

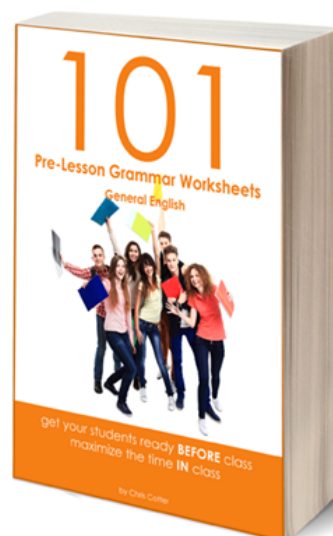
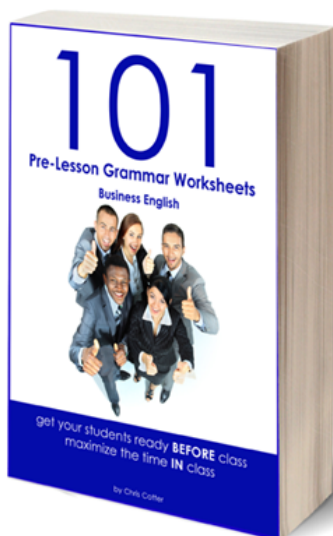
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the ARTICLE (for teachers)

Marriage Insurance

All sorts of online businesses come and go these days, from the legitimate to the fraudulent to the crackpot. Olu O. Eniwaye, a professor at Daytona State College in Ohio, thought up a new idea: sell marriage insurance online. After all, in the US alone, 50% of marriages are dissolved by divorce. There's added complexity in the relationship because couples continue to marry later in their lives. Both men and women bring more assets to the union, as well as debt.

Surprisingly, the idea of marriage insurance isn't such a new one. In England of the 1600s, insurance policies were regularly written for marriages and births. However, from today's point of view, many of these policies appeared more as wagers. England outlawed the practice in the early 1700s, and the idea has languished for some three hundred years.

Eniwaye's insurance policy offers financial remuneration for policy holders whose marriages end in divorce. Figures indicate that the combined wealth of couples increases some 16% for each year of marriage. Therefore, the insurance is financial safety net of sorts, providing a minimal amount of the lost wealth resulting from the termination of the marriage. Claim amounts range from \$250 to \$10,000, and annual premiums totaling \$102.50 to \$610. The idea developed as a result of Eniwaye's background in counseling.

Some people have questioned the veracity of the idea. One such individual is John Logan, who filed a consumer-fraud complaint. The primary problem: Eniwaye doesn't have a license to sell the insurance, which makes it a felony punishable by a fine and/or prison time. Eniwaye has denied the charges.

Teacher's Notes:

* Underlined words in red typeface are the recommended vocabulary for this lesson.

WARM-UPS

Select one or all of the following warm-up activities.

- 1: **Define:** What does "marriage" mean? Can you use it in a sentence? Can you give examples?
- 2: **Brainstorm:** Brainstorm with a partner(s) words and ideas associated with "marriage" for 2 minutes. Spend another 5 minutes or less discussing the words and ideas together.
- 3: **Title:** Speculate and/or discuss the contents of today's article from its title: "Marriage Insurance."
- 4: **Speculate:** Write in the missing word for today's article title: "() Insurance." Why did you choose this word for the blank?
- 5: **Do you agree or disagree? Why?**

a.	Marriage is the most important part of adulthood.
b.	Marriage is the most difficult part of adulthood.
c.	Too many marriages end in divorce these days.
d.	I never want to get married!
e.	I will never get divorced... no matter what!

VOCABULARY

Select one of the following vocabulary acquisition activities.

1: Vocabulary match: Individually or in pairs/groups, match the words in column A (from the article) with the best choice in column B.

a. fraudulent	q. crazy
b. crackpot	r. bring to an end
c. dissolve	s. fake
d. complex	t. bet
e. asset	u. difficult
f. wager	v. payment
g. languish	w. truthfulness
h. remuneration	x. break up
i. terminate	y. be abandoned
j. veracity	z. money

2: Fill in the Blanks: Fill in the blank with the correct word.

	wagers	fraudulent	dissolved	languished	termination
	complexity	remuneration	assets	veracity	crackpot
a.	All sorts of online businesses come and go these days, from the legitimate to the ().				
b.	There are () businesses online too.				
c.	In the US alone, 50% of marriages are () by divorce.				
d.	There's added () in the relationship because couples marry later in their lives.				
e.	Both men and women bring more () to the union, as well as debt.				
f.	From today's point of view, many of these policies in the 1600s appeared more as ().				
g.	England outlawed the practice in the early 1700s, and the idea has ().				
h.	Eniwaye's insurance offers financial () for policy holders whose marriages end.				
i.	This insurance provides some of the lost wealth resulting from the () of the marriage.				
j.	Some people have questioned the () of the idea.				

