This listener’s guide is to be used in conjunction with Drive Time English: Intermediate–Advanced Level. It contains example words and sentences from the pronunciation, vocabulary, and idioms CDs, as well as full transcripts of the dialogues included on the dialogues CD. You may use it to follow along, or as a separate study guide. However you decide to use it, please do not use this listener’s guide while driving!
# CD 1: Pronunciation

## Lesson 1: Pronunciation of -ed Endings

<table>
<thead>
<tr>
<th>-T</th>
<th>-D</th>
<th>-ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>talked</td>
<td>raised</td>
<td>waited</td>
</tr>
<tr>
<td>mopped</td>
<td>moved</td>
<td>handed</td>
</tr>
<tr>
<td>laughed</td>
<td>robbed</td>
<td>limited</td>
</tr>
<tr>
<td>passed</td>
<td>stayed</td>
<td>decided</td>
</tr>
<tr>
<td>hooked</td>
<td>played</td>
<td></td>
</tr>
<tr>
<td>hoped</td>
<td>glued</td>
<td></td>
</tr>
<tr>
<td>huffed</td>
<td>sighed</td>
<td></td>
</tr>
<tr>
<td>tossed</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Lesson 2: -s Endings

<table>
<thead>
<tr>
<th>-S</th>
<th>-Z</th>
<th>-IZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>stops</td>
<td>gives</td>
<td>raises</td>
</tr>
<tr>
<td>laughs</td>
<td>loves</td>
<td>loses</td>
</tr>
<tr>
<td>cooks</td>
<td>cares</td>
<td>catches</td>
</tr>
<tr>
<td>dates</td>
<td>dials</td>
<td>dodges</td>
</tr>
<tr>
<td>mops</td>
<td>mends</td>
<td>matches</td>
</tr>
</tbody>
</table>

## Lesson 3: Reductions

<table>
<thead>
<tr>
<th>would you</th>
<th>could you</th>
<th>did you</th>
</tr>
</thead>
<tbody>
<tr>
<td>should you</td>
<td>had you</td>
<td></td>
</tr>
<tr>
<td>wouldn’t you</td>
<td>won’t you</td>
<td>don’t you</td>
</tr>
<tr>
<td>didn’t you</td>
<td>can’t you</td>
<td></td>
</tr>
</tbody>
</table>

## Lesson 4: Y-vowel Link

<table>
<thead>
<tr>
<th>he is</th>
<th>I am</th>
<th>they are</th>
</tr>
</thead>
<tbody>
<tr>
<td>the boy is</td>
<td>be able</td>
<td>be accused</td>
</tr>
<tr>
<td>electronically accessed</td>
<td>nearly everyone</td>
<td>money is</td>
</tr>
<tr>
<td>simply a</td>
<td>busy Americans</td>
<td>daily argument</td>
</tr>
<tr>
<td>by insuring</td>
<td>pay off</td>
<td></td>
</tr>
</tbody>
</table>

## Lesson 5: W-vowel Link

<table>
<thead>
<tr>
<th>who is</th>
<th>so is</th>
<th>how are</th>
</tr>
</thead>
<tbody>
<tr>
<td>now I</td>
<td>you are</td>
<td>no idea</td>
</tr>
<tr>
<td>who is</td>
<td>so is</td>
<td>how are</td>
</tr>
<tr>
<td>you are</td>
<td>glue it</td>
<td>bow out</td>
</tr>
</tbody>
</table>
Sue eats renew it throw on
go off

**Lesson 6: Consonant-vowel Link**

have it has everything looks around
call it close up come on
check out drip on give in
tried it dip in dress up
love it can I it even
such a

**Lesson 7: Consonant-consonant Linking 1**

hard day big girl Miss Sanders
tall lady room makes far road
great treat son Nick love violets
ship pillows quick kick he’s zealous
Bob Baker push Sharon half full
George Jones

**Lesson 8: Consonant-consonant Linking 2**

his son tough vine hot dog
help Bob red tail map book
sick game half vacuumed health though
sit down nab Paul big kid
love figs smooth thing

**Lesson 9: Intonation in Tag Questions**

That’s Sally over there, isn’t it? (Expresses uncertainty.)
It’s hot today, isn’t it? (Seeks agreement.)
Lansing’s the capital of Michigan, isn’t it?
You’re my friend, aren’t you?
Brenda has three sisters, doesn’t she?
That was a boring party, wasn’t it?
They make a great couple, don’t they?
This sweater is too big, isn’t it?

**Lesson 10: Intonation in Questions in Statement Form**

This is a question?
It’s going to rain during the game this weekend?
The Hornets are winning?
There’re only fifteen people in class?
The film starts in half an hour?
This is all the chocolate that’s left?

CD 2: Pronunciation

Lesson 11: The Vowels in Seat and Sit
seat/sit       heat/hit       read/rid
seed/Sid      bead/bid      weep/whip
sleep/slip    keep/Kip     jee/gyp
keen/kin

Lesson 12: Consonant Clusters
windmill      strands      asked
risked        exactly      texts
trends        trusts       sounds
kindness      shiftless    listless
clothes       months       three-fourths
seven-eighths nine-tenths

Lesson 13: Reductions with Should, Could, and Would
would have had/woulda had
would have liked/woulda liked
would have acted/woulduv acted
would have been/woulduv been
would have untied/woulduv untied
should have gone/shoulda gone
should have taken/shoulda taken
should have eaten/shoulduv eaten
should have earned/shoulduv earned
could have rested/coulda rested
could have talked/couda talked
could have edited/coulduv edited
could have asked/coulduv asked
wouldn’t have left/wouldena left
would have asked/wouldenuv asked
shouldn’t have made/shoulduna made
shouldn’t have ended/shouldunuv ended
couldn’t have written/coulduna written
couldn’t have earned/couldunuv earned
Lesson 14: The Preposition To
We need to finish our homework before going to the movies.
I like to go to the beach when it’s warm.
Sam hates to get his hair cut.
offer to study to the park volunteer to work
to the airport wait to call to the end

Do you wanna go to a movie tonight?
We’ve gotta close the door before he comes.
Nobody hafta stay home.
We hafta sleep on the floor tonight.
They’re gonna sleep well tonight.

hafta go wanna know hasta remember
gotta see

Lesson 15: The Vowels in Pull and Pool
good could should
would hood look
took book cook
soot foot wood
cooed/could wooed/would shooed/should
kook/cook pool/pull fool/full
who’d/hood suit/soot Luke/look

Lesson 16: The Vowel Sound in Man
lab have last
pass grab lack
fat laugh man
ram hang pan
lamb sang hand
band lamp

Lesson 17: Consonant Clusters with L and R
string spread splendid
scrap
ing ring read lendid rap rill
tring read
pread plendid crap thrill
plendid spread splendid scrap thrill
thread
curled
burl
swirl
earl

three
large
urged
swirled

throttle
world
girl
curl

Lesson 18: Linking Reductions with D, T, S, or Z
would you
he’s your
did your
write you
pass your
case you
these your
want your
should you
had your
let you
this you
his year
faze you
miss you
could you
liked you
cut your
face your
refuse your

Lesson 19: Dropping Syllables
interesting
chocolate
favorable
favorite
pleasurable
principally
energetically
every
usually
aspirin
family
miserable
deliberate
elementary
accidentally
awfully
evening
comfortable
separate
temperature
laboratory
restaurant
different
automatically
vegetable
family
Wednesday

Lesson 20: English Intonation
We watched as the sky turned from a soft blue, to swirling yellows and bright oranges, ending in a dusky gray.

Jeremy rode through town like he owned the place.

You can make the mashed potatoes; I’ll make the gravy.

You need to do three things: clean your room, put away your clothes, and wash the dishes.

I didn’t think that you would remember to call me, but you did.
CD 3: Vocabulary

Lesson 1: On the Road

Jan backed up and pulled out of the driveway.

All along the freeway there are signs that remind passengers to buckle up for safety.

Many accidents are caused by one driver cutting another off.

Paul offered to be the designated driver because he had a big test the next day and didn’t want to drink anyway.

Go to your local DMV to take your driver’s license exam and road test.

A big rock had fallen into the road, so I had to drive around it.

You know, we’ve been driving around for an hour and we still haven’t found the Children’s Museum.

Although David thought Driver’s Ed was kind of boring, he knew that he was learning a lot about driving.

Every state in the union has stiff penalties for DUI/DWI.

Certain states have to require vehicle emissions tests because their air does not meet federal clean air standards.

Hackett was so angry when he got cut off that he pulled up beside the other driver and gave him the finger.

The construction stretched for miles and really disrupted the flow of traffic, causing massive delays.

Tad and Mike hitchhiked all the way from Los Angeles to Seattle.

I can’t get my key out of the ignition; it’s stuck!

I can’t wait to turn 15 so I can get my learner’s permit and start learning how to drive!

To find out what the national traffic safety standards are, check the NHTSA website.

If you’re going to go off-roading in the desert or mountains, check the rules for the state you are in.

You can only pass another car if you switch into the left lane. Passing is not permitted in the right lane.
Pedestrians often have the right of way.

Cops often check speed by aiming radar guns at passing cars.

If you arrive at a stop sign before another driver, you have the right of way.

Road rage erupted between two drivers when one accused the other of cutting him off.

Step on the brakes completely so you don’t make a rolling stop.

The reason traffic gets so bad when there’s been an accident is usually because so many drivers are rubbernecking.

Let’s wait until after rush hour to leave so we’re not caught in traffic.

A deer ran out onto the highway and I had to swerve to miss it.

If you tailgate and the driver ahead of you stops suddenly, you could rear-end him.

Do you want to take off?

It’s not only safer, but also cheaper to follow the traffic laws, because tickets can be expensive.

It’s much faster to take the toll road to Long Beach than the regular freeway.

There was a huge wreck on the highway during rush hour.

Lesson 2: On the Road 2

The police issued an arrest warrant for our neighbor, but we’re not sure of the charges.

There is an old expression: one bad apple spoils the bunch.

Beth was arraigned on drunk driving charges.

Never try to bribe an officer to get out of a ticket.

The state trooper clocked me going 60 MPH in a 45 MPH zone.

With the help of an attorney, I contested my traffic ticket and won.

Wow! Look at all the cruisers. There must have been an accident or something.
Most fines for moving violations are expensive.

It’s illegal to carry an unregistered firearm.

Telling the police officer who has pulled you over that you had too much to drink is an incriminating statement.

The basic rights detailed in the Miranda Rights are the right to remain silent and the right to an attorney.

Depending on the state and the situation, drunk driving is sometimes considered an issue of moral turpitude and immigrants can be deported for it.

An illegal U-turn is a moving violation.

There are sometimes plainclothes officers on public transportation, dressed as commuters to blend in.

The smell of marijuana in the car gave the officer probable cause for searching the car and arresting the offender.

The police car pulled away just after I did.

I waited until it was safe and then pulled into the nearest entryway.

Once Sarah heard the siren she decided she’d better pull over.

Hey, there’s Don. Pull up next to him. I want to talk to him.

Do traffic officers really give a lot of tickets at the end of the month because they have a quota to meet?

Be sure to carry your auto registration in your car at all times.

I haven’t done anything wrong but that police car is riding my tail.

Be careful! You almost ran over a squirrel.

Is that a police car behind us? I’d better slow down.

Don’t forget to pay for your auto registration so you can put your tags on your license plate next month.

If you go to traffic school, you can keep your present insurance rates, but you still have to pay for the ticket.

You can address a state officer by calling him or her “officer” or “trooper.”
If there are no signs that say “no U-turns,” then it’s usually legal to make a U-turn.

The police officer pulled Drew over for weaving, which is often a sign of drunk driving.

**Lesson 3: Social Customs 1**

Jane and Sue like to get together every week to chat about all the things happening in their lives.

It looks like the party’s coming together nicely. Let’s call Sam and Debbie to see if they can come.

If you expect Bill to ask you out, don’t hold your breath. He’s got a girlfriend already.

Let’s get together sometime soon, maybe for coffee or something.

If we go out to eat, let’s go dutch, because I don’t have much cash.

I’d love to stay in and watch a DVD with you, but I’m going out with some friends.

Have you heard the latest gossip? Tamara left Tom for Bill.

Bill, Maria, and Tam really like to hang out with each other. I often see them at the coffee shop laughing and having a good time.

Whatever you do, don’t bring up the election in front of Ralph and Sandy. It’s a real hot-button issue for them.

You’re upset that you weren’t invited to the party? Well join the club—I wasn’t either!

It isn’t always easy to make friends in a new country.

Gerry always offers to pay for dinner the next time, but he never makes good on it.

That Cheryl is so rude; she just makes my blood boil.

We’re going to meet up with Mona after the movie.

Well, if you want to meet people, you’ve got to get out there and mingle at the party tonight.

We’re having a family outing at the beach this weekend. Want to join us?
I don’t need you to buy me dinner. I can pay my way.

I went out to dinner with Ron, and he insisted on picking up the tab.

I feel like doing something fun. Let’s go check out the club scene in this city.

It’s too complicated to figure out who ate what, so let’s just split the bill.

Let’s go out to dinner tonight, my treat.

Thanks for the invitation to the dinner party, but I have to turn you down. I have plans.

I really didn’t feel comfortable going to Marla’s party because I didn’t know anyone. I had to tell a little white lie so I wouldn’t have to go.

Lesson 4: Social Customs 2
Stop beating around the bush! Just tell me what you need to tell me!

Marissa is so easygoing; she never gets upset or raises her voice.

Bud made a gesture for Rachel to join him at his table.

Okay, we don’t have much time, so let’s get right down to business.

I’d like to get to know Robin. She seems like a really interesting person.

Suzanne was really in my face about me being just a few minutes late to dinner. I didn’t realize it was that big of a deal.

Americans don’t much like having people intrude on their privacy.

Caitlyn always seems to keep Raul at arm’s length. I guess she’s not really interested in becoming good friends with him.

Terry is known for not mincing words. He always says exactly what he means, and doesn’t seem to worry about other people’s reactions.

Alan has no regard for personal space; he stands right next to you when he talks, and he always touches your arm or shoulder.

Wow, did you hear Bill’s review of the department? He sure didn’t pull any punches! He basically said we were all terrible!

Everyone feels put off by Gene because he always treats his wife with so much disrespect.
Keanna and Jean sauntered down the street as though they had all the time in the world.

Sometimes it seems as if the average teenager has little self-esteem unless he or she is very popular.

It was difficult for people to trust Joe because he always looked so shifty-eyed.

Don’t shrug your shoulders at me as though you don’t know what you have to do!

What did you want to say to me? Come on, spit it out!

Did you see that guy staring at me? It really gave me the creeps!

When Carl heard that Marie was interested in him, he approached her with a swagger.

If you don’t like someone’s idea, be tactful when you say so.

Bob, don’t take this personally, but I would really like to see a second design proposal. I don’t think this one works.

If you’re in a creative field, you need to have a thick skin. People will often criticize your work.

If you don’t like my short story, don’t sugarcoat it! Just tell me what you really think.

When choosing a life partner, be sure you are ready to make a wholehearted commitment to him or her.

Don’t be such a yes-man! When your boss figures out that you’ve been lying because you’re too afraid to stand up to her, she’ll be furious.

Lesson 5: Social Customs 3
Milo, please do not belch in public. It is so embarrassing to hear you burp so loudly.

Hey, Jack, do you want to come to my party Friday night? It’s BYOB, though.

Can you believe that George crashed our party? He wasn’t even invited and he brought two of his friends!

Excuse me, this was great but I just can’t finish it. May I have a doggie bag?
I’m really sorry to drop by uninvited, but I wanted to return the cookbook I borrowed from you.

If you’re invited to a formal dinner party, you should brush up on your etiquette!

It’s important to learn about the culture of a country before you visit so you will not commit a faux pas.

Jacqueline Kennedy was considered by most to be a very gracious lady.

You can’t just light up anywhere anymore. Many states have laws against smoking in public.

I think you’ve misconstrued what Ross meant. When he said that Paul spent a lot of time lying around thinking, he didn’t mean that Paul was smart, but rather that he was lazy!

Beauty pageant contestants are judged on poise and talent as well as beauty.

I love seeing a man with such polished manners. He’s just so polite and gracious.

Did you RSVP for Germaine’s party yet?

Mrs. Jones is always showing off how much better her things are than everybody else’s.

Can you get the silverware out and set the table, please?

Feeling depressed, Sharon sat slumped over in the corner all by herself.

Mind your manners when you’re at your grandmother’s. And don’t slurp when you eat!

Children love to visit their grandparents because they usually aren’t as strict as their parents.

I can’t believe that you talked about details of your intimate relationships at the dinner party! Did you really think that such a vulgar topic was appropriate?

Lesson 6: Food 1
You can find paper goods on aisle 10.

