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## TOPICS

America's Most Wanted; buying a first home; similar to but distinct from; on the side; a fair extent

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## GLOSSARY

**wanted** – a person that the police is looking for because he or she has done something that is against the law

\* No matter where that man goes, he has to hide because he is wanted for trying to murder three people.

**criminals** – people who have done something wrong and have broken the law

\* The Chief of Police said that in order to keep society safe, criminals must be caught and punished.

**to reenact** – to act out something that has already happened; to act out something again

\* No one could figure out why the car crash happened so they reenacted the accident.

**tip** – information that helps a person be more successful or to solve a problem; in law, information that helps police solve a crime

\* The police will pay \$500 to anyone who can give them tips on how to find that dangerous criminal.

**resources** – things such as time, money, and energy that help a person do something else

\* We must be careful not to waste water and electricity. We must take care of the earth's natural resources.

**grants** – money that the government or an organization gives to a person for a specific purpose; money given to a person for studying or doing research

\* The government gave the university a \$5 million grant to study how to decrease air pollution.

**down payment** – the amount of money that a person pays, which is only a part of the total cost of something, with the promise to pay the rest later



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\* Jung made a down payment of \$1,000 on a car and promised the owner that he would pay the rest of the money the following month.

**mortgage** – a loan from the bank in order to buy a home

\* Many people must work very hard for many years to pay back their mortgage.

**tax credits** – money that a person can take out from the taxes that he or she owes the government

\* Some people are more willing to give money to charity if they know that they can get tax credits for it.

**to shop around for (something)** – to go to different places or shops to find the best price for something

\* Max shopped around for a computer for a month before finally deciding to buy a laptop.

**real estate agent** – someone who helps people look for houses and other property to buy; someone whose job is to sell and buy houses and property

\* Because Rafael had just moved to New York, he asked a real estate agent to show him some apartments that he could buy.

**to make an offer** – to tell the seller or owner how much you are willing to pay for something

\* My husband and I really liked the house by the park, so we made the owner an offer and she accepted it.

**similar** – alike; almost the same as; having the same characteristics as something else

\* I like your new car. I want to buy one that is similar in size and features.

**distinct** – separate; not the same; different

\* Although those two twins look alike, they have distinct personalities.

**on the side** – in addition to the main thing; separate from the main thing

\* I don't like food that is too spicy, so I asked the server to put the chili sauce on the side.

**a fair extent** – in a way that is considered acceptable or enough

\* Although Domingo spent only three months in Germany, he can get by in German to a fair extent.



## **WHAT INSIDERS KNOW**

### **Bounty Hunters**

Many American children dream of becoming a police officer or a firefighter when they grow up. They see people doing such jobs on TV and think they are brave and have exciting lives. But how many children ever think of becoming a bounty hunter? Probably not many, because few people know what bounty hunters are.

Before we can understand the job of a bounty hunter, we have to first understand what happens when a person is caught for doing something illegal. The person who is caught, or the “suspect,” is brought before a judge. If the “crime” (illegal thing) that the person did was not very serious, the judge may allow him to be “released” (set free) until the day he has to appear in court for his or her trial. Before he can be released, however, a person known as the “bail bondsman” has to promise to pay money or property to make sure that the suspect appears in court and does not try to run away. This money or property is known as “bail.” If the suspect runs away after he or she is released and does not appear in court when he or she is supposed to, this person becomes a “fugitive.” The bail bondsman then has to pay the state the money or property that he promised.

Because bail bondsmen do not want to pay the money or property they promised if the suspect runs away, the bail bondsman may hire a bounty hunter. “Bounty hunters” look for suspects who are hiding from the law. Sometimes, bounty hunters are also known as bail officers.

A very famous bounty hunter is Duane “Dog” Chapman. He owns a family business in Hawaii together with his wife, sons, and daughter. Their job is to look for suspects who are hiding from the law.” “Dog the bounty hunter” is so famous because he has his own TV show. This show has been going on for four years, and more than two million people watch his show. People love this show because it allows them to experience the excitement of following and catching criminals.

