



## ENGLISH CAFÉ – 35

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### TOPICS

The Da Vinci Code, how Americans pay for retirement, I could use one, to hang out, care for vs. care about, tag vs. label, allow vs. permit vs. let, to take the Fifth

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### GLOSSARY

**hoax** – something someone invents or makes up to fool or trick other people; a lie or deception that you get someone to believe is true

\* I heard that the government planned to make Jeff McQuillan's birthday a national holiday, but it was a hoax.

**semi-retire** – to work part-time, to work less so you can take more time to relax when you are older

\* She worked hard and saved her money for 30 years. Now, she can semi-retire at the age of 50.

**IRA/401K** – types of financial (money) accounts that U.S. workers can have to save money for retirement; investments that will give you money when you retire

\* I need to open an IRA or 401K account so I can save money for retirement.

**to draw a pension** – to get money from a company or the government to live on when you retire

\* At the age of 65, she began drawing a pension from her company.

**fixed income** – when you are no longer working (retired) and have only the money from your pension or retirement accounts to live on; "fixed" means it will not change

\* If you get seriously ill and are on a fixed income, you may need to sell your house to pay the medical bills.

**to hang out** – to spend time relaxing or enjoying yourself with friends or family

\* Do you want to come over after work and hang out at my house?

**spy** – a person who gathers or gets information secretly; usually someone who works for a government

\* A spy needs to keep a lot of secrets.



**ENGLISH CAFÉ – 35**

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**to care for** – to like, to find pleasing

\* This tastes terrible. I really don't care for this kind of dessert.

**to care about** – to be concerned about, to be interested in

\* You could ask them to donate but I don't think they care about animals very much.

**tag** – something used to give you more information about a product, such as a piece of clothing

\* There isn't a price tag on this shirt. How much is it?

**label** – something used to give you more information about a product, such as a piece of clothing or anything that you buy; often a piece of paper that is on the box or container of the product

\* Read the label on the can and tell me how to prepare this soup.

**to incriminate** – to show that someone is guilty of a crime; to provide evidence that someone did something wrong

\* You don't expect me to incriminate myself by answering that question, do you?

**to take the Fifth** – to refuse to answer questions about what you did because you don't want to tell anyone what you did wrong; comes originally from the Fifth Amendment to the U.S. Constitution

\* When I asked my son if he knew which of his friends ruined my garden, he said he was taking the Fifth.



## ENGLISH CAFÉ – 35

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### ENGLISH LEARNING TIPS

Most people know that reading is a good way of improving your vocabulary. But did you also know that reading can help you with your grammar, your spelling, and your writing? When we read, we “acquire” or pick up a lot of information, even information that we are not consciously aware of. Doing a lot of reading in English will also improve your listening comprehension, because you will know more about the language and be able to recognize more words when you hear them.

What sort of things should you read? First, you should be sure to read something that you can mostly understand, a book or article where you understand 90 to 95% of the words. This is important because you need to be able to know enough words in the reading to be able to figure out the new words. If too many of the words are new to you, you won't be able to guess or figure out as many of those new words. Second, you should start by reading about something you already know a lot about or learned a lot about in your native language. For example, if you've read a lot about cars in your native language, you may want to read some articles about cars in English. You will be more familiar with the topics (we'd say you'll have more “background knowledge”) and that will make the reading easier to understand.



## ENGLISH CAFÉ – 35

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### COMPLETE TRANSCRIPT

You're listening to ESL Podcast's English Café number 35.

You're listening to English as a Second Language Podcast's English Café number 35. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

On today's Cafe, we're going to talk about the most popular movie in the United States, "The Da Vinci Code." We're also going to talk about how Americans retire and what they do for money after they leave their work. And, as always, we'll answer a few questions. Let's get started.

Before we get started today, just a quick announcement. If you have not seen our new website at [eslpod.com](http://eslpod.com), please go and visit. We have an all-new website and of course, an all new service called the "Podcast Learning Guides." This is 8-10 pages of additional material for each podcast. So, go to our website for more information about that.

One of the most popular books in the United States in the last couple of years is something called "The Da Vinci Code." "Da Vinci," of course, the name of the great artist, Leonardo Da Vinci from Italy; a "code" is usually a bunch of numbers or letters that have some sort of secret that you are trying to hide from someone else. So, in a war, for example, you might have a secret code that you use to communicate with your generals, your army, and your navy.

