

## FUMC ESL 12-2-2021 High Beginning and Low Intermediate Lessons

Introduce yourself. Tell where you are from and where you live now. If you could live anywhere, where would you live?

**Pronunciation:** Remember, some past tense ED words sound the ED and others do not. Instead you will hear a D or a T sound at the end. For example, in the word "wanted", we sound the ED. In the word "snowed", we don't. You hear a slight D sound at the end. In the word, "stopped", you hear a slight T sound at the end. Tell which words below sound the ED at the end.

loaded	rubbed	cried	accepted
buzzed	canned	ended	feared
judged	planted	folded	hugged
greeted	whispered	crowned	faded
needed	crunched	wished	shopped
picked	dated	chilled	interrupted

GRAMMAR: **IF CLAUSES** are called Conditionals because they have a condition, and a result.

For example: If you stand in the rain, you get wet. The condition is "you stand in the rain" and the result is "you get wet".

Conditional sentences can be used with different verb tenses.

### **present simple + present simple**

If you heat ice, it melts.

If babies get hungry, they cry.

If you sit in the sun, you burn.

### **present simple + future tense**

If it rains, we will cancel the trip.

If we study, we will pass the exam.

If he wins the election, he will be president.

### **past simple + would (or could) + verb**

If I won the lottery, I would travel a lot.

If they sold their house, they would make a lot of money.

If we had more money, we would buy a new house.

If I had a good job, I could buy a car.

If I was tall, I could play basketball.

### **past perfect + would have + past participle**

If you had studied, you would have passed the exam.

If I hadn't been sick, I would have gone to work.

If we had gone to the school open house, we would have met the principal.

Notice that when the IF clause comes first, we follow it with a comma. EX: If the temperature rises, the air conditioner comes on. But if the IF clause is at the end of the sentence, no comma is used. EX: The air conditioner comes on if the temperature rises.

**Finish these sentences:**

1. If it's cold, ...
2. If plants don't get water, ....
3. If you make good grades, ....
4. If I were president, ...
5. If you don't work hard, ...
6. If she comes, ...
7. If I had a car, ...

**Answer these IF questions:**

1. If you were a color, what color would you be?
2. If you could be any animal, which one would you be?
3. If you could travel back in time, which period would you visit?
4. If you were asked to give advice to graduating seniors, what would you say?
5. If you were a superhero, what super power would you want?
6. If you were a parent, would you enter your small child in beauty pageants?

Life Goes On Lesson 8

A Loan from Aunt Loretta

Loretta is very careful with her money. She pays her bills on time. She rarely spends money on things for herself. Loretta is also very generous. She sometimes helps people in her family. Right now, Loretta is very worried about her nephew, Charlie. Charlie called her last night. He said he needs money for a medical procedure.

Unfortunately, the bank will not loan Charlie money for his procedure. Charlie doesn't have a job. His credit history is bad. He owes a lot of money. Loretta knows Charlie makes bad decisions about money. Still, Loretta wants to help him if she can.

Later, Loretta's doorbell rings. It's Charlie. He looks sad. Loretta thinks his health problem must be serious. She doesn't want to ask him too many questions. "How much do you need," asks Loretta. Charlie says, "The transplant costs about \$10,000."

"A transplant!" thinks Loretta. "I wonder if it is his heart, or his liver or his kidney," she thinks. Loretta gets out her checkbook. She writes a check to Charlie.

Charlie says, "Aunt Loretta, this is a loan. I will pay you back. Every month, I will send you money."

Loretta says, "Charlie, please don't worry about that now. Your health is more important than money. But tell me, what kind of transplant do you need?"

Charlie whispers, "It's a hair transplant."

1. When does Loretta pay her bills?
2. Does Loretta spend a lot of money on herself?
3. Does Loretta ever spend money on her family?
4. Charlie called Loretta and said he needs a\_\_\_\_\_.

5. Why won't the bank loan Charlie money?
6. Does Loretta think Charlie makes good decisions about his money?
7. How much does Charlie need for his transplant?
8. What kind of transplant does Charlie want?
9. Do you think Loretta should loan Charlie money?
10. Do you think it is a good idea to loan money to members of your family?

**Sayings:** Read the sayings and explain what they mean. Do you have a similar saying in your country? Talk about the similar phrase you use in your country and how it is used.

1. One good turn deserves another: if someone does you a favor, you should repay it. EX: My neighbor helped me move my piano. The next day I helped him repair his car.
2. Knock on wood: This is something you say, and sometimes do, to express hope that your good luck will continue. EX: I haven't had Covid, knock on wood. (In some European countries, the saying is "touch wood").
3. Break a bill: break a large bill into smaller bills. EX: I only have a hundred dollar bill. Can you break it? You are asking them to take your \$100 bill and give you several smaller bills, like twenties or tens. People sometimes say, "Can you break a hundred?"
4. Green thumb: to be able to grow plants well. EX: All my plants died. But my father has a green thumb. Anything he plants grows well and looks beautiful.
5. He/She is a keeper. This phrase is used to talk about a boyfriend or girlfriend who is really good. In other words, someone you want to continue having a relationship with. EX: Jack always opens the door for Sara and treats her like a princess. Plus he is really nice looking. I told Sara that Jack was a keeper.
6. Under the weather: sick EX: I'm feeling under the weather today. I think I'll stay home from work and rest.
7. Spill the beans: tell a secret. EX: I was going to keep our engagement a secret, but my girlfriend spilled the beans. Now everyone knows.
8. There's no time like the present: This is a good time to get something done. EX: I have put off washing the dishes, but I must get them done before Mother comes home. There is no time like the present.
9. Like taking candy from a baby: very easy. EX: I sold twenty fake watches today. People love to think they are getting a good deal. It's like taking candy from a baby.
10. Cut to the chase: get to the point. EX: Jim kept talking and talking. He never would say what he wanted. Finally I said, "cut to the chase." Tell me what it is you want.