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# **Opening Doors**

# Understanding College Reading

FIFTH EDITION

Joe Cortina Janet Elder

**Richland College**Dallas County Community College District



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"Opening Doors meets all my expectations for a remarkable developmental reading text. The explanations are precise and easily understood. The design is aesthetically pleasing. It is inviting to students and the layout is easy to follow. I especially like the chapter objectives that are invaluable in helping students identify the most important aspects of each chapter. I found the comprehension and vocabulary quizzes to be an excellent means of evaluating student performance. They are thorough and provide a reliable means of checking student comprehension of the material as well as provide a systematic means for building vocabulary skills . . . a well-written, user-friendly textbook."

—Barbara Doyle, Arkansas State University

"Opening Doors provides an effective balance of theory, rigorous application, and formative assessment to meet the challenges of preparing students for college-level reading. The inclusion of three reading selections in each chapter provides much flexibility for instruction, application, and testing."

—TC Stuwe, Salt Lake Community College

"Opening Doors is an ideal textbook for students starting their college education."

-Maureen Connolly, Elmhurst College

"The **reading selections are current and interesting,** often introducing new fields to my students . . . . The **topics** are **varied and representative.** *Opening Doors* **covers the skills needed** for college-level reading and includes **excellent selections and supplements** to use in applying these skills."

—Sherry Prather, Austin Community College

"This is the textbook to use if you want to prepare your students for intelligent critical reading and thinking in all content areas."

-Barbara Belroy, Cerritos College

"It is refreshing to read a text written by instructors 'in the trenches' who understand the complexities of today's student and the demand of college reading."

-Marlys Cordoba, College of the Siskiyous

"I have recommended this text to many others . . . I like the use of color within chapter sections because it gets students' attention. Pictures are strategically placed but not overdone. The textbook aids are consistent from chapter to chapter, which is important for developmental students. I currently use *Opening Doors* for my online class. I think it is one of the easiest texts to choose for an online class. It covers the typical reading skills, but more importantly, it employs the concept of metacognition. This concept is critical in any class, but when an instructor is not available on a face-to-face basis, it is essential that the text emphasize this skill."

-John Lyon, Aviation Institute of Maintenance

"The text covers **all of the important skills developmental students need** to learn in order to become successful college students."

-Richard J. Richards, St. Petersburg College

# About the Authors





Joe Cortina

Janet Elder

Joe Cortina and Janet Elder began their writing collaboration as colleagues in the Human and Academic Development Division at Richland College, a member of the Dallas County Community College District. Professor Elder now writes full time; professor Cortina currently teaches reading at Richland and serves as the developmental reading program coordinator. Both are trained reading specialists and are highly experienced in teaching basic and advanced reading improvement and study skills courses. Their combined teaching experience spans elementary, secondary, and undergraduate levels, as well as clinical remediation.

Dr. Cortina and Dr. Elder began collaborating in

1985. Their first textbook was Comprehending College Textbooks: Steps to Understanding and Remembering What You Read. Their beginning-level textbook, New Worlds: An Introduction to College Reading, is now in its third edition. Dr. Elder is also the author of a new introductory-level text, Entryways into College Reading and Learning, and an intermediate- to upper-level college reading improvement textbook, Exercise Your College Reading Skills: Developing More Powerful Comprehension. Both authors are long-standing members of the College Reading and Learning Association (CRLA) and the National Association for Developmental Education (NADE). Dr. Cortina is also a member of the Texas counterparts of these national organizations, Texas-CRLA and TADE, and Dr. Elder has given numerous presentations at their conferences over the years.

Joe Cortina earned his B.A. degree in English from San Diego State University and his master's degree and doctoral degree in curriculum and instruction in reading from the University of North Texas. He has taught undergraduate teacher education courses in reading at the University of North Texas and Texas Woman's University. In 1981 he was selected to represent the Dallas County Community College District as a nominee for the Piper Award for Teaching Excellence. In addition, Dr. Cortina was selected as his division's nominee for Richland's Excellence in Teaching Award in 1987, 1988, and 1993. In 1992 he was selected as an honored alumnus by the Department of Elementary, Early Childhood and Reading Education of the University of North Texas and in 1994 he was a recipient of an Excellence Award given by the National Institute for Staff and Organizational Development. In addition to teaching reading courses at Richland College, Dr. Cortina has served on interdisciplinary teaching teams for honors English courses and has served as a faculty leader of Richland's writing-across-the-curriculum program. Dr. Cortina conducts in-service training and serves as a mentor to both new full-time and adjunct faculty at Richland College.

