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TOPICS

Minimum wage; cyber crime; I will want to versus I would want to; except for; conversely

GLOSSARY

wages – how much money someone earns for each hour that he or she works * My supervisor is asking me to do more work for the same wages and I'm not sure what to do.

subject to – for something to be applicable or relevant to someone or something; for something to control someone

* Are we subject to the city's animal laws if we live outside of the city limits?

indexed to inflation – for the amount of something to increase based on the way prices change over time, depending on larger economic conditions
* We think that travel expenses employees are allowed to claim should be indexed to inflation as well.

consumer price index – a measure of the average price of things bought by a typical family

* The consumer price index from the past several years show that people pay significantly more for food now than they did 10 years ago.

opponent – a person who disagrees with or fights against a proposal or idea; a person one is competing against

* At the meeting, the opponents of the proposed highway spoke about how it would negatively affect their neighborhoods.

to nickel and dime (someone) – to take someone's money a little bit at a time until nothing is left; to charge someone for many small things until he or she has no money left

* My bank nickel and dimes me for every little thing I do, so I'm thinking of moving my money to another bank.

cyber – related to computers, especially the Internet

* Jamie has a lot of cyber friends, but not very many at school or in the neighborhood.



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to hack – to break through the security on a computer so that one can access secret or private information

* Did you read the news story about the students who hacked into the university's computer system and changed their grades?

identity theft – for someone to get enough information about an individual, such as their name, address, social security number, and address, to pretend to be that person, opening credit card accounts in that person's name

* Rita received a lot of calls from credit card companies saying she owed them money. That was how she discovered she was a victim of identity theft.

copyright infringement – breaking the laws on the legal ownership of a work of art, like a song, book, or movie; using the work of other people without permission and/or paying the required fees

* If you see other websites posting ESL Podcast materials without linking to our website, they may be guilty of copyright infringement.

handle – a short name used on the Internet to hide one's real name and identity * Deek doesn't want anyone to know his true identity, so he uses the handle "wonderkid" online.

victim – a person who is hurt in a crime

* More victims of domestic abuse are telling the police and getting help.

I will want to... − I expect to develop the wish to do something in the future, even if I do not want to do it now

* When I get a better job that pays more money, I will want to buy an apartment rather than rent one.

I would want to... – I can imagine a possible future in which I might want to do something, even if I do not want to do it now; I will want to do something in the future if the conditions change

* I would want to go for along walk if it wasn't for the large rain clouds in the sky.

except for – not including; if it were not for

* Everyone should be here on time, except for Dan, who has to work late.

conversely – used to introduce a statement or idea that is the opposite of something just presented or being talked about

* Our Denton office has made money every year since it was open. Conversely, our El Paso office has lost money nearly every year since 2005.



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WHAT INSIDERS KNOW

Common Ways for Children and Young Teenagers to Earn Money

In the U.S., many children receive an "allowance," which is a small amount of money they receive from their parents to buy what they want. Some children spend it on candy or toys, while others "save up" (keep and collect it) for something more expensive that they want to buy. Some parents give an allowance to children without any requirements, while others give it as a reward for the children doing their "chores," such as keeping their bedroom clean, washing the dishes, or taking care of the family pets.

If children or teenagers want to earn money outside of the home, but are too young to get a job, they may ask neighbors if there are jobs they can do for them. During the summer, children may "mow lawns" (cut grass in a yard) or do other "yard work," such as pulling "weeds" (unwanted wild plants) and "raking" (using a tool to move into a pile) leaves that fall from the trees.

In the winter months in places that snow, older children may "shovel" (use a tool with a handle and a wide, flat metal piece on the other end for moving dirt, snow, and other things) the snow. They may shovel the "driveway" in front of the house so that the family can drive the car onto the road and/or shovel the front steps leading to the front door so people can leave or enter the house.

Children and teenagers may also offer "dog-walking" services. These "dog-walkers" take the dogs on a "leash" (a thick string or metal chain used for guiding dogs and other animals) to walk around the neighborhood. The dog-walker is responsible for keeping control of the dogs and for "picking up after" (cleaning up after) the dogs have gone to the bathroom in the street as well.

Older children and teenagers may also offer "babysitting" services, watching young children while the children's parents are out of the house. The "babysitter" may watch the children during the day during school vacations while the parents are at work, or watch the children in the evenings when the parents go out for dinner and entertainment.



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COMPLETE TRANSCRIPT

You're listening to ESL Podcast's English Café number 269.

This is English as a Second Language Podcast's English Café episode 269. 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 talk about the minimum wage in the United States, or the minimum amount of money companies can legally pay their workers. We're also going to talk about something called cyber crime, the way people use the Internet and computers to break the law. As always, we'll also answer a few of your questions. Let's get started.

