

Chatterbox #262– What is health care like in your country?

Episode description

Health care is different in every country. In this episode, Andrew and Kassy talk about the differences between the Canadian and American healthcare and health insurance systems.

Fun fact

Koreans go to see their doctor the most of everyone in the world, at an average of 17 times per year. The average Japanese citizen goes 13 times per year. In contrast, Canadians go 7 times per year and Americans go only 4 times per year, on average.

Expressions included in the study guide

- Dark
- Hot mess
- Lucky duck
- Humblebrag
- Butt heads
- The haves and have-nots



Transcript

Note: The words and expressions that appear in **bold text** within the transcript are discussed in more detail in the Detailed Explanations section that follows the transcript. The transcript has been edited for clarity.

Andrew: Hello there, everyone. My name's Andrew.

Kassy: And I'm Kassy.

Andrew: And this is the Culips English Podcast.

Hello friends, welcome back to Culips. This is a Chatterbox episode. Chatterbox is a series where we have completely natural English conversations and we let you listen in. Today, I am joined by my cohost, Kassy. Hey there, Kassy.

Kassy: Hey, Andrew.

Andrew: Happy Friday.

Kassy: Yes, it's my favourite day of the week.

Andrew: Kassy, today we are going to talk about a heavy subject, a serious subject. It's not as lighthearted as our usual episodes. It is health care and health insurance. And I thought this would be great to talk with one of my American cohosts about, because Canada and America have quite different healthcare policies and ways that they deal with health care. So I thought we could compare and contrast the way that health care is covered in North America and then all of our listeners can compare North American healthcare systems to their own countries and see how it adds up.

So we'll talk about health care today. But before we do that, we should let all of our listeners know about the study guide, right? The study guide is a great resource for studying with us. There's a transcript inside, there are detailed definitions and examples of all the key and important vocabulary that you'll hear Kassy and I use today, there is a quiz, there's prompts that you can use for speaking dialogue examples. So we would suggest following along with the transcript in the study guide while you listen to us here today, and you can do that by signing up and becoming a Culips member on our website, Culips.com.

All right, so I think we should start with a couple of definitions.

Kassy: That's a good idea.

Andrew: So the first term I want to define is health care, health care. And health care is just what we call the medical system in each country. OK, so when we talk about health care, we mean going to the hospital, visiting a doctor, going to a clinic, all of the things that are related to keeping people healthy, this is health care or the healthcare system. And another related expression that will be very important for our conversation today is health insurance, health insurance. Maybe Kassy, you could let us know about health insurance?

Kassy: Yeah, health insurance is what you buy so that if something really terrible happens it helps you pay the bills, pretty much. I don't know about other countries, but in America, we have a system where there's something called the deductible, which means how much you have to pay and then anything over that amount is how much the insurance company has to pay.

Andrew: So just like how we plan for the future with our cars and our houses, even travelling, we buy insurance to protect us in the case that something bad happens, right? A car accident or a fire in your house, you want to be covered in case the worst happens so that you don't lose all of your money and live on the street. Maybe that's a little **dark**. But essentially, that's what we are protecting ourselves against. And health insurance is the same idea, right? Medical coverage and being in the hospital and receiving treatment, buying drugs and medicine is very expensive. So in order to protect yourself against the worst case scenario, you need to purchase health insurance. Now, the reason why I asked you to define this is because this is particular to the USA, I think.

Kassy: Yeah, actually, before I talk about USA, I'm curious, Andrew, do you have to buy health insurance? Or do you have to get insurance for each type of health emergency, like dentist versus eye doctor versus hospitals?

Andrew: OK, that's interesting that you brought up dental, and I'll talk about that in a moment. But in Canada, we have what's called a public healthcare system. So there are no private insurers involved. So every Canadian gets healthcare coverage from the government, because we are paying for it with our tax money. So, for example, if I get a cold and I need to go to the clinic to see the doctor and get some cold medicine, or something like that, then I just visit the clinic, see the doctor, and I don't have to pay anything. Yeah, it's covered by my insurance.

