



Health Care Mini-Story Lesson

Hello and welcome to the mini-story for "Health Care." Let's get started.

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Terry the toad wanted a Ferrari. But he had no money.

What did Terry the toad want?

A Ferrari.

Did Terry the toad want a boat?

No, Terry the toad didn't want a boat. Terry the toad wanted a car, a very expensive car. Terry the toad wanted a Ferrari, a fast car.

Who wanted a fast Ferrari?

Terry did. Terry the toad wanted a Ferrari.

Did Terry the toad want a Ford or did Terry the toad want a Ferrari?

Of course, Terry the toad wanted a Ferrari.

What was Terry's problem?

Well, Terry's problem was that he had no money. Terry the toad had no money.

Are Ferrari's expensive?

Oh yes, Ferrari's are very expensive. So Terry the toad wanted an expensive Ferrari but he had no money.

What color Ferrari did he want? Red?

No, not red.

Terry the toad wanted a green Ferrari, a bright green Ferrari. But Terry had no money. So Terry decided to get a Ferrari somehow.

Where was Terry?



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Terry was in Miami, Florida.

Where did Terry live?

Terry lived in Miami, Florida.

Where was he from?

Miami, Miami, Florida.

Well Terry was in Miami and Terry said, "I'm fed up with hopping everywhere. I want a fast, bright green, brand new Ferrari."

What was Terry sick of?

Well Terry was sick of hopping around everywhere. Terry said, "I'm fed up with hopping everywhere."

Did Terry like to hop everywhere?

No, he didn't like it. He said, "I'm fed up with hopping everywhere." I hate hopping everywhere. I'm sick of hopping everywhere. I'm tired of hopping everywhere.

Who was fed up with hopping everywhere?

Terry, Terry was fed up with hopping everywhere.

What was Terry?

Terry was a toad. Terry was a toad who was fed up with hopping everywhere.

Did Terry want to hop or did Terry want to drive?

Terry wanted to drive a fast Ferrari. He was fed up with hopping everywhere. He was fed up with hopping everywhere. He wanted to drive a super fast, brand new, bright green Ferrari.

So Terry went to a Ferrari dealer.



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Did he go to a Ferrari store?

Yes, he did. He went to a Ferrari dealer.

He asked the dealer, “How much is a Ferrari?” And the dealer said, “\$97,000 for a brand new, bright green Ferrari.”

Did Terry have \$97,000?

No, Terry didn't have \$97,000.

Did Terry have \$80,000?

No, Terry didn't have \$80,000. Terry didn't have \$97,000.

How much money did Terry have?

Zero, none, Terry didn't have any money.

Terry said, “Jeez, that's expensive. Can I have a loan?”

Was Terry surprised about the price?

Yes, Terry was surprised about the price. Terry said, “Jeez.” “Jeez, that's expensive.” Terry was very surprised. Jeez, wow, that's expensive.

What did he say?

He said, “Jeez”...wow, that's expensive.

And what did he ask?

Well he asked “Can I have a loan?”

What did he want?

A loan.



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Terry wanted a loan for what?

For a Ferrari, Terry wanted a loan for a Ferrari.

Did he want a loan for a house?

No, not for a house.

Did he want a loan for school?

No, not for school.

What did he want a loan for?

For a Ferrari, he wanted a loan for a Ferrari.

How much of a loan did he want?

Well, \$97,000. He wanted a \$97,000 loan for a Ferrari.

Did the Ferrari dealer give him a loan?

No, no, no, he didn't give Terry a loan.

The Ferrari dealer said, "Listen, you'll pay through the nose if you get a loan. It's very expensive. Cash is much cheaper."

Would Terry pay through the nose if he got a loan?

Yes, he would pay through the nose if he got a loan.

Is getting a loan very expensive for a Ferrari?

Yes, it's very expensive. You'll pay through the nose. You'll pay the maximum amount. You'll pay the biggest, highest amount if you get a loan. He said you'll pay through the nose.

Who would pay through the nose if he got a loan?



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Terry, Terry the toad. Terry the toad would pay through the nose if he got a loan.

Would he pay through the nose if he paid cash?

No, no, no, if he paid cash it would be cheaper. But if he got a loan he would pay through the nose. He would pay the highest amount.

But there is one problem, of course. Terry the toad had no cash. So Terry went to Everglade Swamp. Every day he caught flies.

What did he catch?

Flies, he caught flies.

And how often did he catch flies?

Every day, every day he caught flies.

Why did he catch flies?

Well, to make money, of course. So he could sell them.

How many flies did Terry catch?

Terry caught 20.7 billion flies.

How many flies did he catch? 20.7 million flies, right?

No, not right. 20.7 billion flies. Terry caught 20.7 billion flies. Billion.

He caught 20.7 billion what?

Flies, Terry caught 20.7 billion flies.

What did he do with the flies?

Well, he sold them to Bill Gates.

Who did he sell the flies to?



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Bill Gates, he sold the flies to Bill Gates.

How many flies did he sell to Bill Gates?

20.7 billion, he sold 20.7 billion flies to Bill Gates.

Who did he sell them to?

Bill Gates, he sold them to Bill Gates.

What did he sell to Bill Gates?

Flies, he sold flies to Bill Gates, 20.7 billion flies to Bill Gates.

Why did he sell them to Bill Gates?

Well, to defray the cost of the Ferrari, of course.

Did he want to lessen the cost of the Ferrari? Did he want to cover the cost of the Ferrari?

Yes, he did. He wanted to defray the cost of the Ferrari.

He wanted to defray the cost of the Ford or the cost of the Ferrari?

Well, the Ferrari, he wanted to defray the cost of the Ferrari.

How did he defray the cost of the Ferrari?

He defrayed the cost of the Ferrari by selling 20.7 billion flies to Bill Gates.

Did he defray the cost of the Ferrari?

Yes, he did. He defrayed the cost of the Ferrari. In fact, he defrayed all of the cost of the Ferrari. He covered all of the cost. Bill Gates paid him \$97,210.

How much was the Ferrari?

The Ferrari was \$97,000.



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How much did Bill Gates pay him?

\$97,210, so that defrayed all of the cost of the Ferrari.

Which was higher, the amount Bill Gates paid him or the cost of the Ferrari?

Well, the amount that Bill Gates paid him obviously was higher. Bill Gates paid him \$97,210. The Ferrari was \$97,000.

And so Terry the toad took his money to the Ferrari dealer. And he bought a brand new, bright green, super fast, Ferrari. He was very happy. A very, very happy toad.

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Okay, that is the end of the mini-story for "Health Care." Please listen to it several times many times.

And I will see you next time. Thanks a lot. Bye bye.