Janet Elder was graduated summa cum laude from the University of Texas in Austin with a B.A. in English and Latin, and is a member of Phi Beta Kappa. She was the recipient of a government fellowship for Southern Methodist University's Reading Research Program, which resulted in a master's degree. Her Ph.D. in curriculum and instruction in reading is from Texas Woman's University where the College of Education presented her the Outstanding Dissertation Award. After teaching reading and study skills courses at Richland for several years, she implemented the college's Honors Program and directed it for six years before returning to teaching full time. She was a three-time nominee for excellence in teaching awards. Disability Services students also selected her three times as the recipient of a special award for "exceptional innovation, imagination, and consideration in working with students with disabilities." She is a recipient of the National Institute for Staff and Organizational Development's Excellence Award. In fall, 2004, she left teaching in order to write full time, but she continues her affiliation with Richland as a professor emerita. A frequent presenter at professional conferences and inservice workshops, she has a deep interest and expertise in "brain-friendly" instruction.

## To the Instructor

Opening Doors is designed to help college students move from a precollege reading level to a college reading level. It also presents a systematic way of approaching college textbook material that can make students more efficient in the study skills integral to their college success.

While the scope of this book is broad, the focus is ultimately on comprehension. Comprehension skills are introduced early in the text and are integrated throughout subsequent chapters so that students learn how to apply them. Though the emphasis is on main ideas and essential supporting details (Part Two, Comprehension), the book gives thorough attention to skills that range from predicting and questioning actively as you read (Part One, Orientation), to selecting, organizing, and rehearsing texbook material to be learned for a test (Part Three, Systems for Studying Textbooks). In Part Three, students learn how to use textbook features to full advantage, how to underline and annotate textbook material, and how to organize material in writing so that it can be mastered for a test.

Although *Opening Doors* is designed for developmental readers, we have chosen to use only college textbook excerpts and other materials students would be likely to encounter in college. The selections are the result of field-testing with hundreds of our students over several semesters to identify material that is interesting, informative, and appropriate. We believe that this extensive field-testing provides a much more useful indicator of appropriateness than a readability formula. Field-testing revealed that, with coaching and guidance from the instructor, students can comprehend these selections. Equally important is that students like dealing with "the real thing"—actual college textbook material—since that is what they will encounter in subsequent college courses. This type of practice enables them to transfer skills to other courses and to avoid the frustration and disappointment of discovering that their reading improvement course did not prepare them for "real" college reading. Finally, these passages help students acquire and expand their background knowledge in a variety of subjects.

Extensive and varied exercises accompany the reading selections in *Opening Doors*. (These are described in "To the Student.") The exercises prepare students to read the selection and give them an opportunity to apply comprehension and study skills during and after reading. Each selection in Chapters 1–9 is accompanied by a three-part Reading Selection Quiz. The comprehension questions are the same type that content-area teachers ask on tests. All vocabulary words in each vocabulary exercise are from the reading selections and are presented in context. Reading skills application exercises include the types of questions that might appear on standardized reading tests. There are also Respond in Writing activities that include shortanswer and essay-type questions with options for students to work collaboratively. The final exercise following each reading selection includes websites and keywords so that students can read more about each topic on their own.

*Opening Doors* is also accompanied by a Student Online Learning Center that contains a wealth of exercises and activities, such as video and audio clips of key terms and comprehension-monitoring questions, sets of "flashcards" for each chapter, and

interactive chapter tests and reading selection quizzes with feedback. Also included on the Student Online Learning Center are journal writing prompts for reading selections and crossword puzzles containing vocabulary from the reading selections.

