Affinity

Reading Sample
Sole Proprietorship

Defining the Strategy

Finding affinities, or similarities, between elements is one way to help students organize and think about their reading. Students brainstorm details from their reading, then work together to organize details by main ideas. Working in teams, students piggyback on others' learning to increase comprehension.

The affinity strategy teaches the skills of brainstorming, piggybacking (using others' ideas to generate a deeper understanding or more details), presenting, constructing rationale by referencing text for proof, categorization, and organization. The affinity technique addresses the auditory, tactile, kinesthetic, visual, and interpersonal learning styles.

Teaching the Strategy

Objectives

- Students practice recalling details from text through a brainstorming process.
- Students practice identifying main ideas from text by identifying similarities or affinities of details.
- Students apply organization and categorization skills.
- Students discuss details, main ideas, and rationale by referencing text.

Materials

- Informational text (one copy per student)
- Chart paper (one sheet per group of students)
- Sticky notes (one set per student)
- · Pencils or markers

Preparation

Timeframe

40-50 minutes

- 1. Choose the text selection students will read. Assign students to teams of four.
 - If you have access to reading selections on the same topic at various reading levels, group students by reading level and assign text that matches the group's reading level.
 - If you do not have access to selections on the same topic at various reading levels, choose one reading selection for everyone. Assign one good reader to each group. This reader will read the selection aloud for the others in the group.

Teaching the Strategy continued

- 2. Give each group the following materials:
 - a piece of chart paper
 - · one pad of sticky notes
 - markers
- 3. Walk students through the activity one step at a time. Explain the process to the students step-by-step as they move through the activity.
- 4. Pass out reading selections or assign the reading text from your textbook. Each student should have his or her own copy of the text.

Step One

For groups matched by reading level, students should read the text silently.
 For groups with varying reading levels, one designated reader should read the text aloud while others follow along silently.

Step Two

- 6. Allow about five minutes for this step.
- 7. Direct students to work silently.
- 8. Direct students to write all the details they can remember from the reading selection on individual sticky notes. Explain that students should use a new sticky note for each new detail. For example, for six details, students need to use six separate sticky notes.
- 9. Encourage students to write in phrases to facilitate the brainstorming process.
- Direct students to place sticky notes on the chart paper as they finish them.
 They should place each note randomly on the chart paper and immediately begin the next sticky note.
- 11. When everyone has stopped writing, move to Step Three.

Step Three

12. Working in silence, students should look at the sticky notes placed on the chart paper and begin to look for similarities. Direct students to group sticky notes into categories based upon similarities. Continue this process until all of the sticky notes have been grouped together into categories.

Teaching the Strategy continued

- 13. Tell students they can now talk. In this step:
 - Students may question the validity of any of the details listed. They should revisit the text to prove validity.
 - Students may question and defend specific categories or groupings. They should provide rationale to support the groupings or suggest a new grouping.
 - Once a consensus is reached regarding details listed and categories, students should write category titles or headings at the top of each group of clustered sticky notes.

Step Four

- 14. Ask students to present their group's category titles/headings to the rest of the class. You might also ask each group to list a few of the details from each category.
- 15. Provide corrective feedback as necessary.
- 16. Suggest that students edit their own charts as needed after presentations of the affinity charts. These charts may be used as study guides.

Skills Correlations

Essential Skills Survey

- Develop processes for understanding and remembering information. (e8)
- Identify, collect and/or select pertinent information while reading. (e5)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

The affinity chart is an effective prewriting strategy that can help students organize their thinking. Students can use the chart to generate details and categories for elaboration in an essay or a summary of the reading material.

SOURCE

McClanahan, Elaine, and Wicks, Carolyn. Future Force: Kids That Want To, Can, and Do! Glendale, CA: Griffin Publishing, 1994

For the Student



Learning the Strategy 😹



Finding affinities, or similarities, between elements in a passage can help you make more sense of what you're reading. Using the affinity strategy, you'll brainstorm details from your reading. Then you'll work in a team to organize these details by main ideas. Working with your team, you'll piggyback on others' ideas to increase your own reading comprehension.

Practicing the Strategy



- 1. Read the text assigned.
- 2. Write as many details as you can remember from your reading on sticky notes one detail on each sticky note. (If you remember 10 ideas, you should have 10 sticky notes.) Don't worry about writing in complete sentences.
- 3. Place your sticky notes on the chart paper quickly without talking with other group members. Don't worry about where you put them on the paper. The idea is to remember and write as many details from the reading selection as you can.
- 4. Working in a group, start organizing sticky notes that seem to be about the same thing. Look for ideas that have something in common, and put those ideas/sticky notes together in groups. Do not talk during this step.
- 5. Now talk with your group about category titles for each cluster of sticky notes on your chart. Answer or ask questions about why certain details are on the chart or why they were grouped a certain way. Be sure to go back to the reading selection to prove why your detail should be on the chart or in a certain group if anyone asks.
- 6. Once your group has decided on titles or headings for each group of sticky notes, write these on the chart at the top of each group.

Sole Proprietorship

A proprietorship, or sole proprietorship, is a business started by an individual who personally assumes all responsibility for its financing, operations, taxes, and profits or losses. It is the simplest form of business ownership and operates best for individuals who work on a self-employed basis providing goods or services to customer. Sole proprietorships account for almost 80 percent of all businesses in the United States.

The owner of the business is called the "proprietor." He or she pays income tax on the net income — sales revenue less business expenses — earned by the proprietorship. The net income earned by the business is reported by the proprietor on his or her personal income tax return. If the proprietor decides to cease business operations, or dies, the sole proprietorship business will end.

A sole proprietorship is the simplest way to set up a business. A sole proprietor is fully responsible for paying all debts and obligations related to the business. If a business debt is not paid, then the proprietor must use all of his or her assets, whether business or personal, to pay the obligation. Assets are any items of value owned by the proprietor or the sole proprietorship business. This is known as "unlimited liability." In a proprietorship, the proprietor often performs all the functions required to operate the business. As the business grows, the proprietor may employ other individuals to assist in the operations of the business.

Start-up costs typically are low, as is the amount of working capital needed to operate the business. All business profits are usually kept by the proprietor.

It is the responsibility of the proprietor to obtain the capital, that is the money needed, to start and run the business. The proprietor establishes all rules and policies for how the business will be operated, assumes all risks associated with the business, receives all profits and losses, and pays all taxes.

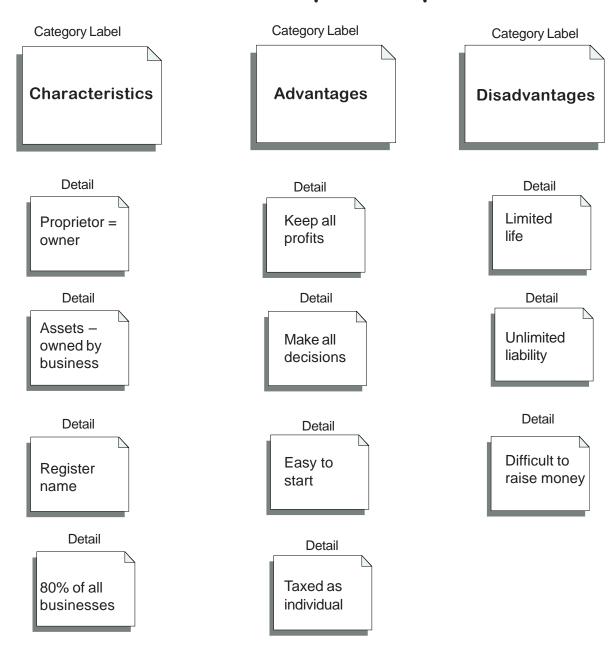
Although not required by law, it is usually advantageous for the proprietor to register the business name with their local government. Registration protects the trademark value of the name. Registering a business name is usually required to open a bank account under the name of the proprietorship. Otherwise, the bank account would have to be in the name of the owner.

www.cabusinessadvisor.com/Mgmt/BusStruc/Prop.htm





Sole Proprietorship



For the Teacher

Anticipation Guide

Reading Sample

How a Bill Becomes Law

Defining the Strategy

Anticipating the content of a passage can help build purpose, interest, and energy for reading. An anticipation guide features four or five key statements related to the topic of the reading. By asking students to agree or disagree with these statements, you can determine what students know (and don't know) about the topic. This strategy can help generate discussion on the topic, identify students' experiences with the topic, and uncover misconceptions.

Teaching the Strategy

Objective

 Students will answer questions that identify prior knowledge and misconceptions about a topic.

Materials

- Informational text (one copy per student)
- Anticipation guide questions based on reading (one copy per student)

Activity

Prepare

- Select a reading for students.
- 2. Based on the content of the reading, determine the main points or major concepts you expect students to learn.

Timeframe

5 minutes before reading; 10 minutes after reading

- 3. Write these points as four or five statements. Write some as true statements and others as false statements. Your statements should address possible misconceptions about the topic as well as the major concepts to be covered.
- 4. Include space after each statement for students to write A or D (agree or disagree) or NS (not sure) next to the statement.

Teaching the Strategy continued

Anticipate

- 5. Introduce the topic of the reading to students. Then hand out the anticipation guide sheets.
- 6. Direct students to write A, D, or NS by each statement as appropriate. Give students time to respond to each statement silently.
- 7. For each statement, ask students, by show of hands, how many agreed, disagreed, or were not sure. This will help you assess how much prior knowledge students bring to this topic.

Read and Discuss

- 8. Now ask students to read the text with a purpose. Have them look for information that will either prove or disprove their personal responses to the statements.
- 9. After reading, ask students to discuss what they have learned in small groups or with a partner. Instruct students to change any inaccurate information on their anticipation guides by rewriting the statements to make them correct.
- 10. Discuss with students the new information they learned and how it relates to the misconceptions they had before reading.

Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Develop processes for understanding and remembering information. (e8)

Connecting the Strategy

Ask students to write a paragraph based on the facts they learned from the reading.

SOURCE

Herber, H. *Teaching Reading in Content Areas* (2nd ed.). Englewood Cliffs, NJ: Prentice-Hall, 1978



Learning the Strategy 😹

Anticipating the content of a passage before you read can help build purpose, interest, and energy for reading. An anticipation guide features four or five key statements related to the topic of the reading. Do you know which statements are correct? Can you find proof in the reading to support your answers? This strategy will help you determine what you know (and don't know) about thistopic.

Practicing the Strategy



Read each statement below. In the space next to each statement on your handout, write A for agree or **D** for disagree. If you are **not sure**, write **NS**.

Next, read the text, then go back and change any wrong responses to the correct ones.

 _1. A bill is passed either in the Senate or the House and then sent to the President for signing.
 _2. To "table" a bill essentially kills it.
 _3. If the House of Representatives changes a bill passed by the Senate, a joint committee must be appointed to reach a compromise.
 _4. If the President disapproves the bill, he may <i>veto</i> it.
 5. It takes only a "50 percent plus one" vote to override a presidential veto.



How a Bill Becomes a Law

The process of law making at the federal level is complex and sometimes can be confusing. But it is important to know the many steps a piece of legislation must take before it becomes the law of the land.

The idea begins in the offices of the senators or representatives. Staff members write a working draft of the bill, and then the senator or representative introduces it in the House of Representatives or Senate. The person who introduces it is called the bill's "sponsor."

In the House or Senate, the bill is recorded and placed into the Congressional Record and onto the Internet site thomas.loc.gov. The bill is numbered for identification; in the House, bills have the initials H.R. If the bill originates in the Senate, it has the initial S.

Next the bill moves to the committee with responsibility for that particular topic. For instance, if an H.R. bill pertains to changes in education law, the bill will go to the House Education and Workforce Committee and then to a subcommittee that has specific expertise on the issue. The committee members of either the House or Senate study the bill, discuss it, amend it, and decide whether it should be "reported out" of the committee to the full legislative body.

Suppose a bill originates in the House of Representatives. The members may decide that the bill should go back to the committee for more work, or they may pass the bill and send it to the Senate for passage. A bill must pass both the House and the Senate in identical form before becoming law.

In the Senate, one of two things will happen to the bill. Senators will pass the bill as it is, or they will amend, or change, it and send it back to the House of Representatives. Sometimes the Senate passes a different version of the bill. In this case, a joint committee of the House and Senate meet to work out the differences in the two bills.

Once a bill passes both House and Senate, it is sent to the President who has 10 days to sign it into law or veto it. Another option is to allow the bill to become law by not signing it within the 10-day period.

If the President vetoes the bill, it is sent back to the House or Senate, depending on where it originated. Members then have the option to override the veto, send it back to committee for revisions, or "table" the bill, a practice that essentially kills the bill. A veto override requires a two-thirds vote of the House or Senate.





Master

Read each statement below. In the space next to each statement, write **A** for **agree** or **D** for **disagree**. If you are **not sure**, write **NS**.

Next, read the text, then go back and change any wrong responses to the correct ones.

1. A bill is passed either in the Senate or the House and then sent to the President for signing.	
2. To "table" a bill essentially kills it.	
3. If the House of Representatives changes a bill passed by the Senate, a joint committee must be appointed to reach a compromise.	
4. If the President disapproves the bill, he may <i>veto</i> it.	
5. It takes only a "50 percent plus one" vote to override a presidential veto.	



Sample Solution

- **D** 1. A bill is passed either in the Senate or the House and then sent to the President for signing.
- A 2. To "table" a bill essentially kills it.
- **A** 3. If the House of Representatives changes a bill passed by the Senate, a joint committee must be appointed to reach a compromise.
- A 4. If the President disapproves the bill, he may veto it.
- **D** 5. It takes only a "50 percent plus one" vote to override a presidential veto.

For the Teacher

Cloze

Reading Sample **Human Immunodeficiency Virus**

Defining the Strategy

Cloze is an activity that helps students learn to predict unfamiliar words. To create a cloze activity, delete predictable words throughout a text. Students read around the text and fill in the blanks with words that make sense and sound right.

This activity can be used to evaluate students' reading levels and to build vocabulary-in-context skills. The strategy is a simple way to assess and improve comprehension and vocabulary. It also strengthens recall of details and key terms from selected reading passages.

Cloze can be used as a pre- and post-assessment to measure growth of comprehension and learning. It may also be used as a pre-assessment strategy.

Teaching the Strategy

Objectives

- Students will practice reading for recalling details.
- Students will apply context skills to define and identify key terms.

Materials

- Informational text (one copy per student)
- Reading passage with terms removed (two copies per student)
- Overhead master or slide with cloze solution
- Overhead projector
- Marker for overheads

Activity

Timeframe

30-40 minutes

Preparation

- 1. Select a reading passage of at least 200 words.
- 2. Develop a cloze passage by deleting key terms and one-word details from the reading. Delete no more frequently than every fifth word.
- Make one copy the reading passage and two copies of the cloze passage for each student. Thetwo copies of the cloze passage will be used for pre- and postassessments.
- 4. Make an overhead master or presentation slide of the cloze passage with the missing terms filled in.

Teaching the Strategy continued

Before Reading/Pre-assessment

- 5. Explain to students that the purpose of this reading strategy is for them to predict words that make sense based on the context of the reading. Tell them to use information from the story to figure out what the missing word might be. The word they choose must make sense and sound right in the sentence.
- 6. Give each student one copy of the cloze passage. Tell students this activity will not be graded. You will use this pre-assessment to determine if their reading comprehension and vocabulary within context skills are improving.
- 7. Ask the student to fill in the blanks in the cloze passage, making their predictions based on the context of the reading. Suggest that they read the passage through once to understand the context of the reading before making any predictions. Encourage students to read around the blank by thinking about the author's ideas that come before and after the blank.
- 8. Collect the cloze passage from each student before introducing the next step.

During Reading

- Pass out copies of the reading selection to students. Explain that they need to read the passage carefully, looking for details and key terms that would have helped them complete the pre-assessment cloze activity.
- 10. When students have finished reading the selection, collect the passage.

After Reading/Post-assessment

- 11. Pass out the second copy of the cloze passage (identical to the pre-assessment copy). Ask students to use the details and key terms they remember from the reading to complete the cloze passage.
- 12. When students have completed the cloze passage, display the overhead master or presentation slide of the solution so students can see the correct words for each blank.
- 13. Discuss the correct terms and the meaning of the reading passage with students. Ask students to volunteer terms and synonyms they used to fill in the blanks. Discussion of synonyms and other acceptable answers is critical for building comprehension and vocabulary skills within context. This is a critical step in the reading comprehension process.

II. Reading Strategies

Teaching the Strategy continued

- 14. Collect the post-assessment cloze passage and compare the results with the pre-assessment to measure the development of comprehension and vocabulary. As a motivational technique, share these results with students so they can see their progress.
- 15. For added motivation, have students create a graph for recording the percentage of their correct responses each time they do a cloze activity. This will help them track and visually see their improvement in developing vocabulary skills within the curriculum context.

Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

Ask students to consider how the topic of the passage connects with their career interests. Have them write a paragraph describing an event in their own lives that is related to the reading passage.

SOURCES

Taylor, Wilson. "Cloze Porcedure: A New Tool for Measuring Readability," *Journalism Quarterly*, Vol. 30, no., 4, 1953, pp. 415-33

Jongsma, Eugene. *The Cloze Procedure as a Teaching Technique*. Newark, Delaware: ERIC/CRIER and the International Reading Association, 1971

Smith, Richard J. and Barrett, Thomas C. *Teaching Reading in the Middle Grades*. Reading, MA: Addison-Wesley, 1979

For the Student



Learning the Strategy 💥



Cloze is designed to help you understand and remember more of what you read. For this activity, you'll have to supply the missing words from a reading. It's a test that will build reading comprehension and vocabulary skills. You'll be able to tackle new reading material and use what you already know to help you figure out new words that are unfamiliar to you.

Practicing the Strategy



- 1. Read the cloze passage and try to fill in the blanks using what you already know about the topic. Also, use the sentences in the cloze passage to see if you can figure out words that would make sense in the blanks.
- 2. Next, read the complete passage. Concentrate and try to remember the details and terms you needed to know to complete the cloze activity.
- 3. Now, read the cloze passage again and try to fill in the blanks using what you remember from the reading passage. If you do not remember the exact term, see if you can fill in the blank with a synonym, which is a word that means the same thing.
- 4. Compare your responses from the first and second cloze activities to see if your understanding improved after reading the passage. Hopefully, each time you do this activity, your comprehension will improve!



Human Immunodeficiency Virus

Human immunodeficiency virus (HIV) causes acquired immunodeficiency syndrome, AIDS, a long-term serious viral infection. When the HIV virus enters the body, the immune system fights the infection by producing special molecules called antibodies. But this virus spreads quickly, and the immune system becomes weakened from fighting it. With a weakened immune system, parasites, fungi, and bacteria begin attacking the body with more success. The body cannot fight abnormal cells, such as cancer cells, that usually would remain dormant. In most cases, very serious secondary diseases develop.

HIV can be transmitted by contaminated blood transfusions or through the placenta to the fetus of an infected mother. The most common way to get HIV is through is sexual transmission.

Many people do not realize they are infected with HIV. The virus can, however, cause fever, headache, stomachaches, or skin rash about 2 to 4 weeks after the initial contact. When the immune system responds to the virus, a blood test will show the person positive for HIV.

There is no cure for AIDS, but there are improved treatments available. However, the treatment is very difficult to endure and the costs are high.





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There is no **cure** for AIDS, but there are improved treatments available. However, the treatment is very difficult to endure and the costs are **high**.

For the Teacher

Concept Definition Map

Reading Sample

Statistics Made Easy

Defining the Strategy

A concept definition map is a graphic organizer that help students to enrich their understanding of a word or concept and develop new vocabulary. It is a graphic way to focus attention on learning the meaning of components of a definition. Concept definition helps students learn and understand key terms by asking questions about them to discover meaning, details, comparisons, and characteristics from the text. Students describe what the concept is and is not and cite examples of it. This process is especially effective when students work with abstract concepts or text with technical or difficult vocabulary. Concept definition maps are excellent study guides and memory aids for students.

Teaching the Strategy

Objectives

- Students will identify key terms.
- Students will define key terms using comparison and contrast.
- Students will draw a visual representation with the definition, characteristics, and examples of the key term or concept.

Materials

Timeframe

15-20 minutes after reading text with new vocabulary

- Concept definition map overhead, PowerPoint slide, or chart
- Overhead projector or computer (optional)

Activity

- 1. Show students a completed concept map on an overhead, slide, or chart as an illustration (a master is provided).
- 2. Model a concept definition map:
 - a. Introduce a key term or concept that is central to the lesson. Ask students to draw a box in the center of the page similar to the one shown in the model and write that term or concept in the center of the box.

Teaching the Strategy continued

- b. Next ask students to draw a box at the top of the page above the term or concept and write "What is it?" above the box. Direct students to the text where they will find this information. When they have found the answer to the question, have them write their response in the box.
- c. Demonstrate how students should complete building the concept definition map. Ask students to draw a box on the top right side of the page and write, "What is it like?" above it. Direct them to the text to look for specific characteristics of this key term or concept. Have them record their findings using a separate box for each characteristic down the right side of the paper.
- d. On the top left side of the page, ask students to draw a box and write, "What are some examples?" As they find examples of the key term or concept in the text, have them write the examples in the box.
- e. Finally have students draw a box at the bottom of the page, below the key term, and write, "What is it different from?" Have students reflect on the reading to identify similar terms or concepts. After reflective thought students write the names of similar things that are in this category but are different from the key term using a separate box for each term or concept
- f. Have students draw lines to connect the boxes with the key term.
- g. Ask students to write a short paragraph describing the key term and its significance in the workplace.
- 3. Guided Practice: have students work with a partner to identify another key term or concept from the reading and construct a concept definition map. Each team should share their map with the class.

The Think-Pair-Share strategy (provided) helps students generate ideas and clarify their thinking by working with a partner.

Skills Correlations

Essential Skills Survey

- Identify, collect and/or select pertinent information while reading. (e5)
- Develop processes for understanding and remembering information. (e8)
- Know how to decipher unfamiliar words using such strategies as context clues, word structure analysis, letter-sound relationships, and word histories. (e9)

SOURCE

Schwartz, R. "Learning to Learn Vocabulary in Content Area Textbooks," *Journal of Reading*, 32, November 1988, pp. 108-117

Connecting the Strategy

After students complete their maps, ask them to write a paragraph describing the key term or concept using the information from their maps. For technical writing, ask them to compose a product description for the key term. For creative writing, ask them to develop an advertisement or create a one-minute radio ad to "sell" the key concept. Constructing a Concept Definition Map is also an excellent exercise to help students brainstorm topics when introducing a research project.

Think-Pair-Share

Instruct the students to partner with someone sitting nearby or assign partners for them.

Each team will identify a key term or concept and construct a concept definition map based on that term or concept. You may want to guide teams in choosing their key term or concept so that all important ones in the reading have been selected. It should take about five to ten minutes for the team to develop their Concept Definition Map.

Have each team share its concept definition map with the class. Students should feel comfortable presenting their map because they have worked with a partner in preparing and presenting it.

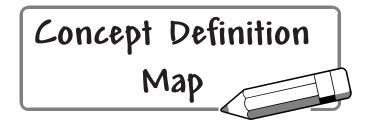
Advantages of Think-Pair-Share

- This strategy takes very little time.
- Students feel more comfortable working with a partner.
- Students are more willing to share their thoughts.
- Answers to the question are more thoughtfully developed.
- Students have more ownership in the topic.
- Students unaccustomed to collaborating with others learn to work with a partner.
- Students who rarely respond to questions are expected to participate.

SOURCE

Kagan, Spencer. Cooperative Learning. San Clemente, CA: Resources for Teachers, 1994

For the Student



Learning the Strategy 😹



Your concept definition map will help you learn and understand key terms and concepts that you must know from the reading. By creating a visual map of the term or concept with its definition, characteristics, comparisons, and examples, you will increase your ability to remember the term or concept.

As you read a selection of text that introduces a new term or concept, create a concept definition map. Your map will be a great tool for reviewing definitions and related facts and as a study guide for your test.

