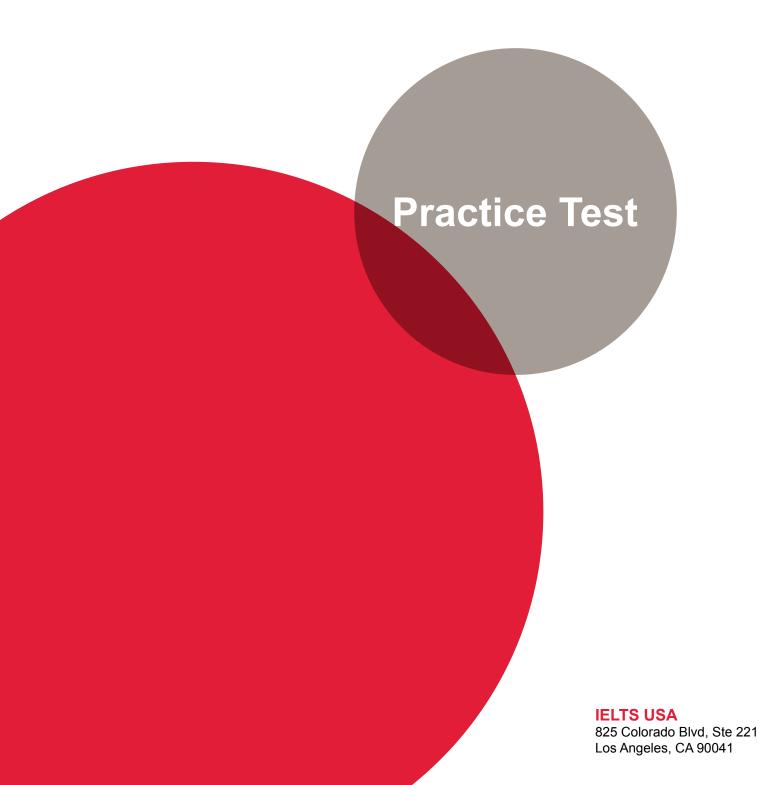


# **IELTS USA**

**Sample Listening Test – Audio Transcript** 







### **AUDIO TRANSCRIPT**

#### Section 1

You will hear a conversation between a bank clerk called Jeanette and a man who is asking for information on investing money. First you have some time to look at questions 1 to 4.

You will see that there is an example that has been done for you. On this occasion only the conversation relating to this example will be played first.

WOMAN: This is City Bank. You're speaking with Jeanette. How may I help you today?

MAN: Hi, er – I'd like to ask a few questions about a term deposit.

WOMAN: Certainly. Do you currently have any investments with us?

The man is asking about term deposits, so term deposits has been written in the space. Now we shall begin. You should answer the questions as you listen because you will not hear the recording a second time. Listen carefully and answer questions 1 to 4.

WOMAN: This is City Bank. You're speaking with Jeanette. How may I help you today?

MAN: Hi, er - l'd like to ask a few questions about a term deposit.

WOMAN: Certainly. Do you currently have any investments with us?

MAN: Yes, I do, but my term deposit is due to mature soon, and I've come to find out my options for renewing and extending it. I'm considering a range of different investments, to be honest, but I wanted to begin with the simplest option.

WOMAN: OK, sir. Well, before we begin, I just need to verify your ID. Can I have your name please?

MAN: David Marshall. That's M for mother A... R... S...H... A... double L.

WOMAN: Thank you, David. Now, I just need to ask you a couple of security questions. What's your mobile phone number?

MAN: 0-2-3 5-6-1-0 double 5.

WOMAN: And your date of birth please?

MAN: 18th of February 1968.

WOMAN: Right, so I've got your account information in front of me. You've currently got eighteen thousand dollars on a term of a hundred and eighty days. That's at a rate of 3.45% per year, or per annum.





MAN: OK, so what are my options? Can we start by looking at 1 and 2 year terms?

WOMAN: We can do that. Let's see ... Right ... if we put it on a 1-year term, we can offer you a yearly return of 3.65 per cent, and for 2 years it's 3.7 per cent. Oh no ... hang on ... sorry, we have a special deal on that term right now, at 3.85 per cent.

