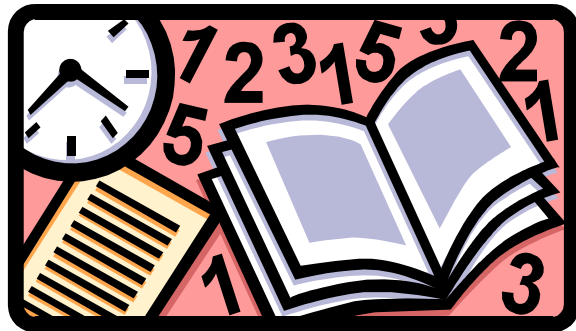


Reading for Life Volume 2



A Resource of Instructional and Curricular
Activities to Assist ABE Learners

Reading for Life – Volume 2

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Reading for Life

Maps

Unit 10

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Category: Maps

Daily Living Activities

- Have available a city, state, USA and world map, a globe and an Atlas. Find where the school is on each of the maps. Have students show the country and city in which they were born.
- Determine the differences between different types of maps, the globe and the Atlas.
- Using a world map and globe, point to the same country/city on each.
- Find maps in newspapers and magazines.
- Look at additional kinds of maps such as special purpose maps. (Example: weather map) On any map, find North, South, East and West.
- Learn to use the Internet to get directions using a tool such as MapQuest.
- State Map
 1. Discuss what the signs and symbols mean and go through each item in the legend/key.
 2. How can you tell the size of a city by looking at the map? Where can you find a listing of the size of each city?
 3. How can you look up the location of a city?
 4. What can you learn about the state of Minnesota by looking at both sides of the map?
 5. Find the distance between two towns or cities.
 6. How will you know whether the road is a two or four-lane highway?
 7. Plan a trip within the state of Minnesota. Show the route on the map using a colored highlighter. Determine how many miles you will travel. Write the directions on a sheet of paper. Estimate the number of miles using the scale of miles. Estimate the length of time it will take you to complete the trip. Compare your chosen route with that found through MapQuest or similar Internet service.
 8. If you do not have a car, what other type of transportation could you use for your planned trip?
- Plan a trip to another country. What is the time difference between your present home and the country to which you are traveling? What will the weather be like? How will you get there? How long will the trip take?
- Have students draw a building map or a map of the place where he/she lives.

Miscellaneous Map Vocabulary Go over the words. Have the learners write the words and then practice reading them. Add words to the list.

sign	symbol	legend	key
direction	represent	north	south
east	west	scale	miles
up	down	freeway	highway
transportation	continent	county	country
state	globe	atlas	map
distance	road map	tourist	travel
route	right	left	street
avenue	boulevard	lane	drive
road	pavement	far	trip
location	street map	interstate	local

Map Abbreviations

Write the meaning of each abbreviation.

St. _____ Ave. _____

NE _____ NW _____

SE _____ SW _____

Blvd. _____ Ln. _____

Hwy _____ N _____

S _____ E _____

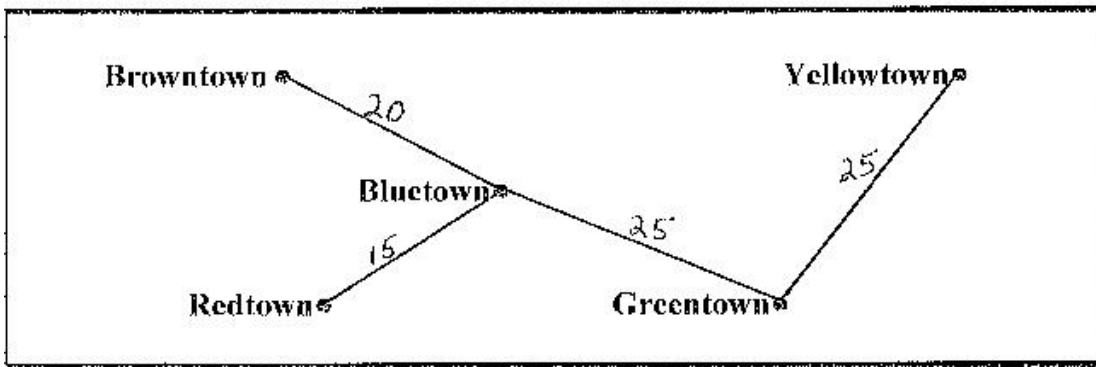
W _____

Distance...How Far?

Estimating Distance Use blocks or miles. Make your best guess, and then look for accurate answers.

1. How far is it from where you live to your school? _____
2. How far is it from your home to the nearest grocery store? _____
3. How far is it from Minneapolis to Rochester, Minnesota? _____
4. How far is it from your home or school to the nearest bus stop? _____

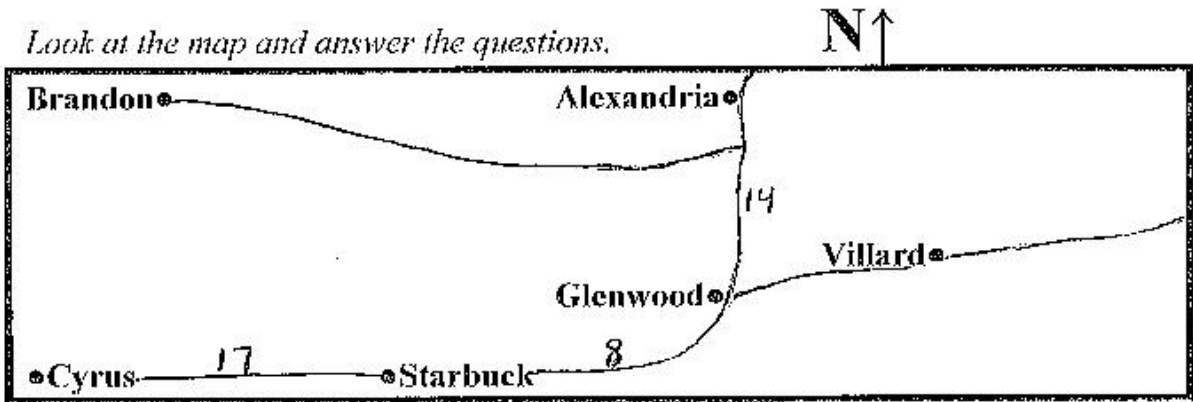
Look at the map and answer the questions.



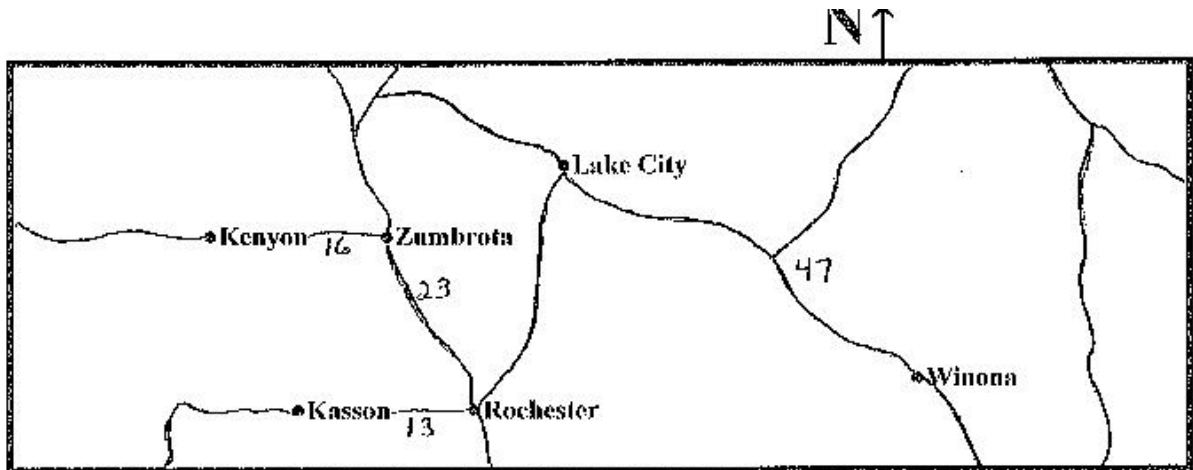
1. What is the distance between Redtown and Bluetown? _____
2. How far is it from Greentown to Yellowtown? _____
3. You live in Browntown and want to go shopping in Bluetown. How many total miles will you drive to Bluetown and back? _____
4. What is another word for going to some place and back? _____
5. If you drive from Browntown to Greentown, what other town will you pass on your trip? _____
6. What is the total distance between Browntown and Greentown? _____

More Maps

Look at the map and answer the questions.



1. What direction will you drive if you begin in Glenwood and drive to Alexandria? _____
2. Cyrus is (direction) _____ of Starbuck.
3. How far is it from Starbuck to Glenwood? _____
4. If you are driving north from Glenwood, will you turn right or left to go to Brandon? _____



1. How far is it from Lake City to Winona? _____
2. You are driving from Rochester to Kenyon. If you drive northwest from Rochester, will you turn right or left when you get to Zumbrota? _____
3. Winona is (direction) _____ of Rochester.
4. Lake City is (direction) _____ of Winona.



Write the name of the state next to the abbreviation. Choose from the list.

Minnesota	Montana	California	Texas
Illinois	Iowa	Oregon	Maine
South Dakota	Washington	North Dakota	Wyoming
Wisconsin	Idaho	Arizona	New Mexico

WA _____
 CA _____
 MT _____
 ND _____
 TX _____
 IA _____
 IL _____
 AZ _____

OR _____
 NM _____
 WY _____
 SD _____
 MN _____
 WI _____
 ME _____
 ID _____

United States Map (continued)

Write the names and abbreviations of other states that you know. See who can get the most. Make a list of sources of this information. _____

Look at the map of the United States on page 8 and answer the following questions.

1. What state is north of Iowa? _____
2. What two states are next to Minnesota on the west? _____
3. If you started your trip in North Dakota, in what direction would you drive to end in the state of Texas? _____
4. Is Wisconsin to the east or west of Minnesota? _____
5. Minnesota is located next to Illinois. True False
6. Name a state that is on the West Coast of the United States. _____
7. What state is located in the northeast corner of the United States? _____
8. Name the largest state south of Minnesota. _____
9. What country is north of Minnesota? _____ Write the name of the country on the north side of the map.
10. What direction will you go if you want to drive from California to Minnesota? _____ Draw your route on the map.
11. On the west side of the map, write Pacific Ocean.
12. On the east side of the map, write Atlantic Ocean.
13. Write Mexico on the south side of the map below New Mexico.
14. In what direction would you travel if you wanted to go from Minnesota to Alaska? _____
15. In what direction would you travel if you wanted to fly from Minnesota to Hawaii? _____

Following Directions N↑

North, South, East, West, Left, Right

						End
Begin•						

Pretend this graph is a map and follow the directions found on page 11.

Following Directions

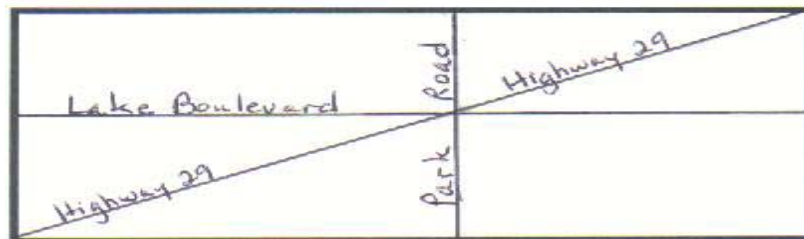
Use the map on page 10 and follow the directions. As you travel, draw a line from point to point.

1. From the “Begin” block, travel three blocks east and put an x on that block.
2. From that block travel 2 blocks north and write the word “state” on the block.
3. Turn right and go 2 blocks. Write “Minnesota” on that block.
4. Go south 1 block, turn west and go 4 blocks. Write the word “miles” in the block.
5. Travel north 4 blocks and write the word “street” in the block.
6. Turn left 1 block, south 2 blocks and east 3 blocks. Write the word “map” in the block.
7. You have been traveling east. Will you turn right or left to go north? _____
8. From the “map” block, travel north 2 blocks and east 3 blocks. Write the word “direction” in the block.
9. Travel two blocks south to the “End” block.
10. The “state” block is what direction from the “miles” block? _____
11. The “Minnesota” block is what direction from the “street” block? _____
12. You are traveling north from the “x” block. Will you turn right or left to get to the “end” block? _____
13. Write directions for traveling from the northwest corner of this map to the southeast corner of this map. _____

Minnesota Map

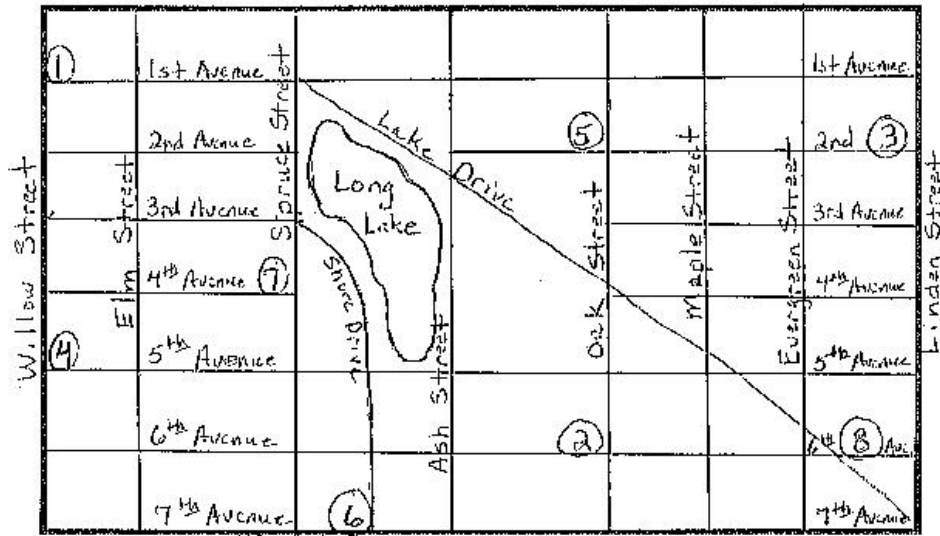


1. Label the directions on the map: **North, South, East and West.**
2. Which city is west of Duluth? _____
3. Caledonia is located in what part of the state? _____
4. In what part of the state is Brandon located? _____
5. Which town is farthest north? _____
6. What city is located in central Minnesota? _____



1. Label this map North, South, East, West, NE, NW, SE and SW.
2. Park Road runs _____ to _____.
3. Lake Boulevard runs _____ to _____.
4. State Highway 29 runs _____ to _____.

Street Map



Using left, right and direction words...

1. Explain the route you would take from number 1 to number 2. _____

2. Explain the route you would take from number 8 to number 4. _____

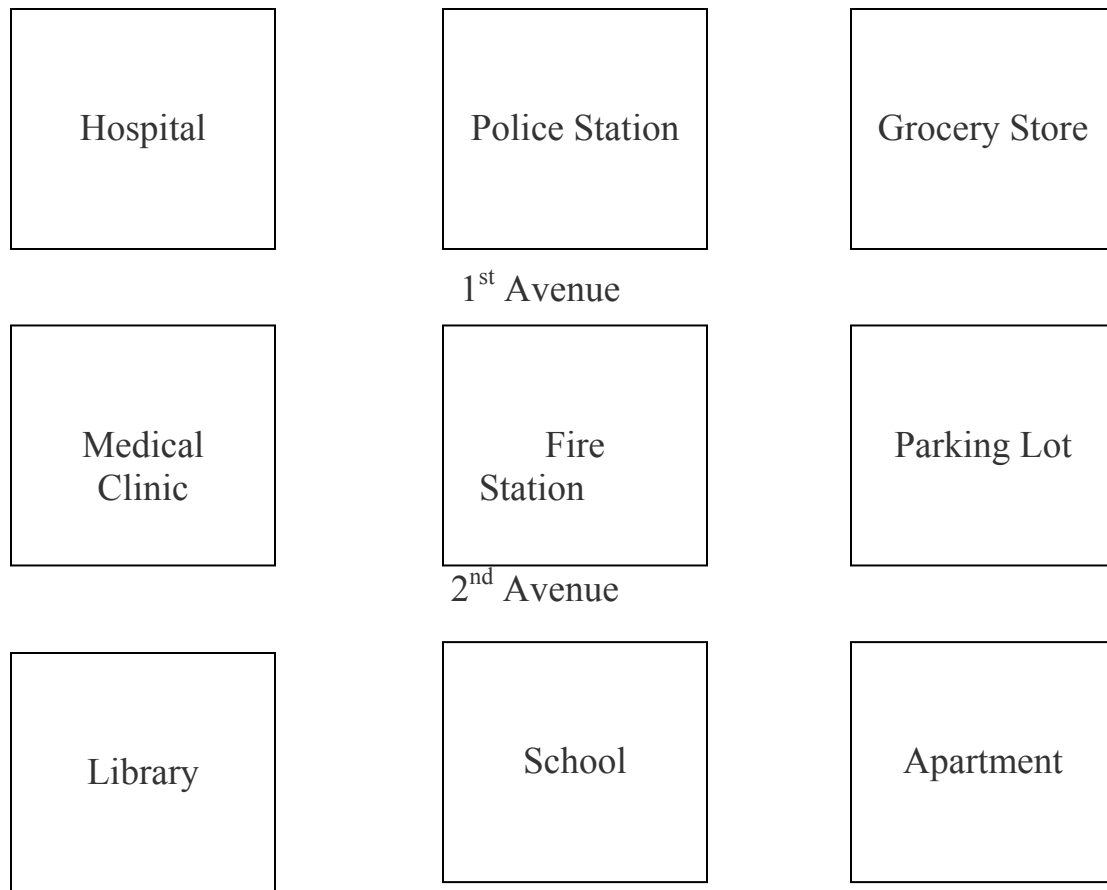
3. Explain the route you would take from number 4 to number 8. _____

4. Explain the route you would take from number 6 to number 4. _____

5. Explain the route you would take from number 2 to number 3. _____

6. Explain the route you would take from number 7 to number 5. _____

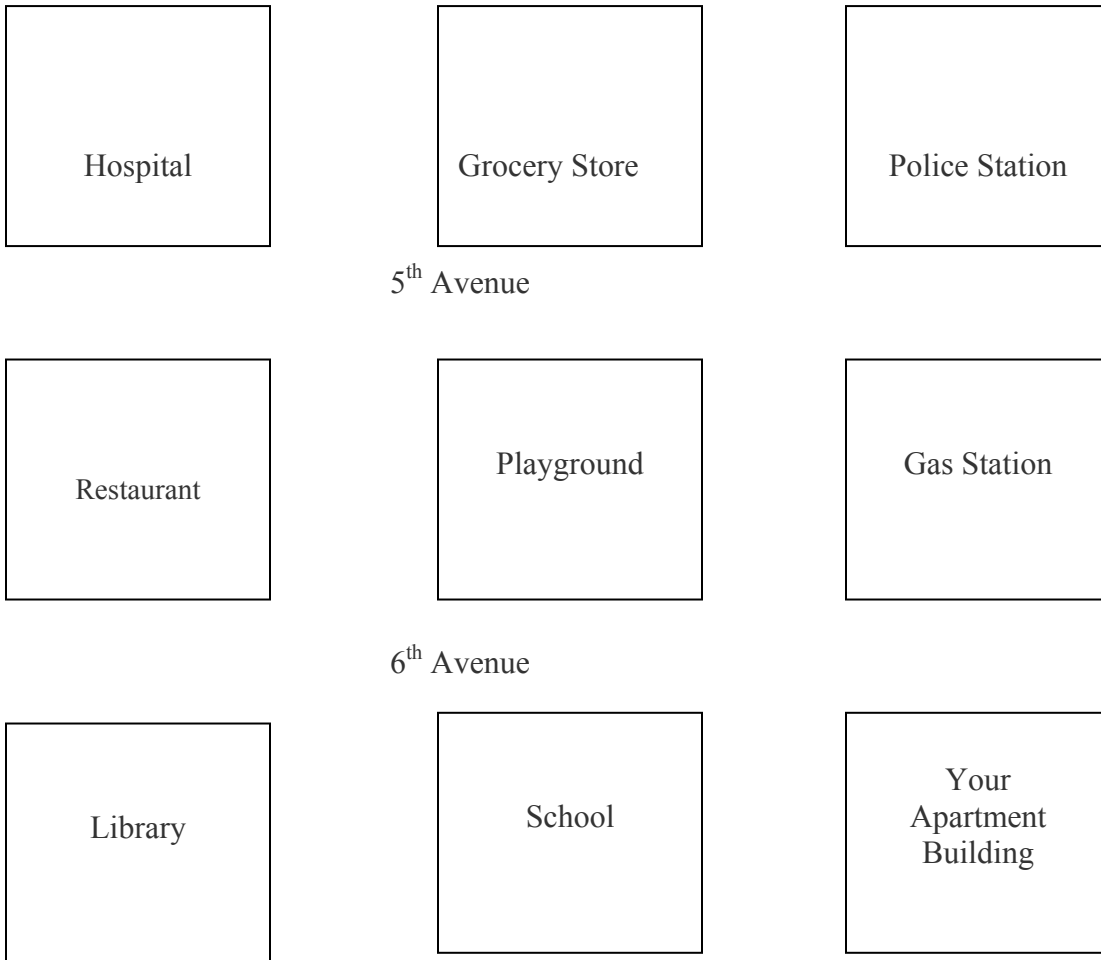
7. What streets do you cross when you go from number 3 to number 5?



