

Essential Everyday Reading

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J. WESTON
WALCH
PUBLISHER

Portland, Maine

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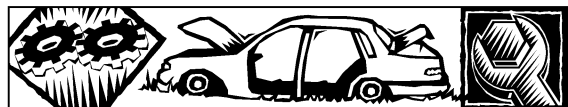
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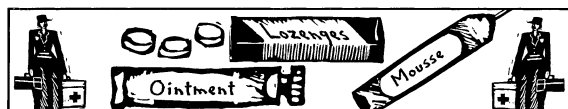
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Name _____

Date _____



UNIT 3. BANKING AND FINANCE

We all need money. To get your money in and out of your bank accounts, you have to read bank and store forms and instructions. Practice this kind of reading here. First, get

to know some of the vocabulary words in this section. Write the correct word from the following list on the blank next to the word's definition below.

account

application

balance

checkout

deposit

express

identification

interest

loan

minimum

transaction

transferred

varies

verification

waive

withdrawal

- _____ 1. Money placed in a bank account
- _____ 2. Money given for temporary use, to be repaid with interest
- _____ 3. A sum of money, belonging to a person, in a bank
- _____ 4. Establishing the truth or accuracy of something
- _____ 5. Money taken out of a bank account
- _____ 6. Moved from one place to another
- _____ 7. The counter where store purchases are added up and paid for
- _____ 8. Form used to apply for something
- _____ 9. Least amount possible or allowed
- _____ 10. Evidence showing who you are
- _____ 11. Fast, quick
- _____ 12. A business act
- _____ 13. Amount in a bank account
- _____ 14. To give up or not enforce a right
- _____ 15. Amount earned on money deposited in a bank; amount paid for borrowed money
- _____ 16. Changes; does not stay the same

Bank-Express Payment Envelope

Deposit or Loan Payment Envelope Instructions:

1. Use a separate envelope for each deposit or loan payment.
2. Make sure you've filled in all necessary information.
3. Place check or cash into envelope. No coins, please.
4. No deposit slip is necessary, other than this envelope.

Name _____ Daytime Telephone _____
(Please print)

Type of Account or Loan
(Check one)

No more than 25 bills to be enclosed.
No coins.

- Savings
- Checking
- Money Market
- Loan Payment
- Credit Line

Cash \$ _____
Checks \$ _____
\$ _____
\$ _____
\$ _____
Total Enclosed \$ _____

Deposits made after 3 P.M. on a business day and all loan payments will be credited the next business day. All deposits are subject to verification.

Withdrawal Form

Name _____ \$ _____

Amount _____ Dollars
(In words)

Account # _____ Date _____

Signature _____

I want this withdrawal in:

Cash _____

A Bank Check # _____

Transferred to Account # _____

New Address? Please tell us.

Name _____

Date _____

BANK FORMS

1. What can you use this envelope for? _____

2. What kinds of accounts can you make a deposit into when you use this envelope?
 - (a) _____
 - (b) _____
 - (c) _____
3. What kinds of payments can you make when you use this envelope?
 - (a) _____
 - (b) _____
4. What **can** you put in the envelope?
 - (a) _____
 - (b) _____
5. What **can't** you put in the envelope to make a deposit or payment?
 - (a) _____
 - (b) _____
6. Do you need to fill out a separate deposit slip? _____

Name _____

Date _____

BANK FORMS (CONTINUED)

7. If you make a deposit at 4 P.M. on Wednesday, when will the deposit be added to your account?

8. Your loan payment is due October 1. You make the payment in this envelope on October 1. Is your payment on time? Why or why not?

9. You can take a withdrawal in three different ways. What are they?

- (a) _____
- (b) _____
- (c) _____

What Do You Think?