Look for the bar code on the bottom or back of the box. Then scan it into the register.
Are we out of eggs again? It looks like I won’t be able to make an omelet for breakfast.

You can buy beans, rice, and canned products in bulk and store the extras in your garage.

We have a store in every major city, so if you join you can get the same discount anytime you go to any one of the stores in our chain.

I’ll meet you in the checkout line when I’ve finished shopping.

A lot of people like cold cuts for sandwiches.

The potato salad is in the deli section next to the macaroni salad.

Let’s go to the Pet Company first. I have a discount card for that store.

If you have fewer than ten items, you can go through the express lane.

The USDA recently introduced a new food pyramid to make its recommendations more accurate and individualized.

You’ll find frozen goods in the freezer section at the back of the store.

Nobody has time to cook breakfast anymore, so I usually just have cold cereal or instant oatmeal or something.

There used to be a great mom-and-pop store here where I bought lunch every day, but now it’s closed.

Organic food has become more and more popular in the U.S. as some Americans have become wary of the impact of artificial foods and additives on health.

If you buy organic products, you can usually avoid eating food with synthetic preservatives in it.

Although some people try to stay away from “processed” food because they consider anything not organic to be “processed,” processing means more than just putting in chemical additives.

According to the RDA, a healthy adult needs 5,000 IUs of vitamin A, 400 IUs of vitamin D, and 1,000 mgs of calcium daily.

I’m sorry. We’ve run out of red leaf lettuce, but we have romaine.

I can ring up your groceries over here.

Avocados are $4.00 each? What a rip-off!
There’s a special on corn today. It’s four for a dollar.

If the expiration date on the milk is close to the date of purchase, it’ll spoil pretty quickly.

Are we out of any staples like pinto beans or white beans?

— “Do you carry the Five Star brand of vegetables?” — “No, but we stock their dried fruit.”

The USDA sets the nutrition labeling guidelines for poultry, meat, and egg products.

I like to go to Food Mart because they really have a wide selection of products.

**Lesson 7: Food 2**

You’ll need to thin the pancake batter a little before frying.

Beat the eggs to a thick froth before adding them to the batter.

I think my favorite comfort food is macaroni and cheese.

Some people like corn on the cob best when it’s grilled.

The recipe says to cream the butter and sugar together then add the vanilla.

Melt the chocolate in a double boiler.

Wash and then drain the lettuce leaves and dry them with a paper towel.

Mix all the dry ingredients together.

Dust the pan with flour and then pour the batter in.

Gently fold the dry ingredients into the beaten egg whites.

Mr. Finch always makes the most wonderful fudge for Christmas.

Top the casserole with grated cheese.

Add one heaping spoonful of cocoa.

Grease two cake pans, and then lightly dust with flour before pouring in the cake batter.

Brownies are usually made without any leavening so they end up very dense and chewy.
Pancake batter is best if it is a little lumpy.

Would you like your eggs poached this morning?

Rustic food can be very delicious and satisfying.

Use a saucepan to melt the butter.

Scatter nuts over the top and bake for 30 minutes.

Cool the soup and then skim the grease off the top before warming to serve.

Mix the wet ingredients thoroughly before adding the dry ingredients.

Add the vanilla to the eggs and whisk quickly several times.

**Lesson 8: Health**

Although Lisa trusted that her prescriptions were working, she preferred to supplement them with some form of alternative medicine.

The AMA is also involved in programs that help to enhance public health.

They ran a battery of tests on Ken to find out what the problem was, but they still don’t know what’s causing the fatigue.

Most American doctors are board certified.

I think I need to call my primary care physician and schedule my annual checkup. I hope my blood pressure and cholesterol are okay.

If you have chronic back or neck pain, you might want to consider chiropractic care.

My diagnosis is that you have arthritis.

Doctors have to draw blood in order to test for a wide variety of diseases.

We use a family practice so that our family can be treated as a unit.

First see your GP, and then ask her for a referral to a specialist.

When you reach middle age, it’s probably better to see an internist than a GP.

You can ask your doctor what remedies are available to you.
A patient has the right to ask for a **second opinion** to verify or disagree with the first doctor’s opinion.

Little Samantha hates getting shots, so when she saw the nurse take out a **syringe**, she started to cry.

You can’t take any aspirin prior to or during treatment.

A good doctor should be **up-front** about your medical condition.

**Lesson 9: Work 1**

Making people feel comfortable is a real **asset** for any insurance salesperson.

The Mills project was a **collaborative effort** by Nguyen, Haynes, and Bogg.

Because the union and the managers could not agree, they turned to **conflict mediation** to resolve the disputed contracts.

Effective **conflict resolution** saves time and money for all parties.

It’s only an **entry-level position**, but there are opportunities for growth.

I just had such a great interview that I really think this job is **in the bag**.

Reading a contract can be challenging because there’s so much legal **jargon** to work through.

The director said that we should all be **on our toes** this week because we’re being evaluated.

Even though you’re overqualified, there are so many opportunities for advancement that I’d encourage you to take this position.

Our department’s **productivity** has gone way down since we lost some of our senior managers.

I know your family is happy here, but are you willing to **relocate**?

Bill decided to take our job offer because he sees that there’s a lot of **room for growth** with us.

The **salary range** for the position is $55k to $65k. Your final salary will be based on your years of experience in the field.

**Ablex** is the top producer in its field; it **sets the pace** for all its competition.
During her first week on the job, Sarah shadowed one of her coworkers so she could learn everything she’d need to do.

Phoung was excited that she’d made the short list and that they’d asked her back for a second interview.

It’s always a good idea to highlight any transferable job skills you might have on your resume or during an interview.

Jill says she’s going to take some computer classes so that she’ll be up to speed for her new job.

Companies look for well-rounded candidates, so don’t just focus on economics. Take a few literature classes, too!

**Lesson 10: Work 2**

Max’s many accomplishments earned him the recognition of his boss and a raise.

The base salary is 55k per year, but yours will be commensurate with your experience and expertise.

If you just bide your time, an opportunity for advancement will become available eventually.

When you talk to your boss about a raise, don’t act too cocky. Try to be a little modest.

Well, at least I’ll get a raise due to COLA this year. That should help a little.

My company offered me stock options along with a 3% raise as compensation for the hard work I put into the new account.

Cummings, you’ll receive your evaluation on the 29th, and any increase you may receive will be based on it.

What’s the going rate for someone in your position?

I think I’m worth at least 63k, a grand more than I’m making now.

Make sure you have the goods before you go in and ask for a raise.

I had been thinking about asking for a raise for so long, but on Thursday I finally marched right into my boss’s office and asked.

I’ve given 150% on this and it’s still not finished. I’m all maxed out. I just can’t do it anymore.
Merit-based pay raises are great if you have a boss that recognizes your value.

The salary is negotiable, depending on how much experience an applicant has in this field.

If I end up being a paperpusher, I’ll lose all my creativity. No thanks!

Travel agents don’t get paid very well, but they enjoy lots of perks in the form of deep discounts on hotels, airlines, and tour packages.

I’ve been working very hard and I think I deserve a promotion.

I’ve got to get to my desk to write. I’m on fire; I’m red-hot with ideas.

If you think you deserve a raise, you can’t be shy about it. You have to take the bull by the horns and explain why you deserve more money.

Losing my job was a real wake-up call. Now I know I’ve got to go into business for myself.

**CD 4: Vocabulary**

**Lesson 11: Education 1**

Even though Tom and Marina pooled their incomes, they had just enough to break even.

To celebrate the birth of their first child, Sarah and Jake started a college fund with $1,000.

Most graduates find that it’s easier to make payments if they consolidate their debts.

By cutting corners wherever they can, college students find ways to have enough money to live on.

The more money and assets your family has, the higher your EFC will be.

If you want to apply for grants and scholarships, you have to fill out your FAFSA form.

Kiko was awarded a fellowship when she was accepted into a doctoral program in linguistics.

Many students at American universities rely on some sort of financial aid.

You might want to consider going to the university that offers you the best financial aid package.
If you don’t get a good job right out of college you may go broke just trying to pay off your college loans.

Be sure to apply for as many grants as you can, because they are usually free money.

If you want to budget properly, you really need to keep track of your income and your expenses.

Not all scholarships are merit-based, but most are.

Congress and the U.S. Department of Education issue a standard formula to determine who qualifies for a Pell Grant.

Because Sam wanted to join the army and get a college education as well, the army ROTC made a lot of sense for him.

If you don’t want to be saddled with debt, get a job and as many scholarships and grants as you can.

Most college students end up owing money to Sallie Mae.

Apply as early as possible for scholarships, because there’s a lot of competition for them.

The smartest thing parents can do is to start setting aside money for college tuition the day their children are born.

College tuition gets more expensive every year.

If work-study is part of your financial aid package, then the school has to try to find a job on campus for you.

**Lesson 12: Education 2**

Be sure that your university is accredited before you sign up and pay your fees.

Don’t forget to have your advisor sign your add/drop cards for any classes you add to or drop from your schedule if necessary.

My advisor says I should wait to take this economics course, but I really feel I’m better off just taking it now.

If you are having problems with your financial aid, talk to the bursar about it.

Many adults take such continuing education classes as photography, cooking, or foreign languages.
I need to pick up an extra hour of credit somewhere in my schedule so that I can be a full time student.

Be sure to send in your application before the deadline or you’ll need to wait until the following semester.

In order for you to attend this school next fall, we need to see documentation that you actually have your high school diploma from your country.

Gary is an engineering student, but he always takes poetry as an elective.

At first Rob thought he was interested in communications as his major, but he switched to journalism.

The English writing class is full, so matriculated students will be given preference over nonmatriculated students.

My major in college was French literature, but I took history as a minor.

Incoming freshmen should attend an orientation meeting in room 301 at 10:00 a.m. tomorrow.

You can fill out a petition if there are extenuating circumstances that will keep you from meeting the deadline.

The prerequisite for English 102 is English 101.

If you’re applying to graduate school, you’ll need to contact your undergraduate registrar in order to obtain official academic transcripts.

After Ted failed to join a Major League baseball team, he asked the college to reinstate him as a full-time student.

Before you can register for classes, you need to be sure that the university has your transcript on file.

If the class is full, get on the waiting list; if anyone drops, you’ll be let in.

You have too many classes, so you should withdraw from one of them early in the semester.

Lesson 13: At Home 1
Could you put some baby-proof fasteners on the cabinets? I’ve already moved the knives and other sharp things.

You should never get in your car if you know a blizzard is coming.
Remember that blackout a couple of years ago? I had to walk for four hours just to get home and then I had to walk up twenty-five flights of stairs because nothing was working without electricity.

I must have blacked out during the accident, because I don’t remember anything after skidding off the road.

The victim was in cardiac arrest when the ambulance arrived.

Troy survived the car accident, but he was in a coma for several weeks.

During any emergency, using your common sense can save you and your loved ones.

If you hit your head hard enough, it’s possible to get a concussion.

The paramedics used CPR to get Mr. Ruiz's heart beating normally and saved his life.

Many public places now carry portable defibrillators.

California, Japan, Turkey, Iran, and Indonesia are just some of the places that experience many earthquakes.

When Eddie called 911, the emergency dispatch operator asked for his address and details about the emergency.

EMS arrived at the scene of the accident minutes after it happened.

Have an evacuation plan in place in case you need to evacuate your home in a hurry.

First responders often put their lives on the line to help rescue others.

If your home is flooded, all electrical appliances become hazards.

Residents of Florida, the Gulf Coast, Georgia, and the Carolinas deal with hurricanes every year.

Don’t forget to teach your children good hygiene to help prevent any unnecessary health problems.

If you’re exposed to cold water for long enough, you’ll begin to suffer from hypothermia.

Do you think there’s a leak in the pipes?

Most people keep canned food on hand in case of an emergency.

Many young people die each year from drug or alcohol overdoses.
When Mike fell from the tree, the paramedics warned us not to try to move him in case he had injured his spine.

After Mindy walked into the kitchen and saw that her toddler had gotten into the cleaning supply cabinet, she frantically called the Poison Control Center.

There’s often a lack of potable water after disasters, so it’s essential that individual families keep their own emergency supplies.

Danny was talking for a while after the accident, but suddenly he went into shock.

Experts estimate that 50–80% of all deaths during fires are caused by smoke inhalation.

Even though the winds of a hurricane are terrible, most deaths and destruction are the result of storm surges.

There were reports of twisters all throughout Texas and Oklahoma.

Carbon monoxide is a highly toxic gas that is colorless and odorless.

Lesson 14: At Home 2
If you turn on too many appliances at once, you can blow a fuse!

If you can’t afford to have new cabinets put in your kitchen, how about refacing them?

Don’t throw all that food in the sink or you’ll have a clogged drain!

It’ll take at least three coats of varnish to protect this floor.

Repainting the whole house is too big of a job for me. Let’s hire a contractor.

I need a ladder so I can get into the crawl space and check your heater.

If you add a dead bolt to the door, the occupants will feel safer.

The best way to fix this wall is to take it out and just put up new drywall.

What do you think? Should we replace this floor with a laminate or engineered flooring?

The furnace in this place is so old that it is falling apart.

The fuse blew again, so I have to go down to the fuse box.
It looks like the basement got flooded again during the storm.

I can’t reach the screwdriver. Can you give me a hand?

When would you like to schedule an appointment for the installation of your new washer?

Let’s get the laminate flooring. It will last a long time and it’s easy to maintain.

We have several dishwasher models.

How do we get rid of the mold once it starts? Will bleach do it?

If the wall you want to paint is a dark color, you’ll probably need to apply a primer first.

Can you hear the refrigerator running? It’s so quiet.

That’s it! No more exterior paint. Next time we get aluminum siding for this house!

The clog is so bad that I’m going to have to use a snake.

After you hang drywall, you need to fill in the nail holes with spackle.

The lightbulb just blew. Do we have any 100-watt spares?

If you want to hang a heavy mirror or picture, you need to hammer the nail into a stud, not the drywall.

Don’t just start hammering anywhere on the wall! Use a stud finder!

If you want to protect the wood, put a varnish on it. It’ll also give it a great shine.

**Lesson 15: At Home 3**

Check for smoke detectors. If there are none then that could be a safety breach.

If we break the lease we’ll lose our deposit, but because we found a nicer, cheaper apartment, it might be worth it.

It looks like there’s a cleaning deposit of $550. I guess we can handle that.

This area isn’t zoned for residential dwellings.

So, do you like your new place? Do you feel at home yet?
The apartment comes furnished for an extra $75.00 a month.

We have to give written notice at least one month before we want to move out.

If you have bad credit or a low salary, you may need to get a guarantor in order to rent certain apartments.

If you believe your housing rights have been violated, you can go to your local HUD office to file a complaint.

The lessee must pay the lessor the sum of $1,500 on the first of each month.

The Bowman Company will be the lessor on this property.

Many renters purchase renters’ insurance to help cover theft, fire damage, and other potential damages, as well as to protect them from any liability in case someone gets hurt in their home.

Check the HUD database to find low-income housing. If you qualify, you’ll be able to get a nice place for a lot less money.

With such an expensive apartment, I’m not sure we’d be able to make ends meet.

Did you know that you can get middle-income housing assistance in New York City?

Did you see the cute mother-in-law cottage on Wilkes Road? It’s tiny but really cozy.

Chances are not good that you’ll be able to negotiate a lower price, but you might be able to negotiate for some additional options.

If your income is considered low-income by the government, you can get on the waiting list for the neighborhood housing project.

I found a great apartment on the West Side, and it’s even rent controlled.

So if you want to get an additional garage, you might be able to ask the landlord to add a rider to your lease agreement allowing you an extra garage. It’ll cost you a little extra, but at least you’ll be able to get one.

It looks like the security deposit is one month’s rent.

Make sure you read the contract carefully before you sign on the dotted line.
If you make below a certain amount of money, you can get subsidized housing.

If you’re having trouble getting the landlord to make repairs on your property, you can take your concerns to the tenants’ association if there is one. Better yet, join the association.

The landlord is selling the building to a condo association, so all the tenants just got a termination notice.

**Lesson 16: Money 1**

This appraisal shows your property to be valued at $700,000! That’s $75,000 more than you paid for it.

If kept in good condition, a house normally appreciates annually.

It can be easier to afford a house with an ARM, but you need to be sure you can afford to pay a higher rate at a later date if the index rate your ARM is tied to rises.

Maybe now’s the time for us to buy a house; it’s a buyer’s market and prices have dropped quite a bit.

Buyer’s remorse is just part of the experience, especially if it’s your first house. You’ll get past it.

Your closing date will be June 30th. That’s about 30 days from today.

I’m so excited. The sale closed and I finally have the deed to my new house!

Homes rarely depreciate except during economic downturns or if the home is not properly maintained.

It’s a good idea to make at least a 20% down payment on a house so that you don’t have to pay PMI (private mortgage insurance), insurance to cover the risk to the lender that you might default on the loan.

