I know many of you from previous levels of Reading for Information, but if you are beginning the course at Level 7, let me introduce myself. My name is EdWIN, and I will be your guide through Reading for Information. Together we will master the main idea, increase our understanding of jargon and technical terms, and apply information and reasoning skills to workplace situations. You may find a few pop quiz questions along the way. Be sure to check your answers which are located at the end of this level.

Reading for Information is a workplace skill-builder intended for those whose jobs require reading. Many job tasks require some reading of memos, announcements, bulletins, schedules, applications, and catalogs in order to evaluate and organize information into understandable parts. Others require reading to apply reasoning to material such as policies, procedures, reports, and regulatory or legal documents that are not always easy to read. Known as procedural text, these materials challenge you to become actively involved in three critical reading processes that require conscious and purposeful reading: analysis (identifying important details in a piece of writing); synthesis (fitting parts of a written piece together and reaching accurate conclusions about the whole); and application (relating the piece being read to one’s prior knowledge or experience).

Reading is an interactive process. Communication from writer to reader occurs only if the reader can take meaning from the printed page. This means that you must do more than just receive information. You must think about what you are reading, try to make sense of it, and use what you already know to understand the material.

Reading passages in Level 7 may include legal or
regulatory language; they will certainly include jargon or technical terms that are inaccessible to contextual analysis. The passages may be long and difficult to categorize. Instructions may not be complete or clearly stated. Much necessary information may be implied or left out entirely. You must be prepared to infer correct procedures, generalize broad principles from implied details, synthesize information, and apply that information to on-the-job practice.

LESSON 1  Introduction and Informal Assessment
LESSON 2  Review of Level 6 Skills

LESSON 3  Determining the Meaning of Jargon or Technical Terms

LESSON 4  Determining the Meaning of Jargon or Technical Terms

LESSON 5  Determining the Meaning of Jargon or Technical Terms

LESSON 6  Drawing Inferences

LESSON 7  Drawing Inferences

LESSON 8  Drawing Inferences

LESSON 9  Drawing Inferences

REFERENCE  Resource List
              Pop Quiz Answers
INTRODUCTION AND INFORMAL ASSESSMENT

You will notice in the Outline how I have planned the course over ten lessons. You will make more progress at understanding the material if you read and complete one lesson at a time. Take a break at the end of each lesson and give your brain a rest.

Let’s begin Lesson 1 by reading the following passage excerpted from a longer article in RN, a professional nursing journal.
YOUR ELDERLY PATIENT NEEDS SPECIAL ATTENTION

Nursing History

To determine whether your patient was eating properly before admission, your interview should evaluate dental status, living conditions, and drug history.

Questions Worth Asking:

Do poor-fitting dentures make it hard for you to chew? Do you frequently misplace them? Is there someone at home who can cook for you? Do arthritic pains or other health problems make it hard to prepare meals, use a knife or other eating utensils, or walk from the refrigerator to the kitchen table? How far is it to the nearest grocery store? Do you get there regularly, or have someone who shops for you?

Also inquire about a history of stroke or any neurological diseases that may cause difficulty swallowing. Ask whether the patient has noticed a decline in the senses of taste and smell, and whether he has any respiratory problems. Chronic dyspnea, for example, can make it hard to eat.

Drug-induced nutritional deficiencies are a real possibility, because so many elderly people use multiple medications on a long-term basis. Some agents reduce the amount of food taken in by causing anorexia and nausea; other agents deplete nutrient stores by triggering diarrhea or frequent urination.

Don’t forget to ask patients about recent weight loss. Although there’s a controversy as to how much a normal elderly person should weigh, a weight loss of 2% in a week, 5% in a month, or 7.5% over three months is reason enough for concern.

The patient’s diet history, which should be available from the dietician, can give you an idea of whether he or she is taking in enough protein, calories, and those nutrients needed in minute amounts. Of course, even someone who is eating normally can suffer from malnutrition if he’s not absorbing or metabolizing food properly. To determine if the patient is utilizing what he eats, you’ll need to do a physical assessment.
EXERCISE – YOUR ELDERLY PATIENT NEEDS SPECIAL ATTENTION

In a self-directed course, it is important that you spend time reviewing answers to the exercises. If you are unable to answer some questions before looking up my responses, go back and try the questions again to see if you understood the answers when you read them. Repetition is one way you will learn to read better.

Instructions: Answer the following questions concerning the passage Your Elderly Patient Needs Special Attention. As you answer the question, try to determine what type question is being asked:

- main idea
- context
- vocabulary
- important detail
- inference
- perceiving and applying general principles

1. Define the following terms:

   - neurological

   ____________________________________________
   ____________________________________________

   - dyspnea

   ____________________________________________
   ____________________________________________
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• nutrient

• metabolizing

• dietician

• malnutrition

• deplete
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2. In two or three sentences, summarize the main idea of the passage.

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________________________________________________________________________

3. In a sentence or two, explain the potential relationship between dental status and nutritional condition.

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4. Drugs and other medications may lead to malnutrition by causing two general changes in a patient’s nutritional processes. What are these changes?

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5. You are interviewing a malnourished elderly patient. You know that the patient takes multiple medications, and you suspect that the malnutrition may be caused, at least in part, by these prescription medicines. Write four questions (to be asked of the patient) that will help to assess whether the malnutrition is drug-induced. Questions may vary. Use general questions to determine if mealtime logistics is the problem or if you need to concentrate on medical questions.

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6. The writer of this article assumes that the patients being interviewed have been residents in the hospital (or clinic or nursing home) where they are being interviewed. Because of this history of residence, certain important information about the patients’ nutritional condition will be readily available to the interviewer (through other professional sources). But if the patient has just arrived at the hospital or clinic, that information will be missing. What important nutritional information will be missing? Tell what that information is, and in a few sentences, suggest some alternate means for finding out this information.
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ANSWERS TO EXERCISE – YOUR ELDERLY PATIENT NEEDS SPECIAL ATTENTION

Remember, as you answer the question, try to determine what type question is being asked:

- main idea
- context
- vocabulary
- important detail
- inference
- perceiving and applying general principles

1. Define the following terms:

These are context terms.

- **neurological**
  
  *Definition:* dealing with the nervous system

- **dyspnea**
  
  *Definition:* labored breathing

- **nutrient**
  
  *Definition:* value from food necessary for life

- **metabolizing**
  
  *Definition:* changing of food during digestion by chemical and physical processes within the body, utilizing food
These are vocabulary and word parts terms.

- **dietician**

  *Definition: a specialist in planning meals or diets*

- **malnutrition**

  *Definition: poor nutrition*

- **deplete**

  *Definition: to use up*

2. **In two or three sentences, summarize the main idea of the passage.**

   *This is a main idea question.*

   **Answer:** The passage is an attempt to determine the nutritional health of an elderly patient. It deals with choosing the proper questions to ask in order to see if the patient is receiving the proper diet and if the patient is utilizing his food properly.

3. **In a sentence or two, explain the potential relationship between dental status and nutritional condition.**

   *This is an inference question.*

   **Answer:** Poor fitting dentures or misplaced dentures can possibly make it difficult to chew foods that might be of the most nutritional value.
4. Drugs and other medications may lead to malnutrition by causing two general changes in a patient’s nutritional processes. What are these changes?

This is an inference question.

Answer: loss of appetite and frequent waste elimination

5. You are interviewing a malnourished elderly patient. You know that the patient takes multiple medications, and you suspect that the malnutrition may be caused, at least in part, by these prescription medicines. Write four questions (to be asked of the patient) that will help to assess whether the malnutrition is drug-induced. Questions may vary. Use general questions to determine if mealtime logistics is the problem or if you need to concentrate on medical questions.

This is a question in perceiving and applying general principles.

Answer: Do you enjoy mealtime? Are you often nauseated before or after a meal? Do you often experience diarrhea? Do you frequently urinate?

6. The writer of this article assumes that the patients being interviewed have been residents in the hospital (or clinic or nursing home) where they are being interviewed. Because of this history of residence, certain important information about the patients’ nutritional condition will be readily available to the interviewer (through other professional sources). But if the patient has just arrived at the hospital or clinic, that information will be missing. What important nutritional information will be missing? Tell what that information is, and in a few sentences, suggest some alternate means for finding out this information.
This is a question in perceiving and applying general principles.