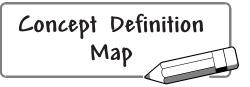
Practicing the Strategy :



What is a statistic? Write the term "statistic" in the center of your concept map. Read the following text about statistics to find the information to fill in the remaining parts of the concept definition map.

Finally, write a one-paragraph explanation of your understanding of what you have learned from the article about statistics.

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Statistics Made Easy

A statistic is an algebraic expression combining scores into a single number. It is a branch of applied mathematics concerned with the collection and interpretation of quantitative data and the use of probability theory to estimate parameters in population models and the description of that data.

Statisticians often begin by looking for the average values and their differences among data sets. This is one of the measures of central tendency. The most popular types of central tendency measurements are the mean, median, and mode to indicate how the data is centered about a particular value. Measures of central tendency are measures of the location of the middle or the center of a distribution. The definition of "middle" or "center" is purposely left somewhat vague so that the term "central tendency" can refer to a wide variety of measures.

The *mode* is the data with the greatest frequency. The mode can be determined by examining the data to see which one occurs most frequently.

The *median* is determined by arranging the data in ascending or descending order and selecting the score in the middle. It is the

middle of a distribution so that half the scores are above the median and half are below the median. If there is no middle score, the median is the average of the two "middle" scores. The median is simply the middle number in a range of numbers. The median is generally used to report income of a population.

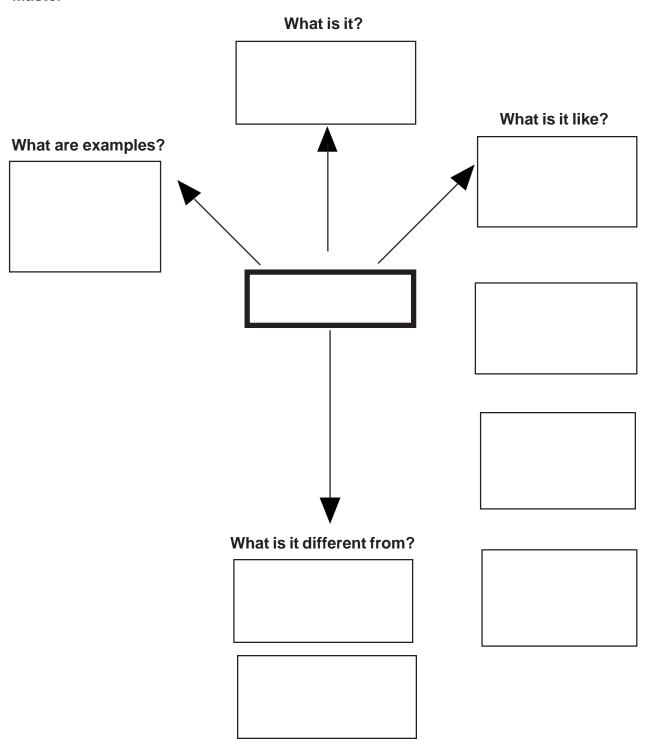
The *mean* has to be computed either mentally, with paper and pencil, or using a calculator. The method for computing the mean will be determined by the type and amount of data to be calculated. The mean is the most commonly used measure of central tendency both as a description of the data and as an estimate of the parameter. Using means as a way of describing a set of scores is fairly common; batting average, bowling average, grade point average, and average points scored per game are all means. The word "average" is used in all of the above terms. When average is used, it usually refers to the mean. In most cases, the mean is the preferred measure of central tendency, both as a description of the data and as an estimate of the parameter.

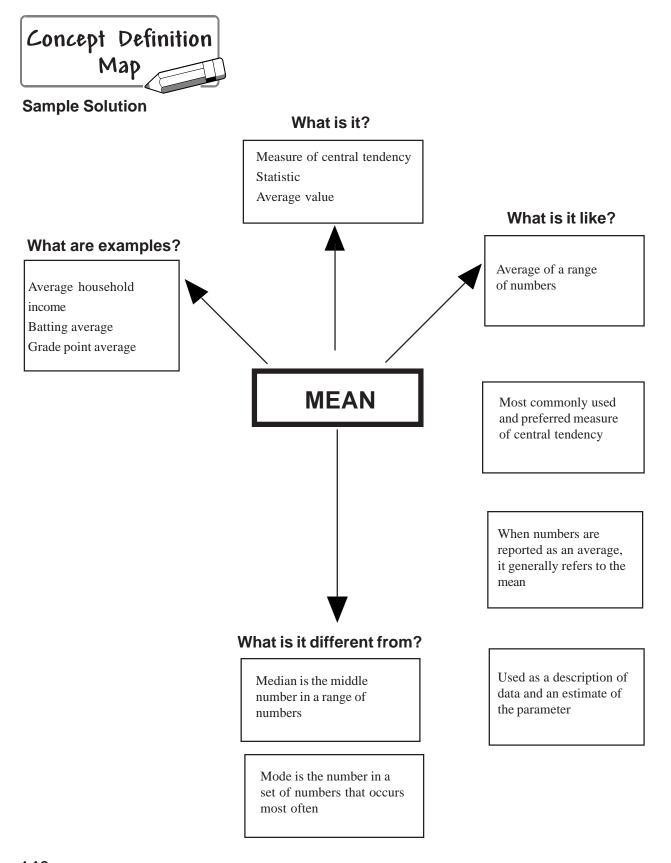
Statistics serve to estimate parameters and describe data. Measures of central tendency describe a typical or representative score by identifying the mean, median, and mode.





Master





For the Teacher

Cornell Graphic Organizer

Reading Sample **Telephone Greeting**

Defining the Strategy

Graphic organizers are simply graphic representations of verbal statements. These graphics show at a glance the key parts of the whole and their relationships to each other. A graphic organizer helps students analyze and comprehend the "big picture" by breaking the text into its component parts. It is a useful strategy for students when solving problems.

This graphic organizer provides a purpose for reading by focusing students on the main idea and supporting details of the text. The Cornell strategy involves the prereading, reading, and post-reading activities of *Record, Reduce, Recite, Reflect,* and *Review.* Students learn to organize information into clusters of details related to the main ideas of a reading selection.

A key benefit to this strategy is that it takes the student from the lower levels of comprehension (search and recall) to a higher level of self-evaluation of comprehension. This encourages the reader to go back to the text or to other sources of information for clarity of understanding.

Teaching the Strategy

Objectives

- Students will use a graphic organizer to set a purpose for reading.
- Students will use a graphic organizer to identify main idea and supporting details
 of text.
- Students will self-assess their level of understanding.

Materials

Timeframe

35 minutes

- Informational text (one copy per student)
- Cornell graphic organizer (one copy per student)
- Cornell graphic organizer chart for classroom modeling
- Overhead or computer-display projector
- Overhead transparency or computer presentation of the first paragraph of the reading selection

Teaching the Strategy continued

Activity

- 1. Display the first paragraph of the reading selection on the projector.
- 2. Read aloud with the students the title, subheadings, captions, first and last sentences, etc.
- Ask students to help formulate questions about the topic based on the title or subheading and any pictures. Write these questions in the Questions section of the classroom chart.
- 4. Explain how these questions will help to provide a focus for reading.
- 5. Now ask the students to read the paragraph aloud with you. As you read, have students look for the answers to the questions written on the chart. As they identify a response, underline it in the text. After completing the reading, have students help you write the responses to the questions in the **Details** section of the chart.
- 6. Facilitate a discussion with the students on the concept of main idea of the reading. Show students how
 - the first and last sentences of a paragraph often point to the main idea.
 - the title or subheadings may identify the main idea of a passage.
 - common ideas or concepts in the **Details** portion of the chart help identify main idea.
- 7. Model for students the process you are using to identify the main idea of the paragraph. Record the **Main Idea** on the classroom chart. Discuss this process with the students and answer their questions.
- 8. Model how to do a self-assessment using the **Self-assessment Key** at the bottom of the form:
 - Check off items on the chart that you are sure you understand completely ("I know this.").
 - Put a question mark (?) next to all details and questions you are still unsure of ("I have a questions about this.").
 - Put an asterisk (*) next to all details that you need to review for more understanding ("I need to review this more").
- 9. Facilitate a discussion on how this process of self-evaluation helps students increase their understanding of a reading passage.

Teaching the Strategy continued

10. Introduce the Jigsaw (see next page) to the class. If students are unfamiliar with the Jigsaw process, you will need to teach it to them. If they are familiar with it, facilitate a discussion on how it works and the benefits to the learner.

Before Reading

- Assign each group a reading selection to be read silently or aloud.
- Give each student a copy of the Cornell graphic organizer.
- Ask each group to survey the subheading, first and last sentences, pictures, captions, etc of their reading passage to look for clues about the topic.
- Have students brainstorm questions aroused by these text clues. Write their
 questions on the board and have students record them in the Questions section
 of their Cornell Graphic Organizer chart. Have students discuss these questions
 within the small groups.

During Reading

- Ask students to read the passage they have been assigned silently.
- Have students underline or highlight answers to the **Questions** as they find them in the text passage.

After Reading

- Ask students to write the details they have learned from the text that answer their questions in the **Details** section of their Cornell Graphic Organizer chart.
- After completing the **Details** section of their chart, have students discuss their findings with the group to determine the main idea of the passage.
- Ask students to record the main idea in the Main Idea section of their chart.

Self-assessment

Direct students to complete their own self-assessment using the Self-assessment Key at the bottom of the chart. This assessment will help students identify their level of understanding of the reading based on the details, main idea, and questions they have identified.

Presentation

- Have each group prepare a brief presentation about their assigned text passage using the information from their Cornell Graphic Organizer chart.
- Following the sequence of the text, have each group present the information to the class
- Facilitate a class discussion on any remaining questions students have about the reading.

SOURCE

Billmeyer, Rachel, and Burton, Mary Lee. *Teaching Reading in the Content Areas*. Aurora, CO: McREL, 2002

Jigsaw

This cooperative learning strategy is a great way for students to break learning down into manageable chunks of information. In a classroom with a wide range of reading abilities, it is an excellent differentiated instruction strategy as well. Differentiation strategies allow you to meet the instructional needs of individual students and small groups.

Chunking Information

Divide the class into groups of 3 or 4 students. Assign each group a different section of text (paragraph, subtopic description, etc.) to read. Working in their group, students read and discuss their text passage. When all groups have completed the process, each group reports the information they learned to the rest of the class.

Differentiation for a Wide Range of Reading Abilities

Cluster students into groups of 4 or fewer by reading ability. Select text on the same topic for each group written at their reading level. (Using Lexile measures is very helpful for this process.) When the groups have completed their reading assignments, have them prepare and present their information to the class. Since groups are reading about the same topic using different sources, a variety of author perspectives will be presented to the class. Point out the different views as they are presented.

Expert Groups

Divide the class into the same number of groups as you had for the reading assignment. Select a different section of the reading passage for each group. Provide each student with his/her own copy of the text. Ask students to read the passage\ and then discuss it within their group. When they have reached agreement on the meaning of the text, ask students to prepare themselves to be "experts" on this passage.

Rearrange the groups so that each new group has one expert on each reading passage. Ask students to arrange themselves within the new group in the order of the written text. Each expert will now present his/her reading passage to the group.

SOURCE

Aronson, E. *The Jigsaw Classroom*. Beverly Hills, CA: Sage Publications, 1978 Slavin, R.E *Student Team Learning: A Practical Guide to cooperative Learning*. Washington, DC: National Education Association, 1991

II. Reading Strategies

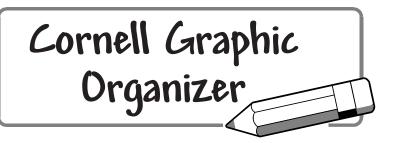
Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

Students can use this graphic organizer to write summaries of information read in class or for homework. By helping students to identify the main idea and supporting details, it provides an excellent framework or prewriting strategy for summaries, reports, and current events assignments.



Learning the Strategy



The Cornell Graphic Organizer is a strategy to help you identify the main idea and important details from your reading. It's a great method for taking notes when reading an assignment or for creating a study guide of the key concepts you need to review for tests or class discussions.

Practicing the Strategy :



You will work in a group to complete Cornell Graphic Organizer strategy.

- 1. Survey the title, subheadings, captions, pictures, and first and last sentences of your reading passage to identify the main idea and key points of the reading passage.
- 2. Based on your survey, develop questions about the passage. Ask yourself what the title, subheadings, captions, pictures, and first and last sentences might mean. Write your questions in the **Question** section of your Cornell Graphic Organizer chart.
- 3. Next, read the passage underlining or highlighting any details in the text that will help you answer the questions you have written.
- 4. When you finish reading the text, answer your questions using the details you underlined or highlighted. If there are any questions unanswered, review the passage again looking for details that match your question. If you cannot find the details, and no one else in your group has found them either, put a question mark (?) next to the question.
- 5. As a group, discuss the **Details** each of you recorded. Ask what these Details have in common to determine the main idea of the passage. When your group has agreed on the main idea of the reading, record it in the Main Idea section of your Cornell Graphic Organizer chart.
- 6. Use the **Self-evaluation Key** to determine how much of the reading you understand and where you still have questions. To complete your self-assessment:
 - check off items on the chart that you are sure you understand completely ("I know
 - put a question mark (?) next to all details and questions you are still unsure of ("I have a questions about this.").
 - place an asterisk (*) next to all details that you need to review in more detail for better understanding ("I need to review this more.").
- 7. As a group, prepare a presentation for your classmates on your section of the reading assignment.



Telephone Greetings that Customers Love — Three Easy Steps to Success

Talk about first impressions. Telephone greetings are critical. Prospects are deciding whether to do business with you. Customers are deciding how helpful and competent you are. For best results, incorporate three easy elements: pleasantry, brevity, and sincerity.

1. Pleasantry

A pleasant greeting is essential to a successful call because it sets the stage emotionally. Listeners tend to mirror or "catch" the emotional states of speakers. If we answer the phone gruffly, chances are the caller will become gruff. If we answer the phone pleasantly, chances are the caller will be pleasant, and we all know which caller is easier to work with.

Imagine you are a customer calling and the person on the other end sounds irritated. Do you start thinking, "Well, you're irritated now? Wait until you get finished with me, then you'll know what irritation is!" You weren't irritated when you called; you simply caught the person's irritation.

You can have the opposite experience as a customer, too. You are angry and you really want to let some-body know it. But the person who answers at the company is so nice, you can't bring yourself to be angry. You've caught the person's professionalism.

One easy way to attain a pleasant emotional state quickly is to use body language. Establish a ritual before answering the phone. Sit up on the edge of your seat, pull your shoulders back, take a deep breath, smile, let the phone ring twice, then answer. Don't answer until you've gone through the ritual. You might even stand before answering for an extra jolt of energy. Do whatever is necessary (within limits, of course) to attain a pleasant state before answering the phone.

2. Sincerity

No scripts. They sound insincere, irritate callers, and discourage employees. Scripted greetings usually

include some kind of slogan. "Hello. It's a beautiful day here at the XYZ Company." An employee from a furniture company related that she hated answering the phone, "It's a beautiful day..." because irate callers would snap back, "Well it's not a beautiful day where I am. Send someone over here to fix this thing!"

You want the greeting to be natural. The key elements of a telephone greeting are department or company name, your name, and an offer of assistance. An example of a switchboard greeting might sound like this, "XYZ Company, this is Bob. How may I direct your call?" A greeting from someone in the accounting department might sound like this, "Accounting, this is Jean. How may I help you?"

State the company or department name so that customers know they are in the right place. You could be five minutes into a call before realizing the caller would be better served in another department. Always state your name because it is a sign of authority and implies that you are accountable. It also creates a personal touch. Lastly, end with a question that expresses your desire to serve the caller.

3. Brevity

Keep the greeting short. Long greetings are unprofessional for many reasons. They don't sound pleasant or sincere because technically they are impossible to execute smoothly. Employees hate them and those feelings come through. Callers hate them because they waste their time.

Summary

Telephone greetings are a powerful part of doing business. To be successful, keep greetings simple. Practice a ritual to be pleasant. Remain unscripted. Be brief.

Adapted from Mary Sandro. © ProEdgeSkills, Inc. www.ProEdgeSkills.com





Master	ТОРІС	
QUESTIONS	DETAILS	MAIN IDEA

Self-assessment Key

 \checkmark = I know this.

? = I have a question about this.

* = I need to review this more.



Sample Solution

Telephone Greetings Customers Love

QUESTIONS

Why are telephone greetings important for a business?

What are three important things to remember when answering the telephone?

How does your body language influence the way you greet people on the telephone?

DETAILS

- ✓ The telephone greeting is often the first impression a customer has of the business.
- * The greeting should be pleasant, brief, unscripted, and sincere.
- ? Body language helps to create an emotional state that is often conveyed by our voice over the telephone.

MAIN IDEA

*The telephone is a powerful tool for doing business, so greetings should be pleasant and brief.

Self-assessment Key

- \checkmark = I know this.
- ? = I have a question about this.
- * = I need to review this more.

For the Teacher

Directed Reading/Thinking Activity (DR/TA) Reading Sample

Sexual Harassment

Defining the Strategy

Students answer the four questions, "What I know I know," "What I think I know," "What I think I'll learn," and "What I know I learned," to increase their comprehension and retention of information. In this strategy, students activate their prior knowledge and connect it with new information.

In the first three sections of the DR/TA worksheet, students use brainstorming skills to think about and "download" the information they know, they think they know, and what they expect to learn about a specific topic. With the DR/TA strategy, students can write freely since they know they will not be graded on the correctness of their answers. This risk-free method encourages students to use critical thinking skills.

Finally, the last section of the worksheet allows students to compare and connect their prior knowledge with the new information they have learned.

Teaching the Strategy

Objectives

- Students will read informational text with a purpose and with specific expectations
- Students will activate prior knowledge of the subject and ask questions before reading.
- Students will prepare a sheet of new information and facts to add to their knowledge base.

Materials

Timeframe

10 minutes to a full class period, depending on length of text and student familiarity with material

- High interest text at the student's readability level
- DR/TA worksheet

Activity

- Provide copies of the DR/TA worksheet for students, or ask them to create their own.
- 2. If students are unfamiliar with this strategy, the following instructional practices may increase their comfort level before asking them to do independent practice:
 - Model/demonstrate the DR/TA strategy by talking through the method using a familiar topic and reading.
 - Provide guided practice through each step by asking students for their input

Teaching the Strategy continued

in completing a DR/TA worksheet as a class.

- Working with a partner, have students complete a reading assignment using the DR/TA worksheet as a practice activity.
- The first step of the DR/TA strategy is designed to help students focus on the topic. After introducing the subject of the reading passage, have students complete the first two boxes of their worksheet:

Box 1: "What I know I know"

Ask students to write as many facts as they are absolutely sure of related to this topic.

Box 2: "What I think I know."

Ask students to write as many facts as they *think they know* related to this topic before starting to read. At this initial stage, students will reveal misinformation or unclear thinking about the subject.

4. Next, ask students to complete the third box of their worksheet:

Box 3: "What I think I'll learn"

Ask students to predict and write what they *think they will learn* about this topic while reading the passage. Have students write their predictions in the form of a question.

This activity establishes the reading purpose and provides the hypotheses that reading the passage will either prove or disprove. During this step, interest in the topic increases as students identify not only what they think they will learn formt he reading, but also what they wouldlike to know about the topic. As students read the passage, they will discover the new information they predicted they would learn as well as facts they had not anticipated.

To reinforce this skill, have students brainstorm what they think they will learn from reading about the topic. Write their predictions on the board. This activity will increase their interest in the topic.

- Ask students to read the text passage.
- 6. To complete the activity, ask students to fill in the final box on the DR/TA worksheet:

Box 4: "What I know I learned."

Ask students to write the facts they learned while reading of the passage.

Teaching the Strategy continued

Ask students to verify the accuracy of each fact they recorded in the first two boxes. If the fact was true, they should place a checkmark by it. If the fact was inaccurate, they should make corrections.

Below each question in the third box, have students write the answer they learned from the reading.

This reinforcement stage allows students to compare what they knew about the topic before the reading with the new information they have learned. The DR/TA worksheet provides students with excellent notes on the topic that can be used for study, review, and discussion.

7. To reinforce this skill, have students share the facts they now know about this topic. Write their facts on the board. Students can copy down facts they do not already have for future reference. This activity will assure that all student have all the important facts written on their worksheets, which will serve as study guides.

Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

The DR/TA strategy provides a beginning for further inquiry into a specific topic. Sometimes students don't find the specific facts they expected to learn within the reading. These unanswered questions fromtheir "what I think I will learn" box can be a launching pad for further reading and writing. Students can independently find the answers to these questions and report their findings to the class. This is an excellent method to let students earn extra credit. Another technique for additional research on the topic is to group students with similar questions about this topic into teams. Have the team research its topic cooperatively, write a report, and present the findings to the class.

SOURCE

Stauffer, R.G. Developing Reading Maturity as a Cognitive Process. New York: Harper & Row, 1969

For the Student



Learning the Strategy



Your DR/TA worksheet is designed to help you use brainstorming skills to "download" all the information you know, think you know, and expect to learn about a specific topic. After you have completed your reading, you will compare the information you knew when you started with the new information you have learned.

Practicing the Strategy :



1. Fill in the first three boxes of your DR/TA work sheet:

What I know I know

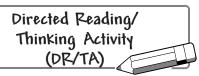
• write as many facts as you are absolutely sure of related to this topic.

What I think I know

• write as many facts as you think you know related to this topic.

What I think I'll learn

- write what you think you will learn about this topic in the form of questions.
- 2. Read the following text about sexual harassment.
- 3. After reading the text, complete the fourth section of your worksheetsheet: What I know I learned. Write the new facts you learned from this reading passage.



What is Sexual Harassment?

Conduct that might be harmless or even enjoyable in a social situation can be upsetting at work. Sexual behavior that is **repeated**, **unwanted**, and **interferes** with your job has crossed the line: *it is not only inappropriate*, *it is illegal*. Sexual harassment occurs when a person's behavior is having a negative effect on your work life.

Sexual harassment covers a wide range of behaviors, from obvious acts such as fondling to subtle ones such as making suggestive remarks. In general, sexual harassment is any behavior in the workplace that:

- relates to your gender or sexuality
- is intentional and/or repeated
- is unwanted and not returned
- interferes with your ability to do your job or has an effect on your job status.

What the Law Says about Sexual Harassment

When sexual harassment takes place, the offender is not the only one at fault. It is the legal obligation of every employer to provide a workplace that is free from sexual harassment. The employer's responsibility is spelled out by the Equal Employment Opportunity Commission (EEOC) in its Guidelines on Discrimination Because of Sex.

You are experiencing illegal sexual harassment when one of the following is true:

- It is stated or understood that you must submit to the behaviors in order to get or keep a job.
- Employment decisions are based on whether or not you go along with the behavior.
- The behavior creates an offensive work atmosphere or interferes with your job performance.





Name				

Master

Directed Reading/Thinking Activity (DR/TA) Worksheet

TOPIC:					

1.	What	I	know	I	know:
2.	What	Ι	think	I	know:
3.	What	I	think	ľ	'Il learn:
4.	What	I	know	I	learned:

Directed Reading/	Ì
Thinking Activity	Ĺ
DR/TA	۲

Name)	

Sample Solution

Directed Reading/Thinking Activity (DR/TA) Worksheet

TOPIC:				

1. What I know I know:

Sexual harassment is wrong.

Sexual harassment happens in the workplace.

There are laws that protect people from sexual harassment.

Sexual harassment affects women.

2. What I think I know:

Men can be affected by sexual harassment.

Sexual harassment is hard to prove.

You have to say no to the harasser.

3. What I think I'll learn:

What behaviors are sexual harassment? What laws regulate sexual harassment? How do I report sexual harassment?

4. What I know I learned:

Sexual harassment must relate to your gender or sexuality.

Sexual harassment must be intentional and/or repeated.

Sexual harassment must be unwanted

Sexual harassment interferes with your ability to do your job.

Sexual harassment is illegal when you must submit to the behaviors in order to get or keep a job.

Sexual harassment is illegal when the behavior creates an offensive work atmosphere.

