

To the Instructor

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

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

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

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

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

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

PROVEN FEATURES

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

ENHANCEMENTS AND NEW MATERIAL IN THE FIFTH EDITION

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

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

- New material and enhanced material by chapter:

Chapter One:	Revised <i>Weekly Study Schedule</i>
Chapter Two:	New <i>Standardized Test Tips for Answering Vocabulary in Context and Figurative Language Questions</i>
Chapter Three:	Improved <i>Three-Step Process for Reading & Studying</i> table
Chapter Five:	Enhanced chart of <i>Formulas for Implied Main Ideas</i>
Chapter Seven:	Expanded definitions and explanations of <i>Author’s Writing Patterns</i> : <ul style="list-style-type: none"> List pattern (division/classification) Sequence/time order pattern (process) Definition pattern (definition-example) Comparison-contrast pattern (ideas in opposition) Cause-effect pattern
	New section on <i>Spatial Order Pattern (Place Order)</i>
	New section on <i>Relationships within and between Sentences</i> : <ul style="list-style-type: none"> Clarification; Example; Addition; Sequence; Comparison; Contrast; Cause-effect; Problem-solution; Spatial order; Summary
	New “study card” samples that illustrate comparison-contrast and cause-effect
Chapter Nine:	New <i>Annotation Practice Exercises for Identifying Controversial Topics</i>
Chapter Ten:	New excerpts in <i>Textbook Features</i> section; new charts and graphs in <i>Interpreting Graphic Material</i> section
	New and revised appendixes: <ul style="list-style-type: none"> Appendix 1 Glossary of Key Reading and Study Skills Terms Appendix 2 A List of Word Parts: Prefixes, Roots and Suffixes Appendix 3 United States Map, World Map and List of World Capitals Appendix 4 New <i>Master Vocabulary List</i> from the <i>Vocabulary in Context</i> exercises for each <i>Reading Selection</i>

- New material and enhanced material in each chapter:

Updated *Read More about This Topic on the World Wide Web* sections with each reading selection with current websites and suggested keywords to encourage students to discover more about each topic on their own

Redesigned *Chapter Review Cards* with page prompts for Chapters 1–6 and without page prompts for Chapters 7–11

- New material and enhancements to the Instructor's Online Learning Center: *Fourteen Supplemental Reading Selections* that may be assigned as extra practice exercises or given as tests:

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

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

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

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

SUPPLEMENTS TO *OPENING DOORS***Print Resources**

- *Annotated Instructor's Edition (AIE)* (0-07-329545-0)
The *AIE* contains the full text of the student edition of the book with answers as well as marginal notes that provide a rich variety of teaching tips, related resources, and relevant quotations.

Digital Resources

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

Additional Value-Added Packaging Options

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

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

Joe Cortina

Janet Elder

To the Student

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

Richard Rodriguez, *Hunger for Memory*

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

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

SPECIAL FEATURES OF *OPENING DOORS*

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

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

(Chapters 1–3)

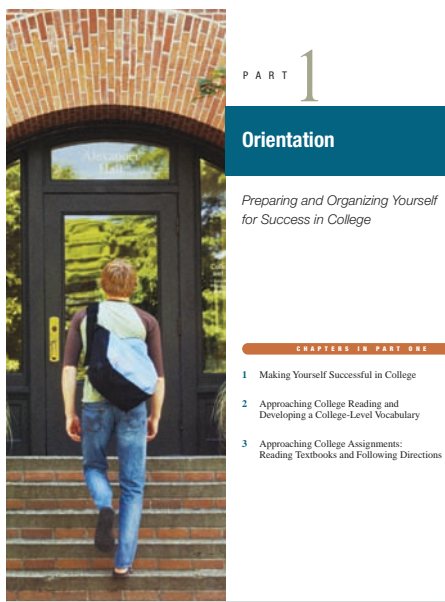
This section includes chapters on goal-setting, motivation, time management, learning styles, making sense of college reading, and approaching textbook assignments effectively. Each chapter in this section includes three reading selections from a variety of subjects.