MAN: OK, so what does that mean in dollars?

WOMAN: Just one moment and I'll bring it up. OK, so the total interest earned would be six hundred and fifty seven dollars over 1 year, and ... I'm just bringing up the 2-year figure for you ... that's a total of one thousand four hundred and twelve dollars interest on maturity.

MAN: Right. That's about a seven hundred dollar difference.

WOMAN: Yes, a bit more actually.

MAN: OK. Oh ... a friend of mine told me he gets his term deposit interest paid into his account every month. Do you have a monthly interest option?

WOMAN: Yes, actually. We do offer that on term deposits, but only on investments of twenty thousand dollars or more.

Before you hear the rest of the conversation, you have some time to look at questions 5 to 10.

Now listen and answer questions 5 to 10.

WOMAN: Can I ask if you've considered a P.I.E. as an alternative investment option?

MAN: A pie?

WOMAN: Yes, it stands for Personal Investment Entity – it's an investment trust – your earnings tend to be higher than they are for a term deposit, because 28 per cent is the maximum tax on those earnings.

MAN: OK, that sounds interesting. I've heard of those, but I've never really understood them. I thought they were called 'pies', and they always sounded like something you eat! But I'd sure like to get a bigger slice of my investment pie!

WOMAN: Well, with a P.I.E., your investment return changes, depending on how much tax you normally pay.

MAN: Oh, I see, according to my income bracket.

WOMAN: Yes, that's right. For example, on a 2-year plan, if you're earning in the range between forty-eight thousand and one dollars to seventy thousand dollars, at 30 per cent tax, there's a 3.75 per cent effective rate on P.I.E. earnings.





MAN: OK. I'm actually on a 33 per cent tax rate.

WOMAN: Well, that's an even better return. If you're earning between seventy thousand and one dollars and a hundred and twenty thousand dollars, the effective interest rate is higher too. So let's have a look ... for a 2-year investment ....um ... the rate actually goes up to 3.92 per cent.

MAN: Wow. OK, so a P.I.E. may be the better option, better than a term deposit I mean. And can I do that with an eighteen thousand dollar investment?

WOMAN: Yes. The minimum deposit for a P.I.E. investment is ten thousand dollars.

MAN: OK. And are there any hidden charges?

WOMAN: No, no fees at all for investing in a P.I.E.

MAN: Well, that's good news! Oh, wait a minute ... what about interest payment options? Is it the same as the term deposits – you have to have a minimum deposit to be eligible for monthly payments?

WOMAN: Let me check the options here ... well, you'll be pleased to hear that there's actually more flexibility with P.I.E.s than with term deposits – you can opt to have your interest paid every month, quarterly, 6-monthly or yearly.

MAN: OK, well that's given me something to think about.

WOMAN: Would you like to apply today?

MAN: Er - no, I'll have to think about it thanks.

WOMAN: Certainly. If you do decide to go ahead with it, applications are processed in 2 days as long as you have a bank account with us, which you do. You can apply on our website, by phone or pop into one of our branches.

MAN: Great. Thanks for your help.

Narrator:

That is the end of section 1. You now have half a minute to check your answers.

Now turn to section 2.

Section 2

You will hear a woman introducing the Lunar Realm Amusement Park. First you have some time to look at questions 11 to 15.

Listen carefully and answer questions 11 to 15.





#### SPEAKER:

Good morning everyone ... We're very pleased to have you here at Lunar Realm for our

September Celebration Day. We have many smaller celebrations throughout the year for different events ... I think it was 5 at last count ... but the September celebration is a special day to honour the park's development from tiny beginnings to the huge enterprise it is today. It's our most significant annual event.

Come into the visitor center now. Over here you can see a picture of the original park when it was under construction. The land was donated to the city in 1955, by the then mayor, Matthew Hardacre, but the park itself wasn't developed until 1979, and ... you'll notice ... it wasn't very big at that time. Then there was a huge growth in the 1990s and we're still growing today.