10. Why might you use an express payment envelope instead of going to a window and giving your deposit to a bank teller?

At the Checkouts

1. We accept personal checks only at the checkout.
2. Our check-cashing card or pre-approval at the service desk is required for paying by check through the checkout.
3. After completion of a check-cashing application, we will preapprove one check in a seven-day period until the check-cashing card is received.
4. We will accept checks for \$30 over the amount of purchase with our check-cashing card.



At the Service Desk

1. Our check-cashing card is required for all check cashing privileges at the service desk.
2. We will cash up to two personal checks per seven-day period for amounts up to \$75 each. The minimum amount is \$5.
3. We will cash one payroll check per seven-day period for up to \$500. We will require two additional pieces of identification for checks over \$300.
4. We will cash one government check per seven-day period for up to \$600. We will require two additional pieces of identification for checks over \$300.
5. There will be a charge of 50¢ for each check cashed at the service desk.
6. We will not cash two-party checks, and we reserve the right to refuse any check at any time.

We will impose a \$15 handling fee on each check returned unpaid by your bank.

Name _____

Date _____

CHECK-CASHING POLICY AND PROCEDURES

1. For each of the checks listed below, tell in each column what you need to cash it.

	Cash at checkout or service desk	What kind of ID do you need?
(a) A government check for \$500		
(b) A personal check for \$35		
(c) A check for your groceries plus \$20		
(d) A payroll check for \$230		
(e) A government check for \$295		
(f) A payroll check for \$345		

2. Which of these checks will be accepted at the checkout?

- _____ (a) A personal check without a check-cashing card but preapproved at the service desk
- _____ (b) A personal check for \$30 for cash and no groceries

3. Which of these checks will be accepted at the service desk with a check-cashing card?

- _____ (a) A check made out to your brother that he has signed over to you
- _____ (b) A personal check for \$4
- _____ (c) A second paycheck on Wednesday after you cashed one a week ago Monday
- _____ (d) A personal check for \$30 on Monday and another personal check for \$45 on Friday



Name _____

Date _____

CHECK-CASHING POLICY AND PROCEDURES (CONTINUED)

4. What is a “check returned unpaid by your bank”?

What Do You Think?

5. Do you think it’s fair to charge 50¢ for each check cashed at the service desk? Why or why not?

6. If you need to show “two additional pieces of identification,” what could you show?

Checking Accounts

Basic Checking

- Minimum to open: \$25.
- Service charge: \$3 a month.
Fee covers 16 transactions per month. You will be charged an additional 25¢ for each transaction over 16.
- Minimum balance: None.

For customers over age 60, no service fee or extra transaction fees are charged, and no minimum balances are required.

Personal Checking

- Minimum to open: \$50.
- Service charge: None, if you maintain a \$300 minimum balance in your account; if your balance falls below \$300, you will be charged a \$6 monthly fee plus an additional 25¢ for each transaction over 16.

NOW (Interest) Checking

- Minimum to open: \$50.
- Service charge: None, if you maintain a \$500 minimum balance in your account; if your balance falls below \$500, you will be charged a \$6 monthly fee plus an additional 25¢ for each transaction over 20.
- Interest rate: Varies; paid on average monthly balance.

Savings Accounts

Passbook Savings

- Minimum to open: \$50 (\$10 for minors).
- Monthly fee: None, for balances of \$100 or more; \$1 for balances under \$100; waived for minors and customers age 60 and over.
- Minimum to earn interest: \$25 balance.
- Interest rate: Varies; see current schedule.
- All transactions are posted in your passbook as they occur.

Statement Savings

- Minimum to open: \$25 (minors \$10).
- Monthly fee: None, for balances of \$50 or more; \$1 for balances under \$50; waived for minors and customers age 60 and over.
- Minimum to earn interest: None.
- Interest rate: Varies; see current schedule.
- Monthly statement shows all of month's transactions, interest earned, current balance.

Holiday Club Accounts

- Minimum to open: \$5.
- Interest paid on clubs completed. No interest paid on clubs closed prior to maturity. Bonus paid when you complete the club.
- Withdrawal prior to maturity: \$1 fee.