Write **Blue Street** in the space between Medical Clinic and Fire Station. Write **Red Street** between the Fire Station and Parking Lot.

- The grocery store is located
 - on Blue Street.
 - on 2nd Avenue.
 - on the corner of Red Street and 1st Avenue.
- The school is next to
 - the Medical Clinic.
 - the Hospital.
 - the Library.
- You can park your car on
 - Red Street and 1st Avenue.
 - Blue Street and 2nd Avenue.
- Where is the library?
 - It's on 1st Avenue.
 - It's on 2nd Avenue.
 - It's on Red Street.
- The Police Station is between
 - the Fire Station and the school.
 - the Medical Clinic and the library.
 - the Hospital and Grocery Store.
- Begin at the school. Go north on Red Street to 1st Avenue. Turn west one block past Blue Street. What building is on your left?

Block Map



Write **Cloud Street** between the Restaurant and Playground. Write **Sun Street** between the Playground and Gas Station

1. Where is the grocery store? _____

2. Where is your apartment building located? _____

3. In what direction do the avenues run? _____
4. In what direction do the streets run? _____
5. What buildings are on each side of the school? _____

Answer Key – Unit 10 Map

Page 5

street avenue
northeast northwest
southeast southwest
boulevard lane
highway north
south east
west

Page 6

1. answers vary
2. answers vary
3. approx. 85 miles
4. answers vary
 1. 15 miles
 2. 25 miles
 3. 40 miles
 4. round trip
 5. Bluetown
 6. 45 miles

Page 7

1. north
2. west
3. 8 miles
4. left
 1. 47 miles
 2. left
 3. east
 4. northwest

Page 8

Washington	Oregon
California	New Mexico
Montana	Wyoming
North Dakota	South Dakota
Texas	Minnesota
Iowa	Wisconsin
Illinois	Maine
Arizona	Idaho

Page 9

1. Minnesota
2. North Dakota, South Dakota
3. south
4. east
5. False
6. California, Washington or Oregon
7. Maine
8. Texas
9. Canada
10. east
11. Pacific Ocean – west
12. Atlantic Ocean – east
13. Mexico – South
14. northwest
15. southwest

Page 12

2. Moorhead
3. southeast
4. southwest
5. Warroad
6. Staples
 2. south to north
 3. west to east
 4. southwest to northeast

Page 13

Answers vary

Page 14

- | | | |
|-----|-----|------------------|
| 1.C | 2.C | 3.A |
| 4.B | 5.C | 6.Medical Clinic |

Page 15 (Answers vary)

1. Between Cloud and Sun Street on 5th Avenue
2. On the corner of 6th Avenue and Sun Street.
3. east to west
4. north to south
5. Library and Apartment

Reading for Life

Graphs

Unit 11

Page #

18	Graph Activities and Vocabulary
19	Music Preferences Graph
20	The United States Deficit Graph
21	Population Growth Map and Graph Activity
22	Population Growth Graphs Continued
23	Uninsured by Income Graph
24	Deaths from Smoking Graph
25	Tornadoes in Minnesota Graph and Activity
26	Tax Dollar Graph
27	Vacation Days Around the World Graph and Activity
28	Fastest Growing Careers in Minnesota Graph
29	Answer Key

Category: Graphs

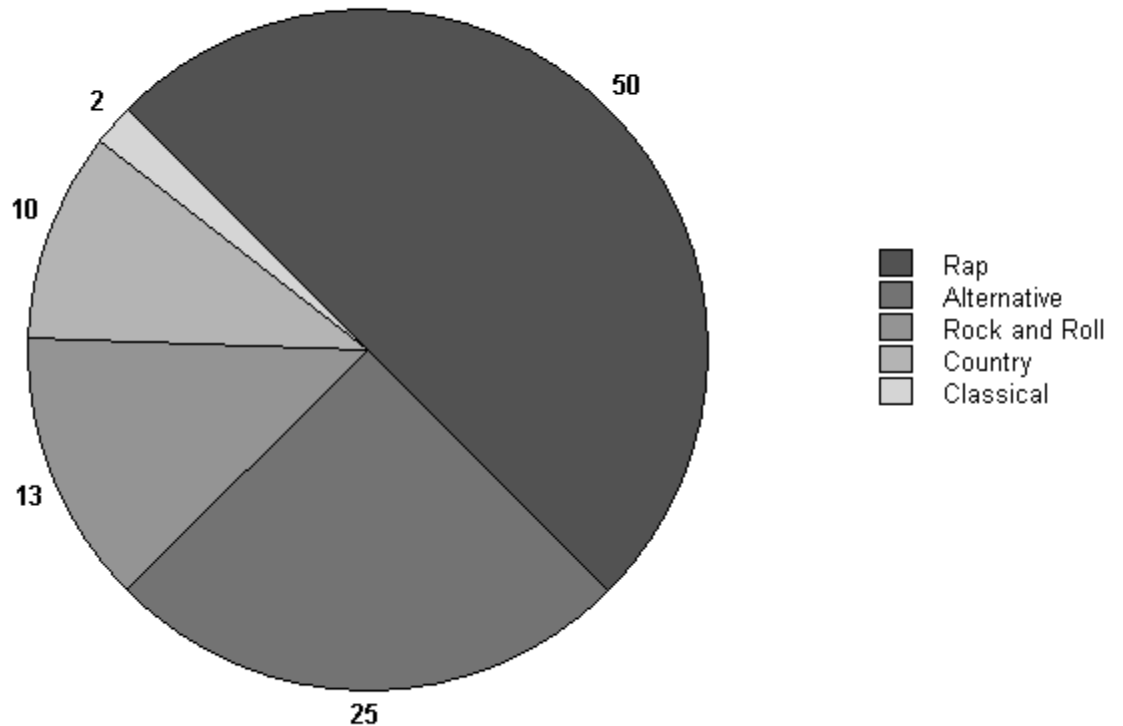
Daily Living Activities

- Look for graphs in newspapers and magazines. What do the graphs tell? What are names of the different kinds of graphs?
- After looking at different types of graphs, determine the difference between circle/pie, bar and line graphs.
- Survey the students in your class to determine the continent on which they were born. Have the students design a pie/circle graph showing the information. (Asia, Europe, South America, North America, Africa, Australia, Antarctica)
- Ask the students to brainstorm ideas for graphs they would like to make. Make one circle, one bar and one line graph. Is it possible to report the same information on all three types of graphs?
- Graph ideas could include:
 1. Pie graph showing student's activities in a 24-hour day
 2. Record of a favorite sport's team
 3. Weather patterns for a week or month
 4. School Attendance
 5. Monthly expenses

Misc. Graph Vocabulary (*Add your own words to this list.*)

circle	bar	line	graph
trends	part	whole	number
negative	positive	x-axis	y-axis
occupation	growth	career	change
rate	projected	employment	percent
million	billion	increase	decrease
highest	lowest	same	different
smoking	non-smoker	life span	compare

Music Preferences in Young Adults 14 to 19



Source: Statistics from data! Pie Charts www.statcan.ca/english/edu/power/ch9/piecharts/pie.htm

1. What is the name of this kind of graph? _____
2. What kind of music is most popular with youth, ages 14-19? _____
3. What type of music is least popular for this age group? _____
4. The numbers represent _____ of the whole. Write a percent sign by each of the numbers on the side of the graph.
5. What is the total of all of the percentages? _____
6. Using the same categories of music choices, ask the students to make a pie chart/circle graph reflecting their music preferences. How do the choices compare?

Note: When drawing a pie chart, chart the choices from the largest to the smallest in a clockwise direction.



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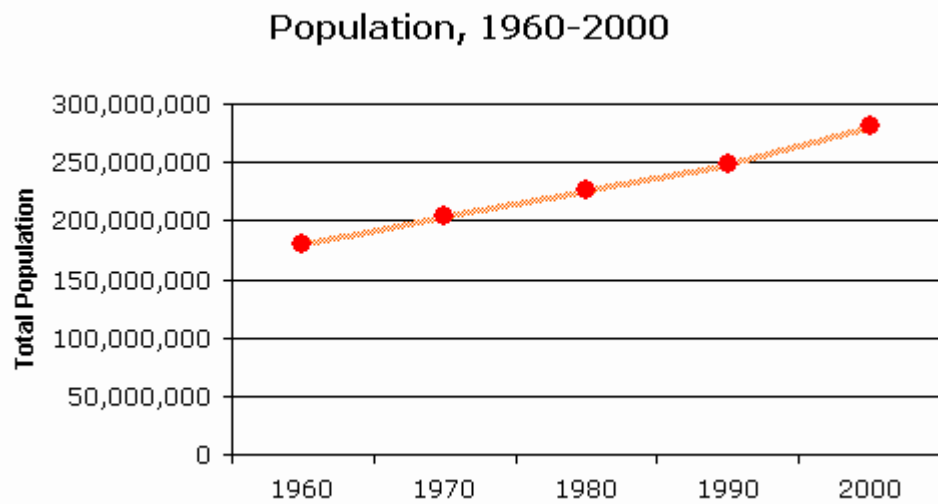
Note: This newspaper is an excellent source for Current Events. Samples can be viewed at: www.newscurrents.com

1. This type of graph is called a _____ graph.
2. In what years, did the budget show a surplus? _____
3. After studying this graph, do you have any concerns about the financial status of the United States? If so, what are your concerns?

4. The budget deficit in 2004 was:
 - a. \$422,000
 - b. \$422,000,000
 - c. \$422,000,000,000

United States

POPULATION GROWTH



Source; [www.censuscope.org](http://www.censusscope.org)

MINNESOTA POPULATION GROWTH

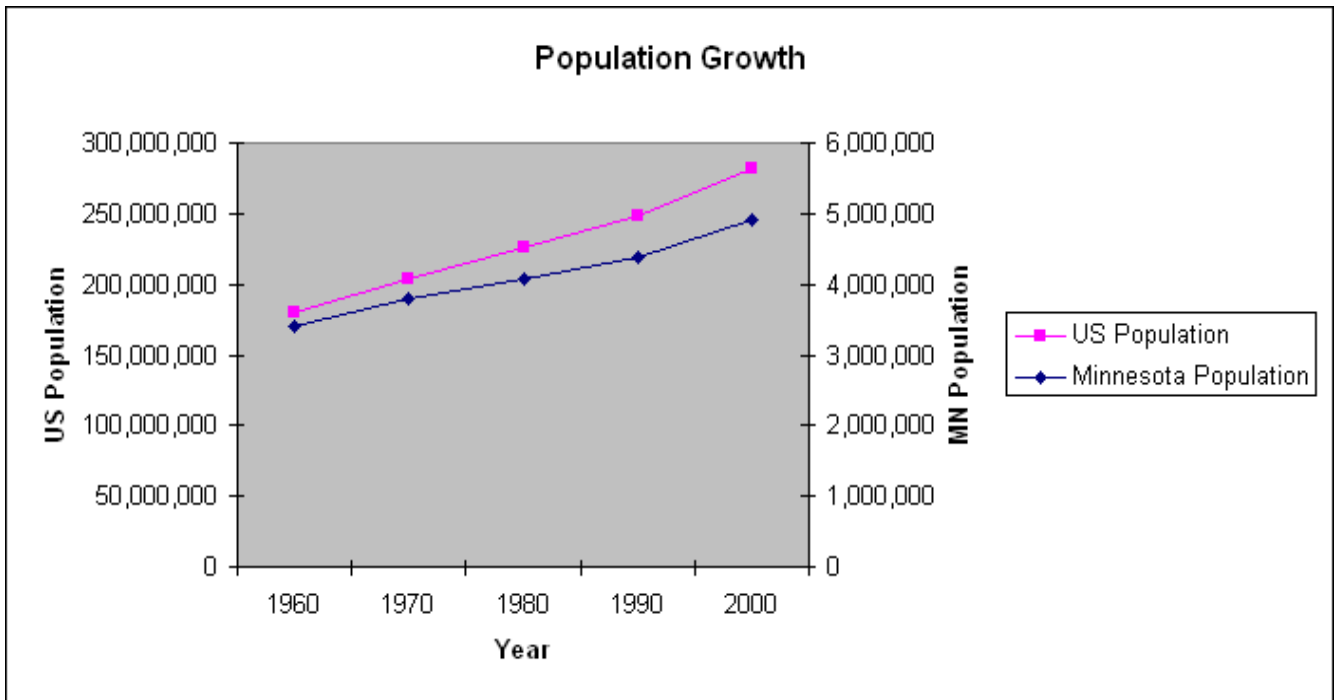
1960	3,413,854
1970	3,806,103
1980	4,075,970
1990	4,375,099
2000	4,919,479

Source: www.lmic.state.mn.us/datanetweb/maps/growth

Use the Minnesota population statistics to construct a line graph similar to the United States Population Growth Graph.



Combined United States and Minnesota Population Growth, 1960-2000



Sources: www.lmic.state.mn.us/datanetweb/maps/growth

Refer to the population graphs on pages 21 and 22 to answer the questions.

1. What kind of graph is used to show the population growth? _____
2. Was the population growth of Minnesota similar to the population growth of the United States from 1960 to 2000? _____
3. What was the population of Minnesota in 2000? _____
4. True or False. The population in Minnesota did not change between 1970 and 1980. _____
5. Based on the United States graphs, do you think the population of the United States will reach 300,000,000 by 2010? _____
6. Go to www.censusscope.org (under Charts and Trends, click on population) and find the actual population figures for the United States in each decade beginning with 1960. Write the figures here.

Note of interest: The earth's population has tripled in the last 100 years.

Uninsured by Income



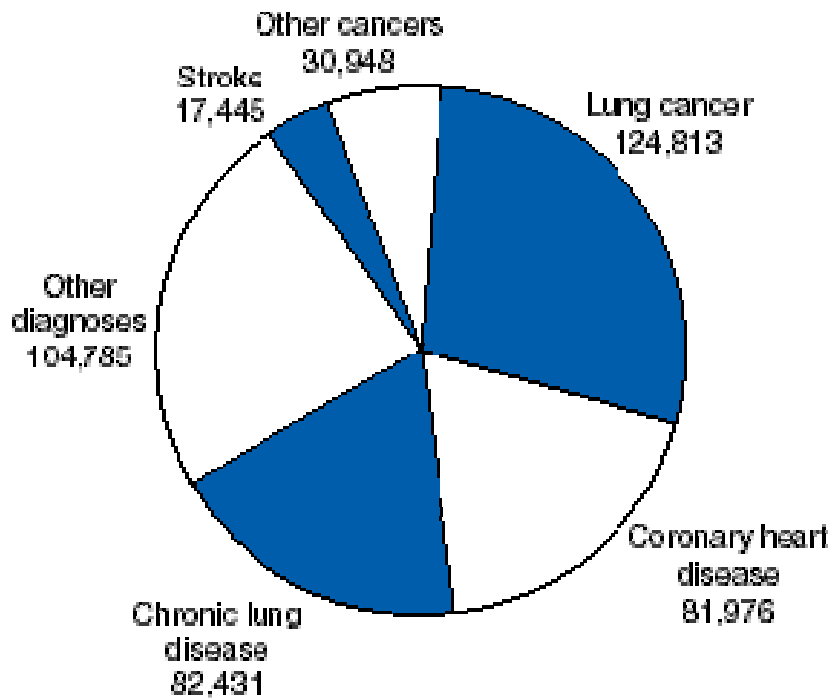
This chart shows only Americans under 65 years old. Medicare takes care of many of the medical expenses for older Americans.

Source: www.newscurrents.com

1. This bar graph shows that
 - a. people with low incomes are most likely to have insurance.
 - b. Americans least able to afford health care are most likely to be uninsured.
 - c. Most people get health insurance through their employers.
2. What percentage of Americans who earn less than \$5000 are uninsured? _____
3. Americans that earn _____ are most likely to be insured.
4. What would be a reason for an individual to not carry insurance?

Targeting Tobacco Use: The Nation's Leading Cause of Death

442,398 U.S. Deaths Attributable Each Year to Cigarette Smoking*



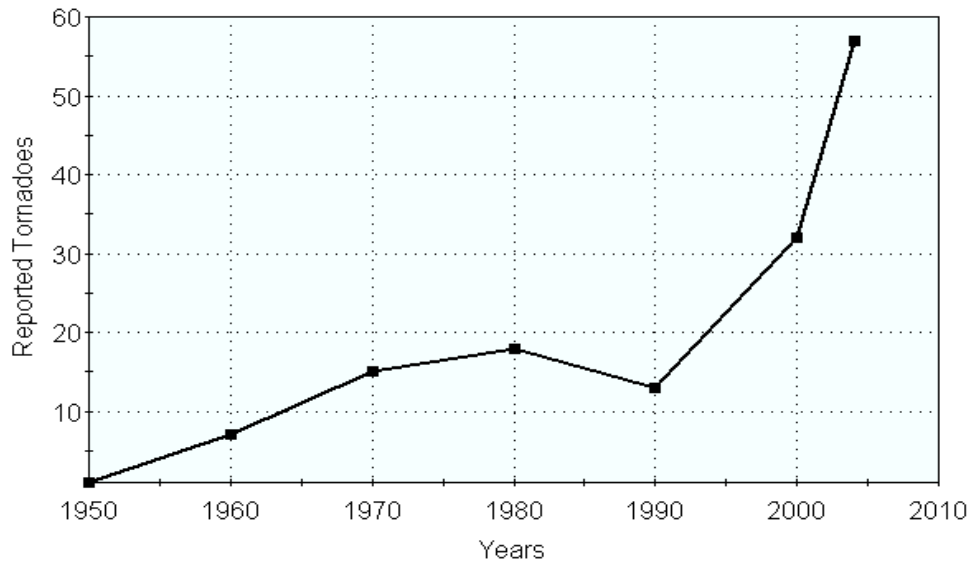
This graph can be viewed on line at: www.cdc.gov/nccdphp/aag/aag_osh.htm

*Average annual number of deaths, 1995–1999.

Source: CDC. Annual smoking-attributable mortality, years of potential life lost, and economic costs—United States—1995–1999. MMWR 2002;51(14):300–3.

1. How many United States citizens die from cigarette smoking each year? _____
2. According to this graph what is the leading cause of death caused by cigarette smoking? _____
3. True or False - This graph shows the number of people who do not die, but suffer a serious illness caused by smoking. _____
4. Develop a pie chart/circle graph concerning smoking habits of the students in your class. Example: current smokers, those that have quit, and those that have never smoked

Tornadoes in Minnesota

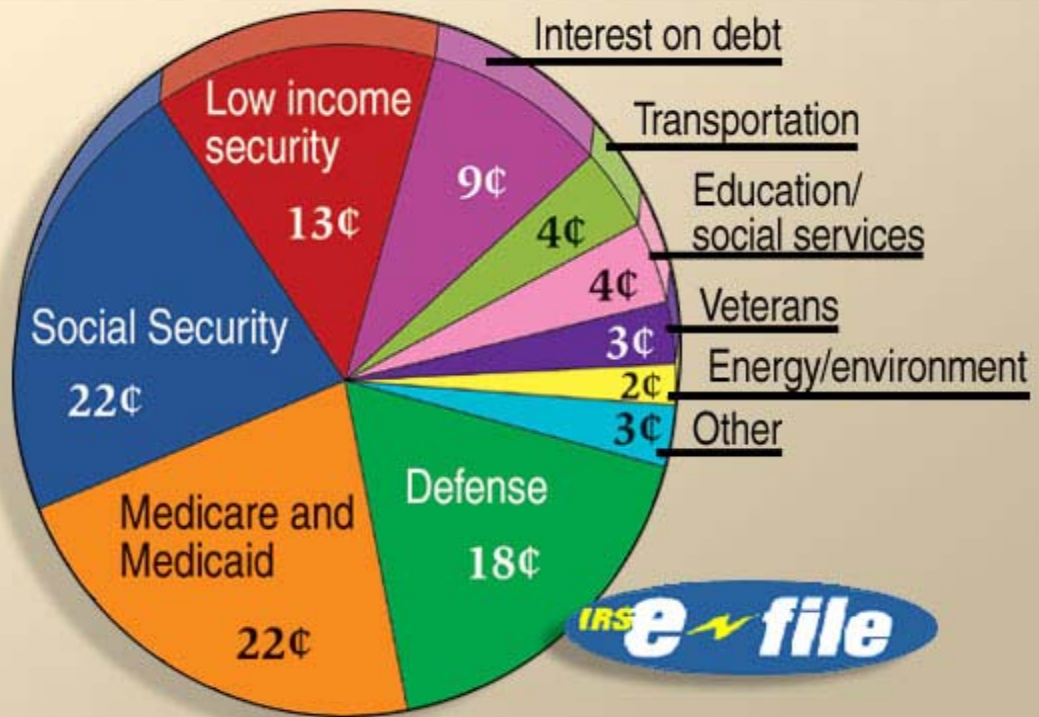


Source; Minnesota State Climatology Office

Star Tribune

1. According to this graph, what trend would you report concerning tornadoes in Minnesota? _____
2. In what decade were less tornadoes reported than in the previous decade? _____
3. How many tornadoes were reported in 2004? _____
4. Draw a line or bar graph in the box below showing the daily high temperatures at your school for a one week period. Label the x and y axis of your graph.

