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SPELLMAN, DAVESENE WIGGINS

AN APPRAISAL TECHNIQUE UTILIZING THE CLOZE PROCEDURE FOR
SELECTING GENERAL BUSINESS INSTRUCTIONAL MATERIALS

The University of North Carolina at Greensboro

Ed.D.

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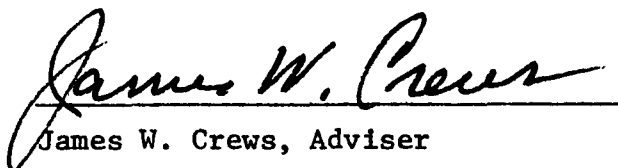
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Davesene Wiggins Spellman

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Approved by


James W. Crews, Adviser

APPROVAL PAGE

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This study was conducted in an effort to improve instruction in the general business class. The problem of the study was two-fold: (1) to compile a bibliography of source materials which can be used in the general business class, classified according to topics covered and showing readability levels; and (2) to determine the appropriate rate of deletion to be used with the cloze procedure when evaluating the readability of general business reading materials.

A search was made of the business education professional journals, the methods books on the teaching of general business, and the teacher's manuals that accompany the general business textbooks to identify sources of available reading materials to be used in the teaching of general business. As many of these brochures, leaflets, etc., as possible were gathered. The materials were analyzed for content and classified according to the topics covered. The Dale-Chall formula was employed to determine the readability levels of the materials.

A random sample of fifteen schools was selected from a total of forty schools that offer the general business course in District 5 of the North Carolina public schools. Each of these fifteen schools was visited twice. On the first visit, the reading grade levels of the students were determined through the use of the Nelson-Denny Reading Test. Based upon the Nelson-Denny test scores, each student was assigned two cloze tests developed from reading materials that were

written at his reading grade level and utilizing two different rates of deletion. The rates of deletion tried were every fifth word, every seventh word, and every tenth word. Students in five schools were assigned cloze tests deleting every fifth word and every seventh word; students in another five schools were assigned cloze tests deleting every seventh word and every tenth word; and students in still another five schools were assigned cloze tests deleting every fifth word and every tenth word. Thus, a total of ten schools were assigned tests utilizing each of the three rates.

Analyses of the data revealed a wide range of reading grade levels among the general business students in the sample schools. Reading grade levels ranged from below sixth-grade level to above grade level fifteen or college level, although the actual grade levels of the students were grades nine through twelve. Further, the study identified reading materials for the general business class for students of all reading grade levels, from fourth-grade level to college graduate level; however, there appeared to be a shortage of materials written at the sixth-grade level and below when compared to the number of students scoring at that level on the reading test.

For the purpose of analysis, the cloze scores were divided into three groups. The scores of all students who took cloze tests utilizing the every-fifth-word deletion scheme were combined to form Cloze Group 5. Likewise, the scores of all students who took cloze tests utilizing every seventh word were combined to form Cloze Group 7, and the scores of all students who took cloze tests utilizing every tenth

word were combined to form Cloze Group 10. Mean scores were determined for each of these cloze groups and compared in pairs; i.e., the mean for Cloze Group 5 was compared to the means of Cloze Group 7 and Cloze Group 10. In the same manner, the mean of Cloze Group 7 was compared to Cloze Group 10. The critical ratio or t score was computed for the difference from each comparison and the significance of the difference determined.

Every-seventh-word deletion scores were significantly higher at the .01 level than every-fifth-word deletion scores. Every-tenth-word deletion scores were also significantly higher at the .01 level than every-fifth-word deletion scores, but were only slightly higher (significant at the .05 level) than every-seventh-word deletion scores.

When the scores of good readers (those scoring at or above the mean on the reading test) and poor readers (those scoring below the mean on the reading test) were analyzed separately, every-seventh-word deletion scores were significantly higher at the .01 level than both every-fifth-word scores and every-tenth-word scores for the good readers. However, every-tenth-word deletion scores were significantly higher at the .01 level than both every-fifth-word deletion scores and every-seventh-word deletion scores for the poor readers.

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CHAPTER I

INTRODUCTION

With the advent of the early Nationalist Period in our nation's history was born a great awareness of the need for citizenship education for all to assure an effective operation of our democracy. Since that time, however, as other issues have surfaced to priority position, the need for preparing persons for daily societal living, though recognized as important, has received less than adequate attention. The decades of the 60's and 70's, however, have brought a renewed widespread awareness of the importance of developing a citizenry that is highly literate in economics and consumerism. So intense is this revived consumer movement that task forces, committees, and councils on economic education have been created to study the situation and to make recommendations.

It has been generally agreed that:

1. Our nation needs informed citizens who can make intelligent decisions on matters of governance.
2. Successful living in a private-enterprise society such as ours requires persons who can make intelligent business decisions for the good of themselves, their immediate families, and the greater society.
3. Our schools are the logical vehicle for the preparation of economically literate citizens.

4. Due to the large enrollment attrition rate at the senior high school level of our educational ladder, economic education should be provided early in the school career in order to reach all citizens.

These basic agreed-upon factors have thrust the general business course to the forefront in the high school curriculum. Offered early in the high school program (ninth and tenth grade levels), the general business course is an introduction to business, covering the twenty-four basic economic concepts identified by the Joint Council on Economic Education¹ as most important in preparing young people to function effectively in our private-enterprise society. While juniors and seniors are permitted to enroll in the general business course, the course is designed primarily for ninth and tenth graders and is thereby available to even the potential high school dropout, who usually has not, by tenth grade, reached the age on noncompulsory school attendance. Although students receive some economic education in the social studies and home economics curricula, no other course is better designed to prepare young people to be economically literate and wise in consumer affairs than the general business course.

In spite of its potential to make a great contribution to the general education of all, the general business class has not attracted

¹Joint Council on Economic Education, Master Curriculum Guide in Economics for the Nation's Schools, Part I, Framework of Basic Economic Concepts and Generalizations, (New York: Joint Council on Economic Education, 1977), p. 19.

a majority of the high school freshmen and sophomores. This might be partly due to the stigma acquired from its unfavorable history when the general business course was considered a remedial course for only the slow learner and the potential dropout. Another cause might be the dull teaching methods that have been employed by some teachers of this course. For far too long, the primary method used in the general business course was the reading and regurgitation of information found in the textbooks. Little effort was made to relate this material to everyday experiences or to use resource materials other than the textbook. Students have found the course dull and have failed to recognize its usefulness for daily living.

Recently, business educators have recognized the desirability of improving methods and classroom procedures to enhance the general business course and to make it more interesting to the students, thereby providing a source of motivation to the student to investigate his society and mode of living. The community has been recognized as an ideal pool of unlimited resources for the general business class; and businesses, industries, and other agencies have prepared innumerable pamphlets, games, slides, filmstrips, etc., that can be successfully used in this course.

With such a vast array of materials available, the general business teacher is faced with the problem of identifying and choosing resource materials that are suited to individual students in the general business class. Individual differences have long been a consideration for instruction in all subject areas. Especially since mainstreaming,

students in the general business class have a wide range of learning abilities, interests, aptitudes, and reading performance levels. Scott² found, in 1973, a wide dispersion of reading grade levels among students in general business classes in a large Western school district. Although reports of research on the reading levels of high school general business students seem to be very limited, the literature reveals that it is generally believed and accepted as fact that reading levels do vary widely in the general business classes.

