

2 Write Do you think Al and Alice should buy the house? Why or why not? Use the picture and the story to list the reasons for your opinion.



Buy or Rent?

Lesson 1

1 Say It Practice the conversation with a partner.

HOUSE FOR SALE

3 bedrooms
Nice location
1 1/2 baths
Built in 1960
Asking price:
\$425,000

- A:** I'm calling about the three-bedroom house for sale. The ad says it is in a nice location. Can you tell me if it's still available?
- B:** Yes, it is.
- A:** Do you know how many bathrooms it has?
- B:** Yes. It has one and a half baths.
- A:** Do you happen to know when it was built?
- B:** Yes, I do. It was built in 1960.
- A:** Great. Can you tell me how much the asking price is?
- B:** Yes. The asking price is four hundred and twenty-five thousand dollars. Would you like to see it?
- A:** I'm not sure yet. I'll get back to you when I decide. But thanks for your help.
- B:** No problem.

Practice more conversations. Use the ads below.

Home For Sale

2-bedroom cottage near the beach.
1 bath. Built in 1955.
Asking price: \$385,000
or make an offer!

HOME FOR SALE

Nice 3-bdrm in prime neighborhood. 2 baths; pool; 2-car garage; \$1,600 per month

CONDO FOR SALE

Beautiful 2-bedroom in quiet area;
3rd floor; close to transportation; near shops and school;
Asking: \$249,000

1.

2.

3.

GRAMMAR CHECK

Embedded (indirect) questions

A short question followed by a noun clause is an *embedded* or *indirect question*. We often use embedded questions because they sound more polite than direct questions. In an embedded question, we reverse the word order of a direct question; that is, we put the subject before the verb instead of after.

- Direct question:** How much is the rent?
Embedded question: Do you know how much the rent is?

Check Points:

- ✓ Yes/No embedded questions usually start with *if*.
Can you please tell me **if it is still available?**
- ✓ Information embedded questions start with a question word:
Do you know **when it was built?**

- 2 Pair Practice** Work with a partner. Take turns asking embedded questions about the home for sale on pages 102-103.

Example: *Student 1:* Do you know if it has a fireplace?

Student 2: Yes, it does. Can you tell me how many fruit trees are in the front yard?

- 3 Write** Change the direct questions to indirect questions.

1. How many bathrooms does your home have?

Can you tell me how many bathrooms your home has? _____

2. What street is your home on?

Do you mind telling me _____

3. Is there a bus stop nearby?

Do you happen to know _____

4. What floor is it on?

Can I ask you _____

5. Are pets allowed in your building?

Do you know _____

6. How much is the rent?

Can you tell me _____

7. Does it have a fireplace?

Can you tell me _____

8. How much was the security deposit when you moved in?

Do you happen to know _____

9. Is it a safe neighborhood?

Do you have any idea _____

10. Is it a nice neighborhood to live in?

Can I ask you _____

- 4 Pair Practice** Work with a partner. Ask your partner the questions in Activity 3 about his or her home.

Example: *Student 1:* Can you tell me how many bathrooms your home has?

Student 2: Yes, it has two bathrooms.

5 Listen Listen to the conversations between a real estate agent and three callers. Take notes in the boxes below about the three properties.



1.

2.

3.

HOUSE FOR SALE
Size:
Age:
Price:
Location:
Extras:

CONDO FOR SALE
Size:
Age:
Price:
Location:
Extras:

HOUSE FOR SALE
Size:
Age:
Price:
Location:
Extras:

6 Pair Practice Work with a partner. Ask and answer embedded questions about the three properties in Activity 5. Take turns playing the real estate agent and the client. Use your notes to answer the questions.

Example: Can you tell me what the price of the first house is?

7 Critical Thinking Which home in Activity 5 would you buy? Why? Write as many reasons as you can.



8 Read and Write Read the story. Then write an underlined word or phrase from the story for each of the definitions below.