### **PROVEN FEATURES**

- An extensive "comprehension core" as the heart of the text (Part Two, Chapters 4–9).
- Clear explanations and understandable examples of each essential comprehension skill.
- Numerous textbook excerpts and longer passages for application of reading and study skills.
- Three full-length reading selections in each of the first nine chapters. Chapters 10 and 11 each presents a chapter-length reading selection.
- Exercises that integrate writing and reading and call for both objective and essay responses.
- Cumulative review and continued application of skills taught in the comprehension core.
- Presentation of vocabulary and study skills as they relate to learning from college textbooks and other college-level materials.
- Flexibility, allowing instructors to adapt assignments to the specific needs of their particular students.
- Skills typically included on state-mandated reading competency tests are addressed, as well as tips for scoring well on standardized reading tests.
- Consistency in philosophy and approach with Entryways, New Worlds, and Exercise Your College Reading Skills, other reading comprehension textbooks in the Cortina/Elder series.
- An extensive Online Learning Center that contains a Test Bank of 14 supplemental reading selections, chapter review tests, comprehension review tests, and additional comprehension practice exercises. Also included are annotated answer keys, teaching strategies, and pages that can be printed out to make transparency masters.

## ENHANCEMENTS AND NEW MATERIAL IN THE FIFTH EDITION

- New reading selections with accompanying exercises, quizzes, and activities:
  - 2-1 "Making It Happen: Creating Positive Change to Become a Peak Performer" (Student Success)
  - 2-2 "Fighting Terrorism in a Global Age" (History)
  - 5-2 "Violence in Television and Video Games: Does the Media's Message Matter? (Psychology)
  - 6-2 "America's Most Popular Drug: Caffeine" (Health)
  - 7-1 "E-Commerce? It's E-Normous!" (Business)

9-1 "Poverty in America and Improving Social Welfare through Public Education" (Government)

New material and enhanced material by chapter:

Chapter One:

Revised Weekly Study Schedule

Chapter Two:

New Standardized Test Tips for Answering Vocabulary in

Context and Figurative Language Questions

Chapter Three:

Improved Three-Step Process for Reading & Studying table

Chapter Five: Chapter Seven: Enhanced chart of *Formulas for Implied Main Ideas* Expanded definitions and explanations of *Author's* 

Writing Patterns:

List pattern (division/classification)
Sequence/time order pattern (process)
Definition pattern (definition-example)

Comparison-contrast pattern (ideas in opposition)

Cause-effect pattern

New section on Spatial Order Pattern (Place Order) New section on Relationships within and between Sentences:

Clarification; Example; Addition; Sequence; Comparison; Contrast; Cause-effect; Problem-solution; Spatial order; Summary

New "study card" samples that illustrate comparison-

contrast and cause-effect

Chapter Nine:

New Annotation Practice Exercises for Identifying

Controversial Topics

Chapter Ten:

New excerpts in Textbook Features section; new charts

and graphs in Interpreting Graphic Material section

New and revised appendixes:

Appendix 1

Glossary of Key Reading and Study Skills Terms

Appendix 2 Appendix 3 A List of Word Parts: Prefixes, Roots and Suffixes United States Map, World Map and List of World

Canit

Capitals

Appendix 4

New Master Vocabulary List from the Vocabulary in Context exercises for each Reading Selection

New material and enhanced material in each chapter:

Updated *Read More about This Topic on the World Wide Web* sections with each reading selection with current websites and suggested keywords to encourage students to discover more about each topic on their own Redesigned *Chapter Review Cards* with page prompts for Chapters 1–6 and without page prompts for Chapters 7–11

• New material and enhancements to the Instructor's Online Learning Center:

Fourteen Supplemental Reading Selections that may be assigned as extra practice exercises or given as tests:

