

Home Sweet Home



To Buy or Not to Buy; That Is the Question



Deciding on a place to live isn't always easy. Although the traditional American Dream has **typically** included buying a house with a yard and a **white picket fence**, world economies don't always **consider** traditional dreams. People need to **weigh their options** when deciding whether to rent an apartment or buy a house. There are many things to consider, and both **options** have their **pros and cons**.

Probably the biggest advantage to renting is **flexibility**. Although you'll need to sign a **lease agreement**, this can be for a **short term**—sometimes less than a year—which is **handy** if you think you may be **relocating** soon. Remember to read the fine print on that contract! It will probably include rules about keeping pets and how much **advance notice** you need to give the landlord before you move out. You'll need to put down a **security deposit**, which is usually **equivalent** to one month's rent. Sometimes **utilities** are included in the rent, but you may need to pay those separately. Very often the utility companies will charge a **hookup** fee. Of course, **you're on**

your own if you want cable TV and high-speed Internet connections.

A big consideration for renters is parking. You're usually **out of luck** if you choose a big apartment building in a city. However, some apartment complexes in the suburbs provide parking areas. Be careful: this could be a hidden extra. The biggest advantage to renting is that if anything goes wrong, you're **off the hook**—it's the landlord's responsibility to fix it!

Buying a house is always a **tempting** choice. The **upside** is that instead of paying money to a landlord each month, you pay off the mortgage and own your own home. Of course, the **downside** is that you'll need a big **chunk of change** for a **down payment**. In addition, you'll need to pay closing costs and **realtor** fees, as well as buying homeowners insurance. Is renting starting to look better and better to you? Most towns have rules about what you may do with your **lot**. For example, you'll need to get a permit to put up a fence, and there are rules about how high the fence can be, and where on the **property line** it must go.

And let's not forget what American **Founding Father** Benjamin Franklin said: "In this world nothing is certain but death and taxes." Ah yes, another good reason to rent: no property taxes! Although towns provide convenient services like trash collection and **recreation**, they get the money for these services from a homeowner's property taxes.

DIALOGUE 1: TRACK 20

ALAN: Hey, Lia, what did you think about the apartment you looked at this morning?

LIA: Oh, boy. I was **pretty** disappointed.

ALAN: Really? I'm surprised. I thought you'd love the neighborhood.

LIA: Yeah, that was the upside. The neighborhood is away from the city, so the yard was beautiful. But here's the downside: there wasn't a subway anywhere near the place! It would **take forever** to get to work.

ALAN: Could you take a bus?

LIA: It wasn't on the bus route that goes to my office. And besides, there weren't any **appliances**. The building had a laundry room in the basement, but I really wanted one in the apartment. And I couldn't believe it didn't even have a microwave! How would I **zap** my popcorn every night?

ALAN: You could always rent appliances or even buy them **secondhand**.

LIA: I guess so. But anyway, it had only one bedroom. We have three kids, so that's just not enough space. There were just too many downsides for

me to rent the
ALAN: What's that co
I guess you'll just have to

Chores are sma
These include do
and taking out th

Errands are tasks
things like going t
the post office, an

VOCABULARY

- advance notice: telling some
- appliances: large machines
- chunk of change: a large an
- consider: think about
- down payment: the money r
- downside: disadvantage; con
- equivalent: about the same a
- flexibility: ability to change ea
- Founding Fathers: the men w
- Constitution of the United State
- handy: convenient
- hookup: connection
- lease agreement: a rental contr
- off the hook: not held responsib
- secondhand: not new
- zap: to eat
- have a chance
- this means
- boundary
- advantage

me to rent that place.

ALAN: What's that old proverb? "If at first you don't succeed, try, try again."
I guess you'll just have to keep looking to find your dream apartment.

TIP 1



Chores are small household tasks done in the home. These include doing laundry, washing dishes, cleaning, and taking out the trash.

TIP 2



Errands are tasks that are done outside the house. These are things like going to the bank, going grocery shopping, going to the post office, and going to the dry cleaner.

