



## ENGLISH CAFÉ – 52

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### TOPICS

Topics: Wills and estates, “no big deal/whoop,” primordial soup, trouble vs. problem vs. issue vs. situation, answer vs. response vs. reply, though, device vs. gadget vs. gizmo vs. contraption

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### GLOSSARY

**will** – a legal document with instructions on what to do with someone’s money and property after they die

\* When I made a will, I decided to leave some money to my close friends as well as to my family.

**estate** – all of the money and property owned by one person who has died

\* No one knew that her estate was worth over \$2 million until after her death.

**to inherit** – to receive money or property when someone else dies

\* My aunt told me that when she dies, my brother and I will inherit her house.

**heir** – the person who will legally own a property after someone else dies

\* The family lawyer asked all of the heirs to meet at his office for the reading of the will.

**to cut (someone) out of a will** – to not allow someone to get your money or property after you die

\* It was a surprise to everyone that his grandmother cut him and his entire family out of the will.

**to contest a will** – to dispute a legal document with instructions on what to do with someone’s money and property after they die

\* Edward was surprised to hear that his sisters were contesting the will because they thought it was a fake.

**no big (deal/whoop)!** – it’s not important

\* Even though Lena was very disappointed when Manny canceled their date, she told him that it was no big deal.



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**trouble** – difficulty; a bad situation

\* We broke the neighbor's window and now, we're in big trouble.

**problem** – a bad situation that needs to be solved or fixed

\* What was that loud noise in the kitchen? Is there a problem?

**issue** – an important topic

\* There are three new issues we need to discuss at today's meeting.

**situation** – a problem

\* Can you come into the office right away? We have situation here with a group of very unhappy employees.

**response** – a reaction to something; an answer to something

\* What type of response do you expect when you suddenly tell your parents that you have a new wife?

**reply** – saying something in response to what someone else has said

\* If you want a reply, you have to ask me that question seriously.

**answer** – something that is said or written to respond to a question

\* The answer to that math problem is in the back of the textbook.

**gadget** – a small machine or tool

\* With this new gadget, I can open my car door and start the engine without a key.

**contraption** – a machine that looks strange or that is too complicated, often badly made or unsafe

\* I don't plan to ride in that contraption. It just doesn't look safe.



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### WHAT INSIDERS KNOW

#### **“In this world nothing is certain but death and taxes.” – Benjamin Franklin**

Benjamin Franklin is one of the most important people in American history. He was one of the “Founding Fathers,” or one of the men who signed the original documents to form the United States and who were leaders in making the U.S. independent of Britain. He was an important “diplomat,” who represented the U.S. in other countries, and shaped how people saw the U.S. through his political activities and writings.

Benjamin Franklin was born in Boston, Massachusetts in 1706, and he became a newspaper editor and a “printer,” or someone whose job is to print books and papers. He wrote and published many books and articles, and is well known for the interesting and clever things he said and wrote. This quote, “In this world nothing is certain but death and taxes,” like many of his other quotes, is still well known and used today. The meaning of this quote is that people can never be sure about anything in life except that they will die and that they will have to pay taxes. He is, of course, making a joke and a statement that the government makes everyone pay taxes, no matter who they are. Many people have developed their own versions of the quote. For example: “There is nothing certain in life but uncertainty.” And, “In this world nothing is certain but change.”

Benjamin Franklin is also well known as a scientist and “inventor,” or someone who creates new things. He made many discoveries, but he is probably most well-known for his theories about “electricity,” a form of energy.



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### COMPLETE TRANSCRIPT

You're listening to English as a Second Language Podcast's English Café number 52.

This is English Café number 52. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

On today's Café we're going to talk about wills and estates, or what happens to your money when you die. We're also going to, as always, answer some questions. Let's get started.

Remember to visit our website at [eslpod.com](http://eslpod.com). You can find there information about our Learning Guide. This is a ten page or so document that gives you all of the words we talk about, the vocabulary, the definitions, additional definitions, new information, culture notes, as well as a complete transcript of this podcast.

Well, today's topic is not one that many people like to think about, and that is what happens after you die. What happens to the things that you own: your money, your house perhaps, your car, your laptop computer - all of the things that you own. In most countries, there are laws that say what will happen to that property, and we use property here, "property," to mean everything that you own.

The reason I'm talking about this is that there have been some famous stories in the United States, famous cases, in the last six months or so about famous people and what happens to their money when they die. Usually, in the United States, if you have money or a house and you want that property to go to someone specific, you will write a will, "will," and a will is a legal paper, a legal document, that says what you want to happen to your money and to all of your possessions - everything that you own - after you die.

In a couple of famous cases recently there have been some surprises about famous people who have died and what they find in the will after the person dies. I'm thinking in particular of one actress, Tori Spelling. She was in a television show that was very popular 10, 15 years ago, or more, called "90210" - "Beverly Hills, 90210." And, that was a show about rich kids in a high school in Beverly Hills, which you may know is the most...one of the richest places in the Los Angeles area.