3: Define: Define each word, correctly pronounce it, explain the meaning and/or usage, and offer an example sentence to the class.

a.	fraudulent	c.	dissolve	e.	asset	g.	languish	i.	terminate
b.	crackpot	d.	complex	f.	wager	h.	remuneration	j.	veracity

pre- or post-COMPREHENSION

1: Word Association: Brainstorm words associated with today's topic for two minutes. Present to the class.

2: Brainstorm Questions: Brainstorm questions that you would like to ask about today's topic. Answer the questions without looking at the article.

3: True or False?: Guess (before the article) or answer (after the article) whether the sentence is true or false. If false, correct the sentence.

a.	All over the world, roughly 50% of marriages end in divorce.	T / F
b.	Marriage insurance has been around for more than three hundred years.	T / F
c.	Married couples get roughly 16% wealthier each year.	T / F
d.	People can get as much as \$10,000 from marriage insurance.	T / F
e.	Because Eniwaye doesn't have an insurance license, he will go to jail.	T / F

4: Questions: Answer the questions to check comprehension.

a.	According to the article, why are marriages more complex these days?
b.	When and where did marriage insurance first exist?
c.	How much can a person get from the insurance?
d.	How much do the premiums cost each year?
e.	Why is Eniwaye in trouble now?

5: Vocabulary: In pairs/groups, remember how the words were used in today's article.

a.	fraudulent	c.	dissolved	e.	assets	g.	languished	i.	termination
b.	crackpot	d.	complexity	f.	wagers	h.	remuneration	j.	veracity

6: Fragments: Remember how the fragments were used, and complete the sentence from today's article.

a.	All sorts of online businesses come and go these days, from...
b.	Surprisingly, the idea of marriage...
c.	England outlawed the practice in the early 1700s, and the idea has...
d.	Claim amounts range from \$250 to \$10,000, and annual...
e.	One such individual is John Logan, who...

post-COMPREHENSION

1: Vocabulary: Circle any additional unknown words/phrases in the article. In pairs/groups, use your dictionaries to understand the meanings. Present to the class.

2: Class Questions: Read through the article once more, and write down any questions that you would like to discuss in pairs/groups or as a class. Discuss.

3: Summarize: Work with a partner to summarize the article in your own words.

4: Discuss: Talk about the following questions in pairs/groups. Remember to support your answers!

- | | |
|----|---|
| a. | Did you like this article? |
| b. | What was your general impression after reading this article? |
| c. | What are your opinions about marriage? Please explain. |
| d. | What do you think about marriage insurance? Please explain. |
| e. | Would you buy marriage insurance? Why/not? |
| f. | Would you recommend a friend or family member to buy marriage insurance? Why/not? |
| g. | Would you recommend a friend or family member to get a prenuptial agreement? Why/not? |
| h. | Why are there so many divorces these days? What can be done to lower the rate? |
| i. | What is the future of marriage? Please explain. |
| j. | What advice would you give a couple whose marriage is in trouble? |

5: Discuss: What makes a successful marriage? Brainstorm and discuss four ideas with a partner. Be sure to support your answers.

Idea#1:
Idea#2:
Idea#3:
Idea#4:

6: Google Search: Type "marriage insurance" into Google news and read additional articles on this topic. Discuss or write an essay about your findings.

STUDENT HANDOUT (the article)

Marriage Insurance

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Surprisingly, the idea of marriage insurance isn't such a new one. In England of the 1600s, insurance policies were regularly written for marriages and births. However, from today's point of view, many of these policies appeared more as wagers. England outlawed the practice in the early 1700s, and the idea has languished for some three hundred years.

Eniwaye's insurance policy offers financial remuneration for policy holders whose marriages end in divorce. Figures indicate that the combined wealth of couples increases some 16% for each year of marriage. Therefore, the insurance is financial safety net of sorts, providing a minimal amount of the lost wealth resulting from the termination of the marriage. Claim amounts range from \$250 to \$10,000, and annual premiums totaling \$102.50 to \$610. The idea developed as a result of Eniwaye's background in counseling.

Some people have questioned the veracity of the idea. One such individual is John Logan, who filed a consumer-fraud complaint. The primary problem: Eniwaye doesn't have a license to sell the insurance, which makes it a felony punishable by a fine and/or prison time. Eniwaye has denied the charges.

