



ENGLISH CAFÉ – 190

TOPICS

The U.S. Supreme Court; microloans/microcredit; less than (X) days versus up to (X) days; mainstream account; words ending in -ic versus -ical

GLOSSARY

to appeal – to ask a court other than the one that made the first decision to look at the situation again, with the hope that the second court will make a different decision

* Although the judge decided against us, we plan to appeal to a higher court.

Supreme Court – the most important and powerful court in the United States

* When will the Supreme Court meet to hear this important case about equal education for all students?

Supreme Court Justices – the nine judges who are a part of the Supreme Court, the most important and powerful court in the United States

* It is rare for all nine Supreme Court Justices to agree on a court decision.

to take (one's) place – to replace one in a job or position; to have someone else do a task or a job after one stops or leaves

* I'm helping to interview candidates to take my place when I retire next month.

to appoint – to officially give someone a job or position, usually in the government

* The governor appointed a committee to study the traffic problem.

to bork (someone) – to attack someone's character, often so he or she will not get a job or will have a job taken away from him or her

* An organization against smoking is trying to bork the person who will likely become the new Director of Health and Human Services because she's a smoker.

credit – a loan; money that is given to someone with the promises to pay it back later

* Do you think we can get credit from the bank to keep our store going until the summer when our business should improve?



ENGLISH CAFÉ – 190

borrower – a person who gets money from a bank that he or she will pay back later; a person who gets a loan

* As the borrower, it is your responsibility to make payments to repay your loan each month.

collateral – something that the person will give to the bank if he or she is unable to pay back the loan

* Will you use your house or your car as collateral for the bank loan?

to pioneer – to be the first person to do something; to be the first person to think of a new way of doing things and does it that way for the first time

* She was a pioneer by being the first woman to graduate from college.

entrepreneur – a person who starts a business, using mainly his or her own money, time, and work to try to make it successful

* After working for 15 years at the same company, Dan decided to become an entrepreneur and start his own company.

to alleviate – to make something less of a problem; to make a difficult situation a bit better

* There are too many people living in this city and not enough housing. We need to alleviate the overcrowding by building more apartments and houses.

less than 30 days – sooner than 30 days' time; under 30 days; fewer than 30 days; not 30 days or more

* We need to find another apartment because the lease on our current apartment will expire in less than 30 days.

up to 30 days – as much as 30 days, but no more; requiring as many as 30 days or fewer

* Our professor gave us up to 30 days to make changes to our report and submit it again to her.

mainstream – generally accepted; ideas or attitudes that are considered normal

* The mainstream opinion is that the government needs to do more to help poor people.

account – version of a story or event; report or description of an event or experience

* These two newspapers have different accounts of what happened at the meeting.



WHAT INSIDERS KNOW

Chief Justice of the United States: John Roberts

The Chief Justice of the United States “presides over,” or serves as head of, the United States Supreme Court. He or she has several “duties,” or jobs. He or she “casts” (formally gives) the first vote on decisions the court makes, though the vote is worth the same as votes given by the other justices. A very important part of any Supreme Court decision is the set of documents that are written to explain why the decision was made. This is because lawyers and judges will use these documents as a guide in future court case. If the chief justice votes with the “majority” (the group or side with the most votes), he or she may decide to write the “majority opinion” – the statement about why and how the decision was made – or ask another justice to write that opinion.

The chief justice also “presides over” (acts as the person with the most power or authority in a meeting) the impeachment trial of a president. An impeachment trial is held when a president is “accused of” (said by others that he or she has done something wrong, even though it has not been proven yet) crimes or other bad behavior.

When it is time for a new president to “take office” (begin the job of president), the new president must “recite,” or say, the oath of office, which is a promise to do the job as president as well as he or she can. It is the chief justice’s job to “administer” or present the oath. First the chief justice says the oath; then the new president says it.

The current chief justice is John G. Roberts, who became chief justice in 2005. He administered the oath of office to President Barack Obama on January 20, 2009. However, Roberts recited the oath slightly incorrectly. President Obama realized the mistake, but repeated the oath as the chief justice had said it. Roberts later administered the oath again to make sure the president said it correctly to avoid any question or problems “arising from” (as a result of) the first mistake.



COMPLETE TRANSCRIPT

You're listening to ESL Podcast's English Café number 190.

This is English as a Second Language Podcast's English Café episode 190. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in the beautiful City of 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, with additional courses in English, as well as our ESL Podcast Blog.

On this Café, we're going to talk about the United States Supreme Court, what it is, what it does, and why it is so important in American government and society. We're also going to talk about microloans and microcredit, which is the practice of giving poor people a small amount of money to help them start or to help them grow their small business. And as always, we'll answer a few of your questions. Let's get started.