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

(Chapters 4–9)

Comprehending what you read is vital to your success as a college student. This section is the “heart” of the book—the “comprehension core.” This section will help you:

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



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

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

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

(Chapters 10–11)

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

BUILT-IN LEARNING AIDS

SKILLS

Reading is to the mind like exercise is to the body.
 Sir Richard Steele
*A person who does not read good books
 has no advantage over a person who cannot read.*
 Mark Twain

THE TOPIC OF A PARAGRAPH

KEY TERM

topic
 Word, name, or phrase that tells who or what the author is writing about. The topic is also known as the subject, or the subject matter.



Student Online
 Learning Center (OLC)
 Go to Chapter 4.
 Select Video.

What Is the Topic of a Paragraph, and Why Is It Important?

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

The topic is always expressed as a single word (for example, *procrastination*) or a name (for instance, *Bill Gates* or *the Mississippi River*) or as a phrase consisting of two or more words (for instance, *the increasing use of computers in education*). Each sentence in a paragraph should relate in some way to the topic (explain it, tell more about it, give examples of it, etc.). For this reason, the topic may be mentioned several times within a paragraph.

Determining the topic focuses your attention and helps you understand complex paragraphs precisely. It is the essential first step in understanding a paragraph that you are reading and studying. As you will learn later in this chapter, it is also a key to locating the stated main idea of a paragraph.

Determining and Expressing the Topic

You know from Chapter 2 that effective readers are active and interactive readers who ask questions as they read. When you read a paragraph, you can determine its topic by asking yourself, “Who or what is this paragraph about?” and then answering this question. Paragraphs, especially paragraphs in textbooks, contain various clues that will help you answer this question.

One or more of the following clues often make the topic of a textbook paragraph obvious. The topic is a word, name, or phrase that:

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

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

Comprehension

Monitoring Question for Determining the Topic

Who or what is this paragraph about?

Chapter Opening Page

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

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PART 1 Orientation

KEY TERM

root

Basic word that has a meaning of its own.

KEY TERM

prefix

Word part attached to the beginning of a root word that adds its meaning to that of the base word.

KEY TERM

suffix

Word part attached to the end of a root word.

Comprehension Monitoring Question for Word-Structure Clues

Are there roots, prefixes, or suffixes that give the clues to the meaning of an unfamiliar word?

KEY TERM

etymology

The origin and history of a word.

Roots are powerful vocabulary-building tools because whole “families” of words in English come from the same root. For example, if you know that the root *aud* means “to hear,” then you will understand the connection between *audience* (people who come to *hear* something or someone), *auditorium* (a place where people come to *hear* something), *audit* (enrolling in a course just to *hear* about a subject, rather than taking it for credit), *auditory* (pertaining to *hearing*, as in auditory learner), and *audiologist* (a person trained to evaluate *hearing*). Knowing the meaning of a word’s root also makes it easier to remember the meaning of the word.

Prefixes change the meaning of a root by adding their meaning to the meaning of the root. For example, adding the prefix *tele* (“distant” or “far”) to the root word *scope* (“to see”) creates the word *telescope*, a device that lets you *see* things that are *far* away. Try adding the prefixes *pre* (“before”) and *re* (“back”) to the root *cede* (“to go” or “to move”). *Precede* means “to go before” something or someone else; *recede* means “to move back.”

Think of roots and prefixes as parts of a puzzle that can often help you figure out the meaning of an unfamiliar word. Remember, however, that although a word may begin with the same letters as a prefix, it does not necessarily contain that prefix. The words *mult*, *multi*, *male*, and *million* (a type of duck), for example, have no connection with the prefix *mal* (“wrong” or “bad”) as in words such as *malnourished* or *maladjusted*.

Suffixes are word parts that are attached to the end of a root word. Some add their meaning to a root. Other suffixes change a word’s part of speech or inflection. For example, consider these forms of the word *predict*: *prediction*, *predictability*, *predictor* (nouns); *predictable* (adjective); *predictably* (adverb). Examples of suffixes that serve as inflectional endings include adding *s* to make a word plural or *ed* to make a verb past tense.

Suffixes are as helpful as roots or prefixes in determining the meaning of unfamiliar words because many suffixes have similar or even the same meanings. Also, some root words change their spelling before a suffix is added. For instance, when suffixes are added to *happy* the *y* becomes an *i*: *happier*, *happiness*, *happy*. The most common and helpful roots, prefixes, and suffixes in English come from Latin and ancient Greek. These Latin and Greek word parts not only help you figure out the meaning of a word, but also serve as built-in memory aids that make it easy to recall the meaning.

