

reconcile apparel attorney notify commerce indicate zealous value symptom indepen  
fax gala entree reconcile apparel attorney notify commerce indicate fax zealous valu  
independence symptom gala entree reconcile apparel attorney notify commerce indi  
zealous value independence fax s...tree reconcile apparel attorney not  
commerce indicate zealous value attorney notify commerce indicate zealous v  
independence fax symptom gala entree apparel reconcile attorney notify indicate ze  
value independence fax symptom gala entree reconcile apparel attorney notify com

# Contents

*Introduction* ..... *viii*

## **Lesson 1: Computer Installation Instructions**

Computer Installation Instructions ..... 1  
Dictionary Page ..... 2  
Sentences Using Vocabulary Words ..... 3  
Word Study ..... 4  
Quiz ..... 5

## **Lesson 2: Olympic News**

Olympic News ..... 6  
Dictionary Page ..... 7  
Sentences Using Vocabulary Words ..... 8  
Word Study ..... 9  
Quiz ..... 10

## **Lesson 3: Correspondence**

Correspondence ..... 11  
Dictionary Page ..... 12  
Sentences Using Vocabulary Words ..... 13  
Word Study ..... 14  
Quiz ..... 15

## **Lesson 4: Advice Column**

Advice Column ..... 16  
Dictionary Page ..... 17  
Sentences Using Vocabulary Words ..... 18  
Word Study ..... 19  
Quiz ..... 20

**Lesson 5: Medicine Cabinet**

Medicine Cabinet ..... 21  
Dictionary Page ..... 22  
Sentences Using Vocabulary Words ..... 23  
Word Study ..... 24  
Quiz ..... 25

**Lesson 6: Concert Program**

Concert Program ..... 26  
Dictionary Page ..... 27  
Sentences Using Vocabulary Words ..... 28  
Word Study ..... 29  
Quiz ..... 30

**Lesson 7: Menu**

Menu ..... 31  
Dictionary Page ..... 32  
Sentences Using Vocabulary Words ..... 33  
Word Study ..... 34  
Quiz ..... 35

**Lesson 8: Bank Statement**

Bank Statement ..... 36  
Dictionary Page ..... 37  
Sentences Using Vocabulary Words ..... 38  
Word Study ..... 39  
Quiz ..... 40

**Lesson 9: Sale Sheet**

Sale Sheet ..... 41  
Dictionary Page ..... 42  
Sentences Using Vocabulary Words ..... 43  
Word Study ..... 44  
Quiz ..... 45

**Lesson 10: Travel Brochure**

Travel Brochure .....	46
Dictionary Page .....	47
Sentences Using Vocabulary Words .....	48
Word Study .....	49
Quiz .....	50

**Lesson 11: Lease**

Lease .....	51
Dictionary Page .....	52
Sentences Using Vocabulary Words .....	53
Word Study .....	54
Quiz .....	55

**Lesson 12: Limited Warranty**

Limited Warranty .....	56
Dictionary Page .....	57
Sentences Using Vocabulary Words .....	58
Word Study .....	59
Quiz .....	60

**Lesson 13: Help Lines Directory**

Help Lines Directory .....	61
Dictionary Page .....	62
Sentences Using Vocabulary Words .....	63
Word Study .....	64
Quiz .....	65

**Lesson 14: Application for Employment**

Application for Employment .....	66
Dictionary Page .....	67
Sentences Using Vocabulary Words .....	68
Word Study .....	69
Quiz .....	70

**Lesson 15: Insurance Application**

Insurance Application ..... 71  
Dictionary Page ..... 72  
Sentences Using Vocabulary Words ..... 73  
Word Study ..... 74  
Quiz ..... 75

**Lesson 16: Recipe**

Recipe ..... 76  
Dictionary Page ..... 77  
Sentences Using Vocabulary Words ..... 78  
Word Study ..... 79  
Quiz ..... 80

