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Allowances for Children

STEP 1 LISTENING WARM-UP

以下の問いに自問自答してください。

1. 子供の頃にもらっていたおこづかいの額ともらった頻度を覚えていますか。
2. 親が子におこづかいを与えるのはなぜでしょうか。

STEP 2 VOCABULARY PREVIEW

それぞれの英文の語句の意味を表わす日本語を右から選び線で結んでください。

- | | | | |
|--------------------------|---|---|-----------|
| 1. allowance | • | • | 投資 |
| 2. budget | • | • | 預金口座 |
| 3. compound interest | • | • | 予算 |
| 4. consideration | • | • | ～を身をもって知る |
| 5. investing | • | • | 価値 |
| 6. learn the hard way | • | • | 家事 |
| 7. sacrifice | • | • | 複利 |
| 8. savings account | • | • | 考慮 |
| 9. value | • | • | こづかい |
| 10. work around the home | • | • | 犠牲 |

STEP 3 LISTENING FOR ORDER



STEP 4のCDを聞いて、聞き取った順番に以下の記述を並べ替えて、[]にその順番を1～5まで記入してください。STEP 4は見ないようにしてください。

- | | |
|------------------------------------|-----|
| A. こづかいをもらうなり使い果してしまった子供が身をもって知ること | [] |
| B. 貯金から子供が学べること | [] |
| C. 預金口座を持つことの利点 | [] |
| D. 子供が金の価値を初めて理解する機会 | [] |
| E. 子供の家事手伝いに対して報酬を支払う習慣 | [] |

CDを聞いて空欄の中に聞き取った語句を書き入れるか選んでください。

Many children first learn the (1. _____) of money by receiving an (2. _____). (1) **The purpose is to let children learn from experience at (3. a / an / the / ϕ) age when financial mistakes are not very costly.** (A) The amount of money that parents give to their children to spend as they wish differs from family to family. Timing is another (4. _____). Some children get a weekly (2. _____). Others get a monthly (2. _____).

In any case, parents should make clear what, if anything, the child is expected to pay for with the money. At first, young children may spend all of their (2. _____) soon after they receive it. (B) If they do this, they will learn (5. _____) that spending must be done within a (6. _____). Parents are usually advised not to offer more money until the next (2. _____). (2) **The object is to show young people that a (6. _____) demands choices between spending and saving.** Older children may be responsible enough to save money for larger costs, like (7. clothes / clothing) or electronics.

Many people who have written on the subject of allowances say it is not a good idea to pay your child for work around the home. These jobs are a normal part of family life. (3) **Paying children to do extra work around the house, however, can be useful. It can even provide (8. a / an / the / ϕ) understanding of how a business works.**

Allowances give children a chance to experience the three things they can do with money. They can share it in the form of gifts or giving to a good cause. They can spend it by buying (9. a / an / the / ϕ) things they want. Or they can save it. Saving helps children understand that costly goals require (10. _____): you have to cut costs and plan for the future.

5 Requiring children to save part of their (2. _____) can also open the door to future saving and (11. _____). Many banks offer services to help children and teenagers learn about personal finance. (C) A (12. _____) account is an excellent way to learn about the power of (13. _____) interest. Compounding works by paying interest on interest. So, for example, one dollar invested at two percent (14. interest / interests) for two years will earn two cents in the first year. The second year, the money will earn two percent of one dollar and two cents, and so on. That may not (15. seen / seem) like a lot. But over time it adds up.

STEP 5 READING FOR COMPREHENSION: TRUE OR FALSE

本文を読んで、以下の順番に聞こえてくる記述が本文の内容に合っていればT、合っていないければFを選んでください。

1. 子供が金の価値を初めて理解する機会はこづかいを貯金した時である。 T・F
2. こづかいをもらうなり使い果す子供は、金は予算内で使われるべきであることを身を持って知る。 T・F
3. 子供の家事手伝いに対して報酬を支払う習慣が米国では一般化している。 T・F
4. 子供は、貯金することで目標達成には犠牲が伴うということを学ぶ。 T・F
5. 預金口座を持つことの利点は、複利について学べることである。 T・F

STEP 6 READING BETWEEN THE LINES

本文の (1) (2) (3) の英文の記述について行間を読み取り日本語で解説してください。

(1) The purpose is to let children learn from experience at an age when financial mistakes are not very costly.

(2) The object is to show young people that a budget demands choices between spending and saving.

(3) Paying children to do extra work around the house, however, can be useful. It can even provide an understanding of how a business works.

STEP 7 DIALOG LISTENING



次の対話を聞いて空欄に聞き取った語句を書き入れるか選んでください。

A: Do you remember how much allowance you (1. _____) when you were a child?

B: Well, I never got a (2. _____) allowance. My parents just gave me some money (3. _____) I needed it.

A: Oh, I see. So, what did you use the money for?

B: Food, soft drinks, books, and shoes . . . uh, (4. thing / things) like that.

A: So I guess you missed a precious chance to learn that (5. a / an / the / ϕ) budget demands choices between spending and saving.

B: Ha, you're absolutely right. I suppose that's why I'm always (6. _____) today. How about you?

A: I got a (7. m_____) allowance.

B: How much did you get?

A: I got 3,000 yen in junior high and 5,000 yen in high school.

B: Did you have your own bank account?

A: No, my parents didn't let me (8. open / opened) my own account, probably for safety reasons.

B: So you (9. _____) your money in a safe place or in a piggy bank?

A: I had a piggy bank, yes, but it was (10. _____) almost all the time.