Answer: The person’s medical history, diet history, and information about medications will be missing. First, ask the patient. Then you might be able to get the name and number of the patient’s doctor. If not, you might attempt to locate family, friends, or neighbors of the patient. If all else fails, you need to do a physical assessment.
REVIEW OF LEVEL 6 SKILLS

Since we will be using skills from Level 6 to progress through Level 7, let’s review. A good way to begin our review of the Level 6 skills is to use Your Elderly Patient Needs Special Attention, the passage from Lesson 1, as the basis for additional exercises.

Tip: This is important information.
SKILL 1 – IDENTIFYING IMPLIED DETAILS

In questions 5 and 6 which involved reading for inference, let’s review how we took details from the passage and implied what they meant.

5. Poor-fitting dentures or misplaced dentures can cause pain in chewing. Since a lot of the nutritional foods we eat require chewing, a patient might not eat in order to prevent experiencing pain.

6. Since some drugs may cause a loss of appetite or nausea, the patient may not eat. Other drugs may cause diarrhea or frequent urination thus depleting the nutritional value of the food.

SKILL 2 – UNDERSTANDING JARGON OR TECHNICAL TERMS

Let’s describe the context clues that lead to correct answers to questions 1 and 2.

1. “…stroke or any neurological diseases” - a stroke affects the nervous system - the words “or any” gave me a clue that neurological had to do with the nervous system.

2. The words “respiratory problems” were used prior to relating information about dyspnea. The context clue was given as an example.

SKILL 3 – DETERMINING THE LESS COMMON MEANING OF WORDS
Let’s define the following terms by making a chart.

Let’s review skills 4, 5, and 6 through the following activity.

<table>
<thead>
<tr>
<th>WORD</th>
<th>GENERAL USE</th>
<th>TECHNICAL USE IN PASSAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>STORE</td>
<td>retail establishment</td>
<td>supplies</td>
</tr>
<tr>
<td>STROKE</td>
<td>striking of one thing against another</td>
<td>paralysis</td>
</tr>
<tr>
<td>TRIGGERING</td>
<td>firing a gun</td>
<td>causing</td>
</tr>
<tr>
<td>MINUTE</td>
<td>60 seconds</td>
<td>small</td>
</tr>
</tbody>
</table>
To prepare for your first geriatric (dealing with diseases and problems of old age) screening interview, let’s create a flowchart that lists in simple form the questions you should ask. We need to be certain to include follow-up questions that will vary with the patient’s responses. We should include in our list questions that are not specifically indicated in the passage but which would seem to be appropriate.

Given the general principles of screening interviews as implied in the passage, what differences would you
expect to find in screening for teenage patients? For the middle-aged?

– Teenage patients - no questions about dentures, arthritic pain, strokes, shortness of breath

– Middle-aged patients - no questions about nearest grocery store, someone to shop for you

Make sure you know how to use context clues before you continue.
DETERMINING THE MEANING OF JARGON OR TECHNICAL TERMS

At Level 7, the demands of vocabulary become daunting. Jargon and technical language appear freely and often without contextual hints to meaning. When contextual clues are offered, they are more subtle, more likely to lead to incorrect inferences. They may be separated by sentences or paragraphs from the word they define.

But in a workplace setting you often need not know the precise meaning of a word. Part of the challenge of Level 7 reading is the need to determine which words are significant.

At Level 7, attention to structural analysis may yield improved vocabulary skills. We must recognize the standard meaning of the most common affixes. Let’s begin with the prefixes “re,” “un,” “en,” “ex,” “de,” “com,” “in,” “pre,” “sub,” and “dis,” then move to the more helpful suffixes and roots. It’s best to work inductively, through meaningful content, rather than to memorize lists of word parts.

Let’s select a word that has workplace relevance and
create as many new words as possible by adding prefixes and suffixes. Then determine:

1) the basic thread of meaning common to all the words

2) the way each new word alters this meaning

Example:

Assemble - to fit or put together the parts of (a car, a bicycle, a machine, etc.)

Words created by adding prefixes and suffixes:

• assemblage • disassemble
• assembler • reassemble
• assembly • preassemble

common meaning:
having to do with parts - putting together or taking apart

alter meaning by:
• adding prefixes dis-, re-, pre-
  – disassemble - take apart
  – reassemble - putting back together something that has been taken apart
  – preassembled - already put together

Now let’s elaborate on the work of creating new
words from word parts. Look at the following list of affixes:

**EXERCISE – USING AFFIXES**

<table>
<thead>
<tr>
<th>PREFIXES</th>
<th>LATIN ROOTS</th>
<th>SUFFIXES</th>
<th>SUFFIXES</th>
</tr>
</thead>
<tbody>
<tr>
<td>ab</td>
<td>tain</td>
<td>er, or</td>
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<tr>
<td>be</td>
<td>fac</td>
<td>lst, lon</td>
<td></td>
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<tr>
<td>com</td>
<td>scribe, scrip</td>
<td>tion, slon</td>
<td></td>
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<tr>
<td>con</td>
<td>duct</td>
<td>ry, ty, ity</td>
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<tr>
<td>de</td>
<td>mitt, mis</td>
<td>once, anco</td>
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<tr>
<td>dis</td>
<td>cep, colt</td>
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<td>in, im</td>
<td>lay</td>
<td>al</td>
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<td>op</td>
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<td>pre, pro</td>
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Instructions: Using the common Latin root words, create as many words as possible with prefixes and suffixes. Look for correspondences among words using the same affixes. Attempt to define your words.

Possible Answers to Exercise – Using Affixes
commit, commission, commitment
deceit, deceitful
deduct, deduction
defer, deference
describe, descriptive, description
detain, detainer, detainment
dismiss, dismissal
distend, distention
except, exception
extend, extension
incept, inception, inceptive
induct, induction, inductance, inductor
infer, inference
inscribe, inscription, inscriber
intend, intent, intention
precept, preceptor
prefer, preference, preferment
prescribe, prescription, prescriber
pretend
reduction, reducer
relay
remiss, remission
remit, remitter, remittance, remittent
retain, retainer
retention
submit, submission
subscribe, subscription
DETERMINING THE MEANING OF JARGON OR TECHNICAL TERMS

Though structural analysis can be helpful, contextual analysis will offer the most efficient means of defining unknown words. You should continue searching for clues to meaning through careful attention to context. In searching for context clues, determine the specific processes that led to an inferred definition. Be certain to integrate questions on contextual analysis with questions of broader significance.

Read the following passage, drawn from a Spector Information Systems policy memorandum.
MEMORANDUM

TO: All Employees
FROM: Ted Wayne, CECnet Representative
SUBJECT: CECnet Acceptable Use Policy

The Computer Educational Cooperative Network (CECnet) is for the use of persons legitimately associated with Spector Information Systems as employees, suppliers, or subcontractors, as well as for persons associated with other businesses participating in the CECnet system. Users of CECnet agree to abide by the appropriate usage conventions and any terms and conditions of membership and affiliation of the CECnet, as amended.

The purpose of the network is to facilitate the exchange of technical and particularly computing information consistent with the purposes of the cooperating organizations or businesses.

Pursuant to this purpose, participants in the CECnet are expected to be circumspect in their use and are subject to approval of their sponsoring organizations. Each organization is responsible to see that the Acceptable Use Policy is widely disseminated, that CECnet users are aware of the Policy, and that these policies are followed. Each organization is responsible for exercising any control deemed necessary to maintain usage within the confines of the Acceptable Use Policy.

CECnet is not a secure network. Information transmitted over the network is not encrypted. Sensitive information should not be distributed over CECnet.

The CECnet should not be used for any activity that does not support the purposes of the individual business or organization or the goals of CECnet. If a particular usage is inconsistent with these goals and purposes, it should be discontinued. Any attempt to penetrate a remote site without proper authorization is strictly forbidden and will be deemed sufficient reason for termination of CECnet privileges for the individual user. Egregious and continued attempts may be considered grounds for revocation of licensure for the sponsoring organization.
EXERCISE – CECNET ACCEPTABLE USE POLICY

Instructions: Answer the following questions regarding the CECnet memo on the Acceptable Use Policy.

1. Use context and/or structure to unlock the meaning of the following words.

   • licensure

   • revocation

   • deemed

   • sponsoring
• encrypted

• confines

• legitimately

• disseminated

• circumspect

• pursuant
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2. A number of words with multiple meanings appear in the passage. Find at least three of these words and write their most common meaning, then their meaning in the context of the passage. ("Conventions," for example, has a different meaning in this passage than is ordinarily used.)