Spanish, French, Italian, Portuguese, and Romanian are called *romance languages* because they draw so heavily on Latin. (Latin was the “Roman” language because it was spoken in ancient Rome.) Although English is not one of the romance languages (it is a Germanic language), English still has many words derived from Latin and ancient Greek. In particular, a considerable number of terms in science, medicine, and technology are derived from Latin and Greek, so learning word parts from these two older languages can be useful to you if you are considering a career in one of those fields.

A word’s **etymology** (origin and history) indicates whether it contains Latin or Greek word parts. Because a word’s etymology can help you understand and remember a word’s meaning, dictionaries typically give the etymology of a word in brackets [] before or after the definition. When you look up a word in the dictionary,

Key Term Boxes

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

Determining the topic is the essential first step in understanding a passage that you are reading and studying.



The Topic Is Often Used as the Heading or Title

Textbook authors typically use the topic of a section as the heading or title for that section. The following paragraph from a textbook on business communications illustrates this clue (as well as some others). Read the paragraph and use its heading (and other clues) to determine its topic.

Doing Business and Learning about a Culture through Its Language

The best way to prepare yourself to do business with people from another culture is to learn something about their culture in advance by studying their language. If you plan to live in another country or do business there repeatedly, for example, make an attempt to learn the language of that country. The same holds true if you must work closely with a subculture that has its own language, such as Vietnamese-Americans or Hispanic-Americans. When traveling abroad you may end up doing business with foreigners in your own language, but you will show respect by having made the effort to learn their language. In addition, you will learn something about the culture and its customs in the process. If you do not have the time or opportunity to actually learn a new language, at least learn a few words and phrases.

Source: Adapted from Courtyard Books and John Thib, *Business Communication Today*, 3rd ed., New York: McGraw-Hill, 1993, p. 576.

Stop and Annotate

Go back to the textbook excerpt above. Underline or highlight the heading that indicates the topic.

Notice that in this excerpt, the heading *Doing Business and Learning about a Culture through Its Language* tells you its topic. This phrase describes everything that is discussed in the paragraph: It expresses the topic that all the sentences in the paragraph have in common. (Notice also that the words *business*, *language*, *culture*, and *learn* are repeated throughout the paragraph.)

Tips for Standardized Reading Tests

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

Stop and Annotate Exercises

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

A WORD ABOUT STANDARDIZED READING TESTS: TOPICS AND STATED MAIN IDEAS

Many college students are required to take standardized reading tests as part of an overall assessment program, in a reading course, or as part of a state-mandated basic skills test, such as CLAS[®] (in Florida) or TEA[®] (in Texas). A standardized reading test typically consists of a series of passages, each of which is followed by multiple-choice reading skill application questions. The test is often a timed test, that is, students are permitted to work for only a specified amount of time. Included in Part Two of *Opening Doors* are tips that can help you earn higher scores on standardized reading tests. The tips below deal with determining topics and stated main ideas.

To begin with, you should be aware that students sometimes miss questions on reading tests because they do not realize what they are being asked. If the wording of an item is even slightly unfamiliar, they may not recognize that they are being asked to apply a reading comprehension skill they already know. Therefore, you should learn to recognize certain types of questions no matter how they are worded, just as you recognize your friends no matter what they are wearing.

You are being asked to identify the topic of a passage when the test question begins:

- The best title for this selection is . . .
- This passage discusses . . .
- This passage focuses mainly on . . .
- The topic of this passage is . . .
- This passage is about . . .
- This passage concerns . . .
- The problem the author is discussing in this passage is . . .
- The author is explaining the nature of . . .

To find the right answer, simply ask yourself, “Who or what is this passage about?” Then see which answer choice most closely matches your answer. Remember to use the four clues for determining topics: titles or headings, words emphasized in special print, repetitions, and a mention of the topic that is then referred to by pronouns or other words.