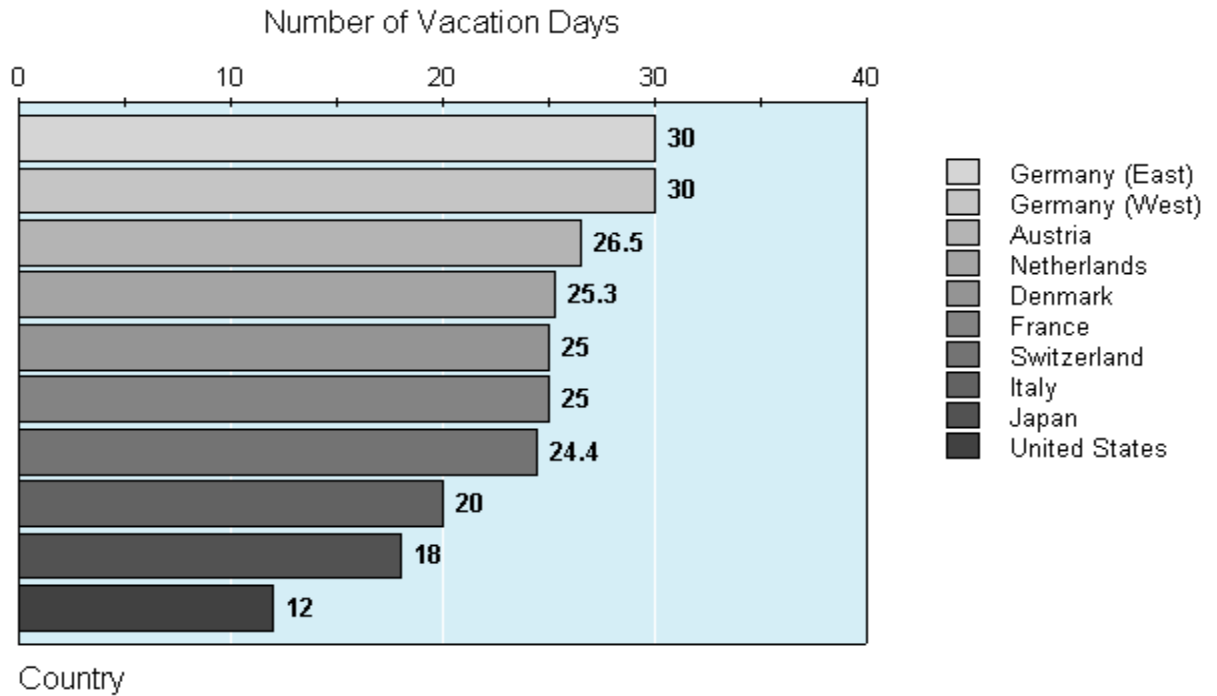
\$\$ How the Tax Dollar is Spent \$\$



Source: Knowledge Unlimited 2003

1. What can you learn from this graph? _____
2. According to this pie graph, the two biggest programs that taxes pay for are
 - a. Defense and Low Income Security
 - b. Education and Social Security
 - c. Social Security and Medicare and Medicaid
3. According to this graph, how much of each tax dollar is used to pay for the interest on debt? _____
4. On what do we spend the least of our tax dollar? _____
5. Do you think this pie graph would look different for the current year? If so, what changes might be made and why? _____

Vacation Days Around the World



Source: Heidi Sylvester, F.A.Z. Weekly

1. According to this bar graph, what country has the least vacation days?

2. East and West Germany each have _____ vacation days.
3. Label the name of the country on each bar of the graph.
4. Switzerland has less vacation days than what countries? _____

5. Switzerland has more vacation days than what countries? _____

Make Your Own Graph Activity

Use the following statistics and make a graph about carbon dioxide pollution.

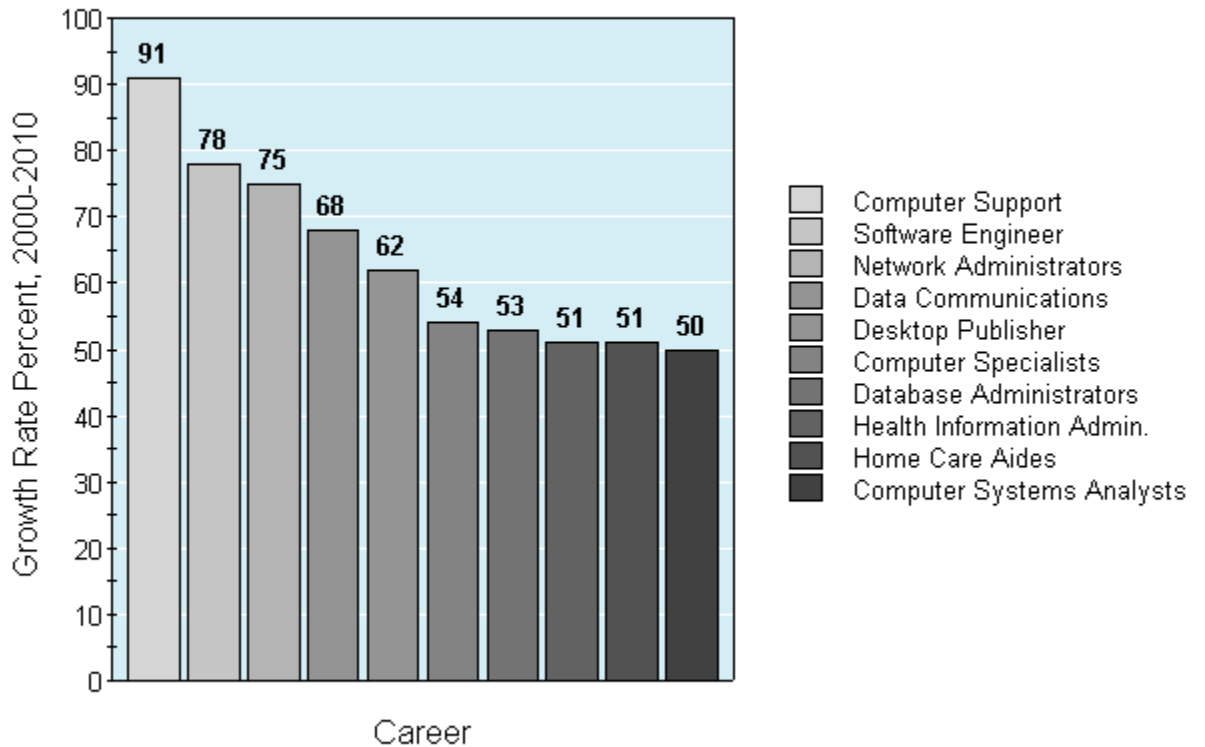
United States: 24% China: 14%

Russia: 6% Japan: 5%

Source: Knowledge Unlimited

www.knowledgeunlimited.com

Fastest Growing Careers in Minnesota, 2000-2010



Source: *Minnesota Department of Economic Security*
www.iseek.org

1. Which two careers are projected to grow at the same rate? _____

2. Which computer occupation is not projected to reach above a 50% growth rate?
3. What do all except one of the growing careers have in common? _____

4. What career is different than the others and how is it different? _____

5. What career is projected to have the fastest percent of growth in the next 10 years? _____

Answer Key: Graphs

Page 19

1. Pie Graph or Circle Graph
2. Rap
3. Classical
4. percentages
5. 100%
6. Answers vary

Page 20

1. bar
2. 2000 and 2001
3. Answers vary...huge deficit
4. 422 billion (422,000,000,000)

Page 21

Make your own line graph

Page 22

1. Line graph
2. Yes
3. 4,919,479 (almost 5 million)
4. False
5. Yes
6. 1960 – 179,323,175
1970 – 203,302,031
1980 – 226,545,805
1990 – 248,709,873
2000 – 281,421,906

Page 23

1. b
2. 39.8%
3. \$50,000 and over
4. Answers vary

Page 24

1. 442,398
2. Lung Cancer
3. False
4. Answers vary

Page 25

1. The number of tornadoes is increasing.
2. 1990
3. 58
4. Answers vary

Page 26

1. How \$1 of taxes is spent by the Federal Government
2. c
3. \$.09
4. Energy and Environment
5. Answers vary

Page 27

1. United States
2. 30
3. Label each country
4. Germany (East), Germany (West), Austria, Netherlands, France, Denmark
5. Italy, Japan, United States

Page 28

1. Health Information Administration, Home Care Aides
2. Computer Systems Analysts
3. All are computer related careers.
4. Home Care Aides, it is not a computer job.
5. Computer Support

Reading for Life

Menus

Unit 12

Page #

31	Menu Activities and Vocabulary
32	Ron's Restaurant Menu and Questions
33	Betty's Breakfasts Menu and Questions
34	Sense or Nonsense
35	Answer Key

Category: Menus

Daily Living Activities

- Teachers and students collect menus from a variety of restaurants. Many restaurants have take-out menus available. Ask students to identify menu words that they do not understand. Make a list of words.
- Place the words in the first column (bold print below) on large pieces of paper in the front of the room. Write the other words on index cards and put them in a basket. Have students choose a word from a basket and take turns putting their words under the correct category.

Categories

Appetizers

Soups

Sandwiches

Beverages

Entrees

Desserts

Specials

Salad

Words for each Category

Roast Chicken

Apple Pie

Chicken Noodle

Coffee

Shrimp Cocktail

Hamburger

Tossed

Cake

Caesar

Sirloin Steak

Onion Rings

Catch of the Day

House Dessert

BLT

Ice Cream

Clam Chowder

Soda

Milk

- Ask the students to design a menu for a restaurant they would like to own and operate. Include prices for each item.
- Search the Internet for menus from popular restaurants. Type name of restaurant and menu in the “search” box.. Example: Burger King Menu. Ask the students to look for words they don’t understand. Have them order a complete meal. Determine the total cost including tax and tip (if applicable).

Miscellaneous Menu Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

appetizers

soup

sandwich

beverage

entrée

dessert

special

restaurant buffet

fast-food

sit-down

drive-through

deli

host/hostess

waiter/waitress

wait-staff

a la carte

tip

gratuity

small

medium

large

super-size

jumbo

regular

deep-fried

vegetarian

spicy

rare

well-done

cashier

reservation

takeout

order

menu

booth

counter

entrance

ladies’ room

men’s room

breakfast

lunch

dinner

brunch

cheapest

expensive

total

grill

side order

soda

soft drink

salad

Ron's Restaurant

Appetizers

Onion Rings.....\$2.50
Shrimp Cocktail... \$4.99
Cheese Nachos.....\$2.99

Sandwiches

Hamburger.....\$2.95
Tuna Salad.....\$3.25
Grilled Cheese..... \$2.75

Beverages

Coffee..... \$.95
Soft Drinks..\$1.29

Soup Cup...\$1.50 Bowl...\$2.75

Chicken Noodle
Vegetable Beef
Clam Chowder

Entrees

(Includes soup or salad, choice of potatoes and a vegetable.)

Bar-B-Q Ribs..... \$8.95
Roast Beef..... \$9.95
Sirloin Steak..... \$10.25
Walleye.....\$11.50

Milk.....\$.75
Tea.....\$.85

Today's Special: Cup of Soup, Chicken Salad Sandwich and Soda..\$4.99

Study the menu and answer the questions.

1. If you order the Cheese Nachos, you are ordering an _____.
2. How many different soups can you order from this menu? _____
3. What is the least expensive beverage on this menu? _____
4. What is another word for least expensive? _____
5. How much will you pay for a cup of soup and a hamburger? _____
6. How much will you pay if you order the special of the day? _____
7. You want to order fish for dinner. What will you order and how much will it cost? _____
8. What sides come with the fish dinner? _____
9. What is an entrée? _____
10. Order a meal for yourself from this menu. Write down each item you order and calculate the total cost including tax and tip.

Betty's Breakfasts

All menu items are served a la carte.

4 Slices French Toast.....\$3.49	Coffee.....\$1.50
2 Large Pancakes.....\$2.50	Tea.....\$1.25
Biscuits and Gravy.....\$3.75	Milk.....\$.75
Cinnamon Roll.....\$1.25	Orange Juice
Hash Browns	Small.....\$1.00
Regular.....\$.79	Medium....\$1.75
Large.....\$.99	Large.....\$2.50
2 Eggs.....\$1.25	Soda.....\$2.00
Chicken Sausage.....\$2.50	
Bacon.....\$2.50	
Breakfast Sandwich.....\$2.75	

Answer the following questions about the Betty's Breakfast Menu.

1. If you order biscuits and gravy from an a la carte menu, you
 - a. also get hash browns for no additional cost.
 - b. only get the biscuits and gravy.
 - c. also get a beverage.

2. How much will you pay for two pancakes and two eggs? _____

3. What meats can you order from this a la carte menu? _____

4. What is the most expensive item on this menu? _____

5. What is the cheapest item on this menu? _____

6. You will order the following items for breakfast. Write the price by each item. What is the total price for your meal?
 - 2 Eggs _____
 - French Toast _____
 - Bacon _____
 - Small Orange Juice _____
 - Coffee _____
 - Total Cost** _____

Sense or Nonsense

Rewrite each sentence so that it makes sense.

1. The first meal of the day is dinner. _____

2. Something you eat at the end of the meal that is sweet is called eggs. ____

3. Peas are an example of a food called a fruit. _____

4. When you order something to drink, you order a salad. _____

5. When you order each item separately from a menu, you are ordering from
an cookie menu. _____

6. The person that takes your order in a sit-down restaurant is called a
gratuity. _____

7. The butter is too hot to drink. _____

8. Please super-size my order of buffet. _____

9. Before I order my dinner, I order an egg. _____

10. A restaurant that charges high prices for their dinners is said to be medium.

11. Two words that tell what you give a wait person for serving you are a deli
or a soup. _____

Answer Key: **Menus**

Page 32

1. appetizer
2. three
3. milk
4. cheapest
5. \$4.45
6. \$4.99
7. Walleye \$11.50
8. soup or salad, potatoes, vegetable
9. a dinner
10. answers vary

Page 33

1. b
2. \$3.75
3. chicken sausage, bacon
4. Biscuits and Gravy
5. milk
6. \$1.25
\$3.49
\$2.50
\$1.00
\$1.50
Total: \$9.74

Page 34

1. The first meal of the day is breakfast.
2. Something you eat at the end of the meal that is sweet is called dessert.
3. Peas are an example of a food called a vegetable.
4. When you order something to drink, you order a beverage.
5. When you order each item separately from a menu, you are ordering from an a la carte menu.
6. The person that takes your order in a sit-down restaurant is called a wait person (waiter or waitress).
7. The coffee (or tea) is too hot to drink.
8. Please super-size my order of French Fries. (answers may vary)
9. Before I order my dinner, I order an appetizer.
10. A restaurant that charges high prices for their dinners is said to be expensive.
11. Two words that tell what you give a wait person for serving you are a tip or a gratuity.

Reading for Life

Coins and Currency

Unit 13

<u>Page #</u>	
37	Coins and Currency Activities and Vocabulary
38	How Much Money?
39	Count Coins
40	Count Coins
41	Money Words Crossword
42	Buying Food and Getting Change
43	Counting Money
44	More Counting Money
45	Correct Change
46	Correct Change
47	Matching Game
48	Answer key

Category: Coins and Currency

Daily Living Activities

- Use real money or a money kit to determine the following:
 - a. the name of each coin and bill
 - b. the value of each coin and bill
 - c. the equivalent values of coins and bills
- Learn to estimate costs. Show three items. Example: a pen, a can of pop, and a pack of gum. Ask the students to estimate the cost. Put them in order from the least expensive to the most expensive. Then show the real price for each item written in both decimal and cents (¢) form. Have the students use their coins to show how much each would cost. Compare what coins each student chose. Did they all choose the same coins? What values are equivalent? As the students get better at counting money, use higher priced items and have them use both bills and coins.
- Work in teams of three. One student says an amount of money. The second student writes that amount using a dollar sign and decimal point. The third student finds coins and bills to equal the given amount.
- Look at newspaper ads. Choose an item under \$1.00. How much change would the person get back if he/she purchased that item with a dollar bill? As the students improve, ask them to choose two or three items that together cost up to \$5.00 and then \$10.00.
- Write an amount of money on the chalkboard. Ask the students to choose that amount of money from their money box using the least amount of coins/bills.
- Practice counting coins by 5's (nickels), 10's (dimes) and quarters.
- Go to <http://www.moneyinstructor.com/money.asp> Choose "Play Money" and print your own copies for student use. Ask your students to cut apart their own packets of bills and coins.

Miscellaneous Coins and Currency Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

money	penny	dime	nickel
quarter	dollar	half dollar	least
most	coins	bills	change
equal	value	worth	cent(s)
decimal	one	two	three
four	five	six	seven
eight	nine	ten	total
worth			

Name _____



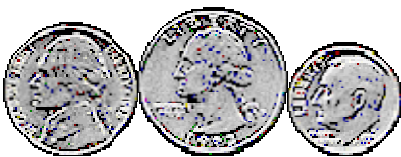
Date _____

How much money?

www.moneyinstructor.com


1.  _____ ¢

2.  _____ ¢


3.  _____ ¢

4.  _____ ¢

5.  _____ ¢

6.  _____ ¢

7.  _____ ¢

8.  _____ ¢

Copyright 2002 Money Instructor

Name _____



Date _____

www.moneyinstructor.com

Count Coins





Draw an "X" on the coins that equal the amount given.

1.	40¢	
2.	7¢	
3.	46¢	
4.	28¢	

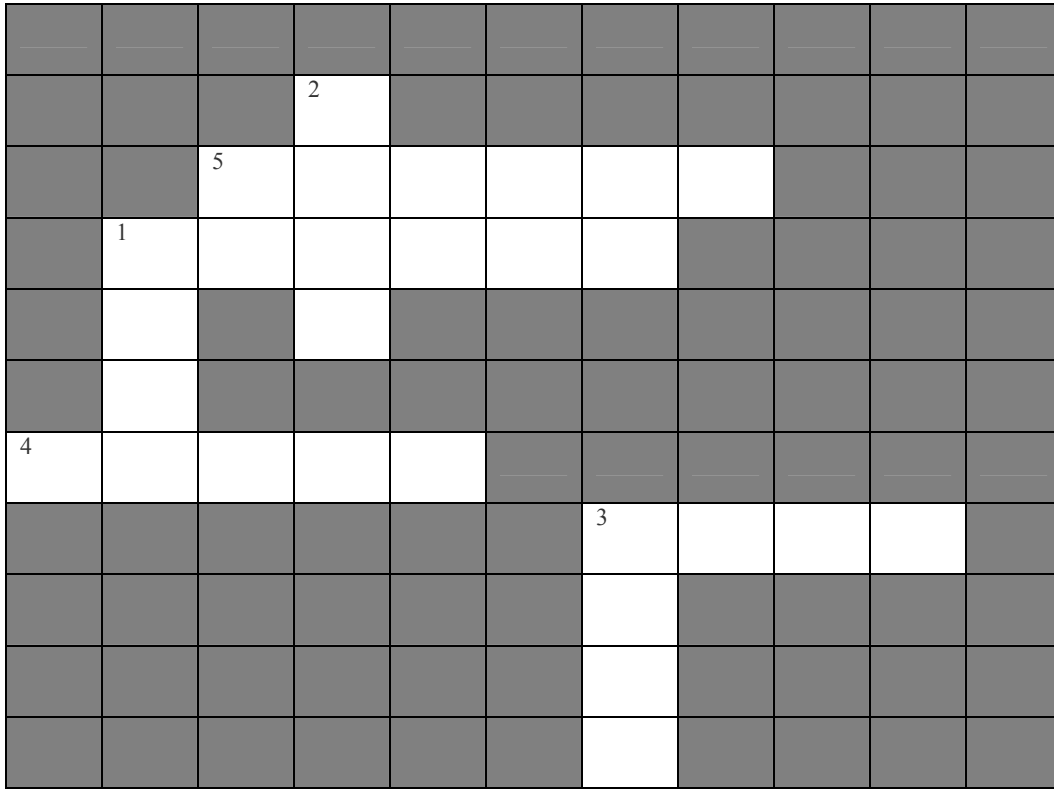
Copyright 2002 Money Instructor

Count Coins

Draw an "X" on the coins that equal the amount given.

1.	67¢	
2.	84¢	
3.	42¢	
4.	52¢	

Money Words



Down

1. word for 10¢
2. piece of paper used as money
3. small piece of metal used as money

Across

1. word for \$1.00
3. money, both coins and bills
4. word for 1¢
5. word for 5¢

Write the words that you used in the crossword puzzle.

Buying Food and Getting Change



40¢



30¢



30¢




40¢



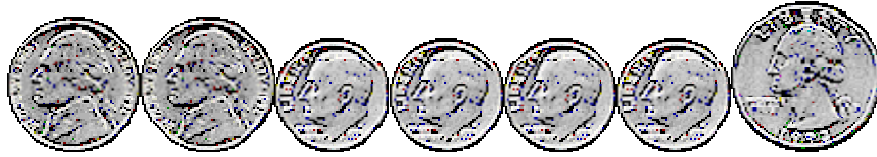
15¢

Draw an "X" on the change received after buying the items pictured.