Notes:

STUDENT HANDOUT (fill in the blank)

Fill in the blank with the correct word.

births	wagers	license	complexity	veracity
remuneration	dissolved	online	termination	crackpot
assets	minimal	languished	fraudulent	punishable

Marriage Insurance

All sorts of (a. _____) businesses come and go these days, from the legitimate to the (b. _____) to the (c. _____). Olu O. Eniwaye, a professor at Daytona State College in Ohio, thought up a new idea: sell marriage insurance online. After all, in the US alone, 50% of marriages are (d. _____) by divorce. There's added (e. _____) in the relationship because couples continue to marry later in their lives. Both men and women bring more (f. _____) to the union, as well as debt.

Surprisingly, the idea of marriage insurance isn't such a new one. In England of the 1600s, insurance policies were regularly written for marriages and (g. _____). However, from today's point of view, many of these policies appeared more as (h. _____). England outlawed the practice in the early 1700s, and the idea has (i. _____) for some three hundred years.

Eniwaye's insurance policy offers financial (j. _____) for policy holders whose marriages end in divorce. Figures indicate that the combined wealth of couples increases some 16% for each year of marriage. Therefore, the insurance is financial safety net of sorts, providing a (k. _____) amount of the lost wealth resulting from the (l. _____) of the marriage. Claim amounts range from \$250 to \$10,000, and annual premiums totaling \$102.50 to \$610. The idea developed as a result of Eniwaye's background in counseling.

Some people have questioned the (m. _____) of the idea. One such individual is John Logan, who filed a consumer-fraud complaint. The primary problem: Eniwaye doesn't have a (n. _____) to sell the insurance, which makes it a felony (o. _____) by a fine and/or prison time. Eniwaye has denied the charges.

STUDENT HANDOUT (extended listening)

Listen and fill in the missing sentences. Compare your answers with a partner, and then listen once more.

Marriage Insurance

All sorts of online businesses come and go these days, from the legitimate to the fraudulent to the crackpot. Olu O. Eniwaye, a professor at Daytona State College in Ohio, thought up a new idea: sell marriage insurance online. After all, in the US alone, 50% of marriages are dissolved by divorce. a) _____
_____. Both men and women bring more assets to the union, as well as debt.

Surprisingly, the idea of marriage insurance isn't such a new one. In England of the 1600s, insurance policies were regularly written for marriages and births. However, from today's point of view, many of these policies appeared more as wagers. England outlawed the practice in the early 1700s, and the idea has languished for some three hundred years.

b) _____. Figures indicate that the combined wealth of couples increases some 16% for each year of marriage. Therefore, the insurance is financial safety net of sorts, c) _____.
Claim amounts range from \$250 to \$10,000, and annual premiums totaling \$102.50 to \$610. The idea developed as a result of Eniwaye's background in counseling.

d) _____. One such individual is John Logan, who filed a consumer-fraud complaint. The primary problem: e) _____
_____. Eniwaye has denied the charges.

STUDENT HANDOUT (notes)

ANSWER KEY

Vocabulary

1. Vocabulary Match:

a.	s	f.	t
b.	q	g.	y
c.	x	h.	v
d.	u	i.	r
e.	z	j.	w

2. Fill in the Blanks:

a.	fraudulent	f.	wagers
b.	crackpot	g.	languished
c.	dissolved	h.	remuneration
d.	complexity	i.	termination
e.	assets	j.	veracity

pre- or post-Comprehension

1. True or False:

a.	F
b.	F
c.	T
d.	T
e.	F

2. Fragments:

a.	the legitimate to the fraudulent to the crackpot.
b.	insurance isn't such a new one.
c.	languished for some three hundred years.
d.	premiums totaling \$102.50 to \$610.
e.	filed a consumer-fraud complaint.

Student Handout

1. Fill in the Blanks

a.	online	i.	languished
b.	fraudulent	j.	remuneration
c.	crackpot	k.	minimal
d.	dissolved	l.	termination
e.	complexity	m.	veracity
f.	assets	n.	license
g.	births	o.	punishable
h.	wagers		

2. Extended Listening

a.	there's added complexity in the relationship because couples continue to marry later in their lives
b.	Eniwaye's insurance policy offers financial remuneration for policy holders whose marriages end in divorce
c.	providing a minimal amount of the lost wealth resulting from the termination of the marriage
d.	Some people have questioned the veracity of the idea
e.	Eniwaye doesn't have a license to sell the insurance, which makes it a felony punishable by a fine and/or prison time