

Summary of Lesson Plan

➤ Preview and Practical conversations (Student pages 71-73)

Suggested teaching time: 60 minutes

Your actual teaching time: _____



Preview and Practical conversations (Student pages 71-73)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

Warm up. What is the purpose of an estimate? Which painter would you hire? Why?

Procedure:

- Draw on students' prior experience by asking questions about their own home and car repairs, such as *Have you ever had your house painted? Have you ever needed car repair service? How did you decide which painter or repair person to hire? Did you get an estimate?*
- Point to the word *estimate* in the first illustration. Ask *What does it say next to the word "estimate"?* (\$4,500, including labor and supplies) *What do you think an estimate deals with?* (the cost of something) Ask *What is an estimate?* Elicit or tell students that *an estimate* is someone's best guess about something, often referring to cost. Tell students that the word *estimate* can be either a noun or a verb. Point out the two different pronunciations (an "estimit," to estimate). Ask *What does the verb "estimate" mean?* (guess, approximate)
- To encourage critical thinking, ask *Why is an estimate important for the consumer?* (It tells the cost of a service in advance.) *Why is an estimate important for the service provider?* (It spells out exactly what the provider will do for a certain price.)
- Have students read the two estimates in the *Warm up* section. Check comprehension by asking questions such as *What service is the estimate for?* (painting a house) *Whose house is it?* (Mr. and Mrs. Paul Mitchell's) *Where do they live?* (45 Plainview Court, Milton, Colorado) Point out that both estimates are on company stationery, or letterhead, with the company name, address, and (for Velela Household Painting) phone number.

- Point to the two logos. Make sure students understand the word *logo* (a design that is a company's official sign). Ask students *What do the logos tell you about the companies?* (The paintbrush suggests painting, and the KBS logo suggests a house or building.)
- Put students in small groups to discuss what factors they would consider in hiring a painter. Have them list and rank these factors from 1 to 5 by importance, with 1 the least important. Write the groups' ideas on the board. The list might include these factors: *cost, time, reputation, personal knowledge of the company, friendliness, size.*
- Still in groups, students make a list of the differences between the two estimates. Elicit ideas and write them on the board. You may have a table like the following:

Velela	Konstantanides
<ul style="list-style-type: none"> • Located in Denver • Hand-written estimate • States the brand of paint • Includes labor and supplies • Cost is estimated as \$4,500 	<ul style="list-style-type: none"> • Located in Milton • Typed estimate • No brand specified • Labor will be additional • Cost is estimated as \$3,600

- Ask students which company they would choose to paint their house. Have them explain the reasons for their choices. Ask *Which estimate do you think is most accurate?* Elicit that Velela's is more accurate because it includes the cost of labor, which is often hard for consumers to estimate. In fact, the labor cost can exceed the cost of supplies.

Unit 6 objectives

Procedure:

- Have students read the objectives. Ask *What do you think this unit will help you do?* (be a better consumer, know how to decide on a service provider, know about different kinds of insurance) Tell students to write down any questions they may have about the three types of insurance.
- Collect the questions and save them to discuss at the end of the unit.

(continued on p. 2)

Model 1

Content: asking for an estimate, getting an estimate in writing, services you should get an estimate for

Procedure:

A–B.

- ▶ Have students first cover the conversation. Ask them to read the bar and then look at the photos. Ask *What do you think the people are talking about?* (an estimate) *Who do you think the customer is?* (the woman) *Who’s the service provider?* (the man)
- ▶ Tell students that they are going to listen for the answers to the questions *How much?* and *How long?* With books closed or with the text still covered, students listen to the conversation.
- ▶ Then ask *How much will it cost?* (\$500) *How long will it take?* (three or four days)
- ▶ Have students read the conversation silently. Check comprehension by asking questions such as *What does the caller want?* (an estimate) *Will the man write down the cost and the time it will take?* (yes) *What kind of job or service is the estimate for?* (We don’t know.)
- ▶ Play the cassette or read the conversation again. Have students repeat the lines in the pauses.

Vocabulary

- ▶ Play the cassette or read the items and have students repeat.
- ▶ Read the services one at a time in random order and have students point to the pictures.