- "Music Revolution: Napster" (Mass Communications)
- "The Yellow Ribbon" (Short Story)
- "The Changing Roles of Men and Women" (Sociology)
- "Ben & Jerry's Homemade" (Business)
- "Career Choice: Choosing Your Own Future" (Personal Finance)
- "Why Vote?" (Government)
- "Walter Anderson: Hero on Parade" (Nonfiction)
- "What Is on the Web? (Information Technology)
- "How to Find Time to Read" (Essay)
- "Laugh Your Stress Away" (Magazine Article)
- "Benjamin Franklin: Man for All Reasons" (Newspaper Article)
- "The Time Message" (Study Skills)
- "Intercultural Communication" (Speech Communications)
- "Communication" (Psychology)

Eleven *Chapter Review Tests* addressing the essential elements of each chapter; each test contains 10 multiple choice items

Six *Comprehension Review Tests* addressing the comprehension skills presented in Chapters 4–9 (the "comprehension core")

We wish you success in using *Opening Doors* to prepare your students to read textbooks effectively and to be more successful in college. We hope the endeavor will be enjoyable and rewarding for both you and your students.

## SUPPLEMENTS TO OPENING DOORS

## **Print Resources**

• Annotated Instructor's Edition (AIE) (0-07-329545-0)

The AIE contains the full text of the student edition of the book with answers as well as marginal notes that provide a rich variety of teaching tips, related resources, and relevant quotations.

## **Digital Resources**

- Opening Doors Student Online Learning Center
  This resource provides students with a rich multimedia extension of the text's content. Each module of the OLC is tied to a chapter of the text, featuring interactive quizzes with feedback for both right and wrong answers, video and audio clips, crossword puzzles, Web links, journal activities, and an Internet primer. (www.mhhe.com/opening doors).
- Instructor's Online Learning Center
  This resource provides specific suggestions for teaching each topic in the text,
  suggested course sequences, and a test bank of chapter quizzes. This resource
  also contains downloads that can be printed out to make transparencies, as
  well as 14 additional reading selections (with accompanying quizzes) from
  previous editions of *Opening Doors*. These reading selections and quizzes can
  be used in a variety of ways.
- PageOut: The Course Website Development Center Let us help you build your own course website. PageOut lets you offer students instant access to your syllabus and lecture notes, original material, recommended website addresses, and related material from the P.O.W.E.R. Learning website. Students can even check their grades online. PageOut also provides a discussion board where you and your students can exchange questions and post announcements, as well as an area for students to build personal Web pages. To find out more about PageOut: The Course Website Development Center, ask your McGraw-Hill representative for details, or fill out the form at www.mhhe.com/pageout.

## **Additional Value-Added Packaging Options**

 Random House Webster's College Dictionary (0-07-366069-8) and Student Notebook (0-07-243099-0)
 Updated for the twenty-first century, the dictionary is available for a nominal cost when packaged with the text.

## **ACKNOWLEDGMENTS**

We are grateful to John Kindler, Senior Sponsoring Editor, for helping make this beautiful, full-color edition of fifth edition of Opening Doors a reality. Development Editor Carla Samodulski was a pleasure to work with, and we benefited greatly from her meticulous attention to detail. We were fortunate once again to have Senior Designer Gino Cieslik apply his magic to this new edition. Manuscript Editor Susan Nodine brought a superb eye to the manuscript. We are also indebted to Editorial Coordinator Jesse Hassenger for helping us in myriad ways throughout the project. In addition, we are grateful to Marketing Manager Tamara Wederbrand, Production Supervisor Randy Hurst, Text Permissions Editor Marty Moga, and Photo Researcher Jennifer Blankenship. We thank Paul Banks, Senior Media Development Editor, and Media Producer Alexander Rohrs for lending their technology- and media-related expertise. As in the past, Online Learning Center Content Specialist Heather Severson has enhanced our OLC content. In particular, our heartfelt thanks go to Senior Project Manager Rebecca Komro, and we dedicate this book to her. We have enjoyed the great good fortune to have worked with Becky on several editions of various books. Her organizational skills, ability to juggle dozens of things simultaneously and gracefully, and creative problem-solving ability are unsurpassed. We were doubly fortunate because Leslie LaDow, who inherited the role of Production Editor, was able to see the project to completion so skillfully and gracefully.