VOCABULARY

- **advance notice:** telling someone about something before you do it
- **appliances:** large machines for household chores
- ① **chunk of change:** a large amount of money
- **consider:** think about
- **down payment:** the money required to begin the buying process
- ① **downside:** disadvantage; con
- **equivalent:** about the same as
- **flexibility:** ability to change easily
- **Founding Fathers:** the men who formed the country and wrote the Constitution of the United States
- ① **handy:** convenient
- **hookup:** connection
- **lease agreement:** a rental contract
- **lot:** the property
- ① **off the hook:** not held responsible for something
- **options:** choices
- ① **out of luck:** don't have a chance
- **pretty:** as an adjective this means *attractive*; as an adverb, it means *rather or quite*
- **property line:** boundary
- **pros and cons:** advantages and disadvantages

- **realtor**: person whose business is to help people buy and sell homes
- **recreation**: activities for fun and relaxation
- **relocating**: moving
- **secondhand**: used items that can be purchased inexpensively
- **security deposit**: money kept in an account in case the apartment is damaged
- **short term**: for a small amount of time
- ① **take forever**: take a very long time
- **tempting**: makes you want something
- **typically**: usually
- ① **upside**: advantage; pro
- **utilities**: electric, water, gas, and cable
- **weigh one's options**: think about choices
- **white picket fence**: a painted wooden fence with small slats
- ① **you're on your own**: it's your responsibility
- ① **zap** (also *nuke*): cook in a microwave oven



PRONUNCIATION POINTER

Remember to join your phrases. Prepositions are not usually stressed. *Chunk of change* will sound like **chunka change**. *Out of luck* will sound like **outta luck**.

GRAMMAR REMINDER 1: The Past Simple Tense—Negatives, Verb *to be*

To form the negative past simple of the verb *to be*, use *was* or *were* and *not*. Remember that most speakers will use the contraction. Look at these examples from the dialogue.

Examples:

There **wasn't** a subway anywhere near the place!
 There **weren't** any appliances.

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 the mass transit system in a city m
 On the other hand, life in the sub
 fence American Dream. Suburbs a
 homes are usually larger, and there
 within walking distance, there are s
 have large yards for flower and veg
 fias to enjoy outdoor living.
 Apartments in the suburbs are us
 areas for playgrounds, parking, and
 many commuters who travel to jobs
 room communities.* People work in
 suburban homes to sleep. The upsi
 pray from nearby neighbors. The
 car to get around.
 if you really want to get away from
 county's for you. Picture the rolling
 sounds of birds. Ahh, peace and qui
 of the ocean job, you may want to thi
 DIALOGUE 2 TRACK 21
 Alan: since that apartment in the
 has, you thought about trying to find
 Let's really think that's what I need to
 the apartment is close nearby. The kir
 the apartment to have to arrange. Play
 would be a huge headache.

City Life or the 'Burbs



Before you **settle down** in any new place, you need to take a look at your **lifestyle**. Are you a **city person**? Do you like to be **within walking distance** of everything you need? If you enjoy a quick walk down the block to buy a newspaper and coffee, and you like being with lots of people, then **urban** life may be for you. The upside of life in the city is convenience. It's nice to be close to all the things you enjoy: museums, shopping, movies, libraries . . . and work. And

the mass transit system in a city makes it simple to get around.

On the other hand, life in the suburbs is often part of the white-picket-fence American Dream. Suburbs are areas just outside the city where homes are usually larger, and there's more **open space**. Instead of stores within walking distance, there are shopping malls you drive to. Homes often have large yards for flower and vegetable gardens. Many houses have **patios** to enjoy outdoor living.

Apartments in the suburbs are usually larger, too, and there are often areas for playgrounds, parking, and cooking out. Suburbs where there are many commuters who travel to jobs in the city are sometimes called "bed-room communities." People work in the urban areas, but they return to their suburban homes to sleep. The upside of suburban life is the space and privacy from nearby neighbors. The downside is that people often need a car to get around.

If you *really* want to **get away from it all**, you may decide that life in the **country** is for you. Picture the **rolling hills** and miles of farmland. Listen to the sounds of birds. Ahh, **peace and quiet!** But unless milking cows is your idea of the dream job, you may want to think carefully about living in the country.