Sexual harassment is illegal when it interferes with your job performance.

The EEOC regulates sexual harassment.

Unanswered Questions to Research:

How do I report sexual harassment?

For the Teacher

Fishbone

Reading Sample **Tooth Decay**

Defining the Strategy

Graphic organizers are simply graphic representations of verbal statements. These graphics show at a glance the key parts of the whole and their relationships, helping the learner to comprehend text and solve problems.

A fishbone graphic organizer allows students to interpret and represent the relationships between a specific occurrence or cause and the resulting effects. This cause/ effect diagram can be used with any content area reading assignment or problem solving task when students are asked to identify causes and their related effects. The fishbone is an excellent visual aid for preparing or presenting a group project. It is an easy organizer to construct and encourages interactive participation.

Teaching the Strategy

Objectives

- Students will practice reading critically to determine causes and effects as they relate to an event described in informational text.
- Students will work collaboratively as a member of a team and practice group presentation skills.

Materials

Timeframe

30-40 minutes

- Informational text (one copy per student)
- Fishbone worksheets (one copy per student)
- Chart paper, overhead transparency, or PowerPoint slide with a master fishbone diagram
- Color markers

Activity

Before Reading

- 1. Choose and assign the informational text to be read and analyzed.
- 2. Have students select a partner (2 per group) for reading, collaboration, completion of fishbone activity, and presentation.
- 3. Give each student one fishbone worksheet.
 - The "head" contains the effect.

Teaching the Strategy continued

- 4. Using your chart, overhead transparency, or PowerPoint slide, model for students the process of the using the fishbone diagram:
 - The "head" contains the effect.
 - Each "bone" represented by the long line extending from the center line, or spine of this "fish" represents a category that drives the effect. Categories that drive the effect usually include people, materials, methods, environment, etc. On your fishbone organizer, you can make those categories more content specific as shown in the example for this activity. The categories for each bone are supported with details that act as causes for the identified effect. These supporting details are recorded on smaller "bones" extending off the main category "bone".
 - With the class, brainstorm what category each bone will represent. The subheadings of text sections often provide these categories or you may predetermine what these "bone" or category headings should be based on what knowledge students need to remember from this reading. The category, or bone, headings on the Sample Solution are Soda, Symptoms, Prevention and Causes. Have students label these on their fishbone organizer as you label each bone with a category title or heading on the chart, overhead, transparency or PowerPoint slide.
- 5. Tell students that as they read the assigned text, they will find details related to the predetermined categories/bones.
- 6. Tell students that the categories listed on the main bones are a before-reading strategy that helps them focus on the needed information that will be important to remember as they read.

During Reading

- 7. As guided practice, read the first section of passage aloud. Ask students to identify details from the text that apply to one of the category bones. As students identify details, ask them on which bone this detail should be written. Ask them to use text to validate their response and record their answers on the overhead chart or PowerPoint slide of the fishbone diagram. Repeat this process until all appropriate details read aloud have been assigned to specific category bones.
- 8. Ask students to read the rest of the remaining text for independent practice. As they read, they should fill in or "flesh out" the category bones (detail lines off of the main category bones). As they identify details that fit within the major categories or causes, they should write these details on each category bone.

After Reading

9. When students have completed the reading selection, ask them to work with

Teaching the Strategy continued

their partner to complete the fishbone worksheet. This will give them the opportunity to collaborate and add any missed details to each category bone. Have students to refer back to the text to find evidence to support their responses.

Jigsaw can be found on page 136.

- 10. As partners finish, jigsaw each team with another team to compare their completed fishbone worksheets. Students should explain and justify responses using informational text as their support. The team of four students should come to a consensus regarding responses. They may add to or remove details from their diagram as needed.
- 11. Ask each team to share their findings with the class as time permits.
- 12. Record correct responses on your master class fishbone chart as students report. Be sure to correct misconceptions as they occur.
- 13. Have students mark corrections on their individual worksheets and keep them to use as study guides for class discussions and tests on this topic.

Skills Correlations

Essential Skills Survey

- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

The fishbone organizer serves as an excellent prewriting activity. The graphic high-lights the major categories for the topic and the significant details to support each topic. Ask students to use their fishbone diagrams to write an essay about the content topic. Use student essays to document their learning and provide them with practice using cause and effect writing. You can also extend this activity by having students write a point of view paper. Ask them to take a position regarding the effect if one of the causes is controversial or if one of the causes were not present.

SOURCE

McClanahan, Elaine and Wicks, Carolyn. Future Force: Kids That Want To, Can, and Do! Glendale, CA: Griffin Publishing, 1994



Learning the Strategy 💥



Fishbone is an easy-to-use graphic organizer strategy that helps you organize information you find as you read. The fishbone diagram specifically helps you identify and organize relationships between causes and effects. This process helps you organize your thinking while reading. When completed, you will have a visual graphic that will show you at a glance the key parts of your reading assignment and their relationships. You'll gain more confidence as a reader as you strengthen your ability to analyze causes and effects.

Practicing the Strategy 💢



- 1. Read the assigned text on your own.
- 2. Work with your partner to identify the key event (the effect) in the reading. List this effect/ event in the "head" of the fishbone.
- 3. Discuss the causes of the major effect/event you've listed. What led up to it? Write these details on the correct "bone" or category on the diagram. Go back and look at the reading selection as needed.
- 4. When you are finished, you'll share your diagram with another pair of students. Compare your fishbones and discuss your conclusions. Add and change details on your diagrams based on your discussion.
- 5. When your group has agreed on the same fishbone details, be ready to share your results with the class.



Tooth Decay Your Teeth Could be Crumbling

When you eat or drink foods containing sugars or starches, the bacteria in plaque produce acids that attach tooth enamel. The stickiness of the plaque keeps these acids in contact with your teeth and after many such attacks, the enamel can break down and a cavity forms.

Cavities have been identified as a bacterial infection caused by specific bacteria. Bacteria inhabit the plaque and form up to 500 different products, including acid. Plaque interacts with food deposits on your teeth to produce acid that will slowly dissolve the calcium in your teeth, causing tooth decay. Because the acidic plaque rests against the tooth, the acid dissolves the calcium molecules from the tooth surface. When enough calcium dissolves, the surface breaks and forms a hole. That is how cavities form.

There are many causes of tooth decay. One of the biggest culprits causing your teeth to crumble right before your eyes is soda. KMBC's Kelly Eckerman reported, "It used to be that a glass of pop was a treat. Now, dentists are seeing the startling impact on a society that sips on soda all day long."

Sandy White had no idea until she went to a dentist that she had crumbling teeth, dozens of cavities, and widespread decay. White said that she used to drink at least six sodas a day. Dr. Nancy Addy, White's dentist, said that she can tell immediately when pop is to blame. A big misconception is that drinking sugar-free pop eliminates the problem, which is not true. The acid is what is causing a lot of the damage, and it is found in any soda pop. Sugar can damage teeth, but Addy said that it is the acid damage that

literally starts eating the tooth structure away. "The phosphoric acid also demineralizes bone so we are going to see a lot more osteoporosis that ever before," Addy said.

Your teeth become susceptible to decay because of:

- poor brushing and flossing habits.
- risk factors such as smoking or secondhand smoke.
- lack of fluoride in the public water supply.
- bacteria that produces acid.
- a diet that is rich in sugar.

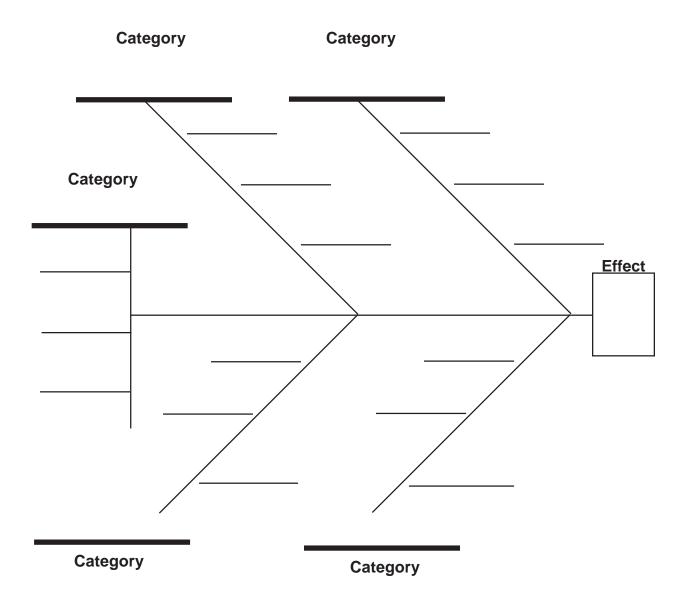
Tooth decay usually does not have symptoms in its early stages. Toothache is the most common symptom of tooth decay that has been present for a long time. Other common symptoms of tooth decay include:

- bad breath or a foul taste in the mouth.
- white, gray, brown, or black spots on the teeth.
- ♦ loose fillings.
- a broken tooth or a tooth that is sensitive to pressure.

The good news is that tooth decay is preventable. Experts recommend that if you do drink pop, use a straw because it helps keep the pop away from teeth. Never drink pop before bedtime because it pools in the mouth and coats the tongue and teeth with sugar and acid. If you can't brush immediately after drinking pop, swish water around the mouth to dilute the pop's effect.

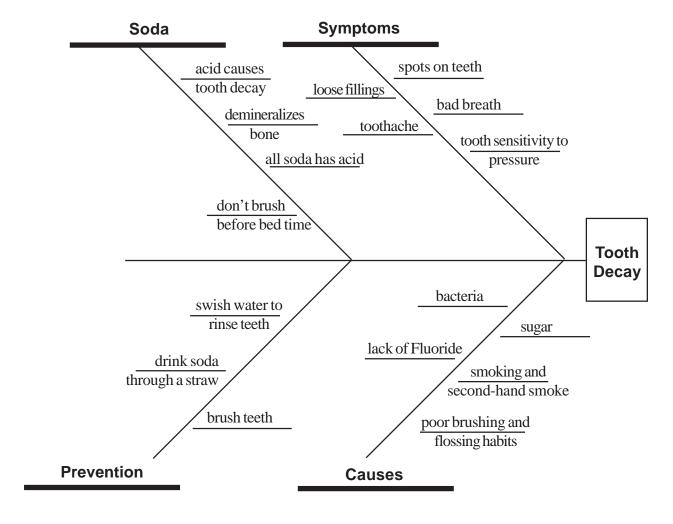








Causes of Crumbling Teeth



K-W-L-S

Sample Reading
Child Labor Law

Defining the Strategy

When reading informational text, students need an "approach" that will draw them into the text — a way to formulate their thoughts and anticipate the passage before reading. A K-W-L-S chart helps students draw on what they already know about a subject, focus on what they want to know, and identify what they've learned and still want to know.

Students use the K-W-L-S strategy to transfer their prior knowledge to connect with new information. They respond to four statements, "What I Know," "What I Want to Know," "What I Learned," and "What I Still Want to Know," to practice comprehension and the retention of information.

Teaching the Strategy

Objectives

- Students will review their prior knowledge of the subject and ask questions before reading.
- Students will read to answer their specific questions.
- Students will prepare a sheet of new information and facts to add to their knowledge base.
- Students will identify unanswered questions.

Timeframe

15 minutes to a full class period, depending on length of text

Materials

- Informational text (one copy per student)
- K-W-L-S worksheet (one copy per student)
- Using the Internet, access your state's child labor laws(or use sample provided)

Activity

K-W-L-S is a four-part technique that can easily be integrated into the lesson plan without losing valuable instructional time. When using the K-W-L-S strategy in the classroom for the first time, teacher-modeling is very important. The K-W-L-S technique can be practiced in a large group setting using the chalkboard, overhead projector, or computer display projector. After the demonstration, students can practice using the K-W-L-S strategy independently.

 Hand out copies of the K-W-L-S sheet, or ask students to use a sheet of paper to make their own. Have students draw four columns on their sheet; then label the columns with the following headings:

Teaching the Strategy continued

What I Know What I Want to Know What I Learned What I Still Want to Know

- What I Know. Introduce the topic of the reading. Ask students to write everything they think they already know about this topic, in the first column of their worksheet.
- 3. To generate even more enthusiasm about the reading, ask students to brainstorm their responses as a class or with a partner.
- 4. What I Want To Know. Next, ask students what they are curious about regarding this topic. What else would they like to know? What questions do they have? What things do they not know at this time? Direct students to write their answers to these questions as phrases or questions in the middle column. Then have them share the questions in large or small group discussion.
- Now students read the text selection. Their approach will be different because they have self-generated questions and personal curiosities that need responses. Reading will be fueled by the desire to find answers.
- What I Learned. Ask students to complete the third column. They record facts
 they learned in answer to their questions and add other important information. In
 large or small groups, ask students to compare their notes and fill in the data
 they missed.
- 7. What I Still Want to Know. If students have unanswered questions in their "What I Want to Know" column or after reading the passage have other unanswered questions, have them write those questions in the "Still Want to Know" column. Offering students an opportunity to earn extra credit for finding answers to their unanswered questions often motivates students to do independent research.

The benefits of using the K-W-L-S technique are seen when students' interest in the topic is awakened and enthusiasm grows. The information sheet also becomes a set of notes and a study guide for quizzes on the material.

SOURCE

Ogle, D.M. "The K-W-L: A Teaching Model that Develops Active Reading of Expository Text, *The Reading Teacher*, 45, 1986, pp. 298-306.

Skills Correlations

Essential Skills Survey

- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Develop processes for understanding and remembering information. (e8)

Connecting the Strategy

Use the K-W-L-S sheet as an introduction to writing about a topic. Students can write a paragraph on their subject using the "L" column as notes.



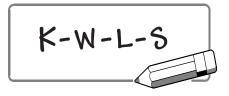
Learning the Strategy 💥

K-W-L-S stands for "What I Know," "What I Want to Know," "What I Learned," and "What I Still Want to Know," A K-W-L-S chart is designed to help you draw on what you already know about a subject, focus on what you want to know, and identify what you've learned. The K-W-L-S approach generates interest in and enthusiasm for your reading. It also provides you with a great set of study notes.

Practicing the Strategy



- 1. In the first column of your K-W-L-S sheet, brainstorm all the information you know about your state's child (minor) labor laws.
- 2. In the second column, write the questions you have about child labor laws and also what you expect to learn from reading about them. Leave space to write the answer to your questions.
- 3. After filling in the second column, discuss the questions with your partner or with the class, and add any new questions that are mentioned.
- 4. Now read the text. Highlight key points in the reading.
- 5. After reading the text, fill in the third column with new information and facts you learned about your state's child labor laws.
 - In the space left below the questions you wrote in column 2, write the answers to your questions that you found in the reading.
- 6. In the last column, copy any questions from column 2 that you were unable to answer from the reading. Also write any questions that you thought about as you were reading the passage that were not answered by the text. These are the questions that you would still like to know the answers.



FLorida Child Labor Law Overview

Hours

When school IS in session: Florida law states that on a school day, minors under 16 may work no more than three hours when school is scheduled the following day and up to eight hours on other days when school does not follow. The Fair Labor Standards Act (FLSA) states that minors may work no more than three hours on a school day and eight hours on non school days. The practical application of both state and federal law allows minors under 16 to work three hours on all days except Saturday and Sunday when they may work up to eight hours per day.

When school IS NOT in session: Florida law allows minors 14 & 15 to work eight hours per day between 7 a.m. and 9 p.m., on days when there isn't school the next day and up to 40 hours per week on non school weeks and during summer vacation. Note: Federal law limits this age group to work from 7 a.m. until 7:00 p.m. From June 1 to Labor Day they may work until 9:00 p.m.

For minors 16 & 17, the allowable work hours are: 30 hours a week when school is in session; eight hours per day between 6:30 a.m. and 11:00 p.m. if school is scheduled the following day. There are no limitations on hours worked when school is not scheduled the following day or during holidays and summer vacation.

Minors are NOT permitted to work during normal school hours unless they are enrolled in a school-to-work experience program, career education or other program declared exempt by the state or have received a partial waiver.

Breaks

Minors are not permitted to work for more than four hours without a 30-minute, uninterrupted meal break. This applies throughout the year.

Days

Minors are not permitted to work more than six consecutive days in one week. This applies throughout the year.

Partial Waivers

The Florida Law is designed to serve and protect minors while encouraging them to remain in school. At times, minors may feel that the law conflicts with their best interest, therefore they have the right to request exemption from parts of the law. Waivers may be granted on a case-by-case basis, when it clearly appears in the best interest of the minor. For more information on Partial Waivers, access the Partial Waivers section. For a Partial Waiver application access forms/fcl_1002.pdf.

Exemptions

Minors are exempt from the hours restrictions of the Child Labor Law if they have been married, graduated from an accredited high school or hold a high school equivalency diploma, served in the military, authorized by a court order, or been issued a partial waiver by the public school or the Farm and Child Labor Program.

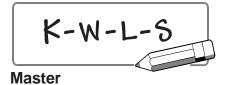
Prohibited Jobs

The rules governing hazardous occupations and equipment are divided into two groups: one for minors ages 14 and 15 and another for all minors. To access Child Labor hazardous occupation information, you may access either Hazardous Occupations or Federal Web Site links.

Employer Requirements

Employers are required to keep proof of age on all minor employees and any documents, that exempt the minor from the law. Employers are required to post in a conspicuous place, on the property or place of employment, where it may be easily read, a poster which notifies minors of the Child Labor Law.





K-W-L-S Chart

What I Know	What I W ant to Know	What I Learned	What I S till Want to Know



Sample Solution

K-W-L-S Chart

What I K now	What I W ant to Know	What I Learned	What I S till Want to Know

For the Teacher

Learning Logs

Reading Sample
Internet Search Sites

Defining the Strategy

Students use learning logs to reflect on what they have just read, discussed, or experienced. Learning logs stimulate discussion related to the day's topic and help students integrate content and process. Unlike journal writing, log writing covers the content being studied and not just personal feelings or impressions.

Teaching the Strategy

Objective

• Students will write each day about the topic they are studying, the experiments they are conducting, or the projects they are undertaking.

Materials

Student learning log notebooks

Activity

After Reading

Timeframe 5-10 minutes

- After students read a selection from the text, listen to a speaker, or view a
 movie, have students write log entries. You might also choose to have them
 write at the end of a class discussion, topic, or unit or as a closing activity the
 last five minutes of class. Writing frequently over time is more productive than
 the traditional infrequent, longer writing assignments. The process is simple and
 does not take valuable time from the instructional period.
- 2. Select a writing prompt or focus question for the learning log entries. Some samples are provided.
- Use a reading strategy such as K-W-L-S or Directed Reading/Thinking Activity (DR/TA) to introduce the text and topic that students will study or explore during the class period.
- 4. After they read and discuss the text or complete the activity, ask students to open their learning log notebooks.
- Give students a writing prompt or focus question for their writing. Allow about five minutes for students to write their thoughts. Longer writing times make the writing task more tedious and less spontaneous.

Teaching the Strategy continued

- 6. After two or three log entries, collect the logs, read them, and provide positive feedback that encourages students and suggest ways for them to improve their writing. Teacher feedback is an important component of the learning log process and should not be skipped. Reading the logs allows the teacher to monitor the students' learning, adjust the teaching style, and provide clarification when needed.
- 7. This activity can be used as part of a student's class participation grade.

Skills Correlations

Essential Skills Survey

- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Develop processes for understanding and remembering information. (e8)
- Understand and relate to situations, events, and characters in a reading selection. (e57)

Connecting the Strategy

Log entries are important for tracking student understanding and progress. They help students discover topics for research papers, projects, and experiments they want to develop. As a teacher, you can use them for determining different teaching approaches based on student responses. Learning logs can identify areas of student strength as well as areas of confusion about a topic.



Learning the Strategy 😹

Writing in your learning logs is a great way to reflect on what you've just read, discussed, or experienced.

You'll make short entries in your notebook responding to a focus question or writing prompt presented by your teacher.

You can use your learning log during class discussions, speakers, and field trips to help you remember what you've learned.

Practicing the Strategy



Read the text provided. After reading, write for 5 minutes on the following topic:

"What do I now know about this topic that I did not know before?"



What Internet Search Sites Know About You

For most people who spend a lot of time online, typing queries into a search engine has become second nature. While search engines are quite upfront about sharing their knowledge on topics you enter in the query box, it is not always clear what information they are gathering about you. As search engines offer more services that require user registration, queries can more easily be associated with an individual. You need to be cautious about what information you enter, because you may not be as anonymous as you think.

As a standard practice, search sites employ cookies that track activity on a computer's Internet browser. Cookies can't identify a person by name, however. If you provide the search site with personal information, then you are no longer anonymous to that Web site. With a cookie, the Web site only knows that some person at some computer is using the site. If you register on that site, however, it now knows your name, address, age, and any other information that you enter about yourself to register for the site's services.

As Google and other search Web sites expand their services with free e-mail and socialnetworking, they often use a single cookie across all of their product lines. If you are concerned about your privacy, you should be particularly cautious about what records are being kept from your online searches. This information is valuable to marketers; they would now know your list of search terms for the past 30 days.

To protect their privacy, individuals often complete the registration forms with false information. This strategy will work unless you lose your password and the site won't supply it until you re-enter your now-forgotten fake name and birthday.

Before entering personal data on a search site, you should read the site's posted privacy policies. Yahoo assures users that it does not rent, sell, or share personal data with nonaffiliated companies without users' consent. It does state, however, that "Once you register with Yahoo and sign in to our services, you are not anonymous to us." They can use this information to display targeted ads based on your personal information.

To protect your privacy, you may want to set your browser not to accept cookies, but this may result in some sites no longer working. Another strategy is to surf the Internet using an anonymous IP address, which makes your movements difficult to track. You should also periodically delete the search engine's tracking cookies.

www.wired.com/news/privacy/0,1848,67062,00.htm1, April 2005.





Learning log entry on the topic: Internet Search Sites

What did I learn from reading the text?

When using an Internet search engine, I need to be careful what information I provide the Web site. If I answer questions asking for personal information and preferences, then the search engine Web site can identify me as well as any personal data I have given them. This information is stored in a cookie that has been placed on my computer by the search engine. In many cases this personal data is made public when the search engine provides this information to others. To protect my privacy, I should routinely delete any search engine tracking cookies.



Sample Writing Prompts/ Focus Questions for Learning Log Entries

- What did you learn today (this week)?
- What still puzzles you?
- Describe the effects of your actions during the experiment.
- Describe the process you used to solve the equation.
- What did you accomplish in class?
- What do you need to accomplish tomorrow?
- What do you think about this topic?
- Where can you learn more about the topic?
- Write a summary of what you learned today.
- Write your feelings on how this topic might affect society.
- What meaning does this have for the whole world?
- How would you explain this concept to a small child?
- How could you learn this better?
- How will you study this so you remember it later?
- What personal experiences have you had that help you understand this?
- How can you use this in your own life?
- In what occupations do workers use this information?
- Make a chart, table, or graph of the information you learned.
- What were the key points you learned from the speaker?
- How can you use what you learned from the field trip today?

For the Teacher

Minute Paper

Reading Sample

Agricultural Terrorism

Defining the Strategy

Students use significant points, unanswered questions, and real-world connections from a reading selection, a speaker's presentation, or a field trip to write a short paper in just one minute. This is an effective way to focus students on key points in the reading. The technique teaches the skills of identifying main ideas and the relevancy of the concepts.

Teaching the Strategy

Objectives

- Students will identify the main idea and key terms in the reading.
- Students will identify real-world applications for their new learning.

Materials

- Informational reading (one copy per student)
- Minute Paper Worksheet (one copy per student)
- Chart, overhead, or computer display showing minute paper focus areas:

Significant Points and Key Terms

Unanswered Questions

Real-world Applications

Activity

Timeframe

15-20 minutes

- 1. Assign students the article or a text to read.
- 2. Discuss with students the minute paper worksheet and focus areas chart. Explain that students should think about these focus areas as they read. They should not write as they read. They will need the benefit of the full context of the article to respond adequately and meaningfully to the focus areas.
 - Significant points and key terms
 - Unanswered questions what they still need or would like to know about the topic
 - Real-world applications new ideas; ideas for how and where this text concept could be used in careers and other real-world contexts
- 3. Have students read silently or aloud with their discussion partner.