B: I'm not surprised.



Education around the World

STEP 1 LISTENING WARM-UP

以下の問いに自問自答してください。

1. 学校教育にはどのような国家間の相違点と類似点があると思いますか。
2. 教師が生徒に与える宿題の質と量についてどう思いますか。

STEP 2 VOCABULARY PREVIEW

それぞれの英文の語句の意味を表す日本語を右から選び線で結んでください。

- | | | | |
|-----------------------|---|---|-------------------|
| 1. be concerned about | ● | ● | 類似点 |
| 2. differences | ● | ● | (学業) 成績 |
| 3. findings | ● | ● | ～を記憶する (しておく) |
| 4. homework | ● | ● | 影響 (力) |
| 5. inequalities | ● | ● | 類似点 |
| 6. influence | ● | ● | 宿題 |
| 7. officials | ● | ● | ～について懸念 (心配) している |
| 8. performance | ● | ● | 相違点、格差 |
| 9. remember | ● | ● | 判明したこと (調査結果) |
| 10. similarities | ● | ● | 政府当局 (者) |

STEP 3 LISTENING FOR ORDER



STEP 4のCDを聞いて、聞き取った順番に以下の記述を並べ替えて、[]にその順番を1～5まで記入してください。STEP 4は見ないようにしてください。

- | | |
|-------------------------------------|-----|
| A. 生徒間の暴力に関して判明した事実 | [] |
| B. 数学の学力に格差のある学校での暴力件数が生徒間の暴力へ与える影響 | [] |
| C. 政府当局が自国の生徒について懸念していること | [] |
| D. 生徒の成績と与えられる宿題の量との関係 | [] |
| E. 生徒に与えられる宿題の内容 | [] |

CDを聞いて空欄の中に聞き取った語句を書き入れるか選んでください。

A new book by two professors at Pennsylvania State University compares public education systems around the world. The book is called *National* (1. _____), *Global* (2. _____): *World Culture and the Future of Schooling*. David Baker and Gerald LeTendre led a group of researchers who gathered information on about (3. 15 / 50) countries. Some (4. _____) came from the Third International Mathematics and Science Study. (1) **The professors say education is increasingly shaped by what they call “transnational forces.”** (A) (5. _____) in many countries are (6. _____) about how their students (7. compare / compared / comparing) with students in other countries.

Each part of the book develops a different subject researched in schools around the world. One of the subjects is violence among students. (B) The professors say countries with the most school violence include Hungary, Romania, and the Philippines. They say the United States is somewhere in the middle, above nations like New Zealand, Canada, South Korea, Spain, and Australia. The (4. _____) are based on reports from students.

Professor Baker says (8. _____) in educational systems act as an (9. _____). (2) **He says schools that are sharply divided between “winners and losers” in math have higher levels of violence.** (C) “This does not mean that nations should stop trying to raise scores,” he says. “But they should be careful to raise the (10. _____) among all students.”

Also, the researchers often found no connection between national (10. _____) and the average amount of (11. _____) given in a nation. Teachers generally give little (11. _____) in countries with the highest average test scores, such as Japan, the Czech Republic, and Denmark. But the professors say teachers in countries with low average test scores like Thailand, Greece, and Iran often give lots of (11. _____).

Yet the authors say most teachers worldwide could learn to make (12. a / an / the / ϕ) better use of homework. Children are mostly given material to (13. _____). (3) **But conditions at home, especially in (14: poor / poorer / poorest) families, may not support the kind of environment needed to do such (15. a / an / the / ϕ) work.**

STEP 5 READING FOR COMPREHENSION: TRUE OR FALSE

本文を読んで、以下の順番に聞こえてくる記述が本文の内容に合っていればT、合っていなければFを選んでください。

1. 政府当局は自国の生徒が他国の生徒とどう比較されるかを懸念している。 T・F
2. 生徒間の暴力に関して判明した事実は、教師からの報告に基づいている。 T・F
3. 数学の学力に格差のある学校では暴力件数が多い。 T・F
4. 生徒の成績と与えられる宿題の量は正比例の関係にある。 T・F
5. 生徒に与えられる宿題のほとんどは教材を記憶するものである。 T・F

STEP 6 READING BETWEEN THE LINES

本文の(1) (2) (3)の英文の記述について行間を読み取り日本語で解説してください。

1. The professors say education is increasingly shaped by what they call “transnational forces.”
-

2. He says schools that are sharply divided between “winners and losers” in math have higher levels of violence.
-

3. But conditions at home, especially in poor families, may not support the kind of environment needed to do such work.
-

STEP 7 DIALOG LISTENING

次の対話を聞いて空欄に聞き取った語句を書き入れるか選んでください。

A: What do you think of (1. a / an / the / ϕ) Japan’s education system?

B: I think some parts are good, but others lag (2. _____) other countries.

A: What (3. part / parts) do you think are good?

B: I think Japan’s elementary school education is excellent.

A: (4. _____) ?

B: Well, the basic subjects they (5. _____) are really good, as well as the social skills.

A: What (6: thing / things) don’t you like?

B: For me, everyone studies the same thing. This means that the best students aren’t really (7. _____).

A: Is there anything else about the system that you don’t like?

B: Skills such as logic and reasoning are not (8. _____) in Japan and...

A: And what?

B: And (9. a / an / the / ϕ) entrance exams force students to memorize only, not to learn.

A: I see your point. But I think every system has its good and bad points.

B: That goes without saying, of course, but we must continue to try to (10. _____), mustn’t we?