Your escrow company will be First Title and Trust.

The agent just called to say we fell out of escrow. What are we going to do? I loved that house.

I can give you a fixed rate mortgage of 6.75%. That’s still a very low interest rate.
Whatever you do, don’t let your house go into foreclosure. You might never be able to buy another one.

We may not have much money in the bank, but on paper we’re rich because we have a lot of (home) equity in our house.

If you’re thinking of using an ARM to purchase your home, you should check with your lender to see what index rate they use and how often the interest rate will change on the loan.

After we sign a contract with a real estate agent, our apartment will be listed.

I’ll run a list of properties in your price range on the MLS.

I’m going to be 90 years old before I pay off this mortgage!

One of the first steps in buying a home is talking to a mortgage broker to see what you can afford.

The (real estate) market seems to be slowing down a little, but it’s only a matter of time before it heats up again.

Once the interest gets paid down, the amount paid on the principal starts going up until all you’re paying on your home loan is principal.

If Mom refinances her house before the third year of the loan, she will have to pay the prepayment penalty, which is six months’ interest.

Before you can even think about buying a house, you might need to go through prequalification.

The rate on our ARM is linked to the prime rate.

Your house payment includes principal and interest, and for many years, the interest is much higher than the principal.

Let’s refinance and get a little extra cash to fix up the house.

Now that it’s a seller’s market we can sell our house, buy something cheaper, and live off our equity!

We’ll need to schedule your walk-through for this weekend so that the house will be yours early next week.

Lesson 17: Money 2
After you’ve calculated your AGI, you can reduce your taxable income even more by taking out deductions and exemptions.
It’s always a good idea to keep sound records of your finances just in case you’re audited by the IRS.

Paying a mortgage on a house may be one of the best deductions you can have, because you can deduct the interest and taxes.

Disability insurance is rarely enough to pay all the bills, but it helps.

Minnie always pays an accountant to do her taxes and she usually gets money back from the government.

Excise taxes are sometimes levied on such items as cigarettes and alcohol as a way to discourage their purchase.

You need to calculate your exemptions on the W-4 form.

If you look on your paycheck and see FICA deductions, those are your Social Security deductions.

A lot of people need help filing their taxes each year, because the process can be very confusing.

The U.S. government fiscal year is October 1st to September 30th.

The average American’s gross income seems high until you see how much money is taken out in taxes.

You can’t file as head of household because you don’t have any dependents.

After many years of losses, the company was finally back on track and in the black.

A business can only operate in the red for so long before going into bankruptcy.

Count yourself lucky if you never get audited by the IRS.

Net income is the amount of money you actually take home each pay period.

Many Americans complain about the amount of payroll taxes taken out of their checks.

For many Americans, Social Security is the only pension they receive.

A progressive tax system is designed to benefit low-income people.

Government revenue increased because the economy improved.
Once you figure out your taxable income on your return, you look at the tax tables provided to see how much tax is owed on that level of taxable income.

You’ll have a high federal income tax rate if you have a high taxable income.

The most common tax return form is the 1040 Individual Income Tax Return.

Check your W-2 if you’re not sure of your exact income, including salary, bonus, and so on.

As a new employee, I need to fill out a W-4 in order to get paid.

Jin isn’t a U.S. citizen, so make sure he fills out a W-8 if he does work for us.

If you do any freelance work for this company, you’ll need to fill out this W-9 so we can send it to the IRS.

If your withholding is too high, you’ll receive a refund with your tax return.

If you donate your car to charity you can take the loss as a write-off on your income taxes.

Lesson 18: Government
Humankind began preparing to go to the moon during the Kennedy administration and landed on the moon during the Nixon administration.

In 1920, the Constitution of the United States was amended to give women the right to vote. This is the Nineteenth Amendment.

The United States Congress is bicameral, made up of the Senate and the House of Representatives.

Congress spent considerable time on the bill, but the president chose to veto it.

The United States government has three branches, with a system of checks and balances to maintain equal power.

Oliver Wendell Holmes, Jr., is one of the most famous Chief Justices of the Supreme Court.
The legislature granted Springfield their city charter on December 6, 1998.

Bella Abzug, a well-known representative from New York City, coauthored the Freedom of Information Act.

“Hail to the Chief” is a song that is played to introduce the Commander in Chief.

Puerto Rico, a self-governing territory of the United States, calls itself the Commonwealth of Puerto Rico.

Congress has two sessions for every term, and each term lasts for two years.

Legislators must listen to their constituents or they could get voted out of office.

The first three words of the U.S. Constitution are “We the People.”

Many counties have the same name as the largest city within their borders.

The job of the executive branch of the U.S. government is to enforce the laws that Congress enacts.

The executive branch of the federal government is headed by the president.

Thomas Jefferson and Benjamin Franklin are considered to be two of the Founding Fathers of the United States.

Cities are incorporated by the state.

It is very common for incumbents to win reelection.

The judicial branch of the U.S. government includes the Supreme Court as well as the lower federal courts.

The Supreme Court has jurisdiction over the constitutionality of U.S. laws.

There are federal laws governing everything from employment and voting to environmental protection.

The Capitol building is the headquarters of the legislative branch of the United States.

There are some lobbies that are very powerful and influential in Washington.
Municipal services can include waste removal, public transportation, public housing, and public education.

It is unconstitutional to prohibit people from voting when they are legally registered to do so.

The county provides services to the unincorporated areas.

If the president does not approve of a large part of a bill that Congress has presented, the president is likely to veto it and send it back to Congress.

**Lesson 19: Voting**
The contributions that 527 organizations raise are not taxed by the IRS.

Because I’m going to be on a business trip on Election Day, I filled in an absentee ballot.

Once your ballot has been marked and turned in, you have voted.

California and New York are blue states.

Everyone wants his or her candidate to win.

The House Democratic caucus will meet to decide how best to pass their version of the bill.

State delegates for the Republican Party vote, mainly as a formality, for their preferred Republican candidate for president at the Republican national convention.

President Kennedy is one of the most well-known Democratic presidents from the 20th century.

Electors are pledged, but not always required, to vote for certain candidates for president and vice president.

In 1976, an elector who was supposed to vote for Gerald Ford for president instead voted for Ronald Reagan.

Women were enfranchised in 1920 when they were given the right to vote.

President Jimmy Carter began an inauguration tradition of walking from the Capitol to the White House.

The state’s governor was selected during the last midterm election.
Every year the candidates say there will be no mudslinging from their side, but they all do it anyway.

The Republican candidate won the nomination in the primary among a group of candidates and will face his Democratic opponent in the general election in the fall.

Democrats and Republicans are currently the two primary political parties in the U.S., although there are also other minor parties.

The latest polls show that both presidential candidates are at about 48%.

If you’ve moved recently, your polling station has changed. You need to reregister so you can vote.

Given the current system of selecting a president, it’s possible for a candidate to lose the popular vote but still be elected by winning the electoral vote.

It can be confusing when there are many candidates running in the race for a particular office.

Texas and Kansas are red states.

The Republican Party nominated Dwight Eisenhower for president in 1952.

It takes a strong stomach to run for office because anything you’ve ever done will become common knowledge, whether you want it to or not.

I’m calling to ask you to please vote for the slate of candidates selected by your party. Thank you.

Senator Smith lost the election because of the soft money used to run ads against him.

If they held a straw poll for president today, who do you think would be the victor?

The women’s suffrage movement began to gain momentum in 1848.

Ohio and Florida have been considered important swing states.

The U.S. currently has a two-party system, so the president is always either a Democrat or a Republican.

If you see voter registration going on outside grocery stores, you’ll know it’s almost time for the next election.
Lesson 20: Jury Duty

Mr. Naylor’s alibi is that he was at the stadium watching the baseball game at the time the crime was committed, and his friends will vouch for him.

After a great deal of deliberation, the judge granted the defendant an appeal.

Once the defendant is acquitted, he or she can usually get his or her bail returned.

When Raymond couldn’t get his security deposit back from his landlord, he sued his landlord in the small-claims court of civil court.

If you use someone else’s personal information, such as his or her Social Security number or financial information, you could be tried in criminal court on felony charges.

The defendant chose not to take the witness stand for fear he might incriminate himself.

The defense attorney closed the case with an emotional appeal for the defendant.

The jury deliberated for several hours before concluding that the defendant was guilty.

People in favor of the death penalty often say that it is a deterrent against murder.

A judge can dismiss a case if there isn’t enough evidence against a defendant, if the plaintiff has failed to appear, or for other reasons.

The district attorney proceeded with her case against the former mayor in spite of pleas from other city officials not to.

When someone is found guilty of a felony, it usually involves a jail sentence.

If there is a hung jury, the judge will declare a mistrial, or a void trial without a verdict, and the case can be retried under certain conditions.

Mike was very nervous when he appeared before the judge in traffic court.

The judge signed the final judgment awarding the plaintiff $1,000,000.

Mary was surprised when she was selected to serve on a jury after appearing for jury duty.
Defending yourself against litigation can be very expensive.

If you are found guilty of a misdemeanor, the penalty is often a fine and community service.

“I object!” boomed Jim Jerrod’s lawyer from across the courtroom. She didn’t like the direction the testimony was heading.

Hello Ms. Steele, I’m Ralph Ramos, your husband’s parole officer. I’m just calling to check up on him and to make sure he’s adjusting to life outside of prison.

The plaintiff claimed that the defendant had wrecked his car.

The defendant pleaded the Fifth and refused to testify.

Instead of jail time, she was sentenced to six months probation.

The district attorney vowed to prosecute the case against Larson even though the majority of the public sided with the defendant.

Many prosecutors’ offices have victim assistance programs that will guide victims of crimes through the legal process, help them with recovery, and provide other aid.

The public defender was young and idealistic, but he lacked enough experience to win his first case.

For restitution to occur, you are hereby ordered to pay the plaintiff $3,000.

The defendant’s sentence was three years probation and 200 hours of community service.

In high-profile cases where the case is in the news every day, the jurors must be sequestered for the duration of the trial.

Instead of going to trial, the company reached a settlement with the employee who had filed the lawsuit.

Once the witness got a subpoena, he was offered protection by the authorities.

Bill sued his neighbor in small claims court for cutting down trees that were entirely on his property.

Marilyn just received her summons to appear in traffic court.

Charles Manson was tried and convicted for the Tate-LaBianca murders.
“Do you have a verdict?” the judge asked the jury.

Nita must have passed inspection during her voir dire because she was selected as a juror.

**CD 5: Idioms**

**Lesson 1: My Toe Is Killing Me!**

Dr. Martinson had many patients to see. He was tied up with patients all day.

Paul broke his toe, and it is really very painful. His toe is killing him.

Paul’s toe is in really bad shape. He really hurt it. It’s a real beauty.

Paul hurt himself by dropping a desk on his toe. He did a number on his toe.

Paul dropped a desk on his toe. That was a surefire way to break a bone.

Fay crashed her car in the driveway of her own house. Her sister likes to remind her about it. Fay’s sister won’t let her live it down. / I can’t believe that I fell into the wedding cake on my wedding day! I’ll never live that down!

Uncle Merrill is a wonderful cook. But this casserole is even better than usual. He has really outdone himself. / You’re an hour and a half late! You’ve really outdone yourself this time!

Laila is a dedicated employee. But asking her to work the whole weekend is a tall order.

Martha goes to bed very late. Getting up early for her is out of the question.

Sean could not get out of bed for months due to a bad injury, but once he was better, it didn’t take him long to get back in the saddle.

Reagan felt overwhelmed with work at first, but now she is handling it nicely.

Changing oil in a car is easier than it may seem. In fact, once you learn, it’s a piece of cake.

Rest and relaxation is the best medicine for a cold. If you have a cold, you should take some time off, and just take it easy.
If you break your arm, you really have to treat it very carefully. You have to baby your arm so it can heal properly.

Ben is a security guard at a store. His job is to keep an eye on customers and employees.

Natalie is never home. Her friends call often, but they cannot get in touch with her.

Would you like to get together this weekend? You can drop by my house at seven tomorrow.

Craig left a message with the manager in order to schedule an appointment. She hasn’t called him back, so he’ll call to see if she received the message. Craig will follow up on scheduling his appointment.

Lesson 2: Like a Bat out of Hell
Mr. Randall and Mrs. Jessup were in a minor accident. They had a fender bender.

The driver almost hit someone because he came out of the toll booths without looking. He barreled out of the toll booths. The other driver was barreling down the highway.

The other driver followed Mrs. Jessup closely for miles. He rode her tail for miles. / Why are you walking so close behind me? Stop riding my tail!

Mrs. Jessup wanted to see what had caused the other accident, so she drove slowly past and turned to look. She was rubbernecking.

The driver wanted to pass Mrs. Jessup, so he accelerated in order to get around her. He sped up so that he could get around Mrs. Jessup.

The driver got into Mrs. Jessup’s lane in front of her, and didn’t give her room to maneuver. He cut Mrs. Jessup off.

The driver hit Mrs. Jessup’s car with the back, right-hand side of his car. He sideswiped Mrs. Jessup.

The driver sped up and came closer and closer to Mrs. Jessup. He came up from behind Mrs. Jessup. / The submarine came up to the ship from below and surprised everyone on board.

The driver looked in his rear-view mirror but didn’t see Mr. Randall behind him. Mr. Randall must have been in his blind spot.
When the driver cut Mr. Randall off, Mr. Randall wasn’t expecting it, and had to slow down very quickly. Mr. Randall slammed on the brakes in order to slow down.

Mr. Randall couldn’t avoid hitting the driver. He hit the driver from behind. He nailed him from behind.

All three drivers stopped on the side of the road in order to talk about the accident. The drivers pulled over in order to talk about the accident.

After the accident, the drivers wanted to exchange insurance information. They wanted to swap information.

The driver left the scene of the accident quickly and without warning. He left like a bat out of hell.

Yesterday someone hit Devon’s car from behind, but Devon can’t press charges because the other person left the scene of the accident. It was a hit and run.

It was late when the movie ended so Jocelyn left right afterwards without staying to talk. She took off after the movie.

Keith’s lawyer told him that if he were found guilty of vandalism, he probably wouldn’t go to jail, but he was looking at a huge fine.

The police have been pursuing the thief for weeks. They are working hard to track him down.

John doesn’t feel bad at all about cheating on his exam because he thinks that everyone does it, so it’s okay. He said he won’t lose any sleep over it.

John is always involved in some kind of trouble. He’s always caught up in something wrong.

Jeannine is fine after her accident, but her car is totaled.

Donna’s kids are impatient to get to the park, but she told them to sit tight while she stopped to get gas.

**Lesson 3: Tying the Knot**

Matt and Allison plan to tie the knot.

It is said that often a man or a woman will doubt a decision to get married just before the wedding. They get cold feet. / Do you think that Matt or Allison has cold feet before the wedding?
Matt and Allison don’t want an overly formal celebration. They’ve chosen a beach party because it isn’t stuffy.

Everyone at the beach party will have fun and let go of their inhibitions. They’ll act silly and free. They’ll really let their hair down.

Mike was very surprised to learn that his friend was getting married. He really didn’t see it coming.

Fourth of July fireworks usually have a big turnout. Thousands of people turned out for the Fourth of July fireworks.

Marcus bragged that he would go bungee jumping, but when he had the chance to go, he didn’t. He lost his nerve.

Felicia received four job offers. They all involved moving far away, so she rejected all four offers. She turned down all four offers.

Philip knows what kind of motorcycle he wants to buy, but he isn’t sure what color he wants. He’s been thinking a lot about it, but he hasn’t settled on the color yet.

Krauss plans his time well and is always on time. You can count on him to be on time.

No one wants to work with Carol anymore. She bails whenever the work load increases. / Carol always bails out on her colleagues when there’s a lot of work to be done.

Julie never says what she means. She always beats around the bush.

So many agents had told Brad they would call him and never did. He was happy when the last one was honest and told him he was not interested. Brad was happy that the agent gave it to him straight.

Greg was smaller than most boys in the class. Bigger kids often bullied him into giving them his lunch money.

Ricardo was surprised to see Randall in New York because he expected him to be in Chicago. Seeing Randall in New York threw Ricardo for a loop.

It is difficult for people to recover from serious drug addiction, but with a lot of help and support, some people can do a complete 180.

Dave used to be a wild man, always going out to clubs or parties, and always dating a different girl. But now he’s very happy to stay home with his fiancée. He’s really settled down.
Finding out he had lung cancer made Harris realize how bad smoking was for him. It was a real wake-up call.

Kyle and Marge are interested in each other, and like to spend time together. They aren’t officially a couple, but they’ve been seeing each other for about three months.

Our restaurant was about to go out of business, but the new manager made a lot of changes and now it is thriving. I have to hand it to him, he has really done a good job.