As always, we are indebted both to Richland College's talented and dedicated adjunct reading faculty and to students in developmental reading classes. All provided ongoing feedback and encouragement. Our admiration and appreciation for Mary Darin, Executive Dean of the Human and Academic Development Division, remains well deserved and ever constant.

The thoughtful, constructive comments and suggestions provided by the following reviewers contributed greatly to this new edition, and we thank them.

Maureen Connolly, Elmhurst College
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Mary Dubbe, Thomas Nelson Community College
Suzanne Hughes, Florida Community College at Jacksonville
John Lyon, Aviation Institute of Maintenance
Shirley Melcher, Austin Community College—Pinnacle
Sherry Prather, Austin Community College
Carrie Pyhrr, Austin Community College
TC Stuwe, Salt Lake Community College

We hope that using *Opening Doors* will be a rewarding experience for both you and your students.

Joe Cortina

Janet Elder

## To the Student

Didn't I realize that reading would open up whole new worlds? A book could open doors for me. It could introduce me to people and show me places I never imagined existed.

Richard Rodriguez, Hunger of Memory

Welcome to *Opening Doors*. We hope that this reading improvement textbook will, in fact, "open doors" for you, doors to success in college.

*Opening Doors* is designed to help you acquire and practice the reading and study skills that will make you a success in college. Described below are the special features that will help you learn efficiently from this book.

### SPECIAL FEATURES OF OPENING DOORS

*Opening Doors* is organized into three parts. Each part focuses on skills that are essential to your college success.

## Part I: Orientation—Preparing and Organizing Yourself for Success in College

(Chapters 1–3)

This section includes chapters on goal-setting, motivation, time management, learning styles, making sense of college reading, and approaching text-book assignments effectively. Each chapter in this section includes three reading selections from a variety of subjects.

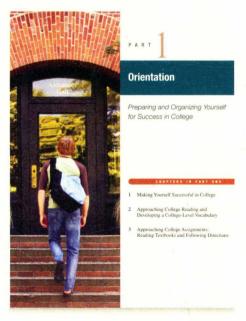
## Part II: Comprehension— Understanding Your College Textbooks by Reading for Ideas

(Chapters 4–9)

Comprehending what you read is vital to your success as a college student.

This section is the "heart" of the book—the "comprehension core." This section will help you:

- Identify the topic and stated main idea
- Formulate implied main idea sentences



- Identify supporting details
- Understand the organization of the details (the authors' writing patterns)
- Read critically
- Think critically

Each chapter in this section includes three reading selections from a variety of subjects.

## Part III: Study Systems—Developing a Textbook Study System That Works for You

(Chapters 10-11)

This part teaches you how to select and organize essential textbook information in order to prepare for a test. Both chapters in this section include a chapter-length textbook reading selection. We think you will enjoy applying the study skills to actual textbook chapters.

## **BUILT-IN LEARNING AIDS**

Reading is to the mind like exercise is to the body

A person who does not read good books

#### THE TOPIC OF A PARAGRAPH

What is the Topic of a Paragraph, and Why is it Important?

Every paragraph has a topic, because every paragraph is written about something. That "something" is the topic. A topic is a word, name, or phrase that tells what the author is writing about in a paragraph. (There are often rames for the topic of a paragraph. In a writing course or an English course, you may hear the topic referred to as the subject or subject matter. These are simply different terms for the topic referred to as the subject or subject matter.

the subject or subject nature. These are simply different terms for the topic.)

The topic is a lways expressed as a single word for example, procreasimation or a name for instance, Bill Gates or the Mississippi River) or a sa phrase consists ing of two or more words (for instance, the interesting of two or more words (for instance, the interesting of computers in education). Each sentence in a paragraph should relate in some way to the topic texplain interesting the sentence of the control of th

#### Determining and Expressing the Topic

You know from Chapter 2 that effective readers are active and interactive read-You know from Chapter 2 that effective readers are active and interactive read-ress who ask questions as they read. When you read a paragraph, you can determine answering this question. Paragraphs, especially paragraphs in textbooks, contain various clues that will help you answer this question. One or more of the following clues often make the topic of a textbook para-graph obvious. The topic is a word, name, or phrase that:

- appears as a heading or title
- appears in special type such as bold print, italies, or color
- appears at the beginning of the paragraph appears at the beginning of the paragraph and is then referred to throughout the paragraph by *pronouns* (or other words)

A paragraph does not usually contain all of these clues, but every paragraph has at least one of them. Let's look at each clue in more detail.