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Well, what happened was that Tori Spelling's father, who was a very, very wealthy man - I think he had 500 million dollars - he had a will and he decided to leave very little money to his daughter, Tori. The expression, to leave your money, means that you are saying, "I want that person to have my money." So, I thought it might be interesting to talk little bit about what happens when you die, not whether you go to heaven or somewhere - or for some of you, the opposite direction - but what happens to your money, especially in the United States. Well, I'm not an expert, I'm not a lawyer, but I did a little looking - a little research. In the United States the government gets involved, we would say, the government is part of the process after you die in terms of what happens to your money. And, the reason for this is very simple: the government wants to charge you taxes, even after you're dead. The word that we used to describe the money and the property and the things that someone owns is called an estate, "estate." The word, estate, means all of the things that this person owns when they die.

If you have a will, you bring the will to the court, to a judge, and that court is called a probate court, "probate." At the probate court the judge looks at the will and makes sure that everything is correct, and then you can distribute the money and pay the taxes and all the other things that might be in the will. You have to pay your taxes regardless of whether it's in the will or not, although most people in the United States do not have to pay what is called an estate tax, at least not a federal estate tax. Only very rich people have to pay a tax. But, some states make you pay a tax. Remember we have two levels of taxes in the United States: we have a national or federal, and we also have, in most states, a state tax system.

If you die without a will, you still - or the people who are left in your family - still have to go to the government, they still have to go to the probate court. And their money is then divided and given out based upon certain laws that that state has. So, in most states, for example, if you are married to someone, your wife or your husband will get your money if you don't leave a will. Sometimes people write a will so that you will not get any money. The verb to get money means one someone dies to inherit, "inherit." To inherit money means someone who dies has given you - we would say has left you - some money. If you are someone who got money from someone who died, we would say that you are an heir. The noun heir, spelled "heir," - it sounds just like the air you breathe, "air," but it's a different spelling. The person who gets money from someone is called an heir. So, you inherit money - that's the verb - and the person gets the money is called



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an heir. Well, sometimes you can be cut out of a will. The expression, to cut someone out of a will, means that you don't leave money to someone who may have been expecting it, like Tori Spelling. Her father had mostly cut her out of the will.

Sometimes people don't like what's in a will, and so they will contest the will. The verb to contest, "contest," means that you go to the court and you say there's something wrong with that will. If you can prove it then the court will cancel the will, or say the will is not valid, "valid." To be valid means that it is correct, that it follows the laws and the rules for writing wills.

So, not a happy topic. Of course, everyone does die, however except, I think, Mick Jagger. I don't think he'll ever die! But, the rest of us will all die and so it's always a good idea to have a will so that you can direct how your money will be left. Of course, it's much more complicated than that. You have to go, usually, to a lawyer, and the lawyer will help you write your will, and then you will have to give everything that you own to the lawyer because he or she is so expensive. So, it's best just not to die, I think!

Now, let's answer a few questions.

Our first question comes from Marcel, "Marcel," in Germany. Marcel wants to know what the expression no big, "big," means. No big is a short form of another informal expression, no big deal, "deal." When someone says something is no big deal, they mean it's not very important. You will occasionally hear that in a shorter form. When someone says, "Oh, no big," they mean no big deal. You may also hear an expression, no big whoop, "whoop." No big whoop, no big deal means the same thing.

Lisa in Taiwan wants to know the meaning of the expression primordial soup. Primordial, "primordial," soup, "soup," is actually a term that is used sometimes in biology. The word primordial comes from the Latin originally. Something that was prime was something that was first, and primordial means from the very beginning, from the very earliest time. Primordial soup refers to when the earth was...many millions and millions of years ago when life was just starting on earth. There are some scientists who talk about the basic elements of life, and that these may have come together in what you would call the primordial soup, a place where life could begin, at least that's the theory of some people, some scientists, some biologists.



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You may know that here in the United States there has been a lot of controversy, a lot of debate over people who don't like some of the theories of evolution, "evolution." There are some people who don't believe in theory of evolution, and want other things to be taught, especially in the schools. That's a different...that's for different Café. So, thank you Lisa for your question.

Our next question comes from Giacomo, "Giacomo." I'm not sure where Giacomo is from. I'm going to guess he's from Italy. And, Giacomo has a question about the difference between the words trouble, problem, issue, and I'm going to add another one, situation.

When you say something is a problem, you mean that there is something wrong and you need to find a solution, something that will solve the problem. So, you don't have any money to take your girlfriend to a nice dinner - that's your problem. The solution is, of course, to take her to McDonald's for a hamburger. No, not if you want her to still your girlfriend after that date! So, that's a problem.