<table>
<thead>
<tr>
<th>WORD</th>
<th>COMMON MEANING</th>
<th>CONTEXT MEANING</th>
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3. Typically, the author of an interoffice memorandum has a specific reason for writing. What is Ted Wayne’s specific reason? How do you know?
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Pursuant to this purpose, participants in the CECnet are expected to be circumspect in their use and are subject to approval of their sponsoring organizations. Each organization is responsible to see that the Acceptable Use Policy is widely disseminated, that CECnet users are aware of the Policy, and that these policies are followed. Each organization is responsible for exercising any control deemed necessary to maintain usage within the confines of the Acceptable Use Policy.

CECnet is not a secure network. Information transmitted over the network is not encrypted. Sensitive information should not be distributed over CECnet.

The CECnet should not be used for any activity that does not support the purposes of the individual business or organization or the goals of CECnet. If a particular usage is inconsistent with these goals and purposes, it should be discontinued. Any attempt to penetrate a remote site without proper authorization is strictly forbidden and will be deemed sufficient reason for termination of CECnet privileges for the individual user. Egregious and continued attempts may be considered grounds for revocation of licensure for the sponsoring organization.
4. In a sentence or two, state in your own words the purpose of the CECnet. Why might a business or organization want to participate in CECnet?

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5. The memo was sent to “all employees.” Are there other persons who should receive this memo or an equivalent memo? If so, why do you think the memo was sent to employees only?

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6. If you are the general manager of Spector Information Systems (or some other person charged with supervision of computing activities), what key responsibilities do you have with regard to CECnet?

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SPECTOR INFORMATION SYSTEMS

MEMORANDUM

TO: All Employees
FROM: Ted Wayne, CECnet Representative
SUBJECT: CECnet Acceptable Use Policy

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7. Imagine that you are a supervisor at Spector and you learn that a worker in your charge has been using the CECnet to advertise a house for sale. According to the policy, what should be your reaction?

____________________________________________________________________

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____________________________________________________________________

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____________________________________________________________________

8. Through CECnet you have been communicating with a potential subcontractor about official Spector business. In one of your communications, you mention some technical innovations that Spector is preparing to copyright. Another CECnet user overhears your conversation, word of your innovation gets out, and the opportunity to copyright is lost. Now you’re in serious hot water with your supervisor. Can you blame CECnet for your problems?

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ANSWERS TO EXERCISE – CECNET ACCEPTABLE USE POLICY

1. Use context and/or structure to unlock the meaning of the following words.

   • licensure
     Definition: license to use
   • revocation
     Definition: cancelling
   • deemed
     Definition: believed or judged
   • sponsoring
     Definition: paying the cost
   • encrypted
     Definition: encoded, protected, secure, kept confidential
   • confines
     Definition: limits, boundaries
   • disseminated
     Definition: spread
   • circumspect
     Definition: careful, cautious
2. A number of words with multiple meanings appear in the passage. Find at least three of these words and write their most common meaning, then their meaning in the context of the passage. (“Conventions,” for example, has a different meaning in this passage than is ordinarily used.)

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<tr>
<th>WORD</th>
<th>COMMON MEANING</th>
<th>CONTEXT MEANING</th>
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<tr>
<td>convention</td>
<td>assembly of members or delegates</td>
<td>general agreement</td>
</tr>
<tr>
<td>exercising</td>
<td>training activity</td>
<td>influencing</td>
</tr>
<tr>
<td>sensitive</td>
<td>touchy</td>
<td>highly secret</td>
</tr>
<tr>
<td>grounds</td>
<td>pieces of land</td>
<td>basis, foundation</td>
</tr>
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3. Typically, the author of an interoffice memorandum has a specific reason for writing. What is Ted Wayne’s specific reason? How do you know?

Answer: CECnet Acceptable Use Policy (the subject of a memo is always indicated in the header)
4. In a sentence or two, state, in your own words, the purpose of the CECnet. Why might a business or organization want to participate in CECnet?

*Answers:* The purpose of CECnet is to make it easy to give and receive technical and computer information to and from other members of the CECnet.

A business or organization might want to participate in CECnet for public relations purposes or to gain useful information.

5. The memo printed above was sent to “all employees.” Are there other persons who should receive this memo or an equivalent memo? If so, why do you think the memo was sent to employees only?

*Answer:* Yes. ALL members of CECnet should receive an equivalent memo. However, the memo should be written in a much less dictatorial manner. The memo was probably only sent to Spector Information Systems employees and not to suppliers, subcontractors, or others to avoid offending clients or customers.

6. If you are the general manager of Spector Information Systems (or some other person charged with supervision of computing activities), what key responsibilities do you have with regard to CECnet?

*Answer:* To enforce the acceptable use policy and to take necessary actions when it is brought to your attention that someone is not following the procedures set forth in the policy.

7. Imagine that you are a supervisor at Spector and you learn that a worker in your charge has been using the CECnet to advertise a house for sale. According to the policy, what should be your reaction?
Answer: No. The employee is using CECnet for personal business. You should warn the employee that he must stop the personal use of the network. If he doesn’t stop, his CECnet privileges will be revoked.

8. Through CECnet you have been communicating with a potential subcontractor about official Spector business. In one of your communications, you mention some technical innovations that Spector is preparing to copyright. Another CECnet user overhears your conversation, word of your innovation gets out, and the opportunity to copyright is lost. Now you’re in serious hot water with your supervisor. Can you blame CECnet for your problems?

Answer: No, not if you had received the information that CECnet was not a secure network. You were warned to be cautious.
Lesson 5 will conclude our focus on defining jargon or technical terms through an analysis of context. Read the following passage adapted from a portion of a corporation’s policy manual devoted to annual leave.

Take time to relax!
GENERAL MACHINE COMPANY

I. Annual Leave Accrual
   A. Regular full-time hourly personnel shall accrue annual leave in accordance with the following schedule:

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   B. Executive and professional personnel who are regular full-time employees and who are exempt from the provisions of the Federal Wage and Hour Law, shall accrue annual leave at the rate of 15 hours per month, with a maximum annual accumulation of 495 hours.

   C. All regular part-time personnel shall accrue leave on a prorated basis equal to the percentage of their employment compared to full-time employment, with said percentage to be applied to the rate of accrual and maximum accumulation described in items A and B of this section, as applicable.

II. Maximum Accumulation of Accrued Annual Leave
   The accumulation of annual leave shall not exceed the maximum accumulation indicated in items I. A and I. B of this section, or the proration thereof under item I. C. Annual leave in excess of the maximum may be used during the year in which the excess accrues; in the event it is not so used, it will be transferred to the employee's accumulated sick leave at the close of the fiscal year, unless the employee is on terminal leave, in which case the full amount of accrued annual leave shall be carried forward.

III. Disposition of Accrued Annual Leave Upon Termination
   A. Except as otherwise provided and subject to the limitations stated in this section, upon termination of employment with General Machine, an employee shall be paid for all accrued but unused annual leave he or she may have as of his or her last working day. Payment shall be, at the option of the employee, either by terminal leave or by lump sum payment. The discretion to determine the employee's last working day is reserved to the appropriate appointing authority. Of course, the employee retains the right to make his/her last working day a date prior to the date established by the appointing authority. In either option, payment should be made with the employee's normal payroll cycle.

   B. (1) Terminal leave is that period during which an employee remains on the payroll beyond his or her last working day until all of his or her accrued annual leave has been exhausted. (2) If a terminating employee elects to be paid for his or her accrued but unused annual leave by terminal leave, the date on which his or her annual leave is exhausted shall be the official date of termination.
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**EXERCISE – GENERAL MACHINE COMPANY**

**Instructions:** Answer the following questions concerning General Machine Company.

1. This passage is laden with jargon and difficult legal language. Many of the words have multiple meanings. For the words listed below, supply the most common meaning, then the meaning intended in

<table>
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<th>COMMON MEANING</th>
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<td></td>
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<tr>
<td>LUMP</td>
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<td>TERMINAL</td>
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<td>EXHAUSTED</td>
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the passage.
2. Use context and/or structure clues to determine the meaning of the following words and phrases. Be certain to define the words in their precise context (that is, as they are used in the passage).

