**Read the text below and write out words with derivational morphology. Divide them into morphemes. Draw tree diagrams for words that have more than one derivational affix.**

If we look around us at the things we have purchased at some point in our lives, we would no doubt notice that not everything we own is being put to good use: the thick woollen coat which we thought looked trendy despite the fact that we live in a tropical country, the smartphone that got put away when we bought ourselves the newest model, the car that only gets used at the weekends, or even the guest room in our house that somehow got turned into a storeroom.

Those underutilised items may seem useless to some, but could be an asset to others. With the advent of the internet, online communities have figured out a way to generate profit from the sharing of those underused assets...

These online platforms are providing a chance for people to make a quick buck or two. To give an example, busy parents previously might not have bothered with setting up a stall at the local market or car boot sale to sell their children's old equipment, but with online marketplaces, parents are now able to sell on those hardly worn baby clothes that their children have outgrown and the expensive pushchairs and baby equipment they have invested in, so as to put some cash back into their pockets.

Businesses have also caught on to the profitability of the sharing economy and are seeking to gain from making use of those underutilised resources. A business model that has rapidly risen in popularity sees companies providing an online platform that puts customers in contact with those who can provide a particular product or service...

This move towards a sharing economy is not without criticisms. Unlike businesses, unregulated individuals do not have to follow certain regulations and this can lead to poorer and inconsistent quality of goods and services and a higher risk of fraud. In the consumerist society we live in today, the increased opportunities to sell on our unwanted and underused goods can lead to a lesser impact on our environment.

(adapted from *The Sharing Economy*, British Council)