Years of gambling meant Thomas had no money saved and couldn’t pay his debts. Now that he has stopped gambling, he seems to have gotten his life on track.

**Lesson 4: That’s a Weight off My Shoulders!**

Briona’s father’s birthday will be at the end of the week. It is coming up very soon.

Giovanni forgot about his dad’s birthday. It sneaked up on him this year. / His dad’s birthday really snuck up on Giovanni.

Giovanni had totally forgotten his dad’s birthday. It slipped his mind.

Briona wants to give her father a gift from both her and her brother. She wants them to share the expense. She wants to go in on a gift for her father with her brother.

Jonathan said he could use the e-mail program without a problem. But watching him for three minutes, it was clear he didn’t have a clue.

Since they don’t know what to buy, Briona and Giovanni will look around at the mall for a few hours.

The kids are hoping that while they’re at the mall, a good gift will turn up.

Josh offered to buy drinks for the picnic, but Marianne said that she had already ordered them and was going to pick them up that afternoon. She said she was already on the case.

If you don’t know what to buy your father for Father’s Day, don’t buy socks. Everybody buys socks when they can’t think of a more creative gift. Socks are such a run-of-the-mill Father’s Day gift.
Arkha’s publisher spent two hours listing the reasons why the title for his book was bad. His publisher tore his ideas for a title to pieces.

Lara always makes impractical suggestions in meetings, but her colleagues throw her a bone by pretending to consider them.

You haven’t come up with a single original idea, but you’ve sat there shooting down everyone else’s.

Karly hates when she enters a shoe store and no one asks to help her. It really gets on her nerves.

We didn’t get much done on our research project, but we decided it was time to go home, so we called it a day.

Tina’s suggestions are usually worthless. But still, she insists on putting in her two cents.

Catalina used to be able to run 10 miles. Now she gets tired walking up stairs. She is not in shape anymore. Jack loses his breath climbing a flight of stairs. He really needs to get in shape.

The premium on Bill’s insurance is really high. Even if the accident isn’t his fault, he would still have to shell out $1,500 to pay for repairs.

Frederick is considered, hands down, the best chef in the state.

Hanna didn’t know how she would be able to work and take care of her baby. Finding a reliable and affordable day care was a big weight off her shoulders.

You help me paint my bedroom, so now you want me to buy you dinner, give you my favorite sweater, and wash your car? Don’t push your luck.

**Lesson 5: Honey, There’s Something on My Mind …**

Something is bothering Beth, and she wants to get it off her chest.

There’s been something on Al’s mind, too.

Al isn’t expecting Beth’s news at all, and he’s not prepared for it. Beth is springing her news on him.

Beth wants to break up with Al after two years of being together.

Glenda wants to end her relationship with Todd. She wants to dump him.

It was a beautiful day, but then a huge thunderstorm came out of nowhere.
Dave used to play a lot of sports, but now he’s just a couch potato.

Francois loves french fries. He’s crazy about them.

Joe’s been in seventh heaven ever since he got his new job.

Barbara was an emotional wreck after her divorce, but she’s finally moved on and is beginning to enjoy life again.

Larry used to be in great shape, but he’s really let himself go lately.

When Beth first met Al, she found him really attractive. He really turned her on.

Stop chewing your gum with your mouth open! It’s driving me up the wall!

Jenny still hasn’t forgiven Rob for forgetting their anniversary. She brings it up every time they have an argument.

Gary has finally gotten used to waking up an hour earlier for his new job. After two months of the new job, Gary is finally used to waking up an hour earlier.

Debbie is too old to play with her dolls; she’s grown out of them.

The whole point of moving out of the city was to save money and relax.

We spent so much money renting a beach house; it figures that it would rain the whole time we’re here!

**Lesson 6: Fits Like a Glove**

Finding clothes that fit Jade nicely is difficult, because there are so many items to choose from. She says it’s like looking for a needle in a haystack.

The clothes in the store look too expensive for Jade. But she and Orlando will go into the store anyway to be sure. They will check the store out.

All the clothes in the store are from very famous designers, so it is likely they will have to pay way too much money for them. They will have to pay through the nose.

Jade is normally happy, but has been moody during the whole shopping trip. She must have woken up on the wrong side of the bed.

Cindy hasn’t bought new clothes for years, so all of her clothes are out of style.
Kelly hates baseball games, but Mike always drags her to the ballfield.

Brad buys fashion magazines and looks at them often, so he can keep up with the trends.

I’ve learned my lesson. I will never buy a pair of pants before I get to see how they fit me. It’s a bad idea to buy clothes without trying them on.

Linda works in an office with a conservative dress code, so she would never wear a very low-cut blouse.

The shirt looked so hot on the model who was wearing it, but when I put it on it looked ridiculous.

Wow, that dress looks fantastic on you. You’ll really turn heads with that on.

Frank kept trying to get Susan to try on the bikini, but she told him to just drop it.

Janella is happy with a small TV, but her roommate wants a widescreen. If her roommate insists on buying the widescreen, she will have to find the money to pay for it. She will have to cough up the extra money.

The watch Gary wears isn’t the brand you think; it’s a cheap knockoff he bought on the street.

I would never wear those pants. They really look a bit too bargain basement.

I woke up late for work this morning, so I just opened my closet and threw on the first things I put my hands on.

It’s important to make a nice impression when you first meet people.

Cindy comes off as mean, but that’s just because she has no self-confidence.

I really hate the new wallpaper you put up in the kitchen. It’s got too many patterns and colors! It’s so busy it gives me a headache.

You’ll love my new friend, Josh. He’s not like anyone I’ve every met. He’s really one-of-a-kind.

Greg, you have to buy that shirt. It’s so you!

I hate to disappoint you, but those shoes you want so much are not in the store anymore. I hate to burst your bubble, but someone already bought them.
When Kylie tried on the wedding dress, it was as if the dress was made for her. It fit her perfectly. It fit her like a glove.

Those plaid pants would look nice with a plain shirt. They would go with a plain shirt.

**Lesson 7: Now We’re Cooking!**

Brooke wasn’t sure how to begin her novel, but now she has a lot of good ideas and is writing a lot. Now she’s really cooking.

It’s a shame something as basic as education should be so expensive. It’s a shame that a good education costs an arm and a leg.

On the show, Brian takes complicated recipes and makes them easy to understand by explaining them in detail. He breaks them down for the audience.

Aaron wanted to learn how to play cribbage, but since it’s a complicated card game, Joyce had to explain it one step at a time. She taught him how to play cribbage step-by-step.

Wow, Rosario, you have outdone yourself with this pot roast. It is out of this world!

Mr. Charbelle’s lasagna is not from a package. He makes every part of it himself. His lasagna is made from scratch.

Boston is home to many well-known universities that provide top-notch educations.

Mr. Charbelle invented this lasagna recipe because he was bored with other recipes. He dreamed it up eight years ago.

Adding a yellow mustard to potato salad will make it more interesting. Yellow mustard will give it some zip.

Cletus eats light foods all day, so for dinner he likes to eat something filling and hearty. For dinner, he chooses something that will stick to the ribs.

Try to pack everything you need in one bag so that you can save your energy for the walk. Carrying more than one bag will weigh you down.

While at the used book store, Maven happened to find an old copy of *20,000 Leagues Under the Sea*. She came upon an old copy of one of her favorite stories.
John came up with a great new idea for a play, and has been writing it ever since.

If you think this coffee is good, you should try the kind I usually drink. It is truly delicious. It’s to die for.

This painting is too big for me to hang alone. Would you mind helping me? Would you mind lending me a hand?

Shaheera doesn’t know if she’s good enough to be on the girls’ volleyball team, but she will try out anyway and do the best she can. She will give it her best shot.

It was dark so Stuart didn’t see the deer run in front of his car until the last minute. Thankfully, he stopped just before he hit it. Thankfully, he stopped in the nick of time.

Since Lizzie has trouble thinking clearly in the morning, each night she chooses the outfit she will wear and puts it on the ironing board. She lays out tomorrow’s outfit the night before.

So many Hollywood films are superficial and don’t provoke much thought, but the film I just saw is different. It’s a movie you can really sink your teeth into.

People always ask Kaily how she makes such delicious meals, and she always smiles and says, “the secret’s in the sauce.”

Lesson 8: Just Checking In ...
Maya called to find out how her parents were and let them know how she was doing. She called to check in with her parents.

Maya’s parents are dealing with many hard situations right now. They are having a rough time of it.

Maya’s mother has a headache and feels tired and sluggish. She feels a bit under the weather.

Maya’s mother is a nurse and it is flu season right now. She probably got sick from taking care of her patients. She probably caught their bug.

Maya’s mother is only slightly ill. She will get over it soon. / Kendra was miserable for months after Vance broke up with her. Now she hardly thinks of him. She has gotten over him.
Maya’s mother has a virus that will not last long. She will probably feel like normal after a day. Maya’s mother will probably be back on her feet tomorrow.

Jason missed class on Wednesday, but he borrowed someone’s notes and is up to speed on his classwork now.

Uncle Nate was sick for months, and he passed away last week.

Quincy is a tough young man. No one worries when he complains about how hard his exams are. Everyone knows he’ll be okay in the end. Everyone knows he’ll pull through.

This week’s sales dropped suddenly. Can anyone explain why they took such a nosedive? / Sales really nosedived this week.

Due to difficulties at home, Devon’s performance at work has not been as good as it normally is. His performance has gone downhill.

Erwin didn’t bring his umbrella today, so when it began to rain, he got soaking wet. The rain caught him off-guard.

Considering how much time Moina spent planning her vacation, she reacted calmly when she found out it had to be canceled. Overall, she took it very well.

Brian lost his job last week, but he knows he’ll find a new job eventually. He’s upset and worried, but he’s hanging in there.

Since the accident, one thing after another has gone wrong with Glen’s car. Now he has more car repair bills than he can afford. He is up to his neck in bills.

Photography classes do not cost much, but the equipment is expensive. The classes are cheap, but the equipment cost a pretty penny.

The convenience of high-speed internet access makes the money spent worth the time saved. It is worth every dime.

Lara is an exceptional friend. If you ask her for anything she will do everything she can to help you out. She will bend over backwards for you.

Not sleeping at night has had bad effects on Solomon. He looks pale and seems to be on edge. He jumps at every little sound. Not sleeping is beginning to take a toll on Solomon.
Ollie didn’t know Dr. Bradford very well, but wanted to tell the family he was sorry for their loss, so he went to the funeral. He decided to pay his respects at the funeral.

I know it’s last minute, but I really need your help this weekend. Do you think you can find a flight and be here by Saturday morning? Do you think you could catch a flight Friday night?

Allison has a dentist’s appointment scheduled for Tuesday afternoon. In order to go, she will have to take off from work.

**Lesson 9: Take the Bull by the Horns.**

Stephen was excited about the possibility of getting the job. When he’d hear someone else might get it, he was disappointed. When he heard that Larry might get the job, it took the wind out of his sails.

Stephen wants to know what Brad thinks about his chances of getting the position. He wants to know Brad’s take on the situation.

When Larry talks about himself, he makes himself look more competent than he really is. Larry talks a big game.

John can’t prove that his neighbor vandalized his car. He has nothing to back up his suspicions.

Larry doesn’t have a lot of experience as a manager. When it comes to management, Larry is a bit wet behind the ears.

Employees who express unhappiness with their current job have been fired in the past. Stephen does not want to find himself in the same situation as them. He doesn’t want to be in the same boat as them.

At Stephen’s office, when someone shows discontent with their job, they sometimes get fired. They sometimes get canned.

Nate quit his job after the company passed him up for a promotion.

Stephen doesn’t make much money in his current job. Right now he is earning peanuts.

Stephen cannot seem to find enough money to pay for the monthly bills. He cannot seem to make ends meet.

Stephen has postponed fixing his car. He has put it on the back burner.
French fries and ice cream seems like a strange combination, but really they go together perfectly. French fries and ice cream are a match made in heaven.

Jordan was furious when he didn’t get the account rep position. He thought that job had his name on it.

Paolo hates rock concerts. But because he feels bad about breaking my camera, the time is perfect to ask him to go with me to one this weekend. Because he feels bad, I have him right where I want him.

With quarter-end coming up, everyone in the office feels a lot of pressure to meet their monthly quotas. They all feel hard-pressed to meet their quotas.

When Enzo left the company, it took 3 months to fill the slot of Senior VP.

If you are going to take out a mortgage, you should examine your finances and make sure everything is in order. Before applying, you should have all your ducks in a row.

Working in a team requires you to know when to let others take charge, and when it is your turn to step up to the plate.

If Manolo feels stressed, it is his own fault. He has committed himself to doing too much. He has his fingers in too many pies.

With Chiara in the hospital, it’s up to the rest of us to make up for her absence at work. So, we decided that each person will take on another shift.

When dealing with potential customers, I always try to make sure they are convinced of my product before I ask them for a sale. If I ask before I know they are convinced, I could lose the sale. If I jump the gun, I could lose the sale.

If you want to advance as a salesman, Ken, you have to be assertive and proactive. Don’t be afraid to take the bull by the horns.

Tonight the president of the company will meet with all of the interns for dinner. Even though it’s a social event, they will be sure to present themselves as competent and professional. They will be sure to put their best foot forward.
Lesson 10: I Have a Bone to Pick with You!
You want to know if we turn here? Beats me—you have the directions.

Rob said that he was in charge of the directions. 
He said he had the directions covered.

Andrew forgot to bring the directions for the picnic. It slipped his mind.

You’re calling me irresponsible?! Look who’s talking! 
You’re the most irresponsible person I know!

When Nate saw that someone had eaten his sandwich, 
he went into a rage. He really flew off the handle!

Rob is upset with Andrew for some reason. 
Rob has a bone to pick with Andrew.

Andrew thinks that Rob has a complaint that he’s been hiding or keeping silent about. He wants to discuss it openly—he wants to get it out in the open.

Gary has no job and is living rent-free at his girlfriend’s apartment while she pays all the bills and buys all the food. Gary is a real slacker. / Gary’s girlfriend works very hard, but he just slacks off.

Don’t be so sensitive! I just said that your soup needed a little bit more salt. Why are you so bent out of shape?

Why are you so upset about getting to an appointment five minutes late? You need to lighten up or you’ll have a heart attack!

You can’t rely on others to get you out of your problems. You have to be self-reliant. You can’t lean on others to fix your problems.

Tania didn’t do the shopping like she said she would. Now Ingrid has to do it instead. Ingrid has to pick up Tania’s slack.

Whenever Giorgio is to blame for some mistake, he tries to suggest that it’s someone else’s fault. Giorgio is always trying to pass the buck.

You need a ride home? My car is right over there. I can hook you up with a ride.

Jason used to get really good grades, but since he starting hanging out with friends he’s really been screwing up at school.

When the Sablinkski’s son got in trouble with the police, they were afraid it would ruin their reputation. They were afraid that it would give them a bad name.
Andrew thinks he works very hard at his job. He thinks he works his tail off.

While everyone else was working, Youssef sat there and did nothing to help. He just sat there and twiddled his thumbs.

When Nancy is interested in meeting a guy she sees, she walks right up to him and starts to chat him up.

I clean the house all day and you just sit there watching TV! You never even lift a finger to help me!

After the party, Hank’s living room looked like a train wreck.

You’re 22 years old, so if you’re going to live at home then you’re going to pitch in with groceries and other bills!

Mark should stop lecturing you about how he thinks you should live your life! He should just get off his high horse!

Raoul used to brag that he was the fastest runner in class. But when Andy arrived he challenged Raoul to prove that he was better. Andy wanted to show Raoul up.

The kids are bored so they’ve been fighting all day. They’ve been at each other’s throats all day.

Andrew and Rob had been arguing for a while before Rob suggested that they give it a rest.

**CD 6: Idioms**

**Lesson 11: Turning Over a New Leaf**

BJ has been walking all day. She would like to sit down and rest. She’d like to take a load off.

BJ doesn’t want to explain all of the details of her personal life to a stranger. So she gives Keith a quick and general summary. She explains her decision in a nutshell.

BJ’s life changed a lot when she and her boyfriend broke up. She decided to help herself forget and move on in her life by starting fresh. She decided to make a clean break.

Keith was sick of his old job, and he wanted to try something new. He wanted to turn over a new leaf.
Keith does not have a job at the moment, and has not settled on what he will do next. Things in his life are up in the air.

Keith does not feel upset at losing his job. He didn’t like it anyway. For him, losing his job was no big deal. / So, what’s the deal? Do they serve breakfast or not? / Hey! What’s the deal, buddy?

Keith has wanted to change jobs for a long time, but he waited and waited and never tried to find a new job. He put off finding a new job.

Maurice wants to work in real estate. He doesn’t have experience, but to start, he will get a job as a secretary in a real estate office. Working as a secretary in a real estate office, Maurice will have a foot in the door. / With his new job, Maurice will get a foot in the door. / His new job in real estate will give Maurice a foot in the door.