You are being asked to identify the main idea when the question is worded:

- The author’s main point is that . . .
- The principal idea of this passage is that . . .
- Which of the following best expresses the main idea of this paragraph?
- Which of the following is the main idea of the last paragraph? (or some specified paragraph)
- Which of the following best expresses the main idea of the entire passage?

To find the right answer, ask yourself, “What is the single most important point the author wants me to understand about the topic?” Next, search the paragraph or passage for a sentence that answers this question. Finally, read each of the choices and select the one that is the same as the sentence you selected or that means essentially the same thing even if the wording is different.

CREATING YOUR SUMMARY

DEVELOPING CHAPTER REVIEW CARDS



Student Online Learning Center (SOLC) Go to Chapter 4, Select Flashcards or Chapter Test.

Review cards, or summary cards, are an excellent study tool. They are a way to select, organize, and review the most important information in a textbook chapter. The process of creating review cards helps you organize information in a meaningful way and, at the same time, transfer it into long-term memory. The cards can also be used to prepare for tests (see Part Three). The review card activities in this book give you structured practice in creating these valuable study tools. Once you have learned how to make review cards, you can create them for textbook material in your other courses.

Now complete the seven review cards for Chapter 4 by answering the questions or following the directions on each card. When you have completed them, you will have summarized (1) what the topic of a paragraph is and (2) how to determine it; (3) what a stated main idea sentence is and (4) how to locate it; (5) where the stated main idea sentence of a paragraph may appear; (6) how to tell if you have identified a stated main idea sentence correctly; and (7) how to avoid two errors in identifying stated main idea sentences. Use the type of handwriting that is clearest for you to reread (printing or cursive) and write legibly.

The Topic of a Paragraph

1. What is the topic of a paragraph? (See page 209.)
2. Why is determining the topic important? (See page 209.)
3. To determine the topic, what question should you ask yourself? (See page 209.)

Card 1 Chapter 4: Determining the Topic and the Stated Main Idea

Chapter Review Cards

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

CHAPTER READING SELECTIONS FOR CHAPTERS 1 THROUGH 9

All the reading selections in Chapters 1 through 9 (three selections per chapter) are excerpts taken from widely used introductory-level college textbooks, news magazines, and literary selections of the type you are likely to encounter in college.

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

Prepare Yourself to Read

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

Introduction to the Selection and Annotation Practice Exercises

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

SELECTION 5-1 Identity Theft: You Are at Risk

Prepare Yourself to Read

Directions: Do these exercise before you read Selection 5-1.

1. First, read and think about the title. What do you already know about identity theft?

2. Next, complete your preview by reading the following: Introduction (in italics) Headings The first two paragraphs (paragraphs 1 and 2) First sentence of each of the other paragraphs

Now that you have previewed the selection, tell what identity theft is, and write one or two ways you could reduce your risk of becoming an identity theft victim.

Apply Comprehension Skills

Directions: Do the Annotation Practice Exercises as you read Selection 5-1. Apply the skills from this chapter.

Formulate implied main ideas. Follow these general steps: First determine the topic; then ask what the author's most important point about the topic is; then create a sentence that expresses the author's most important point.

Check your formulated main idea sentences. Be sure each of your main idea sentences meets the requirements on page 276. Complete the Annotation Practice Exercises. In these exercises, you will work only with paragraphs that have implied main ideas.

IDENTITY THEFT: YOU ARE AT RISK

Identity theft is rapidly increasing. Chances are that even if you yourself are not a victim of identity theft, you know someone who has been and you know the devastating effects this crime can have.

The Crime of Identity Theft

1 Don't think it can't happen to you. Your credit card bill arrives with charges for items you never purchased. You pay your bills on time and always have. Suddenly, though, creditors start hounding you for payment of past-due bills, but you never ordered any of the goods or services they're demanding payment for.

Forms of Identity Theft

3 There are two forms of this theft. The first type is "account takeover" theft, in which the thief uses existing credit information to make purchases.

Annotation Practice Exercise

Directions: For each exercise below,

- Write the topic of the paragraph on the lines provided.
Formulate the implied main idea of the paragraph and write it on the lines provided.

This will help you remember the topic and the main idea.

Practice Exercise

Topic of paragraph 2:

Formulate the implied main idea of paragraph 2:

is "application fraud" (or "true name fraud"). Using the victim's information, the thief opens new accounts in the victim's name.