There have been several discussions of possible ways to attack the problem of varied reading levels in the general business class. One such discussion by Schultheis and Napoli³ suggested three approaches to the problem: (1) the avoidance approach, where as much reading as possible is eliminated from the learning activities; (2) the improvement approach, where reading improvement techniques are employed to help the student improve his reading ability; and (3) the simplification approach, where materials are matched according to readability levels with the students' reading levels. Through the last approach, the student is required to read only materials that are suited to his reading level.

²James Calvert Scott, "The Statistical Significance of Multi-level Materials on Posttest Scores for a Basic Business Unit on Business Organizational Structure" (Doctoral Thesis, Oregon State University, 1973), cited by James Calvert Scott in "Consider Reading Grade Levels in Basic Business Classroom," Business Education Forum, 30:24-25, December, 1975.

³Robert A. Schultheis and Kay Napoli, "Strategies for Helping Poor Readers in Business Subjects," Business Education Forum, 30:5-13, November, 1975.

The present study was closely related to Schultheis and Napoli's simplification approach to the problem of variable reading levels in the general business class.

Statement of the Problem

The problem of this study was to compile a comprehensive bibliography of supplemental materials, classified according to course content and showing readability levels, for use in the teaching of general business. In addition, an appropriate cloze procedure to be used for evaluating general business materials was to be identified. The cloze procedure could then be used to determine the approximate readability levels of new materials for which the readability levels have not been established, and to measure the extent to which an individual student can read with understanding a given piece of reading material.

This study sought to answer the following questions:

1. What supplemental materials for general business are available from United States textbook publishers and other organizations that publish materials directed primarily toward school use?
2. What topic areas taught in the general business course are covered by these supplemental materials?
3. To what extent do these supplemental instructional materials

correspond with the reading grade levels of general business students?

4. What rate of deletion is appropriate for use with the cloze procedure when evaluating general business materials?

Purpose of the Study

The purpose of this study was to provide information for improving instruction in the general business classroom by identifying materials to be used to meet individual needs, and by making it easier for general business teachers to evaluate new supplemental materials.

Need for the Study

The community has been recognized as a natural resource pool for the general business teacher and students. Not only is there the availability of a vast number of educational experiences in the community, but there is also a vast array of printed resources (pamphlets, games, booklets, etc.) that explain various concepts that are stressed in the general business course. It is generally agreed that the use of such materials, rather than total dependence upon textbooks, greatly enhances student attitudes in the general business class. Not only can these supplemental materials add variety to the general business class, but

they can also help to meet special needs of students with varying reading levels. Scott⁴ found in his study of 124 general business students in a school district of about 20,000 students that the reading levels of these students ranged from below the seventh grade to beyond the fourteenth grade. Hopkins and Kim's⁵ study revealed that the readability levels of three general business textbooks ranged from fifth grade level to college level. Not only did the reading difficulty vary from one textbook to another, but there was much variation from one chapter to another within textbooks. It is obvious, then, that while some chapters within a textbook might be appropriate for a given student, other chapters within the same textbook might be either too difficult and frustrating or too easy and boring to the student. The students' individual needs could be much better met through the use of supplemental reading materials that are challenging enough, yet easily understandable for the students using them.

Usually, however, the general business teacher will have neither the money nor the time to identify, collect, and analyze all of the materials available to determine which ones will be best for particular students. There is a need, therefore, to have a comprehensive bibliography of materials classified according to general business topic areas and readability levels. Armed with such a list, the teacher can

⁴Scott, p. 24.

⁵Charles R. Hopkins and Paul Y. Kim, "Textbook Reading Levels," Business Education Forum, 28:38-40, May, 1974.

determine reading grade levels of the students in the class and prescribe materials from the list to fit the needs of the students. The teacher might order only those materials for the content to be covered, being sure to order materials of various readability levels to provide for students of different reading performance levels.

Another need, then, becomes apparent. It is not likely that any one study would identify all materials that could be used in the general business class. Also, new materials are constantly being developed that could be useful to the general business teacher. How will the teacher evaluate additional materials that do not appear on the list? Most of the readability formulas involve complicated counting of words, syllables, and/or sentences, laborious word comparisons or graph charting, and the application of mathematical computations. There is a need for an easier and quicker method of evaluation for use with general business materials.

The cloze procedure is simple to administer and is very widely used. Through the use of the cloze procedure, the teacher can determine if a piece of reading material can be read with understanding by a student or group of students. To use the cloze procedure, a teacher selects a passage from a set of reading materials. The first sentence in the passage is left intact. Beginning with the second sentence, every fifth word is deleted until there are 50 deletions. These deleted words are replaced with blanks of equal length, and the student is asked to replace the deleted words. Only exact word replacements are counted as correct, making allowances for simple spelling errors. In the subject area of business, the following scale is used to convert the student's score to a reading level:

23 and above correct	Independent reading level
19 to 22 correct	Instructional reading level
Below 19 correct	Frustration reading level. ⁶

Concern has been expressed that the rate of deletion of every fifth word might not be the appropriate rate of deletion for all subject areas.⁷ The nature of the material, including context clues and frequency of technical terms, might dictate the need for a different deletion pattern in some areas. One study has been done with science, mathematics, social studies, and English materials to determine the most appropriate rates of deletion for these various subject areas. Rates of every seventh word and every ninth word proved more effective with some of these subject areas than the rate of every fifth word.

In order to use the cloze procedure to evaluate general business instructional materials, there is a need to determine the most appropriate rate of deletion to be used with the cloze technique when measuring these materials. By matching students with supplemental materials according to reading grade levels of the students as determined by the Nelson-Denny Reading Test and readability levels of the materials as determined by the Dale-Chall Formula, the researcher reasoned it should be possible to determine the appropriate deletion pattern to consistently yield "instructional level" results for at least one-half of the students.

⁶Schultheis and Napoli, p. 8.

⁷Daniel R. Hittleman, "Readability, Readability Formulas, and Cloze: Selecting Instructional Materials," Journal of Reading, 22:120, November, 1978.

Once the appropriate rate of deletion has been established for evaluating general business materials with the cloze procedure, the teacher will be better able to determine the extent to which supplemental materials can be successfully used by students of varying levels of reading performance. Given the students' reading grade levels, the teacher could predict the readability levels of new source materials through the simple application of the cloze procedure.

While the standard rate of deletion for the cloze procedure is to delete every fifth word, it is believed by some reading experts that the content of the material in question might dictate different rates of deletion for differing content areas.

Scope of Limitations

This study was limited to general business students in fifteen secondary schools in North Carolina. The fifteen schools were randomly selected from a total of forty schools offering the general business course in the North Carolina Public School District 5 as identified by the North Carolina Department of Public Instruction. Only one general business class per school was included in the study. Where a selected school had two or more general business classes, the class to be studied was selected through random choice or through the capability of the class to fit into a viable schedule.

The general business supplemental materials that were analyzed included only materials the researcher was able to collect during the fall of 1979. They included booklets, pamphlets, and leaflets published by United States textbook publishers and other agencies that publish materials directed primarily toward school use.

Definition of Terms

For the purpose of this study, the following terms are defined as indicated:

Basic Business includes the entire area of nonskill business courses in the business education curriculum.

Comprehensive Bibliography refers to a bibliography of supplemental reading materials covering all topics taught in the general business class.