Getting a Mortgage

You don't have to have \$300,000 to buy a \$300,000 home. You just need to be able to get a mortgage. Very few people buy a house without a mortgage. So, what do you need to do in order to get a mortgage?

The first thing you need is to have verifiable income from a job or other source. You also probably need to have some credit history. And, in most cases, you need to have a down payment. Lenders would like you to pay 20% of the house's price as a down payment. But that much isn't really necessary. Many banks or mortgage brokers will approve your loan with only 10% or even 5% down.

The first step for most people is to find out if they can get a mortgage. This is called getting prequalified. When a lender prequalifies you based on your income, debt, and credit history, they will tell you the maximum loan amount you can get. Depending on the bank's mortgage interest rate and the amount of your down payment, this will tell you how expensive a home you will be able to buy.

There are two basic kinds of mortgages—a fixed-rate mortgage and an adjustable-rate mortgage. Adjustable-rate mortgages start out at a lower interest rate than a fixed-rate mortgage, but the rate can become higher over the life of the loan. There are many different agreements that determine how often and how much an adjustable-rate mortgage can change. So, you should get advice from more than one professional before you choose an adjustable-rate mortgage.

- | | |
|-----------|---|
| 1. _____ | the amount of money you owe |
| 2. _____ | a loan to buy real estate property |
| 3. _____ | an interest rate that stays the same |
| 4. _____ | an interest rate that changes |
| 5. _____ | salary or other earnings that can be proved |
| 6. _____ | past use of credit and payments you made |
| 7. _____ | someone who loans you money |
| 8. _____ | cash you pay that doesn't come from a loan |
| 9. _____ | someone who arranges mortgage loans |
| 10. _____ | the percent a bank charges to give you a loan |

MONTHLY MORTGAGE PAYMENT CHART

MORTGAGE AMOUNT	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000
5.5% interest rate	\$851	\$1,135	\$1,419	\$1,703	\$1,987
6.5% interest rate	\$948	\$1,264	\$1,580	\$1,896	\$2,212
7.5% interest rate	\$1,048	\$1,398	\$1,748	\$2,097	\$2,447

9 Problem Solving

1. Al and Alice have saved \$20,000 for a down payment on a house. If the bank demands a 10% down payment, what is the most expensive home they can buy? _____
2. If Al and Alice take a \$200,000 mortgage loan at an interest rate of 6.5%, how much will their monthly mortgage payment be? _____
3. If the interest rate is 7.5%, what will their monthly payment be? _____
4. If Al and Alice can get a loan with only 5% down, how much will they have to put down to buy a \$300,000 home? _____
5. If they decide on a \$300,000 mortgage with a 6.5% interest rate, how much will their monthly payment be? _____
6. If the interest rate is 7.5% on a \$300,000 mortgage, what will their mortgage payment be? _____ How much less will the payment be if they find a loan with a 5.5% interest rate? _____
7. Andre wants to buy a condo for \$165,000. He has \$15,000 for a down payment. How much will he need to borrow from a lender? _____ If the interest rate is 7.5%, how much will his monthly mortgage payment be? _____
8. Al and Alice are thinking about buying the 1935 fixer-upper on page 103. If they get a mortgage of \$284,000 at 6.5% interest, will the mortgage payment be higher or lower than the cost to lease the house? _____

10 Teamwork Task Work in teams of three or four.

1. Together, list the advantages and disadvantages of buying a home. Then list the advantages and disadvantages of renting a home.
2. Look again at the homes for sale or rent in this lesson. Pretend you have to buy or rent one of them. Discuss and decide which house or apartment you want. Then write the reasons why you chose that one.

Homework

Read the real estate section of a newspaper or go on the Internet and use a search engine to find some three-bedroom homes or condos for sale. Where are they located and how much are the asking prices? Write down two or three examples. Bring in your examples to share with the class. What is the relationship between price and location?