Teaching the Strategy continued

- 4. Have students discuss the most significant points they learned from reading, their unanswered questions, and any real-world applications they identified with their discussion partners..
- 5. After discussing the reading and focus areas, ask students to write a minute paper. They may use the lower portion of their worksheet or a half sheet of blank paper to record their response. It should not take more than a minute to complete this process. Since students are writing spontaneously, not using notes, they should write without over-analyzing the content.
- 6. Review them as a class to correct any wrong responses or have students share their minute papers with a partner.
- Use students' "Unanswered Questions" as a motivation to increase their knowledge of the topic. Offer students an opportunity to earn "extra credit" by researching their unanswered questions and reporting their findings to the class.
- 8. Use correct responses to Real-world Application as an opportunity for class discussion.

Skills Correlations

Essential Skills Survey

- Summarize, synthesize, and organize information while reading. (e24)
- Develop processes for understanding and remembering information. (e8)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

Have students select one of the real-world applications from their worksheet and research how this information would be used by a worker on a specific job. This is also an excellant strategy for students to quickly summarize what they have learned from a guest speaker in the classroom, a video or movie, or a field trip.



Learning the Strategy 😹



Think fast! You'll have just one minute to write a paper on the significant points, unanswered questions, and real-world connections from your reading selection. This is great way to focus quickly on the most important concepts from your reading.

Practicing the Strategy 🗱



- 1. Read the text provided.
- 2. Use your Minute Paper worksheet to focus on the following areas as you read:
 - Significant Points and Key Terms
 - **Unanswered Questions**
 - Real-world Applications new ideas; ideas for how and where these concepts can be used in real-world context.
- 3. With a reading partner, discuss the most significant points you learned, your unanswered questions, and your real-world for applications.
- 4. Now, when your teacher says "Go," take one minute to write a paper summarizing the key points your have learned from your reading.
- 5. Share your minute paper with your partner and listen to your partner's real-world applications. Compare keypoints, questions, and real-world appllications.



Agricultural Terrorism

In 2003, the discovery of a single cow with bovine encephalopathy, better known as mad cow disease, crippled the Canadian cattle market. In 2002, the mere rumor of footand-mouth disease in Kansas sent shock waves through the American cattle industry. The discovery of exotic Newcastle disease in southern California led to the destruction of millions of chickens and prompted many countries to ban poultry coming from the area.

Agriculture and homeland security officials cite these and similar events in describing the possible effects of a bioterror attack on domestic agriculture. Officials take such threats seriously; the terrorist group Al Qaeda years ago put the U.S. food supply on its list of potential targets. The federal

government is working to bolster the nation's readiness for an agroterror attack.

From farm crops and animals through the processing system to the grocery store, the food supply chain provides numerous opportunities for attack. Moreover, the system would ensure rapid disease progression: animals are moved often and quickly, and anticrop agents can be spread by the wind. Since the September 11, 2001, attacks, the U.S. Department of Agriculture has hired new inspectors and strengthened its diagnostic capabilities around the country. The Food and Drug Administration has bolstered food safety rules and made it easier for investigators to trace the origins of an outbreak.





Significant Points

Unanswered Questions

Real-world Application

My Minute Paper



Significant Points

Animals and crops can carry and pass on to humans diseases that kill. US agriculture could be a target of terrorism.

Unanswered Questions

How would terrorists infect animals and crops? Have terrorists ever infected animals or crops before?

Real-world Application

FDA safety regulations are an important protection for citizens. I need to know the origin of food products I consume.

For the Teacher

Pairs-Read

Reading Sample Savings Accounts

Defining the Strategy

The pairs-read strategy is an effective way to increase reading retention. Working in pairs, one student reads paragraphs aloud, and the other student paraphrases what he or she has just heard. This strategy combines auditory and visual learning styles. The technique also allows students to collaborate and teaches the skill of summarizing.

Teaching the Strategy

Objectives

- Students will practice reading aloud for understanding.
- Students will summarize main ideas and discuss supporting details.

Materials

Informational text (one copy per student)

Timeframe

10-15 minutes

Activity

- Assign partners or have students choose a partner. Ask students to decide who
 will be the first reader and who will give the first response. With students who are
 low-level readers, you may want to assign partners.
- 2. Pass out the text selection.
- 3. Select one student with whom you will model the strategy.

Modeling

- 4. Face the student. Ask the student to read the first paragraph to you. Then respond by paraphrasing the content of the paragraph, making sure to include the main points. At this point, the reader may ask questions or add other points. The goal is that both reader and listener understand the information in the paragraph.
- 5. Next, switch roles. You read, and the student responds. Continue this process for several paragraphs until the class is comfortable with the strategy.

Teaching the Strategy continued

Shared Practice

- 6. Ask the class to face their partners. When you say "Begin," all the first readers should start reading. After each paragraph is read, direct partners to paraphrase what was read. Ask pairs to switch roles and continue with the next paragraph.
- 7. Ask students to repeat this process until the passage is completed.
- 8. As an option, try having the reader summarize what he/she read and have the listener make additions or corrections to the summary.

Skills Correlations

Essential Skills Survey

- Summarize, synthesize, and organize information while reading. (e24)
- Develop processes for understanding and remembering information. (e8)
- Discriminate important ideas from unimportant ideas while reading. (e15)

Connecting the Strategy

Ask students to write about what they have discussed at the end of the reading. This method introduces a third dimension of learning, writing, as students to prepare a summary of the important points in the text that can be a study guide for tests.



Learning the Strategy 💥



Pairs reading teaches you to summarize the main points and the details from your reading. You will take turns with a partner reading paragraphs aloud and then paraphrasing what you have just heard. You will gain confidence in your reading ability as you understand and remember more of what you read.

Practicing the Strategy



- 1. Decide with your partner who will be the first reader and who will be the listener. The first reader reads first paragraph of the text provided.
- 2. The listener then tells what he or she remembers from that paragraph. Be sure to listen carefully and focus on the meaning of the sentences.
- 3. If the listener has questions, the reader answers them or looks up any information that was missed.
- 4. After each paragraph, switch roles.
- 5. At the end of the reading, together with your partner, make a list of all the main points and details you both remember from the entire reading.



Bank Savings Vehicles

You are best off only keeping enough in your checking account to pay the monthly bills and avoid low-balance fees. Beyond that, you should aim to get the best rate of interest available for your intermediate-term savings, and that means putting some of your extra cash somewhere other than a checking account. For long-term investments of at least five years, individual stocks are a good investment for money that you're socking away.

Millions of Americans are going about this the wrong way and settling for very low yields on their savings. Today, there is more money deposited in savings accounts yielding 2% than there is in certificates of deposit (CDs) yielding an average of closer to 4%. Nearly \$1.5 trillion is tied up in accounts that aren't paying any more than 2%. That needs to change, and, as usual, the best way to beat the system is to learn more about it.

There are essentially three types of savings accounts:

Passbook. Do people still use passbooks? Apparently some do. If you're a late Generation Xer or older, you probably remember a type of account where the bank gave you a little book in which it recorded your transactions. By law, these accounts paid 5% interest until 1986, when deregulation allowed banks to set the rates. Guess what? The banks set them lower, and today they've drifted all the way down to about 2%, maybe less if you're banking with one of the big national banks.

Statement savings. You can tell this account from a passbook account only by the fact that there's no passbook — there's a statement sent monthly in the mail. The interest rate for statement savings accounts is about 2%.

Money Market Account (MMA). Money market accounts are savings accounts offered by banks and credit unions that pay a slightly higher rate on your money — about 2.5% on average. You will be able to find MMAs with roughly double that rate of return by doing a little research. MMAs may require a higher minimum balance, but you can make as many deposits as you like for free and write up to three checks per month. Plus, they're insured by the Federal Deposit Insurance Corporation (FDIC).

Money Market Fund. Money market funds are a type of mutual fund. Though not government insured, they are secure since regulations require that these funds be invested in high-quality, short-term investments, such as short-term loans to corporations or government agencies and U.S. Treasury. Currently, money market funds can earn nearly 5%. Again, shop around for the best rates.

Certificate of Deposit (CDs). If you have money that can be tied up for anywhere from three months to six years, certificates of deposit will offer even higher rates — currently slightly higher than a 5% annual percentage yield (APY). Of course, if you're putting money into CDs, remember that the longer the term, the higher the interest rate you'll get — but you also can't touch that money for the length of the CD term. There is a penalty for early withdrawal of funds, so be careful about the CD you choose. If you're likely to need some of that money in the near future, don't put too much into a long-term CD. Like savings, checking, and money market accounts, CDs are FDIC insured for up to \$100,000.

continued

Bank Savings Vehicles, continued

Know How Interest Rates Are Calculated

When advertising interest rates on savings accounts, banks may use two different numbers: Annual Percentage Yield (APY) and Annual Percentage Rate (APR).

A *rate* is simply what an account will earn interest. More important than the rate is the *yield*. Rates can be compounded daily, weekly, monthly, quarterly, or yearly, and each will produce a different yield. The more frequently the rate is compounded (the adding of interest to interest), the higher the yield. The yield is what the account actually pays you in one year, after all the interest is added to the original amount deposited. Over the course of a year, interest that's compounded yearly would produce a lower yield than a lower rate that is compounded daily, and so the APY is the number you need to know to compare one bank's offering with another's accurately.

The rate, or APR, will always be a lower number than the APY, which is why credit card companies advertise the APR applicable to credit card balances. Always remember to get the APY for CDs, money market accounts, or savings accounts rather than the APR so that you're comparing apples to apples.

It's Not Just the Interest Rate

Even though you may have a checking account at a local bank, because it is convenient, you can still consider moving your intermediate-term savings into an out-of-state bank, if necessary, for the very best rates on CDs or money market accounts. If you are limiting your savings to the interest rates of your local bank, you may be earning less in interest tha`n you could earn at an out-of-town bank. Interest rates vary widely as banks compete for your money.

Why can a small bank that you have never heard of halfway across the country offer much better interest rates than the large banks in your geographic area? One reason is that the small thrifts and savings banks don't maintain a lot of branch banks, don't have a large payroll with many employees, and don't spend as much money on advertising their services to attract your business. With these lower expenses, they can afford to make their customers' deposited money actually work for them and not pay expenses.

But watch the fees. If you are opening an account with a bank that is out-of-state, in-state, or in cyberspace, remember that the highest interest rates may be accompanied by extra fees. When researching your investment opportunities, make sure you get the fee disclosure forms from all the banks you're considering. The higher fees may or may not be justified depending on how often you will use the services of the bank. Your past bank statements will give you a clue as to which services you use and how often you use them.

There will be many questions that you will want answered before finally deciding which bank gives you the best interest rate and lowest fees for your investment. Remember that the best account is most likely not at the bank that has the most commercials on television or the one that has just merged with your old bank. Although these large regional and national banks might have the most ATMs in your area, they may not be the best place for your intermediate-term and long-term savings.

www.fool.com/money/banking/services/saving.htm



For the Teacher

Paraphrasing

Reading Sample **E-Commerce**

Defining the Strategy

The paraphrasing strategy helps students learn to read, "chunk," and recall information in their own words. Students work with short passages to identify key points and then reword them. This technique builds students' confidence in their ability to remember details accurately and state the meaning of new terms, sentences, or problems.

Teaching the Strategy

Objectives

- Students will practice reading and rephrasing the content of short passages.
- Students will identify the main idea of the passage.
- Students will identify facts and details that support the main idea.
- Students will utilize note-taking skills to recall and rephrase reading passage.

Materials

Timeframe

15 minutes

- Informational text (one copy per student)
- Sticky notes (if students cannot write on the text)
- Paraphrasing Writing Steps
- Question poster or slide (see #1 below)
- Paraphrasing Chart (one or more per student depending on length of text)
- Access to a dictionary

Activity

- 1. Prepare and display a poster or PowerPoint slide featuring the following questions:
 - a. What is this graphic or text about?
 - b. What clues give meaning to this text or the main idea of this reading?
 - c. What other facts and details in the text stand out?
- 2. Prepare and display a Paraphrasing Chart in your room (sample provided).
- 3. Make copies of the Paraphrasing Chart for students. Students will need one form for every three paragraphs they read.
- 4. Select a brief, high interest reading for students.

Teaching the Strategy continued

Survey and Skim Text

- 5. Ask students to preview or survey the selected text to get an idea of the topics covered in the reading. Surveying involves looking only at headings/subheadings, bold-faced terms, pictures, charts, captions, and other graphics. This process allows students to transfer prior knowledge to the new learning before reading and deepen their comprehension of new text.
- 6. Now ask students to skim the text. Skimming involves quickly reading key parts of the text such as first and last sentences, reading all italicized print, locating details that support the subheading ideas, reading specifically for answers to the questions listed below, etc. Ask students to skim the first paragraph or subheading section to identify supporting facts and details that stand out. Using the poster or PowerPoint slide displayed in the room, ask them to focus on these Questions:
 - a. What is this graphic, subheading section, or paragraph about?
 - b. What clues give meaning to the text or main idea of the reading?
 - c. What other facts and details in the text stand out?

After students read one section silently, discuss these questions as a group for guided practice.

Reading the Paragraph or Section in Depth and Taking Notes

7. Direct students to read the subtitle and the text selection completely. Ask them to highlight difficult or important lines or text or have them use a sticky note as a flag to indicate importance or difficulty. Instruct students to write any thoughts or questions on sticky notes or place them in the margins as they read. Students should use a dictionary or online source to look up the meaning of any words they don't know. These notes will assist students as they complete the Paraphrasing Chart.

Put It in Your Own Words

- 8. Direct students' attention to the key Question poster or slide displayed in the room. Tell students that, for each paragraph or section they read, they will use the chart to do the Paraphrasing Writing Steps:
 - Step 1 write the main idea or important details
 - Step 2 write one or two sentences paraphrasing the idea or concept
 - Step 3 write thoughts about the concept related to prior knowledge, personal experiences, new insights, questions about the main idea, etc.

Teaching the Strategy continued

- 9. Pass the paraphrasing handouts to students.
- 10. As a check for understanding, ask students to repeat the paraphrasing strategy process for the next section or paragraph with a partner.
 - a. Remind students to focus on the Key Questions.
 - b. Instruct students to avoid using quotes from the text. Have them rephrase quoted materials from the text in their own words.
 - c. Remind students that they should use their own words to describe anything they are including in their paraphrasing chart.
- 11. Assign the rest of the paragraphs or sections to be completed independently.

Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

At the end of this exercise, have students use the information on their charts to write a summary of the article. They can use their completed paraphrasing handouts to identify the key concepts and supporting details from the reading. Use their summaries to assess each student's reading comprehension and summarizing skills. Students can use the summary as a study guide for a test on the topic.

SOURCE

Burke, Jim. *Reader's Handbook: A Student Guide for Reading and Learning.* Wilmington, MA: Houghton Mifflin, 2002.



Learning the Strategy 💥



When you paraphrase something you have read, you simply restate the text using different words. Putting the text in your own words can help you better understand and remember what you've read. It is especially good for reading graphics, essays, poems, and difficult text in any subject.

Practicing the Strategy



- 1. Preview your text first. Surveying and skimming will help you identify the main ideas from your reading. Look first for any headings, pictures, bold-face key words, captions; then skim the text for details that relate to the questions below. Ask yourself these questions:
 - a. What is this graphic or text about?
 - b. What clues give meaning to the text or the main idea of the reading?
 - c. What details or facts stand out in the text or support the main idea?

Remember, right now, you are only trying to get an overview of the content.

- 2. As you read, use the margins around the text or sticky notes to make notes. Focus on text that is hard to read or difficult to understand. Write down any thoughts or questions you have. And be sure to look up any unknown words using your dictionary to discover their meanings.
- 3. At the end of each section or paragraph:
 - Use the paraphrasing chart to write the main idea and important details.
 - Write one or two sentences paraphrasing this idea or concept.
 - Write your personal thoughts about the concept relating to what you already know or have experienced.
- 4. Repeat this process with each paragraph until you have finished reading the text.



E-Commerce in the Global Marketplace

When was the last time you heard about a hot new electronic gizmo from Tokyo? How about a political upheaval in a third world country? It's likely that news from the international scene comes to you daily, if not hourly, in the media-rich world. Our connection to the world community is continual and instantaneous. The Internet, along with all its technological advances, plugs you into business, politics, and cultural news from just about anywhere at any time.

With this easy technological access to the international scene, the business world is experiencing a dynamic change. Globalization—the process of increasing the connectivity and interdependence of the world's markets and businesses—is a trend that you'll continue to hear more about in the coming years.

In e-business, globalization refers specifically to the process of adapting a business Web site to meet the needs of users in different countries. Recent research by the Forrester Group indicates that worldwide online trade grows exponentially by the billions in a four-year cycle. While the Computer Industry Almanac indicates that the U.S. represents only 43 percent of online users, this number will drop as more Web users originate from Europe, Japan, and the Far East. In fact, Japan had about 57 million Web users in 2004. With so many online numbers, U.S. businesses can't ignore but must embrace non-English speaking markets.

Before the Internet, companies that wanted to do business in a foreign country had to think in terms of physical location. They had to envision the costs and work involved in moving people to new locations, investing in buildings and equipment, and tackling the complications of order processing in different languages and currencies by manual means. The Internet and advancing technologies have changed these processes. Companies may now construct "cyber" locations in several countries, translate their Web sites into the appropriate languages, and use software technologies to process complex multicurrency sales transactions in seconds. Though "going global" takes planning, research, and money, expansion into international markets is now considered imperative for businesses as they seek new customers.

So what's involved in going global? While it might sound like a simple task of translating some text into another language, the job is a complex one. You'll need to consider currencies, customs, government regulations, pricing strategies, technologies to complete complex transactions, and customer support strategies.

James E. Miles and Chip Dolcé, *E-Commerce*, Glencoe-McGraw-Hill, Woodland Hills, CA., 2005, page 66.





Paraphrasing Writing Steps

Step 1

Write the main idea or important details

Step 2

Write one or two sentences paraphrasing the idea or concept

Step 3

Write thoughts about the concept related to prior knowledge, personal experiences, new insights, questions about the main idea, etc.



Master

Paraphrasing Chart

Paragraphs/Lines/Subheadings:	My Paraphrase:
1 1,	
My Thoughts:	
Paragraphs/Lines/Subheadings:	My Paraphrase:
My Thoughts:	
My Thoughts.	
5 1 // 10 11 11	My Donorbusco
Paragraphs/Lines/Subheadings:	My Paraphrase:
My Thoughts:	
my modgins.	



Paragraphs/Lines/Subheadings:

Globalization – the process of increasing the connectivity and interdependence of the world's markets and businesses — is a trend that you'll continue to hear more about in the coming years.

My Paraphrase:

Globalization links people and businesses in all countries together to exchange news and information, buy and sell products and services, and improve understanding and communication among people in different countries.

My Thoughts:

The Internet can connect me anywhere in the world where I can buy goods and services made and sold in another state or a foreign country as easily as I can buy them at my local store.

For the Teacher

QAR

(Question-Answer Relationships)

Reading Sample Social Security

Defining the Strategy

The QAR (Question-Answer Relationship) strategy teaches students to categorize questions asked in textbooks according to *where* and *how* they find the answer to these questions. By studying the types of questions asked, students learn to seek answers quickly and accurately. When answering textbook questions, students are usually expected to use explicit information, implicit information, and information from their own experiences. This strategy can be easily correlated to the six levels of Bloom's Taxonomy.

Teaching the Strategy

Objectives

- Students will read with a purpose.
- Students will monitor their comprehension of the text.
- Students will assess their comprehension of the text.
- Students will recognize possible answer locations by classifying questions by type.
- Students will develop a variety of strategies to answer questions.

Materials

Timeframe

20-minute practice session to learn how to recognize different question types; 10 minutes after reading text

- Informational text (one copy per student)
- QAR worksheet (one copy per student)

Activity

Modeling

1. Explain to students that textbook authors write different types of questions that require the reader to use different thinking strategies. An effective reader is able to approach different questions using different methods. Sometimes the answers to questions can be found in the text itself; at other times, answers are discovered by thinking about prior learning and personal experiences. This is a learned strategy that can help students improve their ability to answer textbook and reading comprehension questions accurately. When introducing this reading comprehension strategy, start by describing these four Question-Answer Relationships to students.

Teaching the Strategy continued

In the Text Questions

Right There

RT

T&S

The answer to the question is found right in the text using words almost exactly like the question. This type of question requires a recall response on the literal level. (*Bloom's Taxonomy* – Knowledge Level)

Think and Search

To find the answer, students need to read and integrate several parts of the text. These questions require inferential thinking skills in order to answer them. (*Bloom's Taxonomy* – Comprehension and Application Levels)

In Your Head Questions

Author and You

A&Y

To answer these questions, the reader will use the information given in the text and combine it with prior learning (*Bloom's Taxonomy*–Analysis Level)

On Your Own

OYO

The answer will come from the student's personal experiences and prior knowledge. The question asks students to think beyond the text and give their opinions. Students are asked to apply the information in their own context. (*Bloom's Taxonomy* – Synthesis and Evaluation Levels)

2. Select a chapter from the textbook and ask students to review the questions at the end of their textbook chapter. Have students classify each question using the four QAR categories and consider where they will find the information to answer the question. Will the information be found in the text or in their heads?

Guided Practice

- 3. Using several different sections of the textbook which contain author questions, have students classify each question using the QAR (Question-Answer Relationships) format. Demonstrate for the class how to look for and think about answers to author questions. For example:
 - A question that asks, "What does the author believe the problem is?" is an "Author and You" question.

Teaching the Strategy continued

- Questions asking for a repeat of the exact words found in the text such as "What does QAR stand for?" are "Right There" questions.
- If the answer is not stated exactly, but is found by combining information found in several parts of the text, such as "What four U.S. presidents were born in Texas?" it is a "Think and Search" question.
- When a question asks students to apply the text to their own experiences, such as "What current issues would motivate you to seek public office?" it is an "On Your Own" question.

Shared Practice

4. Ask students to work with a partner. Provide each team with a different text selection containing questions and ask them to categorize the questions using the four Question-Answer Relationship categories.

Skills Correlations

Essential Skills Survey

- Apply, extend, and expand on information while reading. (e46)
- Apply personal or objective criteria for evaluating informational, persuasive and literary materials. (e53)
- Identify, collect and/or select pertinent information while reading. (e5)

Connecting the Strategy

Ask students to assume the role of a textbook author. After identifying a topic from the curriculum, have them write several questions related to that topic for each QAR (Question-Answer Relationships) category.

After completing a unit on labor law for minors, ask students "What should be the minimum wage in the United States?" This "On Your Own" question could lead students to a research topic or a relevant activity based on the text they read, their personal experiences, and prior knowledge.

As performance assessment, students could prepare a brochure proposing legislation for changing the minimum wage in the United States.

SOURCE

Raphael, T.E. "Teaching Question-Answer Relationships, Revisited," *The Reading Teacher*, 39, 1986, pp. 516-522

For the Student



Learning the Strategy

The QAR (Question-Answer Relationships) reading strategy will help you to recognize questions by their wording and classify them into four categories. If you understand how the author has written questions, it will be much easier to respond with a correct answer.

Textbook authors write different types of questions that require different thinking strategies. To answer the questions, you need to learn to approach different questions in different ways. Some answers you will find in the text itself, some will be judgments based on what you think the author intended, and others will require you to use prior learning, your own experiences, and background knowledge for the answer.

Question-Answer Relationships

When you read the question, decide what the author is asking you to do to find the answer. Should you look for the answer in the text? Or will you find the answer in your head? The four categories of questions are:

In the Text Questions

Right There RT

You will find the answer to the question right in the text, and you can use words almost exactly like the ones in the text to answer the question.

Think and Search T&S

To find the answer, you will have to reread and integrate several different parts of the text.

In Your Head Questions

Author and You A&Y

You will have to use the information given in the text and combine it with what you already know (prior learning or experiences) to answer these questions.

