

### **ENGLISH CAFÉ 168**

### **TOPICS**

American Cities: Detroit; wills, living wills, and advance healthcare directives; solution and solve versus resolution and resolve; family versus household

#### **GLOSSARY**

waterfront property – a house or land that is next to the water; a house or building with a view of the water

\* Many people who own waterfront property also own a boat that they can use for fishing.

**synonymous** – having the same meaning as something else; to be closely related to something

\* Some people want to live in this country because America is synonymous with freedom and opportunity.

**unemployment rate** – the number of people who cannot find a job out of the total number of people in an area or country

\* When there is a higher unemployment rate, there is usually also a higher crime rate because people are unhappy and dissatisfied and don't have the money to buy basic things.

**to cross racial lines** – to take away the differences between different races or skin colors; to attract people of different races

\* Parents in our community encourage their children to cross racial lines and to make friends with classmates from many different countries and races.

**last will and testament** – a document that contains a person's wishes for after he or she dies; a written document that tells others what a person wants to happen after he or she has passed away

\* Now that I am married and have children, it's important for me to make a last will and testament so that my money and possessions will be left to my family when I pass away.

**beneficiaries** – people who receive the money, property, or possessions of a person after he or she has died

\* The millionaire was very loyal to his university and made his university the beneficiary to most of his money and property.



### **ENGLISH CAFÉ 168**

**minor** – a person who is younger than 18 years old; a person who is not considered an adult yet

\* Because Ahmad is still considered a minor, he is not allowed to get married without his parents' permission.

**trust** – a legal arrangement in which a person, known as the trustee, takes care of the money or property of another person

\* When Jonas becomes 18 years old this year, he will get full control of the money that his father had put in a trust for him.

**assets** – possessions or things that a person owns that are worth money \* Although Mr. Lim didn't have much money in the bank, he owned many assets, including land, which could one day be sold for a lot of money.

**estate** – everything that a person owns at the end of his or her life \* After she passed away, her estate, which was worth 40 million dollars, was divided among his wife, children, and grandchildren.

artificial life support – a state in which a person is kept alive through the use of machines

\* Because many sick people do not want to be a burden to their family, they would rather die than be on artificial life support.

**organ donor** – a person who gives parts of his or her body to people who need them

\* Mr. and Mrs. Klimt will always be grateful to the organ donor who donated his heart to their son who had a rare heart disease.

solution – the method of solving a problem; the answer to a problem\* After hours of hard thinking, Liu finally came up with the solution to the math problem.

to solve – to get the answer to a problem

\* It took the police 10 years to finally solve the murder case and to catch the murderer.



## **ENGLISH CAFÉ 168**

**resolution** – getting the answer to a problem; coming to an agreement between people with different ideas

\* It took the school leaders days of discussion before they finally came to a resolution on how to spend money to improve the school.

to resolve - to come to an agreement about something

\* After their big argument, Janice and Pimol didn't talk to each other for days. But today, they finally resolved their disagreement and are friends again.

**family** – a group of people who are close to each other and that usually includes parents and children, but sometimes also includes other relatives

\* Because I come from a big family, I've learned from a young age how to share and get along with other people.

**household** – a group of people living in the same house; people living in the same house that can include family members as well as other people who are not relatives

\* I remember the fun times when I was still in graduate school: I wasn't married yet, and my household consisted of my four fun-loving roommates and me.



## **ENGLISH CAFÉ 168**

#### WHAT INSIDERS KNOW

#### Unusual Wills of the Rich and Famous

Most people, in their wills, leave their money and "possessions" (what they own) to their family members or to people whom they love. Some rich and famous people, however, have very unusual wills, leaving their money to unexpected people or things, and making strange requests.

For example, "Scottie" James Doohan, a famous actor on <u>Star Trek</u>, a popular TV show, stated that after he passed away, he wanted his "ashes" (what remained of his body after it had been burned) to be sent into space. To fulfill this wish, his ashes were placed into a container and put on a specially built rocket and released into "outer space" (outside of the Earth).

Another unusual request came from the famous English writer Charles Dickens. Although Dickens was very popular for his stories, he wanted to have a very quiet funeral when he passed away. In his will, Dickens stated that no one was allowed to wear "black mourning clothes" (wearing black clothes to show one's sadness at the death of another person) at his funeral. He called such clothes "ridiculous" or crazy.