## **Key Term Boxes**

Important terms appear in Key Term Boxes in the margins so that the terms and their definitions are easy to locate.

## **Chapter Opening Page**

Each chapter has major headings and subheadings that make the chapter's organization clear. Pertinent quotations begin each chapter.



Roots are powerful vocabulary-building tools because whole "families" of words in English come from the same root, For example, I you know that the root and means "to bear," then you will understand the commercion between audience and means "to bear," then you will understand the commercion between audience ple come to hear something, and it centiling in a course just to hear about a when the commerciant is a contract to evaluate hearing. However, but the property learners, and audiologist is aperson transect to evaluate hearing, it for early many of a word is root also makes it essent to remember the meaning of the word some contraction of the contra







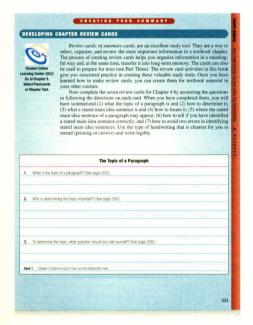
## **Stop and Annotate Exercises**

These exercises give you the opportunity to "stop and annotate" actual college textbook excerpts. You will learn actively by underlining or highlighting stated main idea sentences, writing formulated main ideas in the margin, or numbering the important supporting details in a passage, for example.



## **Tips for Standardized Reading Tests**

Chapter 2 and each chapter in Part Two includes special tips for scoring well on standardized reading tests. These tips illustrate various reading skills as well as specific strategies for handling different types of questions.



## **Chapter Review Cards**

These simulated index cards allow you to create your own summary of the important points in the chapter. Each card includes questions, and Chapters 1–6 include prompts with page numbers to direct you to the significant information.

## CHAPTER READING SELECTIONS FOR CHAPTERS 1 THROUGH 9

All the reading selections in Chapters 1 through 9 (three selections per chapter) are excerpts taken from widely used introductory-level college textbooks, news magazines, and literary selections of the type you are likely to encounter in college. These selections provide important practice, and they will increase your background knowledge in a variety of interesting subjects. They were chosen to give you the practice, skill, and confidence you need to handle subsequent college courses successfully.

Each reading selection is accompanied by preliminary and follow-up exercises. In order, the exercises are:

## **Prepare Yourself to Read**

This exercise allows you to use techniques (such as previewing and making predictions) that will help you read the selection more actively and effectively.

## Introduction to the Selection and Annotation Practice Exercises

Each selection begins with an introduction that provides background information about the selection's topic. The Annotation Practice Exercises give you the opportunity to apply to the selection the reading skills you are learning.

	READING			
ersonal Finance	Identity Theft: You Are at Risk			
	Prepare Yourself to Read			
	Directions: Do these exercise before you read Selection 5-1.			
	First, read and think about the title. What do you already know about identity theft?			
	Next, complete your preview by reading the following: Introduction (in halles)			
	Headings			
	The first two paragraphs (paragraphs 1 and 2)			
	First sentence of each of the other paragraphs			
	Now that you have previewed the selection, tell what identity theft is, and write one or two ways you could reduce your risk of becoming an identity theft victim.			
	Apply Comprehension Skills			
	Directions: Do the Annotation Practice Exercises as you read Selection 5-1.  Apply the skills from this chapter:			
	Formulate implied main ideas. Follow these general steps: First determine the topic; then ask what the author's most important point about the topic is; then create a sentence that expresses the author's most important point. Use the appropriate formula to "formulate" an implied main idea sentence based on information in the paragraph.			
	Check your formulated main idea sentences. Be sure each of your main idea sentences meets the requirements on page 276.			
	Complete the Annotation Practice Exercises. In these exercises, you will work only with paragraphs that have implied main ideas.			

