



## **GLOSSARY**

**retirement party** – an office celebration before an employee retires, meant to thank that person for his or her work and wish him or her a happy retirement  
\* Some people actually cried at Takeru’s retirement party, because they were so sad to see him leave.

**glimpse** – a brief glance; a rapid, unfocused look at something  
\* I thought I caught a glimpse of a falling star, but I’m not sure.

**to retire** – to stop working so that one can relax and enjoy life, usually when one is 65 years old  
\* Jerry wants to retire so that he can play golf every morning.

**golden handshake** – money paid by a company to an employee to encourage him or her to retire or otherwise leave the company  
\* Investors would be outraged if they knew all the details about the golden handshake Owen was getting for retiring this year.

**early retirement** – retirement before one hits the normal retirement age (typically 65 years)  
\* Bea created a popular website when she was just a teenager and was able to sell it for millions of dollars. Now she’s enjoying her early retirement.

**package** – a set; a collection of things that are offered or used together  
\* Does this vacation package include airfare?

**generous** – unselfish; willing to share many things; more than expected, especially when referring to money  
\* The Williamsons made a generous donation to their church.

**to saved up** – to save money for a particular future purpose or purchase  
\* By the time Felipe was 14 years old, he had already saved up \$2,000 to buy a car.

**nest egg** – the money that one has saved for retirement, to be used when one no longer has income from working  
\* We’re going to need a really large nest egg if we’re serious about traveling all over the world once we retire.



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**in (one's) shoes** – in another person's position or situation; experiencing life from another person's perspective

\* If I were in your shoes, I wouldn't open a business without doing a lot more research first.

**to hem and haw** – to hesitate; to spend a lot of time deciding whether or not one should do something; to spend a lot of time evaluating all of one's options and trying to decide which option is best

\* How long do you think your parents will hem and haw before they decide whether you can get your ears pierced?

**worked up** – agitated; very worried or anxious about something; not able to stop thinking about something

\* The employees got worked up when the head of the company talked about reducing their paid vacation days.

**after** – in pursuit of; wanting to get or have something; trying to do something

\* Does Lena really love Juan, or is she just after his money?

**to trade places** – to exchange situations with another person so that Person A lives the life of Person B, and Person B lives the life of Person A

\* How can you complain about having to travel overseas for work? I love to travel, and I'd trade places with you without a second thought.

**card-carrying member** – an official member of an organization, usually strongly committed to its mission or purpose

\* How long have you been a card-carrying member of the National Rifle Association?

**AARP** – American Association of Retired Persons; a U.S. nonprofit organization that represents the interests of people who are age 50 and older, and especially of those who are retired

\* How has AARP affected the development of health care policies in the United States?

**all the time** – always; without pausing or stopping

\* Melissa talks about Dave all the time. I think she's in love with him!



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### COMPREHENSION QUESTIONS

1. What is the golden handshake that Stanley is getting?
  - a) Money for his retirement.
  - b) An award for his hard work.
  - c) A certificate of employment.
2. What does Oscar mean when he says, “I’d trade places with you in a minute”?
  - a) He’d like to move into Meredith’s office.
  - b) He’d like to travel more in his job.
  - c) He’d like to be able to retire, like Meredith can.

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### WHAT ELSE DOES IT MEAN?

#### **package**

The word “package,” in this podcast, means a set or a collection of things that are offered or used together: “This computer package includes the CPU, monitor, printer, and scanner.” Or, “Our premium insurance package includes homeowner’s insurance, flood insurance, and automobile insurance.”

Sometimes a “package” is a group of computer programs that are sold together: “Does this computer come with a document-processing package?” A “package” is also something wrapped in a box or paper and sent by mail: “I’m delivering a package for Ms. Gislason.” A “package” can also be the container that food is wrapped in: “Could you please buy a package of sausages on your way home from work?” Or, “They didn’t have any small packages of rice at the store – only these big bags.”

#### **after**

In this podcast, the word “after” means in pursuit of, or wanting to get, have, or do something: “All of the Olympic athletes are after the gold medal.” The phrase “one after another” is used to describe things that happen in quick succession, or soon after each other: “One after another, all of the students are getting the flu.” The polite phrase “after you” is used to invite another person to do something before one does it oneself: “Oh, please, after you. I’ll use the photocopy machine once you’ve finished.” The phrase “after all” is used to explain something that one has just said and remind other people to think about it: “Yes, I’ll help Jan move this weekend. After all, she helped me the last time I moved.”



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**CULTURE NOTE**

Americans can choose to do many things after they retire. Some workers imagine a retirement filled with “sleeping in” (sleeping until late in the morning), reading, and resting, but most of them soon “tire” (get tired) of the “monotony” (the same things happening the same way over and over again) and try to fill their retirement with something else.

