

Chapter 11: A Place of Our Own

ACT I

Ellen, I'd like your opinion. Ellen 我想听听你的意见。

About what? 关于什麼

Well, Richard and I feel that with a baby coming 嗯 Richard 和我眼看孩子快要出生了 we need to have our own place to live. 我们应该有自己的房子

Oh. 噢。

Well, what do you think about Richard and me 那麼你觉得我和 Richard looking for a small house or an apartment 找一个小住宅或公寓 at this point in our lives? 在这个时候怎么样

We love having you here, and there is room, 我们喜欢你们住这 这有地方

and ... and when the baby comes, 而且.....而且婴儿出生以后

the baby can stay in your room for a while. 可以住在你们房间一段时间

Richard feels we need to find a small house. Richard 觉得我们需要一个小住宅。

I remember when I was pregnant with Richard. 我记得当我怀著 Richard 时

Philip and I were living with Grandma and Grandpa. Philip 与我和爷爷奶奶住在一起

Philip was a young doctor, Philip 当时是个年轻的大夫

and he kept talking about having a house of our own. 他老说要有自己的家

It's natural. 这是很自然的。

What did you do? 那你们怎么办呢

We looked at a lot of houses. 我们看了好多房子

Did you find one? 找到合适的吗

Oh, not at first. We couldn't afford it. 噢 没有马上找到 我们当时不够钱。

Grandpa wanted to lend us the money to buy one, 爷爷要借给我们钱去买房

but Philip is too independent. 但是 Philip 的独立性太强了

He didn't want to borrow any money. 他不想借钱。

Sounds like Richard. 听起来跟 Richard 一样。

They're all alike. 他们都是一个样子

Richard is a real Stewart. Richard 是个典型的 Stewart 家後代。

He's independent, and sometimes just stubborn. 他的独立性强 有时候甚至近乎顽固

When did you buy a house? 那你们在什麼時候买房子

After Richard was born. 等生下 Richard 之後

I was teaching music, 我当时教音乐

and Philip was opening his first medical office. 而 Philip 则第一次开诊所

Where was the house? 房子在什麼地方

Right here in Riverdale. 就在这 Riverdale。

Of course, it was a small house, but just right for us. 当然那是一栋小房 但正好够我们住。

It's funny. History repeats itself. 真有意思。历史在重演

Now Richard and I are having a baby, 现在 Richard 和我有了孩子

and we probably won't be able to 而我们也许也一样不能

afford a house right away, either. 马上负担得起一栋房子

Why don't you look at some houses, Marilyn? 何不去看一看房子呢 Marilyn
Good idea. 好主意。
Look in the real-estate section of Sunday's Times. 查一查星期天的纽约时报房地产版
You'll learn a lot. 会增长不少见识
Maybe we should 也许我们应该
speak to a real-estate agent about a house. 和房地产中介商谈一谈关于房子的事
And a bank about a mortgage. 还要和银行谈谈抵押
I'll talk to Richard about it. 我会与 Richard 商量。
I think it's a good idea, Ellen. 我觉得这是个好主意 Ellen
We can learn a lot by asking. 我们到处问问会学到不少东西
And if I can be of any help, let me know. 如果我能够有所帮忙的 告诉我。
As a matter of fact, my friend Virginia Martinelli is a real-estate agent. 事实上 我的朋友 Virginia Martinelli 就是个房地产中介。
Good. 好极了。
You won't believe this, 简直不会相信
but she sold us our first house and this one. 我们的第一栋房子和这一栋都是她卖的
Well, I'll tell Richard, and we'll go to see her. 嗯 我会告诉 Richard 我们会去找她。
Do you think the skirt length is right, Ellen? 觉得这裙子长度合适
Do you think it's too long? 你会不会觉得太长
I think the skirt is just right. 我觉得长度合适。
Are you planning to attach a train to it? 准备加拖地裙摆
No. No train. Just the dress. 不 不加裙摆。就是这样连身套装
But I am going to make a headpiece of lace. 但我准备做一个蕾丝头饰
That dress is gorgeous. 这套服装真华丽。
Thanks, Ellen. And thanks for the advice about the house. 谢谢 Ellen。也谢谢你关于房子的建议
I'll talk to Richard about it the minute he comes home. 我就跟 Richard 商量他一回来。
And remember, we love having you here. 记住 我们喜欢你们住这
There's no need to rush. 没有必要急急忙忙

I remember when I was pregnant with Richard,
Philip and I were living
with Grandma and Grandpa.
Philip was a young doctor
and he kept talking about
having a house of our own.
It's natural.
I remember when Philip
and I wanted a place of our own,
like Marilyn and Richard want one now.
All people dream of a place of their own.
Some people dream of a farm house in the country.
Other people dream about owning
an apartment in the city.
Philip and I had our dreams too.