	Purchase these items.	Pay.	Change get back?
1.		75¢	
2.		80¢	
3.		50¢	
4.		75¢	
5.		50¢	
6.		60¢	

Counting Money

Count the coins. Write the total value as you count. An example is given.



5

10

20

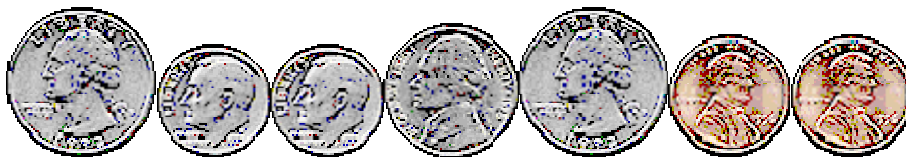
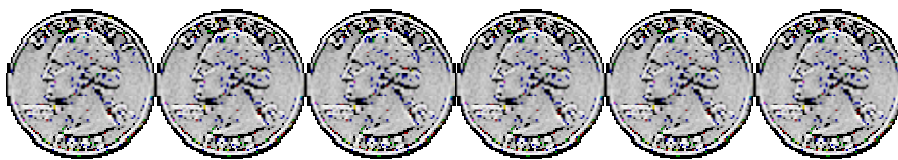
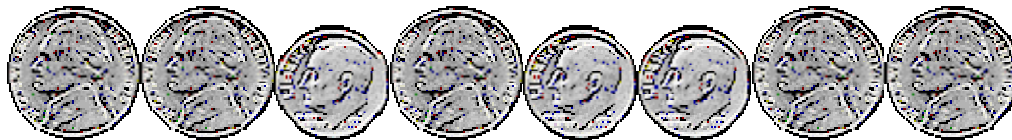
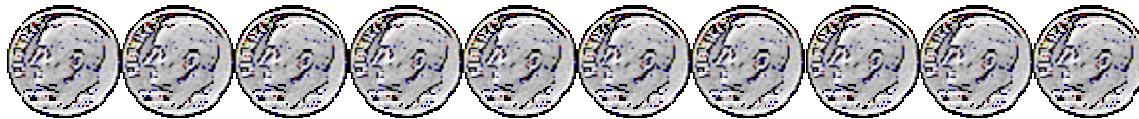
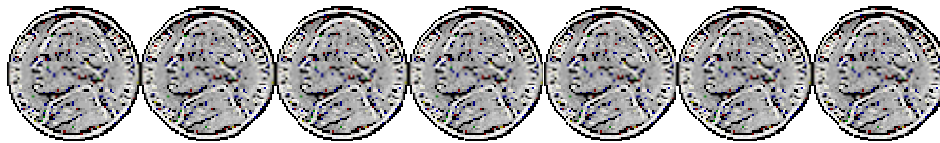
30

40

50

75

\$.75 or 75¢



More Counting Money

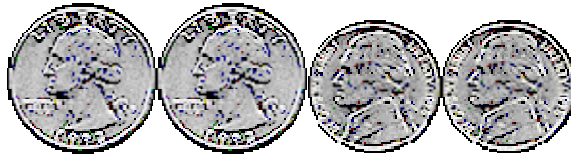
Directions: Add the amounts and write the total. (It might be helpful to use coins from the coin box.)

1. 4 dimes, 1 nickel, 3 pennies _____
2. 2 quarters, 1 dime, 1 nickel _____
3. 1 half dollar, 1 dime, 1 penny _____
4. 10 pennies, 2 nickels, 1 dime _____
5. 1 quarter, 1 dime, 1 nickel, 2 pennies _____
6. 3 dimes, 3 nickels, 3 pennies _____
7. 5 nickels, 5 pennies _____
8. 2 dollars, 3 quarters, 2 nickels _____
9. 5 dollars, 1 quarter, 1 dime, 1 penny _____
10. 4 dimes, 4 quarters _____
11. 1 dollar, 1 quarter, 1 nickel, 1 penny _____
12. 6 nickels, 1 dime, 7 pennies _____
13. 4 dollars, 4 quarters, 4 dimes _____
14. 8 quarters, 5 dimes, 8 pennies _____

Correct Change

Mark the coins and bills you will receive back as change. Fill in the blank showing the amount of money you will get back.

1. Cost: \$0.75

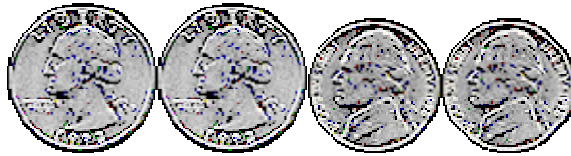


Paid: \$1.00



Amount of Change Back: _____

2. Cost: 89¢

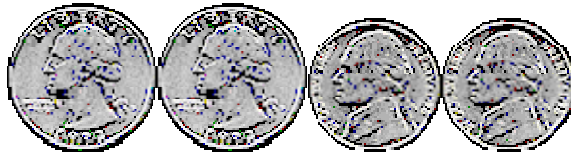


Paid: \$1.00



Amount of Change Back: _____

3. Cost: 17¢



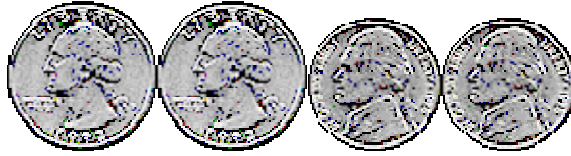
Paid: 25¢



Amount of Change Back: _____

Correct Change (Continued)

4. Cost: \$2.35

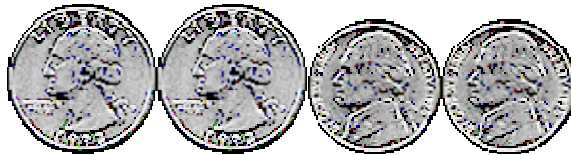


Paid: \$3.00



Amount of Change Back: _____

5. Cost: \$1.65

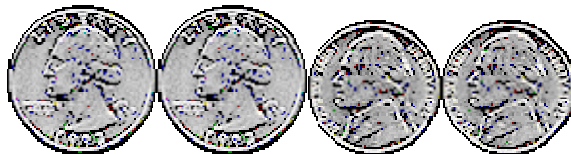


Paid: \$2.00



Amount of Change Back: _____

6. Cost: \$4.28



Paid: \$5.00



Amount of Change Back: _____

Matching Game Equivalent Values

Directions: Cut the squares apart and lay them print side down on the table. Match the money amount with the written equivalent of coins and bills. (Students can do the matching exercise with the cards face up until they are able to easily match the money amount with the correct coins/bills.)

43¢	3 dollars + 2 dimes + 2 pennies	\$3.22	\$3.30	\$.65
\$6.31	3 nickels	\$.52	5 dollar bill + 1 dollar +3 dimes + 1 penny	1 dime + 7 pennies
2 dollars + 3 quarters	81¢	3 dollars + 3 dimes	4 dimes + 3 pennies	
17¢	28¢	1 dollar + 2 dimes + 3 pennies	1 quarter + 3 pennies	15¢
2 quarters + 1 dime + 1 nickel	2 quarters + 2 pennies	\$1.23	3 quarters + 1 nickel + 1 penny	\$2.75

Answer Key: Coins and Currency

Page 38

1. 7¢
2. 51¢
3. 40¢
4. 27¢
5. 21¢
6. 25¢
7. 16¢
8. 36¢

Page 39 and 40

Answers vary

Page 41

Down

1. dime
2. bill
3. coin

Across

1. dollar
3. cash
4. penny
5. nickel

Page 42

1. nickel
2. dime
3. dime
4. dime and nickel
5. dime
6. nickel and dime

Page 43

1. 35¢
2. \$1.00
3. 55¢
4. \$1.50
5. 77¢

Page 44

1. 48¢
2. 65¢
3. 61¢
4. 30¢
5. 42¢
6. 48¢
7. 30¢
8. \$2.85
9. \$5.36
10. \$1.40
11. \$1.31
12. 47¢
13. \$5.40
14. \$2.58

Page 45

1. \$.25
2. 11¢
3. 8¢

Page 46

4. \$.65
5. \$.35
6. \$.72

Reading for Life

Measurement

Unit 14

Page #

50	Measurement Activities and Vocabulary
51	Fill the Cup
52	Abbreviations
53	What Would You Use?
54	Estimation
55	Answer Key

Category: Measurement

Daily Living Activities

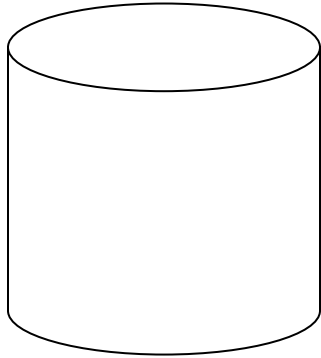
- Discuss linear measurement. What can be measured? How can the object be measured? Estimate the size of various objects in the classroom.
- Have students bring in various containers. What came in the containers? Does the container hold a cup, pint, quart or gallon? Show equivalent values using the containers.
- Look at grocery store ads to find pictures of a variety of containers. Cut out the picture and write down the size of the container.
- Bring in recipes. Double the recipe and cut the recipe in half.
- Plan a scavenger hunt. Fold a sheet of paper into three columns. Label the columns: Length (inch foot, yard etc.), Mass (pound, ounces etc.) and Volume (cup, pint, quart gallon etc). Decide whether to include metric as well as standard measurements. Ask the students to find as many items as they can that are measured using the described units. Write the name of the item in the appropriate column. The winner is the person or group with the most items.
- Find things that are labeled using the metric system. Make a list.
- Take a survey of your students. How many have used the metric system? What countries did they live in prior to coming to the United States? Have them help teach others about the metric system.

Miscellaneous Measurement Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

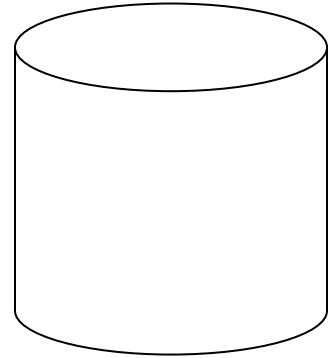
length	inch	foot	yard
standard	metric	mass	volume
ounce	pound	cup	pint
quart	gallon	temperature	thermometer
degrees	ruler	yardstick	tape measure
equals	convert	linear	tablespoon
teaspoon	fraction	mile	width
dimension			

Fill the Cup

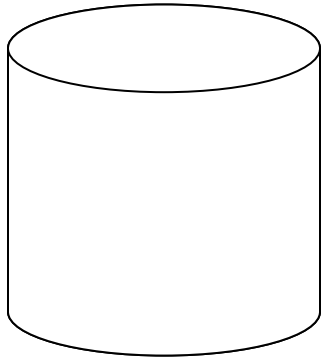
Directions: Color in the correct amount in each cup and label each measuring cup with 1 Cup, $\frac{1}{2}$ Cup, $\frac{1}{4}$ Cup and $\frac{1}{3}$ Cup.



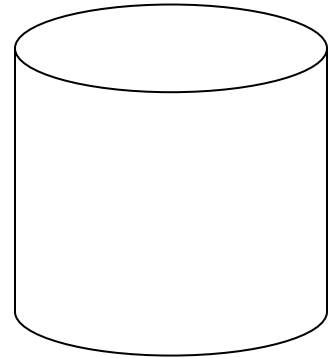
1 Cup



$\frac{1}{2}$ Cup



$\frac{1}{4}$ Cup



$\frac{1}{3}$ Cup

Abbreviations

Choose the word that matches the abbreviation and write it on the line.

pint
gallon
tablespoon

yard
inch
ounce

teaspoon
foot

quart
pound

1. ft _____
2. gal _____
3. in _____
4. oz _____
5. pt _____
6. qt _____
7. Tbls or Tbsp _____
8. tsp _____
9. yd _____
10. lb _____

Complete the sentences.

1. 2 cups = _____
2. 4 cups = _____
3. 4 quarts = _____
4. 16 ounces = _____
5. 12 inches = _____
6. 3 feet = _____

What Would You Use?

1. What would you use to measure a baby's temperature? _____
2. What would you use to measure the size of a window in your house? _____

3. What would you use to measure the amount of salt in a batch of cookies? _____

4. What would you use to measure the weight of a man or woman? _____
5. What would you use to measure the length of a sheet of paper? _____
6. What would you use to measure your child's height? _____

What's the Answer?

7. Who is the tallest person in your class? _____
8. Who is the shortest person in your class? _____
9. What is the heaviest book in your classroom? _____
10. Which is longer, a mile or a foot? _____
11. Which is shorter, a regular-sized paper clip or a penny? _____
12. Which would you use to measure gas for your car, a cup or a gallon?

Look at ads or search the Internet to find the answer to this question. Write the approximate price beside each item.

13. According to today's prices, what is most expensive?
A gallon of milk _____
A gallon of gasoline _____
A gallon of bottled water _____
A gallon of soda (pop) _____

Estimation

Estimate the answer and then find the accurate answer.

1. How long is a new pencil? _____
2. What are the dimensions of your table? _____
3. How many ounces are in a can of pop? _____
4. How cold/warm is it outside today? _____
5. How many miles is it from your school to your home? _____
6. How many gallons of gas does your car hold? _____
7. Find something in your room that weighs about 1 pound. _____
8. Find something that weighs less than an ounce. _____
9. About how many people would a quart of ice cream serve? _____
10. How big is the classroom? _____

Recipe Activity

Double this recipe because it will not serve as many people as you have invited.

Lemonade

4 lemons
½ cup sugar

3 cups water
8 oz. ginger ale

Divide the recipe in half because it will make more Lemonade than you need.

Answer Key – Unit 14

Page 52

1. foot
2. gallon
3. inch
4. ounce
5. pint
6. quart
7. tablespoon
8. teaspoon
9. yard
10. pound

1. 1 pint
2. 1 quart
3. 1 gallon
4. 1 pound
5. 1 foot
6. 1 yard

Page 53

1. thermometer
2. tape measure
3. measuring spoon (teaspoon)
4. scale
5. ruler
6. yard stick
7. answers vary
8. answers vary
9. answers vary
10. mile
11. penny
12. gallon
13. answers vary

Page 54

(approximate measures)

1. 6 inches
2. answers vary
3. 16 ounces
4. answers vary
5. answers vary
6. answers vary
7. answers vary

Measurement

8. answers vary
 9. 4 (1 cup) servings or 8 (1/2 cup) servings.
 10. answers vary
- | | |
|-------------|------------------|
| 8 lemons | 6 cups water |
| 1 cup sugar | 16 oz. Gingerale |
-
- | | |
|---------------|------------------|
| 2 lemons | 1 1/2 cups water |
| 1/4 cup sugar | 4 oz. Gingerale |

Reading for Life

Letter Writing

Unit 15

Page #

57	Letter Writing Activities and Vocabulary
58	Addressing an Envelope
59	Addressing an Envelope (continued)
60	Informal Letters
61	Business Letters
62	Questions about Letter Writing
63	Answer Key

Category: Letter Writing

Daily Living Activities

- Write a letter to a friend or family member. Address the envelope.
- Write a letter to an elected official.
- Write a thank you note to someone deserving.
- Write a note to your child's teacher.
- Write a letter of support for ABE funding.
- Have students bring in letters advertising something. Compare the wording.
- Discuss when you should shred the letters you receive.
- Look at the United State Postal Service web site. www.usps.com Can you print labels? Can you purchase postage on line? What other information can you find on the web site?
- Where can you find a zip code for a letter you wish to send? (web site and phone book)
- Each student can make a personal address book. What should go into the book?
- Bring in a variety of letters and packages. Determine the best method for sending them.

Miscellaneous Letter Writing Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

envelope	letterhead	city	name
P.O. Box	return address	route	rural
state	street	address	zip code
avenue	road	lane	drive
first class	priority mail	stamp	postage
post office	USPS	fourth class	insure
mail	money order	package	parcel
second class	third class	certified	registered
special delivery	weight	complaint	invitation
fragile	receipt	signature	domestic
foreign	country	post card	destination
Miss	Mrs.	Mr.	Ms.
attention	shipping and handling	mail box	carrier
rate	informal	business	personal
greeting	body	closing	date
appropriate	salutation	greeting	inside address
request	information		

Addressing an Envelope

Ms. Janet Jones

123 Brown Drive

St. Paul, MN 55408

Mr. James Evenson

930 Evergreen Lane

Minneapolis, MN 55616

1. What is the name of the person who sent this letter? _____
2. The person that gets this letter lives in what city? _____

Follow the directions for the envelope below.

3. Address this letter to your teacher. Your teacher will write the school's address on the board.
4. Write your address in the return address part of the envelope.
5. Write the word "stamp" and the price of the stamp where the stamp should placed

Addressing an Envelope (continued)

6. The person writing the letter puts his/her address in the left hand corner of the envelope. This is called the _____.
7. Write the _____ on the first line of the address.
8. Write the _____, box or rural route on the second line.
9. Write the _____, _____, _____ on the last line of the address.
10. Where can you find a list of two-letter state abbreviations? _____

11. Put an x on the box that shows an address.

375-47-4420

763-899-6633

769 West Lake Street

12. Ask a classmate for his/her address. Address the envelope below to the classmate including your return address. (The address does not need to be real.)

Informal Letters

A letter to a friend or relative is called an informal, friendly or personal letter. It is often written with pencil and paper instead of word processing. It is written to someone you know. The parts of an informal letter include:

Return address: The address of the person writing the letter.

Date: The month, day and year in which the letter was written.

Greeting or Salutation: This tells to whom the letter is written.

Body or Message: This is the main part of the letter. It tells what you want to say.

Closing: This is a way of ending the letter.

Signature: This tells who wrote the letter and is your written name.

Read the sample informal letter and follow the directions at the end of the letter.

108 West Main Street
Madison, MN 56256
May 10, 2005

Dear Janet,

I just heard the good news about your new job. Congratulations! When did you begin your job and what are your job responsibilities? I am looking for a new job and am hoping you can give me some helpful tips on how to find the right job.

I am attending an adult basic education class to improve my writing skills. The teacher says we should write letters for practice. I've enjoyed meeting new friends.

We are having pleasant winter. Our weather has been warmer than usual. We would like a little more snow for winter sports.

Please write and tell me news about you. Come and visit me if you can. I would like to see you again.

Your friend,
Mary

1. Circle the return address.
2. Draw a box around the body of the letter.
3. Underline the closing.
4. Put an X on the salutation (greeting).
5. Write your last name next to the signature.
6. Draw a line through the date.

Business Letter

A business letter is written to a company or individual who works for a business or organization. Business letters are often written to get an answer to a question. A business letter is a written record of a message. Examples of business letters would be a letter of request, a reply to a letter or phone conversation, a letter of complaint, or a letter for the purpose of doing business with another person or company.

A business letter is usually written using word processing and a special format is used.

Semi-blocked Business Letter without a Letterhead

Label each part of the letter on the lines provided. Choose from the following words.

Signature

Body

Return Address

Date

Closing

Inside Address

Greeting

	_____	2148 36 th Avenue North
	_____	New Hope, Minnesota 55427
	_____	July 3, 2005
Pizza Palace	_____	
6983 Elm Street		
Somewhere, MN 53321		
Dear Sir:	_____	
We ordered a pizza from your delivery service on Friday night, July 2, 2005. When we opened the pizza box, it was the wrong kind and it was cold. We would like a refund. Please mail the refund check to me. If you have questions, you can call me at 581-632-0488. Thank you for your prompt attention to this request.	_____	
Sincerely,	_____	
David Stone	_____	

Questions about Letter Writing

1. What is a letterhead? _____ What is its location in a letter? _____
2. Give two examples of closings for a friendly letter? _____

3. Give two examples of closings for a business letter. _____

4. The address in the upper right hand corner of a letter is:
 - a. the address of the person who is receiving the letter.
 - b. the address of the writer of the letter.
5. The inside address or the address of the person receiving a business letter goes above _____
6. In the body of the letter of complaint found on page 61, what does the writer request? _____

On another sheet of paper, word process or hand-write a business letter using a block-style format. The inside address is a letterhead. Design the letterhead.

_____ (Return Address) _____ _____ _____
_____ (Date)
_____ (Inside Address) _____ _____ _____
_____ (Salutation or Greeting)
_____ _____ (Body) _____ _____ _____
_____ (Closing)
_____ (Hand-written Signature)
_____ (Word-processed Signature)

Answer Key – Unit 15 Letter Writing

Page 58

1. Ms. Janet Jones
2. Minneapolis
3. answers vary
4. answers vary
5. answers vary

Page 59

6. Return address
7. Name
8. Street
9. City, state, zip code
10. Internet (USPS) or phone book
11. 769 West Lake Street
12. answers vary

Page 61

Return Address

Date

Inside Address

Greeting/Salutation

Body

Closing

Signature

Page 62

1. Stationery that is printed with a name and address at the top of the page, usually in the middle.
2. Love, Your friend – answers vary
3. Sincerely, Regards – answers vary
4. b
5. the greeting or salutation
6. a refund

Reading for Life

Comparison Shopping

Unit 16

Page #

65	Comparison Shopping Activities and Vocabulary
66	Comparison Shopping Information
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68	Unit Pricing
69	Shopping Wisely
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71-73	Comparison Shopping Lesson Plan
74	The Best Deal
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Category: Comparison Shopping

Daily Living Activities

- Ask students to bring in a grocery item along with the amount they paid for the item. Determine the unit pricing for the item.
- Practice figuring unit price by collecting food ads. Choose items from food ads and determine the unit price.
- Discuss the different ways unit price might be given. (weight, volume, number, area) Give an example of each type of measurement.
- Ask the students to go to the grocery store and look for three items. Example: pop, cereal and soup. Have the students find two brands of the each item and have them compare the prices. Also have the students look for unit pricing on the shelf where they find the products. Have them record the unit price and then have them figure the unit price to see if they get the same answer.
- Explore grocery or drugstore sites on the Internet and compare prices of similar items. Example: www.simondelivers.com or www.netgrocer.com.
- Discuss the reasons individuals buy a certain brand of something. What do they buy? Do they buy it because it is a good value or for some other reasons?
- Look at ads for groceries, drugs, etc. and compare the price of sale items with a similar item that is not on sale. Is it always a better value to buy the sale item? Is it always a better value to buy in quantity?

