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ESL Podcast 37 - The Bank and The Market

GLOSSARY

bank – a business where people can put their money for safety and that helps people borrow money

* When their daughter was born, they went to the bank and opened a new savings account to start saving for college.

to stand in line – to wait in a line of people, one in front of the other

* They enjoyed their trip to Disneyland but they didn't like standing in line for all of the rides.

deposit – money placed in a bank account

* She always makes a deposit into her account as soon as she gets paid.

paycheck – a check received as payment for work done

* We receive our paychecks on the 1st and 15th of every month.

turn – the time when someone is allowed or supposed to do something

* The children all wanted to play on the swings but there were more children than swings, so they took turns.

teller – a bank employee who works behind a window, taking deposits and giving cash to customers

* Bank tellers are trained to know what to do in case of a bank robbery.

account – the collection of one person's money at a bank

* These days, we can check how much is in each of our accounts online.

balance – the amount of money that someone has in a bank account

* They always try to keep a balance of at least \$500 so that they will have money if there is an emergency.

receipt – a small piece of paper that records a transaction (money spent or received)

* If something is wrong with what you bought you will need the receipt to return it to the store to get your money back.

market – grocery store; a store that sells food and other household things

* This market has the freshest fruits and vegetables in town.



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cart – a large container on wheels that is used to carry food purchases in a market and to one's car

* One of the wheels on this shopping cart is broken so it's very difficult to push it.

produce – fresh fruits and vegetables

* There was a sale on grapes in the produce department so I bought two bags of them.

to load up – to buy a large quantity of something

* When they heard that a storm was coming, they loaded up on batteries, fresh water, and candles.

cooked – food that has already been prepared; food that can be eaten right away or only needs to be heated to eat

* I always buy cooked beans because cooking them at home takes too long.

checkout stands – the place where one pays for food bought at a market

* Can you see which checkout stand has the shortest line?

cashier – the store employee who takes customers' money and gives them receipts

* The cashier wasn't paying attention and gave me too much change.

to ring (someone) up – to process a transaction; to add up the total amount of someone's purchases, take the payment, and provide a receipt

* The salesperson couldn't ring me up because the computer wasn't working.

bagger – the store employee who puts a customer's purchases into a plastic or paper bag

* No baggers were available this afternoon so I had to put the groceries in the bags by myself.



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CULTURE NOTE

Social Workers

Social workers help people “cope with” (deal with something difficult or unpleasant) challenges in every “stage” (section) of their lives. They help with a wide range of situations, such as “adopting a child” (bringing a child not related to one by blood officially into one’s family) or being “diagnosed” (identified as having) with a “terminal illness” (sickness that will eventually lead to death). Social workers work with many “populations” (types of people), including children, people with “disabilities” (physical or mental problems or limitations), and people with “addictions” (reliant on alcohol or drugs).

There are two main types of social workers: direct-service social workers and clinical social workers. Direct-service social workers help people solve and cope with problems in their everyday lives. Clinical social workers diagnose and treat mental, behavioral, and emotional issues.

Although most social workers work in an office, they may spend a lot of time away from the office visiting “clients” (customers; users of their services). School social workers may be assigned to “multiple” (more than one) schools and travel around the “school district” (several schools under the same management) to see students.

A bachelor’s degree in social work (BSW) is the most common requirement for “entry-level” (beginning of a career; low-level) positions. However, some employers may hire workers who have a bachelor’s degree in a related field, such as “psychology” (study of the human mind) or “sociology” (study of human society).

Getting a license to work as a social worker “varies” (is different) by state. All states have some type of licensure or certification requirement, but “typically” (usually), becoming a licensed clinical social worker requires a master’s degree in social work and two years or 3,000 hours of “supervised clinical experience” (experience working with clients while being supervised by someone more experienced) after graduation. After completing their supervised experience, clinical social workers must pass an exam to be licensed.



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COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast number 37: The Bank and The Market

This is English as a Second Language Podcast episode 37. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development, in beautiful Los Angeles, California.