Philip wanted a ranch style house in Riverdale,
With a front door where his patients
could enter his first medical office.
I wanted to live in Riverdale too.
But I wanted a Spanish style house,
like the one I grew up in with tiles on the roof.
So, we looked in the real-estate section
of the newspaper.
We read about lots of houses for sale,
and we want to see a real-estate agent
as Marilyn and Richard are going to do.
We looked at lots and lots of houses,
but we didn't have enough money
to buy any of them.
Richard and Marilyn
don't have much money, either.
Maybe they won't be able to afford a house.
It's funny.
History repeats itself.
Richard and I are having a baby.
And we probably won't be able to
afford a house right away, either.
We couldn't afford one right away.
But we kept looking and later after Richard was born,
we bought a house here in Riverdale.
It was small and it didn't have much land,
but I loved it.
Philip and I both loved it.
Because finally we had
a place of our own.

ACT II

I remember your parents' first house very well. 我还清楚记得你父母的第一栋房子
It was on Spring Avenue, near the park. 那房子是在 Spring Avenue 公园附近。
I grew up in that house. 我就在那栋房子长大的
Yes, and you were such a cute baby. 对 你当时是个很逗人喜爱的婴儿
I've seen pictures of him. He had blond hair. 我见过他的照片。 他原来是金色头。
I've been friendly with the Stewart family for a long time, 我和 Stewart 家有交情很久了
so it's my pleasure to help you find a house now. 所以现在我很乐意 帮助你们找房子。
Well, we're not sure we can afford one. 嗯 我们还不知道是不是负担得起
But we'd like to find out about the possibilities. 但我们想知道 有多大的可能性。
That's a good idea. 这是个好主意。
I love your house on Linden Street. 我喜欢你们家在 Linden 街的房子。

I sold your father that house seventeen years ago. 十七年前我把那栋房子卖给你父亲的
Really? 真的

Yes, Mom was pregnant with Robbie then, 是的 那时妈妈怀著 Robbie
and they needed the extra room. 他们需要多一些空间

I hear you're expecting a baby, Mrs. Stewart. 我听说你们快有小孩了 Stewart 太太
Mmm-hmm. So we will be needing more room. 嗯。 所以我们将需要更大的空间
Oh, so you don't need something immediately? 呵 所以你们不是急著马上就要

No. But in five or six months ... 不急。但是在五六个月後.....