Miscellaneous Comparison Shopping Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

credit	purchase	comparison shopping
unit price	limit	brand
discount	food group	survey
products	finance charge	name brand
generic brand	brand name	refund
exchange	policies	durability
information	price tag	quantity
quality	quantity	store
thrift store	vending machine	discount store
convenience store	grocery	items
warranty	advertising	good buy
compute	compare	convert
estimate	best deal	price
bargain	consumer	measurement
bulk	impulse buying	decisions

Comparison Shopping

Read and discuss the following information.

What is comparison shopping?

Comparison shopping is shopping for bargains by comparing the prices of similar items or brands or comparing the prices at different stores. To get the best value, you must compare not only the price, but quality as well.

Source: www.moneyinstructor.com

Deciding on the Type of Item

- **Quality**—What level of quality do I want? (low, medium, high)
- **Quantity**—How much can I afford?
- **Timing**—Should I wait until there is a sale on the item?
- **Brand Name**—Should I choose an item with a well-known name, even if it costs more?
- **Recommendation**—Do I know anyone who already owns this item?
- **Warranty**—Is there a warranty on this item?
- **Research**—What do consumer magazines say about the item?

Source: www.practicalmoneyskills.com

Comparison Shopping Tips

- Compare the price per unit
- Compare brands
- Check sales
- Read labels
- Check weights
- Buy in bulk
- Shop closer, less often
- Use coupons
- Shop at discount stores

Source: www.practicalmoneyskills.com

Should you avoid buying on credit? Why or why not? _____

On the back of this paper, write about a purchasing mistake you have made. Why did you buy the item? What should you have considered before buying the item.

Unit Pricing

If you want to compare prices, it is necessary to figure out the price per unit. Find the best bargain for buying apples in the problem below.

2 lbs. of apples for \$3.00

3 lbs. of apples for \$4.00

Which is the best buy?

The answer: Divide the cost by the amount purchased to find the price per unit. Round to the nearest penny when necessary. Use a calculator if you want.

$\$2.00$ divided by 2 = $\$1.50$ per pound

$\$4.00$ divided by 3 = $\$1.33$ per pound ← (the better deal)

Determine the unit price for each item.

- 15 ounce box of cereal for \$2.99 Price per ounce _____
- 12 ounces of shredded cheese for \$1.97 Price per ounce _____
- 6 oz. tube of toothpaste for \$1.28 Price per ounce _____
- 5 (6 oz.) boxes Pasta Helper for \$4.00 Price per ounce _____
- Package of 1 dozen dinner rolls for \$1.69 Price per roll _____

Solve each problem and circle the answer that is the best bargain.

- 24 ounce bottle of pop for \$1.25
12 ounce bottle of pop for 75¢
- 3 lb. package of chicken breasts for \$4.99
5 lb. package of chicken breasts for \$6.00
- 1 (100 oz) bottle of laundry soap for \$6.75
2 (100 oz) bottles of laundry soap for \$10.00
- 12 pack of 8 ounce bottled water for \$2.00
12 pack of 12 ounce bottled water for \$5.00 (popular brand)

Unit Pricing



1.48
lb

Red or Green
Seedless Grapes



2 FOR \$4

Old Dutch
Dutch Crunch
Chips
9 oz. bag

(9 oz. bag)



1.98
lb

Jennie-O
Turkey Store
Premium
Turkeys
Oven Ready,
Whole or Half



Gatorade
32 oz. btl.

5 FOR \$5

(32 oz. bottle)

What is the unit price for each item?

Grapes _____

Dutch Crunch Chips _____

Turkey _____

Gatorade _____

Shopping Wisely

Look at the chart and answer the questions that follow.

	<u>Shopper's Mart</u>	<u>Price Saver Store</u>
Aspirin (100 Tablets)	\$2.97	\$4.99
Breath Fresh Toothpaste	\$3.98	\$3.49
Dog Food (50 lbs.)	\$14.97	\$15.98
60-watt Light Bulbs (4 pack)	\$1.62	\$1.29
Bath Soap (3 pack)	\$1.78	\$1.99

1. How much will you spend for all of the items if you shop at Shopper's Mart? _____
2. How much will you spend for the same items at the Price Saver Store?

3. Which item is most expensive at the Price Saver Store? _____

Grocery Shopping Survey			
Food Item	Apple Foods	Foodliner	Best Foods
5 lbs. Chicken Breasts	\$7.99	\$6.29	\$8.01
1 doz. Jumbo Eggs	\$.89	\$1.29	\$.99
Bag of Lettuce	\$1.98	\$1.99	\$2.29
Loaf of Bread	\$.89	\$1.78	\$1.98

4. You spend \$7.99 for Chicken Breasts at Apple Foods. How much will you pay for the same product at Best Foods? _____
5. If you buy all of the items at each store, which store's prices are the highest? _____

Average Price of Sport's Tickets

Look at the chart and answer the questions about the cost of tickets at professional sporting events.

Source: <http://www.leagueoffans.org/nbafancost03-04.html>

Average Prices	
<u>Major League Sport</u>	<u>Minnesota Professional Team</u>
National Football League (NFL) \$52.95	Minnesota Vikings \$59.00
National Hockey League (NHL) \$43.57	Minnesota Wild \$49.72
National Basketball Association (NBA) \$44.68	Minnesota Timberwolves \$37.01
Major League Baseball (MLB) \$18.30	Minnesota Twins \$11.78

1. If you spend \$37.01 for a ticket to a Timberwolves game, how much might you spend for a ticket for NBA games in other cities?
 - a. \$50.00
 - b. \$44.68
 - c. \$43.57
 - d. \$49.72
2. If you want to buy the cheapest ticket to a sporting event, what ticket would you buy?
 - a. Major League Baseball Game
 - b. Minnesota Vikings Game
 - c. Minnesota Twins Game
 - d. Minnesota Timberwolves Game
3. What is the most expensive ticket that you can buy to a sporting event?
 - a. NBA Game
 - b. Minnesota Wild
 - c. National Football League Game
 - d. Minnesota Vikings Football Game

Comparison Shopping

An Educator's Reference Desk Lesson Plan

Pages 71 to 73 of Reading for Life, volume 2

AUTHOR: NIE Curriculum Guide - The Montana Standard - Butte, MT.

Date: 1994

OBJECTIVE: To teach students the benefits of comparison shopping

TO START:

Ask students if they have ever bought something at what they thought was a good price, only to find out later that they could have found a better price elsewhere. Let students describe some of their experiences. Help them to see how to avoid such problems in the future by learning how to be "smart shoppers"

GROUP ACTIVITY:

Distribute Worksheet L, which asks students to analyze two ads for the same product and decide which store offers the best buys.

After the worksheets are completed, discuss students' choices and ask them to explain why they chose one store over another. Conclude that price, convenience and personal preferences play a role in smart shopping. You might want to point out that it often helps to see and, where possible, test a product before buying it. Remind students to think about hidden expenses, such as the cost of traveling to stores in remote locations. Select other newspaper ads for similar products so students can repeat this activity. Try to vary your selections to include ads for low-and high-priced items.

FOLLOW-UP:

Give each student \$1000 in "play money." Using newspaper classified ads, challenge each to find the best used car for the money. Afterwards, compare choices and let students present arguments as to why the car they chose was best.

WORKSHEET L-Comparison Shopping MATH

Store A

SALE ----- SALE

Danny's Bicycle Shop

Albany's best bike buys
MONGOOSE 24" silver dirt bike \$189
SCHWINN 10-speed, 26" electric blue \$225
(Baskets \$30 add'l)
Spare Tires for 10-speeds \$29.99

Buy a MONGOOSE this month and get a set of reflectors free. Special discounts on horns to kids with all As and Bs on their report cards. Unbelievable low prices on Big Wheels, Trikes and Wagons. Open 9-5, Mon-Sat.

Directions: Take Hwy 66 10 mi. west of Albany, turn East on Rte 128 for 15 mi., to Governor's Road. Turn left on Governor's follow road for 3 mi.; Danny's on right.

Store B

In-town Bikes

Every day is a sale day!

Schwinn 10-speeds, with baskets, \$265
Mongoose dirt bikes, with baskets and reflectors, \$220
One-year warranty on parts and services.

Bring in this ad before March 15 and get a free book on bicycle safety.

Open every day from 9:00 a.m. to 9:00 p.m.

In-town Bikes is located at 2525 Main St., in the heart of downtown Albany.

Questions: Worksheet L- Comparison Shopping Math

Which store has the best buy on Schwinn 10-speed bikes with baskets?

If you lived right in the middle of the city of Albany, in which store might you shop?

Why?

Why does Store A advertise the prices of bicycles without baskets?

What benefits does store A offer its customers?

Store B?

Source: www.eduref.org

Web sites of Interest

http://www.practicalmoneyskills.com/english/at_school/teachers/classroom/teen2.php

“*Shopping Wisely*” Many additional math lessons can be found at this site. Choose Lesson 4: Shopping Wisely.

<http://bogglesworld.com/ox/WorkBookExpressions.doc>

“*Talking About Shopping*” This site is an excellent site for ESL.

The Best Deal

Go to: <http://www.econedlink.org/lessons/em530/popupActivity.html>
and do the following problems on-line or complete them below.

Figure out the unit price of each and put a check mark by the answer that is the best deal.

	<u>Unit Price</u>
Problem 1...	
1 gallon of milk for \$2.25	_____
2 gallons of milk for \$4.00	_____
3 gallons of milk for \$6.50	_____

Problem 2...	
15 ounces of nacho chips for \$1.95	_____
18 ounces of nacho chips for \$2.15	_____
22 ounces of nacho chips for \$2.40	_____

Problem 3...	
1 pack of gum for \$0.50	_____
2 packs of gum for \$1.25	_____
5 packs of gum for \$5.00	_____

Problem 4...	
1 video game for \$30	_____
3 video games for \$70	_____
5 video games for \$115	_____

Problem 5...	
8 ounces of soda pop for \$0.40	_____
16 ounces of soda pop for \$0.55	_____
20 ounces of soda pop for \$0.80	_____

Problem 6...	
10 paper cups for \$2.00	_____
100 paper cups for \$20.00	_____
10,000 paper cups for \$40	_____

Source: EconEdLink, author: Kent Steen, Ph.D.

For the complete lesson, go to: www.econedlink.org Choose
“EconomicsMinute” and “The Best Deal”

This web site has many additional math lessons.

Answer Key – Unit 16

Comparison Shopping

Page 66

Answers vary (Buying on credit can add costs to the purchase.)

- Sales, one year warranty on parts and service, free book on bicycle safety with ad, open longer hours, location

Page 67

(answers are rounded to nearest penny)

1. \$.20
2. \$.16
3. \$.21
4. \$.13
5. \$.14

1. 24 oz. bottle of pop for \$1.25
2. 5 lb. pkg. of chicken breasts for \$6.00
3. 2 (100 oz.) bottles laundry soap \$10
4. 12 pack of 8 oz. bottles water for \$2

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Grapes- \$1.48 per pound

Chips- \$.22 per ounce

Turkey- \$1.98 per pound

Gatorade- \$.03 per ounce

Page 69

1. \$25.32
2. \$27.74
3. Dog Food
4. \$8.01
5. Best Foods (13.27)

Page 70

1. b
2. c
3. d

Page 73

- Danny's Bicycle Shop
- In-town Bikes (answers vary) save mileage, convenience, save time
- It makes the price of the bike sound less expensive.
- Free reflectors, discounts on horns for kids with A's and B's on their report cards.

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2 gal milk for \$4.00

\$.25 per gallon

\$.20 per gallon

\$.17 per gallon

2. 22 ounces of chips for \$2.40

\$.13 per ounce

\$.12 per ounce

\$.11 per ounce

3. 1 pack of gum for \$.50

\$.50 per pack

\$.63 per pack

\$1.00 per pack

4. 5 video games for \$115

\$30 per game

\$23.33 per game

\$23.00 per game

5. 16 ounces of soda for \$.55

\$.05 per ounce

\$.03 per ounce

\$.04 per ounce

6. 10,000 cups for \$40

\$.20 per paper cup

\$.20 per paper cup

\$.004 (less than 1 cent) per cup

Reading for Life

Banking, Bills and Budgets

Unit 17

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77	Banking, Bills and Budgets Activities
78	Miscellaneous Banking, Bills and Budgets Activities
79	Using Vocabulary Words- Banking and Buying
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81	Budgeting Using Envelopes
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83	Paying Bills Vocabulary
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85	Check Writing
86	Check Writing Questions and Practice
87	More Check Writing Practice
88	Buying and the Value of the American Dollar
89-90	Answer Key

Category: Banking, Bills and Budgets

Daily Living Activities

- Invite a variety of speakers to your class. Examples: *banker, loan officer, creditor, financial planner, a person who has filed bankruptcy*
- Ask a local bank to supply practice checks, loan forms, check registers, information on their banking services, application for checking account, deposit slips, withdrawal slips and reconciliation forms.
- Discuss the differences in services that banks provide to your students. How are they the same? How are they different? Record their answers on a flip chart or white board.
- Invite students to go to the FDIC web site for an interactive lesson. <http://69.0.254.19/wwMS/english/main.htm> The lessons are in both English and Spanish and include the follow modules:

Bank on It	Keep It Safe
Borrowing Basics	To Your Credit
Check It Out	Charge It Right
Money Matters	Loan To Own
Pay Yourself First	Your Own Home
- Ask students to bring in credit card offers that they receive in the mail. Compare the offers including interest rates charged.
- Give each student practice checks, a check register, and a beginning balance. Each day, the teacher asks them to write a check(s) to pay a bill and record it in the check register. At the end of the month ask the students to reconcile their checking accounts. Assume that all checks have cleared the bank.
- Ask students to bring in a list of bills they pay each month. Look for the total amount to be paid, the date due, and to whom the check should be paid.
- Ask each student to track his/her expenses for one month. Develop a budget based on his/her expenses.
- Track the daily rate of the dollar for a given period of time. Graph the changes.
- Complete a loan application form. What are reasons to apply for a loan?

Miscellaneous Banking, Bills and Budgets Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

savings account	service fees	bank
interest rate	withdrawal	debit card
credit card	balance	cash card
ATM	check register	checkbook
reconcile	deposit	balance
account	bounce	loan
outstanding checks	safe deposit box	statement
bank teller	void	borrow
endorse	guarantee	minimum
F.D.I.C	percent	collateral
goods	services	purchase
money order	layaway	charge account
value	weak	strong
application	amount	goods
signature	fixed expenses	income
variable expenses	flexible expenses	forgery
overdrawn	insufficient funds	insurance
installment	services	maiden name
identification	finance charges	layaway
down payment	debt	budget

Ask your students to write the words for the numbers 1-20, 30, 40, 50, 60, 70, 80, 90 and 100 on another sheet of paper. Practice writing the following amounts in words as you would on a check.

\$28.11 _____

\$42.15 _____

\$13.38 _____

Using Vocabulary Words – Banking and Buying

Choose one of these words to complete the sentences.

deposit

identification

interest

loan

Savings Account

Checking Account

withdrawal

Automatic Teller Machine

endorse

borrow

1. A bank account that earns money for you while the bank keeps it safe for you is called a _____.
2. The money you earn with a savings account is called _____.
3. You can take money out of a bank by writing checks if you have a _____.
4. When you put money into your account, you make a _____.
5. The opposite of deposit is a _____.
6. You can *earn* interest on the money you *save*, but you *pay* interest on the money you _____.
7. You can withdraw or deposit money from an ATM. ATM stands for _____.
8. When you borrow money from a bank, you take out a _____.
9. Before you can deposit a check, you must _____ the back of the check with your name written exactly as it is written on the front of the check.
10. You will need something that proves who you are before opening an account. This is called _____.

Vocabulary Words – Budgets

Choose one of these words to complete the sentences.

expenses	income	flexible
budget	fixed	debt

1. If your expenses are higher than the money you have, you are in _____.
2. Things that you pay for are called _____.
3. The amount of money you earn for working is your _____.
4. A _____ helps you plan your spending and savings.
5. Budget expenses that you are required to pay for each month are called _____ expenses.
6. Budget expenses that you can choose whether to have in your budget are called _____.

Put an *x* on the items that would be **fixed** expenses, circle the items that would be **flexible** and draw line through **unexpected** expenses.

new clothes	car insurance	baseball tickets
gas bill	rent	rent increase
transportation to work	telephone	cable television
medical insurance	car repairs	book

On another sheet of paper, make a budget for yourself and answer the questions.

- Determine the total amount of money you have to spend this month.
 - Make a list of fixed expenses (things you need).
 - Make a list of flexible expenses (things you want).
1. What will you do if you have an unexpected expense this month?
 2. Do you have any money left? If so, what would you do with the money?
 3. What can you do if you have more expenses than income?

Budgeting Using Envelopes

By Rose Lawson, Robbinsdale/Courage Center Adult Academic Program

1. Find the total amount of money that you have to spend for the month.
2. Decide if you are going to spend the money evenly for each week.
3. If yes, then divide the total amount by 4 and put into 4 envelopes. Label each envelope with the date so you know which week to use the money.
4. If no, decide how to divide the total amount into 4 envelopes—1 for each week. Label each envelope with the date of the week to use the money.
5. Write how you spend the money on the outside of each envelope as you spend it.
6. You may borrow from the next week if you need to but only for necessities.
7. At the end of the month, look at how you spent your money and make adjustments if necessary.

OR

- Create an envelope for an activity. Example: Eat at McDonalds.
- On the outside of the envelope, put the number of times you can go to McDonalds @ \$5.00 each time. Cross off the number and take out \$5.00 each time.

Budget Questions to Ask

Income

- What is my monthly income?
- Is it always the same?
- When do I get extra money? Birthday? Extra work?

Expenses

- What bills do I have every day?
- What bills do I have once a week?
- What bills do I have once a month?
- What are extra expenses that may come up periodically?
 - *weddings
 - *birthday gifts
 - *medical expenses
 - *entertainment
 - *clothing

Budget Worksheet

By Rose Lawson, Robbinsdale/Courage Center Adult Academic Program

Income

Regular/Fixed: _____

Other: _____

Total Income: _____

Expenses

Fixed

Rent _____

Transportation _____

Utilities _____

Cable TV _____

PCA _____

Telephone _____

Total Fixed: _____

Variable

Food _____

Clothing _____

Transportation _____

Recreation _____

Total Variable: _____

Total Expenses: _____

Total Income: _____

Total Expenses: _____

Balance: _____

Note: This is a budget worksheet that learners at Courage Center used. PCA stands for Personal Care Attendant. Transportation is listed as both a fixed and variable expense. Many persons with disabilities must rely on public transportation to get to work. This would be a fixed expense. Using public transportation for pleasure would be a variable expense. This worksheet can be used as an opportunity for discussion concerning the needs of persons with disabilities. Ask the students to adapt the budget worksheet to meet their own needs. They will realize that each person has different needs.

Paying Bills Vocabulary

It is important to pay your bills each month. Look closely at the statement to determine when payment is due. If you are paying a credit card bill, even if you pay it on time, it is best to pay the entire bill or finance charges will be added. You can arrange with your bank to have many bills paid automatically from your checking account.

Master Credit Card Bill		Account Number: 3587-2276-3333-0909	
Payment Due by	New Balance	Minimum Payment	Enter Amount Paid
March 30, 2005	\$73.58	\$15.00	\$
Transactions			
2 -28-05	Fashion Clothing	black slacks	\$25.00
3-2-05	Tire Store	air pump	\$13.99
3-10-05	Mid-town Grocery	Groceries	\$34.59
<p>Detach this portion and insert in envelope. Do not mail cash. Write your account number in the memo part of the check. Make checks payable to: Master Credit Card</p>			

Look at the Master Credit Card Bill and answer the questions.

1. To whom should you make a check to pay this credit card bill? _____

2. How will you know if you are being charged the correct amount? Are you being charged for anything you didn't spend? _____

3. In order to avoid paying any finance charges, how much will you pay on this bill? _____

4. Where on your check should you write your account number? _____

5. When is the payment due? _____

6. Can you send cash in the envelope to pay this bill? _____

Paying Bills

When a bill arrives in the mail, three of the ways you can pay them include:

1. Check
2. Money Order
3. Cash

Keep the following information in mind when deciding how to pay a bill.