4 If there is any good news, it is this: in general, credit and banking fraud victims are liable for no more than the first \$50 of loss.

5 The bad news is that victims are left with a time-consuming, frustrating mess to clear up. Because their credit has been wrecked, they may be denied credit and loans.

Thieves' Information Sources

6 How do thieves obtain the information that enables them to "steal" someone else's identity? The easiest way is by stealing the person's wallet.

7 There are many other techniques thieves use. These include:

- Stealing documents from unlocked mailboxes and breaking into locked ones.
Searching through trash receptacles ("dumpster diving") for unshredded documents with identifying Social Security numbers, unused pre-approved credit card applications, loan applications, and so forth.
Using personnel files or customer files in the workplace to improperly access names, Social Security numbers, and other data.
Obtaining people's credit reports fraudulently by impersonating an employer, a landlord, or a loan officer at a financial institution.
"Shoulder surfing" at phone booths and ATMs to obtain people's PIN numbers (personal identification numbers).
Going to Internet sites that provide identifying information and public records.

Practice Exercise

Topic of paragraph 3:

Formulate the implied main idea of paragraph 3:

Practice Exercise

Topic of paragraph 6:

Formulate the implied main idea of paragraph 6:

SELECTION 5-1
Personal Finance
(Continued)

Reading Selection Quiz

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

Comprehension

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

- One sign that you may have become the victim of identity theft is:
 - your monthly credit card statement arrives a few days later than usual.
 - a grocery store asks for your identification when you write a check.
 - you receive a traffic ticket.
 - creditors begin demanding payment for purchases you have not made.
- It takes longer to detect application fraud theft because the thief:
 - opens a new account in the victim's name but has the bills sent to a different address.
 - keeps changing the name on the victim's credit card account.
 - makes purchases only by phone or online.
 - uses existing credit information to make purchases.
- Until identity theft victims are able to resolve the problem, they may:
 - find it difficult to lease an apartment.
 - not be able to obtain credit or get a loan.
 - have difficulty getting a job.
 - all of the above.
- Stealing a wallet is the easiest way for identity thieves to obtain the information they need in order to steal someone else's identity because:
 - so many people are careless with their wallets.
 - it is easy to pickpocket a wallet.
 - people usually carry so much personal information in their wallets.
 - wallets are small, easy to conceal, and easy for thieves to dispose of.
- Which of the following is the least safe place to have mail sent?
 - a regular home mailbox
 - a lockable home mailbox
 - a post office box
 - a box at a commercial mailbox service

Vocabulary in Context

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

SELECTION 3-1
Government
(Continued)

Reading Skills Application

Directions: Items 21–25 test your ability to apply certain reading skills to information in this selection. These types of questions provide valuable practice for all students, especially those who must take standardized reading tests and state-mandated basic skills tests (such as the Florida CLAST Test and the Texas THEA Test). You may not have studied all of the skills at this point, so these items will serve as a helpful preview. The comprehension and critical reading skills in this section are presented in Chapters 4 through 9 of *Opening Doors*; vocabulary and figurative language skills are presented in Chapter 2. As you work through *Opening Doors*, you will practice and develop these skills. Write your answer for each question in the space provided.

- The author's primary purpose for writing this selection is to:
 - inform readers about slavery and other injustices suffered by African Americans.
 - persuade people to become more involved in the American political process.
 - explain how African Americans have made gains in legal equality during the last century.
 - explain why most Americans did not support the civil rights movement during the 1960s.
- Which of the following best expresses the main idea of paragraph 2?
 - Legal equality has rarely been bestowed by the more powerful upon the less powerful.
 - Their gains have nearly always occurred through political movements.
 - Disadvantaged groups in America are now making some progress toward social equality.
 - The history of America shows that disadvantaged groups have rarely achieved a greater measure of justice without a struggle that includes sustained, intense political movements.
- The information in paragraph 11 is organized using which of the following patterns?
 - sequence
 - comparison-contrast
 - definition
 - list
- Which of the following statements represents an opinion rather than a fact?
 - Substantial judicial relief for African Americans was finally achieved in 1954 with *Brown v. Board of Education of Topeka*, arguably the most significant ruling in Supreme Court history.
 - In 1957, rioting broke out when Governor Orval Faubus called out the Arkansas National Guard to block the entry of black children to the Little Rock public schools.