1 Say It Practice the conversation with a partner.

Rules and Regulations

- Rent must be paid by the first of each month. Late fee of 5% is charged if not received by the fifth.
- Trash must be put in containers behind building. Trash is picked up on Monday and Thursday.
- Parking lot security gates are locked at midnight every night. Please have your key if you plan to return late.

- A: I'm new in the building. Can I ask you some questions?
 B: Sure. What do you want to know?
 A: When does the rent have to be paid?
 B: Rent must be paid on the first of each month. A late fee of 5 percent is charged if it isn't received by the fifth.
 A: OK. And what do I do with my garbage? How often is it picked up?
 B: All trash must be put in the containers behind the building. It is picked up on Monday and Thursday.
 A: OK, thanks. And, finally, what time do you lock the parking lot security gates?
 B: The parking lot security gates are locked at midnight every night. Please have your key if you plan to return later than that.
 A: OK. Thanks for your help.
 B: No problem. That's what I'm here for.

Practice more conversations. Use the information below.

RULES AND REGULATIONS

- Security deposit must be paid when lease is signed. Apartment key will not be given without security deposit.
- All cars must be parked in assigned parking spaces.
- Pool and barbecue areas are closed at 10:00 P.M. every night.

1.

Rules and Regulations

- Garage fee must be paid monthly. If not paid, parking privileges will be terminated.
- Dogs should be walked on the street only. Dogs are not permitted behind the building.
- Rear entrance is locked at 11:00 P.M. every night.

2.

GRAMMAR CHECK

Passive voice in the present tense

To form the *passive voice* in the present tense, use the present tense of the verb *to be* with the *past participle* of the main verb.

Active: Someone picks up the garbage on Monday and Thursday.

Passive: The garbage **is picked up** on Monday and Thursday.

Active: Someone locks the security gates at midnight.

Passive: The security gates **are locked** at midnight.

When modals are used in the passive voice, use the modal + *be* + past participle.

Rent **must be paid** on the first of the month.

Cars **should be parked** in assigned parking spaces only.



Write Change the active voice sentences to passive voice.

1. When do they return the security deposit?

When is the security deposit returned?

2. How often do they clean the pool?

3. Where do they keep the folding chairs?

4. When do they turn off the heat?

5. When do they deliver the newspaper?

6. Where should I park my truck?

7. You should drop the rent check in the rent box.

8. They must repair a clogged toilet within 24 hours.

9. The landlord must provide heat in the winter.

10. Someone will fix broken windows as soon as possible.

Culture Tip

The Fair Housing Act

The Fair Housing Act says that landlords must not discriminate against anyone because of their race, nationality, religion, sex, family status (unmarried couples or couples with children, for example), or disability.



Group Practice Work in groups of four or five. Brainstorm a list of things a landlord should and shouldn't do, and a list of things a good tenant should and shouldn't do. Write as many things as you can.

A LANDLORD ...

shouldn't refuse to rent to someone

because of his race or nationality

A GOOD TENANT ...

should pay his rent on time

4 Say It Practice the conversation with a partner.

 **The Department of Water and Power**

... NOTICE ...

Your service at 2255 Ocean Avenue may be turned off if this bill is not paid in our office by **5:00 P.M. on Thursday, February 2.**

Do not mail payment

Current Charges:.....**\$187.45** Past Due Date: Feb. 2
 Past Due Amount:..**\$134.50** Due Date: Jan. 2

- A:** Department of Water and Power. Can I help you?
B: Yes, I hope so. When I came home today, there was no water in my apartment.
A: Yes, I see the problem. Your water was turned off this morning.
B: Why was it turned off?
A: We sent you a notice last week. The water is turned off if you don't pay your bill by the past due date. Your past due date was February 2.
B: The reason I didn't pay is because the bill is wrong. It's too high. My bill is usually about sixty or seventy dollars, but we had a water leak. That's why it was so high.