- ▶ Ask questions about the services, such as *Which services might you have done at your house or apartment?* (a paint job, construction, plumbing, electrical work) *Which ones are done at the service provider’s place of business?* (an auto repair, dental work) *Which service do you think the people in the conversation were talking about?* *Why is it important to get an estimate for these services?* (The cost of the service varies from job to job.)
- ▶ Brainstorm other services for which consumers should get an estimate. Write the ideas on the board. Students’ ideas might include *a decorating job, mowing the lawn, cutting down a tree.*

C. Pair work . . .

- ▶ Model the conversation with a more advanced student. Play the role of Student B, the service provider, to demonstrate how to give cost and time estimates.
- ▶ Have the students practice the conversation in pairs, switching roles to play both parts. Tell students to choose a service from the *Vocabulary* or the list on the board in order to give more realistic estimates.

Option: Write on the board *Can you give me an estimate on the _____ we talked about yesterday?* Ask a volunteer to read the line using one of the services from the *Vocabulary* or the list on the board; for example, *Can you give me the estimate on the paint job we talked about yesterday?* Note that students will have to change *a* or *an* to *the*. Students practice this modified conversation in pairs. Ask volunteers to present their conversation to the class.

Workbook Link: Exercises 1, 2, 3

(continued on p. 3)

<h2>Your notes</h2>

Model 2

Content: asking for a recommendation, benefiting from word of mouth, descriptions of good workers, service people

Procedure:

🔊 A–B.

- ▶ To set the scene for the conversation, point to the photo and ask questions such as *Who do you see in the picture?* (a man and a woman) *Where are they?* (outside, talking over a fence) *What do you think their relationship is?* (friends, neighbors) Point to the illustration and ask *What do you think they're talking about?* (a painter, a paint job)
- ▶ Have a volunteer read the bar above the conversation. Ask *What is word of mouth?* (information that one person tells another, information we get from talking about something rather than reading about it or seeing it on TV)
- ▶ After students listen to the conversation and read along silently, check comprehension by asking *What does the woman want?* (a good painter) *What is the description of the painter?* (He's reasonable and does a really good job.) *How is the neighbor going to help?* (He's going to give the woman the name of a painter.)
- ▶ Point out that *reasonable* can mean sensible or showing good judgment, but in this case it means not expensive.
- ▶ Play the cassette or read the conversation again. Have students repeat the lines in the pauses.

🔊 Vocabulary

- ▶ After students listen to and repeat the descriptions of good workers, ask questions about the items, such as *What does "reliable" mean?* *What is a word that means doesn't waste time?* Make sure students understand *commitments* and *delivers on promises*.
- ▶ Ask students to read the list of service providers in the box in Exercise C and think about the qualities these people should have. Brainstorm other good qualities for a service provider and write them on the board. The list might include *thorough, neat, friendly, careful, and responsible*.

Option: Note that using a dictionary is an important academic skill. Have students compare the definitions in the *Vocabulary* box with those in their dictionaries. Ask volunteers to read aloud the dictionary definitions.

C. Pair work ...

- ▶ Model the conversation with a more advanced student. Play the role of Student A to demonstrate choosing a service provider from the box and a description from the *Vocabulary*.
- ▶ Point out that both Student A and Student B must be careful to use appropriate subject pronouns and possessive adjectives (for example, *his name, Is she reliable?*) when talking about the service provider.

Option: Have students work in pairs to match at least one desirable quality with every service person. Have them use this question as a guide: *What is the most important quality that [a painter] should have?* Students might reply *A painter should be honest and efficient*.

Option: In pairs, students decide how important each of the five descriptions of good workers is for each of the eight service people. For example, students might rank honesty as the number-one quality in a mover but reliability as the number-one quality in a dentist.

Workbook Link: Exercises 4, 5

▶ Do it yourself!

Procedure:

- ▶ On the board, write the service people from the box in Exercise C. Ask *Which service people have you used? Which one can you recommend? Did you have a problem with any of the service people? Which one?*
- ▶ Read the directions above the chart. Then point to the examples and ask questions such as *What kind of service is in the first example?* (painting) *What's the name of the company?* (Powell Company) *Was using this service provider a good experience or a bad one?* (good—Pete is reliable and does good work.) *What kind of service did Pincus Pipes provide?* (bad—The workers left a mess and were late.)
- ▶ Tell students to complete the chart with two experiences they have had with service providers.
- ▶ Have students share their experiences with a partner.

Challenge: Ask students to jot down notes about a good or bad experience they had with a service provider. Have partners take turns timing each other and trying to talk for one minute about their experience. Students can refer to their notes but should not read. Partners who are timing can also help by asking questions that will elicit more details.