This Café begins with a discussion of the United States Supreme Court. A "court" is a place where legal decisions are made about whether or not you did something wrong – something against the law. If someone is arrested, taken by the police, for stealing, or if someone tries to hurt another person, then the situation is discussed in front of a "judge," who is the legal decision-maker in the court. The judge decides whether the person has broken the law and, if so, whether he or she needs to go to jail or pay some money to the government as a fine. The judge doesn't always make the decision, however, sometimes it is made by what we call a "jury" (jury), which is a group of usually 12 citizens who make the decision about whether someone is guilty or innocent.

In the United States, there are many different courts, depending on the type of law that we are talking about. If someone believes that a court's decision is wrong or unfair, it is often possible to appeal the decision to a higher court. "To appeal a decision" means to ask another court to look at the situation again. The second court can either agree or disagree with the first court. In some cases if you don't like what the second courts says you can appeal it to an even higher court. So the courts have a certain what we would call "hierarchical" order; there are lower courts, and if you don't like that decision you can go to a higher, more important court that makes decisions and can overrule what others say. That is



ENGLISH CAFÉ – 190

they can say, “No, that lower court was wrong, this is the right decision,” and if you don’t like that decision you can often appeal to an even higher court.

The very highest court in the United States – the most powerful, it’s what you might call the final court that you can appeal to, is The Supreme Court. The word “supreme” means highest, most important. There are actually very few cases that are heard or decided by the U.S. Supreme Court. People can appeal to the court, but the court can say, “No, we’re not going to hear your appeal.” They can accept the appeal and then make a decision about it. They do that, however, very infrequently; there are far less than 100 cases every year that the Supreme Court decides. Even though there are thousands and thousands of people who appeal to the Supreme Court, the Supreme Court doesn’t accept very many cases to hear and to decide on. Mostly, the Supreme Court focuses on cases that are related to federal or national laws, especially cases that are related to the Constitution, which is the most important legal document in the U.S.

We talk a lot about the Supreme Court, how it works, what it does in a special course called Introduction to the United States, produced by ESL Podcast. Let me give you, however, some other general information about the Court. I’m going to talk about what happens when a judge is chosen for the Supreme Court. The Supreme Court is made up of, or has, nine judges, and we call those judges Supreme Court Justices. A “justice” is a judge who is part of the Supreme Court. We’re going to talk today about the U.S. Supreme Court, but each state also has its own Supreme Court, for state laws.

The justices are chosen by the president of the United States – that is, the U.S. Supreme Court Justices are chosen by the president of the United States. The Senate, which is one part of the law-making part of the U.S. government, has to approve, or say yes to the president’s choice. If the Senate says, “Yes, we approve of this person,” then that person becomes a Supreme Court Justice and has that job for the rest of his or her life, or as long as they want to stay on the Court. These are called “lifetime appointments.” There are some Supreme Court Justices who stay on the Court into their 80s and even 90s, they don’t leave the Court. Some people think this is not a very good idea, however, the law is that Supreme Court Justices can stay as long as they want, right up until the time they die. After they die we, of course, have to remove them from their chairs so they’re no longer at the Court itself – it’s not always easy to tell which ones are still alive!

The justices are chosen by the president, and there are often differences in the kinds of people that are chosen, depending on if the president is a Democrat or a



ENGLISH CAFÉ – 190

Republican. This means that when a justice retires, when they decide to leave the Court or when they die, become very important events because this creates an opening on the Court. When someone resigns or dies the president then gets the opportunity to select a person to put on there for life.

For example, Sandra Day O'Connor was the first woman to serve as a Supreme Court Justice. She was nominated, or selected, by President Ronald Regan, a Republican, back in 1981. She retired in 2006, when George W. Bush was president; that meant that President Bush was able to choose a justice who would take her place, or who would be the next justice. If she had waited longer to retire, if she had retired, say, in 2009, then President Barack Obama would have been able to choose the justice who would take her place, and that may have changed the decisions that the Court makes. It's often the case that if you are a Republican or a conservative justice, you will wait to retire until there is a conservative president. And the same if you are a Democrat or liberal justice, you may wait until there is a liberal president who will then appoint another liberal justice. Remember, the justices serve for life, so it's possible that people who are appointed 25-30 years ago are still making decisions – political and legal decisions that affect everyone, even though the current president (the president we have right now) doesn't agree with those positions.

In 1987, when the Supreme Court Justice Lewis Powell retired, President Regan chose a lawyer named Robert Bork to take his place. Remember that the Senate has to approve, or agree with this appointment, and in the case of Judge Bork the Senate did not agree, and so Bork was never "appointed" to the position, meaning he did not become a Supreme Court Justice. There is often a lot of controversy – a lot of disagreement when there is a Supreme Court Justice "nominee," someone who the president names but the Senate has not yet approved. There were a lot of controversial issues about Judge Bork; many people didn't like the decisions he made. Most people who are selected to be part of the Supreme Court are judges or law professors, and often they have written many decisions already, or many articles that express their opinion. This can be dangerous because if you have a lot of opinions that you have already given people can find something to disagree with. This is called having a paper trail. A "paper trail" means you have left evidence – you have left documents that people can use to investigate and to follow, in this case, your line of thinking.