In this episode, we're going to see Lucy as she runs errands at the bank and at the market. Let's get started.

[Start of story]

I left at work at exactly five o'clock because I wanted to make it to the bank before it closed at 5:30. Fortunately, it's on the way to the bus stop. I get to the bank and I stand in line. I fill out a deposit envelope and sign the back of my paycheck while I wait my turn. When I get to the front of the line, I hand the teller the envelope and I ask her if she could tell how much I had in my account. She told me my balance and handed me my receipt.

I ride the bus and the subway home. I realize that I need a few things at the market and stop at one on the way there. I pick up a cart as soon as I walk in and go to the produce department to load up on fruit, some apples and bananas. I look around to see what kind of cooked foods they have. I'm feeling lazy and I don't want to cook tonight. I pick up a sandwich and I head for the checkout stands. I get into the shortest line and the cashier rings me up. She gives me my change and the bagger hands me my bags. I walk the two blocks to my apartment and I'm ready for a relaxing evening at home.

[End of story]

The title of this episode is "The Bank and The Market."

Lucy says she left "work at exactly five o'clock," we might also say precisely at five o'clock - not 5:01, not 4:59, but five o'clock. Another way of expressing that is five o'clock on the dot, "dot." On the dot means the same as exactly at that time.

So, Lucy leaves her work at "five o'clock because," she says, she wants "to make it to the bank before it closes at 5:30." To make it, here, means to arrive at the



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bank. "I want to make it on time" - I want to be there on time. She wants "to make it to the bank before it closes." The bank where you keep your money, and you are able to get money from the bank.

"Fortunately," Lucy says, the bank is "on the way to the bus stop." On the way means it is between her work and the bus stop - it is convenient for her. When we say something is on the way, we mean that it is between where you are now and where you are going.

Lucy says she gets "to the bank" and stands "in line." To stand in line means to wait in a line until it is your turn - until it is your time to talk to the person at the bank. So, Lucy is standing in line or waiting in line. I remember when I was young, I come from a big family and it was so big you had to stand in line to get food every day, and if you were last in line, you may not eat that day. So, you have to be careful when you come from a big family!

Lucy says that she filled "out a deposit envelope" and signed "the back of" her "paycheck." To fill out means to complete. A deposit envelope, "deposit," is an envelope that you use to put money into your account. It is also a verb, to deposit, which means to put something into something else; usually we are talking about money. The opposite of deposit would be withdrawal. A withdrawal, "withdrawal," is when you take money out of your bank, and the verb is to withdraw. We sometimes use that verb, to withdraw, also when, for example, a political candidate decides that they are not going to try to win an election. They can withdraw from the election - they can leave the election.

Lucy signs "the back of" her "paycheck." A paycheck, "paycheck," is a check that your company gives you that's your money that you get for working at the company. Paychecks are not as common as they were even five or ten years ago in the US. Most companies don't give you a physical paycheck - a piece of paper. Instead, they put the money electronically into your bank account. They make what we would call an electronic funds transfer. Electronic funds, "funds," transfer. Funds is just another word for money, and to transfer means to move something from one place to another.

Lucy is waiting her turn in line. Her turn, "turn," as we mentioned before, is her opportunity when she can talk to someone. Someone may say to you, "Wait your turn," they mean they are talking to someone else and they will talk to you after they finish talking to the other people.



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When Lucy gets "to the front of the line" - to the beginning of the line - she hands "the teller" her "envelope." To hand, "hand," means to give something to someone with your hand. The teller, "teller," is the name of the person who works at the bank who takes your money and gives you money from your bank account. We call that person the teller.

Lucy gives the teller her envelope and asks if the teller could tell her how much money she had in her account. An account, "account," is the money that you keep with the bank, in this case. An account can also be a relationship or an agreement you have with another company. Sometimes in business, we talk about salespeople having different accounts. That's the same as different clients or different people that they sell things to - they have a relationship with them.