On Your Own OYO

To answer this type of question, you have to provide an opinion not given by the author but based on the information in the text, shaped by your own logic and insight.



Practicing the Strategy



- 1. Read the text about Social Security.
- 2. Read the questions that follow. In the blank space to the left of each question, classify the type of question it is using the following key:

RT = Right There

T&S = Think and Search

A&Y = Author and You

OYO = On Your Own

3. Write the answer to each question in the box on the QAR worksheet.



Can You Count on Social Security?

Social Security is massive in scope. It sends out checks that average \$720 a month to more than 46 million people, a number that includes not just the 32 million retirees and their dependents, but nearly 7 million survivors of deceased workers and 7 million people with disabilities.

The design of the Social Security program is fairly simple. It collects money from workers in the form of payroll taxes – currently 12.4% split equally between employers and employees, on a maximum of \$90,000 in pay – as well as a portion of taxes that higher-income retirees pay on their Social Security benefits. At present, Social Security is in good shape. In 2003, it collected \$545 billion in payroll taxes and paid out \$465 billion in benefits. The surplus is invested in a Social Security trust fund that holds \$1.4 trillion in US Treasury Bonds.

Some projections indicate that this situation will begin to reverse itself when benefit payments are larger than the Social Security taxes collected from workers. The surpluses will turn into deficits. According to estimates by the Social Security trustees, beginning in 2017, the system will have to use its reserves of Treasury Bonds to cover benefits. They project that this will last until 2041, when the Social Security system will have used all of its reserves. It doesn't mean that Social

Security will be bankrupt. Payroll and income taxes will continue to be collected; however, those taxes will not be enough to pay full benefits to retirees. Projections are that it would provide just under 75% of what is currently scheduled in payments.

The main factor that has contributed to this reversal is that birth rates have declined while life expectancies have risen. This means that there will be fewer workers contributing to the Social Security system while more retirees will be receiving benefits.

So what is the solution? The President's Commission to Strengthen Social Security recommended creating private accounts within Social Security. This recommendation would allow workers to invest a portion of their payroll taxes (up to 4% or a maximum of \$1,000) in an account that they, not the government, would own. It would be modeled after the Individual Retirement Account (IRA), in which workers have a broad range of investment options, including stock and bond funds, to choose from for this retirement savings plan. The Commission Says that workers choosing private investment accounts could expect to collect larger benefits than workers who stick with traditional Social Security.

continued



Can You Count on Social Security?, continued

So what does this mean for you? You can expect to earn Social Security benefits, but those benefits will be getting smaller. Younger workers are likely to see benefits reduced up to 25% of what they are expecting. Benefits for retired workers and those nearing retirement will not be affected.

What are the risks for reforming Social Security? Allowing workers to invest their own money has a degree of market risk. Even conservative investments throughout a working career can be jeopardized by a market setback. With the rise and fall of the stocks and bonds markets, it would be difficult for workers to estimate their future Social Security benefits. With the present system, workers can get a precise dollar figure of the benefit payments they are scheduled to receive.

More than 40 years ago the Supreme Court ruled that policy makers could change the benefit formula to reflect shifting conditions. In raising the age when workers can collect full benefits and taxing some Social Security benefits, Congress has cut retirement benefits several times over the years.

Eventually, we will have to make some tough decisions as a nation and as individuals. These decisions will affect the future of Social Security and the retirement security for several generations of Americans. The longer we put off dealing with Social Security reform, the tougher the solution will be, no matter what type of retirement system we choose.





What Kind of Question Is It?

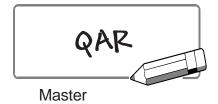
RT = Right There T&S = Think and Search A&Y = Author and You OYO = On Your Own

1	How many people receive Social Security benefits each month?
2	How much money is paid out in Social Security benefits each month?
3	What is the maximum income that is taxed for Social Security Benefits?
4	What factors have caused the Social Security deficit?
5	What are the private accounts proposed by the President's Commission?
6	Do you agree or disagree with the President's Commission?
7	Do you think private investing in stocks can save Social Security? Explain your answer.
8	What do you think would be the best plan for reforming Social Security?
9	What percent of money is collected in pay from payroll taxes?
10	Why is the market risk factor a concern for investors?



What Kind of Question Is It?

- 1. **RT** How many people receive Social Security benefits each month?
- 2. **RT** How much money is paid out in Social Security benefits each month?
- 3. **RT** What is the maximum income that is taxed for Social Security Benefits?
- 4. <u>A&Y</u> What factors have caused the Social Security deficit?
- 5. <u>T&S</u> What are the private accounts proposed by the President's Commission?
- 6. OYO Do you agree or disagree with the President's Commission?
- 7. A&Y Do you think private investing in stocks can save Social Security? Explain your answer.
- 8. OYO What do you think would be the best plan for reforming Social Security?
- 9. **RT** What percent of money is collected in pay from payroll taxes?
- 10. <u>OYO</u> Why is the market risk factor a concern for investors?



In the Text

In Your Head

Right There	Author and You
Think and Search	On Your Own



What Kind of Question Is It?

In the Text

In Your Head

Right There

- **1.** 46 million people receive Social Security
- **2.** Each month Social Security pays out \$465 billion in benefits.
- **3.** Income up to \$84,900 is taxed for Social Security
- **4.** 12.4 % of payroll is collected in Social Security taxes.

Author and You

- 1. Lower birth rates, longer life expectancy, and paying high benefits to earlier retirees have caused the Social Security deficit.
- **2.** I don't' think that private investing in stocks can save Social Security because of the volatility of the stock market. In a down market, the value of the Social Security trust would be negatively impacted.
- **3.** I think the best plan for reforming Social Security would be having the Social Security Trust invest in options other than just Treasury bonds to earn a higher rate of return on the investment.

Think and Search

1. The private accounts proposed by the President's Commission allow workers the freedom to invest a percentage of their Social Security taxes in stocks and bonds.

On Your Own

- **1.** I disagree with the President's Commission because I don't think the average worker has the expertise needed to control the investment of their Social Security taxes.
- **2.** The market risk factor is a concern for investors since it can greatly impact the value of their investments. In an up market, the investor's portfolio increases in value but in a declining market the investor's portfolio decreases in value.

For the Teacher

RAFT

Role-Audience-Format-Topic

Reading Sample Personal Ethics

Defining the Strategy

RAFT stands for Role (of the writer), Audience, Format, and Topic. The RAFT strategy is a post-reading activity designed to provide an opportunity for students to demonstrate their understanding of the material in a creative and relevant way. Students enjoy stepping out of the traditional academic role and assuming a professional role as a writer and problem solver. RAFT exercises are effective as performance assessments at the end of a unit.

Teaching the Strategy

Objective

- Students will analyze and evaluate a situation or problem before writing.
- Students will write to a specific audience with a specific purpose.

Materials

Informational text related to the professional world (one copy per student)

Timeframe

1 or 2 class periods

Activity

- Role: After reading about ethics, ask students to take on the role of someone in the professional world who would use the information. Encourage students to select a job in their chosen career field. For example, you might connect their studies on ethics to workers in the medical, legal, and education fields, service industries, etc. (For the steps in developing the RAFT assignment, see p. 209.)
- 2. Audience: Have students brainstorm why ethics in important and how it could be applied and promoted in their career field. For example, for a student interested in an auto technician career, ethics would be important when giving customers estimates of the work needed on the customer's car. In early childhood education careers, ethics would include teaching students the importance of fair play or the acceptance of cultural differences in others. In the medical field, the ethical treatment of patients is paramount.
- Format: Have students select a method for disseminating the information that is appropriate for the role they are assuming. They should select the medium (letter, brochure, report, press release, presentation, etc.) most suitable for their career

Teaching the Strategy continued

field. Ask students to develop and design a format and then present the information to their selected audience.

- 4. Topic: The topic is determined by the unit of study. In this case, the topic is ethics. Students will use the information they learned in the unit. In addition, they will need to take the topic one step further by researching how ethics applies in their career field.
- 5. Ask students to work alone or in groups to complete their projects. If several students are interested in the same career, they could work together as a group. Students should apply the information they learned from their reading to their new audience and purpose.

Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

This strategy lends itself to multi-disciplinary, integrated curriculum lesson plans in which two or more teachers collaborate. For example, a career-technical education concept could be reinforced by a related writing assignment in language arts. Additionally, the technology teacher could help students prepare their writing assignments using computer software.

SOURCE

Santa, C.M. Content Reading Including Study Systems. Dubuque, IA: Kendall/Hunt: 1988

Steps for Developing a RAFT Task

1.	Give students a	Give students a role where they will apply the knowledge they just learned in class.						
	You are a _		i	na				
		job title, profession,	etc.	C	company, organization, office	ce, worksite, etc.		
2.						workplace the concept ation or has the problem.		
	Outline the problem with all details needed so students understand what is expected of them:							
	Who are theWhat is theWhat person	e situation at work e others involved? background of the on or group require vill you address the	ne problem? . es your solution?					
3.	sional roles. Th	Give students options for the format in which to present the solution. Include skills they need in profesional roles. There is no single correct solution. Set it up so that, as students respond in the role, they will pply the topic/concept just learned in class.						
	What stepsWhat is theWhat will bWhat will it	What do you, the professional, see as possible solutions? What steps will the company, organization, or group have to take? What is the most efficient and effective way to react/respond? What will be the results? Will the problem be solved to the satisfaction of all parties? What will it cost? Is it cost-effective? Who will need convincing?						
Sai	mple Formats:							
	/ Write a					_that accomplishes this:		
		(memo, e-m	ail, etc.)		(specific audience)			
	(t	ourpose)	•					
•	/ Give an ora	I presentation to _	(specific audienc	e)	that accomplishes thi	s:		
•	✓ Prepare a _			to _		that accomplishes this		
		(brochure, adve	ertisement, etc.)		(specific audience)			

(purpose)

Ideas for Student Products/Formats

- Outline plans for a half-day staff development workshop
- Create a company-wide program
- Design a brochure
- Design a performance review form
- Write an action plan
- Develop a proposal
- Design a flyer with a mail back portion
- Write a corporate philosophy
- Write an employee handbook section with guidelines
- Write a letter of recommendation
- Design and conduct a survey
- Prepare a multimedia presentation

Examples of Activities Using RAFT

Subject: Automotive Maintenance

Role: You work at a busy auto maintenance and repair shop. You realize that many car owners do not understand that their cars must have regular maintenance like oil changes, tune ups, and brake checks. **Audience, Format & Topic:** You decide to produce a marketing piece to instruct car owners. Design a brochure on the topic of maintaining an automobile for car owners.

Subject: Financial Management

Role: You are a teller in a bank. You are concerned that there are no materials that teach young customers about savings plans, how to write checks and balance checkbooks, and other important information.

Audience, Format & Topic: Develop a workshop outline for a presentation to young customers on the topic of opening and using bank accounts.

Subject: Early Childhood Education

Role: You are a kindergarten teacher, trained to work with students with Attention Deficit Disorder. You have been asked to present information on ADD to the other teachers.

Audience, **Format & Topic**: Develop a set of guidelines to include in the teacher handbook on detecting students who may have this disorder.

Subject: Horticulture

Role: You work as a manager for a large nursery company. Customers have lots of questions about how to water, fertilize, and transplant perennial plants.

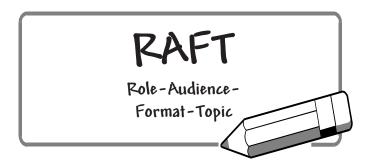
Audience, Format & Topic: Select a specific plant and design a simple set of instructions for how to care for the plant.

Subject: Health Education

Role: You are a health care assistant in a children's clinic. Many parents do not understand how or why their children's ears become infected.

Audience, Format & Topic: Design a brochure on the auditory process, the causes of ear infection, and how ear infections are treated.

For the Student



Learning the Strategy



RAFT stands for Role (of the writer), Audience, Format, and Topic. With RAFT, you will step out of your traditional role as a student and assume a professional role as a writer and problem solver. Making real-world connections will help you demonstrate your understanding of your reading. Be prepared to be creative.

To complete a RAFT assignment, follow these steps:

- Connect what you read with a real-life profession. When appropriate, use the career field you are preparing to enter. You will play the role of someone who is responsible for knowing the information you have just learned through your reading.
- Determine the best ways this person might pass on the information to another group or audience.
- Now determine the most effective and appropriate format. Examples include technical reports, brochures, presentations, event agendas, video presentations, e-mails, oral presentations and product promotions. Choose the format that is most realistic and useful in the situation.
- Create your final product.

Practicing the Strategy



After you read "Little Things' Mean a Lot" and discuss ethics in the workplace, read the RAFT task. Write the memo as described using the data you gather. Be sure to consider that the person receiving the information probably does not know as much as you do about the subject.



"Little Things" Mean a Lot

As a businessperson, you have the ultimate responsibility for your actions. You are the person who must decide to act ethically. If you are a supervisor or manager, you need provide the means that allow your people to act ethically. This is how an organization supports the ethical actions of its employees.

Business ethics involves a lot more than compliance with company policies, laws, and financial regulations. These areas of major concern have high visibility and make headlines when rules are not obeyed. For this reason, most organizations do not have problems with these issues. Instead, it's the "little things" that cause problems.

For most business people, the day-to-day, seemingly insignificant actions and behaviors by individuals represent the largest area for ethics problems – and the greatest opportunity for ethics improvement. Knowing what is ethical is essential but far more difficult than *knowing* what is right is *doing* what is right. Although not easy, doing the right thing is always right.

The little things that we do every day are often forgotten by us. However, they can make a significant impact on people who see a certain behavior. Remember, your behavior sets an example. Even if you are not the boss, there is always someone who watches you for cues on how to act in certain situations – for good and bad. These observers may

be your fellow workers, neighbors, family, or friends. What messages are you "sending" by your actions, words, and attitudes?

To help you examine your personal ethics and see where you stand and where you need to improve, consider the following:

- the way you treat and talk about co-workers
- things you say to make a sale
- e-mails you write and forward to others
- the way you handle customer complaints
- office supplies you don't (or do) take home
- commitments you make and keep (or don't keep)
- personal business you don't (or do) conduct at work
- standards you set for yourself
- level of quality you put into whatever you do

These behaviors, and scores of others like them, reflect who you are and what you stand for. When it comes to ethics and integrity, everything is important — including (and especially) "the small stuff."

You should not limit these practical and useful tests of your ideas and actions only to your business dealings. Remember, acting ethically is not something you turn on and turn off. Acting ethically is part of everything you do.

http://ethics.georgesmay.com





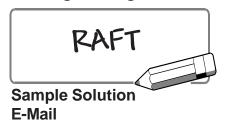
Your RAFT Task

You work in the public relations department of a soft drink company. Your popular diet cola drink uses the sugar substitute aspartame, which is common in many diet foods and drinks.

Although the Food and Drug Administration, American Diabetes Association, and other groups have confirmed that aspartame is safe for consumption, critics argue that it may lead to headaches, cancer, blindness, and other problems. These concerns, although unfounded, are being raised again by a consumer advocate group. Your company has received many complaints about its continued use of aspartame in the diet cola drink.

In your position with the company, you must respond to the people who have written the company with a complaint to convince them that your diet cola is safe and has the endorsement of many consumer protection groups. Prepare an letter or e-mail that:

- explains why your company uses aspartame as a sugar substitute.
- assures them that aspartame is safe for human consumption.
- persuades them to continue drinking your diet cola.



TO: mdolce@customer.net

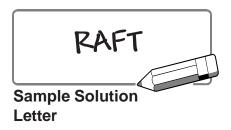
FROM: jcapellupo@softdrink.com

RE: Aspartame Research

Thank you for your letter expressing concerns about the use of aspartame in our diet cola. Our company, along with many other companies and consumer organizations, has researched aspartame and found it to be safe. The U.S. Food and Drug Administration and the American Diabetes Association have endorsed the safety of aspartame.

You can find additional information about aspartame and the research that has been conducted on its safety for use at http://www.aspartame.org. We would also refer you to our Web page http://www.SoftDrink.com for additional information and special offers, including online coupons that can be redeemed at your local grocery store.

Again, thank you for writing to us with your concerns. If we can provide you with additional information, please reply to this e-mail with your questions.



Company Letterhead Name Address City, State, Zip Code

(Use a full block style for the letter)

Today's date

Ms. Madelyn Dolce 8755 State Road 41 Deerfield Beach, FL 33441

Dear Ms. Dolce:

Thank you for your letter expressing concerns about the use of aspartame in our diet soft drink. Over the last five years, our company, along with many other companies and consumer organizations, has researched aspartame for human consumption. Each organization that has researched aspartame has declared that it is safe for human consumption. Most notably, the U.S. Food and Drug Administration and the American Diabetes Association have endorsed the safety of aspartame.

I am enclosing several coupons that can be redeemed at your local grocery store.

Again, thank you for writing us with your concerns. If we can provide you with additional information, please call our consumer hotline at 755-555-0020.

Sincerely,

James R. Capellupo, Director Public Relations Department For the Teacher

Reciprocal Teaching

Reading Sample

Communication Styles

Defining the Strategy

Reciprocal teaching is an effective comprehension-building strategy that involves team effort and dialogue among teacher and students using four skills: predicting, questioning, clarifying, and summarizing. The purpose is to bring meaning to the text by implementing reading strategies that successful readers use. It follows the natural process of engagement used by most students when viewing a movie or television program.

Teaching the Strategy

Objectives

- Students will refine their skills to predict, ask questions, clarify, and summarize.
- Students will practice applying the skills of predicting, questioning, clarifying, and summarizing in daily reading.

Materials

- Informative text (one copy per student)
- Reciprocal Teaching worksheet (one copy per student)

Activity

Timeframe

20 minutes for initial modeling and practice; 15 minutes during class for text reading

Modeling and Guided Practice

- Discuss the differences between reading the words on the page and actually comprehending the meaning of the words they read. Ask students to give examples of the difference.
- Introduce the process of reciprocal teaching to students. Discuss the four skills that are used by successful readers to engage themselves in the reading and comprehend the text:
 - **Summarizing:** After reading a section of text, identify the most important concepts and the author's main points. Write one or two sentences that capture the meaning of what you just read.
 - Questioning: As you read, listen to questions in your mind about this topic.
 What are you wondering about? What would you like to know more about?
 Stop and ask yourself questions after every couple of paragraphs; write down your questions.

Teaching the Strategy continued

- Clarifying: When you encounter difficult parts of the text, stop and clarify them before continuing to read. Clarify what you have read by:
 - > Restating difficult passages in your own words
 - > Listing and looking up the definition of unfamiliar vocabulary words
 - > Re-reading and using the context of the text to understand the meaning
 - > Reviewing the structure of the difficult sentences; restating the sentence.
 - > Applying any personal experiences to enhance your understanding of the concepts.
- Predicting: Successful readers anticipate what they think will come next in the text. This skill sets a purpose for reading the next paragraph or section.
 Predicting what will happen next encourages you to read actively, seeking answers to support or reject your predictions.
- 3. Demonstrate the appropriate use of each of these four skills after reading a short selection. For example, to demonstrate summarizing, first model the skill.
 - After you read a short selection to the class, write a one or two sentence summary of the text in the Reciprocal Teaching Worksheet.
 - Then read the next selection, this time asking students to summarize the text. (This is an excellent opportunity to use the Think, Pair, Share strategy explained in the Concept Definition Map strategy.) Students can discuss their summaries with their partners before responding.
 - Complete the **Summarize** portion of the Reciprocal Teaching Worksheet with students.
- 4. Re-read the selection and repeat this process for **Ask Questions**, **Clarify**, and **Predict**.

Independent Practice

5. Divide the class into teams of four students. Ask students in each group to choose to be the Predictor, Summarizer, Questioner, or Clarifier for the first reading. As they read the passage, ask them to stop after a few paragraphs and fill in the worksheet.

The Summarizer will give a brief account of the main points in that selection. **The Questioner** will pose questions on the parts that are unclear and on the main points in the passage. Asking "how" and "why" questions will increase the team's understanding of the text.

The Clarifier will restate the difficult passages in simpler terms for better understanding, determine vocabulary that needs to be defined, and relate personal experiences that will help readers understand and retain the text.

The Predictor will forecast where the author is going with the text or predict what will happen next.

- 6. As students continue to read the article, have them trade roles and practice the other three skills in the same way.
- 7. Ask for volunteers to lead a class discussion using the four skills.

Skills Correlations

Essential Skills Survey

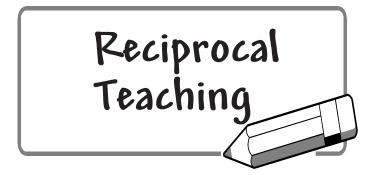
- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)
- Summarize, synthesize, and organize information while reading. (e24)

Connecting the Strategy

Make reciprocal teaching part of the research process for student reports. Ask students to complete Reciprocal Teaching Worksheets as they read various sources for their reports. This tool will help students read with more understanding and build notes for their reports.

Source

Palinscar, A.S., and Brown, A.L. "Reciprocal Teaching: Activities to Promote 'Reading with Your Mind." In T.L. Harris and E. J. Cooper (eds.), *Reading, Thinking and Concept Development*, pp. 147-158. New York: College Board Publications, 1985.



Learning the Strategy 💥

Good readers engage in certain mental activities as they read. Four of those activities are covered in this strategy. These mental activities are often the ones you use when watching a movie or television program.

The four skills used in reciprocal teaching are:

- Summarizing: After reading a section of text, identify the most important concepts and the author's main points. Write one or two sentences that capture the meaning of what you just read.
- Questioning: As you read, listen to questions in your mind about this topic. What are you wondering about? What would you like to know more about? Stop and ask yourself questions after every couple of paragraphs; write down your questions.
- Clarifying: When you encounter difficult parts of the text, stop and work to understand them before continuing to read. Clarify what you have read by:
 - > Restating difficult passages in your own words
 - > Listing and looking up the definitions of unfamiliar vocabulary words
 - > Re-reading and using the context of the text to understand the meaning
 - > Reviewing the structure of the difficult sentences and restating the sentence
 - > Applying any personal experiences to enhance your understanding of the concepts.
- **Predicting**: Successful readers anticipate what comes next in the text. This skill sets a purpose for reading the next section. Predicting encourages you to read actively, seeking answers to your predictions.

Practicing the Strategy



1. As you read the following text, stop after a few paragraphs and **summarize** the main points the author is making. Use the Reciprocal Teaching Worksheet provided or your notebook to write the summary.



- 2. Now **ask questions** about this section of text. Ask "how" and "why" questions to review the section and highlight points you didn't fully understand.
- 3. Clarify the difficult parts of the text by looking up vocabulary words and by re-reading parts that were hard to understand. If the sentences are complex, review their structure until you understand what it says. Restate in your own words what the author is saying.
- 4. **Predict** what the author will write about in the next section. Forecast where the text is going to take you. As you read, watch to see if your predictions come true.
- 5. Read the next few paragraphs and repeat the summarizing, questioning, clarifying, and predicting process until you understand the entire text. Your Reciprocal Teaching Worksheet is your study guide when reviewing this material for a test or class discussion.



Communication Styles, Conflict, and Leadership

I. Introduction

As far back as Hippocrates' time (460-370 B.C.) people have been trying to understand other people by characterizing them according to personality type or temperament. Hippocrates believed there were four basic types of temperament. His work was further developed 500 years later by Galen (130-200 A.D.).

These days there are any number of self-assessment tools that relate to the basic descriptions developed by Galen. The value in self-assessments, which help determine personality style, learning styles, communication styles, conflict handling styles, or other aspects of individuals, is that they help depersonalize conflict in interpersonal relationships.

II. Understanding Depersonalization

The depersonalization occurs when you realize, for example, that someone isn't just trying to be difficult but that he or she needs different or more information than you do. They're not intending to be rude; they are so focused on the task they forget about greeting people. They would like to work faster but not at the risk of making mistakes. They understand there is a job to be done, but it can only be done right with the appropriate information, which takes time to collect.

Understanding communications styles helps to resolve conflict on teams when used appropriately. Very rarely are conflicts true personality issues. Usually they are issues of style, information needs, or focus.

