

The Cigar Story

Instructions: This story is in three parts. Read each part of the story and answer the questions.

Part 1

JOHN: Hey, Maria. Listen to this story from the newspaper.

A man buys a box of 24 cigars. They are really rare and expensive. They cost thousands of dollars, so he goes to an insurance company and he buys some insurance for the cigars against fire and theft (*robbery*).

MARIA: Ok.

JOHN: But then the man wants to smoke one of the cigars. He lights (*puts something on fire*) the first cigar, and it is so good, he smokes another cigar two days later. Then he smokes another cigar a few days later.

After one month, he finishes smoking all 24 of his expensive cigars.

MARIA: Hmmmm.

Questions

1. Where does John read this story? _____
2. What does the man buy? _____
3. How much money do the cigars cost? _____
4. Why does he buy insurance? _____
5. What does he do to the cigars? _____
6. How much time does it take for him to finish all of the cigars?

Part 2

JOHN: So, he phones the insurance company. He says that he wants money because he insured his cigars against fire. All his cigars burned "in many small fires".

MARIA: What! Do they pay?

MAN: The insurance company says, "No", but the man takes them to court. The judge says that the insurance company made a stupid mistake because they insured the cigars against fire. So, they have to pay. The judge tells the company to pay the man \$15,000.

MARIA: What? You're not serious!

JOHN: Yeah. The insurance company pays him because they don't want to spend more money on lawyers. They mail a cheque to the man for \$15,000 for the cigars he lost in the fires.

MARIA: That's terrible! It just makes me mad!

Questions

1. Who does the man phone when his cigars are all finished?

2. What does he want? _____
3. Why did he think he should get money?

4. The insurance company said, "No". What did the man do then?

5. Did the judge think this was the man's fault or the insurance companies fault? Why? _____
6. How much money did the insurance company have to pay?

7. How did they pay him? _____

Part 3

JOHN: Well, the story's not finished. The insurance company waits for the man to cash the cheque?

MARIA: And then?

JOHN: And then they report him to the police. And then ... the police arrest him.

MARIA: For what?

JOHN: The insurance company says that he started an illegal fire. Arson. He is charged with 24 counts of arson.

MARIA: Really!

JOHN: Yes. The company said that he illegally started 24 fires to burn his 24 insured cigars, so that he could make an insurance claim. That's arson, and it's against the law (illegal).

MARIA: Wow! That's great!

JOHN: Yes. The guy is found guilty. He has to go to 2 years in jail and has to pay \$24,000.

MARIA: Oh my goodness! That is a funny story!

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1. What did the man do with the cheque? _____
 2. Why did the insurance company call the police?

 3. What crime was he arrested for? _____
 4. Why did he get "24 counts of arson"? _____
 5. How long did the man have to stay in jail? _____
 6. How much money did he have to pay? _____