In this case, Lucy finds out her balance and gets her receipt. The teller told Lucy her balance, "balance." Your balance is how much money you have in your bank account. To hand her, we already know, means to give her her receipt. Receipt, "receipt," is a piece of paper that says that I am giving you this much money or this is how much money you put into your account. It's so that you can show or prove, if necessary, that you put the money into your account.

Lucy decides to take "the bus and the subway home." She realizes that she needs to get "a few things" - some things - "at the market." The market, "market," is another word for a store, usually a store that sells food. We would also call that a grocery store. Lucy stops at the grocery store - she goes to the grocery store - on her way home. The store is between her subway station and her apartment.

She picks up, or gets, a cart, "cart." A cart is like a small basket or box that you put your food into when you are shopping at the supermarket or at the market. She walks in and goes "to the produce department." Produce, "produce," is the word we use in, a supermarket or a grocery store, to refer to the fruits and vegetables; we call that the produce. A department is just a part of a store. So, you would have in a big supermarket a produce department, maybe a bakery, meat department, a fish department perhaps. These are different parts of the store.

Lucy goes "to the produce department to load up on fruit." To load up, "load," up (two words) means to get a lot of. "I'm going to load up on fruit" - I'm going to get a lot of fruit. She gets "some apples and bananas." She looks "around to see what kind of cooked foods" the market has. Cooked, "cooked," food is food that is already prepared. In American markets, many of them sell food that is already



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ready to eat. You can just take it home and eat it; the food is already cooked. Could be chicken; it could be other meat; it could be soup. These are all things you can buy in many big markets - many supermarkets.

Lucy says that today she is "feeling lazy." She doesn't want to work very hard, just like me! She's "feeling lazy" and she does not "want to cook tonight." Instead, she picks up, or gets, "a sandwich" and heads "for the checkout stands." So, she's going to buy a sandwich, and after she gets it, she heads for, or she goes toward, "the checkout stands." The checkout stands are places where you pay for the food that you want to buy. The verb to checkout, "checkout," means to buy something at a store. Usually, when you go get what you want, and then you go to one place to pay for it. A stand is just another word for a place to pay for something or a place that sells something.

Lucy gets "into the shortest line and the cashier rings up" her sale - she rings her up. Of course, you want to get in the shortest line, but normally, most people are in the longest line. That's why it is the longest line, because there are more people in it. Think about that one!

Lucy is lucky and she gets in "the shortest line and the cashier," "cashier," rings her up. A cashier is the person that takes your money - that takes your cash, or your credit card, or a check. To ring, "ring," someone up means to take their money. When you are at a store and someone wants to buy something, the person figures out or calculates how much money you need to give them and they take your money. That is ringing you up.

Lucy gets her change from the cashier. Her change, "change," is the money back that you get when you give a cashier cash. So, if you buy something for 15 dollars, and you give the cashier 20 dollars, your change is five dollars. You see, I studied math when I was in school!

Lucy says that her bagger handed her her bags. A bagger, "bagger," is a person in a grocery store or a supermarket that puts the food into a bag. In most grocery stores, at least in California, they have baggers to help you. In some stores, they don't, however. You have to put your own food into a bag.

Lucy walks "two blocks to" her "apartment," and says she is "ready for a relaxing evening at home."

Now let's relax and listen to the story at a normal speed.



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[Start of story]

I left at work at exactly five o'clock because I wanted to make it to the bank before it closed at 5:30. Fortunately, it's on the way to the bus stop. I get to the bank and I stand in line. I fill out a deposit envelope and sign the back of my paycheck while I wait my turn. When I get to the front of the line, I hand the teller the envelope and I ask her if she could tell how much I had in my account. She told me my balance and handed me my receipt.

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[End of story]

Thanks to our wonderful scriptwriter, Dr. Lucy Tse, for all of her hard work. And thanks to you for listening. From Los Angeles, California, I'm Jeff McQuillan. Come back and listen to us again here on ESL Podcast.

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