**Lesson 17: Classified Ads for Employment**

Classified Ads for Employment ..... 81  
Dictionary Page ..... 82  
Sentences Using Vocabulary Words ..... 83  
Word Study ..... 84  
Quiz ..... 85

**Lesson 18: Service Station Work Order**

Service Station Work Order ..... 86  
Dictionary Page ..... 87  
Sentences Using Vocabulary Words ..... 88  
Word Study ..... 89  
Quiz ..... 90

**Lesson 19: Radio News Transcript**

Radio News Transcript ..... 91  
Dictionary Page ..... 92  
Sentences Using Vocabulary Words ..... 93  
Word Study ..... 94  
Quiz ..... 95

**Lesson 20: Federal Income Tax Form**

Federal Income Tax Form ..... 96  
Dictionary Page ..... 97  
Sentences Using Vocabulary Words ..... 98  
Word Study ..... 99  
Quiz ..... 100

*Vocabulary List* ..... 101

## Facsimile Page LINCOLN HERITAGE BANK

Nadia Liscars This statement covers: 01/04/99 to  
 212 Walch Street 02/04/99

<b>Summary</b>					
	Account Number	Previous Balance	Deposits	Payments/Charges	New Balance
Checking Account	052046155	238.26	100.00	208.85	129.41
Savings Account	403510864	431.77	76.03	402.00	105.80

<b>Details</b>					
Checking Account Transactions This Period			Checks Paid This Period		
Date	Description	Amount	Number	Date	Amount
01/05	Withdrawal Instacard	-50.00	124	01/10	22.85
01/06	Transfer to 403510864	-75.00	125	01/22	35.00
01/14	Deposit	+100.00			
01/17	Withdrawal Instacard	-25.00			
02/04	Instacard Fee @ .50	- 1.00			

<b>Savings Account Transactions This Period</b> 01/06 Transfer from 052046155 +75.00 01/14 Withdrawal -400.00 02/04 Service Charge -2.00 02/04 Interest This Period +1.03	<b>Average Balance This Period</b> 220.47 <b>Minimum Balance This Period</b> 104.77
---	--

### How to Reconcile Your Checking Account

This statement shows all checking transactions we processed between the date of your last statement and this one. If the balance in your checkbook register doesn't equal the ending balance on this statement, please complete the following steps to ensure that the account is in balance.

1. Compare the checks we've reported to your listings in your checkbook register. If you've written checks that haven't appeared on your statement, list them in the "payments, debits" section at right.
2. Review withdrawals. Make sure you listed them in your register. If any don't appear on this statement, list them in "payments, debits."
3. If there are deposits you've made that don't appear on this statement, list them in the "deposits, credits" section.

4. List any fees and charges in your checkbook register and adjust the balance.
5. Compute the totals for the "payments, debits" and "deposits, credits" sections.
6. Enter balance on statement.  
 \_\_\_\_\_ \$
7. Add total "deposits, credits."  
 \_\_\_\_\_ + \_\_\_\_\_  
 \_\_\_\_\_ = \$
8. Subtract total "payments, debits."  
 \_\_\_\_\_ - \_\_\_\_\_  
 \_\_\_\_\_ = \$
9. Double-check your balances if they don't agree. Is your math correct? Have you subtracted all fees?

**Payments, Debits**

\$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Total \$ \_\_\_\_\_

**Deposits, Credits**

\$ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Total \$ \_\_\_\_\_

## Dictionary Page

**account** (ə kount'), *n.*

statement of money received and spent

**appear** (ə pir'), *v.*

be seen, come in sight

**average** (av' əɪj), *n.*

amount found by dividing the sum of all the quantities by the number of quantities

**balance** (bal' əns), *n.*

difference between the amount you have deposited in an account and the amount you have withdrawn