IDENTITY THEFT: YOU ARE	AT RISK	is "application fraud" (or "true name fraud"). Using the victors is information, the third pores new accounts in the victors is more into the control of the victors and the victors are all address, so considerable time may elapse before the victors are lated when the has happened.  If there is any good news, it is this: in general, credit and banking fraud wichts are slated from nome than the first 50 dress of the local control of the control of the local control of	Practice Exercise     Topic of paragraph 3:
Identify theft is rapidly increasing. Chances are that even ity theft, you know someone who has been and you know the ac- College students, in particular, can be easy targets for identity it the crime, the techniques these thieves use, and some ways to re- theft victim.	evastating effects this crime can have. nieves. The following selection explains		Formulate the implied main idea or paragraph 3:
The Crime of Identity Theft Don't think it can't happen to you. Your credit card bill armon with child and the properties of them you never purchased. You pay you this on time and always have. Sudderly, though, credit properties on the properties of the young the pool of services they're demanding payment for. The grocery store and origation where you've always shopped are now reflusing to accept your beeks because of your bad credit instory. Perhaps you even because of your bad credit instory, Perhaps you even the properties of the properties of the your properties what: You've now among the hundreds of thousands of perhaps what. You've now among the hundreds of thousands of perhaps and you with become victime to identify theft. They are that on individuals. The data that these ceriminals steal include Social Security numbers, driver's license numbers and also from his part and and any or the properties of the prope	Annotation Fractice Exercises  Directions: For each exercise below.  Write the topic of the paragraph on the lines provided.  Formulate the implied main idea of the paragraph and write it on the lines provided.		
	This will help you remember the topic and the main idea.  Possiler Exercise  Topic of paragraph 2:		Practice Exercise  Topic of paragraph 6:
chases to the victim. Then they do the same thing all over again, using someone else's identity and credit. Forms of Identity Theft	<ul> <li>Formulate the implied main idea of paragraph 2:</li> </ul>	for unshredded documents with identifying Social Secu- rity numbers, unused pre-approved credit card applica- tions, loan applications, and so forth.  Using personnel files or customer files in the workplace to improperly access names. Social Security numbers.	Formulate the implied main idea o
There are two forms of this theft. The first type is account takeover theft, in which the third uses existing credit information to make purchases. The criminal may use an actual credit card or may simply change purchases by phone or online using the credit card number and expiration date. The victim discovers the "third" when the morth account statement arrives. The second type of identity theft account statement arrives.		to inglioperly access names, social security numbers, and other depitels credit reports frauchiently by imper- cial properties of the security of the security of the financial institution.  "Shoulder surfing" at phone booths and ATMs to obtain people's PRI numbers (personal identification numbers), Coing to Internet sites that provide identifying informa- tion and public records.	poragraph 6:



CRAPIES S Formulating Implied Main Ideas

Personal Finance This quiz has three parts. Your instructor may assign some or all of them.

Directions: Berns 1-10 test your comprehension (understanding) of the material of this selection. These questions are the type a content area instructor (such as a finance professor) would ask on a test over this material. Is subsulted be able to answer these questions after studying this selection. For each comprehension question below, use information from the selection to determine the correct answer. Refer to the selection as you answer the questions. Write your answer in the space provided.

- 1. One sign that you may have become the victim of identity theft is:
- a. your monthly credit card statement arrives a few days later than usual.
- b. a grocery store asks for your identification when you write a check.
  c. you receive a traffic ticket.
- d. creditors begin demanding payment for purchases you have not made
- 2. It takes longer to detect application fraud theft because the thief: a. opens a new account in the victim's name but has the bills sent to a different address.
- - keeps changing the name on the victim's credit card account.
- c. makes purchases only by phone or online.
  d. uses existing credit information to make purchases.
- 3. Until identity theft victims are able to resolve the problem, they may:
  - a. find it difficult to lease an apartment.
     b. not be able to obtain credit or get a lo
- c. have difficulty getting a job. d. all of the above
- Stealing a wallet is the easiest way for identity thieves to information they need in order to steal someone else's ide 
   a. so many people are careless with their wallets.