So I think this is a good system. I mean, we do have to pay into it, like, it's not free, right? Somebody has to pay the bill. But collectively, all of the taxpayers are pooling our money together to pay for the hospitals, to pay for the doctors. Now, depending on your medicine, like I said, getting prescribed some cold medicine, you do have to pay out of pocket for some medicines. Every medicine is different, but it's usually subsidized. So subsidized means maybe you need to pay 20% or 30% of the total cost and the healthcare system pays for the remaining part of it. So it seems to work well in Canada.

However, let's go back to dental for a second. That is completely not covered by our healthcare system for some reason. I don't know why, it's like the government thinks that your mouth is not a part of your body or something.

Kassy: Or they think it's, like, cosmetic.

Andrew: I think that's what people think, is that it's cosmetic. So, yeah, going to the dentist is very expensive in Canada. And if you want to have dental insurance, you need to buy that separately, kind of every man for themselves, every man for their own mouth when it comes to dental coverage. So, actually, it's interesting, that's one thing that kind of visually separates poor people from rich people in Canada.

Kassy: Ah, is the state of their teeth.

Andrew: Is state of their teeth, like poor people can't afford insurance. So if you see a family with very poor dental health, then it's probably because they're poor.

Now, let's talk about the USA. USA is famous for being kind of a **hot mess** when it comes to health care.

Kassy: Yeah, I'm not proud of our health care.

Andrew: And even for me, as someone who I think is tuned in to American politics and American issues to an extent, it's really hard to understand the system that's going on in the States, because it seems like every state has different laws. And then even within the States, there are different programs and plans for different people. But then at the same time, there are national plans by the government, also to help people, like Obamacare is the famous one right now. So as an American, can you even understand it? Or is it confusing for you, too?

Kassy: I mean, I think, for me, I was extremely lucky. My father's company provided insurance for him and his dependents. So that means my father and me and my sister were both covered. And insurance is so expensive in America that usually one perk, kind of, is that children can stay as dependents on their parents' health insurance plans until they're, like, 26.

Andrew: Wow, 26.

Kassy: Yeah.

Andrew: OK.

Kassy: So I actually moved abroad before I ended up having to start paying, but I know a lot of young people who, once they, you know, get off their family plan, they just don't buy insurance because they can't afford it, which is not something I recommend.

Andrew: OK. That's interesting, because in Canada, dental insurance is often paid for by your employer, as well. And so I was covered by one of my parents' companies. And I remember, I think I got kicked off of the insurance coverage when I was 18. So my mom was like, you got to go to the dentist before.

Kassy: Before you get kicked off.

Andrew: Before you get kicked off my insurance plan. I remember that.

Kassy: Yeah. In America, too, dental and eye care, like if you have glasses and contacts, those are separate.

Andrew: Yeah, I think as well in Canada. Yeah, I'm pretty sure. I actually don't know because my eyes are very good.

Kassy: Lucky duck.

Andrew: Humblebrag.

Kassy: And then, even, like, my father had insurance, but our deductible was like \$5,000 or \$10,000, which means if we had to go to the hospital and we broke a leg or something, we would have to pay the minimum \$5,000 before the insurance would pay a dime.

Andrew: Ah, OK, so deductible is the amount that you have to pay before you can receive coverage from the insurance company. OK, so a high deductible is bad, because it really only means that you're covered in very, very serious situations.

Kassy: Yeah, but the opposite side is if you get a lower deductible, you can't afford to, like, eat because the monthly payment is too expensive. For older people, it's not so bad.

Andrew: Older people, it's not so bad.

Kassy: Yeah, older people have a kind of government program like Canada, Medicare, Medicaid. So once you retire and you reach, I don't know, 65 or something, the government subsidizes a lot of your healthcare needs.

Andrew: Which is interesting, because older people are the biggest drain on the healthcare system, right? They are the ones that need the most coverage, take up most of the doctor's time, consume the most drugs and medicines. But, yeah, I do think, you know, coming from a Canadian perspective, I think that it is a good thing that people are covered and can see the doctor when they need to. So I'm not complaining about this at all.

So I'm curious, and maybe you don't have any numbers off the top of your head but if you could just give an estimate. Let's say you broke your leg, for example. And you had no insurance, you are a young person, maybe you're out skiing for the weekend, you break your leg, and you have to take an ambulance and go to the hospital and get a cast, see a doctor, get some X-rays, get some medicine. Would this be like a \$10,000 mistake?