Well, "The Da Vinci Code" is a novel about a secret organization, a secret part of Christian history. The author is Dan Brown, who's an American author. And the book has been very, very popular. I have not read the book, a friend of mine tried reading it and didn't like the writing very much, didn't think it was very well-written, but of course, to be popular does not necessarily mean to be well-written. Well, The Da Vinci Code has become very famous and controversial in the United States. One of the reasons is that the author, Dan Brown, says that it is a novel, it is fiction, but he also says that there are some things that are true about it, that the basic idea of the novel is based on something that is true.

Now, I don't want to tell you too much about the novel or the movie because there is now a new movie about the book that you can see. It is now available in



## ENGLISH CAFÉ – 35

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the United States. This movie stars Tom Hanks. Tom Hanks is a famous American actor who has been in many big movies. His co-star, the other big star in the movie is a French actress whose name is Audrey Tautou. She is a famous actor in France and in the United States. Well, this movie is now in the theaters here in the United States and it's been controversial; many people have been upset by the movie because it says that some of the things in the Christian faith, in the Catholic religion, are not true and that there is a secret organization that has this secret information. Well, this is, as I say, have been very popular here in the U.S. and many people like the story. Although, there has been a lot of criticism of Dan Brown because he says that this story is based on something that is true—that there was a secret organization in Europe for many hundreds of years that has been hiding the truth behind what really happened to Jesus, the founder, the person who began the Christian religion.

And Dan Brown is not a historian and there was a very interesting television report, news report, about the book a couple of weeks ago, on a very famous news program here called “60 Minutes.” The “60 Minutes” show is a one-hour show about different news topics. They did a story about “The Da Vinci Code” and they interviewed several historians from Oxford and some of the best universities. And what they discovered is that what Dan Brown based his book on was actually a hoax. A “hoax” is something that is invented, something that someone makes up and gets other people to believe. The historians all said that the book is completely false, there isn't any historical basis in the main idea in the book. But, of course, people like to go see movies not because they are true but because they are entertaining. I have not yet seen “The Da Vinci Code,” the movie, and when I do, I'll let you know. It might be a good movie even if it's not true. But many religious people in the United States have been mad, had been upset about the movie because Dan Brown continues to say that it is based on something that is true, when the historians are saying that it isn't.

Our next topic today is about retirement in the United States. “Retirement” comes from the verb “to retire.” To retire means to stop working, usually for good; that is, stop working for the rest of your life. So, when you get older, you can leave your job and retire. You won't have to work anymore. “Retirement” is the noun and it is something that, of course, all of us want to do. Some people in the United States retire early. Early usually means before the age of 62 or 65. Traditionally, in the United States, people retired or stopped working at age 62 or 65; however people are living longer now and many people don't retire until they're 70 or 75. But, the average age is still probably 62 to 65 years old. Some



## ENGLISH CAFÉ – 35

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people who have enough money can semi-retire even earlier. To “semi-retire” means to half retire. “Semi-“ means half, as a prefix, usually, often. To semi-retire is to leave your work before 62; you typically continue working part-time. But, most people do not semi-retire; they retire when they reach a certain age.

And in the United States, we have a very strange system for retirement. We don't have a national government system. Well, we do, but it's not always enough. We have something called “Social Security.” a government retirement system that most everyone pays into, that is, every time that you get a paycheck from your employer, they take out some money for Social Security taxes. The government takes that money and then it gives it back to you when you are going to retire. But, the amount of money you get back from the government usually isn't enough. So, many companies have their own retirement systems.

Traditionally, companies had what were called pensions. A “pension” is like a guaranteed payment that you get. It's money that the company gives you. It doesn't matter, necessarily, how much you have saved. If you've worked at the company for so many years and you put money into the pension fund - a “fund” is like a pot of money, it's a collection of money, a fund - you can get a pension. The verb that we use is “to draw” a pension: “I'm drawing a pension from my company.”

Many companies in the last 15, 20 years, however, have stopped their pension programs. Instead, they have told the workers that they need to save money on their own. The government has helped with this by allowing you to set up special retirement accounts so that you can take your own money and put it into these retirement accounts. There are a couple of popular accounts that people use: one is called an IRA. An “IRA,” or we sometimes just say an “Ira.” IRA is an acronym. Of course, an “acronym” is letters that stand for something else. Here, it stands for an “Individual Retirement Account.” If you work, you can put money into the Individual Retirement Account. The good thing is the government will not charge you taxes, income taxes, on the money that you put into the Individual Retirement Account. That's the good side. The bad side is you can't take money out of that account until you are at least, I think 59 and a 1/2 years old. When you take it out of the account, then you have to pay taxes on it. That's what we call a traditional IRA. The idea is that you will have less money when you are older than you have now, so it's better to pay taxes when you are older on a lower amount than paying taxes today. So, the government tries to encourage people to have these IRA's.