- Some checking accounts charge a fee for each **check** that is written on the account.
- **Money Orders** can be purchased at the post office, banks and some stores. The charge for a Money Order depends on the amount of money requested.
- It is not safe to send **cash** in the mail. If you wish to pay with cash, it is important that you pay in person.

Bank America Checking Accounts

Bank 1: No charge for checks if you keep a minimum balance of \$350 in your account.

Bank 2: 25¢ per check.

Bank 3: Pay a service charge of \$5.00 per month. No limit on the number checks.

Money Order

\$0.01 to \$500.00.....\$.90

\$500.01 to \$1,000.00.....\$1.25

You have a bill from People's Gas Company for \$96.25.

1. Will you choose to pay the bill with a check, money order or cash? _____
Why? _____
2. Would Bank 2 or Bank 3 offer the least expensive checking account for you if you write 12 checks per month? _____
3. Assuming you kept the minimum balance of \$350 in your checking account which bank would be the most expensive if you only had to write this check?
4. How much would you pay for a Money Order to pay this bill? _____
5. What costs do you need to add when you pay a bill with cash or a money order? _____
6. Are there any additional costs to you if you pay the bill with a check? If so what cost(s)? _____
7. You have put a suit on layaway that costs \$150. You like it very much and want to buy it but you won't have enough money until next month. You must pay a down payment of 20%. How much will you pay now? _____

Check Writing

People write checks to pay someone for what they are buying or have purchased. The person writing the check must have money in his/her checking account.

The parts of the check include:

1. The date the check is written.
2. The business or person to whom the check is written.
3. The money amount written in numbers.
4. The money amount written in words.
5. The reason the check was written. (tickets, clothing, gas bill, etc.)
6. Your signature.

	321 <u>222-12</u> 689
(1) _____	20 _____
Pay to the Order of (2) _____	\$(3) _____
(4) _____	Dollars
Friendly National Bank	
For (5) _____	(6) _____
1234567891022211	

Follow the instructions to complete writing this check.

Line 1: Write today's date.

Line 2: Write Speedy Repair

Line 3: Write the amount in numbers. \$28.10 Be sure that this amount matches the amount written in words.

Line 4: Write the amount in words. Twenty-eight and 10/100 dollars

Line 5: Write the reason for the check on the memo line: washing machine parts.

Line 6: Sign your name.

Check-Writing Questions and Practice

	321 222-12 689
(1) _____ 20 _____	
Pay to the Order of (2) _____	\$(3) _____
(4) _____	Dollars
Friendly National Bank	
For (5) _____ 1234567891022211	(6) _____

Answer the questions.

1. On what line will you write the name of the person to whom you are writing the check? _____
2. On what line will you write the date? _____
3. Where will you sign your name? _____
4. On what line will you write the amount of the check in words? _____
5. Which line tells what the person purchased? _____
6. On what line will you write the amount in numbers? _____

Make this check to: Midwest Cable Company for \$52.10. Use today's date.

	321 222-12 689
_____ 20 _____	
Pay to the Order of _____	\$ _____
_____	Dollars
Friendly National Bank	
For _____ 1234567891022211	_____

More Check Writing Practice

Pay to: Central Electric Company, \$290 by the 10th of the month. Use today's date and your name.

	321 <u>222-12</u> 689
	_____20_____
Pay to the Order of _____	\$ _____
_____	Dollars
Friendly National Bank	
For _____	_____
1234567891022211	

*Make this check to: Best Grocery Store for \$23.51. Use today's date.
Remember to fill in the memo line and sign the check.*

	321 <u>222-12</u> 689
	_____20_____
Pay to the Order of _____	\$ _____
_____	Dollars
Friendly National Bank	
For _____	_____
1234567891022211	

Buying

When you buy something, you buy goods or services. A good is something tangible. It is something you can touch and feel. Services are arrangements for something useful or necessary.

Write whether each of these purchases would be goods or services.

1. washing machine repair _____
2. car _____
3. milk _____
4. doctor appointment _____
5. new shoes _____
6. shoe repair _____

The Value of the American Dollar

The almighty dollar is not so mighty anymore. It has been losing value for three years. Americans living and traveling in Europe are paying higher prices. American-made exports are cheaper in Europe while European imports are more expensive in the USA. Traveling in the United States is less expensive for Europeans since the dollar is weaker.

Source: Noelle Knox, USA Today, December 15, 2004

How far will the dollar fall? Should we care? We should be concerned, but if the administration, the Federal Reserve and the Congress act responsibly, the dollar should be near its bottom and begin to rise against most foreign currencies.

Source: Richard W. Rahn, Cato Institute, February 7, 2005

1. Based on what you read, will a product exported to England from the United States be more or less expensive than it was 5 years ago? _____
2. According to the President of the United States, the Federal Reserve and Congress the dollar is predicted to:
 - a. stay the same
 - b. strengthen
 - c. weaken

Answer Key – Unit 17

Banking, Bills and Budgets

Page 78

Twenty-eight and eleven/100 dollars

Forty-two and fifteen/100 dollars

Thirteen and thirty-eight/100 dollars

Page 79

1. Savings Account
2. interest
3. checking account
4. deposit
5. withdrawal
6. borrow
7. Automatic Teller Machine
8. loan
9. endorse
10. identification

Page 80

1. debt
2. expenses
3. income
4. budget
5. fixed
6. flexible

Fixed

Gas bill

Transportation

Medical insurance

Car insurance

Rent

Telephone

Flexible

new clothes

baseball tickets

cable television

book

Unexpected

Car repairs

Rent increase

Page 83

1. Master Credit Card
2. Compare the items on the bill with the purchase slips you have saved.
3. \$73.58
4. On the memo line
5. March 30, 2005
6. No, it is not safe to send cash.

Page 84

1. Answers vary
2. Bank 2
3. Bank 3
4. \$.90
5. Travel to pay the check, time to get there.
6. postage
7. \$30.00

Page 85

1. Line 2
2. Line 1
3. Line 6
4. Line 4
5. Line 5
6. Line 3

Page 88

1. service
 2. goods
 3. goods
 4. service
 5. goods
 6. service
1. less expensive
 2. b. strengthen

Reading for Life

Table of Contents

Unit 18

Page #

92	Table of Contents Activities and Vocabulary
93-96	Practice Reading Table of Contents
97	Answer Key

Category: Table of Contents

Daily Living Activities

- Ask each student to choose four books from the classroom. Find and compare the *Table of Contents* pages.
- Design a Table of Contents for a book that would be the story of your life. What would you name each chapter?
- Find a variety of things that have Table of Contents (Examples: magazines, newspapers, cookbooks, Yellow Pages)

Miscellaneous Table of Contents Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

information	unit	chapter
location	locate	title
page	book	guide
index	chapter	page
novel	topic	subtopic
alphabetical order	Table of Contents	list
Appendix	References	

A “**Table of Contents**” is found at the front of a book, magazine or newspaper. In a book, the Table of Content tells the chapter titles and page numbers. In a magazine, it lists the names of the articles and the pages on which they are found.

An “Index” is found at the end of a book. The index lists topics and subtopics of a book in alphabetical order.

Searching

Answer the questions.

1. Read the Table of Contents of a cookbook. How is the Table of Contents in the front of the book different from the Index in the back of the book? _____

2. Find three textbooks that have both a Table of Contents and an Index. List them. _____

Practice Reading Table of Contents

Read the following excerpts from a variety of Table of Contents and answer the questions.

Chapter 1 – Your License to Drive
Chapter 2 – Traffic Laws & Vehicle Operation
Chapter 3 – Sharing the Road
Chapter 4 – Signs, Signals and Pavement Markings
Chapter 5 – Driving Conditions
Chapter 6 – Your Vehicle

Source: Minnesota Department of Public Safety

1. This Table of Contents would be in the front of
 - a. a novel.
 - b. a Driver's Manual.
 - c. a car magazine.
2. Which Chapter would give information on the meaning of white and yellow lines on the highway? _____

Reflections of Courage on D-Day

Forward by Ret. Major Michael G. Zifcak

Acknowledgements

Chapter One: D-Day, June 6, 1944

Chapter Two: Development of a Leader

Chapter Three: Join the Rangers

Chapter Four: Ranger Training Overseas

Chapter Five: Our Country Prepares for War

Chapter Six: The Landing

Source: Reflections of Courage on D-Day, Marcie Moen & Margo Heinen

1. This book is about
 - a. the Civil War
 - b. the Korean War
 - c. World War II
2. Which chapter would tell about Ranger Training? _____
3. Is this book fiction or non-fiction? _____

Practice Reading Table of Contents (continued)

READINGS IN LIFE SCIENCE

CHAPTER 7: Plant and Animal Science

Characteristics of Living Things

The Cell

Heredity

Characteristics of Flowering Plants

Characteristics of Animals

Animal Behavior

GED PRACTICE: Plant and Animal Science Review

CHAPTER 8: Human Biology

The Human Brain

Taking Care of Your Body

Systems of the Human Body

Reproduction and Human Genetics

GED PRACTICE: Human Biology Review

Source: Contemporary's GED Table of Contents

1. Information on why you look like your brother or sister would be found in Chapter _____ under the subtopic _____.
2. To learn about the digestive system, you would look in Chapter ____ under the subtopic _____.

Features

Page 2	A Wreck Revealed
Page 32	Lights, Camera, India
Page 70	Great Gray Owls
Page 88	The Salton Sea
Page 124	ZipUSA: 19886

Source: National Geographic, February, 2005

1. This Table of Contents is from
 - a. the National Geographic Magazine
 - b. a science book
 - c. a newspaper
2. What is the meaning of the word "Features" in the Table of Contents?

3. On what page does the article on Great Gray Owls begin? _____

Practice Reading Table of Contents (continued)

The Table of Contents in a newspaper is often referred to as the Index.

Advice.....	E
Comics.....	E6-7
Classifieds.....	K
Editorial.....	A12-13
Home and Garden.....	H
Movies.....	E5
Obituaries.....	B6
Scoreboard.....	C9
Stocks.....	D4-5

Source: *StarTribune*

1. A written opinion on a subject would be found in the _____ section on pages _____.
2. Where will you look to find information about someone that died?

3. Where would you find information on a local sports team? _____

Breads, Rolls, Muffins	Pages 1-29
Appetizers	Pages 30-41
Cookies	Pages 42-50
Ethnic Dishes	Pages 51-60
Meats	Pages 61-68
Salads	Pages 69-74
Miscellaneous	Pages 74-80

1. This is a Table of Contents from a _____.
2. You would find a chicken recipe somewhere between pages _____ and _____.
3. On what page would the chapter on cookies end? _____
4. Where might you find a recipe for hot fudge sauce? _____

<u>EGYPT</u>	
<u>Basics</u>	Page 1
Getting there•Visas•Costs and Money•Information and Maps•Getting Around	
<u>Cairo and the Pyramids</u>	Page 61
City Transport•Central Cairo•The Northern Suburbs•The Pyramids•Excursions	
<u>The Nile Valley</u>	Page 243
Approaches to the Nile Valley•The Rock Tombs•Assyut•Valley of the Kings	
<u>Alexandria and the Mediterranean Coast</u>	Page 340
Arrival•City Transport•Nightlife and Entertainment•The Mediterranean Coast	

Source: *Egypt, The Rough Guide* by Dan Richardson

1. This Table of Contents is from
 - a. a history textbook.
 - b. a travel book on Egypt.
 - c. a Minnesota newspaper.
2. On what page would you begin to read about getting around Alexandria? _____

<u>The Meaning and Use of Fractions</u>	
Proper Fractions	Page 52
Improper Fractions and Mixed Numbers	Page 53
Equivalent Fractions	Page 54
Simplifying Fractions	Page 55
Addition and Subtraction of Fractions	Page 56
Problem-Solving Application	Page 72

Source: *Working with Numbers Refresher*, Steck-Vaughn

1. This Table of Contents is from a _____ book.
2. Fractions such as $\frac{9}{4}$, $1\frac{1}{2}$, $\frac{14}{5}$ would be found on page _____.
3. Applying what you learned about fractions would be found on page _____ of this book.
4. $\frac{2}{3} = \frac{4}{6}$ is an example of _____ fractions found on page 54.

Answer Key – Unit 18 Table of Contents

Page 92

1. The Table of Contents tells the major categories of food. It may or may not be alphabetized. The index in the back is in alphabetical order.
2. Answers vary

Page 93

1. b
2. Chapter 4
1. c
2. Chapter 4
3. Non-fiction

Page 94

1. 7, heredity
2. 8, Systems of the Human Body
1. a
2. It is a special article for that magazine. Answers vary
3. Page 70

Page 95

1. Editorial, A12-13
2. Obituaries
3. Scoreboard
1. Cookbook
2. 61, 68
3. 50
4. Miscellaneous, pages 74-80

Page 96

1. b
2. page 340
1. Math or fractions book
2. page 53
3. page 72
4. Equivalent

Reading for Life

Driving

Unit 19

Page #

99	Driving Activities and Vocabulary
100	Driving in Minnesota
101	Minnesota Speed Limits
102	Minnesota Driver's Manual Fill-in-the-Blanks
103	Signs
104	Alcohol and Driving
105	Answer Key

Category: Driving

Daily Living Activities

- Read sections of the Minnesota Driver's Manual. It can be read on-line or downloaded at:
<http://www.dps.state.mn.us/dvs/DLTraining/DLManual/DLManual.htm>.
Copies are also available at any of the Driver's Examination Stations.
- Make a set of flash cards with the signs on one side and the meanings on the other.
- Ask students to read a chapter of the Minnesota Driver's Manual and make up questions/ worksheet for a partner.
- Create sample tests and exchange them with other students.
- Practice orientation skills, using left, right, north, south, east and west.
- Ask students to call to obtain information on where to take a permit test or driver's test. Or, visit the web site listed above to find the information.
- Ask students to record signs and road markings in a notebook to discuss and share in class. (color, shape, type)
- Go through the "signs" part of Chapter 4 of the Minnesota Driver's Manual with your students even if they do not plan to drive.

Source: Some of the ideas were adapted from the LTN Comprehensive Student Assessment System Classroom Activities.

Miscellaneous Driving Vocabulary Go over the words. Have the learners write the words and then practice reading them. Add words to the list.

offense	impairment	revoked	fee
license	intoxicated	DWI	signs
drugs	alcohol	speed limit	law
minimum	maximum	posted	residential
freeway	street	highway	vehicle
intersection	pedestrian	test	exam
road	vision	knowledge	seatbelt
restraint	examiner	highway patrol	traffic
identification	conditions	required	manual
emergency	illegal	signal	doubled
permit	insurance	regulatory	warning
informational	danger	rules	penalty

Driving in Minnesota

Anyone who drives a motor vehicle on public streets or highways in Minnesota must carry a valid driver's license.

If you have never had a driver's license in any state or country, you must apply for an instruction permit and pass a **knowledge test**, a **vision test**, and a **road test**.

If you are moving to Minnesota from another state, certain U.S. territories, or Canada, you can obtain a license by passing the **knowledge** and **vision** tests. You must also present a valid driver's license, or one that has been expired for less than one year, from your former home state. .

If you are moving to Minnesota from a country other than the United States or Canada, you must pass a knowledge test, a vision test, and a road test. This is true even if you have a valid driver's license from your former home country.

You must present proper identification that verifies your first, middle, and last name and date of birth in order to take the knowledge and road tests. You must also present proper identification when you apply for an instruction permit, driver's license, or state identification card.

Answer the questions about the reading.

1. Which statement is not true.
 - a. You must take a road test if you have never had a driver's license before.
 - b. You must take a vision test, a knowledge test and a road test if you are moving to Minnesota from another country and want to have a valid driver's license.
 - c. You must take a road test if you are moving to Minnesota from another state, certain U.S. territories or Canada.

2. Anyone driving in the state of Minnesota must carry a _____ driver's license.

3. Which statement is true?
 - a. If you have never had a driver's license in another state or country, you must apply for an instructional permit.
 - b. You don't need to show identification to be eligible for a driver's license.
 - c. You don't need to present valid identification if you are applying for a state identification card.

Source: Minnesota Driver's Manual

www.dps.state.mn.us/dvs/DLTraining/DLManual/DLManual.htm

Minnesota Speed Limits

Source: Minnesota Driver's Manual

Minnesota law requires you to drive at a speed no faster than is reasonable under existing conditions. These include weather, traffic, and road conditions.

Driving faster than the posted speed limit is illegal. The posted speed limit is the maximum speed permitted on that particular road. Minimum speed limits may be posted on some roads. It is illegal to drive slower than the posted minimum speed under normal weather, traffic, and road conditions.

You may be required to reduce your speed in many driving situations. You must slow down when you approach or pass a stopped emergency vehicle with its emergency lights flashing.

In school zones, reduce speed when children are present. In work or construction zones, reduce speed and drive with care. Always obey the posted speed limit.

Slow down for a flag person, pedestrians, barricades, and flares or reflectors on the road. Slower speeds are necessary when you travel on a narrow or winding road or approach a curve, hilltop, or railroad crossing. Bad weather and poor road conditions are other situations in which drivers are required to slow down.

Answer the questions about Speed Laws in Minnesota. To view the manual, go to: www.dps.state.mn.us/dvs/DLTraining/DLManual/DLManual.htm

1. Give three examples of conditions that would require you to reduce your speed. _____

2. If you are driving through a school zone, you must reduce your speed when _____
3. What does “minimum” speed limit mean? _____
4. What should you do when you pass a stopped emergency vehicle on the side of the road? _____
5. According to Chapter 2 of the Minnesota Driver’s Manual, what are some of the listed speed limits? _____

Minnesota Driver's Manual Fill –in-the-Blank

Choose one of the words below to fill in the blanks.

seat belts	birthday	doubled	back seat
alcohol	four	100	permit
pedestrians	signal	stay	reserved
illegal	insurance		

1. A driver's license issued by the state of Minnesota expires on your _____ and must be renewed every _____ years after you reach 21 years of age.
2. When you wish to change lanes or make a turn, you must begin to _____ your turn at least _____ feet before you make the turn.
3. In Minnesota, the use of _____ is mandatory.
4. If a vehicle has a passenger airbag, it is essential for children 12 years of age and under to ride in the _____.
5. Owners of motor vehicles driven on public roads must carry no-fault and liability _____ on their vehicles.
6. Yield the right of way to _____ crossing at intersections and crosswalks.
7. Reduced speed limits are posted in many work zones. If you disobey the speed limit in a work zone, the fine is _____ when workers are present.
8. Parking spaces posted with a blue handicapped parking sign are _____ for vehicles displaying physically disabled license plates or a disability parking _____.
9. If you become stranded while traveling in cold weather, _____ with your vehicle.
10. It is _____ to operate a vehicle on Minnesota roads when impaired by _____ or other substances.

Signs

Source: *Minnesota Driver's Manual*

See *Reading for Life volume 1*, chapter 5, for additional worksheets on signs.

Sign Color

REGULATORY



Red: Prohibits and commands



White: Regulates

WARNING



Yellow: Warns



Yellow-green: Warns and controls pedestrian and bicycle crossings and school areas



Orange: Warns and controls construction zones

INFORMATIONAL



Green: Guides and informs



Blue: Describes services for motorists



Brown: Indicates historic, cultural, or recreation sites

Refer to the information above and complete the activities.

1. Draw a circle around the word **Regulatory**.
2. Draw a line through the word **Warning**.
3. Draw a box around the word **Informational**.
4. A _____ sign is green, blue or brown.
5. A _____ sign is red or white.
6. A _____ sign is yellow.
7. _____ signs tell us what the rules are that must be obeyed.
8. _____ signs warn of possible danger on the road ahead.
9. _____ show places and services found nearby
10. Give an example of a regulatory sign _____.
11. Give an example of a warning sign _____.
12. Give an example of an informational sign _____.

Alcohol and Driving

It is illegal to operate a vehicle on Minnesota roads when impaired by alcohol or other substances.

Drinking and driving is a serious problem in Minnesota and across the nation. Alcohol use is involved in more than one-third of the deaths on Minnesota roads each year. Crashes involving impaired drivers kill an average of 240 people each year in Minnesota and injure thousands of others. If you drink, don't drive!

Drug-impaired driving is as dangerous as alcohol-impaired driving. Minnesota law prohibits driving while impaired by controlled or hazardous substances. These substances include illegal drugs and prescription drugs, as well as household products.

Judgment, vision, reaction time, steering, perception, coordination and attention are all diminished due to the use of alcohol and drugs.

Answer the questions.

1. What does alcohol do that makes driving so dangerous? _____

2. What is the average number of Minnesota traffic deaths each year involving impaired drivers? _____
3. Which statement is true?
 - a. Less than one-third of all deaths on Minnesota roads each year involve alcohol use.
 - b. Drug-impaired driving is as dangerous as alcohol-impaired driving.
 - c. Penalties will be the same whether the driver has a prior DWI arrest.
4. What are some choices you can make to avoid driving while intoxicated?

