



Stocks and Oil Prices Steady Ahead of US-Iran Ceasefire Talks

Description

U.S. stocks experienced a modest rise on Tuesday, following better-than-expected profit reports from major companies such as UnitedHealth Group. This development is significant as it signals resilience in the financial markets, even amid ongoing geopolitical tensions, particularly between the United States and Iran.

The S&P 500 rose by 0.3%, recovering from its second decline in two weeks, and is nearing another historical peak. The Dow Jones Industrial Average increased by 309 points, approximately 0.6%, while the Nasdaq composite saw an uptick of 0.4%. UnitedHealth led the charge with a substantial gain of 9.4% after it exceeded analysts' profit and revenue forecasts for the first quarter, also raising its earnings outlook for the full year of 2026.

This positive financial performance from companies tends to correlate with rising stock prices over time. When firms not only surpass earnings expectations but also project future growth, investor confidence typically increases. Following suit, Quest Diagnostics also reported a profit increase of 5.9% after surpassing profit expectations, making a similar upward adjustment to its full-year profit forecast.

Contrasting this optimism, Tractor Supply saw an 8.7% decline, as its earnings and revenues fell short of expectations. Despite fluctuations in oil prices due to the Middle Eastern conflict, other economic indicators suggest stability in the U.S. economy. A recent report revealed that U.S. retailers outperformed profit expectations for March, marking positive growth excluding sales from gasoline stations.

As geopolitical uncertainties loom, particularly concerning the Strait of Hormuz—a vital oil transportation route—the price of Brent crude oil remains closely monitored. Recently, it declined by 0.5% to \$95.05. Both the U.S. and Iran have indicated intentions to engage in fresh ceasefire discussions, fostering cautious optimism regarding future developments.

Vocabulary List:

1. **resilience** //rɪˈzɪljəns// (noun): ability to recover quickly after problems
2. **geopolitical** //dʒiəʊ.pəˈlɪtɪkəl// (adjective): about politics and power between countries
3. **uptick** //ˈʌptɪk// (noun): a small increase or rise in something
4. **correlate** //ˈkɒrələɪt// (verb): show a relationship or connection with something
5. **surpass** //səˈpæs// (verb): to go beyond or be better than
6. **ceasefire** //ˈsiːs.faɪə// (noun): an agreement to stop fighting for some time



Comprehension Questions

Multiple Choice

1. Which company reported a substantial gain of 9.4%?
Option: Quest Diagnostics
Option: Tractor Supply
Option: UnitedHealth Group
Option: Dow Jones
2. What was the percentage increase of the Dow Jones Industrial Average?
Option: 0.3%
Option: 0.6%
Option: 0.4%
Option: 1.0%
3. In which year did UnitedHealth raise its earnings outlook for the full year?
Option: 2023
Option: 2025
Option: 2026
Option: 2024
4. What did U.S. retailers achieve in March?
Option: Negative profit expectations
Option: Exceeded profit expectations
Option: Maintained profit levels
Option: Decreased sales
5. What percentage did Tractor Supply decline?
Option: 8.7%
Option: 9.4%
Option: 5.9%
Option: 6.1%
6. What is closely monitored regarding oil prices?
Option: Brent crude oil



- Option: Gold prices
- Option: Natural gas
- Option: Geopolitical tensions

True-False

- 7. The S&P 500 fell by 0.3%.
- 8. Quest Diagnostics reported a profit increase of 5.9%.
- 9. The Dow Jones Industrial Average increased by 309 points.
- 10. Oil prices declined due to a rise in economic indicators.
- 11. Both the U.S. and Iran have indicated intentions to ceasefire discussions.
- 12. UnitedHealth Group failed to exceed analysts' profit forecasts.

Gap-Fill

- 13. The S&P 500 rose by _____ after a modest rise on Tuesday.
- 14. Tractor Supply experienced a decline of _____ after falling short of expectations.
- 15. UnitedHealth raised its earnings outlook for the full year of _____ after exceeding forecasts.
- 16. Geopolitical tensions are particularly noticeable between the United States and _____.
- 17. A recent report showed that U.S. retailers outperformed profit expectations for _____.
- 18. The price of Brent crude oil recently declined by _____ to \$95.05.