More recently, Leona Helmsley, a billionaire in New York who owned a lot of hotels and land, left in her will 12 million dollars to her pet dog, Trouble. In contrast, she left 10 million dollars to two of her grandchildren, but only if they agreed to visit their father's grave once a year.

As we can see, when a person is rich and famous, they can afford and may choose to make some very strange requests.



## **ENGLISH CAFÉ 168**

#### **COMPLETE TRANSCRIPT**

You're listening to ESL Podcast's English Café number 168.

This is English as a Second Language Podcast's English Café episode 168. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

Visit our website at eslpod.com. Download this episode's Learning Guide, an 8 to 10 page guide we provide for all of our current episodes that gives you some additional help in improving your English. You can also take a look at our ESL Podcast Store, as well as our ESL Podcast Blog.

On this Café, we're going to continue our series on American cities, focusing on Detroit, Michigan. We're also going to talk about wills, living wills, and something called advance healthcare directives. All of these are important legal documents for people who live in the United States. And as always, we'll answer a few of your questions. Let's get started.

We begin with a continuation of our series on American cities. Today we're going to talk about Detroit, which is the largest city in the state of Michigan. Michigan is located in the northern and eastern half of the United States. The northern border of Michigan – part of the northern border is with Canada. Detroit is the largest city in the state, but it is not the state capital; it is not where the government buildings are. The capital of Michigan is a smaller town called Lansing.

The city of Detroit has a lot of "waterfront property," or land that is next to the water – we call that "waterfront" (one word). That's because Detroit lies near the Detroit River, which it is named after, and one of the five Great Lakes, Lake Erie. Detroit, as I mentioned, is also near the Canadian "border," the line between the U.S. and Canada. Detroit is the only major or important U.S. city where people can look "southward," or toward the south and see Canada. If you don't believe me, just look on a map and you will see that Canada is south of the City of Detroit, even though most of Canada is north of the United States.

Detroit is synonymous with cars in the U.S. "Synonyms" are words that have the same meaning or similar meaning. For example, the words "fantastic," "great," and "wonderful" are all synonyms. So, "synonymous," or the phrase "synonymous with," means that it is very closely related or has the same



## **ENGLISH CAFÉ 168**

meaning. So if you ask an average American, "What do you associate with Detroit – what do you think of?" people think of cars. In fact, Detroit is sometimes called "Motor City." The "motor" is the engine – the machine in the car that makes it move. In fact, this is where the term "Motown" comes from; we'll talk about that in a second.

Detroit is home to the Big Three automobile companies. The Big Three is the name we give to the three largest carmakers in the U.S.: Chrysler, Ford, and General Motors. Those are the names of those three companies – The Big Three. Many of the people who live in or around Detroit work for these carmakers. However, when the automobile industry has difficult times, like now, many of these people lose their jobs. That's why Detroit experiences, or has, a lot of change in its "unemployment rate," or the number of people who want to work but cannot find a job.

Detroit was also famous, unfortunately, for having a lot of "crime," things like robberies and murders. In 1985, when I was in college, there was so much crime that the city was called "the murder capital of the world." Fortunately, the city government in Detroit made a lot of changes to its police "force," or the people who work as police officers, and crime has decreased a lot in the city in recent years.

Another famous "nickname," or name that people use to talk about Detroit is "Motown." "Motown" comes from "Motor Town" or "Motor City." Motown Records is a music company based in Detroit that was very important in changing American music; it changed American music by crossing racial lines. To "cross racial lines" means that something that was popular in one community, for example the black or African American community, is now popular in another community of a different race – the white community. Motown Records made music that was popular in both the black and white communities among listeners in the 1950s.

The "Motown sound," or the type of music that Motown Records became famous for, is a mixture of "soul" music, which is traditional black music, and what we would call "pop" music, "pop" standing for popular. You might have heard some famous Motown singers and groups, people like The Temptations, Stevie Wonder, and the Jackson 5, with Michael Jackson as singer. Today Detroit is also becoming well known for a different kind of music called "techno," which is a style of music that uses a lot of electronic instruments and is very popular at dance clubs with young people, or so I am told – that's what people tell me.



## **ENGLISH CAFÉ 168**

Detroit is not really a popular place for people to visit, either in the U.S. or from other countries. But, it is an interesting city historically, and, as I say, is famous for its automobiles and its music.

Now let's change topics and talk about some important legal documents that many Americans have or should have. These are wills, living wills, and advanced healthcare directives.