Although bounty hunters are not a very popular job in America, they are useful in helping policemen “track down” (catch) criminals. There are about 8,000 bounty hunters in America, and every year, they help to make 30,000 to 40,000 arrests.



## **COMPLETE TRANSCRIPT**

You're listening to ESL Podcast's English Café number 171.

This is English as a Second Language Podcast's English Café episode 171. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

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On this Café, we're going to talk about a popular American TV show (television show) called America's Most Wanted. We'll also talk about what is involved when you buy a home in the United States. There are still people doing that, I think! And as always, we'll answer a few of your questions. Let's get started.

If you've had an opportunity to watch television in the United States, you might have seen a popular show called America's Most Wanted. If a person is "wanted" it means, in this case, that the police are looking for that person because he or she has done something against the law. They want to arrest this person; they want to take them and put them in jail. These people we call "criminals" (criminals), or people who have broken the law.

The FBI, or the Federal Bureau of Investigation, which is the national security force, I guess you could call them, they have a list of "most wanted" criminals, or the criminals that they consider the most dangerous, and are still not in jail. Many police departments also have these most wanted lists. These are people who they really want to catch, but they haven't been able to find them yet. Often they put these criminals' photographs and other information on "posters," or large pieces of paper that are hung in the post office or other public buildings so that if you see someone who looks like the person in the photograph, you can call the police and let them know. But the truth is that most Americans don't look at these posters; most people don't go in and look at the poster and say, "Hmm, I'm going to find this person," so it doesn't necessarily help the police very much.

However, in 1987, more than 20 years ago, there was a new television program created that really changed the usefulness of these most wanted lists. The



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television program was called America's Most Wanted, and it provides information about the criminals who are on the most wanted lists of the FBI and other police departments. What happens in the show is that using actors they reenact the crime. "To reenact" means to act out again, to use actors to, we may say, "dramatize," or put it like as if it were a television program. In the reenactment the program then shares the information, or gives you the information that the police have about the crime and the criminal. It then shows photos or drawings of the real criminal and asks viewers to call if they have any information about the crime or this person. Because this is on television, millions of people, then, are watching this program – are watching these reenactments and then seeing the photographs of the criminals.

When the first show started – when it first began, the police officers, or at least many of them were very "skeptical," meaning that they didn't believe the show could actually help them catch criminals. But the criminal who was "profiled" in the very first show, that is the criminal who they talked about in the very first show, was caught by the police just four days after the show, thanks to, or because of the information provided by the show to people who were watching it. Somebody watched the show and then called the police about this person. This proved that America's Most Wanted could actually help police departments catch these dangerous criminals. In fact, as of May of 2008, more than 1,000 criminals have been profiled, or shown on the show, and have been caught. They don't catch everyone on the show, but they've caught a very large number. Many police departments now support the show, meaning they think it's a good idea, and they may help the producers of the show do their work.

The show's "host," or the person who talks about the criminals who are profiled on the show, is a man named John Walsh. John Walsh had a son who was just six years old when he was "kidnapped," he was taken away secretly from his mother and father and he was "murdered," he was killed by a criminal. After that happened, which you can imagine would change someone's life completely, John Walsh decided to get interested in helping the police catch criminals. Hosting America's Most Wanted is one way for him to help police departments do their work and to keep other criminals from hurting other children and adults.

Many Americans watch America's Most Wanted because they think it's interesting; it's like another police show. They don't really expect to see someone they know being profiled, or being shown as a criminal. But the viewers, or some of them, do call, and they are usually people who have seen the criminal in their neighborhood, or perhaps at their workplace. Viewers are



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able to call the show “anonymously,” meaning they don’t have to leave their name when they leave information for the police. This information is sometimes called “tips” (tips), information that helps you solve a secret, or solve a crime in this case.

I’ve only seen this show a couple of times myself, but it is, and has been, popular for many years. Unlike other police shows it actually does help the police, in many cases, catch people who are criminals. So, if you’re watching television and you see, in the United States, America’s Most Wanted and you seen my picture up there, well, please don’t call!