To make sure a surprise party stays a surprise, it’s important that the guests arrive on time. They have to show up before the birthday boy or girl.

Constantine was already annoyed with his roommates. When he found out they didn’t pay last month’s phone bill, he blew up. Not paying the phone bill was the straw that broke the camel’s back.

Briona does not know what type of gift she will buy for her father. She does not have anything specific in mind.

Anytime people move to a new city, it takes time for them to get on their feet.

New actors often move to Hollywood or New York in the hope that someone will see their talent and offer them a big job which will make them famous. They move in the hopes of getting a break.

Greg loves to dance, but he does not really move very gracefully at all. He has two left feet.

Dora really felt awful after she forgot to send out the reports on time. Her boss told her that anyone can make a mistake, and that she should learn from it, rather than being so hard on herself.

Chrissy says she will try a new flavor, but when we go to the ice cream shop, she always asks for butter pecan. She sticks to the same flavor every time.

I have to buy new spark plugs for the car. How much will they cost, by the way?
The flight leaves at 2pm and there should be two hours for check-in. Since it takes an hour to get the airport, we should leave at 10am. We should hit the road at 10.

Paul was really unhappy with his life, but since he quit his job, things seem to be getting better. Things are looking up for Paul.

**Lesson 12: Just Go with the Flow!**

Marcus thinks he is crazy for trying to ski. He thinks he has a screw loose.

Marcus has never typically played sports. He’s never been one to do anything athletic. / I asked the waiter to take back my dish, even though I’m not usually one to complain in restaurants.

Marcus doesn’t want to learn how to ski anymore. He wants to throw in the towel.

Marcus needs to calm down and take things step by step. He needs to keep his shirt on.

Marcus rarely tries new things. Mina thinks he is a stick in the mud.

When waterskiing, you shouldn’t worry about all the things that could go wrong, but instead just go with the flow.

When you see lightning, more than likely, you will hear thunder after a moment. When you see lightning, you are bound to hear thunder.

Whenever Hilary travels she takes an extra credit card even though she never plans on using it. She takes the extra one just in case something happens to her other one. She takes an extra credit card as a security blanket.

Here, Dawn, now that you’ve seen how to steer the boat, would you like to try it yourself? Why don’t you give it a whirl?

Edgar is really doing a fantastic job. He’s coming up with winning campaign strategies. He’s really batting a thousand. / Wow, that’s the third question you’ve answered wrong. You’re really batting a thousand!

At first Linda was terrified of water, so no one could believe how easily she took to swimming after only a few minutes.

Although Siegfried never acted before, he was very comfortable and natural the first time he was ever on stage. He took to acting like a duck to water.
Most everyone agrees Lara is an exceptional and flawless ice-skater. Watching her leaves you astounded. It is like watching poetry in motion.

Hansel has been waiting two hours to leave. He wants to get going now. He wants to get the show on the road.

I want Mexican food tonight, but I can’t seem to decide what plate to order. I can’t make up my mind.

The hardest part of planning a trip is deciding where to go. After that, the rest is easy. Once you know where you want to go, it’s all downhill from there.

Nothing can wake Ernie up once he falls asleep. The man sleeps like a log.

Little Kimmy only had her gerbil one week before it died. She didn’t have it long before it bought the farm.

Ellen’s new ad agency was not doing well at all. But once she got an important new client, her agency quickly became successful. Her new clients have given her agency a jump start.

**Lesson 13: Off the Beaten Track**

Simon and Madeline were supposed to be at Jeff’s place by 4:00, but they took the scenic route and showed up an hour late.

Jeff bought a house in the country in a small town that very few people have ever heard of. It’s really off the beaten track. / Jeff’s country house is really off the beaten path.

When Simon and Madeline were exiting the highway, they got a bit confused about which way to go. They got a bit mixed up.

Simon and Madeline thought they were very far from any kind of civilization. They thought they were in the middle of nowhere.

When Simon realized that they were lost, he decided to follow his instincts and improvise. He decided to wing it.

Simon and Madeline wash their hands and faces, stretch out, and put on comfortable clothes after the long drive. They freshen up after the long drive.

Jeff offers to quickly make some snacks. He offers to whip up some guacamole.
Before dinner, Jeff, Simon, and Madeline tell one another what has been going on in their lives since the last time they were together. They catch up before dinner.

Madeline and Simon have come to the country to relax from the stress of their lives in the city. They are looking forward to unwinding.

Drinks, snacks, and conversation are a great way to start a friendly weekend together. That’s a great way to kick off the weekend.

If you need some rest and relaxation, go spend a weekend in the country. The country is a great place for some R and R.

Doug has been working too hard lately. He really needs some time away to recharge the batteries.

Albert just bought a little house by the beach. It’s not big, but it’s a great weekend getaway.

Moving to another country is very interesting, but it’s hard to get used to all of the differences in food, language, and way of thinking. When you move to another country you can experience culture shock.

Joe lives in a small farming community where there are no restaurants, movies, or stores. He really lives in the sticks.

Greg is so used to life in the city that he really feels uncomfortably out of place in small towns. He feels like a fish out of water.

Jeremy moved around for so many years, but now he seems to be settled in his new home. He seems to finally have found a place to hang his hat.

Francis was worried that his plan to move to Seattle and find a new job was not going to be successful. He was worried that his plans were not going to pan out.

Harry was depressed for months after he lost his job, but he finally snapped out of it and has been doing much better.

Jason moved to a new town far away, and he doesn’t know any of the people from that town. He hasn’t met any of the locals yet.

Rob wore a suit on his first day of work, but he quickly realized that the dress code was much more casual. With everyone else in jeans and tee shirts, Rob stuck out like a sore thumb.
Doreen was very shy around her new babysitter. She didn’t say anything, but instead just stood on the other side of the room sizing the new babysitter up.

Dennis complained that his new coworkers were intentionally unfriendly and unwelcoming. He felt that everyone was giving him the cold shoulder.

After the fire destroyed their house and all of their belongings, the Meyers had to start from square one.

If you want to make new friends, you have to find a way to reach out and talk to people.

Whenever Stan goes to the post office, he talks with the other people standing on line about inconsequential things, like the weather. He makes small talk with the people standing on line with him.

Whenever Troy goes to parties, he tries to start a conversation so that people can feel more comfortable together. He tries to break the ice with a conversation.

Marcie is such a great cook that people are always very eager to be invited to her house for dinner. Whenever Marcie hosts a dinner party, people are lined up at her door.

Hannah lives in a very small and conservative town, but she dresses in fashionable and showy clothing. Hannah’s clothes raise eyebrows in the small town where she lives.

For the Fourth of July, our town organizes a good old-fashioned town fair with fireworks display.

Jake is a security guard at a jewelry store, and he always wears his uniform when he’s on the clock.

**Lesson 14: That’s Putting the Cart before the Horse.**

Tobias missed the meeting. He would like Sandra to fill him in on it.

Tobias had a doctor’s appointment, so he couldn’t make it to the meeting.

Sam had to stop renovations on his new apartment when he became bogged down with redoing all the old wiring.
I heard through the grapevine that Susan’s leaving the company, but she hasn’t announced it yet.

When his company fell short of its quarterly profit goals, Sam and several other employees were given the boot.

I’d never gone to England, so when my company offered to send me to London for a conference, I leapt at the chance.

When the Plainfield branch closed, the offers for early retirement were good for the company and good for the employees, too. It was a win-win situation.

One branch of the company had to be closed, so another one will take on their workload.

Kids, kids, don’t rush into the car yet. We’re not ready to leave, so just hold your horses!

Buying paint for a house that you haven’t bought yet is putting the cart before the horse.

Martin is known to be a trouble-maker in class, so his teacher always has her eye on him.

After Peter’s marriage went south, he decided to move to another state and start over.

No matter how much time I spend studying geometry, I just don’t seem to understand it. I just don’t get it.

Doug saves every e-mail he sends to his boss, because he’s afraid that he might need them some day. He’s covering his back.

When I told Bill why I thought his girlfriend was mad at him, he said he thought I was exactly right, that I hit the nail on the head.

Yolanda has so much work that she’s bringing it home on the weekends. She’s completely swamped.

When Doug put his house on the market, he expected lots of offers, but he got none. The expected offers never came through.

Marcy wanted to complain to her professor about how much homework he was assigning, but she knew he wouldn’t care. Her complaint would fall on deaf ears.
When Christian tried to explain why he would not have the report finished in time, Mrs. Simmons immediately started accusing him of being lazy. Mrs. Simmons jumped down his throat.

Paul has run out of options, and now he’s starting to feel cornered.

Jack wasn’t satisfied with the way his boss handled the problem, so he went over her head and spoke to the company’s vice president.

Every week, Jacob buys a lotto ticket and hopes to win, but he doesn’t really think he will ever win. He doesn’t hold his breath.

Jeremy kept getting in trouble for speaking out in meetings, so he finally decided to keep a low profile.

Cole’s boss warned him that if he was late to work one more time he’d be getting a pink slip.

Whenever George makes a decision, he always sticks to it and never changes his mind no matter what. His decisions are written in stone.

**Lesson 15: It’s a Steal!**

I’m in the market for a two-bedroom apartment, so if you hear of anything, let me know.

Mr. and Mrs. York would like to think more about buying the house. They would like to mull it over.

The house Mr. and Mrs. York are looking at is almost new and in a great area. Considering this, they are not paying as much as one might expect. The house is a steal.

The price of apartments in the city has gone up every year for the past decade.

The value of the house will become very high after a few years. The value will go through the roof. When Carla found out she wasn’t getting a holiday bonus, she got so mad she began yelling at her boss. When she found out, she went through the roof.

Mr. and Mrs. York may feel like the cost of the new home is high, but it is very little compared to what they will be able to sell it for later. The current price is a drop in the bucket.
Doreen and Linda bought a house in this neighborhood years ago, before it was popular. They’ve just sold it for three times what they paid. They really cleaned up!

Mr. and Mrs. York would like to consider the situation carefully. They would like to take their time deciding.

Mr. and Mrs. York have bought homes in the past. It seemed like a good idea at the time, but many things went wrong and they lost a lot of money. They have been burned before.

Another couple is looking at the house, too. They’re eyeing the place up.

The kids are really eager to leave school and start their summer vacations. They’re really chomping at the bit.

Prices are low now, so you should buy while it’s a favorable time to buy. You should strike while the iron’s hot.

This is an important decision, so let’s take a couple minutes to discuss it in depth. Let’s talk things over.

Tom wanted to talk to Diane alone, so he asked us to make ourselves scarce. I’ll just make myself scarce.

Jeremy just loves his job. It’s perfect for him, and he has nothing bad to say about it. It’s a dream come true for him.

Keep in mind, this place just came on the market, and it’ll sell fast.

She’s a realtor, so it’s her job to emphasize the value of the home. It’s her job to talk the place up.

The house was wonderful, but the catch was that it sits next to train tracks. Patricia is so happy with the new guy she is dating. He is smart, funny, and kind. I’d have to agree with her—he is quite a catch.

I really loved the movie until the love scene, which I found unrealistic and just plain hard to watch. I got hung up on the love scene, and wound up hating the whole movie.

With the internet, so much information is at your fingertips.

Henry and Cynthia lost all their money in an unwise investment. They really lost their shirts.
Investment is always a big risk. It’s a real crapshoot.

After working and saving for so long, we have some money set aside. We have a nest egg for retirement.

**Lesson 16: Face the Music!**
Patrick feels his parents are being too strict with him. He thinks they should be more understanding of his situation. He thinks they should give him a break.

Patrick hasn’t taken his work seriously. He’s been brushing off his jobs.

Patrick spends all of his money. Instead, he should save some. He should put some away.

Patrick spends his money too quickly. He burns through his money.

Patrick isn’t saving any money because he lives paycheck-to-paycheck.

The money Patrick spends is his own. He thinks his spending habits should not bother his parents. He thinks his spending habits are no skin off their nose.

His mother wants Patrick to start to pay his own bills and build his own future. She wants him to make his own way in the world.

Now that we know how to approach the problem, we should get started. Let’s get the ball rolling.

Nahed wants to work as a mechanic. She wants to work in her uncle’s shop to get some experience before she opens her own shop. She will work in her uncle’s shop in order to get her feet wet.

Kurtis gets so involved when playing video games, he doesn’t hear you if you try to talk to him. Talking to Kurtis while he’s playing video games is like talking to a wall.

Dan wants to learn yoga, but he’s not sure how to begin or where to go. He doesn’t know how to go about learning yoga.

Giorgio is convinced that he will one day be a rock star even though he can’t sing or play any instruments. He has to acknowledge that he has no talent in music and start thinking about getting a job he can do. He has his head in the clouds.
Lonnie said that if he became a famous musician he’d never allow advertisers to play his songs in commercials. He thinks that that’s selling out.

Terry rarely fights with anyone, and most people find her nice to be around. She gets along with almost everyone.

Carlo and Ted often fight about politics and history. They respect each other’s opinion, but rarely see eye to eye.

Since the director was sick, one of the managers took charge of the meeting.

Ferdinand’s girlfriend has been cheating on him for years. There are many signals, but he doesn’t seem to recognize them. He needs to wake up and smell the coffee.

In court a defendant might be guilty or innocent. But for their lawyer, that’s neither here nor there. What’s important is to make the jury believe they are innocent.

Parents have a hard time letting their children make decisions, especially when the decisions look bad. But many parents realize that at some point they have to stop interfering with their children’s choices and allow them to be finally independent. They realize that at some point, they have to cut the cord.

I think I will spend today cleaning out the refrigerator. It’s really filthy. It’s about time I clean it.

Angelica stayed out two hours later than her curfew. Now she’s home, and she knows she’ll be in trouble with her parents. Now it’s time to face the music.

Otis has decided to go back to school. He isn’t sure he will do well, but he decided only two things can happen: he can fail or he can succeed. He will either sink or swim.

Jack’s parents are wealthy, but when he turned 18, they stopped supporting him. They cut him off.

Lesson 17: Let’s Catch a Flick, Then Grab a Bite.

Logan starts to put her desk in order fifteen minutes before she wants to leave. She begins to pack up shop fifteen minutes before the end of her work day.
Art had almost left the building before he remembered to make plans with Logan. Art was almost out the door before he remembered they were supposed to go out.

Even though it was a long week and Logan is tired, she still wants to go out tonight. She still feels up to going out.

Art didn’t show up for the concert. He left Logan waiting for him, and never even called to tell her he wouldn’t come. Art stood Logan up.

Logan hasn’t said much to Art about his not showing up last week. Instead she has been thinking about it to herself and was getting madder and madder. Logan is stewing over what happened last week.

Art thinks Logan shouldn’t still be mad about his not showing up for the concert. He thinks she should understand his situation. He wants her to cut him some slack.

Art and Logan planned to go out last Friday, but it didn’t work out. Their plans fell through.

Tiffany was counting on Carly’s help on the project, but Carly never came and helped her. Carly left Tiffany high and dry.

Sorry to cancel our plans last minute, Jeff. What can I do so that you are less annoyed with me? How can I make it up to you?

The next train wouldn’t leave for two hours, so Arlene decided to do some shopping until it arrived. She decided to go shopping in the meantime.

When Ivan feels frustrated, he likes to relax and forget about his worries by doing some cleaning. Ivan lets off steam by cleaning his bathroom. / Ivan blows off steam by cleaning.

Taylor did not want a big party to celebrate her graduation. She planned something simple and only invited a few people. She wanted something low-key.

Gertrude’s schedule is so busy these days, she hardly has time to go to the bathroom. She is running around like a chicken with its head cut off.

If you’re not busy this Friday, maybe we could see a movie. Maybe we could catch a flick.

Jorge complains that his girlfriend only wants to see chick flicks.

Bartholomew talks so slowly that people have trouble paying attention to what he says. Often they just stop listening. They just zone out.
Susan told her friends all about the big fight she’d had with her boyfriend. She gave them the play-by-play.

When the police officer pulled Mrs. Durback over for speeding, she started to cry. The officer felt bad and so decided to let her go with only a warning. He let her off easy. / Jack forgot to get a copy of the report to his boss, but since he was new at the job, she let him off the hook.

We leave at 11am, and have to be there by 2pm. Will there be time to quickly stop and get something to eat? Will there be time to grab a bite?

Alita was so hungry she thought she could eat a huge amount of food. She was so hungry she could eat a horse.

Since Greg bought dinner last time, John said that he should buy this time to even the score.

Let’s go to dinner. Don’t worry if you have no cash—dinner’s on me.

Lesson 18: Like Pulling Teeth
Dealing with the credit card company is frustrating and annoying. Dealing with them is a pain in the neck.

Trying to get the credit card company to fix Salena’s problem is a tedious and painful task. Trying to get them to fix her problem is like pulling teeth.