In the beginning, there were only a few small rides in the park. There were lots of other attractions in those days, including an adventure playground for younger kids. The kids loved the petting zoo with its farm animals, and in fact, that's the only attraction to have survived until now. We've still kept two of the original rides as an exhibit, but they're not in working order any more.

We're now one of the biggest amusement parks in the country. We've got an amazing range of amusement rides here, 43 in total this year. I think we're most famous for our roller-coasters, aren't we? I guess you'll all have heard about The Hurricane, that's our oldest and most famous one. Some of our visitors think it's not fast enough to be truly exciting, but we love it because it's the highest wooden roller-coaster in the country. Then we have the Bobcat – that one's a bit gentler for our younger visitors. And for the truly adventurous, the Scream Machine hurls you upside down and backwards at huge speeds. It's too much for me!

It's important to remember that all of our rides have age guidelines, and to help you, there's a color system. If the sign for a ride is yellow, it means it's suitable for all ages, although we do recommend that parents or older siblings go with very young children. Blue means that children younger than 14 can ride only if an adult accompanies them. And black, well, this means that you must be at least 110 cm tall to ride, regardless of age. We should say that no rides are really suitable for children younger than 18 months, but we do have a special section for parents with babies.

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Before you hear the rest of the talk, you have some time to look at questions 16 to 20.

Now listen and answer questions 16 to 20.

Now, I'll tell you about the many options for food around the park. You can get a range of different cuisines, Italian, Chinese and so on ... All of that's in the Food Court, in the center of the park. But there are lots of other places as well; if you want hamburgers, sandwiches, that sort of thing, you can find food stands everywhere. We pride ourselves on the quality of our food, and all of our vendors use fresh, healthy ingredients from local farms.





Don't forget the special events we've planned for the Anniversary Celebration. There are two main events today and they're both free. The first is the afternoon parade. It kicks off at noon, so arrive a bit early if you want a good view. The best place to see it is along the main street. It's all organized by final year school students. You'll see some gymnastics and acrobatics, hear music from a marching band, and see some fantastic floats. The parade has become one of our feature events of the year.

The second big event today is an evening concert, which takes place at our main amphitheater. The concert features singing and dancing, costumes and lights, and there's a different theme each year. This year the theme is Hollywood, and it's all about classic style and old films. The concert starts at 7 p.m., but try to arrive by 6:45.

Now I know you're all eager to get out there and have fun, but before you go I'm just going to tell you some information about safety and security. If anyone needs medical attention, we have help available. You can see on this map that next to the Visitor Center ... which is where we are now, of course ... ah ... can you see this red dot? Yes, so that is one of our ten first-aid centers. If you get hurt, all you need to do is ask a member of staff to direct you towards the nearest one.

And kids, remember, if something happens, you get lost ... and you can't find your parents, please tell someone who works at the park, just look for someone dressed in the Lunar Realm colors, and they will assist you. And for anyone who has a problem of any sort, you can come and talk to a member of our security team at any one of the many guard stations ... those are the blue dots here on the map ... Don't forget to take a copy of the map ...

#### NARRATOR:

That is the end of section 2. You now have half a minute to check your answers.

Now turn to section 3.

#### Section 3

You will hear a conversation between a peer tutor and an engineering student who needs help with a project. First you have some time to look at questions 21 to 24.

Now listen carefully and answer questions 21 to 24.

LAUREN: Hi Jon. Thanks for seeing me today. I'm really struggling with my project. I have to come up with a design for a water treatment system ... and I'm really not sure what I'm expected to do.

TUTOR: Well, as peer tutors we've been taught to follow a process in these tutorials, OK? The first step is to look closely at the task instructions.

LAUREN: That sounds good ... I'm also ... well ...we've been told to do some research, but I don't know where to start.

TUTOR: It's always hard to start with. We've got about 45 minutes today ... that should give us





some time to go over it ... have you done much research before?

LAUREN: No, this is my first project like this, and I'm really stressing out about it. I went to a seminar about research at the start of the year, but I've forgotten most of it.