General Business is the title of a course offered usually at the ninth- and tenth-grade levels.

Supplemental Materials are educational materials other than textbooks that are relevant to the various areas covered in the general business course.

Cloze Procedure is a technique developed by Wilson L. Taylor in 1953 (deletion of every nth word) to determine whether printed materials are understandable by the students reviewing them.

Resource Materials are the same as supplemental materials. These two terms are used interchangeably.

Reading Grade Level refers to the score obtained by a student on the Nelson-Denny test.

Readability Level refers to the estimated difficulty of a piece of printed material insofar as word usage and sentence structure are concerned.

Source refers to the publisher or agency which distributes a piece of supplemental material.

CHAPTER II

REVIEW OF THE LITERATURE

The report of the literature review is presented in two parts. The first section describes literature related to general business, and the second section describes literature related to readability and cloze deletion schemes.

Literature Related to General Business

A review of the professional journals in business education indexed in the Business Education Index and the Reader's Guide to Periodical Literature revealed only three research studies in the areas of readability and reading grade levels in basic business. Of these three studies, only two were current enough to be relevant to the present study. Anderson's¹ study of the readability of general business textbooks was reported in 1955. Since all of the general business textbooks used by the high schools today have copyright dates in the 1970's, Anderson's data would not apply to current textbooks.

¹George W. Anderson, "A Study of the Readability of General Business Training Textbooks. . .," Journal of Business Education, 31:86, November, 1955.

The two studies that are relevant to today's general business course were conducted by Hopkins and Kim² in 1974 and Scott³ in 1975. Hopkins and Kim⁴ used the Flesch "Reading Ease" formula to determine the reading levels of each chapter of the following three general business textbooks:

Joseph S. DeBrum, Peter G. Haines, Dean R. Malsbary, and Ernest H. Crabbe, General Business for Economic Understanding. Tenth edition. Cincinnati: South-Western Publishing Company, 1971.

Ray G. Price, Vernon A. Musselman, and J. Curtis Hall, General Business for Everyday Living. Fourth edition. New York: Gregg Division, McGraw-Hill Book Company, 1972.

Louis C. Nanassy and Charles M. Fancher, General Business and Economic Understanding. Fourth edition. Englewood Cliffs, New Jersey: Prentice-Hall, 1973.

The results of this study revealed widespread variation of readability levels, not only from one textbook to another, but from one chapter to another within textbooks. Chapters varied from fifth grade level to college level with most chapters falling in the sixth-through-eighth-grade levels. However, a large number of chapters in the Nanassy and Fancher book fell in the "high school or some college" level. The results of this study point to a need for supplementary materials to be used with students of low reading grade levels, especially for concepts

²Charles R. Hopkins and Paul Y. Kim, "Textbook Reading Levels," Business Education Forum, 28:38-40, May, 1974.

³James Calvert Scott, "The Statistical Significance of Multilevel Materials on Posttest Scores for a Basic Business Unit on Business Organizational Structure" (Doctoral Thesis, Oregon State University, 1973), cited by James Calvert Scott, "Consider Reading Grade Levels in Basic Business Classroom," Business Education Forum, 30:24-25, December, 1975.

⁴Hopkins and Kim, pp. 38-40.

covered by the chapters that scored on the higher grade levels. It might also be desirable to provide more challenging supplementary materials for the students of high reading grade levels than those chapters that scored extremely low.

Scott⁵ found a wide dispersion of reading grade levels among 124 students in a large Western school district of over 20,000 enrollees. Reading grade levels ranged from below the seventh grade to beyond the fourteenth grade. Students in this study were in the tenth through twelfth grades with the typical grade level placed at 11.5. Although the grand mean reading grade level of 11.49 was very closely related to the typical grade level of 11.5, over 29 percent of the students tested scored below the reading grade level of 10.1, and more than 32 percent scored above high school level. It is obvious from such results that reading materials of varying levels are essential if the needs of these students are to be met.

While research studies of reading levels of students and readability levels of instructional materials in basic business are extremely limited, there are several articles that discuss a growing concern over problems in this area. Hopkins and Kim⁶ and Scott⁷ recommended varying levels of reading materials in the basic business class to accommodate

⁵Scott, p. 24.

⁶Hopkins and Kim, pp. 38-40.

⁷James Calvert Scott, "Reading Rate - A Neglected Factor in the Basic Business Classroom," Business Education Forum, 28:31-32, April, 1974.

students with differing reading levels. Schaefer and Paradis⁸ outlined four strategies for meeting special reading needs for students. They suggested: (1) establishing a purpose for reading; (2) using the survey technique; (3) using special interest projects; and (4) providing supplementary reading materials in the classroom. The present study provides a bibliography from which general business teachers may choose supplementary reading materials for the classroom.

Some business educators have recommended a concerted effort to teach reading in the business class. Among those advocating such an approach was George L. Walters in 1975. Walters⁹ expressed concern about the reading problem in South-Western Monograph No. 128, The Development and Refinement of Reading Skills in Business Education. He suggested a concentration on improvement of reading skills in the general business class as well as in other classes in the business education curriculum - in both the skill and nonskill courses. Reading improvement is certainly one approach to the solution of the problem.

Schultheis and Napoli¹⁰ suggested three approaches for dealing with varied reading levels in the classroom: (1) the avoidance approach,

⁸Julie C. Schaefer and Edward Paradis, "Help the Student with Low Reading Ability," The Journal of Business Education, 52:160-162, January, 1977.

⁹George Lewis Walters, The Development and Refinement of Reading Skills in Business Education: Monograph 128 (Cincinnati: South-Western Publishing Company, 1975), p. 70.

¹⁰Robert A. Schultheis and Kay Napoli, "Strategies for Helping Poor Readers in Business Subjects," Business Education Forum, 30:5-13, November, 1975.

where as much reading as possible is eliminated from the learning activities; (2) the improvement approach, where reading improvement techniques are employed to help the student raise his reading level; and (3) the simplification approach, where materials are matched according to readability levels to the students' reading levels. Through this approach, the student is required to read only materials that are suited to his reading level.

Dlabay¹¹ identified student reading ability levels as one of the important considerations when selecting and evaluating instructional materials for the basic business course.

Watson,¹² in 1975, conducted an experimental study comparing the achievement of general business students when taught by two different methods of instruction: the traditional method and the student-centered method. In the student-centered approach, a variety of supplemental materials and activities were used, while the textbook was the main source used in the traditional approach along with the lecture method. Although there was no significant difference in achievement of the two groups, Watson's semantic differential, administered at various points during the semester, showed student attitudes were more positive among those in the student-centered class using the variety of source materials.

¹¹Les R. Dlabay, "Basic Business Materials: Identification, Evaluation, and Selection," Business Education Forum, 32:24-26, April, 1978.

¹²Gwendolyn Starling Watson, "A Model for a Student-Centered Teaching Plan in Basic Business" (Doctoral Dissertation, the University of North Carolina at Greensboro, 1975).

Watson recommended the use of a variety of materials and activities in the general business class.

While Watson's study is not concerned with reading levels, it does point out the desirability of using a variety of materials to supplement the textbook in the general business class.

Watson was not alone in the call for varying methods and materials in the general business class. Crews¹³ stated in 1971 that "variety is necessary regardless of the method being utilized," and predicted a "rapid development" of general business supplementary aids during the seventies. From the vast array of materials available today for use in the general business class, it would appear that this prediction has come to fruition.