## ENGLISH CAFÉ – 35

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Sometimes, companies will agree to put in some money, what we would call a “matching amount.” To “match” means they’ll put in a dollar for every dollar you put in. These are special accounts that are called 401K. “401K” is just the name of the law or the regulation that the government set up. So, if someone says, “I have a 401K,” they mean, they have a retirement account that they pay into. Usually and often, the company they work for (or if you work for the government, the government) will give some money into your account, as well.

Well, all of these are ways that people try to get money for their retirement. As I say, it’s not always enough and many people do not have an IRA or a 401K. They have to rely on the government’s Social Security money. We usually say these people are on a “fixed income.” “Fixed” means that they are not making any more money; they can only take the money...they only get the money that the government gives them. And many retired people are on a fixed income.

That’s a little bit about how people retire in the United States. Other countries sometimes have a national system. Here, in the US of course, we don’t have a national system of many things. We do not have a national system of medicine and we don’t really have a very good national system for retirement. It’s one of the things that many people have tried to change, but it’s been very difficult because, of course, people don’t want to pay for it. That’s a real problem. Now let’s answer a few questions.

Our first question comes from Kirk in Beijing, China. Kirk wants to know the meaning of the expression “to hang out” (two words). Well, to hang out is a verb. It’s an informal expression, which means to spend time, but to spend time somewhere not doing anything in particular. You’re not necessarily doing an activity, like playing a sport or listening to music. Usually, to hang out means to go somewhere to spend time, often with a friend or family. You can be watching TV, I guess or listening to music, but you’re not really doing anything very active. You use this expression, for example: “I’m going to go hang out with my friends.” It means I’m not going to do anything in particular, we’re just going to hang out, we’re just going to be together. A “hangout” can also be a noun; it’s a place where you hang out. So, for example, we usually use this for younger people in high school, for example. You may say, “Where are the favorite hangouts?” Where do kids like to go to spend their time? That is a use of the word as a noun.



## ENGLISH CAFÉ – 35

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The next question comes from Gilles in France. Gilles wants to know about an expression he heard watching a television show. The television show is called “Alias,” which is a very popular television show in the United States. It's about a woman who works for the CIA and she's a spy. A “spy” is, of course, someone who gets information secretly for their government. The CIA is the “Central Intelligence Agency,” it's the government agency of spies. Well, Gilles heard the expression in this show, “Alias,” called “I could use one.” The expression was when the character in the show, the woman who is in the show, Sydney Bristow is her name, had a very long and difficult day. One of the other characters said, “Do you want to hear a joke?” And Sydney said, “Yeah, I could use one.” Well, that expression is when you have a difficult time or you're in a difficult situation for a long period of time and you need some relief, you want something to make you feel better. For example, you are working hard all day and you come home and you say, “I could use a drink,” or “I could use one” if someone offers you a drink. That is, I need something because I've had such a difficult day, a difficult time. So, that's what Sydney is saying here, the character in the show, that because she has had such a difficult or tough day, she could use a joke. A joke would help her.

Next question comes from Sasha back over in Asia—in Tokyo, Japan. Sasha wants to know the difference between the expressions “to care for” and “to care about.” “To care for” is when you are saying whether you like something or not. For example, “I don't care for movies that have a lot of violence.” It means I don't like movies that have a lot of violence. Actually, sometimes, I do, but as an example...I don't care for. Or you could say, “I don't care for fish. I don't like the taste.” Or, “I don't care for that woman on the television show. I think she is really stupid.” “To care about” means that you are concerned, that you are interested, that you want to be able to find out more or take care of something. For example, “I care about the environment,” means it's important to me that we have clean air and clean water. I don't care about the kind of car I drive. It's not important to me. So, “to care for” is to like something and “to care about” is to be concerned or interested in something. Thank you, Sasha. That was a very good question.

Our next question, we are going to go down to Argentina in South America. We don't have a name here: GLM, the initials. The question has to do with the difference between the words “tag” - I pronounce it “tayg” because that's a very Minnesotan way of pronouncing it with a long “a,” but, most people would say “tag” - versus “label.” What's the difference between a “tag” and a “label.” Well,





## ENGLISH CAFÉ – 35

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sometimes, they mean the same thing. For example, on your clothing, on your shirt, usually there's a little piece of material that gives you the size of the shirt, tells you if you can wash it in cold water or hot water. We call that the tag. You can also call that the label. A tag is a label, in this case. It tells you information about, in this case, a shirt or your pants or wherever you find it. Sometimes, we use them differently, however. In a store, a tag is the little piece of paper that has the price. So, you say, "Where's the tag on this shirt?" What you're asking there for is the price. You can have a tag on a piece of a furniture, you can have a tag on a shoe, anything that you can sell could have a tag. These are sometimes also called "sales tags," sales tag, it's the price of that particular item. A "label" means also something that has information on it that you put usually on the side of a box. For example, if you are going to mail a box, a package, you would put a mailing label on it. That would have the mailing address and the name of the person to whom you are sending the box. We wouldn't call that a tag; we'd call that a label. So, sometimes, they mean the same thing, but there are also special uses of tag and label, as we talked about. So, thank you, from Argentina.