- A:** If you send a copy of the repair bill from the plumber, your bill can be adjusted. Or you can ask your landlord to pay part of the bill because a water leak is his responsibility.
B: OK. I'll do that. But what can I do now?
A: If you would like to pay the past due amount now, payments are accepted over the phone with a credit card.
B: How much do I have to pay?
A: The past due amount must be paid before the water can be turned on again. Your past due amount is one hundred thirty-four dollars and fifty cents.
B: If I pay it now, how soon will the water be turned on again?
A: It is usually back on within three to four hours. You will also be charged a fee on your next bill. Would you like to pay the past due amount now?
B: I guess I don't have much choice, do I?

Account Number: 3-28-12455

Daisy Yu
 2255 Ocean Avenue
 Brooklyn, NY 11238

Bill Issued:.....1/11/06
 Due Date:.....2/02/06
 Amount Due:.....\$187.45
 Past Balance Due:.....\$134.50
 Energy Services:.....\$62.15
 Water Services:.....\$115.30
 Late Payment Charge:.....\$10.00

 **The Department of Water and Power**
Water and Power Bill
 PO BOX 456
 BROOKLYN
 NY 11238

	Meter Information	Electric	Water
THIS YEAR	USE	468 KWH*	40 HFC**
	Days Billed	30	30
	Daily Average	15.6	520 gallons
LAST YEAR	USE	402 KWH	20
	Days Billed	30	30
	Daily Average	13.4	260 gallons

*KWH = kilowatt hours, **1 HFC = 748 gallons

5 Write Answer the questions about the water and power bill and notice on page 111.

1. Whose bill is this? _____
2. What is the account number? _____
3. What is the date of the bill? _____
4. When does the bill have to be paid? _____
5. How much are the current charges? _____
6. How much is past due? _____
7. How much is the late-payment charge? _____
8. How much electricity did she use per day this year? _____
9. How many gallons of water did she use per day last year? _____
10. How many gallons of water did she use per day this year? _____

6 Pair Practice Work with a partner. Student 1 is Daisy. Student 2 is Daisy's landlord. Daisy thinks that the water leak is her landlord's responsibility and that he should pay for some of her water bill. Create a conversation. Perform your conversation for the class.

7 Listen Listen and write the missing information on the rental agreement.

THE TERRIBLE LANDLORD'S RENTAL AGREEMENT

1. All rent _____ in full on the first of the month. If rent is more than three days late, a \$500 late fee _____ charged.
 2. All dogs and cats _____ on leashes when on the apartment grounds.
 3. Landlord _____ supply heat or hot water to tenants.
 4. Guests and visitors _____ in apartments after midnight.
 5. All TVs and loud music must be _____ by 10:00 P.M.
 6. Any leaks or plumbing problems _____ and paid for by the tenant.
 7. All furniture _____ and approved by the landlord. Ugly furniture will not _____ in apartments.
 8. Children under 18 are not allowed in the pool area, or any other place on apartment grounds, _____.
 9. Only church music _____ in apartments on Sundays.
 10. Landlord _____ apartment at any time without permission of tenant.
- Landlord's Signature: _____ Tenant's Signature: _____

8 Teamwork Task Work in teams of four or five. Choose one student to play the terrible landlord. The other students read and discuss the rental agreement. Cross out any parts of the rental agreement that you think are terrible and won't accept. Then negotiate a new rental agreement with your landlord. Use your ideas from Activity 3 to help you.



Vocational Education

Lesson

3

1 **Read** Read the story. Then listen to the story.

Vocational Education

In Russia, vocational education is very important. In Russian *secondary schools*, many students take classes that prepare them to get a special type of job when they graduate. In the U.S., there aren't as many vocational classes available to high school students. But there are a lot of programs and classes available for adults who want to learn skills to get a job. Some vocational classes like nursing and accounting are taught in community colleges. Training for jobs like auto repair and cosmetology is offered at public adult schools. Some job-training programs for fields, such as X-ray technology, are available at hospitals or other community organizations.