There is no doubt that more and more business educators are becoming aware of the need to identify and make use of diverse instructional materials that will meet the different needs of individuals in the business curriculums. The present study will make it easier for the general business teacher to fulfill this mission.

¹³James W. Crews, "The Teaching of General Business and Economic Education," Contributions of Research to Business Education, Ninth Yearbook of the National Business Education Association (Washington, D. C.: National Business Education Association, 1971), p. 92.

Literature Related to Readability
and Cloze Deletion Schemes

From a search of the professional reading journals indexed in the Reader's Guide to Periodical Literature, several studies were identified that were closely related to the present study.

At the University of Southern Mississippi (U.S.M.), McNinch, Kazelskis, and Cox,¹⁴ in 1974, studied 184 college freshmen enrolled in two sections of a basic psychology class to determine: (1) if the cloze procedure could predict the suitability of college textbooks, (2) the appropriate deletion patterns for administering cloze tests in various content areas, and (3) the relationships among reading performance, deletion patterns, and passage materials.

From the textbooks that were used at USM at that time for freshman courses in social science, English, mathematics, and science, the researchers randomly selected one textbook for each of the four subject areas. Cloze tests, using three deletion rates (5, 7, and 9), were developed for each textbook. A single passage from each of the four textbooks was used to develop three cloze tests using deletion rates of 5, 7, and 9, making a total of twelve test forms.

¹⁴George McNinch, Richard Kazelskis, and Jo Ann Cox, "Appropriate Cloze Deletion Schemes for Determining Suitability of College Textbooks," Interaction: Research and Practice in College-Adult Reading, Twenty-third Yearbook of the National Reading Conference, (Clemson, S. C.: The National Reading Conference, Inc., 1974), pp. 249-253.

Good and poor readers were identified by the administration of the Nelson-Denny Reading Test. Subjects scoring at or above the median on this test were classified as good readers, while those scoring below the median were classified as poor readers.

Each subject was randomly assigned to take one of the twelve forms of the cloze test. Only exact replacements of words were considered correct. The researchers used one 90-minute class period in which to administer both the Nelson-Denny and the cloze tests. Raw cloze scores were converted to percentage scores to allow for more comparable analyses. A 4 x 3 x 2 analysis of variance was performed with subject area, deletion rate, and reading performance.

An analysis of the data revealed that the subjects who scored at or above the median on the Nelson-Denny Test and were thus classified as good readers also scored quantitatively higher on the cloze tests than did the subjects who scored below the median on the Nelson-Denny Test. The good readers had a mean score of 38.85 percent on the cloze test, while the mean score of the poor readers was 29.65 percent. Based on an earlier study by Bormuth¹⁵ in which a 38 percent cloze score was judged instructional level, McNinch and associates interpreted these results as positive indication that the cloze procedure can be used to determine the suitability of college textbooks. In other words, the good readers were reading at instructional level, and the poor readers were reading below instructional level, indicating that the selected

¹⁵John R. Bormuth, "Comparable Cloze and Multiple-Choice Comprehension Test Scores," Journal of Reading, 10:291-299, February, 1967, p. 298.

books were suitable for the good readers but were too difficult for the poor readers.

Further analyses of data revealed that no one deletion pattern was best for all subject areas, since cloze scores differed significantly with various deletion patterns from one subject to another.

Although scores in history did not differ significantly by deletion patterns, cloze scores for English and mathematics were higher with the deletion pattern of every seventh word. Science cloze scores were higher with seventh and ninth word deletion patterns.

The three-way analysis of variance showed no interactions between subject matter and reading achievement, deletion system and reading achievement, nor among subject matter, deletion systems, and reading achievement.¹⁶

Based on the findings of the study, McNinch and associates reached the following conclusions:

Rankin's¹⁷ suggestion that cloze passages can be used to judge comprehension of material at the junior high school level also seems to be appropriate at the college level. Additionally, the informal use of cloze tests can be readily used by instructors to determine textbook suitability in an inexpensive, easy way . . . The deletion pattern appears to be one of the more important determining variables in making cloze passages for evaluation, since varying the pattern significantly alters the

¹⁶McNinch, Kazelskis, and Cox, p. 252.

¹⁷Earl F. Rankin, "Grade Level Interpretation of Cloze Readability Scores," Reading: the Right to Participate, Twentieth Yearbook of the National Reading Conference (Milwaukee: the National Reading Conference, Inc., 1971), pp. 30-37, cited by McNinch, Kazelskis, and Cox, p. 253.

performance. Science should have a low rate of deletion retaining its structure and vocabulary while social science and English should have a moderate (7th word) rate of deletion. The deletion rate for math material was not clearly established in this study. Tentatively, however, it appears . . . to allow for the moderate deletion (7) rate suggested as efficient for the other less technical materials.¹⁸

This study by McNinch and others confirms the suggestions by Rankin,¹⁹ Culhane,²⁰ and others that an every 5th word deletion pattern may not be the most appropriate rate for all subject areas.

While the McNinch study was the only one identified that closely related to the present study in design and purpose, other studies validating the cloze procedure, establishing criterion measures for the cloze procedure, and establishing grade level interpretations for cloze procedure were important to the researcher in decisions on design and analysis of the present study.

Among the studies validating the cloze procedure was the initial study by Wilson L. Taylor who developed the procedure. Taylor explains the procedure as follows:

At the heart of the procedure is a functional unit of measurement tentatively dubbed a "cloze." It is pronounced like the verb "close" and is derived from "closure." The last term is one gestalt psychology applies to the human tendency to complete a familiar but not-quite-finished pattern - to "see" a broken circle as a whole one, for example, by mentally closing up the gaps.

¹⁸McNinch, Kazelskis, and Cox, p. 253.

¹⁹Earl F. Rankin, "The Cloze Procedure - A Survey of Research," The Philosophical and Sociological Bases of Reading, Fourteenth Yearbook of the National Reading Conference (Milwaukee: the National Reading Conference, Inc., 1965), pp. 133-150.

²⁰Joseph W. Culhane, "Cloze Procedures and Comprehension," The Reading Teacher, 23:410-413, 464, February, 1970.

One can complete the broken circle because its shape or pattern is so familiar that, although much of it actually is missing, it can be recognized anyway.

The same principle applies to language. Given "chickens cackle and _____ quack," almost anyone can instantly supply "ducks." If that word really is the same as the one omitted, the person scores one cloze unit for correctly closing the gap in the language pattern.²¹

This 1953 study by Taylor²² consisted of three pilot studies and two experiments which compared the new cloze procedure with the Flesch and Dale-Chall formulas. When three selections were ranked according to comprehension difficulty by the cloze procedure and the two formulas, cloze was found to consistently rank the selections in the same rank order as the two formulas. Furthermore, cloze discriminated effectively among levels of readability and demonstrated reliability by repeatedly ranking the selections in the same order when used for testing different subjects. Cloze appeared to assess some materials more accurately than did the Flesch and Dale-Chall formulas. Taylor concluded that cloze was appropriate for contrasting reading abilities of individuals as well as readability of materials.

In addition to Taylor's study, several other studies have validated cloze procedure as a measure of readability. One such study was

²¹Wilson L. Taylor, "'Cloze Procedure': A New Tool for Measuring Readability," Journalism Quarterly, 30:415-416, Fall, 1953.