Reading Selection Quizzes

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

Comprehension

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

SELECTION 3-1
Government
(Continued)

Vocabulary in Context

Directions: Items 11–20 test your ability to determine the meaning of a word by using context clues. *Context clues* are words in a sentence that allow the reader to deduce (reason out) the meaning of an unfamiliar word in that sentence. Context clues also enable the reader to determine which meaning the author intends when a word has more than one meaning. For each vocabulary item below, a sentence from the selection containing an important word (*italicized, like this*) is quoted first. Next, there is an additional sentence using the word in the same sense and providing another context clue. Use the context clues from *both* sentences to deduce the meaning of the italicized word. *Be sure the answer you choose makes sense in both sentences.* If you discover that you need to use a dictionary to confirm an answer choice, remember that the meaning you select must still fit the context of *both* sentences. Write your answer in the space provided.

Pronunciation Key: à pat á pay àr care à father è pet è be í pit
fêlê í pier ó pet ó tee ó parv oi noise ou out óo book
óo boat ú can yú abuse úr urge ín thin ð this hw which
zh vision ò about *Stress mark:* '

- Legal equality has rarely been *bestowed* by the more powerful upon the less powerful.
Responsibility for the management and care of our family's farm was *bestowed* to me by my grandfather and grandmother.
bestowed (bí stôd') means:
 - negotiated
 - handed over
 - taken
 - sold
- Their gains have nearly always occurred through intense and sustained political movements, such as the civil rights movement of the 1960s, that have pressured established interests to *relinquish* or share their privileged status. When Michael moved away to attend college, he was happy to *relinquish* his bedroom to his youngest sister.
relinquish (rí línq' kwísh) means:
 - pressure
 - share
 - let go of
 - reverse

Reading Skills Application

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

CULTURAL DIVERSITY: FAMILY STRENGTHS AND CHALLENGES

The United States is a gathering place of many cultures. Each cultural group that has come here has surrendered some of its past in an effort to build a new life in a new land. But the United States is not so much a "melting pot" in which these distinct cultures meld together, as it is a "salad bowl" in which each of the ingredients retains its distinct flavor. The United States can also be likened to a symphony, and its various cultural groups to instruments. Each instrument has its distinct part to play—its distinct contribution—but all must work together to produce beautiful music.

Appreciating Diversity and Strengths

- Our goal in this chapter is to point out some of the major strengths of various ethnic groups in the United States. One of the reasons our country has prospered is that the various cultural groups have different strengths. These strengths can be seen at the individual level, family level, and cultural level for each of these groups. Some ethnic groups place a high value on the importance of kin networks and are very group oriented; other cultures emphasize more individual achievement. Some ethnic groups value both individual achievement and group connection.
- Diversity and strengths are also interconnected. There are strengths in diversity, and diversity helps build further strengths. The different abilities, interests, attitudes, and values of each ethnic group provide a broad range of options and ideas that can improve the ability to solve problems and create new ideas. These diverse strengths can help people at all levels of society at the personal level, at school, and at work.
- When we see people from different ethnic groups, we typically do not focus on their strengths. The more common reaction is to notice how they are different from you. The next reaction can be that the difference is seen as interesting or it could be perceived as a potential problem. But after getting to know someone who is from a different ethnic group, you will be able to see that some of the differences can be both personal strengths and things you value about your relationship with them.
- So one way to increase our appreciation of diversity is to seek out opportunities to talk with people who have ethnic backgrounds different from our own. Sharing feelings about one's cul-

tural heritage with someone from another ethnic group can be a mutually rewarding experience, an opportunity to learn more about others and their unique cultures.

Cultural and Ethnic Identity

In order to put life in the United States into a more global perspective, Box 2.1 illustrates what the world village would be like if it contained 100 people. As you will notice, those from North and South America account for only 14 people. Over 70 percent of the people would be nonwhite and non-Christian. Most would live in substandard housing and 70 percent would be unable to read. At least half would suffer from malnutrition. Only 1 percent would have a college degree and less than 1 percent would have access to a computer. An even more dramatic indication of the power of the United States is that 50 percent of the world's wealth is controlled by 6 Americans.