And time passes so quickly. 可是时间过得很快

Yes, it does. 是的 确实如此。

Well, when you called, 嗯 你们打电话来

you gave me enough information 已经给了我充分的资料

about your salaries and your savings. 关于薪资和储蓄。

So I have a good idea about your financial situation. 所以 我对你们的财务状很了解

Let me show you some pictures of houses. 我来给你们看看一些房子的照片

With two bedrooms? 有两间卧室吗

Yes, I think I can show you some. 是的 我有一些可以给你们看。

Of course, they won't be in Riverdale. 当然这些房子不在 Riverdale

The cost of housing's too high for you here. 这里的房子对你们来说太贵了

I haven't thought about living anywhere else. 我还没有考虑要住到别的地方去

We've always lived in this area. 我们一直住在这个地区

Where should we look for a house, Mrs. Martinelli? 我们应到什麼地方找房子 Martinelli 太太

Well, we have an office in Mount Kisco. 好 我们在 Mount Kisco 有个办事处。

It's a lovely area, 那是个可爱的地方

and it's only about an hour's drive from here. 而且从此地到那只有大约一小时的车程。

Here. I have a book with photos of some homes in that area. 这 我有一本那个地区房子的照片

Now, let's see. Here. 来 我们看看。这

This is a lovely two-bedroom house in your price range. 这一栋可爱房子有两间卧室 在你们价格范围内

It's pretty, but I prefer a two-story home. 是漂亮 但我喜欢两层楼的房子

I do, too. I don't care for a ranch type. 我也一样。 不爱平房。

OK. 好的。

Oh, this is a wonderful house. I know it well. 啊 这是一栋很好的房子 我非常清楚。

I sold it to the present owners. 是我把它卖给了现在的主人

It looks wonderful. 看起来很好看。

This is a two-bedroom, two-bath house. 这是一栋有两间卧室 两间盥洗室的房子

It has a full basement, and it is on a half-acre lot. 全面地下室 用地半英亩。

You can probably afford this one. 你可能负担得起这栋房子

I like this house. 我喜欢这栋房子。

So do I. 我也喜欢。

And the price is right. 而且价格也合适。

Would you like to go see it? 你们要去看看吗

Yes. We're planning 是的。我们计划

to talk to someone at the bank next week. 下星期与银行的人谈一谈

Perhaps we could see the house this weekend. 也许这周末我们会去看看这栋房子

If someone doesn't buy it before then, 如果在此之前没有人买走的话

But let's keep looking. 让我们继续看下去

Just to get an idea of some other possibilities. 瞧瞧其他可能的选择

This is very helpful, Mrs. Martinelli. 这样很有用 Martinelli 太太。

Here. 这。

This is a wonderful example of Spanish-style architecture. 这是栋很棒的典型西班牙式建筑

Oh, I love the roof tiles on a Spanish-style house. 噢 我喜欢西班牙式房屋的屋顶瓦

It looks like the houses in Hollywood. 看起来好像是好莱坞的房子

It's interesting. 很有趣。

A house like this in Riverdale costs double the price. 在 Riverdale 像这样的房子价格要贵一倍。

Oh my! 啊

Here's a real buy. It's a bargain. 这个价格便宜。真是大廉售。

This house just came on the market. 这栋房子刚刚推出要卖

It's quite lovely. 相当好看。

Is it a two-bedroom house? 是两个卧室的吗

No. It has three bedrooms and three baths. 不。这栋房子有三间卧室 三间盥洗室

I know the house. It has a brand new kitchen. 我熟悉这房子 有一个全新的厨房

And a living room with a twelve-foot ceiling. 有一间十二英尺高的客厅

And there's a two-car garage. 还有一个可放两辆车的车库

Then why don't we go look at this house, too? 那我们何不也去看看这栋房

It's a good investment. 这是一项好投资。

Thank you, Mrs. Martinelli. 谢谢 Martinelli 太太。

Thanks so much. 非常感谢。

My pleasure. Give my best to your parents. 不客气。替我向你父母问好

Your father's a wonderful doctor, Richard. 你父亲是个了不起的医生 Richard

He took care of my daughter when she was a child. 我女儿曾受他照顾 在她小时候。

He's the best pediatrician in Westchester. 他是全 Westchester 最好的小儿科医师。

Thanks, Mrs. Martinelli. 谢谢 Martinelli 太太。

I'll give them your regards. 我会向他们转达你的问候。

We really appreciate your advice. 我们非常感谢你的建议

I do think you should go see the houses 我确实感到你们应该去看看这些房

and talk to the bank. 且和银行谈一谈

Here. 来

Let me give you some information sheets about the houses. 我给你们一些关于这些房子的简介

They're both very good buys. 这两栋都是价格便宜的

Well, thanks so much for your help and your time, 好的 感谢你的帮助和用了你的时间

Mrs. Martinelli. Martinelli 太太。

We've got a lot to talk about. 我们有很多可商量的了

Mmm-hmm. Thanks. 嗯。谢谢。

Here, this is a lovely two-bedroom house.

The house has two bedrooms.

It's a two-bedroom house.