²²Taylor, pp. 415-433.

conducted by Bormuth²³ in 1962. Bormuth wrote three passages each for three different subject areas: literature, social studies, and science. These nine passages were written at different grade levels, 4.5, 5.5, and 6.5, as determined by the Dale-Chall formula. Cloze tests deleting every fifth word were developed from the passages and administered to 150 students from grades four, five, and six. In addition, the students were tested with multiple-choice tests developed from the same passages. From an analysis of the resulting data, Bormuth concluded that cloze tests "were valid, reliable, and flexible measures of comprehension difficulties."²⁴ Among his supporting conclusions was the assumption that "cloze tests are appropriate for use with individuals and groups which vary widely in comprehension ability."²⁵

In 1967, Bormuth compared cloze scores to scores attained on multiple-choice tests covering the same material "to provide a frame of reference for interpreting the scores of cloze tests."²⁶ Using as the criteria the conventional multiple-choice scores of 75 percent as instructional level and 90 percent as independent level measures of readability, Bormuth established a 38 percent cloze score as a measure of instructional level and a 50 percent cloze score as a measure of independent level.

²³John Bormuth, "Cloze Tests as Measures of Readability and Comprehension" (Doctoral Dissertation: Indiana University, 1962).

²⁴John Bormuth, "Cloze as a Measure of Readability," Reading as an Intellectual Activity, Conference Proceedings of the International Reading Association, 1963, p. 134.

²⁵Bormuth, 1963, p. 134.

²⁶Bormuth, 1967, p. 298.

A later study by Bormuth in 1968,²⁷ however, yielded somewhat different results. In this study, Bormuth found a cloze score of 44 percent to be equivalent to a 75 percent comprehension criterion or instructional level and a cloze of 57 percent to be comparable to a 90 percent comprehension criterion or independent level. Bormuth believed these results to be more valid than the results of his 1967 research.

The results of a 1969 study by Rankin and Culhane²⁸ were similar to Bormuth's 1968 results. Rankin and Culhane found a cloze score of 41 percent to be comparable to the 75 percent criterion and a cloze score of 61 percent to be comparable to the 90 percent criterion.²⁹

Both of Bormuth's studies and the study by Rankin and Culhane used elementary school students as subjects. In 1973, Peterson, Paradis, and Peters³⁰ replicated a portion of an earlier study they conducted in 1972 in an attempt to validate the cloze procedure as a measure of

²⁷John Bormuth, "Cloze Test Readability: Criterion Reference Scores," Journal of Educational Measurement, 5:189-196, Fall, 1968.

²⁸Earl F. Rankin and Joseph W. Culhane, "Comparable Cloze and Multiple-Choice Comprehension Test Scores," Journal of Reading, 13: 193-198, December, 1969.

²⁹Rankin and Culhane, p. 197.

³⁰Joe Peterson, Ed Paradis, and Nat Peters, "Revalidation of the Cloze Procedure as a Measure of the Instructional Level of High School Students," Diversity in Mature Reading: Theory and Research, Twenty-Second Yearbook of the National Reading Conference, Vol. I (Milwaukee: The National Reading Conference, Inc., 1973), pp. 144-149.

instructional level for high school students. These researchers found a cloze score of 42 percent to be comparable to instructional level for high school students.

Based upon the findings in the above-described studies, this researcher used the following guide for interpretation of cloze scores: 50 percent and over, independent reading level; 38 to 49 percent, instructional reading level; 37 percent and below, frustration reading level.

CHAPTER III

METHODS AND PROCEDURES

As stated in Chapter I, the problem of this study was two-fold: (1) to compile a bibliography of supplemental materials to be used in the teaching of the general business course, classified according to general business topics covered, and showing reading grade levels; and (2) to determine the best deletion pattern to be used with the cloze procedure when measuring general business materials.

Chapter III describes the methods and procedures used in this study. Included in this chapter are an overview of the methods and procedures employed and further detailed descriptions of: the instruments used in the study; the selection, analysis, and classification of the general business supplemental materials; the development of the cloze tests; the selection and description of the sample of students; the administration of the Nelson-Denny Test; the pairing of students with appropriate cloze tests; the administration of the cloze tests; and the analyses of the data.

Overview of the Study

Through a review of the professional business education literature, basic business methods books, and instructor's manuals that

accompany the general business textbooks, a list was developed of supplementary materials, covering all topic areas taught in the general business class. Included on this list were names and mailing addresses of the sources for these materials. As many as possible of these materials were gathered. It was necessary to order some materials by mail, while in other cases it was possible to gather materials by visiting some local agencies and/or local offices of out-of-town or out-of-state agencies.

The contents of these pamphlets, brochures, etc., were analyzed to determine what general business topics were covered. Once the materials were classified according to general business topics covered, the readability level of each piece of material was determined by the use of the Dale-Chall Readability Formula, and this information was recorded on the classified list.

From the above-described list, two pamphlets were selected for each of the following readability grade levels:

7th to 8th grade level

9th to 10th grade level

11th to 12th grade level

College level.

Passages from these pamphlets were used to develop the cloze tests.

Although other brochures written at the sixth-grade-or-below level were later added to the list, at the time of the formulation of the cloze tests, only one such brochure was on hand. In order to develop two cloze tests from different sources of material at the fifth to sixth grade

level, it was necessary to use a passage from one of the textbooks. A passage long enough to be used to develop a cloze test was measured from the textbook, General Business Concepts Values Skills, by Herbert L. Lyon and John M. Ivancevich, and was found to be written at the fifth to sixth grade level. This passage was used as the second source for cloze tests at the fifth to sixth grade level.

Each student tested in the study was asked to complete two cloze tests. To avoid unintended clues resulting from students comparing the two tests or remembering words from one test to the next, it was necessary to use a different passage for each test at a given grade level-- thus the two sources at each grade level.

To select the students to be tested, a random sample of fifteen junior and senior high schools which offer general business was selected from District Five of the North Carolina public schools. The researcher obtained permission to visit each of these fifteen schools for two class periods of the same class of students. On the first visit, the reading grade levels of the students were measured through the administration of the Nelson-Denny Reading Test. From the resulting scores on this test, students were matched with cloze tests for their reading grade levels. On the second visit, the researcher administered to each student two cloze tests utilizing two different rates of deletion. The resulting cloze scores of the students were statistically analyzed to determine whether one deletion pattern yielded higher scores than the other two patterns.

The results of the Nelson-Denny Test were statistically analyzed to describe the reading grade levels of the general business students

tested. These scores were also compared to the reading grade levels of the supplemental materials.

Instruments Used in This Study

There were three instruments of measure used in this study; namely, the Nelson-Denny Reading Test, the Dale-Chall readability formula, and the cloze procedure.

Nelson-Denny Reading Test

To measure the reading grade levels of the students in the sample, the Nelson-Denny Reading Test, Form C, was used. This test was developed by James I. Brown, M. J. Nelson, and E. C. Denny, and is published by the Houghton Mifflin Publishing Company. It was chosen for use in this study because of its capacity to discriminate among reading grade levels of high school students.

The Nelson-Denny Reading Test is distributed in four comparable forms: Forms A, B, C, and D. Forms C and D are the newest editions with copyright dates of 1976 and 1973, and are designed to be used with students in grades nine through sixteen. Form C was used for this study.