• accrual

• fiscal year

• exempt

• terminal leave

• accumulation
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   (2) If a terminating employee elects to be paid for his or her accrued but unused annual leave by terminal leave, the date on which his or her annual leave is exhausted shall be the official date of termination.
3. You are in your 5th year at General Machine as a full-time hourly employee. What is your rate of accrual of annual leave per month?
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4. You are in your 9th year at General Machine as a regular part-time employee working 20 hours a week, half as many hours as regular full-time employees. Do you qualify to accrue annual leave? If so, what is your rate of accrual per month?

________________________________________________________________________

________________________________________________________________________

5. You have accumulated more than the maximum allowable number of hours of annual leave for this year. What happens to the excess hours?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

6. You are leaving General Machine for a job at a rival company, and you have accrued several days of unused annual leave. Do you lose your rights to annual leave when you quit? If not, how may you be reimbursed for those days?

________________________________________________________________________

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   B. (1) Terminal leave is that period during which an employee remains on the payroll beyond his or her last working day until all of his or her accrued annual leave has been exhausted.

   (2) If a terminating employee elects to be paid for his or her accrued but unused annual leave by terminal leave, the date on which his or her annual leave is exhausted shall be the official date of termination.
7. An employee under your supervision is on terminal leave. She becomes suddenly ill and enters a hospital. She was covered by your company’s hospitalization plan while an employee, but your health care provider balks at paying the employee’s medical claim. You study the policy as shown above and discover nothing specific about health care coverage during terminal leave. How should you respond to queries about the employee’s right to coverage?
ANSWERS TO EXERCISE – GENERAL MACHINE COMPANY

1. This passage is laden with jargon and difficult legal language. Many of the words have multiple meanings. For the words listed below, supply the most common meaning, then the meaning intended in the passage:

    Answers:

<table>
<thead>
<tr>
<th>WORD</th>
<th>COMMON MEANING</th>
<th>MEANING INTENDED IN THE PASSAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEAVE</td>
<td>go away</td>
<td>time off work</td>
</tr>
<tr>
<td>LUMP</td>
<td>swelling</td>
<td>total</td>
</tr>
<tr>
<td>TERMINAL</td>
<td>limit, boundary or end</td>
<td>final period of leave</td>
</tr>
<tr>
<td>EXHAUSTED</td>
<td>tired out</td>
<td>used up</td>
</tr>
<tr>
<td>DISPOSITION</td>
<td>temperament</td>
<td>settlement</td>
</tr>
</tbody>
</table>
2. Use context and/or structure clues to determine the meaning of the following words and phrases. Be certain to define the words in their precise context (that is, as they are used in the passage).

- **accrual**
  
  Definition: amount accumulated

- **fiscal year**
  
  Definition: a company’s 12 month financial budgeting period

- **exempt**
  
  Definition: may work more than 8 hours/day, 40 hours/week without being paid overtime

- **terminal leave**
  
  Definition: that period during which an employee remains on payroll beyond last working day until all accrued annual leave is used up

- **accumulation**
  
  Definition: collection

- **lump sum payment**
  
  Definition: total amount paid at one time

- **prorated**
  
  Definition: distributed proportionally
• appointing authority

Definition: supervisor, boss

• excess

Definition: more than the limit

• FY

Definition: fiscal year

3. You are in your 5th year at General Machine as a full-time hourly employee. What is your rate of accrual of annual leave per month?

Answer: 7.5 hours

4. You are in your 9th year at General Machine as a regular part-time employee working 20 hours a week, half as many hours as regular full-time employees. Do you qualify to accrue annual leave? If so, what is your rate of accrual per month?

Answer: Yes
5.65 hours

5. You have accumulated more than the maximum allowable number of hours of annual leave for this year. What happens to the excess hours?

Answer: It may be used during the year in which the excess accrues; in the event it is not used, it will be transferred to your sick leave at the close of the fiscal year.
6. You are leaving General Machine for a job at a rival company, and you have accrued several days of unused annual leave. Do you lose your rights to annual leave when you quit? If not, how may you be reimbursed for those days?

Answer: No, you may use the days as terminal leave or you may be paid in a lump sum. It is your option.

7. An employee under your supervision is on terminal leave. She becomes suddenly ill and enters a hospital. She was covered by your company’s hospitalization plan while an employee, but your health care provider balks at paying the employee’s medical claim. You study the policy as shown above and discover nothing specific about health care coverage during terminal leave. How should you respond to queries about the employee’s right to coverage?

Answer: One way would be to write a memo similar to the one below:

GENERAL MACHINE COMPANY

MEMORANDUM

TO: Health Care Provider
FROM: John Smith, Supervisor
DATE: February 12
SUBJECT: Jane Doe’s Medical Claim

It has come to my attention that you are questioning the subject medical claim.

Jane Doe became suddenly ill and was admitted to (name of) Hospital for treatment on (date). She was in the hospital until (date).

Jane Doe is on “terminal leave” from General Machine Company, however, she is still on our payroll until her accrued annual leave has been exhausted. Her official last day of employment will be (date).

Ms. Doe’s medical coverage is in effect until her official date of termination. She is an employee of General Machine until (termination date) and is entitled to all company benefits until that time.

Please see that the subject medical claim is processed as soon as possible and advise me of your actions.
Level 7 passages are often drawn from complex legal and regulatory documents in which necessary information is not always directly stated. You must be able to draw reliable inferences by analyzing sometimes lengthy passages. You must also be able to infer underlying principles and apply those principles to new situations to solve problems. The complex nature of analyzing and synthesizing requires conscious effort on your part.

Read the following passage taken from the Americans with Disabilities Act Handbook.

Reading is not always easy!
As part of the Omnibus Budget Reconciliation Act of 1990 (OBRA '90), Congress created a new tax credit to assist certain small businesses in complying with the Americans with Disabilities Act (ADA). During the debate over the act, small business groups sought expanded tax credits as a fair exchange for not being exempted from the public accommodations provisions.

OBRA '90 gives small business owners an annual tax credit to cover expenses incurred from making their facilities and programs accessible to disabled people. Eligible businesses may claim a tax credit equal to 50 percent of the “access expenditures” between $250 and $10,250 they incur to comply with the ADA. Only businesses earning less than $1 million during the taxable year and employing 30 or fewer full-time workers are eligible for the credit.

Specifically, the law allows a business to recover one-half the costs of:

- removing architectural, communications, physical, or transportation barriers that make a business inaccessible;
- providing qualified interpreters or other effective methods to make aural materials available to hearing-impaired people;
- acquiring or modifying equipment and devices for disabled individuals;
- providing “other similar services, modifications, materials or equipment.”

The access credit is limited to the taxable year, and unused portions from one year cannot be carried over to the next. It does not apply to costs incurred from new construction.

**EXISTING TAX DEDUCTION REDUCED**

OBRA '90 reduced from $35,000 to $15,000 an existing tax deduction which all businesses can take to cover the costs of removing architectural barriers from their facilities (Internal Revenue Code 190(c)). This includes changes made to buildings, equipment, walkways, roads and parking lots, and also applies to businesses that make their public transportation vehicles accessible to disabled riders.

For an expense to be deductible, it must meet standards established by the Internal Revenue Service. In general, the expense must be incurred for removing barriers that:

- pose a substantial barrier to disabled people;
- affect at least one major class of disabled people (such as blind, deaf or wheelchair using people);
- are removed without creating new barriers.

In addition, for the expense to be deductible, the removal of barriers must conform to detailed qualification standards to ensure accessibility.

Deductions must be claimed in the year that alterations are made and cannot be claimed for new construction or complete renovation. For more detailed information on the existing tax deductions, order “Tax Information for Handicapped and Disabled Individuals,” IRS Publication No. 907, from your local IRS office, or call 1-800-424-FORMS.
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EXERCISE – TAX CREDITS FOR BARRIER REMOVAL

Instructions: Reread the passage and answer the following questions. Notice the vague language. For example, the first paragraph refers to “certain small businesses” and “eligible businesses.” In paragraph two, the “certain small businesses” become the “eligible businesses” - with some exceptions. Paragraph five introduces other businesses, those which “make their public transportation vehicles accessible to disabled riders.”

1. What is the main idea of the passage?

2. Let’s continue to develop skills in contextual analysis by defining some of the challenging technical language used in Tax Credits for Barrier Removal.
   - access credit
   - access expenditures
   - aural materials
TAX CREDITS FOR BARRIER REMOVAL

As part of the Omnibus Budget Reconciliation Act of 1990 (OBRA ’90), Congress created a new tax credit to assist certain small businesses in complying with the Americans with Disabilities Act (ADA). During the debate over the act, small business groups sought expanded tax credits as a fair exchange for not being exempted from the public accommodations provisions.