This is a two-bedroom, two-bath house.
Hmmm.
A two-bedroom, two-bath house.
It has two bedrooms and two baths.
What about this house?
Well, let's see.
One bedroom, two bedrooms, three bedrooms.
It has three bedrooms.
It's a three-bedroom house.
What about that house?
I like this house.
One bath, two baths, this house has two baths.
It's a two-bath house.
Oh, I also like the garage.
It holds two cars.
It's a two-car garage.
This looks like a nice house.
I've got to see the inside.
Hmmm. Let's see.
There's a big kitchen, a dining room,
a living room and one bedroom,
two bedrooms, three bedrooms
and one bath, two baths.
That's good.
It has three bedrooms and two baths.
So, what did you think?
Well, it's a three-bedroom, two-bath house.
And you know, I think we could live here.
We'll have our own home.
It's the American Dream.

ACT III

How do you do? 你好
Hello. 哈
I'm Ralph Riley. 我叫 Ralph Riley
I'm Richard Stewart, and this is my wife, Marilyn. 我叫 Richard Stewart 这是我妻子 Marilyn。
Pleased to meet you. 很高兴与你见面。
Likewise, Mr. Riley. 我们也一样 Riley 先生。
Please, sit down. What can I do for you? 请坐下。我能为你做什么
We'd like to discuss a mortgage. 我们想请教一下贷款的事
For a house. 为了房子。
Fine. Are you buying a house 好的。你们是要买房子
or are you refinancing your present home? 还是原有的房子重新申请贷款

We're planning to buy a house. 我们计划买一栋房子
And we'd like to find out about a mortgage. 我们想知道如何贷款
We are customers of the bank. 我们是贵行的顾客
As a matter of fact, my whole family banks here. 事实上 我们全家都是贵行的顾客
I have some questions to ask. 我有一些问题要问
Do you own your house or do you rent? 你们自己有房子还是租房
Neither. 都不是。
We live with my parents, Dr. and Mrs. Philip Stewart. 我们和父母住在一起 Philip Stewart 夫妇
And how old are you? 你几岁了
I'm twenty-nine. 我二十九岁。
I'm thirty. 我三十岁。
And, Mr. Stewart, what is your occupation? 那么 Stewart 先生 你的职业呢
I'm a freelance photographer. 我是自由摄影师。
And, Mrs. Stewart, are you working? 嗯 Stewart 太太 你有工作吗
Yes. I'm a designer, and I work in a boutique. 是的 我是位设计师 我在一家服装店工作
Did you bring any savings or salary information? 你是否带来储蓄和和薪资的相关资料
Last year's tax forms? 譬如去年的上税报表
Yes. Here they are. 带来了 在这 。
OK. What ... what kind of house did you have in mind? 好的 你们打算买什么样的房
We're talking about buying 我们在商量购买
a two-bedroom house in Mount Kisco. 一栋有两间卧室的房子 在 Mount Kisco
Here are the financial details on the house. 这是这房子的财务细节
Thank you. 谢谢你。
Are you prepared to make a ten-percent down payment? 你打算缴纳 10%做备款吗
Yes, we are. 是的 我们准备如此
Payments over thirty years? 三十年分期付款吗
Yes. 是的。
Do you think we can get a loan? 你觉得我们能得到贷款吗
Well, it depends. Do you own any other property? 嗯 这还要看情况。你们拥有其他什么财产吗
Any stocks or bonds? 有股票或债券吗
No. 没有。
I see. Then you don't have any collateral. 我明白了。那么你们没有任何担保物
Perhaps you could get a guarantor-- 也许你可以找一位担保人
someone to sign for the loan for you. 找个人为你们的贷款签个名
Why is that necessary? 为什么有此必要
Since you don't have enough income, 由于你们的收入不足
and you don't already own any property, 而你们又没有拥有其他财产
the bank needs to be sure 银行需要确定
you can pay the mortgage every month. 你们能每月按时交付
A guarantor is responsible for the loan 担保人要负责
if you can't make the payments. 如果你们不能还钱
I see. Well, the idea of buying a house is exciting. 我明白了。嗯 买房子的念头叫人兴奋过头
Thank you, Mr. Riley. We'll read this over carefully. 谢谢你 Riley 先生。我们会仔细阅读这些。
Thank you. 谢谢你们。