The Nelson-Denny test is made up of two parts. Part I is a vocabulary test consisting of 100 items to be completed in 10 minutes. Part II is a reading comprehension test for which 20 minutes are allowed. The test yields four scores: vocabulary, reading comprehension, total,

and reading rate. For purposes of this study, the total score expressed in terms of grade level was used.

Dale-Chall Readability Formula

The Dale-Chall formula was chosen for use in this study because it is considered the most accurate of the readability formulas currently available.¹ It is also one of the two most used readability formulas, sharing that distinction with the Flesch Readability formula.² Developed in 1948 by Edgar Dale and Jeanne S. Chall³ to correct some inadequacies in the Flesch formula, the Dale-Chall formula measures the readability levels of adult reading materials. Using a list of 3,000 words familiar to fourth graders, the Dale-Chall formula is calculated as follows:

$$X_{c50} = .1579X_1 + .0496X_2 + 3.6365$$

When: X_{c50} = reading-grade score of a pupil who could answer one-half of the test questions correctly if given a multiple-choice test on the material

X_1 = Dale score (percentage of words outside the Dale list of 3,000 words)

X_2 = Average sentence length

3.6365 = Constant⁴.

¹George R. Klare, "Assessing Readability," Reading Research Quarterly, 10:70, 1974-1975, citing George R. Klare, The Measurement of Readability (Ames: Iowa State University Press, 1963).

²Klare, p. 70.

³Edgar Dale and Jeanne S. Chall, "A Formula for Predicting Readability," Educational Research Bulletin, 27:11-20, 28, January 21, 1948.

⁴Dale and Chall, p. 18.

Using average sentence length and the percentage of words not appearing on the Dale list of familiar words, along with other mathematical treatment, the formula yields raw scores resembling grade level scores. These raw scores are converted to a corrected grade level score by use of a chart. The corrected grade levels are: fourth grade and below, fifth to sixth grade, seventh to eighth grade, ninth to tenth grade, eleventh to twelfth grade, thirteenth to fifteenth grade (college level), and sixteenth grade and above or college graduate level.

Like most earlier readability formulas, the Dale-Chall formula was validated against the McCall-Crabbs Standard Test Lessons in Reading.⁵ In the Dale-Chall formula, X_{c50} refers to the reading grade score of a pupil who could answer one-half of the multiple choice test questions on the McCall-Crabbs Test Lessons which consist of "a large number of reading passages, covering a wide range of difficulty, resting upon extensive testing, and providing detailed grade scores."⁶ Although some formulas developed in recent years have used a set of cloze tests as a validation criterion, most of the earlier formulas used the multiple choice questions of the McCall-Crabbs Tests.⁷ The Dale-Chall formula correlates .70 with McCall-Crabbs criterion scores.⁸

⁵Klare, p. 66.

⁶Klare, p. 66.

⁷Klare, p. 66.

⁸Klare, p. 70.

Cloze Procedure

As stated in Chapter I, the general business teacher needs to have available an easy and quick method for determining readability levels of materials to be used in the general business class. The cloze procedure most closely fits these specifications. Developed in 1953 by Wilson L. Taylor,⁹ the cloze procedure is so simple and easy to prepare that any classroom teacher can make use of it with a minimum of time and effort. Not only is the cloze procedure quick and easy to use, but it is also considered the most accurate measure of reading material suitability for a particular reader. Because it measures an individual reader's comprehension of a specific piece of reading material, it measures rather than predicts performance. Although cloze procedure can be used to predict, its primary original function was to measure.

Taylor chose the name "cloze" for this procedure because it requires one to use information available to supply missing information and thus perform a "closure."

In its simplest form, the cloze test is prepared by first randomly selecting a passage from a piece of reading material. The first sentence of the passage is typed as it appears. Beginning with the second sentence, every nth word is deleted from the remaining portion of the passage and blank spaces of equal length are substituted for the

⁹Wilson L. Taylor, "'Cloze Procedure': A New Tool for Measuring Readability," Journalism Quarterly, 30:415-433, Fall, 1953.

missing words. Students are then asked to supply the missing words. Only exact replacements are counted as correct.

Much research has been done with the cloze procedure. There has been research to determine most appropriate deletion patterns; for example: every nth word vs. a random 10 percent or 20 percent, or certain parts of speech, etc. There has also been research to determine if overall scores would be significantly different if certain synonyms for omitted words were counted as correct responses. The scores were virtually the same. Cloze has been used in written tests, in oral tests, for purposes of teaching, and for purposes of measuring comprehension as well as readability and reading grade levels. Very little research has been done to determine appropriate rates of deletion for materials other than prose. No reports could be found of research to determine appropriate deletion rates for business reading materials.

With the determination of such a deletion scheme, however, the cloze procedure should prove to be a most useful tool for measuring readability levels of general business materials, reading grade levels of general business students, and for measuring suitability of general business reading materials for the students in the general business classes.

Based on earlier research as cited in Chapter II of this report, the researcher considered a cloze score of 38 percent to 49 percent to indicate instructional level performance, a score of 50 percent or above to indicate independent level performance, and a score of 37 percent or less to indicate frustration level performance. A student reading a piece of material at the instructional level might need guidance or

help from the instructor, perhaps in the form of study questions or other aids to help him analyze the material. A student reading a piece of material at the frustration level should be assigned easier material, or if this is not possible, should be given special help to aid his understanding of the difficult material.

Selection, Analysis, and Classification of General Business Supplemental Materials

A review was made of the professional business education journals, basic business methods books, and instructor's manuals that accompany the general business textbooks to identify sources of supplemental materials available for use in the general business class.

The professional journals and yearbooks reviewed included the following: Business Education Forum, Journal of Business Education, National Business Education Association Yearbook, Business Education Yearbook, Business Education World, The Balance Sheet, and The Delta Pi Epsilon Journal. In addition to the professional journals and yearbooks, the following basic business methods books were reviewed:

Anne Scott Daughtrey, Methods of Basic Business and Economic Education, South-Western Publishing Company, Cincinnati, 1974.

Vernon A. Musselman and Donald Lee Musselman, 3rd ed., Methods in Teaching Basic Business Subjects, Danville, Illinois: Interstate, Printers and Publishers, Inc., 1975.

Gwendolyn S. Watson, Creative Resources for Teaching General Business, Consumer Education, and Private Enterprise, Harcourt Brace Jovanovich, Incorporated, New York, 1980.

To complete the search for sources of supplemental materials, the instructor's manuals that accompany the following five general business textbooks were reviewed:

Joseph DeBrum, Peter G. Haines, Dean R. Malsbary, and Ernest H. Crabbe, General Business for Economic Understanding, Tenth edition, Cincinnati: South-Western Publishing Company, 1971.

Ray G. Price, J. Curtis Hall, and Wanda Blockhus, Business and You as a Consumer, Worker, and Citizen, 5th ed., New York: Gregg Division/McGraw-Hill Book Company, 1979.

Louis C. Nanassy and Charles M. Fancher, General Business and Economic Understanding, Fourth edition, Englewood Cliffs, New Jersey: Prentice-Hall, 1973.

Charles R. Hopkins, Thomas B. Duff, Robert E. Gades, and Dennis C. Lytle, General Business in Our Modern Society, Encino, California: Glencoe Publishing Company, Inc., 1979.

Herbert L. Lyon and John M. Ivancevich, General Business Concepts Values Skills, New York: Harcourt Brace Jovanovich, 1976.

As far as could be determined, these were the only textbooks in use for the teaching of general business on the high school level at the time of the study.