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Specifically, the law allows a business to recover one-half the costs of:

- removing architectural, communications, physical, or transportation barriers that make a business inaccessible;
- providing qualified interpreters or other effective methods to make aural materials available to hearing-impaired people;
- acquiring or modifying equipment and devices for disabled individuals;
- providing “other similar services, modifications, materials or equipment.”

The access credit is limited to the taxable year, and unused portions from one year cannot be carried over to the next. It does not apply to costs incurred from new construction.

EXISTING TAX DEDUCTION REDUCED

OBRA ’90 reduced from $35,000 to $15,000 an existing tax deduction which all businesses can take to cover the costs of removing architectural barriers from their facilities (Internal Revenue Code 190(c)). This includes changes made to buildings, equipment, walkways, roads and parking lots, and also applies to businesses that make their public transportation vehicles accessible to disabled riders.

For an expense to be deductible, it must meet standards established by the Internal Revenue Service. In general, the expense must be incurred for removing barriers that:

- pose a substantial barrier to disabled people;
- affect at least one major class of disabled people (such as blind, deaf or wheelchair using people);
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In addition, for the expense to be deductible, the removal of barriers must conform to detailed qualification standards to ensure accessibility.

Deductions must be claimed in the year that alterations are made and cannot be claimed for new construction or complete renovation. For more detailed information on the existing tax deductions, order “Tax Information for Handicapped and Disabled Individuals,” IRS Publication No. 907, from your local IRS office, or call 1-800-424-FORMS.
LESSON 6

• substantial barriers

• architectural barriers

• new barriers

• detailed qualifications standards

• other similar services, modifications, materials
TAX CREDITS FOR BARRIER REMOVAL

As part of the Omnibus Budget Reconciliation Act of 1990 (OBRA ’90), Congress created a new tax credit to assist certain small businesses in complying with the Americans with Disabilities Act (ADA). During the debate over the act, small business groups sought expanded tax credits as a fair exchange for not being exempted from the public accommodations provisions.

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For an expense to be deductible, it must meet standards established by the Internal Revenue Service. In general, the expense must be incurred for removing barriers that:

- pose a substantial barrier to disabled people;
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In addition, for the expense to be deductible, the removal of barriers must conform to detailed qualification standards to ensure accessibility.

Deductions must be claimed in the year that alterations are made and cannot be claimed for new construction or complete renovation. For more detailed information on the existing tax deductions, order “Tax Information for Handicapped and Disabled Individuals,” IRS Publication No. 907, from your local IRS office, or call 1-800-424-FORMS.
3. Who may receive tax credits for barrier removal? (Create a chart or mind map which answers this question. Charting is a useful means of organizing and analyzing complex instructions.)
ANSWERS TO EXERCISE – TAX CREDITS FOR BARRIER REMOVAL

1. What is the main idea of the passage?

This is a main idea question.

Answer: There are tax credits for businesses that provide access to the disabled.

2. Let’s continue to develop skills in contextual analysis by defining some of the challenging technical language used in Tax Credits for Barrier Removal.

These are context terms.

- **access credit**

  Definition: credit to cover some of the expenses incurred from making facilities and programs accessible to disabled people

- **access expenditures**

  Definition: money spent to make facilities and programs accessible to disabled people

- **aural materials**

  Definition: things used to aid those who are hearing-impaired

- **substantial barriers**

  Definition: large obstacles

- **architectural barriers**

  Definition: obstacles that are part of existing construction

- **new barriers**
Definition: obstacles in the place of old barriers - (building debris left over from removing the barriers might be an example)

- detailed qualification standards

Definition: rules and regulations for removing barriers

- other similar services, modifications, materials

Definition: programs, changes, and devices in addition to the ones already mentioned

3. Who may receive tax credits for barrier removal? (Create a chart or mind map which answers this question. Charting is a useful means of organizing and analyzing complex instructions.)

This is an important details question.

Answer: Criteria to be eligible for tax credits from barrier removal:

```
Small Business

Building accessibility
Equipment accessibility
Public transportation vehicles accessible

Business must make facilities and programs accessible to disabled
Business must earn less than $1 million per year
Business must employ 30 or fewer full-time employees

Must meet qualification standards
```
DRAWING INFERENCES

Review the Tax Credits for Barrier Removal passage from Lesson 6. Let’s practice problem solving using a hypothetical company – XYZ Small Business. Suppose XYZ has minimally participated in ADA activities but seeks to get more involved in meeting compliance obligations. Select ideas from the passage that provide direction for a business such as XYZ. Several “suggestions” are presented under allowances the law affords businesses that seek to recover one-half of their access expenditures. Other suggestions mentioned in the paragraph discuss deductibles (in the “Existing Tax Deductions” section). These ideas may help you reflect on how your own workplace accommodates people with disabilities.

Suggestions:

• removing architectural, communications, physical, or transportation barriers that make a business inaccessible

• providing qualified interpreters or other effective methods to make aural materials available to people who are hearing impaired

• acquiring or modifying equipment and devices for individuals with disabilities

• providing “other similar services, modification, materials, or equipment”

• making public transportation vehicles accessible to riders with disabilities
EXERCISE – XYZ SMALL BUSINESS

Instructions: Write a detailed memo urging barrier-removal activity at XYZ. To include details, you will need to carefully read Tax Credits for Barrier Removal. By actively writing about this topic, you should find yourself concentrating more on what you read than if you just read through the passage.
SUGGESTED ANSWER TO EXERCISE – XYZ SMALL BUSINESS

Answers will vary.

MEMO

MAINSTREAM SERVICES
1000 Accessible Way
Great Town, NY
800-555-5555

TO: Celia Moneymaker, President
DATE: October 19
SUBJECT: Barrier Removal Proposal

Now is the time to consider the benefits from seeking an annual tax credit for complying with the Americans with Disabilities Act (ADA). Since you are a small business with less than 30 employees and earn less than one million dollars, you are eligible to claim a tax credit of 50% of “access expenditures.” Removing physical barriers for people with disabilities from your workplace creates a cooperative spirit among your employees as well as demonstrates a responsible public image.

The law allows you to recover one-half of your costs between $250 and $10,250 to make buildings, walkways, roads, parking lots, and public transportation vehicles accessible to the people with disabilities. For this expense to be deductible, detailed qualification standards must be met. I would be happy to discuss these standards with you. Acquiring or modifying equipment and providing services, such as interpreters for those with hearing impairments, also qualify for the access credit.

Please contact me or call 1-800-424-FORMS for more information.
DRAWING INFERENCES

Reading skills are strengthened the more you read. Writing also improves your reading ability.

Let’s continue to perceive general principles in reading passages. Read the following excerpt from the Americans with Disabilities Act Handbook.

Take something to read with you everywhere you go!
A disabled person must be qualified for the job, program, or activity to which he or she seeks access. To be qualified under the ADA (and section 504), a disabled person must be able to perform the essential functions of the job or meet the essential eligibility criteria of the program or benefit, with or without a reasonable accommodation. (This is discussed at 230, 300 and 1021.)

Portions of the ADA apply to nearly every sector of U.S. society, including private employees, state and local governments, places of public accommodations, telephone companies, and bus companies (see Figure 1001-A).

An overview of the ADA’s provisions follows.

- **Employment** (Title I) - The ADA prohibits employers with 15 or more employees (25 or more workers for the first two years after enactment) from discriminating against qualified job applicants and workers who are disabled. The law covers all aspects of employment.

As with section 504, a qualified disabled person is someone who, with or without reasonable accommodation, can perform the essential functions of the job. An employer must provide reasonable accommodations for disabled workers, unless that would impose an undue hardship on the employer. (See Tab 600, 1023.)

- **Public Services and Transportation** (Title II) - Title II of the ADA prohibits state and local governments from discriminating against disabled people in their programs and activities, whether or not they receive federal funds (see Tab 300, 1030). Title II also requires public transportation vehicles and facilities (including business, trains, subways, and Amtrak) to be accessible to disabled riders.

- **Public Accommodations** (Title III) - The ADA prohibits privately operated places of public accommodation from denying goods, programs, and services to people based on their disabilities. Covered businesses must accommodate disabled patrons by changing policies and practices, providing auxiliary aids, and improving physical accessibility, unless that would impose an undue burden.