Some Americans decide to “go back to work” (begin working again) in their retirement. They might get part-time jobs that are less stressful than their former careers. Other Americans do “volunteer” (unpaid) work, perhaps in a hospital, school, or library. Some retired Americans choose to “mentor” (provide advice to) younger people, especially to people who are following a similar “career path” (the series of jobs that one has during a lifetime, usually in one field of work).

Other retired Americans become very “politically active” (involved in politics). They might support a “campaign” (an effort to get someone elected or to pass a particular law) or even “run for office” (try to get elected) themselves.

Still other “retirees” (retired people) choose to enjoy their retirement through rest and relaxation. Many of them choose to travel, either within the United States or around the world. These people often weren’t able to travel when they were younger because they didn’t have enough vacation time through their job. Some retirees might decide to “expand their horizons” (expose themselves to new things) by studying a language, learning to play a musical instrument, or “picking up” (starting) a new “hobby” (something that one does in one’s free time) like “woodworking” (making things out of wood) or “sailing” (riding a boat pushed by the wind).

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Comprehension Questions Correct Answers: 1 – a; 2 – c



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**COMPLETE TRANSCRIPT**

Welcome to English as a Second Language Podcast number 580: Retiring From a Job.

This is English as a Second Language Podcast episode 580. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

Our website is eslpod.com. You can improve your English even faster by getting the Learning Guide for this episode on our website.

This episode is called "Retiring From a Job." When you leave your job when you get older – 55-60-65 – you stop working, you retire. And this is going to be a dialogue between Meredith and Oscar that will include a lot of vocabulary we associate with retirement. Let's get started.

[start of dialogue]

Meredith: Are you going to Stanley's retirement party?

Oscar: Sure, I want a glimpse of the future. I can't wait to retire.

Meredith: It'll be a long time before you get the golden handshake. Me? I may be ready for early retirement.

Oscar: Are you seriously thinking about taking the early retirement package the company is offering?

Meredith: I'm thinking about it. My health isn't getting any better, and I don't want to spend the rest of my days in this office.

Oscar: But can you afford it?

Meredith: The early retirement package is pretty generous, and I've saved up a nice little nest egg over the years.

Oscar: Then what are you waiting for? If I were in your shoes, I wouldn't hem and haw about it. I'd make the decision to retire now – today!

Meredith: Why are you getting all worked up? Are you after my job?



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Oscar: No way! I just can't stand to see someone who can retire stay at this job. I'd trade places with you in a minute.

Meredith: I doubt that – not if it meant being a card-carrying member of AARP. You're too young to be thinking about retirement.

Oscar: I didn't say I was ready for retirement. I'm just thinking about it – all the time!

[end of dialogue]

Our dialogue begins with Meredith asking Oscar, "Are you going to Stanley's retirement party?" A "retirement party" is, of course, for someone who is "retiring," meaning they are leaving their job. They're no longer going to work anymore, not just at that job, but typically at any job when you retire as you get older. Oscar says, "Sure, I want a glimpse of the future." A "glimpse" (glimpse) is a very quick look at something. We might say a brief "glance" (glance), which is another word for a very rapid or quick look. Oscar wants a glimpse of the future, to know what his life will be like perhaps when he retires. He says, "I can't wait to retire."

Meredith says, "It'll be a long time before you get the golden handshake." A "handshake" is when two people put their hands together and move them up and down. "To shake someone's hand" is what we would say as a verb. "Golden" refers, in this case, to a lot of money, and a "golden handshake" is when a company pays one of its employees extra money to encourage them to retire. Because older employees are usually being paid a lot more, it is often cheaper for a company to encourage them to retire – to leave their job – than it is to have them continue working for them. So, a golden handshake is an "incentive," something that is given to you to make you want to do something else.

Meredith says, "Me? I may be ready for early retirement." "Early retirement" is when you retire before the normal age; typically in the U.S. it's 65 years old. Oscar says, "Are you seriously thinking about taking the early retirement package the company is offering?" A "package" here means a collection of things, a set (set) of things. A "retirement package" may include money; it may include other things that will get the person to retire early. Again, early retirement is sometimes encouraged by companies in order to get older employees, more expensive employees, to leave the company early.