**compute** (kəm pyūt'), *v.*

use arithmetic to find; calculate

**credit** (kred' it), *n.*

entry of money paid in an account

**debit** (deb' it), *n.*

entry of something owed from an account

**deposit** (di poz' it), *n.*

money put in a bank

**ensure** (en shūr'), *v.*

make sure or certain

**interest** (in' tər ist), *n.*

money paid for the use of money—usually a percentage of the amount invested, borrowed, or loaned

**minimum** (min' ə məm), *adj.*

least possible; lowest

**payment** (pā' mənt), *n.*

amount of money given

**process** (pros' es), *v.*

treat or prepare by a specific method

**reconcile** (rek' ən sīl), *v.*

make agree; bring into harmony

**register** (rej' ə stər), *n.*

book or printed list or record

**statement** (stāt' mənt), *n.*

summary of an account, showing the amount owed, due, or on hand

**summary** (sum' əɪ ē), *n.*

a brief listing of the main points

**transaction** (tranz ak' sjən), *n.*

piece of business

**transfer** (trans fər'), *v.*

move from one person or place to another

**withdrawal** (with drō' əl), *n.*

a taking back or removal

### Pronunciation Helps

a	cat	o	pot	ü	put	ə = {	a	<i>in</i> alive
ā	ape	ô	law	ū	mule		e	<i>in</i> silent
ä	car	ō	cone	ûr	herd		i	<i>in</i> possible
â	chair	ò	cord	ch	chip		o	<i>in</i> lemon
e	met	ōō	boot	ng	sing		u	<i>in</i> us
ē	see	oi	boil	sh	she	ər = {	ar	<i>in</i> collar
i	if	ou	out	th	thick		er	<i>in</i> teacher
ī	tile	u	pup	zh	leisure		or	<i>in</i> neighbor
							ur	<i>in</i> culture

## Sentences Using Vocabulary Words

---

Use a word from the vocabulary list on your Dictionary Page to complete each of the following sentences.

1. The monthly rent \_\_\_\_\_ will be \$285.
2. I did not get \_\_\_\_\_ for the check I sent.
3. My parents were able to \_\_\_\_\_ their differences instead of getting a divorce.
4. This \_\_\_\_\_ shows that you are overdrawn at the bank.
5. A checking account does not always pay \_\_\_\_\_, but a savings account does.
6. Martha worked hard to \_\_\_\_\_ that everyone would have a good time at her party.
7. These students want to \_\_\_\_\_ from Central High to East High.
8. Please find the \_\_\_\_\_ of my grades so I will know what I am getting on my report card.
9. Your \_\_\_\_\_ cannot be made until Tuesday because Monday is a holiday.
10. With passbook savings, you are not supposed to let your \_\_\_\_\_ go below \$25.
11. The bank \_\_\_\_\_ comes every month.
12. They need a \_\_\_\_\_ of ten people to hold the class.
13. An injury caused her \_\_\_\_\_ from the race.
14. Use your check \_\_\_\_\_ to keep a good record of the checks you write.
15. Her mother is going to be angry if Mary doesn't \_\_\_\_\_ back home very soon.
16. The office will \_\_\_\_\_ your request, and you will have an answer Monday.
17. End your speech with a \_\_\_\_\_ of your main ideas.
18. Please \_\_\_\_\_ the total that I owe you.
19. There is no \_\_\_\_\_ listed for the TV you charged last month.
20. She tries to make a \_\_\_\_\_ in her savings account every week.



## Word Study

**A. Antonyms are words that have opposite meanings.** Example: *Black* is an antonym for *white*. **Read the words below and their definitions. Find a word on your Dictionary Page that has the opposite meaning. Write the word beside its antonym.**

1. \_\_\_\_\_ maximum: the largest or highest amount
2. \_\_\_\_\_ deposit: put down; lay down; leave
3. \_\_\_\_\_ credit: entry of money paid in an account
4. \_\_\_\_\_ disagree: fail to agree: be different
5. \_\_\_\_\_ vanish: disappear without a trace

**B. Some words can be used as both a noun and a verb.**

A *noun* is a person, place, or thing. A *verb* shows action.