This English Café begins with a discussion of the minimum wage. "Wages" (wages) refers to how much money someone earns for each hour that he or she works. Wages are different from salaries. "Salary" (salary) is when you receive a certain amount of money each month or each year, and it doesn't matter how many hours you work. Most lawyers, teachers, doctors, many professionals work, we would say, "on salary," meaning they receive a certain amount of money, and they may work 40 hours per week, they may work 100 hours per week; they get the same amount of money. Wages, however, are different. Wages refers to getting paid for each hour that you work. Typically, jobs that require less skill or less education are jobs that pay wages instead of salaries. We usually talk about wages as an amount of money "per hour," but even more commonly, we say simply "an hour," so, \$15.00 an hour – (an) and then the word "hour." Minimum wage refers to the minimum or smallest amount of money that a company can legally pay you in the United States.

The first national minimum wage was set in back 1933 in the U.S. In 1933 the United States and most of the world was in what we now call the Great Depression, where economic activity was at a low point. Many people were unemployed – they didn't have jobs and so forth. The United States Congress, our representatives, passed or approved a law called the National Industrial Recovery Act ("act" is just another name for a law). The National Industrial Recovery Act established the first minimum wage in the United States. However,



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in the U.S. a law has to be considered constitutional in order to go into effect – in order to actually have any impact. The Supreme Court, which is the highest legal court in the United States, said that this National Industrial Recovery Act was unconstitutional; it was against the country's basic legal document, the Constitution. They said that it was unconstitutional because it didn't let companies negotiate wages with their employees; it said you must pay them at least this much. However, a few years later in 1938 there was another law, the Fair Labor Standards Act, that did establish a minimum wage, and that was not found to be unconstitutional. The U.S. Supreme Court changed its political views during that period of time.

The first minimum wage was \$0.25 an hour, but it has since been increased many times. Currently in the United States, as I'm recording this episode in the year 2010, the federal or national minimum wage is \$7.25 per hour. Many states, however, have their own minimum wage laws. California has its own minimum wage laws. Sometimes those laws require a higher wage than the federal government. So if I live in California – and I do – I am subject to both the federal minimum wage law and the state minimum wage law. "To be subject to (something)" means to have some law or some rule control you or apply to you. Now, because I am subject to both federal and state law, you may ask which minimum wage do I have to follow. Which minimum wage applies to me? The answer is that the minimum wage that is higher is the one that applies to me. So in the case of California, we have a minimum wage law in our state of \$8.00 an hour. Even though the federal laws says \$7.25, I have to pay someone \$8.00 an hour because that's the state law.

Some cities even have their own minimum wage law. And when you have a city law, then you are subject to the state, the federal, and what we would call the "municipal," which is another word for city – the city law. The city of San Francisco has its own minimum wage law; their minimum wage is now \$9.79 per hour, which is more than \$2.00 higher than the federal minimum and \$1.79 higher than the state minimum. But if you live and work in San Francisco, that's the minimum wage you must pay, or if you are receiving a wage, what you must earn – what you must be paid. That's the highest minimum wage in the country, by the way.

Some state and local minimum wages are indexed to inflation. "Inflation" is when the prices start going up over time. If you have very high inflation, this is often bad for your economy. We won't go into the economic explanations; basically it means that things get more expensive. When the minimum wage is "indexed" to inflation, or tied to inflation, it increases when inflation increases. So if inflation



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this year is 3 percent, meaning the average price of things goes up 3 percent, the minimum wage, if it is indexed, will also increase by 3 percent. Other states have linked their minimum wage to something called the "consumer price index," which is a measure of the average price of things bought by a typical American household – a typical American family. It is another way – actually it's probably the most common way of measuring inflation: the consumer price index. It's often abbreviated, simply, the CPI.

You should be asking why do we have a minimum wage. The idea is that if we did not have a minimum wage, companies – employers would not pay their employees enough money for them to survive – to live on. They would pay their workers too little is the idea. Because workers need a certain amount of money to pay for rent, to buy food, to buy clothing, the government has a minimum wage law that companies have to follow.

There are, however, people who are "opponents" of minimum wage laws, people who are against the minimum wage, and they're not just people who have companies, although many of them are against minimum wage laws. The reasoning is as follows: If a company has a minimum wage law to follow, they cannot hire – they cannot employ – they cannot give jobs to as many people. The other major, or most important argument by opponents of minimum wage laws is that these laws create problems for teenagers, for younger workers, and for workers that have low education or low skill levels. A low-skilled worker is someone who doesn't have a lot of experience, who may not have very much education.