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Meredith is thinking about the early retirement package. “Package,” I should say, also has other meanings in English, and those meanings are found in your Learning Guide. Meredith says, “My health isn’t getting any better,” meaning I continue to get sicker and sicker, or at least I’m not getting more healthy. “I don’t want to spend the rest of my days in this office.” “The rest of my days” would mean here the rest of my life. Oscar asks, “But can you afford it?” meaning will you have enough money: “can you afford it?” Meredith says, “The early retirement package is pretty generous.” It’s very generous. Someone who is “generous” (generous) is someone who is willing to share things with you; it can also refer to more than expected amounts of money. If everyone in the office donates 10 dollars to some charity and you decide to donate 1,000 dollars, they would say, “Wow, that’s a very generous donation.”

Meredith says that the early retirement package is pretty generous, “and,” she says, “I’ve saved up a nice little nest egg over the years.” “To save up” is a two-word phrasal verb that means usually to save money for a particular purpose or for a particular thing that you want to buy: “I’m saving up my money to buy the iPad.” Or, “I’m saving up my money to take a trip to Fiji.” That would be an example of to save up. Well, you should also, I hope, save up for your retirement. At least if you live in the United States and do not work for the government, you usually have to take care of yourself mostly, and that’s why you need to save up. The “up” is just a word of emphasis, as it is often in these two-word phrasal verbs.

Meredith says that she saved up a nice little nest egg. A “nest egg” (two words) is money that you save for your retirement, money that you will use when you are no longer working. Why do we say nest egg? An “egg” contains a bird that is not yet born – not yet developed. A “nest” is the place where the bird keeps his or her eggs – well, her eggs. He doesn’t have eggs; only the female has eggs I think. So a nest egg, then, refers to eggs that you would have saved and guarded and protected, like a bird would protect her eggs.

Oscar says, “Then what are you waiting for?” He’s asking Meredith why she doesn’t just retire now. “If I were in your shoes, I wouldn’t hem and haw about it.” When you say, “if I were in your shoes,” you mean if I were you, if I had your position or your situation. “If I were in your shoes, I wouldn’t hem and haw.” “To hem (hem) and haw (haw)” is a single verb; in this sentence the two words are used together typically to mean to hesitate, to spend a lot of time deciding whether you want to you or not, to spend a lot of time going, “Oh, maybe I should retire...well, maybe not. I’m not sure.” Someone who is not very decisive, who doesn’t make decisions quickly or easily could be said hemming and hawing.



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Oscar says, “I’d make the decision to retire now – today!” Meredith says, “Why are you getting all worked up?” “To get worked up” is a phrasal verb meaning to become worried, to become anxious, to not be able to stop thinking about something, perhaps to become angry or upset. Someone may say to you, “Don’t get all worked up about it,” meaning don’t get so anxious, so worried, so excited about this particular issue.

Meredith says, “Are you after my job?” In this case, “after” means in pursuit of, wanting to get or to have something, trying to do something. Here in Los Angeles it’s very common to see older men – 50-60 years old – marrying younger women, often 20 or 30 years old. Some people say the woman is after his money. Of course, it’s possible for a younger man to marry an older woman and to be after her money; could be either way. I’m not after anyone’s money. I don’t think anyone is after my money, although my wife did ask me about going skydiving, where you jump out of a plane down to the ground. Hmm, maybe I should be careful!

Oscar says, “No way (I’m not after your job!)” By the way, “after” has other meanings in English as well, and you know where to find those, in the Learning Guide. Oscar says, “No way (not at all; I’m not after your job)! I just can’t stand to see someone who can retire stay at this job. I’d trade places with you in a minute.” “To trade places with (someone)” means to exchange your situation for another situation. So you’re working in job A, I’m working in job B; if we trade places, now I’m working in your job and you’re working in my job.

Oscar says that he would trade places with Meredith “in a minute,” meaning without even thinking about it, quickly. Meredith says, “I doubt that – not if it meant being a card-carrying member of AARP.” “To be a card-carrying member” means to be an official member of an organization, usually an organization that you believe in very strongly. Organizations typically issue small pieces of paper, called “cards,” that say that you are a member, that’s where this expression comes from. AARP (sometimes pronounced like a word, “AARP”) is the American Association of Retired Persons. It’s an organization for people over the age of 50, which tries to influence regulations and laws related to older people. It’s a very powerful organization in the United States, as our population gets older and older. You may not have noticed, but everyone seems to be getting older every year; I’m not sure what’s going on!

Oscar says, “I didn’t say I was ready for retirement. I’m just thinking about it – all the time!” meaning always.





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Now let's listen to the dialogue, this time at a normal speed.

[start of dialogue]

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Oscar: I didn't say I was ready for retirement. I'm just thinking about it – all the time!

[end of dialogue]

We hope that our scriptwriter doesn't take early retirement or accept any golden handshakes. That's because we love Dr. Lucy Tse.



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From Los Angeles, California, I'm Jeff McQuillan. Thank you for listening. Come back and listen to us next time on ESL Podcast.

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