Kassy: Actually, in that case, I have no idea. But I can give you a real example. My sister, when she was in high school, early college, I don't remember, anyway, young. She was having, like, chest pains when she drank coffee. Like, her heart was beating really fast. And she thought maybe she had a heart murmur or something. So she thought about it for a lot, should I get a test, shouldn't I? And finally she decided to get some tests done. And she got hit with a \$2,000 bill that told her that nothing was wrong.

Andrew: She just ODeD on coffee one time, and it cost her 2 grand.

Kassy: I think it was like a growth thing. It went away. But, yeah, you know, like, one test, \$2,000.

Andrew: Well, I know some of my American friends, they just don't get sick and don't go to the hospital. Even if they are sick, they just never go to the hospital because it's too expensive.

Kassy: Yeah. I don't want to talk about Korea's health care, or anything. But I will say that when I first moved here, I was, like, still afraid to go to the hospital because of my American mentality.

Andrew: Right? Yeah, I've heard some of my American friends living in Korea say the same thing. It took them a while to want to go to see the doctor, because it's just been ingrained in them growing up that you only go to the hospital.

Kassy: Are you dying? No. You're fine.

Andrew: Right. If you're not dying, don't go. Yeah.

Another term and expression that comes up all the time when talking about health care is universal health care, universal health care. And essentially, that's pretty much what we have in Canada. Universal health care means everybody can access the healthcare system without going broke doing so. They have coverage from the government. And so America does not at this moment have universal health care. Canada does except, I think, I would like to see dental and vision and those services expanded.

Also, there are some other medical-type programs that aren't covered. So I don't know why, but, for example, mental health is not great. I mean, sometimes, as far as I know, every Canadian is allowed up to about \$600 or \$800 worth of mental health care coverage per year. But that doesn't go too far. Like, if you needed to talk to a counsellor every week, a counsellor is going to charge \$100 to \$200 plus an hour. So that really only means you could talk to a counsellor, six to 10 times a year maybe.

Also, weirdly enough, some rehabilitation is not covered.

Kassy: So like if you had an addiction or?

Andrew: Yeah, addictive coverage or even like physical rehab.

Kassy: Like if you get hurt and then you need to work your muscles.

Andrew: Yeah, so you break your leg, you go to the hospital, see the doctor, get the X-rays, everything's covered. But then when you need to strengthen the leg so that you can walk again, you're on your own.

Kassy: That seems silly.

Andrew: So it's not a completely universal health care in Canada, but it's not bad. I can't really complain about it.

So the final question that I want to talk about today, Kassy, is is health care a hot-button issue in your country? A hot-button issue. A hot-button issue is just a really, really highly debated topic and something that people talk about all the time and are always **butting heads** and arguing about.

Kassy: It's really contentious.

Andrew: Very contentious. Yeah.

Kassy: Yeah. For sure. 100% hot button. I think this is probably one of, if not the most contentious issue, I think, health care and maybe gun control these days. I think, I could be wrong, but I think the US is the only OECD (Organisation for Economic Co-operation and Development) country that doesn't have some sort of universal healthcare system.

Andrew: Probably one of the few.

Kassy: Yeah, I think it's interesting that, you know, America, the US is, like, touted as this fantasy #1 top country, and we have this big, glaring hole in health care. I don't know, you can come to the US and get your American dream, but if you get sick, that's the end, you know?

Andrew: Right, yeah. And the other weird thing about it is America does have actually some of the best hospitals and the best doctors and the best technology. One thing I forgot to mention because of the universal healthcare system in Canada, it means that rich people have to access the same hospitals and the same doctors as everybody else. So sometimes the ultra-rich people, if they don't want to wait like everybody else does to access doctors and hospitals, they'll go down to the States and pay the extra money to see American doctors and American clinics and American hospitals. And the reason why they go to the USA, to these private hospitals, as opposed to Europe or other countries, a) is because it's close, of course, but b) is because the coverage is world class and the health care that you will receive is world class. But it doesn't mean that America doesn't have good doctors, or good treatment, but maybe the system in which the treatment is delivered has some holes in it.

Kassy: Yeah, I think also, it really separates **the haves from the have-nots**. Like, something that's really popping these days in the US is, like, healthcare fast food joints, I want to call them.