Once the supplemental reading materials available for use in the general business course were identified, as many of these materials as possible were collected, analyzed, and classified according to the general business topics they cover. The eight broad topics covered in the general business class were:

1. Banks and Banking Services
2. Consumerism (Business and the Consumer)
3. Credit
4. Government, Business, and Labor
5. Insurance

6. Money Management and Budgeting
7. Private Enterprise System
8. Savings and Investments

Applying the Dale-Chall formula, the reading grade level was determined for each of these materials. The resulting bibliography is presented in Chapter IV and answers questions one and two stated in the problem of this study: (1) What supplemental materials for general business are available from U. S. textbook publishers and other organizations that publish materials directed primarily toward school use? and (2) What topic areas taught in the general business course are covered by these supplemental materials? A list of sources from which these materials can be obtained along with mailing addresses is presented in the Appendix of this report.

Development of the Cloze Tests

From the bibliography, two pieces of supplemental material were selected for each of the following grade levels to be used in the construction of the cloze tests: 7th to 8th grade, 9th to 10th grade, 11th to 12th grade, and college level. One passage of approximately 275 words was chosen from each of these materials. At that time, only one piece of material written at the 5th to 6th grade level was on hand from which a passage of approximately 275 words was chosen. It was necessary, therefore, to choose, as a second selection written at that level, a passage from one of the general business textbooks. The Dale-Chall

formula was applied to this passage to determine the reading grade level, which measured 5th to 6th grade.

Three cloze tests were developed from each passage chosen, deleting every fifth word in one cloze test, every seventh word in the second test, and every tenth word in the third test. This procedure yielded 30 different cloze tests, ten utilizing each of the three (5, 7, and 10) rates of deletion. Copies of the cloze tests appear in the Appendix.

The length of the cloze tests was based upon the most often used 50-blank, every-fifth-word deletion pattern. Specifically, except in the case of the second cloze selection for the 5th to 6th grade level, which was chosen from a chapter in one of the textbooks, a passage was randomly selected from a source by simply opening to any page and choosing the first paragraph that did not contain graphs, tables, figures, or excessive numbers. The first sentence of the chosen paragraph was left intact. Thereafter, beginning with the first word of the second sentence, each word was counted and every fifth word deleted and replaced with a blank line 15 typewriter spaces long until there were 50 blank lines. The remainder of the paragraph following the mutilated passage was left intact. Thus, the first cloze test using an every-fifth-word deletion pattern was developed for that passage.

Using the same passage, this procedure was repeated to form the second and third cloze tests, except every seventh word was deleted in the mutilated portion for the second test, and every tenth word was deleted for the third test. The number of blank spaces, therefore, varied depending upon the deletion rate employed. There were 36 blank

spaces in the second cloze test (deleting every seventh word) and 25 blank spaces in the third cloze test (deleting every tenth word). Because of this variance in the number of responses required for each test, cloze raw scores were converted to percentage scores to render them compatible for comparison.

Selection and Description of the Sample of Students

From the North Carolina Department of Public Instruction's listing of public school districts, District Five was chosen as the district for the study because of the size of this district. District Five, enrolling well over 230,000 students, has a larger number of schools offering general business classes than any of the other seven North Carolina public school districts. In this district are forty schools that have general business classes with a total enrollment of 1,608 general business students (1979 enrollment).

Through the use of Fischer and Yates' Table XXXIII of Random Numbers (11),¹⁰ a simple random sample of fifteen schools was selected from the forty schools in District Five.

¹⁰Ronald A. Fischer and Frank Yates, Statistical Tables for Biological, Agricultural, and Medical Research (New York: Hafner Publishing Company, 1949), p. 105.

Figure 1 on page 41 is a map of North Carolina showing the counties included in each educational district. As can be seen, the following eleven counties make up District Five: Alamance, Caswell, Chatham, Davidson, Forsyth, Guilford, Orange, Person, Randolph, Rockingham, and Stokes. The stars on the map indicate the counties in which the fifteen schools selected for this study were located. There were: one in Chatham County, one in Davidson County, three in Forsyth County, three in Guilford County, one in Orange County, two in Randolph County, and four in Rockingham County.

One general business class per school was used in the study. Where a selected school had two or more general business classes, the class to be studied was selected through further random sampling or by the capability of the class to fit into a viable schedule.

Permission to test the general business students was requested from principals of the selected schools by letter with a follow-up telephone call. Appointments were made during the telephone call. Once permission was acquired, the researcher visited each selected general business class for two class periods, once to administer the Nelson-Denny Reading Test and once to administer cloze tests.

Administration of the Nelson-Denny Test

During the first of the two visits to each school, Form C of the Nelson-Denny Reading Test was administered. Since this test required only 30 minutes actual working time, there was ample time for the

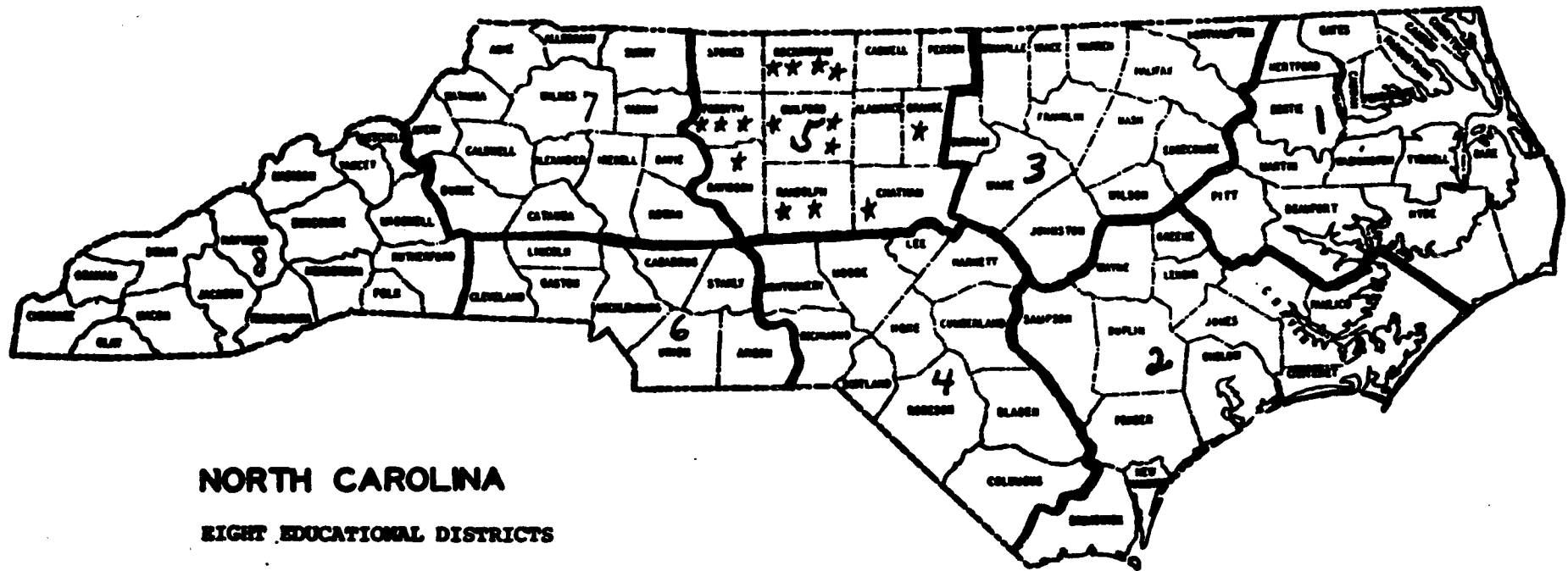


Figure 1. Map Showing Counties Visited.