Now let’s talk about a very different topic, buying a home in the United States. Many Americans believe that owning your own home is part of what we call the “American Dream,” the goal of many Americans. Some I suppose, might think it’s even their right to own a home, in the sense that they should own a home. Home-buying can be very “intimidating,” meaning it’s something that people are scared of. It’s also, however, a common, and for many people, necessary purchase. Some people see it as a good investment, especially if the prices of homes, what we would call the home “values,” are going up. Home values usually do go up over time; we say they “appreciate” (appreciate) over time – they increase over time, but that isn’t always true.

Someone who has never bought a home before and is buying a home for the first time is called – no surprise – a “first-time homebuyer.” In the United States, there are many programs to help these first-time homebuyers – often younger adults, younger families. First, there are many nonprofit organizations that provide homebuyer information. These are organizations that are not businesses, they’re not trying to make money; they’re just trying to provide free information. They teach first-time homebuyers about the process of buying a home and give them access, or give them the ability to use many resources. A “resource” is something that can help you do something.

Some of the resources for first-time homebuyers include grants. A “grant” is money that is given to a person by the government or by another organization for a specific purpose. For example, the government gives grants to students. It says, “Here. Here’s some money to help you pay for your education.” You don’t have to give the money back, that is, it’s not a loan; it’s a gift. Many states also give money to their students to go to college, especially if they don’t have a lot of money from their own family. I received grants from the federal and my state government, back in Minnesota, when I went to the University of Minnesota.



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Many home-buying grants are used to help first-time homebuyers make what we call a “down payment.” A “down payment” is a large amount of money, somewhere between 10% and 20% of the price of the house, that you need to give in order to get what’s called a “mortgage,” which is the name we give the loan that a bank can give you to buy a house. So for example, if you want to buy a \$300,000 home, and you don’t have a lot of money – you don’t have \$300,000 – you can go to the bank and get this special loan, a mortgage. The bank will require usually that you make a down payment, that you pay them somewhere between 10% and 20% of the home’s value. So, if the home is \$300,000 and you made a 20% down payment, you would be paying the bank \$60,000 all at once – at one time. Many homeowners save for several years so they have enough for a down payment – for that first big payment to the bank. First-time homebuyers’ grants might give you some of the money that you would need in order to make this large down payment. Then the bank would lend you the rest of the money, but of course you have to pay that money – the mortgage – back, not just the money they give you, but also “interest” on that money, a percentage of that money; maybe 5%, 6%, 7% you would have to pay back as interest.

There are also some tax credits for first-time homebuyers. A tax “credit” is money that the government says you can subtract from your taxes at the end of the year. So if you work and you owe the government, say, \$10,000 in taxes, and you have a \$5,000 dollar tax credit you only have to pay the government \$5,000. The government, essentially, pays for part of your taxes. Right now, many first-time homebuyers get about a \$7,500 tax credit.

The first step in buying a home is to find, or to shop around for a mortgage. The phrase “to shop around for” something means to go to many different stores or to speak to many different people in order to find the best price for something before you buy it. “To go shopping” means to go and buy things, so “to shop around” for something means to look at many different places before you buy something. Many people learning English may go to different websites; they may shop around to see which website is best. We hope they come back here, of course! If you’re going to buy a new computer, you may also shop around at different stores. When you’re ready to buy a home, you’ll need to shop around for a good mortgage in order to find out which bank will give you the best mortgage terms, meaning what are the conditions – what are the things that you have to do with this loan. This includes the interest rate, the percentage that you have to pay back in addition to the main money that you get, which is called the “principal.” The “principal” is the money that the bank gives you; you have to give



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that money back plus a certain percentage of interest. So, you want to find a bank that has a low interest rate. You also want to find a bank that doesn't charge you too many fees. A "fee" is a price that you have to pay for something that the bank does for you, and there are lots of different ways that the banks make money by charging you for things when you get a mortgage loan.