The Bork nomination was so controversial – there was so much disagreement about it that there is now a new verb in the English language from Justice Bork's name; it is the verb "to bork (someone)." "To bork (someone)" means to attack someone's character, as many people did when Justice Bork was nominated. It



ENGLISH CAFÉ – 190

isn't a very common verb, but you might read it or hear it, especially if you are reading a story about a Supreme Court Justice nominee.

Although the president gets to select who the justice will be, the justices, once they are on the Supreme Court, don't have to listen to or agree with the president. In fact, there have been several Supreme Court Justices appointed by conservative presidents who have, after a few years on the Court, become very liberal. This, of course, is not what the president had wanted. But because the Supreme Court is independent of the president and of the Senate and House of Representatives (what we call the Congress), this independence is an important part of the U.S. Constitution, the way our government is put together – the way it is set up.

So now you know a little bit about our U.S. Supreme Court. Let's turn to our next topic, which is microloans and microcredit. When you need money, maybe to start a business or buy a home or a car, typically you would go to the bank and ask for credit, or ask for a loan, which is money the bank gives you and, of course, you have to give that money back with interest, which is extra money that you pay in order to get the loan.

When banks give out loans, they want the borrower, or the person who gets the money from a loan, to have something called "collateral," something that a person can give the bank if he or she is unable to pay back the loan. If you get a loan for a new car, for example, your car is the collateral. If you buy a car with a loan and you don't pay it back, the bank will come and take your car; your car is collateral for the loan.

This works well for traditional loans, but in some poor communities, people need very small loans for very basic reasons. Banks normally don't loan very small amounts of money: 25, 50, \$100. It's too much work for the bank to loan someone that small of an amount. In many countries – many poor countries where people may need only small amounts money, it is very difficult to get these loans through the regular banks. First of all, people don't have collateral for the loans and, again, the amount is very small. Microloans or microcredit was created to help people in this situation, people in poor countries who wanted to start businesses and only needed a small amount of money but didn't have any collateral. The word "micro," here means small, so "microloans" are small loans, loans of 25, 50, 100, maybe \$500 or less.

There was a bank that pioneered microloans and microlending in Bangladesh by the name of the Grameen Bank. To "pioneer" something means to be the first



ENGLISH CAFÉ – 190

person or the first institution to do something. ESLPod.com was a pioneer in English as a Second Language teaching podcast. There are many now, but we were the pioneer – the first ones or one of the first ones. In the same way, the Grameen Bank pioneered microlending when it started giving small loans to very poor people so they could build very small businesses. For example, the borrowers might use the money to buy more fruits and vegetables so they could sell them in the local market.

At first, many of the traditional banks thought that microcredit would never work, because the people who needed the microloans were what they called too high-risk, meaning that they wouldn't be able to pay back the loans. But the Grameen Bank has been very successful in its microlending program, and now there are banks all over the world that have become interested, or least more interested, in microlending. "To lend" means to give money to someone – to loan money to someone. It's the opposite of "borrowing," "to borrow" means to get money from someone else.

There's an American organization, what we call a "nonprofit" organization, an organization that does not try to make money the way a regular company would, called Kiva (Kiva), and it is also interested in microlending. They have an interesting website at kiva.org (dot org), where they try to connect individual lenders with entrepreneurs. "Entrepreneurs" are people who start and grow businesses, in this case in the developing world – in poor countries. You can be an entrepreneur in any country, but here the microlending program is to help small business people, usually individual people with small loans to help them with their businesses.

The nice thing about the website is that you can go and see descriptions and photographs of the people in other countries who need money to make their businesses grow. They call these "profiles." A profile is a brief description that gives basic information about someone or something. When you find someone you want to help, you can use the website to lend money to that person. So you have individuals here in the United States and other countries lending money to other individuals in countries all across the world. Most of these loans last for 6 or 12 months, and during that time you can use the website to read about what the individual is doing with your money and to see if he or she is paying the money back. What happens is that you give your money to Kiva, and then Kiva has organizations in all these different countries where they give the money directly to the people, then they keep track of – that is, they monitor whether the people are paying the money back. These are "no-interest loans," meaning the people don't have to pay any extra money, and you don't get any extra money.



ENGLISH CAFÉ – 190

It's basically a kind of gift that you're giving, but it is in the form of a loan. Once a person pays the money back to Kiva, then you can loan it to someone else.