TUTOR: Well, that's fine, because the next step in our tutorial will be to consider some common research strategies that you can use to get started. With engineering, a lot of the projects you do are practical, so you can think about how you can access other people's write-ups of similar projects.

LAUREN: Yes, that sounds useful. How do I find those?

TUTOR: Well, there's always the online databases, but you need to know what search terms to use. So, can you think of any useful terms?

LAUREN: Umm ... Cameroon, I guess, and maybe grey-water?

TUTOR: Yes, good ... but those might not give you many hits. What about the type of research? I've always found it helpful to search for case studies, you know? There's probably a whole lot of those on systems set up for other villages in developing countries that you could look at. I've got a couple here actually – they're on different topics, but we can look at the structure, and develop some useful ways to focus your research. Is there anything else you'd like to look at today?

LAUREN: Um ... hmm ... I can't think of anything right now. That all sounds good.

TUTOR: Great – then the next step is to come up with an action plan – how long have you got?

LAUREN: To finish the project? 4 weeks I think. It's due on the sixth.

Before you hear the rest of the conversation, you have some time to look at questions 25 to 30.

Now listen and answer questions 25 to 30.

TUTOR: Right, let's start with the project requirements then. You've got them there? – Great. Let's see ... tell me what you understand about the task.

LAUREN: Um ... so we need to create a system for grey water treatment, so that we can minimize the strain on the overloaded water supply in um ... a village in Cameroon.

TUTOR: That's right.

LAUREN: But I don't get the details, about the type of system and what it needs to be used for.

TUTOR: OK ... we'll come back to the type of system in a minute. It says here grey water – have you learned about grey water?

LAUREN: No, I missed the lecture.





TUTOR: OK, so it's the water we use in our houses, but not in the toilet ... the water that goes down the drains, not into sewage – it can be recycled because it's relatively clean. So what might the water treatment system try to do?

LAUREN: Treat it and direct it somewhere else?

TUTOR: Exactly ... why treat it?

LAUREN: 'Cause ... oh right – I get it, 'cause it's still going to have bacteria in it, that's why it needs to be treated.

TUTOR: That's right ... and then, when it's treated, what could it be used for?

LAUREN: Something else ... like ... irrigation in gardens?

TUTOR: Yes. There are other practical uses too, inside the house.

LAUREN: For toilet cisterns? Oh ...what about for laundry?

TUTOR: Yes, exactly. That's a good example.

LAUREN: OK, that's pretty clear now – thanks.

TUTOR: Great. Now ... let's think about the type of research you might need to do.

LAUREN: I'll need to look at different types of water treatment systems – so I know the pros and cons of each one.

TUTOR: Good. Where would you look first?

LAUREN: The internet?

TUTOR: Yes, but be careful. Remember you're likely to find a lot of biased websites – you know, manufacturers wanting to advertise their brands. It might be better to use the Engineering library.

LAUREN: I'm not too confident about using the library, to be honest – it's so hard finding the right resources.

TUTOR: Hmm – it's often about choosing the best search terms to put into the catalog search field.

LAUREN: Yeah, I try to do that. Like water treatment?

TUTOR: That might be too broad.

LAUREN: Grey water treatment systems?

TUTOR: That's more like it. And you'll need to search for systems designed for residential, not commercial, use. There's a big difference.





LAUREN: I usually end up borrowing a massive pile of books, then get home and find they're useless.

TUTOR: Er ... try reading through the contents before you take them out, flick through to relevant sections – often it helps to read parts – not all the way through – but ...

LAUREN: Just to get the main idea?

TUTOR: That's right. Oh – and I see this is an EWB project – have you seen the website? It might have some exemplars of the winning designs from last year's competition.

LAUREN: No. I saw that and didn't know what EWB meant.

TUTOR: Engineering Without Borders is what it stands for.

NARRATOR: That is the end of section 3. You now have half a minute to check your answers.

Now turn to section 4.

Section 4

You will hear a talk on the topic of the Caveman diet. First you have some time to look at questions 31 to 40.

Listen carefully and answer questions 31 to 40.