Many of Elena's friends have enrolled in vocational training programs in the U.S. Alice studied nursing in Haiti, but she also received an LYN (Licensed Vocational Nurse) degree from a community college that helped her get a job at the hospital. Her husband, Al, received a certificate in culinary arts that helped him get a job as a chef. Vicki is studying cosmetology in a private trade school so she can get a cosmetology license in New York. Andre took several computer classes at Downtown Adult School that helped him get his current job. And Daisy received an Associate of Arts degree from a local community college that was required for her teaching assistant position.

There are other kinds of jobs that you can get with an on-the-job training program, called an apprenticeship. These are usually available in trades, like carpentry or construction. An apprentice usually works for a small amount of pay while learning job skills from an experienced professional. There are also some jobs that let you start as a volunteer to allow you to "get your foot in the door." These are sometimes called internships. Interns usually work without pay in order to gain experience and get a paying job in the same field or business later.

Elena can't afford to work as a volunteer. And she doesn't want to be an apprentice. But she would like to find a vocational training program that would give her the skills or certificate she needs to get a higher paying job. She is thinking about a certificate program in tax preparation or banking. She is also interested in learning about real estate. She can take real estate classes at the local community college, but she will have to pass a state exam in order to become a real estate agent. So, Elena is going to wait until her English is better before she makes a firm decision about her career. She will continue to study English because she knows she will need it for any job she gets.



2 Write Use information from the story on page 113 to answer the questions.

1. What is vocational education? _____
2. Where are accounting classes usually taught? _____
3. What kind of training is offered at public adult schools? _____
4. What job requires a license from the state? _____
5. What degree can you get from a community college? _____
6. What is an apprenticeship? _____
7. What kind of professions usually have apprenticeships? _____
8. What kind of workers usually work without pay? _____
9. Why do people sometimes work as interns or volunteers? _____
10. What would Elena like to find? _____

CRITICAL THINKING:

11. Do you think it would be a good idea to have more vocational programs offered in high schools in the United States? Why?



3 Pair Practice Work with a partner. Ask and answer the questions about the course described below.

Course Description

Medical Records Terminology

(5 Credit Units)

This course develops the ability to understand the language of medicine through word building, analysis of terms, pronunciation, and spelling. You will learn medical words relating to body systems, including anatomy and physiology, common diseases, and diagnostic procedures. If you desire to work in the health industry, this is the class for you.

One-month internships available at conclusion of class.

Prerequisites: Reading level of 10.5. Type 35 wpm.

M-W 5:30 P.M.-9:30 P.M.; 20 wks. Mr. Rogers-Rm 205. \$25 per credit unit

Medical Records certificate upon successful completion of class.

Space is limited. Register on a first-come, first-serve basis.

1. What is the name of the course? _____
2. How often does the course meet? _____
3. How many hours a week is the course? _____
4. How many credit units is the course? _____
5. How much does the course cost? _____
6. What must you do before you start this course? _____
7. What will you get if you pass this course? _____
8. What will you learn in this course? _____
9. Why is it important to enroll in this course as soon as possible? _____
10. How can you get work experience if you take this course?

11. What is the name of the teacher? _____

4 Say It Practice the conversation with a partner.



- A:** What would you like to do in the future? What are your long-term goals?
- B:** I'd like to become an accountant, but I'm not sure if that will be possible.
- A:** If you want to be an accountant, you will have to get a BA degree from a university.

B: Well, I might do that eventually. But my other idea is to become a real estate agent.

A: If you want to become a real estate agent, you will need to take a state license exam. If you do that, you will be able to work as a real estate agent.

B: Is it hard to do?

A: It's not so hard. I'm sure you'll be able to do it.

Practice more conversations. Use the information below.



1. Ana's long-term goal is to become an elementary school teacher. She will need a BA or BS degree from a college or university in order to become a teacher. Her short-term goal is to be a teacher assistant. She needs an AA degree from a junior college to qualify to be a teacher assistant.



