Dictation Contest (PRJr, 初級) No. 382

Hey, guys! How are you doing?

Can any of you play the piano? I think a lot of you can because it is one of the most popular instruments to learn in Japan. I can play the piano a little bit but I never had lessons so I never learnt good technique or any classic piano songs. I taught myself with a little kid's book and then I tried to play simple tunes by ear.

Do any of you play by ear too?

Let me know okay? Bye guys!

Dictation Contest (PR1, 中級) No. 382

Hello, everyone! Welcome back to PR 1.

Today, I am going to tell you about animal intelligence. Let's take a listen.

Have you heard about dolphins that save people who fall into the sea? Or pets that seem to know when their owners are happy or angry? There are many stories about animals being smart, so is it true that they can actually be intelligent? There are some famous examples of animal intelligence. Pigeons are one example. These birds can find their way home from anywhere. Scientists have also shown that pigeons have really good memories. Rico is a very famous example of dog intelligence. A scientist studied Rico carefully and found that he knew the names of more than two hundred items. Rico could still remember names after not hearing them for four weeks.

That is all for today, see you next time!

Dictation Contest (PR 2, 上級) No. 382

Hello, everyone! Welcome back to PR2.

Today, I have a text about living now and paying later. Take a listen.

In general, US citizens not only tend to incur much more personal debt than other people in other countries, but they also owe much more money than they did in the past. Many people today not only have to pay off the installments on their housing and car loans every month, but also have very high interest rates charged by credit card companies. Some people blame this state of affairs on the greed and materialistic values of modern America and contrast this with the past, when people had more foresight and were more financially prudent. The main difference is that in the past, people had much less opportunity to borrow money.

For one thing, banks very rarely lent money to individuals. Moreover, most states had usury laws which forbade financial companies from charging high interest rates. These safeguards, though, came to be abandoned. With loans easily available, many people were carried away and borrowed against future income, counting on later rises in salary to cover their debts. As a result, they became hostages to the banks and credit card companies, trapped in debts they could never pay off. Society needs to restrict the behavior of financial institutions before the personal debt problems worsens any further.

Well, that's all for today and I'll see you in class. Bye, bye!