Here's the reasoning – the logic behind their argument: Let's say for example I am an employer and I want to hire someone to work in my company. Now, if I hire someone out of high school, who is only 18 or 19 years old, or someone who doesn't have a college education or any training, that person, let's say, will be able to produce for my company every hour \$10.00 in income. That is, they will make things that I can sell for at least \$10.00 every hour. Now, how much should I pay that person? Well, they are only giving my company back \$10.00 – they're only able to increase my income by \$10.00 an hour. If I have to pay them \$5.00 an hour, I make, or have a profit of \$5.00. I get to keep \$5.00 and I pay them, let's say, \$8.00 an hour, well, then I only get \$2.00 back. I might decide, well, I'm not going to hire this person who can only produce \$10.00 an hour; I'm going to hire someone who can make things that are worth \$15.00 an hour, someone with more education, someone with more skills, so that if I have to pay them at least \$8.00 an hour I will get back more of my money. That's the logic



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that is used to say that minimum wage laws actually increase unemployment. We have more young people and less skilled workers without jobs than we would if we did not have the minimum wage law. Teenage unemployment typically goes up after minimum wage laws increase their minimum amount. I'm not an economist, so I won't try to decide which of those views is correct.

There is an interesting book about the minimum wage, in some ways. It's called Nickel and Dimed. A "nickel" (nickel) is a five-cent coin in the United States, we call it a nickel; it's worth \$0.05. A "dime" (dime) is the ten-cent coin in the U.S. There's a phrase "to nickel and dime (someone)," or "to nickel and dime (someone) to death" using these words as verbs. It means to take someone's money a little bit at a time until there is nothing is left. The author of Nickel and Dimed, Barbara Ehrenreich, in order to write the book decided to accept only low-paying jobs – minimum wage jobs to try to determine whether it was really possible for someone to live if they only earn a minimum wage. Actually, she was trying to determine how people lived – how they survived. It's an interesting book that looks at the quality of life for people who work in minimum wage jobs. Ehrenreich is a strong supporter of the minimum wage, and probably would want it to be much higher than it is right now.

Our next topic is cyber crime. The word "cyber" (cyber), often used as a prefix – something that goes in front of another word, refers to computers and nowadays especially the Internet. A cyber world refers to everything people do online. Cyber shoppers are people who buy things over the Internet. Cyber crime, then, refers to how people use computers and the Internet to steal money or to commit crimes – to break the law. The most common cyber crimes are related to hacking, copyright infringement, and child pornography, so let's talk about each of these separately.

To "hack" (hack) someone's computer means to break into the computer, to go past the security on the computer, so they can look at – we would say they can access – secret, private information, information you don't want other people to have. Some hackers do this because it's fun – it's an interesting challenge for them. But many hackers are criminal hackers; they want to get your information so they can, for example, steal money from you. Criminals might also hack into government computers to get secret information from the government about things they are interested in; it could also be financial information. One of the most common cyber crimes nowadays is called "identity theft." This is when someone steals information about you: your name, your telephone number, your address, your Social Security number (which is used in the United States as a way of identifying individuals), and they pretend to be you and they go and buy



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things in your name with your credit card numbers. That's probably the most common cyber crime related to hacking.

Another extremely common type of cyber crime is copyright infringement. A "copyright" is legal ownership of something like a song, a book, or a movie. Many websites are what are called music-sharing, which means that you can download music – MP3 files typically – even though you haven't paid for them. In other words, these are stolen, and then other people download them. They are guilty of what we would call "copyright infringement." "To infringe" (infringe) means to break, to not respect, to break the law. So, copyright infringement is when someone does not respect your ownership and takes your song or book or movie without paying for it. The Center for Educational Development, for example, holds the copyright to all of the ESL Podcast Learning Guides and audio files, which means only we have the right to sell them. Some people steal our Learning Guides and put them on the Internet. These people are, of course, guilty of stealing from us. Many people, however, because it's become so common no longer think of it as stealing; they think well, everyone is doing it so I can do it, too. But it is, of course, still theft, just like if I were to go to you and take \$10.00 from your wallet; it's the same thing.

The third type of cyber crime, unhappily common, is child pornography. "Pornography" is when you have images of people engaged in sexual acts, and child pornography uses children in these images. It is, of course, illegal in almost every country, perhaps every country. There are people, however, who use their computers and the Internet to create and to share child pornography. In the United States, this is considered a very serious crime. It's difficult sometimes catch these people – that is, to find out who they are and arrest them because the Internet provides many ways of hiding yourself. I think most people would agree that child pornography is perhaps one the worst crimes on the Internet today.