DIALOGUE 2: TRACK 21

ALAN: Lia, since that apartment in the 'burbs wasn't what you're looking for, have you thought about trying to find a place a little closer to the city?

LIA: I really think that's what I need to do. The suburbs are beautiful, but there wasn't one store nearby. The kids couldn't easily walk to a friend's house—we'd have to arrange **play dates**. And I think getting to work would be a huge **headache**.

ALAN: Yeah, the city really is great for kids to make lots of friends. They just walk outside! We didn't worry about play dates when I grew up in a big city.

LIA: It would be nice to have a big garden, but there are too many downsides to the suburbs.

ALAN: I think you've decided already. You're a city person!

LIA: Yeah, I think I am.

ALAN: I guess this means you haven't thought about life in the country with **mooring** cows and **clucking** chickens?

LIA: Well, you never know what kind of neighbors you'll have in a big city apartment!

TIP 3



Because kids in the suburbs often can't walk to a friend's house, their parents arrange a **specific** day and time for a visit. It's considered polite to take turns hosting the kids: One week it's her turn, at her house; the next week it's your turn, at your house. (We know which one we prefer!)

TIP 4



Each language has its own way to describe the sounds that animals make. In English, *onomatopoeia* is the term used for writing a word that is the sound it makes (for example, *cluck*, *moo*, and *buzz*).

VOCABULARY

- ① **'burbs:** suburbs
- ① **city person:** someone who is most comfortable in a city
 - **country:** an area with farms, few homes, and lots of open space
- ① **get away from it all:** leave responsibilities and relax
- ① **headache:** something complicated and annoying
 - **lifestyle:** the way people choose to spend their time
 - **mooring** and **clucking:** sounds made by cows and chickens, respectively
 - **open space:** land in its natural state
 - **patio:** an area outside a house, often paved, for relaxing
- ① **peace and quiet:** a calm environment
 - **play date:** an arranged play time for children
 - **rolling hills:** an area of small hills and fields

① **settle down:**
• **specific:** exact
• **urban:** having to do with a city
• **within walking distance:** easy

GRAMMAR REMINDER 2:
Negatives, Regular Verbs
To form simple past negatives of regular verbs (no changes) and add *didn't* to the end of the verb for the negative in dialogues.
Correct Example:
We *didn't* worry about play dates.
It *didn't* even have a microwave.

Nothing but Bills!



No matter how many bills you have, you'll find a way to pay them. If you're lucky, you'll get a card from an American company. It's great to have everything in one place. There's no such thing as a free lunch. Most companies send a bill every month. It seems like the list of bills goes on and on. Most companies can affect your credit score. That means less fun for you. You're responsible for repairs in your house. You have the fun of paying them. You have a **dreaded** **Murphy's Law** timer to break down. You have a year, and the bills keep coming. That's the way it works.

① **settle down**: become established, start a new normal life

- **specific**: exact
- **urban**: having to do with the city
- **within walking distance**: easy to walk to

GRAMMAR REMINDER 2: The Past Simple Tense — Negatives, Regular Verbs

To form simple past negatives of regular verbs, use the verb in its base form (no changes) and add *didn't*. Remember: *don't* put the letters *-ed* on the end of the verb for the negative. Look at these examples from the dialogues.

Correct Example:

We **didn't worry** about play dates.
It **didn't even have** a microwave.

Not:

We **didn't worried** about play dates.
It **didn't even had** a microwave.

Nothing but Bills!



No matter where you decide to live, one thing is certain: you'll be paying bills—lots of bills. Big bills and little bills. Bills, bills, bills! The mailboxes may look different, but what's inside is the same everywhere. If you're lucky, there will be some fun mail—a letter or card from a friend far away. But if you're like most Americans, you'll be opening . . . bills!

It's great to move to a beautiful new place, but everything has a cost. In English we have a saying: "There's no such thing as a free lunch." You'll need to pay for gas, electricity, water, telephone, Internet connection, and cable or satellite television service. It seems the list of bills goes on and on.