Andrew: What do you mean by that?

Kassy: They have names like Med Express or, like, Fast Cure or something. They're not hospitals, but they're clinics that you can go to if you don't have insurance or a family doctor. And you can get physicals or if you have a fever, you can go there and get treated. But you have to wait hours and hours and hours and hours. And most of the time when you go there, it's full of like, young, single working moms and, like, people that probably need more help. They need to go to work, they have engagements. They're the ones stuck in the lower-quality medical facilities.

Andrew: Right. Yeah, that's an issue. I would say that in Canada, health care is also a hot-button issue, big time. Even though we have this universal healthcare system, there are still many problems. As I mentioned earlier, the wait times, this is a big problem. We also always have a lack of doctors and nurses, it seems, especially in the rural parts of Canada.

Kassy: Do they get paid a lot less, do you think, than American doctors?

Andrew: Yes, I think so. So I think we have a brain drain. That's what we call it. If you're a talented doctor, you could work in Canada and make X amount of money a year. And it's going to be limited because the government is controlling the price of each service and how much money you get per surgery, how much money you get per patient, whereas in the States, it's kind of unlimited. You can have a private practice and charge whatever you want. So I do think that many talented doctors leave Canada for America so that they can make more money.

And, also, like, if you are a doctor from a different country, maybe India, for example, and you're thinking, OK, I will go to the States or I will go to Canada, because, you know, the people that we want in Canada are the most talented, are the brightest, are the smartest. We want these immigrants that will enrich our society. So if this doctor in India wanted to choose Canada or America, maybe he would go to America to be able to make more money. So I think this is a problem, too, that we have a hard time competing with the States and keeping our top talent in the country, because opportunity knocks right next door.

Kassy: Yeah, I didn't know about that.

Andrew: So if anyone is listening who's a talented doctor or a talented nurse and you want to come to Canada, come on over, we would love to have you.

All right, Kassy. I think we'll wrap it up here. But that was a very interesting conversation and I enjoyed hearing your perspective.

Kassy: I also enjoyed the Canadian perspective.

Andrew: Listeners, what about you? What is the healthcare system like in your country? Is it similar to America's? Is it more similar to Canada's? Or is it something completely different? You can let us know by sending us an email to contact@Culips.com and we would love to hear what the healthcare system is like in your country. Please get in touch with us.

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That's it for us. We'll be back soon with another brand-new episode and we'll talk to you then. Goodbye.

Kassy: Bye.

Detailed Explanations

Dark Adjective

Dark, when describing a thing or situation rather than a person, time of day, or amount of light, means unpleasant and unsettling. The meaning changes depending on the situation. It can replace any of these adjectives: unhappy, sad, gloomy, morbid, mean, cold, heartless, evil, sinister, angry, or sullen. For example, in this episode, Andrew says, “You want to be covered in case the worst happens so that you don’t lose all of your money and live on the street. Maybe that’s a little **dark**.” The meaning in this case is dismal or bleak.

You’ll often see **dark** paired with other words. Someone with a **dark** humour jokes about things that are bad or upsetting. A **dark** time is an era or stretch of time that is unhappy or without hope. When someone is in a **dark** mood, they’re sad or angry.

Here are a couple more examples with **dark**:

Sibyl: I’m not looking forward to this final exam.

Paquito: Me neither. It’s going to be a hard one. I hope something happens to cancel it, like the Earth exploding or the apocalypse.

Sibyl: Whoa—that’s so **dark**! I think I’ll just study harder.

Amirah: I tried watching that show you suggested, the one about the serial killer who works as a crime scene investigator.

Joel: You did? Yay! Did you like it? What episode are you on?

Amirah: Are you crazy? I couldn’t get past the first scene. It was so **dark**! How can you watch stuff like that?

Joel: Really? I liked it. It gets better and has its lighthearted moments.

Amirah: I highly doubt a show about a serial killer could be lighthearted.

Hot mess

Slang

A **hot mess** is a situation, behaviour, or appearance that is disorganized, confusing, chaotic, or in a very bad state of disarray. When **hot mess** is used to refer to a thing, it means that thing is very messy. When it's used to refer to a person, it means the person is disorganized, dishevelled, or self-destructive. **Hot mess** is always a bad thing. In this episode, Andrew describes the US healthcare system as a **hot mess**. He means that it is very disorganized and often chaotic, especially for the people who need to use it.