Summary of Lesson Plan

- ▶ **PRESENTATION**
Practical grammar (Student pages 74-75)
 Suggested teaching time: 60 minutes
 Your actual teaching time: _____

Practical grammar (Student pages 74-75)

Suggested teaching time: 60 minutes
 Your actual teaching time: _____

Note: Have students bring envelopes to class for the *Do it yourself!* activity on page 75. You will also need telephone books for this activity.

The sentence: Definition

Procedure:

- ▶ Ask *How can we recognize a sentence?* Discuss students' ideas. Write on the board any relevant key words that students supply, such as *verb, subject, complete thought, capital letter*.
- ▶ Read aloud the definition of a sentence in the box. Write the example sentence on the board and ask *What is the subject?* (The Johnsons) *What is the verb?* (know) As students answer each question, circle the subject and underline the verb.
- ▶ Write additional sentences on the board and have students identify the subject and verb in each one. Make sure students understand what a complete idea is. Use these sentences or write your own.
 1. I have homeowner's insurance.
 2. Paul Mitchell recommended a good painter.
 3. The plumber will give us an estimate for the job tomorrow.
 4. This estimate is too high.
 5. The painters weren't reliable.

A–B.

- ▶ Remind students that a sentence must have a subject and a verb. Have students circle the subjects and underline the verbs in each numbered item in Exercise A.

- ▶ Working individually, students put a check mark in the box next to each item that is a sentence.
- ▶ Read aloud the speech balloons in Exercise B. Ask *Is "Four old houses" a sentence?* (no) *Why not?* (It has no verb, It's not a complete idea.) *Is "The insurance policy is" a sentence?* (no) *Why not?* (It's not a complete idea.)
- ▶ Students compare answers for items 3 through 11 with a partner, explaining why each item is or is not a sentence.

Option: Discuss different kinds of verbs, including *be*, action verbs, and non-action verbs. Make sure students understand that *be* is contracted in Exercise A, items 9 and 10.

Option: Have students create complete sentences for items in Exercise A that do not express a complete idea (1, 2, 5, and 11). Give an example such as *Four old houses fell down in the storm*.

Challenge: On a separate sheet of paper, students write five items, either sentences or groups of words that do not express a complete idea. They exchange papers with a partner, and either write *S* next to the sentences or rewrite the groups of words to express a complete idea. Review as a class.

Workbook Link: Exercise 6

The sentence: Punctuation and capitalization

Procedure:

- ▶ On the board, write sentences from Exercise A (items 3, 4, 6, 7, 8, 9, 10), or ask volunteers to write sentences from the Challenge activity above. Review the key words students supplied in the earlier discussion of how to recognize a sentence. Elicit or point out that a sentence begins with a capital letter and ends with a period or a question mark. Read aloud the sentences on the board and circle the initial capital letters and end punctuation.
- ▶ Ask *How can we recognize a question?* Elicit the response that a question may begin with a question word such as *who* or *why*. A question may also have a verb before the subject, as in *Did she find a reliable painter? Is he also efficient?*

(continued on p. 5)

Lesson Plan, Unit 6: Practical grammar (for Student pages 74-75)—continued

- Summarize by reading aloud the rules in the box. Have volunteers read the two examples. Point out that the capital letters and end punctuation marks have been written in red for emphasis.

Option: Note that some sentences end in another type of punctuation—the exclamation point. The exclamation mark is used to express strong emotion. Write on the board item 10 from Exercise A: *She's great*. Write it a second time with an exclamation mark: *She's great!* Elicit or point out that the second sentence is stronger and more emphatic.

C. Rewrite the sentences ...

- Working individually, students rewrite the sentences. After you review the sentences as a class, have volunteers write them correctly on the board.

Option: Write items 4 and 5 on the board using an exclamation mark as the final punctuation. Ask students what difference the exclamation mark makes (the sentences are more emphatic and stronger).

Workbook Link: Exercise 7

D. Pair work...

- Have pairs of students review the decisions they made in capitalizing and punctuating the items in Exercise C.

Other capitalization rules

Procedure:

- Tell students your full name and then spell it aloud. Begin with the word *capital* before the first letter of your first and last name; for example, *capital K-A-T-E capital M-U-R-P-H-Y*. As you spell your full name, write it on the board using a capital for the first letter in each name. Circle the capitals.
- Ask students why you began your first and last name with a capital letter. Elicit the response that we capitalize the first letter of a person's names.
- Have students work in pairs to practice asking each other's names and how to spell them.
- Write on the board and tell students your title together with your last name; for example, *capital M-S period capital M-U-R-P-H-Y*. Ask students why you began the title *Ms.* with a capital letter. (We capitalize the first letter of titles.)
- Brainstorm other titles, including *Dr.*, *Mr.*, and *Mrs.* and write them on the board. Point out that these titles are abbreviations and therefore end with a period. Write the title *Miss* and elicit from students that it has no period because it is not an abbreviation. Point out that we do not use titles with first names; for example, we say *Dr. Svesko* or *Dr. Caroline Svesko* but not *Dr. Caroline*.