2. Carlos's long-term goal is to be a doctor. He will need to get a degree from a medical school and will have to pass a state license exam for that. His short-term goal is to be an Emergency Medical Technician. For that he needs to get a certificate from a community college or adult school program.



3. Alberto's long-term goal is to be a building contractor. He will need to pass a state contractor's license exam to do that. His short-term goal is to find an entry-level job in construction. For that he needs a certificate in construction fundamentals.

Culture Tip

Vocational Schools

There are many kinds of vocational schools you can attend in the U.S. Some are public and are funded by the government. Others are private and charge tuition. The classes that are offered vary from state to state, and from city to city. In some places, vocational classes are provided by community colleges. In other places, adult schools provide vocational education classes.

5 Listen Read the questions below. Then listen to Elena's telephone conversation. Listen for the information you need to answer the questions. Take notes if necessary. Then write the answers to the questions.

1. What is the first thing Elena will have to do if she wants to attend the college?

2. What will she need to bring to the registration office?

3. When is the registration office open?

4. What will she have to do before she can register for English class?

5. When will she have to pay the fees for her classes?

Note: Future ability and future necessity

Use *will + be able to* to talk about future abilities.

I **will be able to** speak English better when I finish this class.

Use *will have to* or *will need to* for things that will be necessary in the future.

She **will have to** pass a state exam to be a real estate agent.

6 Teamwork Task Work in teams of four or five. Together create an educational plan for each of your team members. Start with a long-term goal. Then list the courses he or she will have to take and the types of schools he or she will have to attend to reach this goal. Follow the example.

Name: Elena

Long-term goal: Accountant

Future plan: First she will have to complete her English classes at Downtown Adult School. Then she will need to get an AA degree from a community college. After that she can transfer to a university. She will have to get a BA degree in accounting. Then she will be able to work as an accountant.

Homework

Visit a school in your city and get a schedule of classes, or go online and find the schedule. Choose three classes that sound interesting. Write down the number of units, the cost of the class, and any prerequisites you need to register for this class.



Review

1 Read and Listen Read the story. Then listen to the story.

Buying a Home

Al and Alice went to a real estate agent (1) a couple of months ago (2) to get some help and advice about buying a home. The first question the real estate agent asked was, "How much do you have for a down payment?" They told her that they had about \$20,000. She seemed happy about that. "The next step," she said, "is to go to a bank or a mortgage broker to get prequalified. It's important to get prequalified (3) so you will know how expensive a house you will be able to buy."

After they were prequalified, (4) they were taken around the city by the agent to look at homes in their price range. They looked at (5) about twenty different places. Then finally they found a house that they both liked. It was not too small, not too old, and in a good neighborhood. They talked it over with their agent. Then they made an offer for the house that was \$10,000 below the asking price. Their first offer wasn't accepted. They were both really depressed that night. But then, (6) the next day, they received a counter offer from the seller. This counter offer was (7) \$5,000 below the original asking price.

Al and Alice had another meeting with their agent to discuss the counter offer. Then Al called (8) his father for some last-minute advice. His father told him that they should buy it if they really liked it. So, the next day they decided to accept the counter offer. They gave the seller a deposit of 2% of the asking price. Then they had the house inspected (9) to make sure there weren't any problems that the seller hadn't told them about.

The inspector didn't find any big problems, so six weeks later they moved in. Pretty soon they will be able (10) to invite all their friends to a party at their very own home. The thought of that makes both of them very happy.

2 Write Complete an indirect question for the underlined parts of the story.

1. Do you happen to know when Al and Alice went to a real estate agent _____?
2. Can you tell me why _____?
3. Do you know why _____?
4. Do you have any idea what happened _____?
5. Do you know how many _____?
6. Do you happen to know when _____?
7. Can you tell me how much _____?
8. Do you know who _____?
9. Can you tell me why _____?
10. Do you know what _____?