As in other countries, Americans are worried about what will happen to the people they love and the things they own when they die. All of us, of course, must die at some point. They might talk to their family and friends about what they want to happen – what their "wishes" are – but they have no way of knowing whether these things will happen unless they have a legal document which is called a "last will and testament," or simply more commonly called a "will." Normally a person's will is what he or she wants to have happen after they die, specifically with property – things that the person owns. A written will is a document that puts the person's wishes – the person's will – in writing.

A will contains a lot of information. First, it identifies what we call the "beneficiaries." The beneficiaries are people who will receive money and/or property that are owned by the person who has died. The most common beneficiary in a will is a person's spouse; the husband or wife is often the primary beneficiary, meaning the one who gets the most important things, or perhaps everything. But, there can be more than one beneficiary. If there are children, for example, the person may leave specific amounts of money to their children.

A will can also have alternate beneficiaries. For example, if your primary (or main) beneficiary is your spouse, but you and your spouse die at the same time, then everything could go to your alternate beneficiaries, which may be your children, for example. Some people also choose nonprofit organizations as their beneficiaries, instead of family members. They might do this because they want some of their money to be used to help the people that nonprofit (or not for profit) organizations help: poor people, school children, others who need help. It depends on, of course, the organization that you leave your money to.

If the beneficiary is a "minor," that is, a person who is less than 18 years old, then the will can, and usually does, create a trust. A "trust" is a legal arrangement for another person; that other person is known as the "trustee." The trustee takes care of the money until, in this case, the minor (the young child or teenager)



## **ENGLISH CAFÉ 168**

becomes an adult, usually when they turn 18. This way, a child or teenager won't be allowed to spend all of the money that their parents are leaving them on a new car or something that is not a good idea for them. The trustee decides what money can be given and what you can spend the money on; this is usually a family member.

Having a will is extremely important for people who have a lot of assets (assets). "Assets" are things that are worth a lot of money: buildings, houses, cars, many stocks and bonds – all of these are "assets," things that you own. Wills are also important for people who think that their children will fight over the money and things that they own after they die. If a person says his or her wishes very clearly in the will, then it is less likely that the beneficiaries will fight over the estate. "Estate" is the word we use to describe everything that a person owns when they die. Sometimes you'll see an announcement in the paper that there is an estate sale at a certain house or apartment. This happens when someone dies and the people, usually the family members, will sell their things in order to get rid of them if they don't want them.

Not everyone has a will, although most lawyers and others recommend that you get one. I think one reason people don't have wills, especially younger people, is that they don't, number one, think they're going to die any time soon, and number two, it reminds them of death. It makes them think about their death, and many people are afraid of that, and so they don't think about it and they don't make a will. Just so you know, I have made a will already, although I don't have very much to leave anyone!

Another important legal document for people who are getting old, and perhaps may be getting sick, is called an "advance healthcare directive." A "directive" is a set of instructions, things that you are supposed to do. Advance healthcare directives, which are sometimes called "living wills," are written instructions for what you want to happen in terms of your healthcare. It's what you want your doctors and your family to do if you get very sick and, perhaps, you cannot say what you want. Sometimes when people do get very sick or are in a serious accident, they aren't able to speak or communicate with their doctors to tell them how they want to be treated. For example, there are some people who don't want to be put on what is called "artificial life support," which is where machines are the only thing that is keeping a person alive, whether it's breathing, which is the most typical kind of artificial life support, or other things. Sometimes doctors believe that these patients are "brain-dead," although there is a lot of controversy about what that is and what that means.



## **ENGLISH CAFÉ 168**

People who are very worried about being put on artificial life support need to have an advance healthcare directive or living will that tells their family and doctors what they want or do not want. A living will or advance healthcare directive can also tell doctors whether the person wants to be an "organ donor," that is, sharing parts of his or her body with other people who need them. When an organ donor dies, doctors try to, for example, use the person's heart, liver, kidney, eyes, and other organs or body parts that may help other people who need them. In some states, such as California, you can actually say on your official driver's license, that most people carry with them all the time, whether you want, if you are in an accident and are going to die, to donate some of your organs to people who need them.

So, we've talked about Detroit, the one time murder capital of the world, and wills and advance healthcare directives; things that happen, or are part of the process of dying in the United States for many people. Pretty happy topics! So now let's answer a few of your questions.

Our first question comes from Yu Chen (Yu Chen), originally from China but now studying in Germany. Yu Chen wants to know the meanings of the words "solution," "resolution," "to solve," and "to resolve."

