

MONEY

THE ROOT OF ALL EVIL?

Text Type: Online discussion
Suggested finishing time: 15 mins

Thread: (Watch out!) Stay away from Fitness World



Johnnyjohn

23 August 20XX 13:12

I'd like to share my horrendous experience with the famous fitness centre chain, Fitness World. Not long ago, I decided to join a gym to keep fit so I visited one of their branches in Causeway Bay. To my dismay, it was how my trouble unfolded. Upon arrival, I was first greeted by a staff member. She then led me to a locked room and introduced me to their membership packages. For almost two hours, she kept making comments on how hideous my body looks, emphasising how their packages would make a difference, and urging me not to miss out on her 'special offers'. In the midst of all her bombast, there came in another intimidatingly well-built guy, who stood aside and kept staring at me. At last, I had no choice but to enrol in a 18-month course worth \$30,000, which was, so it was claimed, the cheapest of all!

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Mrsbeauty

23 August 20XX 14:58

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\$30,000! That's exorbitant! It's nothing short of blackmail! I think you could cancel your purchase and request a refund within a week. Isn't it allowed by law that customers have the right to do so within the cooling-off period, namely the period of time during which customers can cancel their purchases without facing penalties?



Henrykwok20

23 August 20XX 20:23

15

Yet, currently, fitness services contracts can be exempted from the law. This fitness centre has long been notorious for deceiving and tricking customers into signing up for fitness packages that are unreasonably priced. You're not alone, bro! Though it offers an attractive membership fee of \$100/month, you would have to pay in advance for a year-long membership as you sign up for their courses.

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Johnnyjohn

24 August 20XX 13:30

Thanks for all of your advice! I've just got back from the gym. I showed them the terms on my contract to bargain for the cancellation of my purchase. Luckily, I managed to have my refund approved and confirmed. What an ordeal!



Oliverman

24 August 20XX 15:43

25

Good to hear that. Honestly, why doesn't the government bring forward legislation to regulate these underhand sales tactics? The authorities should draw clear boundaries between what is acceptable and what is not, and penalise those who cross the line by revoking their operation licenses. Last year, right after enrolling in an English course at a well-known language learning centre, I was asked to pay the full price of the one-year course at once without an instalment plan! I told them that was inappropriate but they said it was their common practice. I later realised it is against the law. But by then, I had already paid the staggering tuition fee!

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Johnnyjohn

24 August 20XX 17:58

35

We were in the same boat! These appalling ways to make profits should be condemned as roundly as we condemn robbers. The authorities must step up and rectify the situation.

~460 words

Let's think!

1. What do you think about salespeople or promoters?
2. Have you heard of any unpleasant shopping experience?

More to Take Away

High pressure sales tactics refer to the use of threats or harassment to force someone into buying a product or service.


Moral

To be a smart customer, one needs to recognise the common sales tricks and know that one has the right to accept or reject an offer.

Looking into Grammar

The modal verbs 'should', 'ought' and 'must' may be used to express obligation and give advice. Note that a modal verb is followed by a verb in its base form.

✓ He should go (✗ goes) to sleep soon.

 Circle TWO verbs used with 'should' in the online discussion.

Part A Multiple Choice Questions

Answer the following questions based on the information provided in the online discussion. Choose the best answer by blackening the appropriate circle.

1. The staff member at the gym _____.
- A. discussed the offers with Johnnyjohn in the gym room
 - B. thought Johnnyjohn was unattractive
 - C. treated Johnnyjohn decently
 - D. urged Johnnyjohn to join VIP membership



2. Johnnyjohn signed up for the plan because _____.
- A. it was an affordable offer
 - B. he dislikes his body shape
 - C. he wanted to get into shape
 - D. he was forced to stay in the area

3. In line 11, the word 'exorbitant' means _____.
- A. unworthwhile
 - B. inexpensive
 - C. pricey
 - D. unbearable

4. Fitness World _____.
- A. blackmails male customers
 - B. is an unpopular fitness centre
 - C. offers attractive budget courses
 - D. is infamous for its business practices