Salena thought that after calling the last time, the company had fixed her problem. She thought she got things squared away.

Dario thinks that Salena needs to call and fix all the problems with her credit card company. He thinks she needs to call and iron everything out.

Salena doesn’t want to pay the bill that the company sent her, but there seems to be no other solution for the problem. She might just bite the bullet and pay the bill.

Every time Salena calls the credit card company, they tell her the same thing: There is no manager there. Every time she calls, they give her the same old story.

When Salena calls the credit card company to have them cancel the late fee, they put her on hold, or tell her to talk to a manager, or to call back later, but the problem is never solved. When she calls, they give her the runaround.
If Dario were in Salena’s shoes, he’d call the credit card company right away.

When I went to the counter to pay my bill at the dentist’s office, the receptionist pulled up my name on her computer.

I know what Mr. Borelli’s secretary told you to do, but you shouldn’t listen to her advice. She’s not the one who makes the decisions around here. She doesn’t call the shots around here.

Jason and Sarah had tried everything to help their son do better in school—extra help, tutors, rewards, and even threats—but nothing worked. Now they’re at their wit’s end and don’t know where to turn.

Anton complains that his mother is always nagging him to do his chores around the house. He complains that his mother is always getting on his case about chores.

Gordon tries and tries to pay his bills and get out of debt, but he never seems to be able to make a difference. He feels like he’s just spinning his wheels.

When Sarah broke up with George, she told him that she loved him very much but just wanted to be friends. George didn’t believe it, though, and told her not to feed him that old line.

I just don’t understand how you can feel that way about politics! It’s unimaginable to me! It’s just beyond me how anyone can agree with you.

Justin said he’d love to be able to help his friend move, but unfortunately he had to work that day and there was no way he could get the day off. He wanted to help, but his hands were tied.

You say that you want to hike up to the top of that mountain? When a snowstorm is coming? You must be out of your mind!

Look, I know you’re mad because you had a terrible day at work, but don’t be nasty with me! Don’t take your frustration out on me!

Mark’s car has been in the shop for three weeks, so he’s had to take the bus to and from work every day. He hates the bus, and he can’t handle it even one more day. He has had it with taking the bus to work.

My computer crashed again, and I lost all of my data! For crying out loud, this is the fourth time it’s happened to me!
Lesson 19: I’m Up to My Eyeballs in Work!

Brad has a lot of work at the end of the semester and feels stressed. He is **under the gun**.

Brad has a lot to read for his classes. He is **up to his eyeballs in reading**.

Brad was interested in rowing and wanted to try it. He wanted to **try his hand at rowing**.

Brad has committed himself to a job, school, and the rowing team. He cannot finish all the work he has to do. He has **bitten off more than he can chew**.

Brad has begun to dedicate himself more wholly to his school work and to take his studies seriously. He has begun **to buckle down** and study.

After 5 years, Val’s favorite sneakers finally broke and she can’t wear them anymore. Her sneakers finally **bit the dust**.

Francis likes owning a big car, but it’s difficult to find a place to park in the city. Parking a big car in the city is **a pain in the neck**.

Brad’s roommate becomes angry quickly when Brad refuses to return a favor. Brad’s roommate **blows up at him**. / Because Mendell forgot to put oil in the car, the engine exploded. The engine **blew up**. / Mrs. Rozo took an air mattress camping but forgot the automatic pump. She spent an hour **blowing it up**.

Zoe stayed up until 4 am watching TV before she finally decided to go to bed. At 4 am, Zoe finally decided **to turn in** for the night.

Clarence tried to save time and money on his meal. He bought cheap ingredients and didn’t spend enough time preparing the food. He **cut corners** on his meal, so it turned out awful.

Janet’s son is always getting into trouble at school, but **on a positive note**, her daughter just won a scholarship.

The only music Gloria listens to is classic rock. She’s **all about classic rock**.

As usual, our team will never make it to the playoffs this year. They **don’t have a prayer**.

Keeping track of inventory each month used to be a **difficult job for Jude**, but now he can do it without thinking. It has become **old hat** for him.
They’ve been at volleyball for years, so they’re great players by now. / They say practice makes perfect. You will get better at something, if you keep at it.

Geraldine can drive manual shift cars. But you can tell from her bumpy starts and stops, she’s still green.

A new position in Human Resources has opened up, and I think the bosses favor Mr. Joachim for the position. He is the most qualified and experienced. He’s a shoo-in for the position.

I lost one of my favorite earrings a few months ago. Today I found it behind my bookshelf, and it made my day.

**Lesson 20: She’s Got You Wrapped around Her Finger.**

Alan didn’t plan on seeing Bobby. He ran into him on his way to the post office.

Frank’s daughter-in-law already has one child, and another on the way.

When Frank’s granddaughter decides she doesn’t want to do something, there is no one who can convince her otherwise. She is very hard-headed.

It’s obvious when Frank’s granddaughter is planning to do something she knows she shouldn’t. It’s obvious when she’s up to something.

Frank thinks it’s very interesting that Bobby’s daughter has so many of her father’s mannerisms. He says, “it’s something else.”

When Hannah is frustrated, her face turns completely red like her father when he is frustrated. Hanna takes after her father in that way.

Gertrude often used to bail on plans with her friends at the last minute. Now her friends do the same to her. She is getting a taste of her own medicine.

Lonnie has avoided paying her income tax for years. This year the IRS is doing an audit of her finances. She will either have to cough up the money or go to jail. Either way, she’ll be forced to pay the piper.

Poisonous snakes live in this area and blend in with the environment, so you really have to keep your eyes open when we go hiking there. You’ve got to be on the ball.
Parents often lose small children in department stores because they forget to keep an eye on them. Parents can turn their back for one second, and then find that the child is gone. / A true friend would never turn her back on you.

Technology changes so fast. It’s difficult to be aware of the most recent trends. It’s difficult to keep up with all the new technology.

After fifteen hours of waiting tables without a break, Sam was exhausted. He came home bushed.

Every July, the city sets up a carnival with rides, games, food, and entertainment. It’s tons of fun. If you go, you’ll have a blast.

Don’t worry about whether Marla will agree to the idea. I can convince her of anything. She’s such a pushover.

At first Howard thought about getting a desktop computer, but when he saw how cool the laptops looked, he was determined to have one. He was set on buying a laptop.

When you go to Frida’s house, remember to take your shoes off at the door. If you don’t, she’ll become very angry. If you forget to take your shoes off, she’ll have a fit.

I really didn’t need a new pair of shoes, but after trying on this pair, I decided to buy them anyway. I caved in and bought them.

I didn’t want to go white water rafting this Saturday, but my friends kept calling and pressuring me to go. So I finally agreed. I finally buckled.

Patricio doesn’t seem to make any decision for himself whenever Victoria is around. He always goes along with whatever she says. She’s got him wrapped around her finger.

Last week was the first time I ever played tennis. I want to play all the time now. I’m hooked on tennis. / James didn’t smoke long before he needed a cigarette all the time. After only three months, he was hooked.

Gene isn’t good at much, but he is a talented painter. When it comes to painting, Gene is exceptionally good.
CD 7: Dialogues
Lesson 1: Rules of the Road
Hector: Hello?
Marla: Hi, Hector. It’s me, Marla.
Hector: Uh, hi, Marla. What’s up?
Marla: Oh, I just called ’cause I wanted to say . . .
Hector: Oh, man! Jeez!
Marla: What? What is it?
Hector: Oh, this guy’s tailgating me.
Marla: Well, slow down. Maybe he’ll pass you.
Hector: Why should I slow down? It’s his problem.
Marla: Well, change lanes or something.
Hector: Yeah, yeah. What an idiot.
Marla: Hector, I called you because . . .
Hector: Jeez, look at that, would you?
Marla: What now?
Hector: Oh, it’s raining and this car just swerved right in front of me.
Marla: Hector. I called to say . . .
Hector: Yeah, I know Marla. I’m coming right home. By the way, I went to a Chinese restaurant for takeout, and I’m bringing home your favorite.
Marla: Oh, wow! Thanks! But that’s . . .
Hector: Oh my God!
Marla: Hector, you’re scaring me.
Hector: There’s a huge accident on the freeway. Man, you should see the mangled metal!
Marla: Hector, I know. It’s raining and I just called to tell you to be careful.
Hector: Uhh . . . huh? What did you say? Why did you call me, again?
Marla: To tell you to be careful. I saw that there was a big accident on the freeway and that it was raining. I just wanted you to watch where you were going.

Lesson 2: A Speeding Ticket
Miriam: Why’s that police car following us?
Hannah: I don’t know, did you do something wrong?
Miriam: Not that I know of. Oops! There goes his siren. I’d better pull over.
Hannah: Oh, Miriam, I’m so sorry. Well, it’s the end of the month. He probably just needs to fill his quota.
Miriam: Yeah, I know. Do you think I should get out of the car?
Hannah: No way! Don’t do anything the officer doesn’t tell you to do.
Miriam: Yeah, you’re right.
Hannah: Oh, here he is. Better roll down your window.
Miriam: Okay.
Trooper: Hello, ma’am. Could I see your license, registration, and proof of insurance, please?
Miriam: Oh, sure, officer. I . . . Just a minute, I have to get my registration out of my glove compartment, and my license and proof of insurance are in my wallet inside my purse.
Trooper: Sure, no problem.
Miriam: Okay, here they are. Officer, I don’t know what I did wrong. I wasn’t speeding, was I?
Trooper: Nope. You were driving just fine. I just noticed that your tags have expired and I need to check that out.
Miriam: You’re kidding. I just put my new tags on last month.
Trooper: That might be. I need to make sure you’re the owner, that’s all. I’ll be right back.
Hannah: Well, at least you’re not gonna get a ticket . . . that is, unless you stole this car.
Miriam: Very funny. I know I put them on. I don’t understand what happened.
Hannah: Maybe you just thought you’d put them on.
Miriam: No, I know I . . .
Trooper: Okay, ma’am, here’re your license, registration, and proof of insurance. It looks like you are the registered owner, but you’ll need to get those tags on.
Miriam: Officer, I’m sure I put them on.
Trooper: Yeah, it looks like you did, because I can still see a piece of them on there, but if you don’t stick them on well they can get stolen. It’s a real common thing. Sometimes guys who steal cars also steal tags because not having any tags on their stolen car’s license plate would get them pulled over pretty quickly.
Miriam: So you think someone stole them?
Trooper: Looks like it. Don’t worry though. They aren’t expensive to replace. Just take your registration into your nearest DMV.
Miriam: Oh, okay. Thanks a lot.
Trooper: No problem.
Hannah: Whew! Glad that’s over!
Miriam: Yeah, I know. My heart’s still pounding.

Lesson 3: Social Customs
Brenda: Well, I’ve got to go to class now, Miyako, but I really enjoyed hanging out with you.
Miyako: Oh, thank you. I enjoyed getting together, too.
Brenda: Yeah. Let’s do it again sometime.
Miyako: Oh, yes. I’d like that.
Brenda: Okay, give me a call sometime. See you!

A few minutes later . . .

Miyako: Oh, no. I don’t have Brenda’s phone number.
Steve: Hi, Miyako, what’s wrong?
Miyako: Oh, Brenda said we should get together again and that
I should call her, but I don’t have her phone number.

Steve: Oh, I see. Well, don’t worry about it. For Americans, that’s usually just a friendly way to say good-bye.

Miyako: Do you mean that Brenda doesn’t want to get together with me?

Steve: No, not necessarily. It usually means she enjoys talking to you and that sometime she’d like to talk to you again. It’s like when Americans say, “Hello, how are you?” but they don’t really want you to tell them how you are. It’s just a friendly greeting.

Miyako: So saying, “Let’s get together sometime,” is similar to that?

Steve: Yeah, that’s right. But how about if I invite you to lunch right now? See, I just gave you a specific day and time. That means I’m serious.

Miyako: That would be great! I do feel a little hungry.

Steve: Join the club. I’m so hungry I could eat a horse.

Miyako: I’m sorry?

Steve: It’s just an American expression. I wouldn’t eat a horse, don’t worry. Hey, we’re going to meet up with Phil and Dora for lunch at the Casbah. We’re gonna split the bill, but I’ll pay your way because I invited you. You’re my guest.

Miyako: Oh, that’s very kind of you, but I have money. I can pay my way.

Steve: Nope. You’ll have to grab fast to beat me to the check. You won’t ever even see the bill. Now don’t turn me down. That’s it. I’m paying. So let’s get going, okay?

Miyako: Okay.

Lesson 4: Body Language

Rick: Erika, hey! It’s great to see you.

Erika: Hi there! (She extends her hand to shake his.)

Rick: A handshake? What are we, in the boardroom? I want a hug! I haven’t seen you in so long.

Erika: Oh, a hug . . . Hello! I still have to get used to
this. We don’t hug much where I’m from and here it seems like everyone always hugs hello.

Rick: Oh, sorry. I didn’t realize . . .

Erika: No, no problem. I’m becoming more and more used to it. At first I have to admit it made me really uncomfortable, but I’m warming up to the custom.

Rick: Well, either way, it’s great to see you.

Erika: I’m sorry I’m a bit late! Have you been waiting long?

Rick: No, not long at all. I got here about ten minutes ago.

Erika: There was some kind of delay on the subway. I rushed, but . . .

Rick: No problem.

Erika: Hey, where’s Susan? I thought you said she was joining us.

Rick: I invited her, but she said she couldn’t make it. She’s got some big project at work, and she had to stay late at the office.

Erika: Too bad, I was looking forward to seeing her.

Rick: Yeah, but . . . Oh, never mind.

Erika: What?

Rick: Oh, it’s nothing. I was going to be gossipy. I shouldn’t say anything.

Erika: Well, now you have to! Come on, spit it out!

Rick: Oh, okay. But this stays between us! It’s just that, well, she was going to bring her boyfriend, and . . .

Erika: Aha! Say no more!

Rick: You mean, you don’t like him either?

Erika: It’s not really that I don’t like him. I don’t know him very well, so I can’t tell if I like him or not. But he’s so . . . it’s just that he’s . . .

Rick: Exhausting?

Erika: Yes! That’s the perfect word.

Rick: He’s a nice guy, but he never stops talking.
Erika: And throwing his hands everywhere! I know he’s not from this country, and people are more expressive with their hands in his culture, but . . .

Rick: But it’s exhausting! I swear I never sleep quite as well after I’ve spent an hour with him! And he gets right up in your face when he talks! I keep stepping away, and he follows me. He once had me in the corner, and I couldn’t escape.

Erika: Ha! I’ve felt awful for feeling this way about him, but I’m glad to see that I’m not alone.

Rick: He’s a nice guy and all, but he takes some getting used to. I suppose if you can get used to hugging in a different part of your own country, then I should be able to get used to my friend’s boyfriend.

Erika: Well, he’s actually not your friend’s boyfriend anymore.


Erika: No, they didn’t break up, they got engaged.

Rick: You’re kidding!

Erika: Nope. They’re getting married. So you’d better start getting used to your friend’s fiancé, because that’ll be easier than getting used to her husband!

Lesson 5: Dining Customs

Angelique: Hello?

Monica: Hello, Angelique? This is Monica. How are you?

Angelique: Oh, Monica, it’s you. I’m fine, thanks. How are you today?

Monica: I’m fine. I wanted to ask you if you enjoyed the party at the Grahams’ the other night.

Angelique: Oh, yes, I did. Mr. and Mrs. Graham are lovely people.

Monica: Yes, and Mrs. Graham is such a gracious hostess.

Angelique: Yes, you’re right. But Monica, do you mind if I ask you about some things I noticed at the party?

Monica: Of course not!

Angelique: Well, the food was delicious. I really enjoyed it, and I think Mrs. Graham is a great cook.
Monica: Well, both Mr. and Mrs. Graham are great cooks. They both cook, and their food is amazing.

Angelique: It is. But I was surprised to see the way the guests were eating.

Monica: What do you mean?

Angelique: Well, why did everyone constantly switch back and forth between using the knife and the fork? It made me dizzy!

Monica: That's just the way that people eat here. It's common to eat that way.

Angelique: And when they weren't using their hand, they put it in their lap. Where I come from, that's considered strange. What were they doing there?

Monica: They weren't doing anything, of course. Here, that's what you usually do with the hand you're not using to eat with.

Angelique: And some people even used their fingers to eat certain foods!

Monica: Well, that depends on the food, but it is considered acceptable to eat some foods with your fingers.

Angelique: Also, when I held out my hand to one man, he nearly broke it, and then he pumped it up and down like a water pump! Do people always do that here?

Monica: Well, some people . . .

Angelique: Oh, and during the dinner, when Mr. Graham offered me more of something, he never offered it again.

Monica: Well, if you said no the first time, he probably thought that . . .

Angelique: And at the end of the party, Mrs. Graham gave me something she called a “doggie bag.” I was so confused!