Most companies send a bill every month. It's important to pay **on time**—late payments can affect your **credit rating**. Most places encourage you to pay bills online. That means less paper (and less mail). And although a landlord is responsible for repairs in an apartment, as a proud new homeowner, you'll have the fun of paying those expenses for your new house.

Don't forget the **dreaded Murphy's Law**! Sometimes it just seems that everything is on a **timer** to break at the same time. One poor homeowner moved in one year, and the next year the washer, dryer, stove, and dishwasher didn't work. That's Murphy's Law! (Some days we're just happy to get **junk mail**.)

DIALOGUE 3: TRACK 22

LIA: Anything interesting in the mail?

ALAN: Just the usual: junk mail and bills, bills, bills!

LIA: Uh-oh.

ALAN: What's up?

LIA: The credit card bill was **due** yesterday . . . and I didn't pay it.

ALAN: Don't worry about it. You still have a **grace period** before you get **slapped with a late fee**.

LIA: I guess so. But I may need to buy a car next year. I want to make sure my credit rating is good.

ALAN: You shouldn't have a problem if you pay it right away. Ha ha—I didn't think you'd need a timer to remind yourself about bills!

TIP 5



When people move into a new home, they often have a **housewarming party**. Friends will bring a gift for the house as a way to wish the new homeowner good luck.

TIP 6



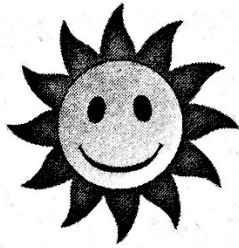
You can remove your name from junk mail lists by sending a letter to the Direct Marketing Association. Don't fill out contest entry forms at the mall. Often these are just tricks to get new addresses!

VOCABULARY

- **bill:** a statement of how much money you owe
- **credit rating** (also called a **credit score**): an evaluation of how good your credit is, based on your payments
- **dreaded:** worrisome, not wanted
- **due:** expected (and sometimes required)
- **grace period:** a time period after the due date when you can pay a bill without a penalty
- ① **junk mail:** advertising and papers that you haven't requested
- **late fee:** money the company charges if you don't pay on time
- ① **Murphy's Law:** a famous saying: "Anything that *can* go wrong, *will* go wrong."

Fun Fact
Okay, we ad
* on the
* slipped
* dinner a small
GRAMMAR REMINDER
Negatives, Irregular Verbs
To form simple past negatives from (no changes) and add did the main verb. Look at these examples:
Correct Examples:
didn't pay it.
didn't think you'd need a
MORE FUN WITH IDIOM
* hit the house: something going wrong when the waiter realized it was on the house.
* hit the roof: get really angry when she hit the roof when she was talking to her.
* hit someone up the wall: when someone makes noise late at night.
* hit the house: have a party and concert from the house.
* hit the roof: become angry when they brought down the roof.
* hit the mail: when mail was built.

- **on time:** when it's due; not late
- ① **slapped with:** charged for
- **timer:** a small device that buzzes after a set time has gone by.



Fun Fact!

Okay, we admit it. There are no fun facts about bills!

GRAMMAR REMINDER 3: The Past Simple Tense— Negatives, Irregular Verbs

To form simple past negatives of irregular verbs, use the verb in its base form (no changes) and add *didn't*. Remember: don't make any changes to the main verb. Look at these examples from the dialogue.

Correct Examples:

I **didn't** pay it.

I **didn't** think you'd need a timer.

Not

I **didn't** paid it.

I **didn't** thought you'd need a timer.

MORE FUN WITH IDIOMATIC EXPRESSIONS: The House

- **on the house:** something given for free by a restaurant
*When the waiter realized it was my birthday, he said dessert was **on the house**.*
- **hit the roof:** get really angry
*Lauren **hit the roof** when she found out her brother borrowed the car without asking her.*
- **drive someone up the wall:** drive someone nuts/crazy
*The Smiths make noise late at night. Their parties **drive the neighbors up the wall**.*
- **bring down the house:** have an audience become very excited
*It was a good concert from the beginning, but when the band played its biggest hit, they **brought down the house**.*
- **go through the roof:** become very high in value
*When the new mall was built in town, prices of homes **went through the roof**.*