There are many people who believe that microloans – microlending is one of the best ways to alleviate poverty. To alleviate (alleviate) poverty means to, in this case, make something less severe, make something so that it is no longer a large problem. To alleviate poverty means to make people less poor. Microlending gives people the help they need to make their lives better, and it is unlike other programs where people are just given money or giving food without asking anything back. Many people believe that microlending gives people a sense of pride and makes them want to continue to make their business grow and become even more successful, and if the businesses are successful, that, of course, will help people to escape their poverty conditions.

Kiva.org has become very popular here in the United States, and there are many people who participate in this program. You might want to take a look at kiva (kiva).org

Now let's answer some of the questions that you have sent us.

Our first question comes from Carlos (Carlos) in Nicaragua. Carlos wants to know the difference between the phrases "less than 30 days" and "up to 30 days."

"Less than 30 days," or 15 days or 10 days, however many you want, means sooner than or before that many days is over. For example, less than 30 days means before the end of 30 days. So if it is the first of April and someone says, "I want you to pay me in less than 30 days," they mean they want you to pay them before the 30th of April – 30 days after that time. Or, if it's the 15th of May and someone says, "I want you to pay me in less than 15 days," they mean they want you to pay them before May 30th. You can also just use the expression "in 30 days," or you could also say "under 30 days." "I want this paid to me in under 30 days," or "in 30 days," or "in less than 30 days."

"Up to 30 days" means something a little bit different. When we use the expression "up to (a certain amount of time)," we mean as much as. If you need 30 days, then that's okay, but you can do it in less. For example, you buy something at the store and the store gives you a coupon that you can use in the future, it might say you have up to three months to use this coupon; you can use this coupon any time in the next three months. Or someone may say, "You can live in my house for up to 30 days, but then you'll need to find your own house."



So, you can live in my apartment for 15 days, for 20 days, for 28 days, all the way up to 30 days. “A maximum of 30 days” is another way of saying this.

Usually, but not always, “up to” is used in some sort of positive way, and “less than” can be used in a more negative way. If someone says, “You have less than 30 days to live here,” that usually means I want you out of here in 30 days and I’m really not happy you’re here now. If someone says, “You have up to 30 days to stay in this apartment,” that’s a little more positive; it’s saying “Well, it’s great you’re here and you can stay up to 30 more days.” “Up to” is a little more positive emphasis versus “less than,” but again, that’s a very general guideline in how to use these expressions.

Our next question comes from Evgeny (Evgeny), originally from Russia now living in Germany. The question has to do with the word “mainstream” or “mainstream account,” “mainstream idea.” What does the word “mainstream” mean in these cases?

“Mainstream” is the generally accepted ideas or views – opinions that are considered normal. A “mainstream movie” would be a movie that is popular with the average person. “Account” is a version of a story; the “mainstream account” of something would be the popular view, the view that most people agree with about a certain event or topic. “Mainstream” is sometimes used to indicate that something is acceptable or popular for a large group of people, for example, on radio or television, things that most people will watch or listen to. A “mainstream account” would be the most popular or generally accepted explanation of something. “Mainstream” can mean the most popular idea, or the main group of people even. Someone would say, “His ideas are not in the mainstream of American politics,” that would mean that most people don’t agree with that political position or political opinion. It’s not in the mainstream; it’s not the one that most people believe.

Finally, Kaz (Kaz) from Poland – or perhaps it’s Kaz [different pronunciation] – wants to know the meaning of the endings of words with “-ic” or “-ical,” for example: “geographic” and “geographical.”

Well, both the “-ic” and “-ical” endings in English are used to create adjectives, words that describe other words using a noun to begin with. So, “geography” is a noun, the study of places; “geographic” is an adjective, it refers to place study, if you will. So, “geographic” and “geographical” both relate to “geography,” the study of the earth’s surface. Similarly, the words “ecologic” and “ecological” – or “ecological” [different pronunciation] – both describe things related to “ecology,”



which is the study of the relationship between the environment and people in the environment or animals in the environment.

Many times these words mean the same thing if it ends in an “-ic” or an “-ical”; often one form, however, is more popular than another. For example “biological” relates to “biology”; it’s possible to say “biologic” but you’ll almost never hear that, “biological” is the more popular one. “Geographical” and “geographic” are both equally popular. “Ecological” is much more common than “ecologic,” although again, it’s possible.

So, “-ic” and “-ical” at the end of a word means that these are adjectives that are formed from nouns, often ending in “y”; for example “photography” can give you “photographic.” “Photographic” means something related to photography; it’s an adjective. “Photographical” would not be used, so here’s another case where one is much more popular than the other – one form. There’s no general rule I can give you, however; it’s just a matter of doing a lot of listening and reading. But that will at least let you know what the function of the word is, it’s an adjective when you hear the “-ic” or “-ical.”

If you have a question about some use of English, whether it’s geographical, geological, biological, physiological, psychological, or philosophical, email us at eslpod@eslpod.com.

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

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