5. Johnnyjohn probably paid _____ when joining Fitness World.
- A. \$100
 - B. \$1200
 - C. \$30,100
 - D. \$31,200

6. In line 24, 'an ordeal' can best be replaced by '_____'.
 A. a nervous moment
 B. a nightmare
 C. an ideal experience
 D. a terrific time

6 How did Johnnyjohn feel about his experience at Fitness World?

7. Oliverman points out that he _____ and thinks that more _____ are needed.
- A. has been a victim of dishonest business practices...stringent laws
 - B. was once asked to pay more than he needed to...stringent laws
 - C. is glad to know he is not the only victim...civil lawyers
 - D. was ashamed to have visited that learning centre...civil lawyers

8. The main idea of the post that Johnnyjohn left at 17:58 is that _____.
- A. these unfair sales tactics should not be taken lightly and there should be more effective measures
 - B. those who trick customers into making purchases are robbers and should be punished the way robbers are punished
 - C. the government is responsible for the loss of affected customers
 - D. victims of unfair sales tactics should speak out against those companies

8 A main idea should be a comprehensive statement that includes the most significant pieces of information offered in a paragraph or passage.




Self-evaluation Checklist

Please scan the QR code on P.6 to access the checklist for evaluating your own reading progress.

Part B Pre-HKDSE Questions

Answer the following questions based on the information provided in the online discussion. For questions 1 and 4, answer in complete sentences.

-  1. Tom, upon reading the thread, wished to get a full unconditional refund for the course he purchased at Fitness World on 15 August. Could he successfully do so?

1 Pay attention to cohesive devices.

2. Look for words in the online discussion to match the definitions below.

- (i) _____ (para. 1) (*adj.*) extremely unpleasant and terrifying
- (ii) _____ (para. 1) (*adj.*) very unattractive
- (iii) _____ (para. 5) (*v.*) to bring under the control of the law
- (iv) _____ (para. 6) (*adj.*) terrible and shocking

3. Determine whether each of the following statements is true, false, or undecidable because not enough information is given.

Statement	True	False	Not Given
(i) Fitness World has a number of centres.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(ii) Mrsbeauty once cancelled a purchase and managed to get a refund.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
(iii) Oliverman was at last forced to pay the tuition fee in quarterly instalments.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

-  4. Why did Johnnyjohn say ‘We were in the same boat’?

4 Read Oliverman’s post as well for the possible reason.

5. In each line, there is a wrong word. Underline it and write a word that expresses the correct idea in the right-hand column.

- (i) Nowadays, it is atypical to come across course packages easy
- (ii) offered by different institutions, from fitness centres to _____
- (iii) language learning centres. Before renewing an _____
- (iv) enrollment contract, you should consider the scale of the _____
- (v) business to speculate whether quality service can be offered. _____

Part C Vocabulary Bank

Match the words for the financial concepts in the left column with the descriptions in the right column. Write the correct letters in the boxes.

A. savings

B. debt

C. bankruptcy

D. instalment

E. asset

F. bank account

G. income

H. interest

1. regular financial gain from work or investment

2. a sum of money that is kept in a bank account as funds

3. something useful and valuable belonging to a person or an organisation that can be used to pay debts

4. money owed by one person to another, often on interest rates set by the creditor

5. an arrangement in which a bank agrees to let its customers store their money in it while keeping records if any money is put in or taken out

6. the state in which the person who owes an unpayable sum of money seeks to pay it through legal help (e.g. by selling the person's own properties)

7. money that is earned either by individuals through keeping money in a bank account, or by a bank or other financial organisation through lending money

8. an amount of money evenly divided into equal parts, each to be paid at regular intervals until the original amount is all paid off

Word Craft

Some idioms are about **money** and the use of it. Can you guess what the following mean?

e.g. money talks
make ends meet
pinch pennies
crunch the numbers

Let's Discuss!

1. Do you agree that youngsters are generally profligate spenders? Share your spending habits.
2. Are you sticking to any financial plan?