Cyber crimes are very difficult sometimes to solve. This is because people who are hackers often use false names, what are called "handles" (handles), which are short, usually invented or made up words that hide their real name. Copyright infringement is also extremely difficult to stop, because there are so many computers in the world, and anyone, really, could start a website on their computer and allow other people to download copyrighted materials.

The United States government has set up a place – an organization, really, called the Internet Crime Complaint Center, or IC3, where you can report if you have been a victim of a cyber crime. A "victim" is someone who is hurt by a



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crime, who for example loses money because someone stole their identity. Unhappily, because cyber crime is so common, and often so difficult to stop, it is probably something we will all continue to live with in the future.

Now let's answer some of your questions.

Our first question comes from Mariella (Mariella) in Italy. Mariella wants to know how we use the expressions "I will want to" and "I would want to." I'm going to add a third expression, "I'd like to," because it's similar to the other two. Let's start with "I will want to."

"I will want to" means I don't want to right now, but in the future I probably will. "I would want to" means I can imagine a possible future in which I might want to do something, even if I don't want to do it now. "I would want to" is an example of the conditional. If certain things become true, then I will want to: "I would like to go the movies if that beautiful woman sitting next to me asks me to go with her." Of course, that beautiful woman is my wife. Don't get any strange ideas people!

"I will want to" means I am sure, and I know this will happen. "I would want to" means you're not certain or that certain things have to happen for you to want to do that.

The third expression is "I'd like to." "I'd like to" means I do definitely want to do something in the future, perhaps very soon or perhaps a long time from now. "I'd like to learn how to draw." It's something I want to do; I know I want to do it. "I'd like to win a million dollars in the lottery." No question, I'd like to! I want to right now.

Of these three phrases: "I will want to," I would want to," and "I'd like to," the last one, "I'd like to," is definitely the most common, what you will most often hear in daily conversation. "I will want to," which is similar in meaning, or closest in meaning to "I'd like to," "I would want to" is not very common at all. It expresses, as I mentioned, a future possibility but something that is not definite. It's not something you would hear normally in daily conversation.

You might be asking yourself, "Well, Jeff, isn't 'I'd like to' just a short form for 'I would like to,' and doesn't that mean the same as 'I would want to'?" Well, yes and no. Yes, technically you could say they mean the same thing same, however that's not the way they are used. "I would like to" or "I'd like to" means that you definitely, typically, definitely want to do something in the future.



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Whereas "I would want to" means something different; it requires that certain things happen before you actually do that thing.

Our next question comes from Jong-Hoon (Jong-Hoon) in Korea. The question has to do with the differences between "except" (except) and "except for." These two really mean same thing; there are some places we use one instead of the other, but in meaning they're almost identical if not identical — if not the same.

"Except" can mean not including: "I like everyone except the man standing over there." I don't like him; I like everyone except him. "Except for" can also mean not including: "I like everyone except for the man standing over there" means the same thing. "Except for" is typically used when the sentence begins with the word "except." "Except for the movie, I had a good time tonight." "I had a good time tonight, except for the movie." You can put it at the beginning; you can put it in the middle. But if it's at the beginning, most people will say "except for" instead of just "except."

"Except" and "except for" can also mean the same as "if it were not true that..." or "if it were not for (something)." For example: "I like driving, except on icy roads (roads that have frozen water – ice on them)." "I like driving, except on icy roads." It's often used in a conditional construction with "would." "I would like to go the movies, except that I have to work." There, notice that we have two separate clauses, or two separate sentences that are joined together. "I would love (or would like) to go to the movies, except that I have to work." I can't go to the movies, in other words, because I have to work. But if I did not have to work, I would love to go. That's the idea. Similarly, you can use "except for" with this meaning. "Angelina Jolie is happy, except for her husband Brad Pitt," meaning she would be happy normally, but she has to live with this really ugly guy named Brad Pitt so she's not happy. But if she did not have to live with Brad, she would be happy. Just an example!

Finally, Eliyaho (Eliyaho) in Israel wants to know the meaning of the word "conversely." "Conversely" sounds very formal to speakers of American English. It's a word used to introduce a statement – a sentence that is the opposite of something that you just talked about. For example: "All mothers are women, but conversely not all women are mothers." You notice the sort oppositeness of the second part of the sentence. In American English, it would be much more common to use phrase "on the other hand." "Going to Hawaii on vacation is a great idea, on the other hand going to Colorado to ski also sounds like fun." It's the same idea: not always opposite but at least very different from the first idea.



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If you have a question or comment, I'd like to have you email us at eslpod@eslpod.com. We don't have time to answer all of your questions, and it does takes several weeks, maybe even months, for us to get to your question, but we will try to answer as many as we can.

From Los Angeles, California, I'm Jeff McQuillan. Thank you for listening. Come back and listen to us again on the English Café.

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