One's cultural identity is an important aspect of being human. **Cultural identity** evolves from the shared beliefs, values, and attitudes of a group of people. It embodies standards of behavior and the ways in which beliefs, values, and attitudes are transmitted to the younger generation. Cultural identity also entails the ways in which kinship relationships and marital and sexual relationships are structured. Examples of the vast array of cultural identities in the United States include Anglo-American, Italian American, African American, and Asian American—to name just a few.

Cultural identity transcends **ethnic identity**,⁷ or ethnicity, which refers to the geographic origin of a minority group within a country or culture. Whereas many people learn about their

Full-Length Reading Selections

Chapters 10 and 11 each contain a chapter-length selection rather than three shorter reading selections. Instead of taking a Reading Selection Quiz, you are asked to highlight and annotate the selection as you read. You are then asked to prepare an outline, study map, test review cards, etc., for specific subsections of the reading selection.

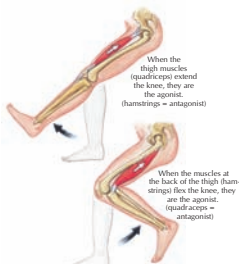
SPECIAL LEARNING AIDS

In addition to the built-in learning aids that occur in each chapter, *Opening Doors* offers you photos, summary charts, diagrams, cartoons, study maps, outlines, and other learning aids. As you work through this book, we hope that you will take advantage of all of its features and that you will discover that you are becoming a better reader and a more effective, efficient student.

FIGURE 8-5
Hierarchy of needs

Source: Roger Kirtin, Steven Hartley, and William Rudelius, Marketing: The Core, Boston, McGraw-Hill/Irwin, 2004, p. 105.

Source: Charles Corbin, Ruth Lindsey, Gregory Walk, and William Corbin, Fundamental Concepts of Fitness and Wellness, Figure 2, p. 170. Copyright © 2001 by The McGraw-Hill Companies, Inc. Reprinted by permission of The McGraw-Hill Companies.

Figure 2
Agonist and antagonist muscles

USING CONTEXT CLUES TO DETERMINE THE MEANING OF UNFAMILIAR WORDS

Example	Type of Clue	What to Ask Yourself	What to Look for
The psychological term intentionality is defined as a tendency toward looking within during middle age.	Definition clue	Are there definition clues and a definition?	Phrases that introduce a definition, such as: is defined as, is called, is, is known as, that is, refers to, means, the term; a term that is in bold print, italics, or color; or certain punctuation marks that set off a definition or a term. (See pages 403–404.)
The garden was redolent , with the scent of roses.	Synonym clue	Is there a synonym for the unfamiliar word? That is, is the meaning explained by a word or phrase that has a similar meaning? The synonym may be set off by commas, parentheses, a colon, dashes, or brackets. (See pages 402–404.)	Phrases that introduce synonyms, such as in other words, or that is to say, also known as, by this we mean, that is.
I did the physical therapy exercises incorrectly and, instead of helping my back, they were actually detrimental .	Contrast clue	Is there an antonym for the unfamiliar word? That is, is the unfamiliar word explained by a contrasting word or phrase with the opposite meaning?	Words and phrases that indicate opposites: instead of, but, in contrast, on the other hand, however, unlike, although, even though.
The campers were warned that hiking up that steep mountain trail would enervate even the fittest members of their group.	Experience clue	Can you draw on your experience and background knowledge to help you deduce (reason out) the meaning of the unfamiliar word?	A sentence that includes a familiar experience or information you already know can help you figure out the meaning of the new word.
He enjoys aquatic sports such as swimming, scuba diving, and water skiing.	Example clue	Are there examples that illustrate the meaning of the unfamiliar word?	Words that introduce examples of the meaning of the unfamiliar word; for example, such as, to illustrate, like.
When studying for his final exam, the student was told to eschew television. "Just give TV up!" was his roommate's advice.	Clue from another sentence	Is there another sentence in the paragraph that explains the meaning of the unfamiliar word?	Additional information in another sentence that may help explain the unfamiliar word.

We welcome you to *Opening Doors*. We hope your journey through this textbook is an enjoyable and rewarding experience.