  - h it is easy to nicknocket a wallet
- people usually carry so much personal information in their wallets
- d. wallets are small, easy to conceal, and easy for thieves to dispose of
- 5. Which of the following is the least safe place to have mail sent?
  - a. a regular home mailbox
     b. a lockable home mailbox

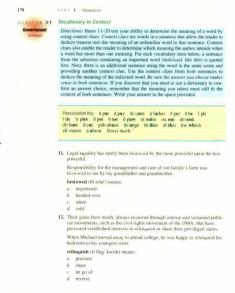
  - c. a post office box
    d. a box at a commercial mailbox service

## **Reading Selection Quizzes**

The Reading Selection Ouizzes include three types of exercises: comprehension, vocabulary in context, and reading skills application.

## Comprehension

These exercises test your comprehension (understanding) of the material in the selection. These questions are the type a content area instructor (such as a business professor) would ask on a test over this material.



## **Vocabulary in Context**

These exercises test your skill in determining the meaning of words by using context clues.



SELECTION 3-1 Reading Skills Application

Reading Skills Application
Divections: Bens 21-25 test your ability to apply certain reading skills to information in this selection. These types of questions provide valuable practice for all
students, especially those who must lake standardized reading test and elemmandated basic skills tests (such as the Florial CLAST Test and the Tests THEA
Test). You may not have studied all of the skills at this point, so these items will serve as a helpful preview. The comprehension and critical reading skills in this
section are presented in Chapter 4 through 90 of pointing Doors; vesabilately and
figurative language skills are presented in Chapter 2, As you work through Open
in Doors, you will practice and develop these skills. Write your answer for each
question in the space provided.

- 21. The author's primary purpose for writing this selection is to:
  - a. inform readers about slavery and other injustices suffered by African
  - c. explain how African Americans have made gains in legal equality during
  - explain why most Americans did not support the civil rights movement during the 1960s.
- Which of the following best expresses the main idea of paragraph 2?
   a. Legal equality has rarely been bestowed by the more powerful upon the less powerful. b. Their gains have nearly always occurred through political movements
  - Disadvantaged groups in America are now making some progress toward social equality.
- d. The history of America shows that disadvantaged groups have rarely achieved a greater measure of justice without a struggle that includes sustained, intense political movements.
- 23. The information in paragraph 11 is organized using which of the following

  - a. sequence
    b. comparison-contrast
  - c. definition
- 24. Which of the following statements represents an opinion rather than a fact? Substantial judicial relief for African Americans was finally achieved in 1954 with Brown v. Board of Education of Topeka, arguably the most significant ruling in Supreme Court history.
  - b. In 1957, rioting broke out when Governor Orval Faubus called out the Arkansas National Guard to block the entry of black children to the Little Rock public schools.

## **Reading Skills Application**

In these exercises, you will apply certain reading skills to the material in the selection. These are the types of questions that might appear on standardized reading tests and state-mandated basic skills tests.

## **Respond in Writing**

These short-answer and essay-type exercises ask you to write about the selection. They will extend your understanding and help you relate the material to your own experiences. They will also give you practice in determining the overall main idea of the selection.

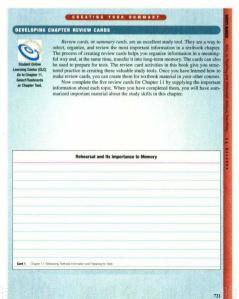




# Read More about This Topic on the World Wide Web

This consists of a list of websites related to the topic or author of the selection. It also contains suggested keywords so you can use your favorite search engine such as Google, Yahoo!, or AltaVista to discover more about this topic on your own. This gives you an opportunity to explore the topic further.

## SPECIAL STUDY SKILLS FEATURES IN CHAPTERS 10 AND 11



## **Chapter Review Cards**

Chapters 10 and 11 give you specific strategies that enable you to understand and remember important information in your college textbooks. In order to give you a "reallife" simulation of studying textbook material, the Chapter Review Cards for Chapters 10 and 11 do not contain any prompts.