Hot messes always draw attention. They're often hard to ignore. In some cases, **hot messes** are still attractive; for example, the morning after a night of partying, a person who is hungover and has messy hair and clothes but is still physically attractive could be called a **hot mess**.

Hot mess dates back to the 1800s, when it was used to describe a warm meal, especially a gloppy one. It was only in the 1900s that its meaning changed to the one we know today.

Here are a couple more examples with **hot mess**:

Chantelle: Did you see Luna this morning?

Mei: Yeah! Oh my god, what was she wearing?

Chantelle: I have no idea, but it was a **hot mess**, that's for sure. Maybe we should sign her up for some fashion classes.

Mei: Aw, that's so mean! She's such a nice person. Maybe she slept in and grabbed whatever was closest.

Musa: Ugh, I'm so mad.

Frederick: What happened this time?

Musa: Did you not watch the game last night? Johnson was a **hot mess**! It was embarrassing to watch. It's like he completely forgot how to play!

Frederick: Oh, that. No, I don't follow sports. Who cares if some guy has a bad day?

Musa: Me! I do! We lost, man! It was such an important game. Ugh!

Lucky duck Idiom

A **lucky duck** is an incredibly lucky person or a thing that has good fortune. Usually, a **lucky duck** has dumb luck, which means that good things happen to them by chance, without being planned or deserved. In this idiom, it's the word luck that's important. Duck is added because it rhymes. Many theorize that duck originates from the term of endearment first used by Shakespeare in *A Midsummer Night's Dream*. Duck is still used to this day in the United Kingdom as a slang term for fellow, chap, or guy.

There are two common variations of **lucky duck**. One is **lucky dog**. This one conveys more envy toward the lucky person. You might call a friend who got a great birthday present a **lucky duck**, but you'd call a coworker who was allowed to take vacation the week you wanted to take vacation a **lucky dog**. Another variation, used only in the United States, is **lucky ducky**. This is someone who pays no federal income tax because his or her income level falls below the tax line after deductions and credits.

Here are a couple more examples with **lucky duck**:

Hashim: Jasmine's taking me to that big movie premiere tomorrow.

Eve: **Lucky duck!** I've been waiting ages to see that movie.

Hashim: There might still be tickets left. You should see if you can get one and then we can all go together.

Bridgette: How did the presentation go yesterday?

Seong: Great! We got the project. Third time in a row my presentations have worked! My boss is even talking about giving me a huge bonus if I keep this up.

Bridgette: **Lucky duck!** The most my boss would ever give me if I got a sale is a pat on the back and maybe pizza for lunch.

Seong: You should come work for us, then!

Humblebrag

Noun and verb

A **humblebrag** is a modest, self-critical, or casual statement used to draw attention to something you're proud of while also hiding the fact that you're proud of it. **Humblebrags** can be apologies, complaints, or even observations. **Humblebrags** aren't always intentional. People may not mean to brag and may actually be embarrassed or upset.

You can also use **humblebrag** as a verb. When someone **humblebrags**, they're mentioning their accomplishments and making it sound like a burden or accident. Someone who is **humblebragging** might act embarrassed or upset when, in reality, they want to impress you.

Here are a couple more examples with **humblebrag**:

Haruko: Do you know what's going on in the break room?

Doug: What do you mean?

Haruko: The managers are all gathered together. Is there a meeting? Is someone getting fired?

Doug: Oh, that. No, Greg just got back from vacation and he's been **humblebragging** about it for the past 15 minutes. I had to leave before I threw up on everyone's lunch.

Haruko: Gross. I'll use the upstairs breakroom, then.

Rebecca: I like your bag.

Pearl: Oh, this thing? I love it, too, but I really shouldn't have purchased it.

Rebecca: Really? But it looks so great on your arm.

Pearl: I know, right? But spending \$2,000 on a bag is just such a bad financial decision, don't you think? ... Oh my god, are you choking?

Rebecca: I was, because your **humblebrag** was just so ridiculous.