- Summarize the discussion of capitalization rules by having volunteers read aloud the rules and examples in the box.
- Point to the envelope and ask questions such as *Who is this envelope addressed to?* (Dr. Caroline Svesko) *What information goes on the line under the name?* (the street number and street name) Introduce the term *return address*. Make sure students understand that the return address is the name and address of the sender. Ask *Who is the sender?* (Solange Phillips) *What is Ms. Phillips's zip code?* (10514)
- Still pointing to the envelope, ask questions about capitalization and punctuation, such as *Why is the D capitalized?* (It's the first letter of the title Dr.) *Why is there a period after Dr.?* (It's an abbreviation.) Tell students that NY is a U.S. postal abbreviation and is written without periods. Elicit and write on the board other state postal abbreviations.

Option: Tell students that other common abbreviations are found in street addresses; for example, *St.*, *Ave.*, *Rd.* Point out the abbreviation *Pl.* in the return address on the envelope.

E. Write your name and address ...

- Have volunteers come to the board and write their names and addresses, including street number and name, city, state, and zip code. If necessary, help students with the abbreviation for *apartment* (Apt.) and *floor* (Fl.). Review with the class, asking questions such as *What is capitalized in the name?* *What is capitalized in the address?* *Why?*
- Have students complete the exercise individually and then work in pairs to ask and answer questions such as *What is your address?* *What is your zip code?* *Do you have an apartment number?*

F. Rewrite the sentences ...

- While students are working individually to rewrite the sentences and questions, have five volunteers rewrite the items on the board.
- Review as a class, referring to the sentences and questions on the board and correcting them as necessary.

Workbook Link: Exercises 8, 9

(continued on p. 6)

Summary of Lesson Plan

- ▶ **PRESENTATION**
Authentic practice 1 & 2:
Listening (Student pages 76-79)
 Suggested teaching time: 60 minutes
 includes Cultural Discussion
 Your actual teaching time: _____

Authentic practice 1 (Student pages 76-77)

Suggested teaching time: 30 minutes
 Your actual teaching time: _____

Make an insurance claim

Procedure:



- ▶ To prepare students for the picture story, have them look at the different scenes. Ask questions such as *What is the woman holding?* (a homeowner's insurance policy) *Who do you think she is?* (She could be the homeowner or the insurance agent.) Note the man's gesture in the first scene. Ask *What do you think the people are talking about?* (the fallen tree, the damaged roof)
- ▶ Ask a volunteer to read aloud the bar above the picture story. Ask *What is an insurance claim?* Elicit that it is a request from the person who has the insurance policy to get money to pay for an expense covered by the policy.
- ▶ Play the cassette or read the text and have students read along silently.
- ▶ Ask students to identify the idioms used in the picture story. Write them on the board: *thank your lucky stars*, *you can say that again*, *run into a lot of money*, *word of mouth*.
- ▶ In pairs or small groups, students discuss what they think these expressions mean. Remind students that they saw the phrase *word of mouth* in Model 2 on page 73.
- ▶ Lead a class discussion about the meaning of the idioms using students' ideas as a springboard.
- ▶ Point out that *some* in *some tree* and *some storm* does not refer to an unknown amount as in *I need some milk*. Instead, it is used to emphasize the amount of damage caused by the falling tree and to express the severity of the storm. Have students express *some tree* and *some storm* in their own words. Elicit

or suggest such phrases as *What a big tree! That tree certainly did a lot of damage! That was quite a storm! That was a really serious storm.*

A. Discussion ...

- ▶ Working individually, students answer the questions. They can compare answers with a partner or in a small group.
- ▶ Let students read or listen to the story again if necessary.

Option: Ask comprehension questions such as *What is the problem?* (A big storm caused a tree to fall on the roof of the house and damage it.) *Who is the man?* (the homeowner) *What does he want to know?* (if the insurance policy covers damage to the house and tree removal) Have students create additional questions about the story to ask their partners.

Challenge: Making inferences is an important academic skill. Have students give examples of information that was stated in the story and examples of information that can be inferred. Students should include the statement from the story that supports each inference. See the example:

Information that was stated	Information that can be inferred
No one was killed.	Many homes were damaged. ("I've had dozens of claims already.")