New and renovated public accommodations and commercial facilities must be accessible. Existing structures must remove architectural and communications barriers where such removal is “readily achievable.”

Title III also requires providers of private transportation services, such as private bus lines and hotel vans, to make their vehicles and facilities accessible. (See 1040.)

- **Telecommunications** (Title IV) - Title IV of the ADA requires telephone companies to provide continuous voice transmission relay services that allow hearing- and speech-impaired people to communicate over the phone through telecommunication devices for the deaf. Title IV also requires federally funded public service messages on television to be closed-captioned for the hearing-impaired.

- **Other provisions** (Title V) - Miscellaneous provisions in Title V required the Architectural and Transportation Barriers Compliance Board (also referred to as the Access Board) to issue accessibility standards, provided that attorney’s fees could be awarded to prevailing parties in suits filed under
EXERCISE – ADA

Instructions: To build critical reading and thinking skills, use highlighter pens to mark principles underlying each Title in ADA’s provisions. Explain briefly, in writing, the rationale for each principle identified.
AMERICANS WITH DISABILITIES ACT

A disabled person must be qualified for the job, program, or activity to which he or she seeks access. To be qualified under the ADA (and section 504), a disabled person must be able to perform the essential functions of the job or meet the essential eligibility criteria of the program or benefit, with or without a reasonable accommodation. (This is discussed at 230, 300 and 1021.)

Portions of the ADA apply to nearly every sector of U.S. society, including private employees, state and local governments, places of public accommodations, telephone companies, and bus companies (see Figure 1001-A).

An overview of the ADA’s provisions follows.

• Employment (Title I) - The ADA prohibits employers with 15 or more employees (25 or more workers for the first two years after enactment) from discriminating against qualified job applicants and workers who are disabled. The law covers all aspects of employment.

As with section 504, a qualified disabled person is someone who, with or without reasonable accommodation, can perform the essential functions of the job. An employer must provide reasonable accommodations for disabled workers, unless that would impose an undue hardship on the employer. (See Tab 600, 1023.)

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• Telecommunications (Title IV) - Title IV of the ADA requires telephone companies to provide continuous voice transmission relay services that allow hearing- and speech-impaired people to communicate over the phone through telecommunication devices for the deaf. Title IV also requires federally funded public service messages on television to be closed-captioned for the hearing-impaired.

• Other provisions (Title V) - Miscellaneous provisions in Title V required the Architectural and Transportation Barriers Compliance Board (also referred to as the Access Board) to issue accessibility standards, provided that attorney’s fees could be awarded to prevailing parties in suits filed under the ADA and required federal agencies to provide technical assistance. Title V specifically states that
ANSWERS TO EXERCISE – ADA

Title I – prohibits employers (15+ employees) from discriminating against applicants and disabled workers

Rationale: provides Americans with an equal opportunity for employment

Title II – prohibits state and local government from discriminating against disabled people

Rationale: public funds should support services, programs, activities, and facilities accessible to all Americans

Title III – prohibits privately operated places of public accommodation from denying goods, programs, and services to disabled people

requires providers of private transportation services to make vehicles and facilities accessible

Rationale: provides Americans with public accommodations

Title IV – requires telephone companies to provide transmission services for hearing- and speech-impaired individuals

requires federally funded public service messages to be closed-captioned

Rationale: provides telecommunication services to all Americans

Title V – provides accessibility standards

Rationale: provides common definitions and standards to assure the services and accommodations provided by the ADA are accepted and supported equally among all Americans
DRAWING INFERENCES

To supplement this lesson, search newspaper indexes for examples of court cases brought against employers who violated some law in the ADA provisions or in Section 504 of the Rehabilitation Act Amendments. Read the article(s) and identify the general principle violated.

POP QUIZ!
List three prefixes used to alter word meanings.
Learning to identify the general principles in difficult reading passages is a continuous process. In addition to completing the exercise in Reading for Information, you need to consciously use the skills we have discussed in your everyday reading.

Let’s consider the Americans with Disabilities Act one more time. Reread the passage before completing the exercise that follows.
AMERICANS WITH DISABILITIES ACT

A disabled person must be qualified for the job, program, or activity to which he or she seeks access. To be qualified under the ADA (and section 504), a disabled person must be able to perform the essential functions of the job or meet the essential eligibility criteria of the program or benefit, with or without a reasonable accommodation. (This is discussed at 230, 300 and 1021.)

Portions of the ADA apply to nearly every sector of U.S. society, including private employees, state and local governments, places of public accommodations, telephone companies, and bus companies (see Figure 1001-A).

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Title III also requires providers of private transportation services, such as private bus lines and hotel vans, to make their vehicles and facilities accessible. (See 1040.)

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- **Other provisions** (Title V) - Miscellaneous provisions in Title V required the Architectural and Transportation Barriers Compliance Board (also referred to as the Access Board) to issue accessibility standards, provided that attorney’s fees could be awarded to prevailing parties in suits filed under
EXERCISE – HYPOTHETICAL SCENARIOS

Instructions: Read the following Scenarios 1 and 2. Check any boxes that apply as appropriate answers to the question/s that follow/s each scenario.

Scenario 1:

Margaret is an associate engineer for the XYZ Corporation. She had polio as a child and uses a wheelchair. To do her job, Margaret needs access to the computer lab, which is about six inches above the floor level, and the lab work stations. She also needs to negotiate halls and aisles and have access to a public telephone. Does XYZ have to change the work environment to allow Margaret to do her job? If so, what is the company required to do by law?

☐ 1. install a ramp to the computer lab
☐ 2. widen the hallways
☐ 3. remove boxes and other obstacles from halls and aisles
☐ 4. request that Margaret move to another department where ramps are not needed to access the computer lab
☐ 5. offer Margaret her own portable phone at a minimal charge
☐ 6. install a public telephone that is accessible
Scenario 2:

Norm works for Vitronix, a large electronics firm based in Portland, Oregon, which has satellite offices throughout the Pacific Northwest and California. Norm, who is blind, is a computer programmer who develops new systems designs to meet the operational specifications of department managers company-wide. His job involves frequent travel and requires that he have access to a computer both in his office and on the road. What is the company required by law to provide to enable Norm to do his job efficiently and effectively?

1. The company could seek support from the state rehabilitation agency to buy a Braille display terminal for Norm’s computer.

2. The company could hire a part-time reader/assistant from a student intern program. The intern would read printed information and serve as a driver and guide during out-of-town trips.

3. The company could hire a full-time reader/assistant with the understanding that the assistant would be available as Norm needed assistance.

4. The company could buy tactile signs for elevator panels and office and restroom doors.

5. The company could change Norm’s job description so that travel
Oooh! Now let's go check your answers!
Suggested Solution to Exercise – Hypothetical Scenario 1:

Margaret is an associate engineer for the XYZ Corporation. She had polio as a child and uses a wheelchair. To do her job, Margaret needs access to the computer lab, which is about six inches above the floor level, and the lab work stations. She also needs to negotiate halls and aisles and have access to a public telephone. Does XYZ have to change the work environment to allow Margaret to do her job? If so, what is the company required to do by law?

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- 2. widen the hallways
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- 4. request that Margaret move to another department where ramps are not needed to access the computer lab
- 5. offer Margaret her own portable phone at a minimal charge
- 6. install a public telephone that is accessible
Suggested Solution to Exercise – Hypothetical Scenario 2:

Scenario 2:

Norm works for Vitronix, a large electronics firm based in Portland, Oregon, which has satellite offices throughout the Pacific Northwest and California. Norm, who is blind, is a computer programmer who develops new systems designs to meet the operational specifications of department managers company-wide. His job involves frequent travel and requires that he have access to a computer both in his office and on the road. What is the company required by law to provide to enable Norm to do his job efficiently and effectively?

☐ 1. The company could seek support from the state rehabilitation agency to buy a Braille display terminal for Norm’s computer.

☐ 2. The company could hire a part-time reader/assistant from a student intern program. The intern would read printed information and serve as a driver and guide during out-of-town trips.

☐ 3. The company could hire a full-time reader/assistant with the understanding that the assistant would be available as Norm needed assistance.

☐ 4. The company could buy tactile signs for elevator panels and office and restroom doors.

☐ 5. The company could change Norm’s job description so that travel...
SUMMARY

Let’s review the objectives of Reading for Information, Level 7.

