D Look at the pictures and use the prompts to write sentences.
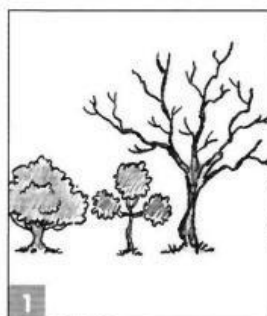
1 A tree / tall / have / leaves
The tree which is tall doesn't have any leaves.
....

B trees / have / leaves / be / short
....

2 A bottle / big / full
....

B bottles / small / empty
....

3 A girl / has / short hair / be called / Melissa
....

B girls / hair / be / long / be called / Lucy, Tina and Debbi
....

4 A boy / hold / black basketball / wear / school uniform
....
....

B boys / basketballs / be / white / wear / tracksuits
....
....

E Tick (✓) the sentences in exercise D where the relative pronoun can be replaced by the word *that*. Put a cross (✗) where *that* cannot replace the relative pronoun.

1 A ....   B ....   4 A ....
  B ....   3 A ....   B ....
2 A ....   B ....

F Write one word in each gap.

Actuaries

Did you know that there are people (**1**) .... are paid to predict the future? They're called 'actuaries'. I'd never heard of actuaries until my friend Greg, (**2**) .... mother is an actuary, told me about them. It's a job (**3**) .... sounds quite interesting.
Actuaries usually work for companies, like insurance companies, (**4**) .... deal with the chances of things happening in the future. Actuaries have to decide how probable it is that something will happen. For example, it's more probable that buildings will be flooded in places (**5**) .... it rains a lot.
Greg's mum, (**6**) .... has been an actuary for about five years, is involved with car insurance. She works in an office (**7**) .... they decide how much car insurance people should pay. It's more probable that a car (**8**) .... is new is safer and more reliable than a very old car, so people (**9**) .... cars are new pay less insurance. If there are drivers (**10**) .... she thinks will probably have more accidents, she makes them pay more insurance!