Butt heads

Idiom

To **butt heads** means to argue or disagree, often with anger, about something. People who **butt heads** have different opinions on a topic. Neither person is willing to back down or compromise. **Butting heads** doesn't refer to physical fighting, although it could lead to physical fighting. The idiom comes from when sheep, rams, and other horned animals knock their heads together to determine who is the strongest.

As Andrew and Kassy mention, the topic of health care causes people to **butt heads** in the United States. Americans argue about the state of health care and the best course of action to improve it.

Here are a couple more examples with **butt heads**:

Souta: Can you switch shifts with me next weekend?

Russell: I think so. Just let me check my schedule. Why, though?

Souta: I'm scheduled to work with Cynthia again. I just can't do it. The idea of spending a minute with her, let alone a full 8-hour shift, makes me want to scream.

Russell: Ah, I can see that. You two seem to **butt heads** a lot lately.

Souta: I don't even know why! She just doesn't like me, I think.

Russell: Well, I've got you covered. You can take my morning shifts. I'll take your night shifts.

Souta: Great, thanks. You're a lifesaver.

Alesha: Has there been any news on the mall renovations?

Jacqueline: Not yet. Last I heard the owners and the developers were too busy **butting heads** on the fountain placement to worry about meeting the deadlines.

Alesha: So annoying! I need to take my kids back-to-school shopping soon and if they're not opening the mall, we'll have to drive an hour to the next closest one.

The haves and have-nots

Phrase

The haves and have-nots means the wealthy and the poor, usually the very wealthy and very poor. You'll hear this phrase the most when speaking about society, government, and economics. Sometimes native English speakers will use it to add drama to a situation. For example, a student might call her classmates who get good grades **the haves** and her classmates who don't get good grades **the have-nots**.

Both **haves** and **have-nots** can appear alone in conversation. **Haves** means the wealthy people who have everything, while **have-nots** is a derogatory term for people who have very little in comparison. **Have-nots** are looked upon as less than the **haves**. For example, a rich person might refer to anyone below their income bracket, not only very poor people, as **have-nots**.

Here are a couple more examples with **the haves and have-nots**:

Yan: I love this city so much. It's so beautiful here, especially in the summer.

Elizabeth: I agree that it is beautiful in some areas, but it can be ugly, too.

Yan: What do you mean?

Elizabeth: Well, it's really easy to see **the haves and have-nots** here, you know?

Yan: I'm not following.

Elizabeth: There are the penthouses and the mansions, and they're all really pretty and well kept. But then, like, two blocks away, you've got areas where the buildings are crumbling and people live on the streets. We can't just ignore that.

Johnathan: You know what? Gym class should be graded differently.

Ken-ichi: Well, that's a bold statement for 9:00 in the morning.

Johnathan: It's not fair that we're all graded based on the same criteria. It's like trying to compare **the haves and the have-nots**. Some of us just don't have any athletic ability and we never will!

Quiz

1. Which of the following is a lucky duck?

- a) A duck with a full belly
- b) A person with good fortune
- c) A rubber duck in a bathtub
- d) A person who owns a duck

2. Souta and Cynthia disagree a lot. What do they do every time they work together?

- a) head butts
- b) throw punches
- c) butt heads
- d) share recipes

3. What would you call a situation that is disorganized, chaotic, and confusing?

- a) a hot mess
- b) a hot system
- c) a cold mess
- d) a warm mess

4. Which of the following is a humblebrag?

- a) I won the lottery!
- b) My favourite book is on sale!
- c) I'm a terrible cook!
- d) I'm so surprised I got promoted before Tim!

5. Your friend makes a joke involving dead animals. Which of the following definitions of dark would you use to describe this joke?

- a) with little to no light
- b) black or close to the colour black
- c) unpleasant and unsettling
- d) closed or not in use

Writing and Discussion Questions

1. Is there a movie, TV show, or book that you would describe as dark? If so, why?
2. Describe a situation you've witnessed or been in recently that was, in your opinion, a hot mess.
3. Who is someone that you consider a lucky duck? Why are they lucky?
4. Have you ever humblebragged? If so, what was it about and why did you feel you had to be humble about it?
5. Is there anyone in your life with whom you butt heads? Why do you think that is?

Quiz Answers

1.b 2.c 3.a 4.d 5.c

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