Monica: If you said you liked her cooking, she probably was trying to be nice. If there's a lot of food left over after a dinner, Americans will usually offer it to their guests to bring home, rather than waste it. “Doggie bag” is just an expression that . . .

Angelique: And then . . .

Monica: Angelique! Let me interrupt for a second. All of these
things that you’re bringing up are interesting cultural differences. I hadn’t actually ever thought about them as an outsider; they just seem natural to me, but from your reaction I can tell that they’re not natural to everyone.

Angelique: Oh, no, some of this behavior was very strange!
Monica: Strange to you, natural to me. It sounds like we have a great conversation topic! Tell you what, why don’t you come over to my place for dinner this Friday, and we can talk more. It could be very interesting for both of us!

Angelique: That’s a great idea. I would love to. Thank you for the invitation.

Lesson 6: Going Grocery Shopping

Emma: Hmm. Cheese, where’s the cheese? Let’s see. Shouldn’t it be in the dairy section? Why isn’t it with the milk?

Jimmy: Can I help you find something, ma’am?

Emma: Oh! Oh, sure. I was just looking for the cheese. But I don’t see it here in the dairy section.

Jimmy: There’s cheese right here.

Emma: That’s cheese?

Jimmy: Sure. That’s just slices of cheese. You can put them on sandwiches, or make grilled cheese, or . . .

Emma: I don’t mean the little slices wrapped in plastic. I mean real cheese, you know, that comes in wedges or wheels?

Jimmy: Oh, sure. That’ll be in the deli section, you know, next to the cold cuts.

Emma: The deli section? Oh, you’re right. There it is. Thank you. And that’s where I can get olives, too, right? I mean, not the kind in a can.

Jimmy: Yes, sure. We have canned black and green olives in the canned food aisle, but we also have lots of types of olives in the deli section. Is there anything else I can help you find?

Emma: Umm . . . Yes. Actually, I’m looking for bread.

Jimmy: There’s a big aisle with bread, over near the produce.

Emma: Yes, but I mean fresh bread. You have lots of
loaves of soft slices of bread in plastic bags, but I mean, you know . . . bread, fresh bread!

Jimmy: Oh, okay. I see what you mean. That's in the bakery section. We do have quite a lot of bread like that, Italian bread or French baguettes.

Emma: Thank you. That's great. I was worried that I’d have to go somewhere else. I actually have one more question. I saw that you have lettuce, but it's only the big iceberg kind, you know, the big pale green round kind. Is that the only kind of lettuce you have?

Jimmy: No, there are plenty of other kinds—red leaf, Boston, romaine. There are also mixed greens and other kinds of greens.

Emma: Oh, thank you so much for your help.

Jimmy: No problem! Have a good day.

**Lesson 7: Cooking**

Daisy James: Today we’re going to make some popular American dishes: scalloped potatoes, Caesar salad, and chocolate brownies.

Mylo: Mmmm. Sounds good!

Daisy: Yes, it does, doesn’t it? Especially on a cool, rainy day like today. Scalloped potatoes are one of those all-time favorite comfort foods. Let’s start with that, since it takes the longest to bake. First, we’ll make a cream sauce. Melt about four tablespoons of butter in a saucepan over a low flame, then add four tablespoons of flour and stir together until it’s a thick and creamy mixture. Now, gradually add two cups of milk. Pour a little of the milk in at a time while mixing slowly so that the sauce doesn’t get any lumps. Once it gets lumpy, it’s pretty hard to get it smooth again. Once you’ve poured and mixed in all the milk, add some salt, about a quarter of a teaspoon, and add a bit of pepper, about an eighth of a teaspoon, and mix them in. There, now it’s nice and thick. If your sauce doesn’t thicken very quickly, turn the heat up a little. Now slowly sprinkle in about three quarters of a cup of your favorite grated cheese. Mine is cheddar, because it has
such a nice tang to it. Now peel and thinly slice five large Russet potatoes and one large onion. Layer the potatoes, onions and cream sauce in an 8 × 10 baking dish, sprinkling a little more cheese on the top layer if you like. Some people like to top this casserole with a few breadcrumbs. If you want to do that, scatter two heaping tablespoonfuls on top. Bake at 350 degrees for about 60 minutes or until a fork sinks into the potatoes and the top is bubbly. Now Mylo is going to tell us a little about the origin of Caesar salad. Mylo?

Mylo: Yes, thank you. Most people think of Caesar salad as a very typical American dish, but did you know that the first Caesar salad was actually tossed in Mexico in the 1920s? Its inventor, Caesar Cardini, was an Italian immigrant to the U.S. He lived in San Diego, but he operated a restaurant in Tijuana, Mexico, rather than San Diego, in order to avoid the laws prohibiting alcohol that existed in the U.S. during that time. The story goes that he developed the famous salad for his restaurant in Tijuana.

Daisy: Hmm. That’s really interesting. One of my favorite salads. It sounds like a real international joint effort!

Mylo: Yes, definitely—an Italian-American who worked in Mexico!

Lesson 8: A Doctor’s Visit

Dr. Singh: Well, Ivan, overall, your health picture looks good, but I’m a little worried because your cholesterol levels are not as low as they should be. However, at this point I think we should just watch it. I’d like you to get tested again in a few months.

Ivan: Should I be concerned if my test results are the same next time?

Dr. Singh: Well, your LDL needs to come down. If it remains the same, we can just continue watching it, or you can change your lifestyle to bring it down. If it goes up, then that would be a little worrisome. It’s one of the risk factors for heart disease.

Ivan: Hmm. What are the other risk factors?
Dr. Singh: Smoking. Do you smoke?

Ivan: I used to. I smoked for about twenty years, but since I came to America I stopped.

Dr. Singh: Okay, well, it’s good that you stopped. Your blood pressure’s high-normal, but if that changes, we’ll need to do something about that, too.

Ivan: Hmm. My father died of a heart attack. Should I worry?

Dr. Singh: You’re a little overweight. Are you physically active?

Ivan: No, not really. Would that help?

Dr. Singh: Yes, it would. It will help you lose weight, bring down your LDL, and reduce your blood pressure. It helps in a lot of ways. That takes away some of your risk factors. If and when you need it, I could give you a prescription to help you with your blood pressure and another one for your cholesterol.

Ivan: I’d rather not take anything for it. Would it help if I changed my diet some?

Dr. Singh: Absolutely! Eat lots of fresh fruits and vegetables. Cut down on red meat consumption as much as possible. Many heart patients have found it helpful to cut out meat altogether. A good diet will help prevent diabetes, too. Looking at your chart, I see that your parents have diabetes. I’d try changing your diet and exercising, for starters.

Ivan: That sounds like work, but I think I’d like to try that.

Dr. Singh: Ivan, prevention is much better than a cure any day. I like the idea that you want to get ahold of this before it becomes a problem, and you know that that’ll take a little bit of work on your part.

Ivan: But it’ll be worth it.

Dr. Singh: Absolutely. Okay, well, I’m going to write you up for a cholesterol blood draw in three months. That’ll give you a chance to get started on your new program. Call me when you’ve had the blood test and we’ll see where we are.

Ivan: Thank you, Doctor.

Dr. Singh: You’re welcome. See you next time.
Lesson 9: A Job Interview

Ralph: Hello. I’m Ralph Sager. I have a 10:00 a.m. appointment for an interview.

Mary: Oh, hello, Mr. Sager. I’m Mary De Lanou.

Ralph: Nice to meet you, Ms. De Lanou.

Mary: Thank you. Nice meeting you, too. Well, you’re a few minutes early. The last appointment hasn’t quite finished up yet. Have a seat. Would you like some coffee, tea, water?

Ralph: Oh, thank you. Water’s fine.

Mary: Here you are. Oh, it looks like they’re ready for you already. Come this way.

Ralph: Okay.

Mary: Mr. Sager, this is our Director of Human Resources, Brenda Martin.

Ralph: Very happy to meet you, Ms. Martin.

Brenda: It’s Brenda, please. It’s good to meet you, too. May I call you Ralph? Come with me and we’ll get started.

Ralph: Of course . . . Please call me Ralph. Everyone seems very accommodating here!

Brenda: Yes, we have a great bunch of people. I guarantee you’d enjoy working here. I just have a few questions for you, and I’m sure you have questions for me as well.

Ralph: Yes, definitely.

Brenda: Okay, I’ve seen your resume. You’ve got a lot of transferable skills, so I know you’re certainly qualified for this position, but I’d like to explore whether this job and this company would be a good fit. So let’s start with a nice general question. How would you describe yourself?

Ralph: Well, I’m pretty easygoing. I don’t let too much bother me, but I’m also a hard worker. I think I’m pretty well-rounded and even-tempered. I tend to do a lot of research before I begin a project to see what’s already been done. I really like working with people. I like being involved in a collaborative effort. I think two or three people working together are smarter
than one person working alone. I prefer a relaxed environment, like what you seem to have here.

Brenda: What about conflict? Have you had much conflict at work? And how do you deal with on-the-job conflict?

Ralph: Unfortunately, when you’re with a lot of other people, conflict is bound to come up, so, yeah, I’ve seen some on-the-job conflict. If it involves me, I try to immediately go to the other person and see if we can resolve the issue. So far that’s always worked, but if it didn’t, I’d suggest we go through conflict mediation.

Brenda: Um-hum. So, what made you want to work here?

Ralph: Your company is one of the best names in the business. Of course, I want to work for the best. I like your products, too. And I see lots of room for growth.

Brenda: I can’t disagree with you there! I’d love to hear some of your specific ideas on that, but first, tell me more about you as a person. What do you like to do in your spare time?

Ralph: Well, you may think I’m square, but I love to go bowling. In fact, I heard that you had a good office bowling team, and I would love to join it.

Brenda: Oh, boy. There’s someone in Accounts Receivable who would be thrilled to hear that! I think he seriously wants us to consider bowling scores as one of our hiring criteria! Seriously, though, what do you think of “the other guys”?

Ralph: Oh, you mean your competitors? As bowlers or as . . . ? [laughter] Okay, seriously, Craft and Company’s pretty good. In fact, I used to work for them until I got a better offer at Bentson. But honestly, I don’t think Bentson is doing their best, so it’s you and Craft and Company. You two are the best. In fact, Craft has even offered me a position, but I’d really rather work here. I like a company that sets the pace.

Brenda: Would you be willing to travel? Relocate?

Ralph: Absolutely. I’ve already done both for the other companies I’ve worked for.
Brenda: Okay, well, it all sounds good. And it looks like our time’s up. We’ll be making a decision about our short list and will get back to you. We’ll be discussing salary range, what’s negotiable, etc., at the final interviews. Thanks so much, Ralph, for meeting with me.

Ralph: Thanks. I hope to see you again very soon.

Lesson 10: Asking for a Raise

Mr. Peterson: Hello, Carl. How are you?

Carl: I’m doing well, Mr. Peterson. How’s your wife?

Mr. Peterson: Oh, she’s doing great. She just got back from Cincinnati . . . visiting her mother, you know.

Carl: Oh, right. I hear it’s really snowing there right now.

Mr. Peterson: Yes, that’s right. It’s pretty cold.

Carl: Um-hum.

Mr. Peterson: So, what did you want to talk to me about?

Carl: Well, I’ve been thinking, Mr. Peterson. I’ve been with the company for several years now. And I’ve helped land several accounts, such as, you know, the Binbro and Maestro account, the Tellwin account, and I pretty much brought in the last big account, the Baldwin account, with very little help. And here, this is a letter from Jack Baldwin thanking me for the time and effort I put into it.

Mr. Peterson: Hmm, yes, that was quite an accomplishment and yes, this is a great letter. Why don’t you give me a copy so I can put it in your file, okay?

Carl: Sure.

Mr. Peterson: So, Carl, are you looking for some sort of compensation?

Carl: Well . . . yes. I am. And, as a matter of fact, I’ve been doing some checking, and it looks like I’m a little underpaid. Look, see, here are the comps and here’s what I’m making. You can see that I should be making several thousand more than what I’m making right now.

Mr. Peterson: Hmmm. Yes, I see your point. You certainly have the goods, but I don’t know if we can bring you up quite that much. I think you deserve a raise. I’ve noticed you’ve put in a lot of hours; you definitely
have not just been a paper-pusher. And the Baldwin account is considerable, but it’ll be a while before we start making anything off of it. What if we raise your salary by one thousand this year and another thousand next year? Hmm? How does that sound?

Carl: Hmm. Well, maybe you could give me, say, an extra week of vacation this year and another two weeks next year.

Mr. Peterson: Well, I think we could give you the extra week. I’m not sure yet about two additional weeks next year. What if we paid for some courses you need to pick up? If you took those classes that would make it easier for me to argue to corporate that you deserve a better salary.

Carl: That sounds good. That would help a lot. I’ve been wanting to take some classes to get up to speed. Oh, um, do you think you could put this in writing?

Mr. Peterson: Absolutely.

Carl: Thanks a lot, Mr. Peterson. I really appreciate your time, and I’m really happy to be part of the team.

Mr. Peterson: Well, we certainly appreciate you, Carl. I’m glad we could work something out.

CD 8: Dialogues

Lesson 11: Going to College

Mr. Melville: Hi, An Mei. It’s good to see you again. Have a seat.

An Mei: Thank you for meeting with me.

Mr. Melville: Well, it’s about time to take a look at your plan, right?

An Mei: Yes. I’m starting to feel a little nervous about going to college. My father says we can’t afford it. I know it’s very expensive.

Mr. Melville: It is. But do you know that over 60% of Americans go on to a university after high school?

An Mei: Wow! How do they afford it?

Mr. Melville: Well, it’s expensive, but there are ways to make it possible for everyone to attend college. So your father is right, you probably can’t afford it if you don’t get help.
An Mei: But who wants to give me money to go to college? I don’t know any rich people.

Mr. Melville: Don’t worry. You don’t have to know rich people. There’s money out there just for people like you. An Mei, are you or your parents citizens yet?

An Mei: No. We aren’t. We need at least one more year of residency.

Mr. Melville: Okay, that’s not a problem. Residents qualify too. Here’s what you need to do. First you can go to Sallie Mae’s website and use their calculator.

An Mei: Sallie Mae? What’s that?

Mr. Melville: Oh, that’s sort of a nickname for an agency that funds college loans. Okay, so you’ll have to estimate some of these things because you have a few years before you’re ready for college and, you know, prices go up on everything, right? They don’t usually go down.

An Mei: I know. Well, what will this tell me?

Mr. Melville: It’s going to help you figure out how much money you’ll probably need. You’re a good student, I know. What about your family income? Does your family make more than $50,000 per year?

An Mei: I don’t think so.

Mr. Melville: Okay, well, that’s actually very good for you because you can get more money. Did either of your parents go to college?

An Mei: No, they didn’t have the chance.

Mr. Melville: Okay, that’s good for you, too.

An Mei: Really? How?

Mr. Melville: Well, a lot of funding is available specifically for people who are at a disadvantage when it comes to going to college—kids from families with limited money, kids whose parents didn’t have the same opportunities. So, what you need to do is figure out what kinds of funding you qualify for. Here are some websites for you to check out. You need to do some of the work too, okay?

An Mei: Okay.

Mr. Melville: Then, next January 1st, you need to start filling out
this FAFSA form. And make sure that you list the universities you want to attend, in order of preference. In a few weeks, your Student Aid Report, or SAR, will come back with your EFC, your expected family contribution. That will tell you how much financial aid you qualify for, you know, in grants and loans and work-study programs, etc. Once you’ve done that, bring it in to me and we’ll go from there. All right?

An Mei: Wow! I can’t believe that I can go to college. Thank you so much, Mr. Melville.

Mr. Melville: Well, believe it. You’re definitely college material. Good luck, and you’re welcome.

Lesson 12: Adult Education

Ms. Tate: Tri-city Adult. This is Ms. Tate. How can I help you?

Edgar: Hello. Yes, this is Edgar Cervantes. I’m calling about your English as a Second Language classes. Can I ask a few questions?

Ms. Tate: Sure. What would you like to know?

Edgar: Yes. Well, someone told me your classes are free. Is that right?

Ms. Tate: Yes, that’s right.

Edgar: Well, what’s the schedule?

Ms. Tate: We have classes from 7:30 in the morning until 2:30 in the afternoon during the week. We also have evening classes from 6:00 until 9:00 p.m., Monday through Thursday.

Edgar: Wow! Every day, from 7:30–2:30? That’s good. Do you have any English classes on Saturday?

Ms. Tate: We have pronunciation and conversation classes, yes. They’re from 9:00 a.m. until 12:00 noon.

Edgar: Hmmm. That sounds good, too. Can anyone sign up?

Ms. Tate: As long as you’re over eighteen, you can sign up.

Edgar: How can I register?