B. Check the subjects ...

- ▶ Working individually, students check the topics discussed. Play the cassette or read the story again if necessary. Make sure students know what an *insurance adjuster* is (an agent from an insurance company who investigates claims and decides how much the company will pay).
- ▶ Have students underline the subjects in the picture story. Point out that being able to cite sources is an important academic skill.
- ▶ Review students' answers with questions such as *Do they discuss painting?* (no) *Do they discuss tree removal?* (yes) *Where can you find evidence in the story?* (In picture 2, the insurance adjuster says, "I have to check the terms of your policy about the tree removal.")

Option: Have students read the story out loud in pairs. Student A reads the role of the insurance adjuster and Student B reads the role of the homeowner. Have students switch roles for more practice.

Workbook Link: Exercises 10, 11

(continued on p. 8)

Lesson Plan, Unit 6: Authentic practice 1 & 2 (for Student pages 76-79)–continued

C–D.

- Working individually, students complete the exercises.
- In Exercise D, make sure students understand the terms in item 2. Have student define *run out of money* (spend all your money so you don't have any left) and *run into a lot of money* (cost or add up to a great deal of money).
- Review the exercises as a class.

Option: Have students write sentences using the words in Exercise C that were not chosen. For Exercise D, have pairs of students create a statement or question that would elicit the response that was not underlined.

Option: Ask pairs to create an extended conversation that includes each item and response in Exercise D. Have volunteers read their conversations aloud.

E. Pair work ...

- In pairs, students practice reading the items and responses in Exercise D aloud.

Option: Student B closes the book. Student A reads each item and Student B responds appropriately. Then partners switch roles.

▶ Do it yourself!

Procedure:

A. Write your own response ...

- Point to the first photo. Ask a volunteer to read the speech balloon out loud. Ask *What do you think she is talking about?* Point to the other photos, have volunteers read the speech balloons, and ask questions such as *Who do you think this person is talking to?* *Who do you think this person is?*
- Working individually, students complete the activity. Circulate to offer help as needed.
- Students read their conversations out loud with a partner and then change roles to practice both parts.

B. Culture talk ...

- Put students in small groups. Try to include students from different countries or cultures in each group.
- Using the questions as prompts, students complete a table like the one following. Write this model on the board and explain any unfamiliar kinds of insurance.

Country	Types of insurance individuals carry
United States	car, homeowner's, life, health, malpractice

(continued on p.9)

Your notes

Authentic practice 2
(Student pages 78-79)

Suggested teaching time: 30 minutes
Your actual teaching time: _____

Note: For an activity on page 79, ask students to bring in newspaper or magazine articles that discuss damage to homes, especially damage caused by bad weather such as tornados, hurricanes, and ice storms.

Competitive bids for service

Procedure:

A–C.

- To set the scene for the listening activity, point to the picture and ask *What happened?* (A tree fell on the house.) Then point to the business cards and ask *What kind of service do these companies provide?* (tree removal, tree service) *What are the names of the companies?* (Speedy Tree Removal, The Chapman Chipmunk) Have students look at the logo on The Chapman Chipmunk card. Make sure students understand what a chipmunk is (a small, striped ground squirrel).
- Have students read the bar. Ask *What do you think the conversations will be about?* (The companies will talk about their services and prices.) Play the cassette or read the tapescript.
- Have students look at the chart. Ask *What three pieces of information do you need to listen for?* (when each company can start, the price, when the company will finish)
- Have students listen again and complete the chart individually. In pairs, students answer the discussion questions.
- If students have difficulty, let them listen again.
- Review the information on students' charts and go over the questions as a class.

Challenge: In pairs or small groups, have students discuss the advantages and disadvantages of a one-person company such as The Chapman Chipmunk vs. a larger company such as Speedy Tree Removal. Put the following chart on the board and ask students to complete it with their ideas. Compare advantages and disadvantages as a class.

How many employees?	Advantages	Disadvantages
One	Lower overhead	The jobs take longer.
Several	They may finish jobs faster.	Higher overhead

D. Role play ...

- Read the directions for Exercise D.
- Have volunteers read the questions in the speech balloons on the bottom of page 78. Brainstorm other questions a homeowner might want to ask the contractors and write them on the board.

Challenge: Have students work in pairs to write a description of the damage to the house. Tell students to look at the picture at the bottom of page 78.