Answer Key – Unit 19

Page 100

1. c.
2. valid/current
- 3 a

Page 101

1. school zones, construction zones, bad weather, road conditions
2. when children are present
3. The slowest speed you are allowed to drive.
4. Change lanes and slow down.
5. 10 mph - in alleys
30 mph - on urban or town roads
55 mph –most state highways

Page 102

1. birthday, four
2. signal, 100
3. seat belts
4. back seat
5. insurance
6. pedestrians
7. doubled
8. reserved, permit
9. stay
10. illegal, alcohol

Page 103

1. circle
2. line
3. box
4. Informational
5. Regulatory
6. Warning
7. Regulatory
8. Warning
9. Informational
10. Stop Sign, Speed Limit, Yield
11. Pedestrian Crossing, Dead End, School Zone
12. Picnic area, gas station, historic site

Page 104

Driving

1. It affects judgment, vision, reaction, steering, perception, coordination and attention.
2. 240
3. b
4. Designated driver, taxi, call a friend, pace your drinking, stay overnight

Reading for Life

Automobile

(Insurance and Maintenance)

Unit 20

Page #

107	Automobile Activities
108	Automobile Vocabulary
109	Vocabulary Words - Insurance
110	Minnesota Automobile Insurance Requirements
111	Proof of Insurance
112	Annual Premium Notice
113	Accident Notes
114	Vocabulary Words – Automobile Maintenance
115	Automobile Maintenance Schedule
116	Car Maintenance Bill
117	Answer Key

Category: Automobile

Daily Living Activities

- Call three insurance providers and compare rates on automobile insurance. Use the yellow pages to find insurance companies or use the Internet to get quotes. Remember to look for the best coverage for the lowest premium.
- Make a list of the questions insurance companies ask and how the answers affect the cost of insurance. Example: year of car-new-higher rate.
- Make a list of why people should buy car insurance.
- Identify and list the categories used by insurance companies to determine the premiums motorists pay. (age, gender, marital status, business or pleasure, smoking, good student discount)
- Make a list of the different types of auto insurance coverage and write a definition for each.
- Invite an auto insurance sales person to come and speak to the class.
- Call three different repair shops to compare the cost of a new muffler and brakes. Include calling a small and large repair shop.
- Ask students to bring their car manuals to class. Compare the information and maintenance schedules.
- Ask students to determine what repairs are covered under his/her car's warranty.
- Look in the phone book to find three repair shops that are close to where you live. Write down the telephone number and address.
- Invite someone who repairs automobiles to come and speak to your class.
- Invite someone from a technical college to speak to the students about classes that prepare individuals to sell automobile insurance or become automobile mechanics.
- On another sheet of paper, use the following words in sentences related to cars or car repairs.

under	around	behind	through
over	in	in front of	inside
above	to	right	into
up	next to	left	outside
- Obtain an auto insurance application, make copies and ask the learners to complete the application. Cross-out the name of the company.

Source: Literacy Training Network, CASAS Classroom Activities

Miscellaneous Automobile (Insurance & Maintenance) Vocabulary Go over the words. Have the learners write the words and then practice reading them. Add words to the list.

insurance	liability	comprehensive	policy
uninsured	collision	emergency road service	premium
coverage	injury	hit-and-run	sue
protection	agent	responsible	no-fault
law suit	proof	contract	expiration
deductible	accident	certificate	warranty
damage	crash repair	maintenance	oil
revocation	lubrication	filter	chassis
tune-up	fluids	oil change	replace
towing	schedule	labor	coolant
fuel	engine	ignition	brakes
windshield	hood	tire	headlight
muffler	inspection	trunk	vehicle
registration	automobile	car	SUV
truck	mechanic	battery	jack
jumper cables	spare tire	hubcap	fuses
blinker	gas tank	air conditioner	coolant

How many small words can you find within the vocabulary words listed?

Vocabulary Words – Insurance

Choose one of the words below to complete each sentence.

premium collision- comprehensive
auto insurance policy liability
agent no-fault deductible
proof Emergency Road Service

Uninsured Motor Vehicle

1. _____ protects against losses involving vehicles.
2. A _____ is the amount of money paid for insurance.
3. A _____ is the amount paid by you (in other words, your out-of-pocket expense) before the insurer will pay benefits. In general, the higher the deductible you select, the lower your premium cost.
4. _____ insurance covers the damage to your vehicle as a result of an accident.
5. A _____ is the actual contract between you and the insurance company which defines your coverage, rights and obligations.
6. If your car breaks down and has to be towed, it is helpful to have _____ insurance.
7. If you are driving and are involved in an accident your _____ insurance pays for certain types of injury to others.
8. You buy insurance from an insurance _____.
9. _____ insurance helps cover damage to a car resulting from something other than a collision such as fire, theft or vandalism.
10. In states with _____ insurance, your insurance company pays for damages regardless of who is at-fault.
11. _____ insurance pays for damages that result in being hit by a driver that does not have insurance.
12. Minnesota requires that every driver have valid _____ of insurance in the vehicle at all times.

Source: Adapted from <http://www.fromallangles.com/glossary/car-insurance/index.htm>

Minnesota Automobile Insurance Requirements

Minnesota Driver's Manual

Insurance

Owners of motor vehicles driven on public roads must carry no-fault and liability insurance on their vehicles. Valid proof of insurance must be carried in the vehicle at all times. Failure to provide proof of insurance at the request of a law enforcement officer may lead to revocation of your driver's license and vehicle registration.

When driving privileges are revoked for lack of insurance, the driver must pass a no-fault insurance knowledge test; pay a \$20 reinstatement fee in addition to fines levied by a court or citation; apply for a new driver's license; and submit an insurance certificate issued by the home office of the insurance company.


Operation of an uninsured motor vehicle can result in a revocation of license plates and registration for the vehicle. The operator's driving privileges may be revoked for up to one year. Anyone who is convicted of operating an uninsured vehicle may be fined up to \$1,000 and sentenced to up to 90 days in jail.

Answer the following questions.

1. What two types of insurance are Minnesota vehicle owners required to carry? _____
2. Which statement is true?
 - a. Anyone convicted of driving an uninsured vehicle can be fined up to \$2000.
 - b. You cannot have your license revoked if you are driving an uninsured vehicle.
 - c. Valid proof of insurance must be carried in the vehicle at all times.
3. Which statement is not true?
 - a. You must pass a road test if you are caught driving without insurance.
 - b. You must pass a no-fault insurance knowledge test if you are caught driving without insurance.
 - c. Driving privileges can be taken away for up to one year if you are caught driving without insurance.

Proof of Insurance

This is an example of a Proof of Insurance card that you must keep in your car.


MINNESOTA EVIDENCE OF INSURANCE		Home Town	
HOME TOWN INSURANCE COMPANY		 Insurance	
Certifies that it has issued a liability insurance policy with compulsory coverage as required by the Minnesota financial responsibility law, to the policyholder named below with respect to the vehicle described.			
John Smith	POLICY NUMBER		
123 Main Street	A03-199-389965-404		
Minneapolis, MN 52384-4643	Effective Date	Expiration Date	
	09/01/04	09/01/05	
Applicable with respect to the following vehicle.			
<u>O4 Chevy</u>	<u>Blazer</u>	<u>BL1987AC225673119</u>	<u>Mary A.Jones</u>
Year & Make	Model	Vehicle Identification Number	Authorized Representative

Refer to the Proof of Insurance card and answer the questions.

1. What is the name of the person that is insured? _____
2. What is the policy number? _____
3. When does this policy expire? _____
4. How long is this policy valid? _____
5. What kind of car is being insured? _____
6. What is the name of the insurance company? _____
7. Whose signature do you see on the card and what is that person's title? _____
8. Does John Smith meet the requirements for automobile insurance in Minnesota? _____

Annual Premium Notice

John Smith
123 Main Street
Minneapolis, MN 52384-4643

Home Town
 Insurance

HOME TOWN INSURANCE COMPANY

Policy Period: 02-20-05 to 08-20-05

Under Your Auto Policy Part	Coverage and Limits	Premium	
		Car 1	Car 2
A. Liability Bodily Injury	Up to: \$250,000 each Person	\$110	\$92
B. Uninsured Motorists	Up to: \$50,000 each Person	\$25	\$25
C. Collision	Actual Cash Value less Less \$1000 deductible	\$76	\$70
Semi-Annual Premium Per Vehicle		\$211	\$187
Total Semi-Annual Policy Premium		\$398	

Read the auto insurance bill and answer the questions.

1. Circle the correct answer?
 - a. This policy is in effect for 1 year.
 - b. This policy is in effect for 6 months.
2. Whose automobiles are being insured under this policy? _____
3. How much will the insured person pay for 6 months of insurance coverage? _____
4. How many automobiles are being insured? _____
5. How much is the deductible on each car? _____
6. Which car is more expensive to insure? _____ What would be some reasons why? _____

Accident Notes

Write down important information if you are involved in an accident.
Complete the information. Make up the name(s) and circumstances of the accident as well as those involved.

Policy Holder Name _____

Policy Holder Address _____

Operator's Name _____

Operator's Address _____

Operator's Phone Number _____

Operator's License Number _____ State _____

Accident Date _____ Time _____

Place of Accident _____

Other Driver's Name _____

Other Driver's Address _____

Other Driver's Phone Number _____

Make of Other Car _____ Year _____

Plate Number _____ State _____

Owner of Other Car _____ Phone # _____

Address _____

Insurance Company _____

Occupants of Other Car...Name...Address...Phone Number _____

Persons Injured...Name...Address...Phone Number _____

Where Taken _____

Damage to Other Car or Property _____

Witnesses...Name...Address...Phone Number _____

Police Officer Name _____

Badge Number _____ City State

Were citations issued? _____ If yes, explain _____

Vocabulary Words – Automobile Maintenance

Choose one of the words below to complete each sentence.

repair	routine	replace	schedule
transmission	brakes	coolant	ignition
muffler	tires	headlights	hood

1. Does your car have a manual or automatic _____?
2. Another word for regular maintenance is _____.
3. The _____ starts the engine.
4. It is important to regularly check the air pressure in your _____.
5. Engine _____ keeps the engine from over-heating.
6. If you do not have a _____, your car will be very noisy.
7. The law says you must drive with your _____ on when it is raining.
8. Follow the maintenance _____ in your car manual.
9. To stop quickly you must have good _____.
10. Change the oil and _____ the filter according to the car's manual.
11. The engine is under the _____ of the car.
12. You will save money if you _____ your car when you notice a small problem rather than waiting until it has become a large problem.

Automobile Maintenance Schedule

Adapted from Source: Gemini Automotive Care

<http://www.geminicarcare.com/my/checklist.html>

Maintenance: Basic Care for Longer Vehicle Life

Simple maintenance can keep your car working for you for many miles. From monthly visual inspections to comprehensive service checks, keeping an eye on every day wear and tear can stop small problems from becoming expensive headaches.

Every 3,000 miles:

- Change engine oil & filter
- Check all fluid levels
- Check wiper blades
- Check tread depth on all four tires
- Adjust tire pressure to manufacturer's specs

Replace:

- Windshield wipers as necessary.
- Tires when the tread is below the standard recommended by the manufacturer.
- Transmission and Break Fluids every 24,000 miles.

A general tune-up should be done once a year or every 10,000-12,000 miles. The tune-up includes checking, or replacing the ignition, exhaust system, fuel injection, timing and spark plugs.

Answer the questions about automotive maintenance.

1. Why is it important to check your car frequently? _____

2. Name two things you should do to your car every 3,000 miles. _____

3. Find information in a car manual or on the Internet about how to know when your tires need to be replaced. Write a short summary.

4. How often should you replace the brake and transmission fluids in your car? _____

Car Maintenance Bill

Joe's Garage

Customer No. 6.53042	Mechanic Jason Moe	Invoice Date 6-13-05
Janet Brown 699 South 4 th Street Hopkins, MN55305	License No. JMF220 Year, Make, Model 04/Buick/Rendezvous	Color: Black Vehicle I.D. No. 2F6HA23E45622889
Telephone: 763-448-9121		

Labor and Parts		
Job #: 1 255L8809	3000 mile service	11.25
<u>Parts</u>	Lube, Oil, Filter	12.70
	Motor Oil	****
	Oil, Filter	****
	Chassis Grease	****
	Job #: 1 255L8809 Total Labor and Parts	\$23.95
<u>Misc.</u>	Shop Supplies	1.09
	Hazardous Waste Disposal Fee	0.75
	KeyTag Oil Change Discount	- 3.00
	Total Misc.	\$1.16
	Total Invoice	\$23.62
<i>Thank you for your business.</i>		

Answer the questions about the bill.

1. What is the name of the automotive shop? _____
2. When was the car serviced? _____
3. Why was the car at Joe's Garage? _____
4. What cost \$.75? _____
5. How much is the total bill? _____
6. What kind of car was being serviced? _____
7. What is the vehicle's I.D. number? _____

Answer Key – Unit 20 Automobile (Insurance & Maintenance)

Page 108

Example: in, cover

5. \$1000

6. Car 1, Answers vary

Page 109

1. Auto insurance
2. premium
3. deductible
4. Collision
5. policy
6. Emergency Road Service
7. liability
8. agent
9. Comprehensive
10. no-fault
11. Uninsured Motor Vehicle
12. proof

Page 113

Answers vary

Page 114

1. transmission
2. routine
3. ignition
4. tires
5. coolant
6. muffler
7. headlights
8. schedule
9. brakes
10. replace
11. hood
12. repair

Page 110

1. no-fault and liability
2. c
3. a

Page 115

1. It will help you keep the car running well for a long time. You will catch problems early.
2. Answers vary
3. Answers vary
4. Every 24,000 miles

Page 111

1. John Smith
2. A03-199-389965-404
3. 9-1-05
4. 1 year
5. Chevy Blazer
6. Home Town Insurance
7. Mary A. James, Authorized Representative
8. Yes

Page 116

1. Joe's Garage
2. 6-13-05
3. 3000 mile service
4. Hazardous Waste Disposal Fee
5. \$22.62
6. Buick Rendezvous
7. 2F6HA23E45622889

Page 112

1. b
2. John Smith
3. \$398
4. two

Reading for Life

Elections

Unit 21

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119	Elections Activities
120	Elections Vocabulary
121	Our U.S. Congress
122	Voter Registration
123	Voter Registration Qualifications
124	Voter Information for Persons with Disabilities
125-126	Who Represents You?
127	Election Bingo Words and Definitions
128	Bingo Grid
129	Twins Ball Park Dreaming
130	Twins Ball Park Dreaming (continued) and Minnesota House Article
131	Answer Key

Category: Elections

Daily Living Activities

- Ask students to watch TV or listen to radio ads about political candidates. Make notes on what each person is for or against.
- Make a list of negative campaign ads that they hear or see.
- Ask a person from the League of Women Voters to come and talk to the class about elections and voting.
- Discuss reasons for voting. Why should you vote? Why doesn't everyone that is eligible vote?
- Look at the web site: <http://www.sos.state.mn.us/election/> This site includes voter information, voter registration and a polling place locator.
- Obtain voter registration cards for the learners and have them practice filling them out.
- Call your local city or county office to obtain voter information.
- Write instructions or make a map of how to get to your polling place. Learners can also go to www.mapquest.com or use a similar Internet site.
- Look at local newspapers and collect editorials and articles on political issues, elections or voting.
- Obtain sample ballots and determine how each would be completed.
- Ask an election judge to speak to the class about the different types of ballots including electronic equipment.
- Tape candidate debates, view as a class and discuss.
- Tape U.S. Congressional Hearings and Sessions and State Legislative Sessions. Look at the agenda listed in the daily paper. Each student should write a short summary.
- Determine an issue the class wants to follow and use the Internet, newspapers, magazines and television to obtain information.
- Each learner should look at the web sites for their U.S Senator and Representative. Write three things that they learn from the web site.

Miscellaneous Elections Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

platform	campaign	qualifications
negative	incumbent	polls
referendum	resolution	Republican
Democrat	Independent	defeat
victory	mandate	argument
Proposition	tax	sales tax
proposal	agenda	absentee ballot
ballot	amendment	legislature
congress	bill	budget
cabinet	caucus	primary
bond	county	state
federal	local	city
Commissioner	Council	constitution
law	debate	delegate
governor	House	Senate
Representative	Senator	inauguration
liberal	conservative	moderate
majority	minority	mayor
Governor	Legislative Branch	Judicial Branch
Executive Branch	primary election	ward
balance	veto	nominate
nominee	partisan	bi-partisan
politician	precinct	President
public office	recount	registration
Secretary of State	term	revenues
running mate	surplus	

Our U.S. Congress

Fill in the missing words.

1. There are 435 members in the _____.
2. Members of the _____ are elected for a six year term.
3. Each state has _____ United States Senators.
4. Members of the _____ are elected for a two year term.
5. There are 100 members in the _____.
6. A _____ must be a citizen of the U.S. for at least seven years.
7. A _____ must be a citizen of the U.S. for at least nine years.
8. The two Minnesota Senators are _____ and _____.
9. The U.S. Representative from your district is _____.
10. The presiding officer in the U.S. House of Representatives is called the _____ of the House.
11. The _____ has the power of approving or refusing to approve treaties with a foreign power made by the President.
12. Laws to raise money to operate the government must originate in the _____.
13. You must be at least 25 years of age to serve as a member of the United States _____.
14. You must be at least 30 years of age to be a member of the United States _____.

Voter Registration

You must know the following information when you fill out a voter registration card.

1. City or Township Where Your Residence is Located _____
2. County in Which You Live _____
3. Last Name or Surname Suffix _____
Sr. Jr. II III IV
4. First Name, Middle Name _____
5. Address Where You Live (residence) Apt. Number, City, Zip Code _____

6. If Mail Cannot Be Delivered To The Address Above, Provide P.O. Box, City, Zip Code _____
7. Date of Birth (not today's date) _____
Month, Day, Year
8. Phone Number _____
9. School District Where You Live _____
10. MN Driver's License Number or MN ID Card Number _____
11. Last Four Digits of Social Security Number _____
12. Email Address (optional) _____

Read and answer the questions.

For more information on voting, registering to vote or finding your polling place, see the Minnesota Secretary of State website at www.sos.state.mn.us

You are NOT officially registered to vote until this application is processed by your county auditor. You will receive a Voter Precinct card in the mail.

You may pre-register to vote at any time at least 20 days before an election. If you are not able to pre-register prior to the 20 days before an election, you must register at your polling place on Election Day.

1. Who has to process your voter registration application? _____.
2. You may pre-register any time at least _____ days prior to the election.
3. What will you receive in the mail? _____
4. Who is the Minnesota Secretary of State? _____

Download a registration form at:

<http://www.sos.state.mn.us/election/registerTextV.html> and complete the form.

Source: www.sos.state.mn.us

Voter Registration Qualifications

After completing the voter registration information you must sign a statement saying that all parts apply to you. *Source: Minnesota Voter Registration Application*

I certify that I:

- will be at least 18 years old on election day;
- am a citizen of the United States;
- will have resided in Minnesota for 20 days immediately preceding election day;
- maintain residence at the address given on the registration form;
- am not under court-ordered guardianship of the person where I have not retained the right to vote;
- have not been found by a court to be legally incompetent to vote;
- have not been convicted of a felony without having my civil rights restored; and
- have read and understand this statement, that giving false information is a felony punishable by not more than 5 years imprisonment or a fine of not more than \$10,000, or both.

Answer the questions about voter qualifications.

1. What is the punishment for lying about your voter qualifications? _____

2. Is it necessary to live at the address you write on the registration form?

3. How long do you need to live in Minnesota before you can vote? _____

4. How old must you be to vote in Minnesota? _____

5. Can you vote if you are a felon? _____

Voter Information for Persons with Disabilities

Election laws can affect people with disabilities in several ways.

- Voters can ask at the polling place for help in reading or marking the ballot, or a friend can help them.
- All polling places should be fully accessible with clearly marked doors and parking spaces.
- If a voter is not able to easily leave his or her car, a ballot can be brought to the vehicle.
- Persons unable to go to the polls due to an illness or disability can vote by absentee ballot. They should contact their county auditor or city clerk for information before early November.
- People with vision impairment can obtain voter registration and absentee ballot instructions on cassette tape or in large print from the cnty auditor.
- The Minnesota Secretary of State office produces easy-to-read voting information, such as how to register to vote, absentee voting and election dates.
- Local government offices such as city clerk or county auditor offices also offer voting information, including the location of polling sites. Most government offices have TDD devices for people who have hearing impairment.
- Some states now have voting machines that are accessible for voters with mobility and/or visual limitations. Some accessible machines include an audio feature and a touch screen. The Help America Vote Act requires that all states to have these accessible machines by January 1, 2006, so some communities may not have implemented these practices yet.
- In some states (including Minnesota), two voting judges from differing political parties are allowed to accompany you into the voting booth to record your vote.

Source: Pacer Center

Answer the questions about Voter Information for Persons with Disabilities.

1. What will you do if you have difficulty reading? _____

2. Where can you obtain easy-to-read voting information? _____

3. By what date will all states have to have accessible voting machines? _____
4. How will you vote if you cannot go to the polls due to an illness or disability? _____
5. What is a synonym for the word requires? _____

Who Represents You?

Search the Internet or look through the phone book to find the following information about elected officials who represent you.