Answer

Multiple Choice: 1. UnitedHealth Group 2. 0.6% 3. 2026 4. Exceeded profit expectations 5. 8.7% 6. Brent crude oil

True-False: 7. False 8. True 9. True 10. False 11. True 12. False

Gap-Fill: 13. 0.3% 14. 8.7% 15. 2026 16. Iran 17. March 18. 0.5%

Vocabulary quizzes

Multiple Choice (Select the Correct answer for each question.)

1. What is a common reason for companies to pursue a merger?
Option: To reduce competition
Option: To increase regulatory scrutiny
Option: To weaken market position
Option: To incur losses
2. Which body is usually responsible for enforcing regulatory compliance?
Option: The stock market
Option: Government agencies
Option: Business owners
Option: Shareholders
3. Which practice is typically seen as anticompetitive?
Option: Promotional discounts
Option: Collusion between firms
Option: Product differentiation
Option: Market segmentation
4. How would you describe someone who is noncommittal?
Option: Very decisive
Option: Indecisive or ambivalent
Option: Highly persuasive
Option: Informed and knowledgeable
5. What term describes events that can be predicted based on current evidence?



- Option: Random
- Option: Unlikely
- Option: Foreseeable
- Option: Improbable

6. What does a budget deficit indicate?

- Option: Excess income
- Option: Balanced budget
- Option: Shortfall in income
- Option: Surplus funding

7. What is the purpose of a forecasted budget?

- Option: To reflect historical data
- Option: To plan for future expenses
- Option: To reduce current spending
- Option: To evaluate past performance

8. What does it mean to cease operations?

- Option: To expand the business
- Option: To stop all business activities
- Option: To hire more staff
- Option: To increase production

9. Which areas are often considered vulnerable in economic terms?

- Option: Fortified markets
- Option: Stable industries
- Option: Emerging markets
- Option: Booming sectors

10. What happens when resources are depleted?

- Option: They are conserved
- Option: They are overused
- Option: They are invested
- Option: They are regenerated

Gap-Fill (Fill in the blanks with the correct word from the vocabulary list.)

11. The merger faced several _____ that delayed its approval.

12. She received a _____ award for her contributions to science.



13. The findings of the study were _____ in a comprehensive report.
14. The company has _____ strong relationships with its clients over the years.
15. Many _____ rely on public transportation for their daily travels.
16. Her _____ as a professor lasted over two decades.
17. The city experienced a _____ in tourism after the new attractions opened.
18. The new software has a _____ set of features catering to various users.
19. Stock prices have _____ since the announcement of the merger.
20. She is considered a strong _____ for the position of CEO.

Matching Sentences (Match each definition to the correct word from the vocabulary list.)

21. Investors often use hedges to protect themselves against market volatility.
22. The conference addressed several geopolitical issues affecting international trade.
23. There was a noticeable uptick in online sales during the holiday season.
24. Studies show that high stress levels can correlate with poor health outcomes.
25. The company's performance this quarter is expected to surpass previous records.
26. The two nations reached a ceasefire agreement after months of conflict.
27. Economic analysts released a forecast predicting growth in the upcoming year.
28. Community resilience is crucial in recovering from natural disasters.
29. The rapid innovation in technology continues to outpace regulations.
30. The budget deficit has raised concerns among policymakers.

Answer

Multiple Choice: 1. To reduce competition 2. Government agencies 3. Collusion between firms 4. Indecisive or ambivalent



5. Foreseeable 6. Shortfall in income 7. To plan for future expenses 8. To stop all business activities
9. Emerging markets 10. They are overused

Gap-Fill: 11. complications 12. distinguished 13. embodied 14. cultivated 15. commuters 16. tenure
17. resurgence 18. robust 19. surged 20. contender

Matching sentence: 1. hedges 2. geopolitical 3. uptick 4. correlate 5. surpass 6. ceasefire 7. forecast
8. resilience 9. outpace 10. deficit

CATEGORY

1. Business - LEVEL6

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