Tapescript

Conversation 1

A: You Mr. Adams?
B: Yes. Are you Hernan?
A: Yes, sir. From Speedy Tree. Here's my card. That's some tree fell on you. Anyone hurt?
B: Luckily, no.
A: Thank goodness.
B: You can say that again! Let's go take a closer look. [pause] Well, what do you think?
A: Whew! This job's going to take three guys a day and a half. The truck's over on the north side right now. We can start first thing tomorrow morning. It'll run you \$950, plus tips for the guys, about ten bucks each.
B: So you say \$950, plus \$30 for tips? So that makes \$980. Day and a half?
A: Give or take a few hours. We're never absolutely sure something won't go wrong.
B: And you can start tomorrow?
A: That's right. First thing.
B: And you'll finish by Wednesday, right?
A: Yes. That's right.
B: I'm going to need a written estimate for the insurance. Could you put that and your completion date in writing, on your letterhead?
A: Sure. [pause] Is this OK?
B: Yes, thanks. That's fine. I'll let you know before noon. Is that OK?
A: Sure. Just call the number on this sheet.
(Tapescript is continued on page 10.)

Lesson Plan, Unit 6: Authentic practice 1 & 2 (for Student pages 76-79)–continued

Tapescript (continued from page 9)

Conversation 2

- B:** Oh, hi. Are you the Chapman Chipmunk?
C: Yes, sir. Here's my card.
B: My brother Terry recommended you. Have you had a chance to see the damage?
C: Yes. You can't miss it! Everyone OK?
B: Yes, thankfully.
C: This is a big job. I work alone. It'll take me two or three days, depending. I'll charge you \$700.
B: When could you start?
C: Now. My equipment's right outside.
B: And you say it'll take you two or three days?
C: Yes. Give or take.
B: So, you think you'll be finished by Thursday?
C: Yes. Thursday at the latest.
B: Can you put that all in writing? I need it for the insurance—the cost, start time, estimated completion time, number of workers. You know.
C: Sure. No problem. I have my invoices out in the truck. I'll be back in a minute.

Conversation 3

- A:** Hello. Speedy Tree. Hernan speaking.
B: Hernan? Mr. Adams. I'm sorry, but I've decided to go with someone else for the tree job... But thanks so much for coming out so fast.
A: No problem, Mr. Adams. Good luck with the tree.
B: Thanks. Bye.

- ▶ Divide the class into groups of four students each. Let students decide who will play each role: Mr. Adams, a contractor at Tip Top Roofing, a contractor at Odessa Painting, and a contractor at Universal Fencing. "Mr. Adams" should talk to each contractor in turn, asking questions such as those in the speech balloons on page 78 and others that the class brainstormed.
- ▶ After students have completed their role-plays, have all students fill out the contractors' estimates on page 79.

Option: To provide more practice, have the groups change parts so that each student has a chance to play all four roles.

Workbook Link: Exercise 12

▶ Do it yourself!

Procedure:

A–B.

- ▶ On the board, draw a chart like the one on page 79. Ask *Did you ever have damage to your home? What was the damage? When did it happen? What was the cause?* Fill in the first line of the chart with an example from the class.
- ▶ Have students open their books and read the questions. Point to the chart and ask *What happened? (broken windows) When did it happen? (May 19, 2001) What caused the damage? (an earthquake)*
- ▶ Working individually, students complete the chart according to their own experiences.
- ▶ In pairs or small groups, students share their stories.

Option: Collect magazine or newspaper articles that students have brought in and distribute them. After reading the accounts of natural disasters such as floods, tornadoes, or hurricanes, pairs of students take turns asking questions about the stories, such as *What kind of damage was there? When did it happen? What caused the damage?*

Summary of Lesson Plan

- ▶ **PRESENTATION**
Authentic practice 3:
Reading and critical thinking (Student
pages 80-81)
 Suggested teaching time: 60 minutes
 Your actual teaching time: _____

Authentic practice 3 (Student pages 80-81)

Suggested teaching time: 60 minutes
 Your actual teaching time: _____

Insurance basics

Procedure:

A. Read about insurance ...

- ▶ Review how to scan a reading. Ask *What features should you look at before you begin to read?* Elicit or remind students of headings, subheads, boldface words, bulleted items, items in the margin.
- ▶ Check comprehension of these features by asking *What kinds of insurance are discussed in this article?* (homeowner's, auto, life, health) *What are some key terms?* (insurance, premium, liability, beneficiary, claim)
- ▶ After students have read the article, ask comprehension questions such as *What does homeowner's insurance provide? Who needs it? What does auto insurance usually cover? Who needs life insurance?*

- ▶ Have students complete the insurance self-test.
- ▶ Point out that householder's insurance covers the contents of a renter's house or apartment.