Good-bye. Thanks. 再见。谢谢。

Good-bye. And hope to see you soon. 再见。希望很快再见到你们

I hope so, too. 我也希望如此。

Take care. 慢走。

Good-bye. 再见。

It all sounded so easy 一切听起来都那么容易

until they mentioned needing collateral or a guarantor. 在他们提到担保物或担保人之后

We have no collateral. 我们没有担保物。

And I don't think it's a good idea 而且我觉得这不是个好主意

to ask Dad to sign as a guarantor. 请爸爸当担保人为我签字

I don't feel right about it. 我觉得这样不对。

I understand your feelings about it, Richard. 我了解你对这种事情的心情 Richard

Now, tell me, what's the problem? 啊 告诉我 有什么问题

We can get a loan from the bank 我们能够从银行得到贷款

if we can put up some collateral. 如果我们能提供担保物的

And we don't own anything to use as collateral. 可是我们没有任何可以做担保物的东西

Or someone can sign with us as a guarantor. 或者有人能当担保人帮我们签字

Why don't you speak to Dad? 你们为什么不跟爸爸说说

No.If we buy a house,I want to be able to handle it alone.不 若我们买房 我希望能够自行负责

Everybody needs help sometimes, Richard. 每个人都有需要帮助的时候 Richard

I understand Richard's feelings about it, Ellen. 我了解 Richard 对此的想法 Ellen。

In two or three months, I'll have an advance on my book 两到三个月後 我能得到我那本书的
预付

and be able to put more money down. 也就可以增加自备款的额度

What about the house in Mount Kisco? 在 Mount Kisco 的房子呢

Somebody else'll buy it by then. 别人也许买走了。

Then there'll be other houses, Marilyn. 还会有别的房子 Marilyn。

Richard has a point. You're just beginning to look. Richard 说得对。我们只是开始看房子而已。

We're in no great rush. It's true. 我们不很急 这是真的

This has been a great learning experience for us, Marilyn. 这对我们是一次很好的学习经验
Marilyn

Talking to the real-estate agent. 与房地产中介商谈

Looking at the houses. 看房子

Talking to the loan officer at the bank. 与银行的贷款负责人谈

It has been a learning experience. That's true. 这真是一次学习经验 真的

I think you're doing the right thing. Taking your time. 我觉得你们做得对。慢慢来

Looking around. Especially with a purchase of this kind. 到处看看 特别是这一类买卖

20,2790,420,2790,15,3870,15,3870,420,4815,420,4815,15,5280,15,52,420,7785,420

20,2790,420,2790,15,3870,15,3870,420,4815,420,4815,15,5280,15,52,420,7785,420

You're talking about a lot of money. 你们谈的可是一大笔钱

We'll call Mrs. Martinelli and tell her to keep looking for us. 我们会打电话给 Martinelli 太太告
诉她继续帮我们物色房子?

And I'll call Mr. Riley at the bank 我打电话到银行给 Riley 先生

and tell him we'll see him in a couple of months. 告诉他过几个月我们再去找他

And if you ever need Dad or me to help you ... 如果你们的确需要我和爸爸的帮助的话 ...

We know. 我们知道。

You know we'll be there for you. 你们知道我们是会伸出援手的

It's a Stewart tradition. We're a family. 这是 Stewart 家的传统。我们是一家人。

"They want to buy a house.

But can they afford it?"

We're planning to buy a house.

And we'd like to find out about mortgage.

"Here's the application. We need some information."

"How old are you?"

I'm 29. I'm 30.

"How many years were they in school?"

Richard, 16. Marilyn, 14.

"And Mr. Stewart, what's your occupation?"

I'm a freelance photographer.

"And Mrs. Stewart, are you working?"

Yes, I'm a designer and I work in a boutique.

"Here's the application. We need some information."

Income. Property. Debt.

What's their income?

How much money do they make?

They make \$2,000 a month.

That's \$24,000 a year.

Can they afford a house?

Do you own your house or do you rent?

Do you own any other property?

Any stocks or bonds?

"Can they afford a house?"

Since you don't have enough income,
and you don't already own any property,
the bank needs to be sure
you can pay the mortgage every month.

"They need a guarantor."

A guarantor is responsible for the loan
if you can't make the payments.

I see.

"They can't afford a house."

And I don't think its a good idea to ask Dad
to sign as a guarantor.

I don't feel right about it.

"They can't afford a house.

They can't afford it yet."