III. Basic Temperaments

Hippocrates and later Galen determined that there were four basic temperaments:

- 1. The sanguine person is characterized by the tendency to be overly cheerful, optimistic, vain, and unpredictable.
- 2. The phlegmatic person is unemotional, nonchalant, cool, persevering, and needing direction.
- 3. The melancholic person is soft hearted, oriented towards doing things for others, and slow in responding.
- 4. The choleric person's temperament is domineering, stubborn, opinionated, and self-confident.

In today's world, these temperaments translate into four fairly common communication styles:

IV. Sanguine Temperament (Visionary)

Sanguine people have an expressive or spirited style of communication. These people speak in

continued



Communication Styles, Conflict, and Leadership, continued

pictures. They invest a lot of emotion and energy in their communication and often speak quickly, putting their whole body into it. They can be easily sidetracked onto a story that may or may not illustrate the point they are trying to make. Because of their enthusiasm, they are great team motivators. They are concerned about people and relationships. Their high levels of energy can come on strong at times, and their focus is usually on the bigger picture, which means details or the proper order of things can sometimes be missed. These people find conflict or differences of opinion invigorating and like to engage in a spirited discussion. They love change and are constantly looking for new and exciting adventures.

V. Phlegmatic Temperament (Task Orientated)

The phlegmatic person, being cool and persevering, translates into the technical or systematic communication style. This style of communication is focused on facts and technical details. Phlegmatic people have an orderly, methodical way of approaching tasks, and their focus is very much on the task, not on the people or the emotions or concerns that may be evoked by the task. Their focus is also more on the details necessary to accomplish the task. Sometimes the details overwhelm the big picture and the focus needs to be brought back to the context of the task. People with this style think the

facts should speak for themselves; and they are not as comfortable with conflict. They require time to adapt to change and need to understand both the logic of it and the steps involved.

VI. Melancholic Temperament (People/ Relationships Focused)

The melancholic person is softhearted and oriented toward doing things for others, which translates into a considerate or sympathetic communication style. People with this communication style are focused on people and relationships. They are good listeners and do things for other people, sometimes to the detriment of getting things done for themselves. They want to be able to solicit everyone's opinion and to make sure everyone is comfortable with whatever needs to be done. This focus on others can distract from the task at hand at times. Because they are so concerned with the needs of others and smoothing over issues, they do not like conflict. Since change threatens the status quo and tends to make people feel uneasy, people with this communication style need time to consider the changes in order to adapt to them.

VII. Choleric Temperament (Change Agent)

The choleric temperament translates into the bold or direct style of communication. People

continued



Communication Styles, Conflict, and Leadership, continued

with this style are brief in their communication: the fewer words the better. They are big picture thinkers and love to be involved in many things at once. They are focused on tasks and outcomes and often forget that the people involved in carrying out the tasks have needs. They don't do detail work easily and as a result can often underestimate how much time it takes to achieve the task. Because they are so direct, they often seem forceful and can be intimidating to others. They usually would welcome being challenged but most other styles are afraid to do so. They also thrive on change, the more the better.

VIII. Building an Effective Team

A well functioning team needs all of these aspects of communication styles in order to be truly effective. All teams need to be focused on the task, and they need to take care of relationships in order to achieve those tasks. They need the big picture perspective or the context of their work, and they need the details to be identified and taken care of for success.

We all have aspects of each of these styles within us. Some of us can easily move from one style to another and adapt our style to the needs of the situation at hand: whether the focus needs to be on tasks or relationships. For others of us, our dominant style is very evident, and it is more difficult to see the situation from the perspective of another style.

The work environment can influence communication styles either by the type of work that needs to be done or if there is a predominance of one style reflected in that environment. Some people use one style at work and another at home.

The good news about communication styles is that we all have the ability to develop flexibility in our styles. The greater the flexibility we have, the more skilled we usually are at handling possible and actual conflicts. Usually it has to be relevant to us to do so, either because we think it is important or because there are incentives in our environment to encourage it. The key is that we have to want to. As Henry Ford said, whether you think you can or you can't, you're right!

Kathy Jourdain, Chrysalis Performance Strategies Inc. © 2004 www.teamchrysalis.com





Master

Reciprocal Teaching Worksheet

As you read each section of text, fill in the chart using the skill in each box.

1. Summarize

(Identify author's main points; write 1-2 sentences to capture what you read)

2. Ask Questions

(Listen to questions in your mind...what will happen...what do you wonder...Write them down)

3. Clarify

(Stop - Clarify - Restate - Reread) List unfamiliar vocabulary; review structure of difficult sentences; apply personal experiences)

4. Predict

(Anticipate what comes next in the reading; write down your predictions of what you think the author will talk about next)



Reciprocal Teaching Worksheet

Sections I - II - Introduction, Depersonalization

Section III - Sanguine Temperament

1. Summarize

Assessing personality temperaments has been going on since Hippocrates in 460-370 B.C. Self-assessments help to determine personality, learning, communication, and conflict-handling styles of individuals. Conflicts on teams are rarely personality issues. They are usually issues of personal style, individual focus, or information needs. Four basic temperaments are sanguine, phlegmatic, melancholic, and choleric.

2. Ask Questions

Who are Hippocrates and Galen?

3. Clarify

Vocabulary: temperament, depersonalize

Temperament – a person's usual mood or disposition

Depersonalize – a loss of personal identity

4. Predict

The article will explain how the four basic types of temperament function.

The article will help me identify my temperament for resolving conflict on a team.

1. Summarize

A team member with a sanguine temperament uses expressive language to communicate, is enthusiastic, has a high energy level, focuses on the big picture, and loves change and exciting adventures.

2. Ask Questions

Is this my team member temperament? How do I react to a team member with this temperament? Why is this temperament important for a team?

3. Clarify

Vocabulary: Sanguine Sanguine – confidently optimistic and cheerful

4. Predict

The article will explain the remaining three basic types of temperament. The article will help me identify my temperament for resolving conflict on a team.

For the Teacher

Rock Around the Clock

Reading Sample Mutual Funds

Defining the Strategy

This modified Jigsaw Process (see Cornell Graphic Organizer for Jigsaw) is an effective way to focus students' attention on Key Points of Reading:

- > main idea
- > key words and meanings
- > important points
- > new learnings/insights
- > unanswered questions

This technique allows students to read for a purpose, involves collaborative learning that reinforces teamwork skills, and gives them practice with presentation skills. It's called "Rock Around the Clock" because student presentations follow the order of the selected reading sections. Students really like using this strategy and often say this activity "rocks"!

Teaching the Strategy

Objectives

- Students will read for significant points (main idea and supportive details).
- Students will work with teammates to identify significant points, share new learning and insights, and identify questions they still have regarding content for assessment and re-teaching purposes.
- Students will organize and prepare information for an oral presentation.
- Students will improve their comprehension and retention of the content material read.

Timeframe

2-4 class periods

Materials

- Informational text divided into sections (the number of sections in the text should equal the number of student teams; create a reading sheet for each team – one copy per student.)
- Sticky notes or 3 x 5 cards (optional)
- Rock Around the Clock worksheet (one per team)
- Chart paper
- Chart of key points of reading

Teaching the Strategy continued

Activity

Preparation

1. Divide your text selection or reading into sections. You'll need a section for each team of student readers in your classroom.

Before Reading (Day 1)

- 2. Review the process that will be used for the Jigsaw with the class.
- 3. Group students into teams of 3 or 4 and pass out note cards to teams.
- 4. Have each team select a "facilitator" to keep the group moving at an appropriate pace and to ensure that each step in the process is completed on time.
- 5. Introduce to students the topic of the reading that will be used.
- 6. On note cards, ask students to write all the details or facts they know about the topic.
- Have the students share what they wrote. Record their responses on chart paper, the chalk board, or a PowerPoint slide.
- 8. Review Key Points of Reading using an overhead, chart, or PowerPoint slide to set the focus for reading. Tell students that they should focus on these points as they read. They will identify and discuss each of these key points after they read:
 - main idea
 - key words and meanings
 - important points
 - new learnings/insights
 - unanswered questions
- 9. Assign an article section to each team. Pass out copies of the assigned article or ask students to read assigned sections of their textbook.

During Reading (Day 1-2)

10. Ask students to sit with their team and read the text selection silently or aloud (student choice). Direct students to highlight or underline the text if it is an article handout or use sticky notes for textbooks to mark text points they feel are significant and to identify key terms and their meanings (using context, glossary, etc.).

- 11. When students have finished reading the text, have them discuss the significant points they marked with their teammates. Direct them to refer back to the text to validate their responses.
- 12. Have students discuss each of the presentation points and reach agreement regarding each one. They should write their agreed responses on the Rock Around the Clock worksheet.

They may reread the text as necessary. Groups may record their final responses using the Rock Around the Clock worksheet.

After Reading (Day 3-4)

- 13. Instruct students to work as a team to develop a presentation on their assigned reading section. Presentations should:
 - Include all of the presentation points.
 - Incorporate a variety of visual aids.
 - Be between two and five minutes in length.
 - Feature a designated presenter or presenters.
 - Be rehearsed (if time permits).
- 14. Teams should deliver their presentations in the order of the text passages.
- 15. Correct any misconceptions made by students immediately and note any questions they have that were unanswered in their passage. Some of these unanswered questions may be addressed in later presentations.
- 16. After all presentations have been made, address unanswered questions and any gaps in learning (important points not presented). You may want to encourage students to research the answers to these questions and report their findings to the class. Extra credit can be given for their efforts.

II. Reading Strategies

Skills Correlations

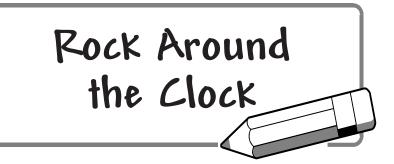
Essential Skills Survey

- Identify, collect and/or select pertinent information while reading. (e5)
- Summarize, synthesize, and organize information while reading. (e24)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

Students may use information learned throughout the activity to write evaluations of their own presentations as compared to other presentations, stating what they would do differently the next time. They may also use their "Unanswered Questions" to do further research and then write a summary of their findings.

For the Student



Learning the Strategy 💥

The Rock Around the Clock strategy will help you focus on the main idea, significant points, new insights, and important words or terms in a reading selection. You will work in teams to record key points from your reading, then prepare a presentation. You'll increase your reading comprehension and vocabulary, and you'll improve your team and presentation skills — requirements for life on the job.

Practicing the Strategy

- 1. Working with your group, write down all of the things you already know about your reading topic.
- 2. Read the article or textbook section your teacher assigns to the group (silently or aloud).
- While you are reading, highlight or mark the text to identify the Key Points of Reading:
 - main idea
 - · key words and their meanings
 - important points
 - new learnings/insights
 - unanswered questions
- 4. As a group, discuss the selection and notes you have made. Together, determine the main idea, important points, key terms and meanings, insights, and unanswered questions.
- 5. As a team, design a presentation to help the class understand your section of the text. Your presentation should:
 - Include the main idea, important points, key terms and meanings, insights, and unanswered questions from your reading.
 - Incorporate a variety of visual aids.
 - Be between two and five minutes in length.
 - Feature a designated presenter or presenters.



Mutual Funds

What Are Mutual Funds?

Mutual funds are among the most popular investments on the market. There are over 7,800 of them, holding a combined total of over \$6.5 trillion dollars in assets. Many people buy them because of their competitive returns. Others like them because they are easy to buy and sell. Still others cite the fact that mutual funds, because they hold numerous investments, can spread risk.

A mutual fund is a pool of many investors' money. When you invest in a mutual fund, you buy shares of the fund. The proceeds from these shares are then invested in a portfolio of securities determined by the fund manager. Most funds charge the fund holders a fee or series of fees for managing their money. When there are profits from the investments, they are returned to the investors through dividends and capital gain distributions.

How Do Mutual Funds Work?

A mutual fund raises money from investors to invest in stocks, bonds, and other securities. It is a package made up of several individual investments. When those investments gain or lose value, you gain or lose as well. When they pay dividends, you get a share of them. Mutual funds also offer professional management and diversification. They do much of your investing work for you.

Mutual funds may be open-end or closed-end funds. The term "mutual funds" is used most often to mean open-end funds. Open-end funds issue new shares continuously as investors buy them. Investors redeem their shares directly to the fund, which in turn must buy them back. Closed-end funds issue a fixed number of shares that the fund may redeem only upon termination of the fund's trust. Shareholders in a closed-end fund may, however, sell their shares through a broker on the secondary market to other investors but not back to the fund.

The securities markets have measurements to which you can compare your own securities. For example, you can consult the Standard and Poor's 500 Stock Index or the Dow Jones Industrial Average. These will give you an idea of how well your security is performing compared to the market "average."

Types of Mutual Funds

Investors have more mutual funds available to them than there are corporations issuing stocks and bonds. Mutual funds can be categorized by their investment objectives: growth, income, balanced, or variations of these. They may also be classified by the market in which they choose to invest, such as stocks or municipal bonds, or by industry, such as energy or technology. The most common types of mutual funds are described in this section.

Growth Funds. Growth funds are a type of stock fund structured to appreciate over time. These funds invest primarily in common stock of corporations that show high potential for growth. Growth funds may realize their objectives by choosing businesses with a particular capitalization (or cap). Small-cap businesses are small companies that grow quickly. Mutual funds that invest in these businesses are unlikely to pay dividends to their clients because small-cap businesses stress growing in value as their top priority.

Aggressive Growth Funds. Aggressive growth funds are similar to growth funds. The major difference is that aggressive growth portfolios are more strongly growth-oriented. Aggressive growth funds often choose common stock of small promising companies. They may also use investing techniques such as options writing and frequent trading to maximize their growth possibilities. The prices of aggressive growth funds can fluctuate greatly. They are popular among those who tolerate volatility well and who want to leave their money in

continued



Mutual Funds, continued

their funds for a long time. Like growth funds, aggressive-growth funds often forego paying dividends so they can invest their earnings back into the companies they hold.

Income Funds. In contrast to growth funds, there are funds that focus on paying dividends to their clients. These funds are called income funds. Income funds are structured to provide regular income dividends to their investors. They focus on paying dividends as their top priority while deemphasizing the growth in value of their portfolios. Income funds place a large percentage of their funds into preferred stocks and bonds because these investments yield relatively stable current income. They may also invest in cash and money market securities. Income funds are popular with investors who want stable income from their mutual funds.

Balanced Funds. Mutual funds that focus on paying income as well as seeking growth are called balanced funds. They usually invest in larger, often blue-chip companies, which are well established in their industries. These companies offer some dividends as well as the potential of stock appreciation. Fund houses often call these funds Total-Return Funds or Equity-Income funds. They are also more diversified than other types of funds. Balanced funds invest in common stock, preferred stock, bonds and cash equivalents to provide both current income and growth with a minimum of volatility. The objective of balanced funds is to provide both of these ends together. On the average, their ratio of stocks to other investments is about 60:40. Managers of balanced funds can, however, shift this ratio one way or the other to take advantage of high interest rates or stock market growth. Balanced funds generally have low volatility and are popular with investors seeking current income with growth potential.

Sector Funds. Sector funds limit their holdings to securities in one industry, such as health care, the automobile industry, biotechnology, or pharmaceuticals. To be classified as a sector fund, a fund must put at least 25 percent of its money into one industry. Sector funds are also called specialized funds. They are considered by many to be aggressive growth. When a few companies in an industry perform poorly, others may be affected. Trends in an industry often cut across company lines. That has happened in the past few years with Internet stocks. This disadvantage may bring down much of the value of the fund. On the other hand, certain industries will outperform the market as a whole. Advisors often suggest that investors interested in specialized funds know the sectors they are choosing.

Bond Funds. Bond funds invest primarily in debt securities to provide current income with preservation of principal. They are generally conservative in nature (except for high-yield bonds) and focus on paying dividends and preserving principal. Below are the most commonly bought types of bond funds.

Municipal bond funds invest in municipal debt securities. State and local governments issue these. Their income dividends are free from federal taxes, although capital gains from distributions or sales are taxable. Municipal bonds may be short-term, intermediate-term or long-term.

U.S. government bond funds invest in debt securities of the U.S. government and its agencies to produce current income with preservation of principal. The federal government is thought to be a good risk and can pay interest and repay principal quite effectively. These funds include Treasury bills, Treasury notes, Treasury bonds and

continued



Mutual Funds, continued

mortgage-backed securities.

Corporate bond funds are made of bonds issued by companies in the private sector. They are considered less risky than stock funds because of the "corporate guarantee to pay interest and principal." However, a guarantee is only as good as the financial strength of the guarantor.

International bond funds invest in debt securities of governments and corporations of other nations. They are attractive to some investors because higher rates may be paid in other countries. However, changes in currency conversion rates can alter the earnings values of these bonds.

Index Funds. An investor wishing to keep his or her mutual fund's pace in line with a measurement of the market, like the Standard and Poor's 500, may consider index funds. These funds are made up of the securities that comprise major market indexes. The advantage of index funds is that they are always in line with the market as a whole. Their downside is that they can't outperform the market. Index funds that use the same market index are not the same, however. Some divide their holdings evenly among the various stocks, and some divide them by dollar amounts so that bigger companies comprise a larger share.

Money Market Funds. Money market funds invest in debts with short-term maturities and liquidity. "Short-term" in the case of money market investments means one day to one year. These funds seek to pay current, stable income. They include certificates of deposit, commercial paper, repurchase agreements, and U.S. Treasury bills. Money market

funds are popular with conservative investors. When the market enters a downturn, these investors can place their money into these funds for safety until stocks move upward again.

Choosing a Mutual Fund

Choosing a fund is similar to choosing a stock. As with a stock, you need to do research and decide which fund is best for your investment goals. If you have a short time horizon and are reasonably risk adverse, you may want to consider growth and income funds. If you are investing for the longer term and feel like you can take a risk, you may want to look at aggressive growth funds.

After choosing a fund category, you will need to look for specific funds. You can research a fund within a family of funds. A fund family is the group of funds run by one company, such as Fidelity Investments or Oppenheimer Funds. On the company's Web site, you should be able to find: basic information including the fund family, its categories, its net asset value (NAV), investment objectives, how much it has invested in the market, minimum amount you must invest in the fund, fees charged for purchasing shares and administering the fund, portfolio turnover and fund performance as compared with other funds and the stock market.

Where you invest your money will be one of the most important decisions you will make in your lifetime. Researching your options prior to investing your money will increase your chances of success.

www.ameritrade.com/investing_basics/investing_basics





Master

Main Idea	
Key Words and Meanings	
Important Points	
New Learnings/Insights	Unanswered Questions
14eW bear mings/ 2nsignis	



Main Idea

Of all the types of investments available to investors, mutual funds are one of the most popular financial investments.

Key Words and Meanings

Mutual Funds - A large and diversified portfolio of stocks, bonds, or other securities designed for small investors who want to participate in the financial markets but need the expertise of professional managers to oversee the portfolio and make the investment decisions.

Portfolio – A collection of different investments owned by an individual that can consist of any combination of stocks, bonds, mutual funds and other types of investments.

Dividends – A share of the profits earned by a company that are paid to the owners (shareholders) of that corporation by the Board of Directors.

Capital Gains – Profit earned on the sale of mutual fund or other investments.

Risk - The possibility of losing some of the money that a person has invested in a mutual fund or other type of investment.

Important Points

Mutual funds are a good investment for a small investor.

Mutual funds offer competitive returns on the investment, are easy to buy and sell, and have less risk because the investment is spread over many different corporations.

When purchasing a mutual fund the investor buys share of the mutual fund and not shares of the individual companies in which the mutual fund invests.

Mutual funds charge investors a fee for the services that they provide.

If the mutual fund makes a profit it is divided among the owners of the mutual fund in the form of dividends.

New Learnings/Insights

There is over \$6.5 trillion invested in mutual funds.

There are over 7,800 mutual funds

Unanswered Questions

How much risk is involved in investing in mutual funds?

Why are mutual funds so popular with investors?

How does one become a professional manager for a mutual fund?

For the Teacher

SQ3R

(Survey, Question, Read, Recite, Review)

Reading Sample Interview

Defining the Strategy

SQ3R (Survey, Question, Read, Recite, Review) is an excellent strategy for building comprehension with expository text. When these five steps are used together, students are able to improve their reading comprehension and boost content area achievement. This technique is especially useful when reading textbooks and articles. The advantage of SQ3R is that it provides students with a study formula to capture and direct their attention while reading that can easily be transferred to test taking.

Teaching the Strategy

Objectives

- Students will survey (skim and scan) material to be read.
- Students will set their own reading purpose by developing questions using headings and subheadings.
- Students will read for information.
- Students will answer their own questions, using the text to check for accuracy.

Materials

- Informational text (one copy per student)
- Overhead transparency, chart, or PowerPoint slide of K-W-L-S Chart (master provided)
- SQ3R Form two pages (one copy per student)
- Basic Steps of SQ3R (master provided)
- Overhead projector, computer display projector, or flip chart
- Web Form for writing connection (optional)
- Sticky notes

Activity

Modeling SQ3R

The five basic steps in the SQ3R process should be modeled several times to ensure that students understand each part of the process. Practice each step in the process with the class and check for their understanding.

Timeframe

30 minutes

Basic Steps of SQ3R

Survey

This pre-reading activity activates prior knowledge about the topic. It teaches the student to preview the entire reading assignment before reading it carefully. Students first survey the text carefully studying the following elements:

- titles
- subtitles
- headings
- "what you will learn" statements
- introductory paragraph
- summary
- pictures
- captions
- marginal notes
- questions at the end of the text
- unknown vocabulary, key words, and boldfaced or italicized vocabulary

Question

Questions help students focus on significant points and monitor their reading. Students generate questions about the topic before they read by turning headings and subheadings into questions. For example, if the title of the selection is "Becoming an Effective Co-worker," readers might ask, "How does an employee become an effective co-worker?"

Read

As students read, they relate the selection to what they already know, correct any misconceptions about the topic, and find information to answer their questions.

Recite

After reading the text, students answer their questions to test what they remember and understand. This process might include:

- self-talk
- · class discussions
- outlining, note-taking
- underlining/highlighting answers in the text
- writing the correct answers below the questions they generated for this text

Review

Students go back over the reading to build retention for a longer period of time. This also provides an opportunity for students to clarify, expand upon, or learn more about the questions they answered incompletely or unsatisfactorily. When the SQ3R worksheet is completed, it becomes the student's review sheet for that topic.

Teaching the Strategy continued

Survey and Question

- Review the Basic Steps of SQ3R with students on an overhead, chart, PowerPoint slide, or handout.
- 2. Pass out the SQ3R worksheet to the students. Tell them the title of the text they will be reading and instruct them to fill in the Title on their worksheet. Ask them to think about what they already know about this topic. Give them two minutes to complete the worksheet section "What do I already know about this topic or concept?"
- 3. Using a K-W-L-S Chart, ask students to volunteer facts they already know and record these on the "K" section of the chart. (What I Know)
- 4. Pass out the reading selection.
- 5. Ask students to **survey** the text by looking over the titles, subtitles, captions, etc. Discuss possible **questions** that could be formed using these items.
- Have students complete the Question section of their SQ3R worksheets, turning all headings, subheadings, and if appropriate, pictures, captions, etc., into questions. (You may have them work with partners until they feel comfortable with the process.)
- 7. Ask students to think about what they would like to learn about this topic. Using the brainstorming instructional strategy, fill in the "W" (What I Want to Learn) section on K-W-L-S chart with the questions students generated from their survey of the reading and the questions they would like to learn the answers to from this reading. This will establish a purpose for reading and focus attention on what to look for when reading the assigned text.

Read

- 1. Direct students to **read** the assigned text silently.
- Instruct students to write answers to their questions on the worksheet as they
 find the information in the text. Ask students to mark the passages in the text
 where the answers were found with a sticky note and jot down any key terms on
 the sticky note.