Our next question is going to go back to Europe. This is from Elamine from France. The question here has to do with the difference between the words "to allow," "to permit," and "to let." All three of these are verbs, of course, and the idea is that you are giving someone permission. You are allowing them, you are saying it's okay for them, to do something. Often, these three verbs are used to mean the exact same thing. The differences are probably more related to formal and informal. "Allow" and "permit" are more formal; "let" is more informal, probably, more common. "I'm going to let you see the movie today." "I'm going to allow you to see the movie." "I'm going to permit you to see the movie." All three mean the same, but you wouldn't use allow or permit if you are talking about your friend or someone in a more informal situation. If you say permit, it's usually for something that, for example, the principal might say to the student or the teacher to the student. It's a little more formal. You will see on a sign, for example: "No smoking permitted" or "Riding your skateboard is not permitted in the park"—little more formal use of that particular form.

There are also some differences between "let," "allow," and "permit." When you use allow and permit and you have another verb in the sentence, you use the word "to" in front of the second verb. For example: "I am going to permit him to watch the movie." Notice we don't say, "permit him watch." We say, "permit him to watch." We use what's called the infinitive form of the verb. The same is true



## ENGLISH CAFÉ – 35

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for allow: “I’m going to allow you to go and buy some new clothing.” I don’t know. That is a use of allow, with the “to”: “I’m going to allow you to go.” With the verb “let,” there’s no “to.” We don’t use the “to” form. So, “I’m going to let you see the movie,” not “I’m going to let you to see the movie.” That’s incorrect. We say, “I’m going to let you go.” “I’m going to let you see.” Well, we don’t use the “to” before the second verb.

Another difference is that you can use an -ing form of a verb after “allow” and after “permit”: “I allow smoking in my car.” Actually, I don’t, but that’s an example. “I don’t allow smoking in my car.” “I don’t permit drinking alcohol in my car.” But, with the verb “let,” you can’t use the -ing verb. You can’t say, “I let smoking in my car.” No, we wouldn’t say that. You would have to say, “I let people to smoke in my car.” But, you couldn’t use the -ing form with that verb.

Finally, another difference between “allow” and “permit” versus “let,” is that you can use allow and permit in what’s called the passive voice. So, for example: “Smoking is allowed.” “Drinking is not prohibited.” The verb “let” cannot be used that way. You can’t say, “Smoking is letted.” or “Drinking is letted.” That’s incorrect. That’s not a form of the verb that you can use, in that case. So, a couple of differences, then, between “allow,” “permit,” and “let”: allow and permit, a little more formal and allow and permit take the infinitive or the “to” form of the verb after it, whereas, let does not.

A final question comes from Luc down in Brazil, down in Brazil. Luc says that he doesn’t understand an expression that he heard: “I’ll take the Fifth.” This is a particularly American expression because it refers to the Constitution of the United States. The Constitution, which is our main government document, has several amendments to it, changes. So after the Constitution was approved in (I don’t know...) 1789, something like that, then there were changes to it, and so, there were amendments to the Constitution. Well, the Fifth Amendment to the Constitution says that if you are arrested, you do not have to say anything that might show that you are guilty. We would use the expression here, you do not have to incriminate yourself. To “incriminate” means that you are giving evidence or you are showing that someone is guilty, someone did something wrong. Well, the Constitution to the United States...the Constitution of the United States, I should say...has an amendment which says you don’t have to essentially say that you are guilty; you do not have to confess to anything. You can refuse to answer a question if the answer may make you look guilty. That expression, “to take the



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## ENGLISH CAFÉ – 35

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Fifth” or “to take the Fifth Amendment” means that you are not going to say anything that would show that you did something wrong.

We also use this in informal situations. Someone says, “Well, did you go out drinking last night?” And you say, “I take the Fifth,” meaning you don’t want to say, you’re not going to answer that question because the answer may get you in trouble.

Well, that’s all we have time for today. Be sure to check out our website at [eslpod.com](http://eslpod.com) for our exciting new services that we offer. From Los Angeles, California, I’m Jeff McQuillan. Thanks for listening. We’ll see you next time on English Café.

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