3 Pair Practice Work with a partner. Ask and answer the questions in Activity 2.

Example: *Student 1:* Do you happen to know when Al and Alice went to a real estate agent?

Student 2: Yes. They went a couple of months ago.

4 Pair Practice Work with a different partner. Take turns asking each other indirect questions. Ask as many as you can.

Example: *Student 1:* Can you tell me when this class ends?

Student 2: Yes, it ends at 11:30. Do you know if the teacher is married?

5 Teamwork Task The Grammar Bowl

1. This is a grammar competition for two teams (a Blue Team and a Red Team) of six to eight students each. Each team should separate into pairs. Pairs are allowed to help each other, but not other members of the team. When your teacher says “Go,” you will have ten minutes to fill in the blanks in the sentences below with **passive voice verbs**. When the teacher says “Stop,” put down your pens and begin the next part of the competition.



2. Your teacher will give each student a number from 1 to 16 to match the sentences below. Students then go to the board and write their sentences—the Red Team on one side and the Blue Team on the other. When all the sentences are written, the teacher will check them and give one point for each correct sentence. The team with the most points wins. If it is a tie, the team that wrote their sentences the fastest wins. So, it is important to be both FAST and ACCURATE. Good luck!

1. (pick up) The garbage _____ twice a week.
2. (park) All cars should _____ in assigned parking spaces.
3. (pay) Rent must _____ on the first of the month.
4. (deliver) The mail _____ usually _____ about 11:00 A.M.
5. (turn off) All loud music must _____ by 10:00 P.M.
6. (lock) The security gates _____ at midnight.
7. (take) Showers must _____ before entering the pool.
8. (give) Up to three keys _____ to each condo owner.
9. (drive) Cars may not _____ faster than 10 mph on condo grounds.
10. (eat) Food should not _____ inside the pool area.
11. (keep) Dogs must _____ on leashes in all public areas.
12. (hold) Meetings _____ on the first Monday of every month.
13. (buy) Most homes _____ by married couples.
14. (make) The pizza _____ by the pizza cook.
15. (bring) Weapons should not _____ to the school.
16. (drink) Alcohol may not _____ on school property.



Pronunciation Word stress: *can/can't*

It is not only the contracted sound of “t” that distinguishes the pronunciation of the two modals *can* and *can't*. English speakers rely on stress. *Can* is **not** stressed in normal conversation. *Can't* is stressed. Listen and repeat the sentences with *can* and *can't*.

1. I can **have** a pet here. Pets are allowed.
I **can't** pay that much rent. It's too expensive.
2. You can **park** over there, at the meter.
You **can't** park there. You'll get a ticket.
3. I can **call** you tomorrow.
I **can't** call you tomorrow. I'm working.

I can ...	1	2	3
• understand housing ads.	1	2	3
• use embedded or indirect questions.	1	2	3
• understand steps to buy a home.	1	2	3
• evaluate homes for sale.	1	2	3
• interpret information about mortgages.	1	2	3
• interpret housing rules and regulations.	1	2	3
• discuss landlord and tenant rights and responsibilities.	1	2	3
• identify types of vocational education.	1	2	3
• understand a course description.	1	2	3
• identify and discuss long-term and short-term goals.	1	2	3
• use the passive present-tense voice.	1	2	3
• express future necessity and ability.	1	2	3