Trouble is when someone has done something wrong or someone has a problem. We use the expression, "I have troubles," plural, meaning I have problems. But, if you're going to use it as a singular, you wouldn't say, "I have a trouble," you would say, "I'm in trouble." To be in trouble means that you have done something wrong or that you have some serious problem. Often it's when you have a serious problem because you did something illegal, but it could just be that you did something wrong or that there was some other reason for you having a serious problem.

Issue, "issue," is a general term that's neither positive nor negative. Problem and trouble are always negative. Issue just means that you are talking about a certain idea or a certain example of something. You may say to someone, "The issue is how do we get more money for our school" - the issue, meaning the important topic, the important idea or the main idea that we want to talk about.

You can have many things that are called issues, and sometimes issues are problems and sometimes issues are just things that are something that someone disagrees with or people have different views about. This is especially common when we are talking about politics. You may say, "The issue of paying too many taxes is a very important one for some Americans." It's not necessarily a negative or a positive thing.





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Another word that has begun to be used in the last 10 or 15 years is situation. Someone says, “We have a situation here,” they mean we have a problem, something is wrong, we’re in trouble. This was not the meaning of the word when I was in school, in high school. We used the word situation to mean a circumstance or what was happening in a particular time and place. But more recently, this word has started to be used to mean a problem or something that is causing trouble.

So, trouble and problem are when you have something bad happening. They’re negative. Issue is neutral, “neutral” - it’s neutral meaning not necessarily bad, could be bad or good. Situation, the newer meaning of situation recently now, means that you have a problem.

Camille, “Camille,” back over in Taiwan, wants to know the meaning of the expression it will come in no time. It will come in no time. She wants to know what in no time, “time,” means. Basically, this means it will come very quickly or something will happen very quickly. “Your brother will be here in no time,” means he’ll be here very soon. It won’t take very much time for him to arrive.

German, “German,” in Uruguay in South America, wants know the difference between the words answer, “answer,” response, “response,” and reply, “reply.” These are all nouns; some of them can also be verbs. You can have answer and reply as a noun or you can use those as a verb. Response is only a noun; the verb would be to respond, “respond.” When you use the word you answer, normally it’s because someone has asked you a question or has asked you for information and you give them an answer. Response and reply are when someone has said something to you, not necessarily a question, and you say something back to them or you write something back to them. That would be your response or your reply. Response is sometimes used in a little more formal circumstances, sometimes when it’s a longer response, a longer reply. Reply is, as a noun, used for something like email - “I replied to his message,” “this is my reply,” but, the differences are not always that clear or that easy. Response and reply are very similar in meaning. Answer, as I say, is usually because someone has asked you a question. Response and reply are just you saying something back to someone. It may be a question, it may not be a question. So, thank you German for that question. That is my answer!

Miyu, “Miyu,” originally from Japan, but now living here in the United States, wonders about the use of the word though, “though,” especially at the end of a





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sentence. For example, when someone says, “I really like this pair of shoes. They’re expensive, though.” The though here means the same as however, and usually what we are communicating with though or however is that the last statement, or the next statement, is something that contradicts or somehow disagrees with the first statement. So, in the first sentence, “These are very beautiful shoes,” you would think, “Oh, well, then this person would buy them.” But the second sentence is, “They’re expensive, though,” or they’re expensive, however, and that means that you probably won’t buy them. So, you see there’s a contrast between the two ideas. So, thank you Miyu for that question.

Our last question for today comes from up in Norway. Lisa, in Norway, “Lisa,” wants to know the difference between the words device, gadget, gizmo and contraption. Well, a device, “device,” is usually a machine, but really could be anything that is made for a specific or particular purpose. So, a radio is a device used to listen to audio programs.

A gadget, “gadget,” is a small device, often electronic or computer-related, usually that does something very interesting or something new. So, you may get a new cell phone that you can send text messages on and you can take pictures and it has a video camera and a microwave oven - that would be a gadget. Normally something relatively small, not very big, but something small, and especially now we use this word to talk about new electronics, such as a new iPod, for example.

A gizmo, “gizmo,” is similar to a gadget. It’s not as common a word. It’s often used when you don’t know the name of something. You say, “Well, he had some little gizmo that he could bake bread in his phone,” that would be the use of the word, if you don’t know the name of some particular device or gadget.

Contraption, “contraption,” is a word for a machine of some sort, but usually it’s a machine that is very poorly made or very complicated or perhaps even dangerous because it’s not safe, that would be a contraption. So, if you decided you were going to build your own plane, and you used a bicycle and you made some wings for your arms and you decided to see if you could fly, that would be a contraption - and you probably would need a will if you wanted to use one! So, thank you Lisa from Norway.



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That's all we have time for on today's Café. From Los Angeles, California, I'm Jeff McQuillan. Thanks for listening. We'll see you next time on the English Café.

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