Recite and Review

- When students have finished reading, ask them to recite the text by answering
 the questions they have written on their SQ3R worksheets. (Students working in
 pairs may write their answers individually, then share/compare answers. Or they
 may answer questions together. Eventually, students should be able to complete this process independently.)
- Ask students to pair up with a partner or reading buddy. Have students discuss
 their questions and responses, and define any new vocabulary terms. Students
 should use the text (marked with sticky notes) to support their answers and to
 correct any errors on their worksheet.

Teaching the Strategy continued

- 3. After corrections have been made, partners should trade worksheets. Direct them to **review** the text content by asking each other the questions on the worksheets.
- 4. When students have completed the review with their partner, have them answer the questions on the K-W-L-S chart. Students should defend their responses with text passages marked with sticky notes. Write their answers below each question in the K-W-L-S chart and have students copy the answers to their chart.
- 5. Ask students what new information they learned from the reading that was not included in their questions. Write their responses in the "L" (What I learned) column. Have students copy the new learning to their chart.
- 6. Ask students if, after the reading and discussion, they have thought about other questions on this topic that were not answered in the reading. Write those questions in the "S" (What I still want to know) column. Offer extra credit to students who research the answers to these questions and report on their findingsto the class. To keep the information current, ask that students report back within a few days to receive extra credit.
- 7. Suggest that students keep their worksheets as a study guide for this topic. Consider creating individual folders for each student to keep reading comprehension worksheets in the classroom for future review.

Skills Correlations

Essential Skills Survey

- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)
- Develop processes for understanding and remembering information. (e8)

Connecting the Strategy

Have students write a summary of the reading selection after completion of the SQ3R strategy to increase retention. Students may complete the attached Web Form, identifying headings and listing details in each section. This pre-writing strategy will enable students to organize and elaborate as they compose their summary.

SOURCE

Smith, Richard J. and Barrett, Thomas C. *Teaching Reading in the Middle Grades*. Reading, MA: Addison-Wesley Publishing Company, 1979

The originator of SQ3R is Frances P. Robinson (1961)

For the Student



Learning the Strategy



SQ3R (Survey, Question, Read, Recite, Review) will help you understand and remember more of what you read. SQ3R is a great tool for writing study guides for tests and class discussions. When you use this strategy, you will:

- **Survey** look over the entire reading assignment before you read it carefully
- **Question** generate questions about your topic before you read
- Read relate the topic to what you already know and find information in the text to answer your questions
- Recite answer your questions to test what you remember and understand about the text
- Review go back over the reading to help you remember it for a longer period of time and relate it to your life and future career.

Practicing the Strategy



- 1. Complete the Survey section of your SQ3R Form. Write down any information you already know about this topic.
- 2. Survey your text, looking specifically for the following elements:
 - Titles
 - Subtitles
 - Headings
 - What you will learn statements
 - Introductory paragraph
 - Summary
 - **Pictures**
 - Captions
 - Marginal notes
 - Questions at the end of the text
 - Unknown vocabulary, key words, and boldfaced or italicized vocabulary

II. Reading Strategies



- 3. Use each title, caption, subheading, picture, etc., to write questions about this topic.
- 4. Read the assigned text to search for answers to the questions you wrote from the headings. When you find the answers, write them on your worksheet.
- 5. Use a sticky note to mark the passage where you found the answer. Write any new or unfamiliar terms and key words on your sticky note. Define these terms using context clues or a dictionary on the Survey Unfamiliar Words worksheet.
- 6. Without looking at your text, think about the answers to your questions.
- 7. Reread the text as necessary to find the answers to unanswered questions.
- 8. Compare your answers with the text, then share your answers with a partner. Correct your answers as necessary.



Preparing for An Interview

Preparing for an Interview

Most job interviews take 15-30 minutes. An interview can have a great influence on your working career. You owe it to yourself, therefore, to be fully prepared.

Basic steps that will help you prepare for a job interview are

- Study your resume. The interviewer will probably have your resume during the interview. You will not. Be prepared to answer personal questions accurately and promptly.
- *Identify your interviewer*. If possible, get the full name of the person who will interview you. Be sure you know how to pronounce the name.
- Familiarize yourself with the company.
 Knowing what it produces and how large it is will confirm your stated interest in working there
- Know yourself. You may be asked open-ended questions about your family, your school, previous jobs, interests, and hobbies. You may want to discuss your plans to continue schooling or training while employed. These kinds of questions test your ability to organize and express your thoughts.
- Know when to be there. Be sure you keep the
 written information you obtained while arranging for the interview. Most importantly, be on
 time. Punctuality cannot be stressed too much.
 Being late will greatly reduce your chances of
 getting a job. Plan to arrive about 10-15 minutes early.
- *Know what to wear.* Dress appropriately for your interview. If you are seeking an office job,

wear clothes suitable for business. Even if the job involves physical labor, dress neatly. Your appearance gives the interviewer strong impressions about your self-esteem.

You cannot predict every detail of an interview. However, you should be able to answer almost any question or handle any situation if you prepare yourself thoroughly.

Being Interviewed

If you have six job interviews during your employment search, you may encounter six completely different personalities. Your personality may match up well with some interviewers and clash with others. You cannot depend on your charm to get you through a job interview successfully.

It is not necessary for you to like the interviewer or for the interviewer to like you. Each of you is there for a reason. You are looking for a job. The interviewer is looking for someone to hire for the company.

Some interviewers do most of the talking and evaluate you on your reactions. Other interviewers do relatively little talking, preferring to have you sell yourself. Do not fall into the trap of talking too much. Open-ended questions should be answered concisely. Do not keep talking after the question has been answered.

The following interview tips apply to any interview situation. They are grouped in five categories to assist you in learning them. You should be totally familiar with these guidelines before arranging for an interview. The five categories are

continued



Preparing for an Interview, continued

- 1. Arriving for the interview
- 2. Beginning the interview
- 3. During the interview
- 4. Presenting your story
- 5. Concluding the interview

These guidelines will help you through the final minutes before the interview. They will help you to be at your best when the interview begins.

- Go to the interview alone.
- Arrive at least 10 minutes early.
- Dispose of chewing gum, etc. before entering the interviewer's office.
- While waiting in the outer office, observe what goes on around you. Read company literature, if available.
- Do not become impatient or restless while waiting

Beginning the Interview

In sports, a good start is often the key to victory. A good start in a job interview is equally important. Remember the old saying, "First impressions are lasting." Here are some tips for starting out.

- Smile and speak your name distinctly when greeting the interviewer.
- Do not expect the interviewer to rise when you enter the room.
- If the interviewer offers to shake your hand, do so firmly. Do not hold your hand limply or shake too aggressively.
- Do not sit down until invited to do so.

- When seated, try to sit comfortably and erect.
 Slouching, crossing legs, and leaning on one arm of a chair send negative signals to the interviewer.
- Let the interviewer take the initiative.



ILLUSTRATION 6-9
Reading about the
company is a profitable
way to spend time while
waiting for a job
interview.

During the Interview

Your conduct during an interview will reveal much about you as a person and as a potential employee.

- Look directly at the interviewer when speaking.
- Avoid using slang expressions.
- Never criticize others, including former employers, even if the criticism is justified.
- Never beg for a job.
- Do not contradict the interviewer.
- Do not discuss personal problems.
- Be specific when answering questions. Avoid using generalizations.
- Do not exaggerate in describing previous jobs held or salaries earned.
- Do not distract from the conversation by fidgeting with any object such as a purse or keys. Avoid nervous mannerisms, such as wringing your hands or flexing your fingers.

continued



Preparing for An Interview, continued

 Do not look at or touch anything on the interviewer's desk.

Presenting Your Story

You will have an opportunity to tell your story. How well you do so **will** have a major influence on the interviewer's decision. Make the most of your opportunity by following these hints.

- Be able to relate your qualifications and experiences. If you have never worked on a full-time basis, relate any volunteer, extracurricular, and part-time work experiences.
- Stress your strong points.
- Answer questions in full sentences rather than merely nodding or answering "yes" or "no."
- Indicate your preference of jobs desired. Never say, "I'll take anything."
- Show interest in the job for which you are applying. Also show interest in the company.
- Ask specific questions about the job including salary, fringe benefits, work schedule, and promotional opportunities.
- Volunteer any important information that you feel is being overlooked or minimized to your disadvantage.

ILLUSTRATION 6-10 You may be interviewed by more than one person. Be sure to make eye contact with everyone in the room when responding to questions.



Concluding the Interview

Last impressions are also lasting. Do not ruin an otherwise successful interview with a clumsy or ungracious exit.

- Leave promptly when the interviewer indicates that the interview has ended.
- Do not attempt to flatter the interviewer.
- Express your appreciation for the interview.
 Even if you do not get the job, smile and be a good sport.
- When leaving, thank the person in the front office who introduced you.

Daggett, Dr. Willard R. and Miles, James E. *Dynamics of Work*, 2nd Edition





Sample Solution

SQ3R Form

Survey (Pre-Reading)

Chapter Title Preparing for an Interview

1. What do I already know about this topic or concept?

Interviews are required to get most jobs Must answer questions about self and skills Learn about the job, salary, and benefits Practice interviewing with a friend or family

2. What do I want to know?

How should I dress for an interview?
What should I know about the business?
How do I learn about the business?
What do I need to do to be successful in an interview?

3. What can I learn from the illustrations, graphics, first paragraph, and last paragraph?

(Survey these before answering this question.)

Fortune is a magazine to read Learn about company from magazine articles How to dress for the interview?

Question

Look at each heading, subheading, illustrations, graphics, etc. to formulate questions.

Heading/Illustration/Subheading/Graphics

Illustration 6-10 on page 70

Question:

Who are the 3 people in the interview picture?

Response:

Often the supervisor of the department with the job opening participates in the interview with the human resource interviewer.

Heading/Illustration/Subheading/Graphics:

Beginning the Interview

Question:

How does the interview start?

Response:

The applicant should smile, clearly introduce himself, and extend his hand to the interviewer.

Heading/Illustration/Subheading/Graphics:

Question:

How do I prepare for the interview?

Response:

Study your résumé, learn the name of your interviewer and as much as possible about the company you are interviewing with, arrive alone and 10-15 early for the interview, and dress appropriately for the job.



N	SQ3R Form					
	Survey (Pre-Reading)					
Cl	Chapter Title Preparing for an Interview					
1.	1. What do I already know about this topic or concept?					
2	What do I want to know?					
۷٠	what do I want to know:					
3.	3. What can I learn from the illustrations, graphics, first paragraph, and last paragraph? (Survey these before answering this question.)					
	(Survey these before answering and question.)					
	Question					
	Look at each heading, subheading, illustrations, graphics, etc. to formulate questions.					
Heading/Illustration/Subheading/Graphics						
Question:						
Re	Response:					

Reading Strategies for Career Academies and Career-Technical Education
Heading/Illustration/Subheading/Graphics:
Question:
Response:
Heading/Illustration/Subheading/Graphics:
Question:
Response:



SQ3R Form

Survey Unfamiliar Words

Survey the text for any unfamiliar terms or words. List here. As you read, use the context of the sentence or passage to help you define them.

	Words		Definitions
ex.	open-ended questions	_	require discussion or explanation
		-	
		-	
		-	
		_	
		-	
		-	



Master

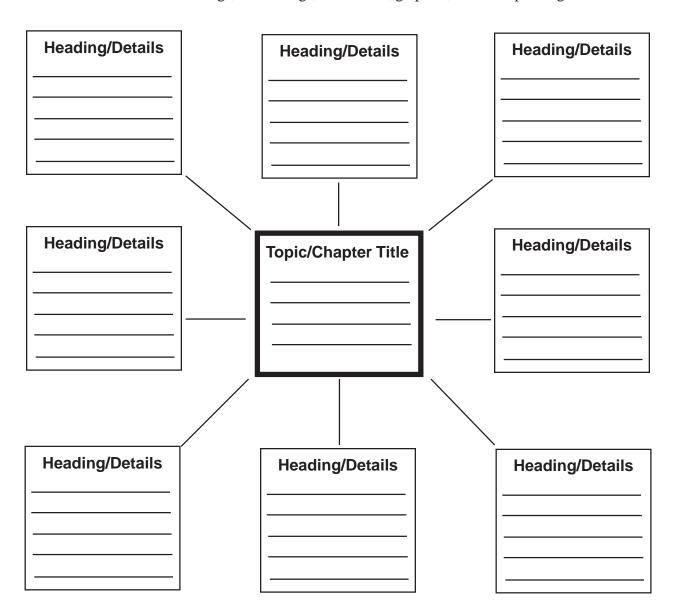
K-W-L-S Chart

What I K now	What I W ant to Know	What I Learned	What I S till Want to Know



Web Form

Use this graphic organizer to summarize main ideas and details. Each box contains headings, subheadings, illustrations, graphics, and corresponding details.



For the Teacher

Structured Note-taking

Reading Sample SAT Reasoning Test

Defining the Strategy

Research indicates that more than 50 percent of content is lost within minutes of reading or hearing a passage. Structured note-taking is an excellent tool for helping students select, organize, and remember important points from their reading. Students use visual organizers to make notes of key points immediately after reading a section of text. This visual framework helps students determine which details are important and should be remembered.

Teaching the Strategy

Objectives

- Students use visual organizers to recall and organize details from text.
- Students improve comprehension.
- Students become proficient in identifying significant points (main ideas) and supporting details.

Materials

- Informational text (one copy per student)
- Graphic Organizer handouts two versions provided (one copy per student)
- Overhead, chart, or PowerPoint slide of a graphic organizer

Activity

Timeframe

20-30 minutes

Preparation

- Prepare an overhead, chart, or PowerPoint slide of a blank graphic organizer form.
- 2. For the guided practice activity, prepare a graphic organizer form with headings taken from their reading filled in.
- 3. Introduce the note-taking strategy to students by explaining that over 50 percent of what people read is forgotten within minutes. Ask if anyone has experienced this. Tell students that this tool can help increase their ability to remember information they have read and/or listened to in a class discussion. This strategy will help them improve test scores, class grades, discussion participation, etc.

Teaching the Strategy continued

Model

- 4. Give students copies of a short passage.
- 5. Read the passage aloud as students follow along silently.
- 6. Put your graphic organizer chart, overhead, or PowerPoint slide up for students. Ask them to complete each block of the organizer based on what they remember from the reading. Add your own responses. Explain why you selected your responses for the graphic organizer and refer back to text to provide support for your responses.

Guided Practice

- 7. Give students copies of a new short passage for note-taking.
- 8. Have students select a partner for this activity.
- 9. Give each pair of students a copy of the graphic organizer. For guided practice, provide the major headings so students can be successful in choosing and ordering subordinate ideas. Explain to students why you selected the headings and show them in the text support for your selection.
- 10. After partners have read the passage silently, have them discuss and complete the graphic organizer.
- 11. Ask pairs to share their responses with the class. Each response should use a text reference to validate the choice.
- 12. As groups share, add answers to a master graphic organizer chart or PowerPoint slide for the class.

Independent Practice

- 13. Give students copies of a new short passage to read independently.
- 14. Hand out blank graphic organizer sheets.
- 15. Instruct students to survey or preview text by looking for subheadings, pictures, graphics, captions, etc. These will provide clues about significant points.
- 16. Direct students to read their passage silently and complete their own graphic organizer.
- 17. As an option, have students to discuss their graphic organizer with a partner,

using the text to explain why they included the information written on their graphic organizer.

18. As students become proficient with this process, have them develop their own graphic organizers. Students will generate organizers that are better suited to their individual learning styles.

Skills Correlations

Essential Skills Survey

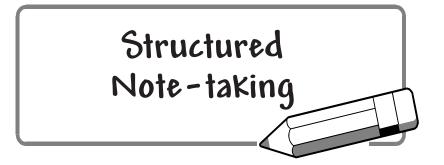
- Develop processes for understanding and remembering information. (e8)
- Read for the main idea first and then read for detail. (e49)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Preview informational text to anticipate content. (e52)
- Summarize, synthesize, and organize information while reading. (e24)

Connecting the Strategy

Students may use completed graphic organizers to construct learning log entries, summaries of learning, research reports, study guides for tests, etc. This is an effective prewriting tool for many writing applications.

SOURCE

Billmeyer, Rachel, and Barton, Mary Lee. *Teaching Reading in the Content Areas*. Aurora, CO: McREL, 2002



Learning the Strategy



Research indicates that people forget over 50 percent of what they read or hear within minutes. Structured note-taking is an excellent tool to help you select, organize, and remember important points from your reading. You'll use a graphic organizer to make notes of key points immediately after you read a passage.

Practicing the Strategy



- 1. Read the selection silently.
- 2. Use your graphic organizer to identify the topic of your reading with supporting details. See how many details you can remember without looking at the text.
- 3. After you complete the organizer, go back to the passage and find "proof" for your responses. If you can't find proof for a response, delete it from your organizer.



SAT Reasoning Test

The Class of 2006 will be the first class to take the new SAT for college admissions. The SAT Reasoning Test is a measure of the critical thinking skills you'll need for academic success in college. The SAT assesses how well you analyze and solve problems—skills you learned in school that you'll need in college.

Each section of the SAT is scored on a scale of 200-800, and the writing section will contain two subscores. The SAT is typically taken by high school juniors and seniors. It is administered seven times a year in the U.S., Puerto Rico, and U.S. Territories, and six times a year overseas.

Each edition of the SAT includes a Critical Reading, Math, and Writing section, with a specific number of questions related to content. For online sample questions and preparation materials, visit the SAT Preparation Center at www.collegeboard.com/student/testing/sat/about/SATI.html

Critical Reading Questions. The critical reading section, formerly known as the verbal section, will include short reading passages along with the existing long reading passages. Analogies have been eliminated, but sentence-completion questions and passage-based reading questions remain. The critical reading section has sentence completion questions which measures your knowledge of the meanings of words and your ability to understand how the different parts of a sentence fit logically together.

The reading questions on the SAT measure your ability to read and think carefully about several

different passages ranging in length from about 100 to 850 words. Passages are taken from a variety of fields, including the humanities, social studies, natural sciences, and literary fiction. They vary in style and can include narrative, argumentative, and expository elements. Some selections consist of a pair of related passages on a shared issue or theme that you are asked to compare and contrast.

The following kinds of questions may be asked about a passage:

- Vocabulary in Context: These questions ask you to determine the meanings of words from their context in the reading passage.
- Literal Comprehension: These questions assess your understanding of significant information directly stated in the passage.
- ♦ Extended Reasoning: These questions measure your ability to synthesize and analyze information as well as to evaluate the assumptions made and the techniques used by the author. Most of the reading questions fall into this category. You may be asked to identify cause and effect, make inferences, recognize a main idea or an author's tone, and follow the logic of an analogy or an argument.

Mathematics Questions. The SAT includes expanded math topics, such as exponential growth, absolute value, and functional notation, and place greater emphasis on such other topics as linear functions, manipulations with exponents, and properties of tangent lines.

continued

SAT Reasoning Test, continued

Important skills formerly measured in the quantitative comparison format, such as estimation and number sense, will continue to be measured through the multiple-choice and student response (grid-in) questions. You can use a four-function, scientific, or graphing calculator

Writing Questions. The SAT writing includes a short essay question and multiple choice questions to assess your ability to identify sentence errors, improve sentences, and improve paragraphs. The short essay gives you an opportunity to show how effectively you can develop and express your ideas. You are asked to develop a point of a view on an issue, using reasoning and evidence — based on your own experiences, readings, or observations — to support your ideas. A sample essay questions would be: Are people motivated to achieve by personal satisfaction rather than by money or fame?

The essay measures your ability to organize and express your ideas clearly, develop and support the main idea in your essay, and use appropriate word choice and sentence structure. Since it must be completed within 25 minutes using only the paper provided, it is considered to be the initial phase of writing – a draft – and not the finished product.

The identifying sentence error multiple-choice questions measure your ability to recognize errors in grammar and usage and to identify effective sentences that follow the conventions of standard written English.

The improving sentence multiple-choice questions test correctness and effectiveness of expression in sentences. You are asked to recognize and correct faults in grammar, choice of words, sentence construction, and punctuation and to identify effective sentences that follow the conventions of standard written English.

The identifying paragraph errors multiple-choice questions measure your ability to edit and revise sentences in the context of a paragraph or an entire essay, to organize and develop paragraphs in a coherent and logical manner, and to apply the conventions of standard written English.

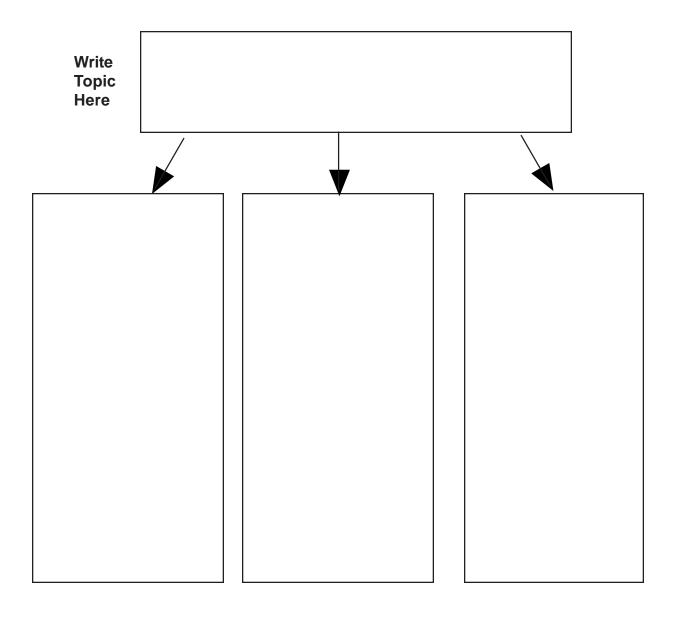
In addition, there is one 25-minute unscored section, known as the variable or equating section. This section may be either a critical reading, math, or multiple-choice writing section. This section does not count toward the final score, but is used to try out new questions for future editions of the SAT and to ensure that scores on new editions of the SAT are comparable to scores on earlier editions of the test.





Master

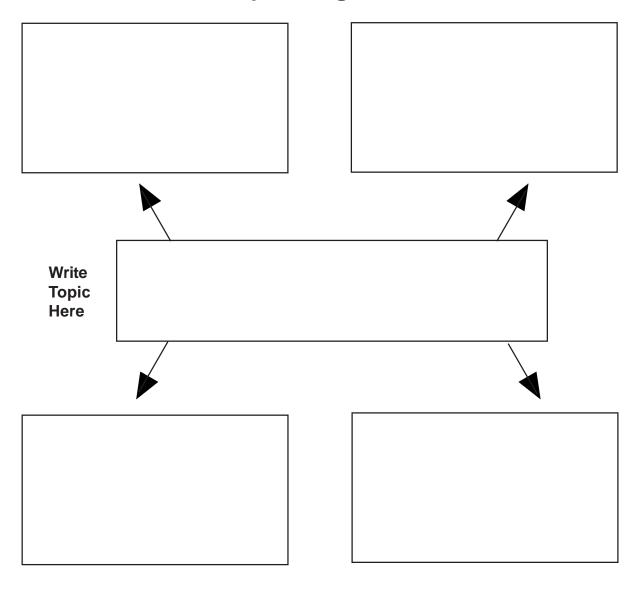
Graphic Organizer





Master

Graphic Organizer





Sample Solution

Graphic Organizer

What is included in the writing test?

• 25 minute essay

• sentence construction

• paragraph construction

• word usage and grammar

Write
Topic

What math skills are tested?

• exponential growth

• absolute value

• functional notation

• manipulations with exponents

• properties of tangent lines

• linear functions

What is tested?

Here

- reading ability
- mathematical skills
- writing ability
- use of conventional grammar

How is reading measured?

- vocabulary knowledge
- reading comprehension
- analysis of reading

For the Teacher

Summarizing

Sample Activity Horticulture

Defining the Strategy

The summarizing strategy helps students find clues in their reading that will focus their attention, provide a purpose for reading, and build comprehension and retention.

Students first preview the text by looking for subheadings and key topics. Students then use these topics to visualize and prepare a summary of their reading. Students must identify key concepts, differentiate between these concepts and subordinate ideas, and then condense the information into a summary format. Since this is a sophisticated reading process, teacher modeling of the strategy is important if students are to be successful using this technique.