Ms. Tate: Have you taken English classes here before?
Edgar: No.
Ms. Tate: Okay. Then you need to be evaluated so that you can be put in the right level for you. You should come to the testing office in room 101 between 7:30 and 1:00 during the week. Orientation is on Wednesday afternoons at 1:00.

Edgar: Well, I’m working some days. Do I have to attend every day?
Ms. Tate: No. It’s open entry/open exit, so you come when you can, although you need to tell your teacher your schedule so that he or she doesn’t drop you from the class if you’re absent for more than three days.

Edgar: Okay. No problem. Wow, free English classes. I’m going to sign up on Monday. Thank you so much for the information.
Ms. Tate: You’re very welcome. Enjoy your classes, and good luck.

Lesson 13: Home Safety
Samantha: George, with all these hurricanes this country’s been getting, it makes me think that we should prepare ourselves for any emergencies. Do you think I’m overreacting?

George: No, absolutely not. My mother always said you should be prepared for anything.

Samantha: Well, of course. Your mother’s right. After all, she was the one who told us about baby-proofing our house when the kids were little, and I’m so glad we took her advice. Joey was always trying to get into the cabinet where we kept all our cleaning supplies. It’s a good thing we put locks on all the cabinets where we kept anything toxic. And thank goodness she reminded us to put the kitchen knives way out of reach. I still shudder to think what could have happened. . . . Whew . . . Okay, so where should we start?

George: Well, let’s just see what the Red Cross or some other emergency organization recommends. I’ll check online. Hmm. It says here that we should have an emergency kit filled with food, water, blankets, etc. And we need to keep a supply of bottled water on hand.
Samantha: This website says we should get smoke detectors, which we have, and check them annually. It looks like we need to get some CO detectors, as well. It says they shouldn’t be within five feet of anything that burns fuel, like a fireplace.

George: You know, I should check our fire extinguishers, too. They might need refilling.

Samantha: And we do get tornadoes occasionally in our area, so maybe we should think of a plan so we know exactly what to do in case one comes.

George: Yeah, that’s definitely a good idea. You know, we do have that bathroom in the basement. It’s away from windows and down below the house. Maybe that could be our tornado “safe room,” and we could keep a disaster supplies kit there.

Samantha: That sounds like a good plan to me! Hey, maybe I should take a CPR course. Isn’t that a good idea? I bet your mom would agree with me. Why don’t we take one together?

George: Isn’t one of us enough?

Samantha: Well, what if I need CPR? Besides, we could practice on each other rather than have to do mouth-to-mouth on a dummy or another classmate.

George: Oh, I hadn’t thought of that. You know, sign me up, too.

Samantha: Okay, I’ll sign us up right now. How’s next Tuesday around 7:30?

Lesson 14: Home Repairs

Mr. Benson: Hello.

Illiana: Hello, Mr. Benson? It’s Illiana in apartment 403B.

Mr. Benson: Oh, yes. Hello.

Illiana: I’m sorry for calling so late, but my kitchen sink is stopped up. I’ve been using the plunger, but it won’t go down.

Mr. Benson: Is it the side with the disposal or the other side?

Illiana: It’s the side with the disposal.

Mr. Benson: Have you turned on the disposal?
Illiana: Yes, of course, but then the other sink fills up, too. It goes down after a while, but it’s been like this since yesterday.

Mr. Benson: Since yesterday? Why didn’t you call me earlier instead of waiting till bedtime?

Illiana: Oh, I don’t know. I didn’t want to bother you, I guess. We could wait until morning.

Mr. Benson: Does the bathroom sink work?

Illiana: Yes.

Mr. Benson: Okay, run all your water from there, and I’ll be there first thing in the morning.

Illiana: Oh, thank you, and I am sorry.

Mr. Benson: It’s okay. These things happen, just next time, don’t wait until 9:30 at night to call me. I could have taken care of it earlier if you’d called.

Illiana: I know.

Mr. Benson: Well, what’s done is done. Just remember, stuff like clogged drains needs to be taken care of as soon as possible, because it could affect the bathroom sink and toilet, too. Then you’d really be in trouble.

Illiana: Okay. Next time I’ll call you right away. Thank you, Mr. Benson. And good night.

Mr. Benson: Don’t worry about it. Good-bye.

Lesson 15: Renting a House

Mr. Kendall: Hello?

Ed: Hello, Mr. Kendall, this is Ed Miller. Rita and I have already talked it over and would like to rent your house.

Mr. Kendall: Okay. Great.

Ed: So, do we need to fill out an application?

Mr. Kendall: Yes, I’m sure you folks would be great tenants, but we’ve got to dot all our i’s and cross all our t’s.

Ed: I understand. We have great credit, and I can get references from our last landlord if you’d like.

Mr. Kendall: Sure, that would be wonderful.
Ed: What’s the deposit, by the way?
Mr. Kendall: I’ll need first and last months’ rent upon signing of the lease. Oh, and you pay the utilities, except heat, sewer, and water. And there’s a $500 cleaning deposit. You’ll get it all back if you leave the place in pretty much the same condition as when you move in. I expect there to be normal wear and tear.

Ed: So, no security deposit?
Mr. Kendall: Sorry, I forgot to mention that. There is a security deposit and it’s the amount of one month’s rent.

Ed: What if we want to do anything or fix anything?
Mr. Kendall: I’d appreciate it if you asked me first. It depends upon what it is, too. Paint and stuff like that’s okay. But if something breaks, tell me and I’ll take care of it.

Ed: Is this a one-year lease or a two-year?
Mr. Kendall: We could do either.

Ed: Well, I think Rita and I would like to stay for a few years, so we probably prefer the two-year.

Mr. Kendall: That’s great. So, the next step is just that you’ll need to fill out the application, and my lawyer will make me run a credit check on you, ha ha . . .

Ed: Like I said, I understand. You can’t be too careful. Shall I leave you something to hold the apartment?
Mr. Kendall: Yes, I’ll take a $500 deposit, plus $50 for your credit check. If everything checks out, the deposit will go toward your rent. But if you change your mind or something pops up on the credit check, you’ll get it all back, except for the credit check fee. Otherwise, I’ll draw up the lease for you to look over and sign. Okay?

Ed: Sounds good to me.
Mr. Kendall: All right, so when do you want to stop by to fill out the application?

Ed: Why don’t we stop by tomorrow? Rita and I would love to do another walk-through. We might have some more questions. But I’ll send the deposit right away.

Mr. Kendall: Okay, sounds great. I’ll see you tomorrow, then.
Lesson 16: Getting a Loan

Janet: Good morning, I’m Janet.

Martin: Hi, I’m Martin, and this is my wife Irma.

Irma: Hello.

Janet: Have a seat. Well, let’s see. We’ve run a credit report on you, and your credit looks clean. You have a few credit cards you should pay off, though. I recommend you pay off these two here, on the report.

Irma: You mean we won’t be able to buy a house until we do that?

Janet: You’ll get a better interest rate and you’ll be able to afford more if you pay these off. Lenders look at these extra expenses as a negative to your credit.

Irma: Oh, okay. We’ll see what we can do.

Janet: Okay, I can get you a “no cost” loan if you’d like. That means all the closing costs will be rolled into your loan so you won’t have to pay anything up front.

Martin: Does that mean the mortgage will be higher?

Janet: Well, yes, but your monthly payment won’t be affected that much. It’ll just be easier on your budget this way.

Martin: But that means we pay interest on those closing costs, right?

Janet: That’s right, because they get folded into the loan. But if you put more down, you can probably get a better rate.

Martin: Well, we have $15,000 right now. Isn’t that enough for both?

Janet: Okay, well, you probably don’t have enough to put 20% down, so you’re going to have to pay PMI anyway. If you buy a house at $150,000, your down payment will be 10%. If you use some of that money to pay closing costs, you won’t have 10% to put down, so that doesn’t help you get the best interest rate. Do you see what I mean?

Martin: Maybe . . .

Irma: I think I understand. You’re saying we’ll be able to
lower the cost of the loan by getting a no cost loan and by putting all our money into the down payment.

Janet: That’s right. You could also pay the closing costs and put, say, 3% down and use whatever’s left for fixing up your new place. But you’d have to get an ARM, or adjustable rate mortgage. You wouldn’t be able to get a fixed rate.

Irma: But that means our payment could go up.

Janet: That’s right, but that doesn’t happen until after a certain amount of time passes, which can be anywhere from one month to years depending on the mortgage. Then it could only go up a quarter of a percent a month, depending upon the type of mortgage and the interest rate at that time. It could also go down. And once you’ve built up some equity, you can refinance if you want and get a lower interest rate on the money you’ve borrowed.

Irma: Probably.

Janet: Yes, probably. Of course that depends on the market. In six months you might be making more money, too.

Martin: Or less.

Irma: Oh, Martin. Don’t say that. We don’t want to go into foreclosure . . .

Janet: Don’t worry. You guys look like good credit risks. You won’t go into foreclosure.

Martin: Thanks very much for the information. Irma and I will talk it over and get back to you.

Janet: Okay. Whatever you decide to do, you’ll have the loan that you want.

Lesson 17: Paying Taxes

Mr. Genovese: Let’s see here, yes, here we are, Rubin and Stella, I have your taxes calculated for you.

Rubin: Do we have to pay more money to the government?

Mr. Genovese: Actually, you’ll be getting a little money back.

Stella: Oh! That’s good news.
Mr. Genovese: That’s always good news.

Rubin: How did we do that? I thought we would have to pay for sure. We had to pay in extra last year.

Mr. Genovese: Well, for one thing, you bought a house.

Stella: And that helped?

Mr. Genovese: Absolutely. Let me show you. Your combined salary was about $75,000 last year, see?

Rubin: But we made less money the year before, and we had to pay more taxes.

Mr. Genovese: Yes, but last year you only took the standard deduction, which was about $10,000 for the two of you. And this year, we itemized your taxes. Look, your mortgage interest alone was about $16,000, and then add in about $2,500 in property taxes, plus there are several additional smaller deductions you can take, such as auto registration. See? Look here. Your itemized deductions added up to just about $30,000. That’s $20,000 more than you were able to deduct last year.

Rubin: But taxes go up every year, don’t they?

Mr. Genovese: Usually, but there are often new ways to save money on taxes, too, if you know where to look for them. For example, you have two children, and the deduction on having children goes up each year. When your kids start college, you’ll be able to deduct some of their college expenses as well. You just have to pay attention to all the new tax laws. They change just about every year.

Stella: Well, that helps keep you employed I guess.

Mr. Genovese: Yes, it sure does. Most Americans get lost in the maze of tax law, but in my profession, we all have to keep up with it.

Rubin: So how much did we save? Was it enough to pay your bill?

Stella: Rubin!

Lesson 18: U.S. Government

Mr. Egan: So, only Congress has the right to make laws . . . Yes, Adrian?
Adrian: I understand that Congress makes laws, but I was just wondering how something actually becomes a law.

Mr. Egan: Very good question. First of all, Congress is composed of . . .

Adrian: The House of Representatives and the Senate, right?

Mr. Egan: That’s right. A bill must first originate in one of those two houses. Then it must pass by a majority before it can move on to the other house. Once both the Senate and the House of Representatives have passed it, it then goes to the president.

Adrian: Then the president signs it into law. Yeah, I get it.

Mr. Egan: Well, not always. If the president signs it, then yes, it becomes a law, but suppose the president doesn’t like something about the bill.

Adrian: I guess he doesn’t sign it.

Mr. Egan: That’s right, he can veto it. That means he doesn’t approve it. But if he vetoes the bill, he has to send it back to whichever house it originated in. If he doesn’t send it immediately, within ten days of receiving it, not including Sunday of course, it becomes law, even though the president didn’t sign it.

Adrian: Why would he do it that way?

Mr. Egan: Well, he might know that it’ll pass anyway or he may not sign it just to register his disapproval of something within the law, but he thinks overall it’s a good law. However, if he sends it back before the ten days are up, then both houses of Congress must approve it by a two-thirds majority. If they don’t pass it by a two-thirds majority, it dies until they take it up again, or they may try to rewrite it so that the president will sign it, or they might wait until there’s a new president who they believe will sign it.

Adrian: It must be difficult to get laws passed.

Mr. Egan: Yes, very often it is difficult. It really depends upon how much in agreement Congress is with the president on an issue. But a law is important, so it makes sense that the process of making laws should be careful.
Lesson 19: Voting

Mr. Stanley: Welcome to citizenship class, everyone. We recently had our national election, and I was wondering if anyone had any questions about the last election? Yes, you’re Mila, right?

Mila: That’s right, and I have a question about the election. I was confused by the difference between the popular vote and some kind of college. Why would a college choose the president?

Mr. Stanley: Very good question. I was hoping someone would ask about that. The Electoral College is not a college like a school, but rather a body of people who represent votes from their home states. You see, in the U.S., the people don’t actually vote directly for the president. The president is chosen by the Electoral College, which reflects the vote of each state as a whole. The Electoral College was instituted by the Founding Fathers because it was thought to be a much fairer process than the popular vote, since it would give states with smaller populations more of an equal vote with states having a larger population, as well as avoid corruption, balance state and national concerns, and other issues. Each state is designated a number of electoral voters equal to its number of senators and representatives in Congress; however, no federal legislator can be an elector.

Mila: So how do the electors get to be electors?

Mr. Stanley: Another good question. It varies from state to state. But usually they are selected by party leaders because of their dedication to the party, or they campaign for the job and are then selected at their state’s party convention. The Constitution doesn’t give any qualifications for electors, only that they cannot be a representative or a senator, they cannot be a high-ranking U.S. official in position to profit in some way, nor can they be someone who has engaged in “insurrection or rebellion” against the United States.

Mila: But how do they decide who to choose?

Mr. Stanley: Once the general election has taken place and the voters have made their choices, in most states all the electoral votes go to the candidate that receives the most votes in the general election. This is called the
“winner-takes-all” system. A few states use the “district system,” where two electors go with the candidate that receives the most popular votes. The rest of the electors are divided between the candidates according to the popular vote in each congressional district.

Mila: So how many electoral votes does it take to win the presidency?

Mr. Stanley: If one candidate wins at least 270 votes, they win the election. That’s over half of the 538 possible electoral votes.

Mila: It seems kind of complicated, but I think I understand.

Mr. Stanley: Yes, it can be very confusing. There are probably many American citizens who don’t understand how it works.

Lesson 20: Jury Duty

Raul: Melissa, I just got a summons for jury duty. I’m a little bit nervous about it.

Melissa: Yeah, they do make it kind of scary when you open that envelope and it says SUMMONS!, failure to appear, and all that stuff.

Raul: Well, that’s scary, too, but I’m talking about not knowing exactly what to do and what to expect. You know . . .

Melissa: Well, there are a few things you need to be aware of, like you shouldn’t wear shorts and flip-flops or anything like that, and then you may have to go through that voir dire or whatever it’s called.

Raul: Yeah, voir dire, where both the prosecuting and defense attorney question you to see if you’d make a good juror. I learned about that in my citizenship class. I learned about the whole process, but that’s not the same as actually doing it. Have you ever been called to jury duty?

Melissa: Of course. Anybody who registers to vote or has a driver’s license is going to get called sometime. Usually they tell you to call the Thursday before the Monday you’re supposed to appear or the night before, or something like that. When you call in, though, they may tell you that you don’t have to show up on that day or that you should call back the next day.
Raul: Well, that’s not what my summons says. It just says to report that Monday morning at 7:45.

Melissa: Okay, well, take a good book or your laptop or something. You may just sit there all day. It can be really boring unless you like to people-watch.

Raul: Don’t I have to go back the next day?

Melissa: Usually if you don’t get selected they send you home and you don’t hear from them again for another year or so. It just kind of depends whether your group number gets called up or not.

Raul: I’m a part of a group?

Melissa: That’s just how they organize it, I guess. But if you get called, you’ll all be called together. It really all depends upon how much action there is in court that week.

Raul: So did you ever sit on a jury?

Melissa: Yeah, once. It was pretty interesting. Everything’s so formal. You all stand up when the judge comes in and you have to wait until he or she is seated before you can sit down. Everyone has to be quiet. You can take notes, but you can’t ask any questions.

Raul: But how did you decide, I mean, you know? Did you find the guy guilty?

Melissa: Actually, we did. But we all went into this room and discussed it. Everyone got to say what they thought. The guy who was the foreman was pretty evenhanded, I thought. He made sure we didn’t just decide he was guilty so we could go home. We really took it seriously and discussed things, voted, deliberated, and then came to a decision together as a group.

Raul: Wow! This is starting to sound exciting. I kind of hope I get a trial.

Melissa: Yeah? I think you’d enjoy it, actually. A lot of people complain about jury duty, and I used to be the same way. But after sitting on my first case, I realized, this really is a civic duty, and if, God forbid, I’m ever the one accused of a crime, I really want to know that the people on my jury are taking their responsibility to me seriously!