**[Question]**

**Your car insurance company has told you that they are going to increase the amount you have to pay in insurance for your car each month. You are not happy about this.**

**Write a letter to your insurance company. In your letter explain**

1. **Why you are writing to them**
2. **Why you think the insurance should not be increased**
3. **What you want them to do**

Dear Sir or Madam,

I have recently received a notification that informed me that I need to pay more for my car insurance. Therefore, I’m writing to express my dissatisfaction and propose an alternative ~~for~~ to this.

To begin with, I am opposed to this sudden change for the following reasons. Firstly, I am a long-time customer of your company and have always paid ~~been paying~~ the fees punctually. More importantly, the contract states that I have the right to terminate my insurance policy providing your side is in breach of ~~breaching~~ our agreement, and includes details of the fixed monthly payment. ~~which has been written a fixed number of money to pay each month.~~

I would like to propose an alternative ~~for~~ to your surcharge. That is, I will sign another 3-year~~s~~ contract with your company after the current one ends. In this way you will be ~~are~~ able to retain a loyal customer longer rather than losing ~~him~~ me after this year. Of course, the amount of the premium ~~charge~~ will remain the same in our extended contract.

I’m looking forward to hearing your ultimate decision soon.

Yours sincerely,

Jimmy Huang

**COMMENTS**

A clear letter, despite a number of errors.

In particular, be careful with prepositions, especially ALTERNATIVE +TO

Some specific vocabulary regarding insurance (PREMIUM / POLICY) would be useful here, so I have added some useful topic vocabulary. However, you also have so good vocabulary of your own (LOYAL CUSTOMER / THE CONTRACT STATES etc.).

There are also some grammar errors which I have corrected. Please review these carefully.

I have rewritten one clause in particular to make sure your meaning is clear.

**LOOK FORWARD TO** must be followed by a NOUN or GERUND (V+ING)

I **look forward to** meeting you. (MEETING you = GERUND)

I **am looking forward to** my vacation. (my VACATION = NOUN)

**[Question]**

**In Britain, when someone gets old they often go to live in a home with other old people where there are nurses to look after them. Sometimes the government has to pay for this care.  
  
Who do you think should pay for this care, the government or the family?  
  
Give reasons for your answer and include any relevant examples from your own knowledge or experience.**

As the lives of human beings are becoming longer and longer, it is a trend that old people choose to live in nursing homes with other elders for the rest of their lives. Whether or not the government should support the payment ~~of~~ for this care is one of the most controversial topics nowadays. Speaking for myself, I total agree with the opinion that the government should pay for it, rather than the family, for the following reasons.

First and foremost, most ~~of the~~ old people ~~had~~ have made significant contributions to ~~the~~ society when they were younger, including paying tax to the government and raising their children who can also contribute to the society after growing up. Therefore, these people may not have sufficient money left to ~~their family to~~ support themselves in ~~the~~ nursing homes after retirement.

On the other hand, their families, who are the younger generations, have to pay for their children and tax as well. Thus, it is unreasonable to require them to take on the responsibility ~~more responsibilities~~ of paying for the elders. As a natural consequence, the government who had imposed the tax on old people should shoulder the burden ~~take the responsibility~~ ~~to pay for them in return.~~ of financially supporting the elderly.

To sum up, ~~it will be a good circle~~ the ideal situation would be if people make contributions to the society and the government repays them when they are old. I strongly believe that only in this way ~~are~~ will younger people be more willing to fulfill their obligations of paying tax and be able to concentrate their resources on the next generation ~~who is~~ which is our hope ~~of~~ for the future.

**COMMENTS**

Some nice ideas clearly and logically structured. However, there are a number of grammar errors (S/P & WT), although they do not affect comprehension. In terms of vocabulary, some words and phrases are used to good effect, but some of the vocabulary is repetitive (***take the responsibility***) or simple (***old people*** = seniors / the elderly)