Teaching the Strategy

Objectives

- Students will practice surveying skills to identify major topics to focus on while reading.
- Students will identify key concepts within text.
- Students will identify subordinate ideas/facts to support topics/key concepts.
- Students will use this strategy to clearly condense this information into a written summary of the most important concepts and related ideas/facts.

Materials

- Informational text (one copy per student)
- Chart paper or PowerPoint slide
- Markers
- Overhead projector or computer and display projector and screen

Timeframe

20-25 minutes

Activity

- Distribute copies of the reading passage to students.
- 2. Ask students to survey the text and identify the major topics to be learned from the reading. Specifically, ask students to look for clues in the subheadings. For example, in the sample activity provided, the reading is about tar spot disease found on maple tree leaves. From this reading students should identify the subheadings: "Appearance," Causes," "Effect," and "Prevention."

Teaching the Strategy continued

- Discuss with students the subheads/concepts they found in the reading. Divide your chart paper or PowerPoint slide into columns or sections. You'll need one column/section for each of the key subheads/concepts identified by students.
- 4. List the subheads/concepts on your chart paper, or slide.

Appearance	Causes	Effect	Prevention

- 5. Ask students to read the passage silently and carefully, using the topics on the chart to focus their reading.
- After the students have read the text, ask them to volunteer information for each of the sections on the chart or slide. Record the information in sentence form.

Class discussion is important in building comprehension of the text that was read. During discussion, students will learn how to identify important concepts, how to state their findings clearly and concisely, and how to use the text to provide a rationale for defending their position. Following the discussion, students should be given time to reflect on the new learning. Reflective thought that links the text to student's prior learning, personal experience, or first-hand knowledge is critical for retention of the new information.

- Once all sections of the chart have been filled in, use the information you have recorded to write a class summary of the text. Students should observe you using the main ideas and supporting details on the chart to write this summary.
- 8. Review the steps with students. Then, have them complete the process independently by creating their own charts on notebook paper, filling it in and writing a summary.
- 9. Have students share their work with a partner to assess it for accuracy and quality. Provide teacher assistance as needed.
- Show students how this reading comprehension strategy can be used when analyzing a text selection with related questions on a test or in writing a summary of a reading passage on a test.

II. Reading Strategies

Skills Correlations

Essential Skills Survey

- Summarize, synthesize, and organize information while reading. (e24)
- Read for the main idea first, then for detail. (e49)
- Preview informational text to anticipate content. (e52)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Develop processes for understanding and remembering information. (e8)

Connecting the Strategy

Students can apply the skills of surveying and identifying key concepts with supporting details in a variety of writing tasks. Ask students to:

- Write a research report using summaries as notes
- Write summaries of current events
- Write summaries of new learning about any topic in any content area

You can use this strategy as an assessment tool to check understanding within any content area.

SOURCE

Billmeyer, Rachel, and Barton, Mary Lee. *Teaching Reading in the Content Areas*. Aurora, CO: McREL, 2002.



Learning the Strategy



The summarizing strategy helps you find and remember the most important points in your reading. You will survey the text, looking for sub-headings and key topics. Then you will use these topics to formulate a summary of your reading. These skills will help you write better reports, understand more of what you read, study for tests, and analyze test questions.

Practicing the Strategy



- 1. Preview your reading passage to identify subheadings. These subheadings are the key concepts or topics for your reading assignment.
- 2. Create a chart with a column for each concept or topic you identify. Label each column with one key topic.
- 3. Now read the passage in more depth. Use the main topics from your chart to focus your reading. Look for as many details as you can that are about (support) these topics.
- 4. After reading, fill in each column of your chart with facts or details related to the main topic. Be sure to write in complete sentences.
- 5. Using the information on your chart, write a summary of your reading.



Tar Spot

Appearance

If you live in a neighborhood with many maple trees you may have noticed that the leaves are falling early. Upon inspecting the fallen leaves, you will notice a large black spot. The net effect is that there are some very sick looking trees in some neighborhoods.

Causes

The cause of the unsightly black spots and early leaf loss is a fungus called, appropriately, tar spot. Tar spot affects primarily Norway, silver, and red maples. Other maple varieties are not as susceptible. The culprit in this case is a cool, wet spring. This allows the splashing action of rain to carry spores from fallen leaves onto newly forming leaves.

Effect

Tar spot is mainly an aesthetic problem and rarely kills trees. By the time leaves start to drop in mid-August, the maple trees have stored the sugars they need for the winter. The fungus affects only leaves and does not enter the twigs or trunk.

Prevention

The best prevention is to rake fallen leaves so that the fungus can't spread the next spring. Even this can't completely halt the spread of tar spot, since these spores can become airborne and blow in from a neighbor's yard. Hopefully, next year will have a drier spring not only for the maple trees' benefit but for our own!





Master

Appearance	Causes	Effect	Prevention

II. Reading Strategies



Sample Solution

Appearance	Causes	Effect	Prevention
Tar spots are large black, unattractive spots on maple tree leaves.	The tar spot fungus found on the maple tree leaves is caused by rain carrying spores from fallen leaves to new leaves during a cool, wet spring.	Tar spots only affect leaves and not the twigs or trunk of the tree. Since the tree has already stored the sugars needed for winter survival, the unattractiveness and early dropping of leaves is not a serious problem.	Rake and remove leaves in the fall to reduce the spread of the fungus next spring. And hope for a drier spring next year.

For the Teacher

Venn Diagram

Reading Sample

Common and Preferred Stock

Defining the Strategy

Venn diagrams are useful for comparing and contrasting two items that share common characteristics or attributes. A Venn diagram consists of two overlapping circles. Each circle represents a single element. In the space where the two circles overlap, students write the similarities between the two elements. In the spaces outside the overlapping area, students write the traits that are unique to each element. The graphic shows at a glance the key parts of the whole and their relationship, helping the learner to comprehend text and solve problems.

This graphic organizer works well in most subjects. For example, use the diagram in culinary arts to compare similarities and differences in recipes. In marketing, the Venn diagram can be used to compare and contrast products attributes or advertisements.

Teaching the Strategy

Objective

Students will practice reading critically to determine the similarities and differences between two elements.

Materials

Timeframe

10 minutes after reading or experimenting

- Informational text (one copy per student)
- Venn diagram worksheet (one copy per student)

Activity

- Choose and assign the informational text to be read and analyzed.
- Copy the Venn diagram form provided for students or ask them to create their own.
- Have students read the text.
- 4. Ask students to identify the two things being discussed in the reading.
- Direct students to label their diagram. Label the circle on the left with the name or title of the first element; label circle on the right with the name of the second element.

II. Reading Strategies

Teaching the Strategy continued

- 6. Discuss the similarities between the two elements. Instruct students to write the similarities in the central overlapping area of the circles.
- 7. Have students write unique characteristics of each element in the appropriate circles.
- 8. Ask students to discuss their Venn diagram with a partner to determine if they have missed any significant facts about either element.
- 9. Direct students to revise their diagrams based on their discussions. Their diagram can serve as a study guide.

Skills Correlations

Essential Skills Survey

- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)
- Compare/contrast a reading selection with others. (e44)

Connecting the Strategy

Ask students to use their Venn diagrams to write a compare-contrast paper on the similarities and differences between the two elements. The paper should begin with an introduction and end with a conclusion.

Reading Strategies for Career Academies and Career-Technical Education For the Student



Learning the Strategy



A graphic organizer is a simple tool to help you organize information you find as you read. The Venn diagram specifically helps you compare and contrast two elements in your read-

A Venn diagram answers the questions:

"What things are the same?" and "What things are different?"

When your diagram is finished, you'll have a clearer picture of relationships between the elements.

Practicing the Strategy



- 1. Read the following text about stockholder rights for owners of common stock and preferred stock.
- 2. Now compare and contrast common and preferred stock. Fill out the Venn diagram with facts that are similar and different about each stock. Put the similar items in the overlapping circle and the unique items in the left or right circle.



Preferred Stock vs. Common Stock

Some corporations issue both common and preferred stock. Both common and preferred stock represent ownership in the corporation and are sold on a stock exchange, but the two types have different rights.

Rights of Common Stockholders

Voting Rights. Owners of common stock have the right to cast one vote for each share of stock they own on company matters. For example, they elect the management of the corporation and vote on whether to allow a stock split or change the company's objective. Preferred stockholders generally are not given voting rights.

Preemtive Rights. Preemptive rights give shareholders the right to keep their proportionate ownership of the company. If the company offers a new issue of stock to the public, shareholders have the right to buy new shares to keep their percentage of ownership the same. With preemptive rights, they can maintain their voting control, share of earnings, and share of assets. Preferred stockholders generally do not have preemptive rights.

Other Rights. Common shareholders have the right to receive dividends to inspect the books and records of the company, to sue the management for any unauthorized activities, and to receive a share of any remaining assets if the company goes out of business.

Rights of Preferred Stockholders

Dividends. Preferred stock promises guaranteed dividends. It pays a fixed dividend that is specified

in advance and paid for as long as the stock is owned by the shareholder. Preferred stock is usually issued with a \$100 par (face) value. The dividend payments are a fixed percentage of the par. For example, on a \$100 par value stock with a 6 percent annual dividend rate, the annual dividend would be \$6.

Claim on Assets. If the corporation issuing the stock goes bankrupt and has to sell its assets, preferred stockholders have a claim on the company's assets before common shareholders, but after the bondholders and creditors have been paid. The par value of the stock is the most that a preferred shareholder will receive if the company declares bankruptcy.

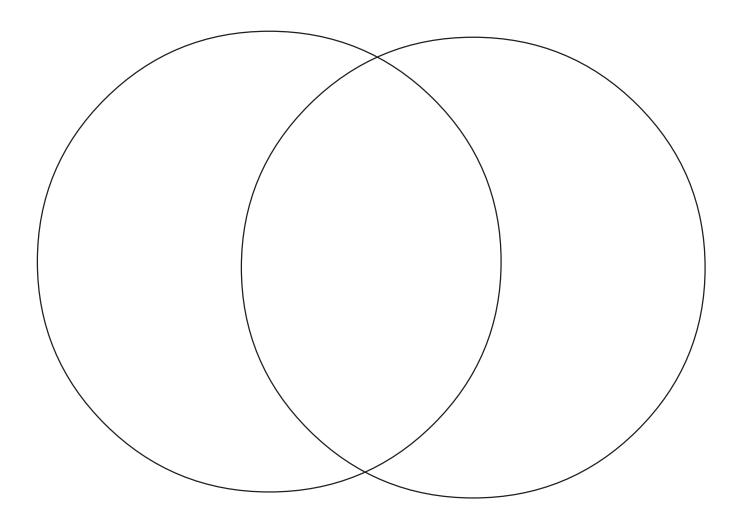
Types of Preferred Stock. There are four types of preferred stock, each of which has different rights. If the preferred stock is **cumulative**, any unpaid dividends accumulate until the corporation is able to pay them again. With **non-cumulative** preferred stock shareholders usually are not paid any missed dividends. With **participating** preferred stock, shareholders may receive extra dividends in addition to their guaranteed dividend when the company makes an extra profit. If the preferred stock is **convertible**, the shareholder may exchange share of preferred stock for shares of common stock.

Common stockholders have voting and preemptive rights. Preferred stockholders usually trade voting and preemptive rights for dividends and a higher claim to liquidated company assets than common stock.

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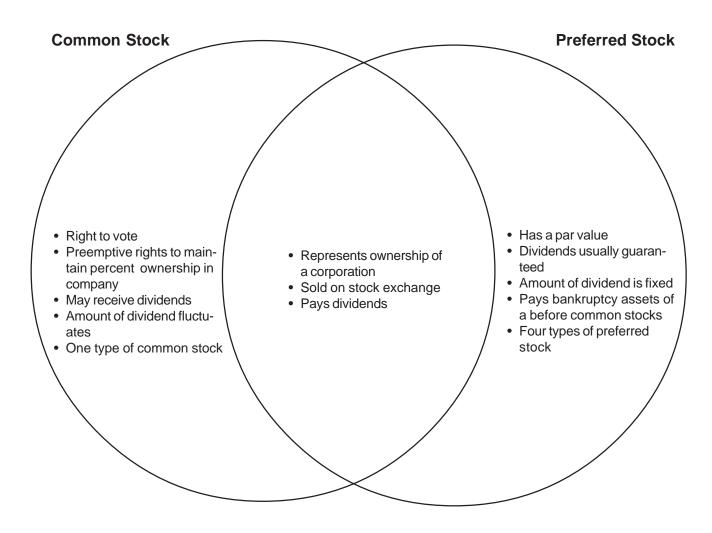


Master





Common and Preferred Stock



For the Teacher

Vocabulary in Context

Defining the Strategy

To build vocabulary, students must learn to use information from surrounding text or context to determine the meaning of an unknown word. Authors build a variety of clues into the text to help readers decode and/or define difficult words. These context clues include:

- Concrete Examples
- Contrast Clues
- Description Clues
- Definitions or Synonyms
- · Words or Phrases that Modify
- Conjunctions Showing Relationships

Vocabulary in context strategies allow students to use clues to improve their comprehension and add new vocabulary to their writing and conversation. Since it is often not practical to use a dictionary while reading, this is a skill good readers employ automatically as they encounter unfamiliar words.

Teaching the Strategy

Objectives

- Students will use various clues within text to decode and/or define unknown vocabulary encountered within reading passages.
- Students will use meanings derived from context of reading passages to improve their comprehension of the text.

Materials

Timeframe

10-15 minutes for each context clue

- Three reading passages of your choice (one copy of each per student)
- Three overheads, slides, or charts featuring each of the selected reading passages
- Overhead projector, computer display projector, or flip chart
- Marker for overheads or charts

Activity

1. Select a context clue for student practice.

Teaching the Strategy continued

Create or select three short reading passages that are strong examples of the selected clue. Use these passages for modeling, guided practice, and independent practice.

Modeling — Passage #1

- 3. Display the first passage for students.
- Read the passage aloud and circle the unknown word or term. Underline the
 words in the passage that provide clues related to the context clue you are
 teaching.
- 5. Discuss with students how these clues reveal information about the unfamiliar word. Demonstrate how you determined the definition or meaning of this word or phrase from the context clue.

Guided Practice — Passage #2

- 6. Provide each student with a copy of the second passage.
- 7. Identify the unknown word you want students to define.
- 8. Have students verbally identify the phrases or surrounding text that provide clues to the meaning of this unknown word. Have students underline these phrases on their copies of the passage as you underline them on the display copy.
- Ask students to explain the meaning of the new word based on the clues they've discovered in the text.

Independent Practice — Passage #3

- 10. Provide each student with a copy of the third passage.
- 11. Identify the unknown word you want students to define.
- 12. Ask students to work independently to identify context clues and write the meaning of the new word. Direct students to underline phrases or terms that provide clues to the definition. Check for accuracy and provide feedback for corrections.

Additional Suggestions

13. Repeat this instructional process for each type of context clue.

Teaching the Strategy continued

- 14. Give students descriptions and examples of each context clue to be used for future reference.
- 15. Have students create charts with descriptions and examples of context clues, which can be posted in the classroom for easy reference.

Skills Correlations

Essential Skills Survey

- Know how to decipher unfamiliar words using such strategies as context clues, word structure analysis, letter-sound relationships, and word histories. (e9)
- Identify, collect and/or select pertinent information while reading. (e5)
- Discriminate important ideas from unimportant ideas while reading. (e15)
- Apply, extend, and expand on information while reading. (e46)

Connecting the Strategy

When assigning a reading in your content area, prepare a host of new vocabulary words. Ask students to use context clue strategies to determine the meanings for new terms. Students should keep this list as a reference.

SOURCE

Burke, Jim. *Reader's Handbook: A Student Guide for Reading and Learning.* Wilmington, MA: Houghton Mifflin, 2002.



Concrete Examples

Learning the Strategy



When you read, finding meanings for new vocabulary words is kind of like being a detective. Authors put clues to the meaning of words in the text. If you know how to find and use context clues, you can often figure out the meaning of new words, without needing a dictionary.

Sometimes authors use examples that clarify or illustrate concepts to give you the meaning of a new word. Signal words (such as, including, for instance, to illustrate, are examples of, for example) let the reader know that an example will follow.

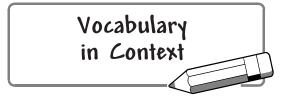
Practicing the Strategy



- 1. Review the context clue strategy before reading the passage.
- 2. Identify the unknown word you'll try to define from the passage.
- Read the passage silently, looking for any clues that could help define the word.
- 4. Using clues from the reading, explain the meaning of the new word. Share with a partner how you used context clues to determine the meaning.

Computers offer people a chance to connect but experts also see a danger in the erosion of personal interaction. "A lot of communication is <u>nonverbal</u>. A lot of it is facial expression and body language, and we lose that over the computer," says Steven Abell, a psychologist at the University of Detroit-Mercy.

Unknown Word: nonverbal Phrase:	
Meaning:	



Contrast Clues

Learning the Strategy



When you read, finding meanings for new vocabulary words is kind of like being a detective. Authors put clues to the meaning of words in the text. If you know how to find and use context clues, you can figure out the meaning of new words without a dictionary.

Sometimes authors will include the opposite meaning (antonym) to define a word. The surrounding text will give clues as to what the word is not.

Practicing the Strategy



- 1. Review the context clue strategy before reading the passage.
- 2. Identify the unknown word you'll try to define from the passage.
- 3. Read the passage silently looking for any clues that could help define the word.
- 4. Using clues from the reading expain the meaning of the new word. Share with a partner how you used context clues to determine the meaning.

As the trial continued, it became more and more obvious that the defendant was guilty. If any new evidence was presented against him, he would have no chance of an acquittal verdict.

Unknown Word: acquittal Phrase:		
Meaning:		



Description Clues

Learning the Strategy

When you read, finding meanings for new vocabulary words is kind of like being a detective. Authors put clues to the meaning of words in the text. If you know how to find and use context clues, you can figure out the meaning of new words. You won't always need a dictionary to define the new vocabulary word.

Sometimes authors will include descriptions to define a word.

Practicing the Strategy



- 1. Review the context clue strategy before reading the passage.
- 2. Identify the unknown word you'll try to define from the passage.
- 3. Read the passage silently looking for any clues that could help define the word.
- 4. Using clues from the reading expain the meaning of the new word. Share with a partner how you used context clues to determine the meaning.

Bill often uses worn-out <u>trite</u> expressions in his creative writing assignments. One of his favorite expressions is, "You can't judge a book by its cover."

Unknown Word: trite Phrase:	
Meaning:	



Definitions or Synonyms

Learning the Strategy 😹



When you read, finding meanings for new vocabulary words is kind of like being a detective. Authors put clues to the meaning of words in the text. If you know how to find and use context clues, you can figure out the meaning of new words without a dictionary.

Writers sometimes give a definition or synonym as a clue. One clue that a synonym or definition is about to follow is a comma or a dash. Other clues may be words such as called, or, that is, and in other words. This type of clue is found in textbooks.

Practicing the Strategy



- 1. Review the context clue strategy before reading the passage.
- 2. Identify the unknown word you'll try to define from the passage.
- 3. Read the passage silently looking for any clues that could help define the word.
- 4. Using clues from the reading expain the meaning of the new word. Share with a partner how you used context clues to determine the meaning.

Madelyn is an actuary, that is, a person who uses statistical calculations to determine insurance rates and premiums.

Unknown Word: actuary
Phrase:
Meaning:



Words or Phrases that Modify

Learning the Strategy 😹



When you read, finding meanings for new vocabulary words is kind of like being a detective. Authors put clues to the meaning of words in the text. If you know how to find and use context clues, you can figure out the meaning of new words. You won't always need a dictionary to define the new vocabulary word.

Modifiers such as adjectives, adverbs, or phrases and clauses often provide clues to the meanings of unknown words.

Practicing the Strategy 💢



- 1. Review the context clue strategy before reading the passage.
- 2. Identify the unknown word you'll try to define from the passage.
- 3. Read the passage silently looking for any clues that could help define the word.
- 4. Using clues from the reading expain the meaning of the new word. Share with a partner how you used context clues to determine the meaning.

Wayne is considered to be the most disruptive student at Atlantic Central High School. He has not passed any classes during his four years at Atlantic. Each day, in almost every class, Wayne either falls asleep or gets sent to the office for misbehaving. Teachers and administrators consider Wayne to be incorrigible.

Unknown Word: incorrigible Phrase/modifiers:	
Meaning:	



Conjunctions Showing Relationships

Learning the Strategy 💥

When you read, finding meanings for new vocabulary words is kind of like being a detective. Authors put clues to the meaning of words in the text. If you know how to find and use context clues, you can figure out the meaning of new words. You won't always need a dictionary to define the new vocabulary word.

Authors give clues that begin with conjunctions showing the relationships between words. Coordinating conjunctions include and, but, or, nor, for, and yet. Subordinating conjunctions are since, because, even though, if, just as, when, whenever, until, and although. These clues allow readers to connect unfamiliar words with familiar words.

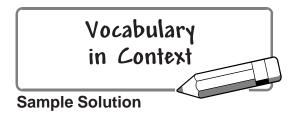
Practicing the Strategy



- 1. Review the context clue strategy before reading the passage.
- Identify the unknown word you'll try to define from the passage.
- Read the passage silently looking for any clues that could help define the word.
- 4. Make predictions about the meaning of the new word. Be prepared to explain how you used context clues to determine the meaning.

Because Kenny keeps to himself in social situations and would prefer to be home alone, people often consider him to be introverted.

Unknown Word: introverted Phrase:	
Meaning:	



Concrete Examples

Computers offer people a chance to connect but experts also see a danger in the erosion of personal interaction. "A lot of communication is <u>nonverbal</u>. A lot of it is facial expression and body language, and we lose that over the computer," says Steven Abell, a psychologist at the University of Detroit-Mercy.

Unknown word: nonverbal

Phrase: A lot of communication is <u>nonverbal</u> ... facial expression and body language.

Meaning: Nonverbal communication means without words, with the message being conveyed by facial expressions and body language.

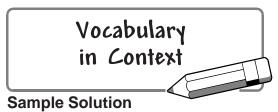
Contrast Clues

As the trial continued, it became more and more obvious that the defendant was guilty. If any new evidence was presented against him, he would have no chance of an <u>acquittal</u> verdict.

Unknown word: acquittal

Phrase:... it became more and more obvious that the defendant was guilty. ... he would have no chance of an <u>acquittal</u> verdict.

Meaning: A defendant who has not been proved guilty beyond a reasonable is judged not guilty and cleared of the charges.



Description Clues

Bill often uses worn-out trite expressions in his creative writing assignments. One of his favorite expressions is "You can't judge a book by its cover."

Unknown Word: trite

Phrase: ... uses worn-out, <u>trite</u> expressions ...

Meaning: Trite expressions have been repeated so often that they have lost their impact on the reader because of overuse.

Synonyms

Definitions or Madelyn is an <u>actuary</u>, a person who uses statistical calculations to determine insurance rates and premiums.

Unknown Word: actuary

Phrase: An <u>actuary</u> uses statistical calculations to determine insurance rates and premiums.

Meaning: A mathematician employed by an insurance company to calculate premiums and rates using risk factors obtained from experience tables.



Sample Solution

Words or Phrases that Modify The most disruptive student at Atlantic Central High School. He has not passed any classes during his four years at Atlantic. Each day, in almost every class, Wayne either falls asleep or gets sent to the office for misbehaving. Teachers and administrators consider Wayne to be <u>incorrigible</u>.

Unknown word: incorrigible

Phrase/modifiers: The most disruptive student ... considered to be completely <u>incorrigible</u>.

Meaning: An incorrigible person misbehaves by the normal standards of society and cannot be corrected or reformed.

Conjunctions Showing Relationships

Because Kenny keeps to himself in social situations and would prefer to be home alone, people often consider him to be <u>introverted</u>.

Unknown word: introverted

Phrase: Because Kenny keeps to himself in social situations and would prefer to be home alone...

Meaning: introverted must mean a personality or behavior where a person would rather be alone than with other people.