• determine the definitions of difficult, uncommon jargon or technical terms from the context of the reading materials
  ➟ word parts - prefixes, roots, suffixes
  ➟ context clues
  ➟ multiple meanings of words

• perceive the general principles underlying described situations and apply them to situations neither described nor completely similar to those in the reading materials
  ➟ charting
  ➟ mind-mapping
  ➟ context/structure clues
  ➟ draw reliable inferences
  ➟ highlight principle ideas
  ➟ read, read, and read more
EXERCISE - POSTTEST

Instructions: Read the passages on the following pages carefully. Then, answer the questions that follow based on the information given. Circle the letter that represents the best response. Answers are at the end of the Posttest. Remember, no peeking allowed!

Ready? Let’s go! You’re so-o-o-o-o close to the end!
The enclosed letter verifies that your COBRA enrollment application has been received and you are now enrolled in COBRA. (However, your coverage will not be available until premiums are paid as stated in the letter). The following is a list of important facts pertaining to the COBRA premium payments. PLEASE READ CAREFULLY and keep this information for future reference. In previous mailings from this office, you should have received a COBRA brochure that provides general information on how your COBRA coverage works.

If you and/or your dependent(s) are eligible for Medicare, you are not eligible for COBRA coverage. It is your responsibility to notify the Division of Insurance Administration immediately if you and/or your dependent(s) become Medicare eligible.

The COBRA coverage effective date is always the day following your termination from coverage as an active employee or as a dependent of an employee.

The enclosed COBRA Establishment Letter will indicate that your enrollment status is “Pending” if ALL back premiums have not been received. Once all back premiums are received, your enrollment status will be activated.

“Back Premiums” are the monthly premiums you have incurred since you enrolled in the COBRA coverage. These costs have accumulated since the time your insurance coverage ceased as an active employee or dependent of an employee. It is your responsibility to pay these back premiums within 45 days of the date you signed the COBRA enrollment form. Failure to pay the back premiums in full by due date will result in your coverage not being activated and you will NOT receive a cancellation notice.

THE COVERAGE CANNOT BE REINSTATED IF IT IS CANCELED FOR NONPAYMENT OF PREMIUM.

If you have questions about your coverage or your monthly billings, please contact the Division of Insurance Administration. If coverage is canceled for nonpayment of premium or premium not received by the due date, you will receive a cancellation notice. (Please note - if your first billing is not paid in total by the due date, you will NOT receive a cancellation notice). There is no provision for reinstatement of coverage. All premiums received beyond date of cancellation will be refunded.

If your billing amount is larger than you think it should be, please call the Division of Insurance Administration immediately.

The State offers the automatic bank draft method of payment where your monthly premium is deducted from your bank account each month. We strongly encourage participation in this service for your convenience and to ensure that your payment is credited by the last day of the month. Please contact Division of Insurance Administration if you wish to utilize this payment method.

Choose the sentence that best expresses the main idea of the passage.

a. The main idea focuses on general information about how Cobra works.

b. The main idea focuses on important facts about COBRA premium payments.

c. The main idea focuses on back insurance payments.

d. The main idea focuses on cancellation of insurance coverage.
2. In this passage, the acronym COBRA represents:
   a. a federal government agency
   b. a federal government program that provides insurance premiums
   c. a federal government program that provides insurance coverage
   d. a covert government operation

3. The intended reader of this letter:
   a. is not currently enrolled in COBRA
   b. is seeking application information regarding COBRA
   c. is currently enrolled in COBRA with pending status
   d. is currently enrolled in COBRA with active status

4. As used in the first paragraph, ‘coverage’ means:
   a. clothing
   b. something placed over something else
   c. secret plan
   d. insurance protection

5. As used in the first paragraph, ‘premium’ means:
   a. bonus
   b. sum paid for insurance
   c. sum over the stated amount
   d. high value

6. You are eligible for COBRA when you are eligible for Medicare. However, it is your responsibility to report when you or your dependents become eligible for Medicare. True or False?
   a. Both statements are true.
   b. Both statements are false.
   c. The first statement is true and the second one is false.
d. The first statement is false and the second one is true.

7. COBRA coverage effective date is:

a. the day following termination from coverage as an active employee
b. the day the premium is received by the Division of Insurance Administration
c. the day COBRA office receives your letter of application
d. not indicated in this passage

8. As used in the fourth paragraph, ‘establishment’ means:

a. place of business
b. controlling group
c. the act of bringing into existence
d. insurance

9. Back premiums should be paid within 45 days of:

a. the date you signed the COBRA enrollment form
b. the date you received the COBRA premium notice
c. the date you terminated coverage as an active employee
d. the first of the month

10. If you do not pay back premiums by the due date:

a. you will receive one bill before the cancellation notice.
b. you will receive a cancellation notice.
c. you will not receive a cancellation notice.
d. your employer will be contacted.

11. If your coverage is canceled due to non-payment of premium, it can be reinstated by contacting the Division of Insurance Administration.

a. True
b. False

12. Premiums received after coverage has been canceled due to nonpayment of premiums:

a. will not be refunded
b. will be refunded by mail
c. will automatically be deposited into your bank account
d. none of the above

13. Questions about COBRA or billings should be directed to:

a. your employer
b. the state office
c. the Department of Reconciliation
d. the Division of Insurance Administration

14. The state encourages automatic bank draft method of payment, stating convenience and one other reason why the insured would want to request this service. The other reason is:

a. the premium is less.
b. it is available only for a short time.
c. it ensures payment will be credited by the due date.
d. it is mandated.

15. Though the passage does not state benefits for the state to encourage participants to request automatic bank draft method of payment, what inference could be made?

a. gain in profits from connections with the bank
b. savings from reduction in paperwork
c. less reinstatements needed
d. back premiums automatically made
535 TAX CREDITS FOR BARRIER REMOVAL

As part of the Omnibus Budget Reconciliation Act of 1990 (OBRA '90), Congress created a new tax credit to assist certain small businesses in complying with the Americans with Disabilities Act (ADA). During the debate over the act, small business groups sought expanded tax credits as a fair exchange for not being exempted from the public accommodations provisions.

OBRA '90 gives small business owners an annual tax credit to cover expenses incurred from making their facilities and programs accessible to disabled people. Eligible businesses may claim a tax credit equal to 50 percent of the "access expenditures" between $250 and $10,250 they incur to comply with the ADA. Only businesses earning less than $1 million during the taxable year and employing 30 or fewer full-time workers are eligible for the credit.

Specifically, the law allows a business to recover one-half the costs of:

- removing architectural, communications, physical, or transportation barriers that make a business inaccessible;
- providing qualified interpreters or other effective methods to make aural materials available to hearing-impaired people;
- acquiring or modifying equipment and devices for disabled individuals;
- providing "other similar services, modifications, materials or equipment."

The access credit is limited to the taxable year, and unused portions from one year cannot be carried over to the next. It does not apply to costs incurred from new construction.

EXISTING TAX DEDUCTION REDUCED

OBRA '90 reduced from $35,000 to $15,000 an existing tax deduction which all businesses can take to cover the costs of removing architectural barriers from their facilities (Internal Revenue Code 190(c)). This includes changes made to buildings, equipment, walkways, roads and parking lots, and also applies to businesses that make their public transportation vehicles accessible to disabled riders.

For an expense to be deductible, it must meet standards established by the Internal Revenue Service. In general, the expense must be incurred for removing barriers that:

- pose a substantial barrier to disabled people;
- affect at least one major class of disabled people (such as blind, deaf or wheelchair using people);
- are removed without creating new barriers.

In addition, for the expense to be deductible, the removal of barriers must conform to detailed qualification standards to ensure accessibility.