Another very important step in buying a home, as well as selling a home, is to find a good real estate agent. A "real estate agent" is a person who helps you look at different homes and helps you buy the home. They understand, or should understand all of the legal paperwork, the forms that you have to fill out and so forth. A good real estate agent should have a lot of experience in buying and selling homes in that area, the area where you want to live, and be someone who listens to you – knows what you want and knows how to help you find it. Usually, you'll tell a real estate agent: "I want to live in this neighborhood," and then the real estate agent will take you to different houses that are for sale, or perhaps condominiums, and they will show you these places and give you the prices, and also help you decide which one is best. They'll indicate what other houses in that neighborhood have sold for recently, and that gives you an idea about whether this is a good price or not. It can take a couple of days, or it can take several months; it depends on how soon you find something that you want to buy.

Once the homebuyers find a home they want to buy, they "make an offer" on the home. That is, they tell the sellers how much they're willing to pay for it. Usually, this is a long legal document, a contract that they sign saying we will pay you this much money. Usually people do not offer to pay the exact price that the sellers want; they try to offer a lower price, and then you "negotiate," or bargain for a price. However, if the housing market – the sale of houses is what we would call "hot," meaning there are a lot of houses selling quickly and the prices are going up, you might actually pay more than the price that the sellers are asking, what we call the "asking price." Someone may, for example, make an offer \$10,000 over asking price, meaning more than the seller asked for because there may be many different people trying to buy the house. And of course, supply and demand, one of the basic rules of economics, says that if more people want to buy it then the price may go up.

Eventually, the real estate agent helps you fill out all the paperwork once your offer is accepted by the seller, and then they help you with something called the "closing." This usually takes place a month or six weeks after the seller has accepted your offer, and this is when you officially and legally get the house. Then, of course, each month you have to pay the bank money for the mortgage





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that you took out – for the loan that you got in order to buy the house. The person who is selling the house, however, gets all of the money from the bank at once. They don't have to wait until you pay for the mortgage; they get their, say, \$300,000 right away.

Now let's answer a few of your questions.

Our first question comes from Calvin (Calvin) in China. Calvin wants to know the meaning of the expression “similar to but distinct from.”

Something that is “similar” is something that is alike, something that is the same or close to being the same, something that has what we would call “shared characteristics,” they have things in common. French and Italian and Spanish are similar to each other. Or at least they are more similar than, say, French and German.

“Distinct” (distinct) means separate, different, not similar, or least not as similar. So, if someone says “similar to but distinct from,” they mean that these two things that they are comparing have some things in common but they are also different – they are separate from each other. So for example, you may say that the music of Mozart and Hayden, two famous music composers, are similar but distinct from each other. They are separate; you can tell they are different, but they also have some things in common.

Liisa (Liisa) in Estonia wants to know the meaning of the expression “on the side.” For example, if I said I do podcasting, and on the side I'm a baseball player. “On the site” means in addition to the main thing or the main occupation that you do. So if somebody says: “I am a businessman, but on the side I am also an artist,” or “I'm an artist on the side.”

“On the side” can also mean something that you get with something else at a restaurant. So, if you go into McDonald's and you buy a hamburger, you may ask for a side French fries, or French fries on the side.

“On the side” can also refer to a secret relationship – a romantic relationship that someone who is married has outside of their marriage with another man or woman: “The man was married, but he had a girlfriend on the side (in addition to his wife).” Not recommended, generally speaking!



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Finally, Gabor (Gabor), originally from Hungary now living in London, England, wants to know the meaning of the expression “a fair (fair) extent (extent).” The word “fair” in this expression means sufficiently or somewhat largely, a lot. “Extent” refers to how much, or we would say to what degree something is true or something happened. The expression “to a fair extent,” then, means that something has happened – something has moved forward or changed, but not as much as possible.

Some examples may help here: “The book sale was successful to a fair extent, as we sold about half of our books.” So, “to a fair extent” says yes, we sold a lot, but not as many as were possible. You might say a lot, but not completely. It’s also possible to say “to a certain extent,” it means something very similar: it was partially successful but not completely successful, or it is partially true but not completely true. “To a certain extent, our parents are responsible for how we behave as adults.” Not completely, but somewhat – to a certain extent.

If you have a question or comment for us, you can email us. Our email address is [eslpod@eslpod.com](mailto:eslpod@eslpod.com).

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

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