Challenge: Team questions. Divide the class into two teams. Each team creates questions on the article to pose to the other team. Each correct answer earns a point.

Challenge: Game. Divide the class into two or more teams to play this game. Write the names of the types of insurance on the board for reference. Your chart will look something like the one below. Teams take turns choosing a category and point value. Read the questions and give the teams a point for each correct answer. The team with the highest score wins.

B. Pair work ...

- ▶ Have students discuss their choices on the insurance self-test with a partner. Model the activity by giving a reason of your own, such as *I need auto insurance because it is a law in this state.*

FYI ...

- ▶ Remind students that *log on* means to type in a Web site address and visit that Web site on the Internet.

Option: If your students don't have access to computers, print out some of the information available at these sites.

Workbook Link: Exercises 13, 14, 5, 16

(continued on p.12)

Value	Homeowner's	Auto	Life	Health	Key terms
100	When do you need this insurance?	What requirement do most states have about auto insurance?	When does this insurance get paid?	What is one form of health insurance?	Define <i>insurance</i> .
200	What does it protect against?	What does it protect against?	Who benefits?	What does HMO stand for?	Define <i>premium</i> .
300	What is covered by this insurance?	What is covered by this insurance?	What are three short-term expenses covered?	What are three things often covered by health insurance?	Define <i>liability</i> .
400	In what three ways is your home defined?	Define <i>claim</i> .	What are two long-term expenses covered?	Who needs health insurance?	Define <i>beneficiary</i> .

C. Read how to prepare ...

- Have students read what it is necessary to include in an insurance claim. Ask for clarification of each bulleted item, such as *What is an example of road conditions?*
- Note that the past continuous is used in items (*you and the other driver were going*). Remind students that we often use the past continuous to talk about what actions we were engaged in when something else—such as an accident—happened.

Option: A group story. Begin a story about a car accident with one line such as *I had a terrible accident last night*. Each student adds to the story with a line that includes a piece of information required on an insurance claim. For example, the next line might be *It was around 8 p.m.* All students take notes on the “monitor screen” as the story unfolds.

Challenge: Put students in pairs. Student A is an insurance adjuster who asks questions based on the bulleted items; for example, *What time was it?* Student B is the driver who had the accident recounted in the group story above. Student B answers the questions using the information in the group story.

D. Betsy Harris had an accident ...

- Have students cover the notes on the right side of the page. Ask questions about the picture, such as *What were the weather conditions?* (It was raining hard.) *Where was the accident?* (at the corner of Stanley Road and South Orange Avenue) *What are the people doing?* (exchanging license plate numbers and insurance information)
- Have students read the notes. Check comprehension by asking questions about new information, such as *How was the visibility?* (poor) *What time was the accident?* (7:30 p.m.) *What state was the accident in?* (New Jersey)

➤ Do it yourself!

Procedure:

- Tell students that they are going to write a description of Betsy Harris’s accident for her insurance claim. As they write, they should imagine that they are Betsy Harris. They will use her notes in Exercise D as a basis for the description, but they will have to expand the notes into a narrative using complete sentences.
- Ask the class how to start the description. Refer students to the first bulleted item in Exercise C: time and date of the accident. Write on the board *I had an accident on November 27 at 7:30 p.m.* Point out that students will use *I* in their descriptions since they are writing as Betsy Harris. Remind them to use complete sentences and correct capitalization and punctuation in their description.
- Have students complete the activity individually. Review as a class.

Challenge: Telephone. In this variation on the telephone game, send several students out of the room. Have two or more volunteers come to the front of the room. Tell a story about an auto accident that you had (real or imagined). Include the date, time, location, weather and road conditions, and a brief description of what happened. During your story, students seated at their desks should take notes, but the volunteers at the front of the room should only listen. Call in one of the students who is waiting outside the class. One volunteer listener retells the story of the accident. The rest of the class adds any missing details. Repeat this process with each remaining student outside the class.

<h2>Your notes</h2>

Summary of Lesson Plan

► Review (Student pages 82-84)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

► UNIT REVIEW

Includes expansion activities

role play

dialogues

writing

Workbook activities

outside reading

realia applications

math skills applications

civic lesson applications

Booster Pak activities

► Review (Student pages 82-84)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

Procedure:

A. Pair work or group work.

Ask and answer questions.