Deductions must be claimed in the year that alterations are made and cannot be claimed for new construction or complete renovation. For more detailed information on the existing tax deductions, order “Tax Information for Handicapped and Disabled Individuals,” IRS Publication No. 907, from your local IRS office, or call 1-800-424-FORMS.
16. Who may receive tax credits for barrier removal?

a. a business employing 28 full-time workers and earning $850,000 during the taxable year
b. a business with 30 full-time workers earning $1.5 million during the taxable year
c. a and b
d. none of the above

17. Jones Consulting Agency has only participated in ADA activities over the past several years. They are very interested in becoming more involved in meeting compliance obligations. Based on the information provided, which of the following are changes they can make and receive tax credit?

a. Replace revolving doors with regular doors.
b. Purchase tactile signs for elevator panels and office and restroom doors.
c. Provide public transportation as an option for disabled riders.
d. All of the above

18. Based on the information you have read, which of the following is true for a deduction?

a. It can be claimed for new construction.
b. It can be claimed for renovation.
c. It can be claimed the year alterations are made.
d. All of the above
## GENERAL MACHINE COMPANY

### I. Annual Leave Accrual

A. Regular full-time hourly personnel shall accrue annual leave in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Accrual Rate</th>
<th>Maximum Annual Accumulation Within FY</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 5</td>
<td>7.5 hrs.</td>
<td>90.0 hrs.</td>
</tr>
<tr>
<td>6 - 10</td>
<td>11.3 hrs.</td>
<td>135.6 hrs.</td>
</tr>
<tr>
<td>11 - 20</td>
<td>13.2 hrs.</td>
<td>158.4 hrs.</td>
</tr>
<tr>
<td>21 or more</td>
<td>15.0 hrs.</td>
<td>180.0 hrs.</td>
</tr>
</tbody>
</table>

B. Executive and professional personnel who are regular full-time employees and who are exempt from the provisions of the Federal Wage and Hour Law, shall accrue annual leave at the rate of 15 hours per month, with a maximum annual accumulation of 495 hours.

C. All regular part-time personnel shall accrue leave on a prorated basis equal to the percentage of their employment compared to full-time employment, with said percentage to be applied to the rate of accrual and maximum accumulation described in items A and B of this section, as applicable.

### II. Maximum Accumulation of Accrued Annual Leave

The accumulation of annual leave shall not exceed the maximum accumulation indicated in items I. A and I. B of this section, or the proration thereof under item I. C. Annual leave in excess of the maximum may be used during the year in which the excess accrues; in the event it is not so used, it will be transferred to the employee's accumulated sick leave at the close of the fiscal year, unless the employee is on terminal leave, in which case the full amount of accrued annual leave shall be carried forward.

### III. Disposition of Accrued Annual Leave Upon Termination

A. Except as otherwise provided and subject to the limitations stated in this section, upon termination of employment with General Machine, an employee shall be paid for all accrued but unused annual leave he or she may have as of his or her last working day. Payment shall be, at the option of the employee, either by terminal leave or by lump sum payment. The discretion to determine the employee's last working day is reserved to the appropriate appointing authority. Of course, the employee retains the right to make his/her last working day a date prior to the date established by the appointing authority. In either option, payment should be made with the employee's normal payroll cycle.

B. (1) Terminal leave is that period during which an employee remains on the payroll beyond his or her last working day until all of his or her accrued annual leave has been exhausted.
   (2) If a terminating employee elects to be paid for his or her accrued but unused annual leave by terminal leave, the date on which his or her annual leave is exhausted shall be the official date of termination.
19. You are in your 8th year at General Machine as a regular part-time employee working 20 hours a week, half as many hours as regular full-time employees. Do you qualify to accrue annual leave? If so, what is your rate of accrual per month?

a. Yes; 11.3 hours  
b. Yes; 5.65 hours  
c. Yes; 7.5 hours  
d. No

20. You are leaving General Machine for a job at a rival company, and you have accrued several days of unused annual leave. How may you be reimbursed for those days?

a. You may use the days as terminal leave  
b. You may be paid in a lump sum  
c. Neither a or b  
d. Both a and b

21. In the passage, FY is an acronym for:

a. First Year  
b. Federal Year  
c. Fiscal Year  
d. None of the above

continued
Section 108

a) Notwithstanding the provisions of Section 106, it is not an infringement of copyright for a library or archive, or any of its employees acting within the scope of their employment, to reproduce no more than one copy or phonorecord of a work, or to distribute such copy or phonorecord under the conditions specified by this section if

1. the reproduction or distribution is made without any purpose of direct or indirect commercial advantage;
2. the collections of the library or archive are (i) open to the public, or (ii) available not only to researchers affiliated with the library or archive or with the institution of which it is a part, but also to other persons doing research in a specialized field; and
3. the reproduction or distribution of the work includes a notice of copyright.

b) The rights of reproduction and distribution under this section apply to a copy or phonorecord of an unpublished work duplicated in facsimile form solely for purposes of preservation and security, or for deposit for research use in another library or archive of the type described by clause (2) of subsection (a), if the copy or phonorecord reproduced is currently in the collection of that library or archive.

The right of reproduction under this section applies to a copy or phonorecord of a published work duplicated in facsimile form solely for the purpose of replacement of a copy or phonorecord that is damaged, deteriorating, lost, or stolen, if the library or archive has, after a reasonable effort, determined that an unused replacement cannot be obtained at fair cost.
22. Based on the information given, which of the following conditions would prohibit a city employee from photocopying an unpublished manuscript?

a. if the city library is accessible to any and all citizens and researchers
b. if the photocopy would not produce any income for the city library
c. if the employee makes only one copy of the manuscript as a secure transcript
d. if the photocopy is sent to another library that doesn’t have a copy of the manuscript

23. In the passage, infringement means:

a. breach
b. violation
c. infraction
d. all of the above
ANSWERS TO EXERCISE - POSTTEST

1. Choose the sentence that best expresses the main idea of the passage.
   
b. The main idea focuses on important facts about COBRA premium payments.

2. In this passage, the acronym COBRA represents:
   
c. a federal government program that provides insurance coverage

3. The intended reader of this letter:
   
c. is currently enrolled in COBRA with pending status

4. As used in the first paragraph, ‘coverage’ means:
   
d. insurance protection

5. As used in the first paragraph, ‘premium’ means:
   
b. sum paid for insurance

6. You are eligible for COBRA when you are eligible for Medicare. However, it is your responsibility to report when you or your dependents become eligible for Medicare. True or False?
   
d. The first statement is false and the second one is true.

7. COBRA coverage effective date is:
   
a. the day following termination from coverage as an active employee

8. As used in the fourth paragraph, ‘establishment’ means:
c. the act of bringing into existence

9. Back premiums should be paid within 45 days of:
   a. the date you signed the COBRA enrollment form
   b. False

10. If you do not pay back premiums by the due date:
   c. you will not receive a cancellation notice.

11. If your coverage is canceled due to non-payment of premium, it can be reinstated by contacting the Division of Insurance Administration.
   b. will be refunded by mail

12. Premiums received after coverage has been canceled due to nonpayment of premiums:
   d. the Division of Insurance Administration

13. Questions about COBRA or billings should be directed to:
   c. it ensures payment will be credited by the due date.

14. The state encourages automatic bank draft method of payment, stating convenience and one other reason why the insured would want to request this service. The other reason is:

15. Though the passage does not state benefits for the state to encourage participants to request automatic bank draft method of payment, what inference could made?
   a. gain in profits from connections with the bank

16. Who may receive tax credits for barries removal?
   a. a business employing 28 full-time workers and earning $850,000 during the taxable year
17. Jones Consulting Agency has only participated in ADA activities over the past several years. They are very interested in becoming more involved in meeting compliance obligations. Based on the information provided, which of the following are changes they can make and receive tax credit?

   d. All of the above

18. Based on the information you have read, which of the following is true for a deduction?

   a. It can be claimed for new construction.

19. You are in your 8th year at General Machine as a regular part-time employee working 20 hours a week, half as many hours as regular full-time employees. Do you qualify to accrue annual leave? If so, what is your rate of accrual per month?

   b. Yes; 5.65 hours

20. You are leaving General Machine for a job at a rival company, and you have accrued several days of unused annual leave. How may you be reimbursed for those days?

   d. Both a and b

21. In the passage, FY is an acronym for:

   c. Fiscal Year

22. Based on the information given, which of the following conditions would prohibit a city employee from photocopying an unpublished manuscript?

   d. if the photocopy is sent to another library that doesn’t have a copy of the manuscript
23. In the passage, infringement means:

d. all of the above
Well, how did you do on the Posttest? If you scored 95% or higher, you have a reasonable chance to pass the ACT WorkKeys® Reading for Information Assessment.

Now don’t be discouraged if you scored below 95%. This is a difficult level. Practice the exercises in this course. You can do it! And, your enhanced work skills will pay off in the long run. Practice makes perfect.
RESOURCE LIST

ACT, Inc. (1997). WorkKeys’ Targets for Instruction: Reading for Information, Iowa City, IA: ACT.


POP QUIZ ANSWERS

Page 82 – Answers may vary. Any three of the following: dis, re, un, en, ex, de, com, in, pre, sub, con, im, pro, super, etc.