The word *account* can be used either as a noun or a verb.

Please put this on my *account*. (*Account* is a noun.)

How do you *account* for your actions? (*Account* is a verb.)

**Look at the following sentences. Decide if the underlined word is used as a noun or a verb.**

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. Which baseball player has the highest <u>batting average</u>? _____</li> <li>2. Teachers <u>average</u> grades at report-card time. _____</li> <li>3. <u>Register</u> all complaints at the office. _____</li> <li>4. The class <u>register</u> is on the desk. _____</li> <li>5. The limit on my <u>credit</u> is \$500. _____</li> <li>6. Can I <u>credit</u> this to my account? _____</li> <li>7. Sarah can't <u>balance</u> her checking account. _____</li> </ol> | <ol style="list-style-type: none"> <li>8. Mike's good <u>balance</u> helps _____ him in gymnastics.</li> <li>9. Get the <u>deposit</u> ready to _____ take to the bank.</li> <li>10. <u>Deposit</u> this check at First _____ Federal Bank.</li> <li>11. How much <u>interest</u> did the _____ bank pay you last year?</li> <li>12. This story will <u>interest</u> you _____ and your family.</li> </ol> |
|---|--|

**C. A prefix is a syllable or several syllables put at the beginning of a word to make a new word. The prefix *trans-* means "across, over; in or to a different place." Put each of these *trans-* words in the correct blank in the sentences below.**

transcontinental    transatlantic    transaction    transplant    translate    transfer    transmit    transport

1. carry from one place to another: Trucks \_\_\_\_\_ food to the city.
2. piece of business: The real-estate \_\_\_\_\_ was complicated.
3. crossing the Atlantic Ocean: She took a \_\_\_\_\_ voyage on the ship.
4. send over, pass along: Mosquitoes \_\_\_\_\_ yellow fever.
5. change from one language to another: Please \_\_\_\_\_ this from Russian to English.
6. crossing the continent: Talking to Maine from California requires a \_\_\_\_\_ phone call.
7. give from one person to another: \_\_\_\_\_ the property to the new homeowner.
8. move from one place to another: May will \_\_\_\_\_ the flowers.

## Quiz

**A. Choose words from the Vocabulary List to complete the following sentences.**

1. If you can't pay the whole bill of \$245, you have to make a \_\_\_\_\_ payment of \$36.25.
2. Guests are asked to sign the \_\_\_\_\_ when they stay at a hotel.
3. Have you ever tried to keep an \_\_\_\_\_ of how you spend your allowance?
4. Miguel and Sara just completed a \_\_\_\_\_ trading CDs for videos.
5. Kanisha kept a record of the temperature each day of February and then added and divided to find the \_\_\_\_\_ daily temperature.
6. The police asked Linda to make a \_\_\_\_\_ describing what happened.
7. We will have to \_\_\_\_\_ the new books before they go on the shelf.
8. You can get \_\_\_\_\_ for returning this, but you can't get your money back.
9. The whole family was happy when Mom decided to \_\_\_\_\_ to the California office.
10. I don't recognize the third \_\_\_\_\_ listed on my bill.
11. What time does the first star \_\_\_\_\_ in the sky?
12. The guide gives a \_\_\_\_\_ of all television shows.
13. It is difficult to \_\_\_\_\_ your story and the explanation your sister gave about what happened this morning.
14. The \_\_\_\_\_ in Isabel's checking account was very low after the holidays.
15. Do you need a calculator to \_\_\_\_\_ the answer to this math problem?

**Vocabulary**

*List*

account  
 appear  
 average  
 balance  
 compute  
 credit  
 debit  
 deposit  
 ensure  
 interest  
 minimum  
 payment  
 process  
 reconcile  
 register  
 statement  
 summary  
 transaction  
 transfer  
 withdrawal

**B. Find the five words in the Vocabulary List that were not used in the sentences above.**

**Use each of the words in a sentence.**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_