- Ask the class general questions about the pictures, such as *What happened on June 12?* (A tornado caused some damage.) *What happened to the house?* (The roof was torn off.) Ask at least one question about each day. Include questions about who the people are and what they're doing.
- In pairs, students take turns asking their partners about what happened on each day.
- Make sure students understand what a tornado is and what kinds of problems it can cause.

Challenge: Working individually, students list all the services the homeowner will need to take care of the problems caused by the tornado. Then have students compare lists by asking questions such as *Who does the homeowner need to talk to first? What kinds of repairs are needed? Who did she call?*

Create conversations.

- In pairs, students create a conversation for either the homeowner and the neighbor (June 13), the homeowner and a contractor (June 14), or the homeowner and the insurance adjuster (June 16). Have the students label the pair they chose *A* and *B*. Students write their conversations in the same format as the model conversations.
- Pairs copy each line of their conversations onto a slip of paper, mix up the order of the slips, and give them to another pair. The other pair must then put the conversation back in the correct order.
- Each pair reads the conversation they put in order to the pair who wrote the conversation. Together, the pairs add additional lines of dialogue.

Tell a story.

Option: Play a part. Have students play the role of one of the characters in the picture who is narrating the events in chronological order. Students can portray the insurance adjuster who must explain the claim to a supervisor, the homeowner talking to a friend in another town, the neighbor talking to a co-worker, or a contractor reporting to a supervisor. Encourage students to say as much as they can.

Option: One-minute stories. Have a student time you while you talk about the picture for one minute. Then, in pairs or small groups, each student talks about the picture for one minute. Encourage students to describe each of the four scenes and to say as much as they can. Tell students to continue talking until you say *Stop*, indicating that the minute is up.

Option: Insurance claim. Have students tell the story of the tornado damage from the point of view of the homeowner. Students will need to include the time and date of the accident, the location (street, city, and state), the weather conditions, and a brief description of the damages.

(continued on p.14)

Lesson Plan, Unit 6: Review (for Student pages 82-84)–continued

B–C.

- Tell students they are going to listen to three telephone conversations about some damage to a home.
- After students listen the first time, have them answer the questions in Exercise B.
- Have students read the statements in Exercise C before they listen again so that they will know what to listen for.
- Make sure students know that ? means that the information was not included in the conversations.
- Allow students to listen to the conversations as many times as necessary to complete the exercise. Review the answers as a class.

Option: In pairs, students rewrite the false statements to make them true.

D–E.

- Students work individually to complete the review exercises.
- Circulate to offer help as needed.
- Have students check answers with a partner. Review answers as a class.
- Identify any areas of difficulty that may require additional instruction and practice.

Tapescript

Conversation 1

Ralph: Hello. Rubin Roofing. No job too big. No job too small. This is Ralph. How can I help you today?

Woman 1: I need to discuss an emergency roof repair. My roof flew off in the storm last night.

Ralph: That was some humdinger, wasn't it?

Woman 1: Well, yes. This is kind of an emergency. Can you come out and have a look and give me an estimate today?

Ralph: Not before about three, three-thirty.

Woman 1: That'll be fine. I'm at 78 Hunter Street, on the south side of town.

Ralph: 78 Hunter Street. Let's say 4 o'clock.

Conversation 2

Woman 2: Hello. Arbor City Roof.

Woman 1: Hello. My roof got blown off in the storm last night.

Woman 2: Oh, my goodness. Was anyone hurt?

Woman 1: Luckily, no. Thanks for asking. Can you come by and give me a price quote on replacement?

Woman 2: Certainly. Where are you?

Woman 1: Hunter Street. South side. Number 78.

Woman 2: I can have someone there right away, about 20 minutes. He'll give you an estimate this morning.

Woman 1: Thanks. I'll be waiting outside. You can't miss it!

Conversation 3

Todd: Hello?

Woman 1: Todd? I'm sorry to call so early. But this is kind of an emergency.

Todd: Sure. What's up?

Woman 1: My roof. It blew off in the storm.

Todd: Oh, no. Are you OK?

Woman 1: Yes. We're all fine. But I need a good roofer in a hurry. You just had your roof repaired. Can you recommend the roofer?

Todd: Actually, yes, I can. I used Arbor City Roof. They're great. Fair, reasonable, efficient.

Woman 1: Thanks. As a matter of fact, they're on their way over to give me an estimate.

Todd: Tell them I recommended them. That way, you'll get a good deal.

(continued on p.15)