Well, both "solution" and "resolution" can mean finding an answer to a problem. At times, the words "solution" and "resolution" can mean the same thing. For example: "After much discussion, the committee came up with a solution (or resolution) to the problem."

There are some small differences sometimes between these two words. "Solution" usually refers to a way of solving a problem, or finding the answer to a problem. A "resolution," in addition to giving an answer to the problem, usually implies or has the idea that people have come to an agreement with different ideas. I want to go to a movie; my wife wants to go to a concert. We come to a resolution by deciding to stay home and watch <a href="Star Trek">Star Trek</a> was a famous science fiction show – television show, and of course, also movies about that series. A "solution," then, is an answer to a problem; a "resolution" is an answer to a problem that sometimes mean people came to an agreement about it.

So, if your problem is how you are going to make a lot of money this year, we would say that you find a solution. We wouldn't say a resolution, because you're



## **ENGLISH CAFÉ 168**

not referring to something you are doing or a problem between you and another person. Or, if you are working on a math problem – an algebra problem, let's say – you could find a solution to the problem. Once again, we wouldn't say a resolution.

"Resolution" also has a special meaning when you are at a meeting – a formal meeting. Someone may have an idea that they want everyone to vote on – everyone to agree on. This could be called a "resolution," as a noun.

The verbs "to solve" and "to resolve" are, again, like solution and resolution, similar in meaning. "To solve" means to get an answer to a problem. "To resolve" means to come to an agreement; to, if you will, solve a problem by agreeing on something.

"Solution" and "resolution" have a few other meanings as well. A "solution" can be a chemical mixture of two things – two substances. The word "resolution" sometimes means courage to do something, or determination. "He had a lot of resolution" – he was very strong, he wanted to continue doing it even though it was difficult or perhaps dangerous.

Silvain (Silvain) in France wants to know the difference between the uses of "whether" (whether) and "if."

Both "whether" and "if" give the idea that we are not certain something is going to happen, especially after verbs such as "know," "ask," and "doubt." For example: "Jim wants to know if you are coming to dinner." "Jim wants to know whether you are coming to dinner." Both things mean the same thing.

There are some differences when we use these two words in other circumstances – in other situations, however. "Whether," in addition to expressing this uncertainty – this not knowing – can also introduce the different choices that you may have. For example: "Mrs. Cook wants to know whether you would like coffee or tea." Or you could say, "Whether we go to a Chinese or Italian restaurant depends on which one is cheaper (is less expensive)." There, the use of "whether" is to provide you with two different options – two different choices.

"If," in addition to expressing uncertainty, can also be used as what we call a "conditional." "I will go to the party if you go, too." That is, under the condition that, or with this particular stipulation – with this particular condition. "If I had a lot



## **ENGLISH CAFÉ 168**

of money, I would travel around the world." Once again, that's a conditional use of the word "if."

There's also a common idiom related to whether, and that is "whether or not." For example: "Tim has decided to get married whether or not his parents agree," meaning it doesn't matter if his parents agree, Tim is going to get married. Tim will have to find a way of paying for his wedding, however, if his parents don't want him to get married!

Finally, Diana (Diana) in China wants to know the difference between the words "family" and "household" (household – one word).

Both "family" and "household" can refer to the people who are living together in the same house. The only difference is that "family" usually refers to people who are, we would say, "connected by blood," people who are related to each other. Mothers, fathers, sons, daughters, brothers, sisters, aunts, uncles: all of these could be part of your family.

"Household" is anyone who lives in the same house, but that could also be people who are not members of your family, what we would call "non relatives." "Family" can also be used to refer to any member of your family, even if they don't live in your house.

So, the meaning depends upon the context. If you want to talk about the number of people who live in the same house or in the same apartment, then you would use the term "household." Household is the word that the government uses, for example, often when it is talking about income (how much people make); they'll talk about the household income, what all the people living in that one house are making rather than the family income, because, as I say, family can refer to people who are not living in your house.

If you have a question or a comment, a problem you would like us to solve, email us. Our email address is eslpod@eslpod.com.

From Los Angeles, California, I am Jeff McQuillan. I thank for listening. Come back and listen to us again on the English Café.

ESL Podcast's English Café is written and produced by Dr. Jeff McQuillan and Dr. Lucy Tse. This podcast is copyright 2008, by the Center for Educational Development.