1 = not well

2 = OK

3 = very well

DOWNTOWN JOURNAL

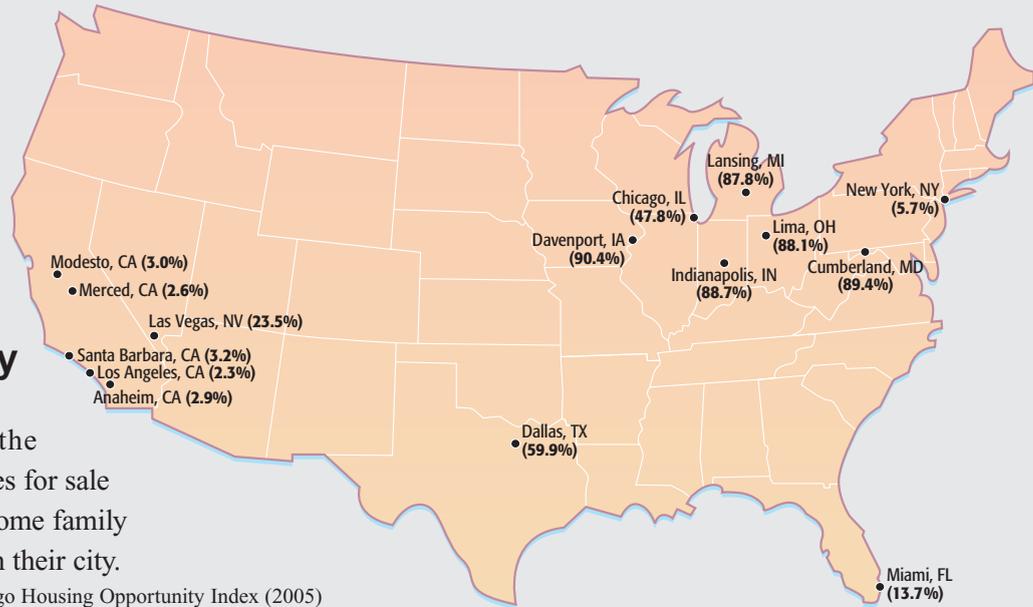
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Housing Affordability Map

This map shows the percentage of homes for sale that an average-income family can afford to buy in their city.

Source: NAHB Wells Fargo Housing Opportunity Index (2005)



City	State	Median Family Income	Median Home Price
Davenport	_____	\$ 57,800	\$ 89,000
Indianapolis	_____	\$ 64,000	\$ 120,000
Dallas	_____	\$ 65,000	\$ 180,000
Chicago	_____	\$ 68,600	\$ 244,000
Las Vegas	_____	\$ 59,100	\$ 290,000
Miami	_____	\$ 46,400	\$ 260,000
New York	_____	\$ 57,700	\$ 480,000
Santa Barbara	_____	\$ 63,700	\$ 539,000
Los Angeles	_____	\$ 54,500	\$ 500,000

What do you think?

1. Find the cities listed in the table on the map. Write the name of the state on the line in the table.
2. On a piece of paper, list these cities in order from the most affordable to the least affordable. What can you say about the most affordable cities? What part of the country are they located in? What can you say about the least affordable cities?

Dear Ms. Know It All



Problem Solving: Debt

Dear Ms. Know It All:

My husband and I have been putting away money for a couple of years to buy a house. Unfortunately, saving money is no piece of cake for us. We have already cut down on a lot of things, and have cut out some things completely, but we still have only \$11,000. That's not just a drop in the bucket, but it also isn't enough for a down payment on the kind of home we want to buy.

My mother-in-law has offered to lend us another \$10,000. But my mother-in-law is a very pushy,

difficult woman. I think that money from in-laws always comes with strings attached, so I don't want to take her money. My husband and I usually see eye to eye on everything, but in this case we are miles apart. He thinks we should take the money and be grateful. He thinks I'm being stubborn and ridiculous. But I think he's seeing things through rose-colored glasses. What do you think?

Sincerely,
Stubborn and Ridiculous

Word Help Underline the idioms in Stubborn and Ridiculous's letter. Then write the idioms next to their meanings.

MEANING

IDIOM

1. agree
2. far away from each other
3. saving
4. do or use less of something
5. stop doing or using something
6. aggressive
7. expectations
8. seeing only positive things
9. not easy
10. a very small amount of something

CRITICAL THINKING:

Work with a partner or small group. Talk about Stubborn and Ridiculous's problem. Give your opinion and make suggestions. Then complete the letter of advice.

Dear Stubborn and Ridiculous:
Nobody likes to take money from other people . . .