

Teachers: Choose two students to read the conversations below. Correct their pronunciation. Then ask them to answer the questions.

Ben: I have all my money in a savings account at my bank.

Tom: That's a bad idea. Savings accounts don't earn but about 1% interest. That won't keep up with the rate of inflation.

Ben: But I am afraid of investing. I know very little about the stock market.

Tom: You can get your feet wet by just buying a few shares at a time. Then you won't have any big losses.

Ben: That's out of the question. Buying shares on the stock market is like gambling. I might lose all my money.

1. Explain the meaning of the underlined idioms.
2. Explain what "earning interest" means.
3. What is a stock market?
4. What is a share in a company?
5. Do you agree that investing in the stock market is like gambling?
6. Do you think Ben or Tom has the right idea?

Kim: Jeff is a lot of fun to be around, but his wife is kind of a wet blanket. The other night we had gone to the theatre together. My wife and I suggested we all go for a nightcap at a nearby bar. But Jeff's wife was totally against it. She claimed she had a big day on Sunday and needed to make it an early night.

Lee: Well, maybe she was telling the truth. Not everyone can keep up with you and your wife. You are both real night owls.

Kim: It's true that we like to stay up late. We both get our second wind about midnight. But we just asked them to have one drink.

1. Explain the underlined idioms.
2. Are you a night owl?
3. When do you get your second wind? Do you have "sinking spells" in the afternoon where you feel sluggish and sleepy? What do you do about it?
4. Is it hard to find couples that you enjoy going out with?

Kay: My son is really fighting me about going to the private school.

Jan: Why? I would think he'd be happy to go there.

Kay: They have a strict dress code. He will have to wear khakis, a white shirt and tie every day. He says there is no way he's going to sit in school for 8 hours in his Sunday best.

Jan: That doesn't seem too extreme. But I guess most kids prefer shorts and t-shirts. Still it will save you money on all those expensive brands.

Kay: Yes. I'm getting along on a shoestring since my husband lost his job. We wouldn't be able to afford this school without the scholarship they gave us.

Jan: It's a fine school. Your son will be well prepared for college by the time he graduates. Will you insist that he goes, or give in and let him attend the neighborhood school?

Kay: I guess I'll back down if he really doesn't want to go.

1. Explain the underlined phrases.
2. What does Jan mean when she says, "That doesn't seem too extreme."

3. Do you think Kay is right to back down if her son doesn't want to go. Or should she insist he go to the private school since it will provide a better education?
4. Is it possible to push kids too hard to succeed?
5. Do you think students perform better when they are dressed nicely?

Read and explain these sayings and tell if you agree with them. Do you have similar sayings? Tell a saying in your country and explain it's meaning.

1. When the going gets tough, the tough get going.
2. Where there's smoke there's fire.
3. When in Rome, do as the Romans.
4. Where there's a will there's a way.
5. When the cats away, the mice will play.
6. The pen is mightier than the sword.
7. Fortune favors the bold.
8. There's no such thing as a free lunch.
9. God helps those who help themselves.
10. Practice makes perfect.