Federal Government

1. **The President of the United States** _____

Address: _____

Telephone: _____

Email: _____

2. **United States Senator** _____

Address: _____

Telephone: _____

Email: _____

3. **United States Senator** _____

Address: _____

Telephone: _____

Email: _____

4. **United States Representative** _____

Address: _____

Telephone: _____

Email: _____

State Government

5. **Governor** _____

Address: _____

Telephone: _____

Email: _____

6. **State Senator** (your district) _____

Address: _____

Telephone: _____

Email: _____

7. **State House of Representatives** (your district) _____
Address: _____
Telephone: _____
Email: _____

Local Government

6. **Mayor** (Your city) _____
Address: _____
Telephone: _____
Email: _____

7. **County Commissioner** (Your district) _____
Address: _____
Telephone: _____
Email: _____

8. **City Council Representative** _____
Address: _____
Telephone: _____
Email: _____

9. **School Board Member** (Your district) _____
Address: _____
Telephone: _____
Email: _____

Think of a problem you would like brought to the attention of an elected official that represents your interests. Write a letter which supports your views.

1. Describe the problem.
2. Tell your point of view.
3. Tell why you think your point of view is best.
4. Ask the elected official to support your view.
5. Ask for a return response.

Election Bingo Words and Definitions

Ask students to randomly write in each blank square on the BINGO card one of the election terms listed below. Begin the game by calling out the definition of one of the election vocabulary words. Students cover the word that matches the definition. Play as traditional Bingo using the form on the next page.

<u>Absentee:</u>	A vote mailed in before the election by voters unable to go to the polls
<u>Ballot:</u>	A form used for voting
<u>Campaign:</u>	The organized effort of the candidates and his/her party to get people to vote for him/her
<u>Candidate:</u>	A person running for an elected office
<u>Caucus:</u>	A meeting of the members of a political party to select a candidate and establish a platform
<u>Democracy:</u>	A type of government where all people have a say
<u>Eligible Voter:</u>	Meets the requirements for voting
<u>Election:</u>	The event in which people vote for the candidate of their choice
<u>Initiative:</u>	A measure that is put on the ballot by the people, not the legislature
<u>Incumbent:</u>	The elected official who is now in office
<u>Mandate:</u>	A direction or authority given to a government by the votes of the people
<u>Non-Partisan:</u>	Not tied to any political party or point of view
<u>Political Party:</u>	Republicans and Democrats are the two major groups that try to get their members elected
<u>Polling Place:</u>	The place where you vote
<u>Propositions:</u>	Proposed state or local laws that the public votes on,
<u>Primary Election:</u>	An election in which members of a political party elect their candidates prior to the regular election
<u>Referendum:</u>	A measure passed by the legislature is referred to the people for final approval or disapproval.
<u>Residency:</u>	You must establish this by living in a state/city before being able to vote there
<u>Resolution:</u>	A resolution is a statement of support or opposition for a policy issue
<u>Term:</u>	The length of time an elected official holds office

Ask your students to add words and definitions.

Election Bingo

Twins Ball Park Dreaming

Let's imagine...

The Minnesota Legislature has passed legislation that proposes that a new stadium be built in downtown Minneapolis. Both opponents and proponents of a new stadium agree that it should be located in Minneapolis. It will be a state of the art stadium with a retractable roof. The new ballpark will cost 535 million. The owner will be the city of Minneapolis. There will be 110 million in public financing with the remainder funded by the host city. There will be at least 120 million in private financing from the Twins. The Twins look forward to playing in a stadium that is built to league standards. Look at the reasons for and against a new Twins Stadium.

Reasons for a new stadium

- Each year we wait the stadium becomes more expensive to build.
- We want to keep professional baseball in Minnesota.
- The present stadium is out of date.
- Twins fans want to be able to sit outside when the weather is nice. A retractable roof would allow that.

Reasons against a new stadium

- We need the money for more important things such as roads and schools.
- We should not use public tax dollars to pay for a stadium.
- The owners have enough money to build their own stadium.
- If we build a stadium for the Twins, we will have to build a stadium for the Vikings.

Based on reading the article, answer the questions about the Twins Ball Park Dream.

1. The opponents of a stadium make the point that
 - a. the present stadium, the Metrodome, is fine for a professional baseball team.
 - b. the money spent on a stadium would be better spent on education and new roads.
 - c. it isn't important to have a retractable roof because we have so many cold or rainy days during the baseball season.

Twin Ball Park Dreaming (continued)

2. Those for a new stadium and those against a new stadium agree on one thing.
 - a. We will need to build a football stadium if we build a baseball stadium.
 - b. The cost of a new stadium is not a problem.
 - c. The new baseball stadium should be located in Minneapolis.
3. Circle the statement which reflects the best argument in favor of a new stadium.
 - a. We will save money by building a new stadium now rather than five years from now.
 - b. We don't need to worry about the money needed for new schools and roads because that money can come from different sources.
 - c. The Twins will stay in Minnesota whether they have a new stadium or choose to remodel the old stadium.

Read the article and answer the questions.

Democrats win big, but GOP clings to power in Minnesota House

by [Michael Khoo](#), Minnesota Public Radio
November 3, 2004

St. Paul, Minn. — (AP) - Republicans clung to the barest of Minnesota House majorities after a Democratic rout in Tuesday's election, with a recount in one race threatening to split the chamber down the middle.

Rep. Nora Slawik, a Maplewood DFLer, said Democrats' big night "shows that voters in Minnesota are tired of legislative gridlock." "They want a change in the Minnesota House, and they showed that," she said.

Sviggum said some incumbents were punished for the unproductive 2004 session and others were sunk by huge Democratic turnout in favor of presidential candidate John Kerry.

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http://news.minnesota.publicradio.org/features/2004/11/03_khoom_legis/

1. What argument did the democrats use to explain the reason they won so many seats? _____

2. What reason did the Republicans use to explain their losses? _____

3. What is an incumbent? _____

Answer Key – Unit 21

Elections

Page 121

1. House of Representatives
2. Senate
3. two
4. House of Representatives
5. Senate
6. Representative
7. Senator
8. Mark Dayton and Norm Coleman
9. answers vary
10. Speaker
11. Senate
12. House of Representatives
13. House of Representatives
14. Senate

Page 122

- 1 through 12. answers vary
1. county auditor
 2. 20
 3. Voter Precinct Card
 4. Mary Kiffmeyer

Page 123

1. 5 years imprisonment or \$10,000 fine or both
2. Yes, you must maintain your residence at the address on the form.
3. 20 days prior to the election
4. at least 18 years old by election day
5. You can vote if you have had your civil rights restored.

Page 124

1. Ask for help or have a friend help.
2. Minnesota Secretary of State
3. January 1, 2006
4. Vote by absentee ballot
5. mandates

Page 125 and 126

answers vary

Page 129

1. b

Page 130

2. c
3. a
1. Voters are tired of legislative gridlock.
2. Unproductive legislative session and the popularity of John Kerry.
3. The person who has been holding the office prior to election.

Reading for Life

Legal

Unit 22

133	Legal Activities and Vocabulary
134	Legal Aid
135	When Do You Need Help?
136	What To Do If You Are Sued In Conciliation Court
137	Lease-Rental Terms
138	Basic Information for Tenants
139	Repairs
140	Evictions
141	Eviction Process Steps
142	The Summons
143	Answer Key

Category: Legal

Daily Living Activities

- Look in the phone book for legal aid help such as the *Legal Aid Society* and the *Volunteer Lawyers Network*.
- Look at the “Information Guide” pages in the Minneapolis phone book. Dial 763-586-6000 and the corresponding 4-digit number to get free information on legal topics.
- Ask a lawyer to speak to your class about legal issues.
- Discuss the different reasons for using a lawyer. Share personal experiences.
- Watch one of the Court TV programs and determine who is the plaintiff and who is the defendant and who prevails.
- Bring in copies of leases.

Miscellaneous Legal Vocabulary *Go over the words. Have the learners write the words and then practice reading them. Add words to the list.*

legal	lawyer	claim
judge	judgment	aid
filing	discrimination	rights
court	small claims court	jury
trial	law	charges
Bill of Rights	defendant	prosecutor
evidence	guilty	innocent
Miranda warning	plaintiff	perjury
sue	witness	assistance
lawsuit	Bar Association	lease
pro bono	attorney	subpoena
leasing	lease	subletting
landlord	rent	agreement
deposit	tenant	application
subletting	default	eviction
notice	demand	forbid
permission	squatter	

Legal Aid

LawHelpMN.org provides answers to legal questions, contact information for legal aid offices, links to courthouses and local community organizations.

Individuals who cannot afford to see a lawyer seek help through legal aid. Some lawyers volunteer to provide low-cost help or no cost help to individuals who cannot afford the normal fees. Some organizations only serve special groups such as children, seniors, persons with disabilities or people experiencing domestic violence.

The Minnesota Bar Association is a group of lawyers who provide public legal services through the Minnesota Legal Services Coalition (MLSC). The MLSC supports the statewide regional programs that help low-income Minnesotans with a broad range of civil legal matters.

Answer the questions about legal aid in Minnesota.

1. Circle the true statements about legal aid.
 - a. Anyone that asks for legal aid will receive help.
 - b. You must qualify for free legal help.
 - c. MLSC provides help throughout the state of Minnesota.

2. Circle the correct answer about the Minnesota Bar Association.
 - a. The Minnesota Bar Association only works on Immigration issues.
 - b. You can only get help from the Minnesota Bar Association if you live in Minneapolis.
 - c. The MLSC is a group of lawyers from the Minnesota Bar Association who provide free or low-cost legal services to individuals who cannot afford the regular fees.

3. Name three services that LawHelpMn.org provides. _____

4. What are three special groups that some legal aid organizations consider a priority? _____

When Do You Need Help?

There are times when it is important to have the help of a lawyer. You would probably consider having a lawyer to help you...

- if you want a divorce
- if someone is suing you.
- if you want to sue someone
- if you are buying or selling a house
- if you are being evicted from your home or apartment
- if you are being discriminated against at work

Source: Adapted from helpmelaw.org

1. What is another time when you might want the help of a lawyer?____

2. Why would you need a lawyer if you are getting a divorce?_____

3. Give an example of a time when you might need to sue someone.____

4. Give an example of a time when someone might try to sue you.____

Miranda Warning

The police must read you this warning to you if you are arrested. You are allowed one phone call to ask a lawyer or friend to help you. In the United States you are innocent until you are proven guilty.

- You have the right to remain silent and refuse to answer questions.
- Anything you do say may be used against you in a court of law.
- You have the right to consult an attorney before speaking to the police and to have an attorney present during questioning now or in the future.
- If you cannot afford an attorney, one will be appointed for you before any questioning if you wish.
- If you decide to answer questions now without an attorney present you will still have the right to stop answering at any time until you talk to an attorney.

Source: <http://publicdefender.cjis20.org/miranda.htm>

5. Which additional rights do you have if you are accused of a crime?
 - a. You have the right to know why you have been arrested.
 - b. You have the right to know the evidence against you.
 - c. You have the right to a fair trial.
 - d. All of the above

What To Do If You Are Sued In Conciliation Court

Source: Legal Aid Society of Minneapolis

If you are sued in Conciliation court, the papers will come from the Court. They will tell you the time and date of the hearing and give you a short statement of the claim.

Conciliation Court is a Small Claims Court for cases up to \$7,500. You don't need a lawyer in Conciliation Court. If you want to make your own claim against the person suing you, you need to file a counterclaim. Go to the court at least 5 days before the court date to fill out the form.

You can settle your case with an agreement. Be sure to put any agreement in writing. Both parties must sign and date the agreement.

If you don't settle before the court date, you must be on time or you will lose by default. If you can't go, call the court right away. It must be a very important reason such as being in the hospital.

Prepare for Court:

- Write a list of everything you need to say.
- Talk to witnesses and ask them to come to the hearing.
- If the person suing you has papers or evidence they won't give you, ask the court clerk about a subpoena for the evidence.
- Practice stating your case to a friend as though you were in court..
- Bring all your evidence to court.
- Visit a Conciliation Court hearing to see how it works.
- At the hearing, be very polite to the court and the defendant.

Complete each sentence..

1. What is another name for Conciliation Court? _____
2. If you have not settled, you will lose by _____ if you do not show up for your court date.
3. What is the maximum amount of money that can be awarded in Small Claims Court? _____.
4. You can settle your case with an _____.
5. You don't need a lawyer in _____.

Lease-Rental Terms

Choose a lease term from the list and write it next to the correct definition.

Default	Lease	Indemnification
Tenant	Eviction	Damage Deposit
Restrictions	Hazardous Materials	Subletting
Utilities		

1. _____ The person who signs the lease and lives in the apartment.
2. _____ The agreement a tenant signs when renting an apartment.
3. _____ The tenant is not allowed to have any item that is dangerous, flammable or explosive in the apartment.
4. _____ The tenant is responsible for paying all electrical and gas services.
5. _____ You cannot sign the lease and then rent your apartment to someone else.
6. _____ The legal act of removing someone from his/her rental property.
7. _____ The apartment owner is not liable for any damage or injury to the tenant or the tenant's family or guests.
8. _____ Money paid to the owner as security for any damage caused by the tenant.
9. _____ No pets, no waterbeds, no large vehicles and no added locks would be considered in this clause.
10. _____ Failure to do something or appear somewhere when due.

BASIC INFORMATION FOR TENANTS

Source: Excerpts from: Legal Aid Society of Minneapolis (LawHelpMN.org)

LOOKING FOR AN APARTMENT

- Make sure your current landlord will give you a good reference. If they won't, get a letter of recommendation from someone else.
- Never rent an apartment you haven't seen. Don't let a landlord show you one "just like it". Don't pay an application fee unless you have a good chance of getting the apartment. If you have any **bad** information in your rental or credit history, tell the landlord about it before you pay the fee
- If you are turned down, contact the tenant screening agency (if one was used). Get a copy of their report. You have the right to correct any mistakes.
- You have the right to be treated equally. For example, it is illegal for a landlord to turn you down because you are a person of color, a person with a disability, a person who gets welfare, or a parent with children. If you suspect discrimination, call your legal aid office right away. .
- Don't pay a security deposit before you sign the lease.
- Do not sign a lease until you agree with everything in the lease. If you want something added, ask the landlord to add it to the lease before you sign it. If there is something you want removed from the lease, ask the landlord to cross the words out and initialize the change before you sign the lease.

1. What should you bring with you to an interview for a new apartment? _____

2. Why shouldn't you rent an apartment that you have never seen even if the landlord says he/she is showing you one just like the one you wish to rent? _____

3. What should you do if you feel you are being discriminated against? _____

4. What should you ask to see if you are turned down for an apartment? _____

5. What should you do if there is something in the lease that you want removed? _____

REPAIRS

Source: Legal Aid Society of Minneapolis (LawHelpMN.org)

- When you need repairs, call your landlord right away. Don't let it wait.
- If it is an emergency (like no heat, power, water, hot water, toilet, or an intent to condemn notice), call your legal aid office right away. Ask about an Emergency Tenant Remedy Action.
- If it isn't an emergency, write the landlord a letter listing the problems. Keep a copy of the letter. If s/he does not fix them within 14 days, call your legal aid office and ask about a Rent Escrow case. With a Rent Escrow case, you pay your rent into court. The court can order repairs and return some of your rent to you.
- Don't hold back rent. Don't make repairs and then deduct the cost from your rent.
- You can also sue your landlord in Conciliation Court to get money back for repair problems you have had in the past. You can sue after you move out, but you will need proof that you had problems that the landlord knew about but did not fix.
- You cannot be evicted for asking for repairs or calling a housing inspector.

IMPLIED WARRANTY OF HABITABILITY

A law that exists in most states which governs residential rentals and asserts that regardless of what a lease says, the landlord must provide premises that are safe and livable (habitable) at some basic level. Problems with essential building services and cleanliness are often breaches of the implied warranty and the landlord will be required to correct them.

<http://www.lectlaw.com/def/i013.htm>

Answer the questions about repairs.

1. Give two examples of emergency repairs. _____
2. What is the name of the law that says the landlord must provide living conditions that are safe. _____
3. Circle the examples that would be considered under the implied warranty law.
 - a. A light above the stairway is burned out making it dangerous to walk down the stairs.
 - b. The water is so hot that it causes burns to the skin.
 - c. The curtains look faded.
 - d. There is a natural gas smell in the apartment.

EVICCTIONS

- If you are being evicted call legal aid right away.
- Your landlord can file an eviction if you don't pay the rent on time, if you break the lease, or if you stay in the apartment after you were given proper notice to leave.
- You must get the court papers at least 7 days before the hearing.
- Go to court and be on time, or you will lose by default. Go to court even if all you want is more time to move out.
- If you lose, the most time the court can give you to move out is 7 days.
- If you owe rent money and late fees, you must bring them to court. If you pay all of this money in court, you will not be evicted. The court papers may list the amount of the landlord's filing fee. If not, call the court to find out. You must pay the filing fee also, but you can ask for up to 7 days to pay.
- If you withheld rent because of repair problems, you must bring all the money to court. You will not need the late fees or filing fees, but you **will** need to pay all of the rent into court and prove that your landlord failed to make repairs.

Source: <http://www.lawhelp.org/MN>

Answer the questions.

1. What must you do in court if you have withheld rent to try to force the landlord to make repairs. _____

2. How many days will the court give you to move out if you lose? _____
3. If you are being evicted because you have not paid your rent on time, what can you do to keep from being evicted? _____

4. How long before the hearing should you receive the court papers? _____
5. What is the first thing you should do if you find out you are being evicted? _____

Eviction Process Steps

Number the eviction steps in the correct order. Some numbers are given.

_____ Court date is set for the hearing that both owner and tenant must attend.

2 Tenant moves out (the process ends) or
Tenant decides to stay in the rental property until the notice expires.

_____ Owner of the property gives the tenant a 3 or 30 day notice of eviction.

_____ The sheriff tells the tenant he must move within five days. If the tenant hasn't moved at the end of five days, the sheriff will escort him off the property.

_____ Tenant files a response.

_____ The tenant receives the summons and must reply in writing within five days or the owner will win by default.

7 or 8 If the owner prevails, the tenant is evicted and the must pay back rent and court costs.

_____ Property owner files a complaint called a summons.

7 or 8 If the tenant wins, he/she is not evicted and the owner pays the court costs.

Check your answers and then answer the questions about the eviction process.

1. Who decides whether the person should be evicted or not? _____

2. What is another word for prevails? _____

3. Does a property owner file the summons and complaint before or after giving the tenant a notice of eviction? _____

4. If the tenant wins, what happens? _____

5. If the owner wins, what happens? _____

The Summons:

The summons is a written notice informing the defendant that a court action has been started and that the case will be heard on a specific day. It also directs that if the defendant wishes to contest the action or to offer further explanation, he/she must appear in court at the time specified.

Once the complaint has been completed and the filing fee has been paid, the clerk will prepare a summons and sufficient copies for the defendant(s) and the plaintiff. http://www.co.dakota.mn.us/courts/unlawful_detainer.htm

<p style="text-align: center;">Summons Civil Court of the City of Minneapolis Hennepin County, Minnesota</p> <p style="text-align: center;">Sunrise Apartments, Inc Plaintiff versus Jane Somebody Defendant</p> <p style="text-align: center;">COMPLAINT Collect \$350 for damages to kitchen cabinets.</p> <p style="text-align: center;">Attorney for Plaintiff</p> <p style="text-align: center;">Joe Smith, Attorney 102 West Main Street Sunshine, MN 54212</p>

Answer the questions about the Summons.

1. A _____ is the person who is bringing a case to court.
2. A _____ is the person who is being sued or accused.
3. For whom is the attorney working? _____
4. How much money is Sunrise Apartments, Inc. asking to collect? _____
5. Who is the attorney for the plaintiff? _____
6. Who is suing? _____ Who is being sued? _____

Answer Key – Unit 22

Legal

Page 134

1. b,c
2. c
3. answers legal questions, provides contact information for legal aid offices, links to courthouses and local community organizations.
4. children, seniors, persons with disabilities, people experiencing domestic violence.

Page 135

1. answers vary (DWI)
2. answers vary (dividing property)
3. answers vary (auto accident)
4. answers vary (injury occurring at your home)

Page 136

1. Small Claims Court
2. default
3. \$7500
4. agreement
5. Conciliation Court

Page 137

1. Tenant
2. Lease
3. Hazardous Materials
4. Utilities
5. Subletting
6. Eviction
7. Indemnification
8. Damage Deposit
9. Restrictions
10. Default

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1. reference or recommendation
2. The one you are renting might be dirty or in need of repairs.
3. Call the legal aid office.
4. A copy of the tenant screening agency report.

5. Ask the landlord to cross out the unwanted words and have the landlord initial the changes.

Page 139

1. no heat, no hot water
2. Implied Warranty of Habitability
3. a,b,d

Page 140

1. Bring the money you owe to the court hearing.
2. a maximum of 7 days
3. Bring the money with you to the court hearing.
4. 7 days
5. Call Legal Aid.

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- 6
- 2
- 1
- 9
- 5
- 4
- 7 or 8
- 3
- 7 or 8
1. the court
2. wins
3. after
4. Tenant is not evicted and owner pays court costs.
5. Tenant is evicted and must pay back rent and court costs.

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1. plaintiff
2. defendant
3. Plaintiff-Sunrise Apartments, Inc.
4. \$350
5. Joe Smith
6. Sunrise Apartments, Inc., Jane Somebody