Hello everyone. Do you use the internet? If I asked you, what is the single most common topic for advertisements on the net, I suspect ads for weight loss would win hands down. After all, dieting is one of our current obsessions. We've all heard of the Atkins diet, the macrobiotic plan, the South Beach diet, the raw food eating plan; all of these fad diets and many more promise that you will lose kilos and live a healthy life if you just follow their plan.

Today, we're going to discuss one of the most well-known Western diet trends, the Paleo or Caveman diet. Firstly, what is this diet, and where did it come from? Proponents of this diet argue that we need to return to basics; that is, to what our forebears ate many years ago. They say that our bodies are not well suited to digest complex carbohydrates such as grains and legumes. We should be eating a hunter-gatherer diet, rich in lean meat, fish, nuts and berries and without wheat, oats or other grains that came into our diet after the invention of agriculture.

Sounds logical, doesn't it? But, let's look a little closer. The first question to ask about the caveman diet is; what did our ancestors actually eat? One way to discover this is to study the diets of existing hunter-gatherer tribes. Although these groups do tend to regard meat as the best source of food, they often have difficulty in finding it. In Africa, for example, over 50% of the time the Bushmen tribes come home empty handed from their hunting expeditions, despite being very skilful with equipment such as bows and arrows. So, what do they eat when they can't get meat? Well, the wives come to the fore then, foraging for and cooking local plants. Most of the groups eat a lot of plants. These range





through a huge variety of local species including nuts, plantains and yams, and evidence suggests that this was true of our ancient ancestors as well. Researchers suggest that these people would eat more meat if they could get it, but in fact only approximately a third of their calories comes from this protein and fat rich source.

Research shows that, when these groups first come into contact with a Western diet, their health suffers. Once they're exposed to our diet of refined carbohydrates and sugars, they quickly develop our lifestyle-related diseases. However, that does not mean that the human digestive system is suited to digesting only a few sources of food, nor that it cannot change to accommodate different food sources. In fact, the evidence would suggest exactly the opposite; as a species we are able to make significant modifications to our digestive systems according to what foods are available in our local environment.

Examples abound, and our ability to digest lactose is a good one. Lactose is a sugar that is found in milk, and it is digested in the human gut by the enzyme lactase. In communities in Europe, the Middle East and Africa that traditionally herd cattle and drink cows' milk, this enzyme is present and people can digest milk products. However, in places such as China and Thailand, which do not have this style of farming, the enzyme is lacking, and most people have lactose intolerance. Another example is the ability to digest the sugars from starchy foods. Communities that eat a lot of these foods have saliva that breaks down starchy foods before they reach the gut, whereas other groups have more difficulty in getting nutrition from high starch sources.

In fact, if you look at indigenous cultures around the world, there is a huge variety of successful diets. The Inuit get nearly all of their energy from high fat sources such as seal meat. The Jains in India have religious beliefs which prohibit eating any living thing, including eggs, but which do, however, allow for the consumption of milk products. Other groups eat mostly fish, or have an insect-based diet, depending on locally available sources of protein. So, the idea that our caveman ancestors ate one homogenous diet and that if we follow this we can all be healthy, would seem to be an oversimplification. Diets are the result of complex cultural dietary practices. People can, and will, eat just about anything!

So, if we can eat a variety of diets, is there anything actually wrong with following the Caveman diet? Well, firstly, on a practical level, it's an expensive way to get your daily calories. Few of us can afford to satisfy all of our energy requirements on a diet which depends on lean wild meat and nut oils. A few carbohydrates provide a cheap, filling and substantial energy boost for most of us.

Secondly, a diet which includes a large proportion of red meat may not be good for our long term health, if our bodies are adapted to a sedentary lifestyle and a plant-based diet. We simply get less exercise than our ancestors did, and so we are more prone to some illnesses than they were. Finally, if we all start to eat a wild meat based diet, this will have negative implications for the environment, because it's not a sustainable way to feed a lot of people.





#### NARRATOR:

That is the end of section 4. You now have half a minute to check your answers.

That is the end of the listening test. You now have 10 minutes to transfer your answers to the listening answer sheet.