★ The stars represent the schools in the sample.

researcher to first explain to the class the purpose of the research and to enlist the cooperation of the students. Instructions in the Nelson-Denny Test Examiner's Manual were followed very closely. Students were asked to place their names at the top of their papers if they had no objections to using their names. Only one student chose not to use his/her name. The Nelson-Denny Tests were collected at the end of the testing time and scored later by the researcher. Raw scores on the Nelson-Denny test were converted to reading grade levels through the use of a conversion table found in the Examiner's Manual that accompanies the test.

Administration of the Cloze Tests

Due to the limitation of time (only 50 minutes per class period), each student was asked to complete only two cloze tests. Therefore, it was necessary to determine which students would complete cloze tests using specific deletion rates. Since there were fifteen schools in the study, it was possible to have students from ten schools complete cloze tests for each of the three rates. Students in five schools were assigned cloze tests using fifth- and seventh-word deletion schemes. Students in another five schools completed cloze tests using fifth- and tenth-word deletion schemes, and students in the remaining five schools completed cloze tests using seventh- and tenth-word deletion schemes. Thus, students from ten schools completed cloze tests for each of the three deletion patterns. A random selection determined which schools were assigned specific cloze deletion patterns.

Matching the students' reading grade level scores attained on the Nelson-Denny Reading Test and the readability grade levels of the cloze test passages as predetermined by the Dale-Chall formula, the researcher assigned two cloze tests using different deletion rates to each student. The two tests were selected from two different reading passages.

The cloze tests were administered during the researcher's second visit to the general business class. Both tests clipped together with a cover sheet of directions were distributed as students entered the classroom. Since their names had already been placed on their test packets by the researcher to assure that each student received the appropriate test, distribution was quick and simple.

To explain the cloze concept, the researcher drew a partial circle on the board and asked a student to come to the board and complete the partial figure. When the student completed the circle, the researcher announced to the class that this student had just completed a cloze. After a brief discussion of the cloze concept and its relationship to the tests about to be administered and an explanation of the reason for administering the tests, the researcher read aloud the directions for the cloze tests while the students read silently. A copy of these directions appear in the Appendix.

Students were then given the remainder of the class period to take as much time as necessary to complete the tests, and all students indicated they had ample time to respond to all items. Some items were not attempted, but apparently time was not the reason for the students' failure to respond to an item.

As each student finished, the cloze tests were collected and later scored.

When scoring the cloze tests, only exact replacements of words were counted as correct, making allowances for simple spelling errors. No allowances were made for equivalent synonyms. Because of the varying number of blanks for cloze tests with different deletion rates, the raw cloze scores were converted to percentage scores to render them more compatible for comparison.

Analysis of Data

To answer question number three stated in the problem of this study, a comparison was made of the reading grade level scores attained on the Nelson-Denny test and the readability levels of the source materials as determined by the Dale-Chall formula. The Nelson-Denny reading grade levels of the students were listed, showing number and percentage of students at various grade levels. The source materials that could be successfully used with these students, as predicted by the Dale-Chall readability grade levels, were presented.

A comparison of scores on the cloze tests was made in order to answer the fourth question stated in the problem of this study concerning the appropriate rate of deletion to be used with the cloze procedure when evaluating general business materials.

CHAPTER IV

FINDINGS

The findings of this study are presented in three parts. The first part describes the supplemental materials that were identified and answers the first two questions stated in the problem of this study.

These questions were:

1. What supplemental materials for general business are available from United States textbook publishers and other organizations that publish materials directed primarily toward school use?
2. What topic areas taught in the general business course are covered by these supplemental materials?

The second part of the findings describe the reading grade levels of the general business students tested and the readability levels of the materials collected in answer to the third question of the problem.

The third part of this chapter includes the results of the cloze tests, utilizing varying deletion rates. These results answer the fourth question of the study.

Findings Related to Supplemental Materials

The supplemental materials were analyzed for content and were compiled into a list, classified according to general business topic

areas covered. Several brochures could be used to explain concepts in more than one topic area; however, for the purposes of this study, they were listed under only one topic area.

The complete list is presented in Table 20 of the Appendix. A list of names and addresses of sources from which these materials may be obtained is also presented in the Appendix as Figure 2.

Table 1 (page 47) summarizes these findings showing general business topics covered by the materials, the range of readability levels of each group, and the number of items identified for each topic.

As illustrated in Table 1, 243 source materials were identified, covering all eight topics taught in the general business class. The greatest number of items was identified for the topic of consumerism with fifty-six items or 23 percent of the materials labeled as suitable for use with this topic. Several of these items could also be used with some of the other areas as an examination of their titles in Table 3 would suggest. The topic with the next largest number of items was Insurance with forty-one items or 17 percent, followed closely by Savings and Investments with forty items or 17 percent. Thirty items or 13 percent could be used with learning activities on Money Management, while twenty items or 8 percent could be used with each of the two topics, Government, Business, and Labor and Credit. There were seventeen items or 7 percent identified for use with the topic, Banks and Banking Services. The smallest number of items identified for a topic was sixteen items or 7 percent to be used with Private Enterprise.

The next eight tables itemize the source materials collected and analyzed for each topic area.

Table 1
Number of Items and Range of Readability Levels of
Supplemental Materials by Topic Areas

General Business Topic	Readability Grade Levels	Number of Items	Percent of Total
Banks and Banking Services	4 - 16	18	7
Consumerism	4 - 16	57	23
Credit	7 - 16	20	8
Government, Business, and Labor	7 - 16	20	8
Insurance	7 - 16	41	17
Money Management	4 - 16	31	13
Private Enterprise	5 - 16	16	7
Savings and Investments	7 - 16	40	17
Total		243	100

Table 2 (page 48) presents the source materials identified for use when teaching the general business topic, Banks and Banking Services.

Five of the eighteen items identified for use with the Banks and Banking Services topic were written at the 7 - 8 grade level, and six were written at the 9 - 10 grade level. Therefore, eleven of the items could be used successfully by students whose reading grade level

Table 2

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic, Banks
and Banking Services

Name of Source	Title of Publication	Readability Grade Level
Social Studies School Service	<u>Basic Banking Operation</u>	4
Federal Reserve Bank of Boston	<u>Checkpoints</u>	7 - 8
Federal Reserve Bank of Minneapolis	<u>Your Money and the Federal Reserve System</u>	7 - 8
Federal Reserve Bank of New York	<u>Keeping Our Money Healthy</u>	7 - 8
	<u>Money: Master or Servant?</u>	7 - 8
North Carolina National Bank	<u>You and Your First Bank</u>	7 - 8
American Bankers Association	<u>Bank Services and You</u>	9 - 10
Federal Reserve Bank of Boston	<u>Dollar Points</u>	9 - 10
Federal Reserve Bank of New York	<u>The Story of Checks</u>	9 - 10
	<u>Money and Economic Balance</u>	9 - 10
Citizens and Southern National Bank of North and South Carolina	<u>Banking Is . . . Your First Step in Financial Management</u>	9 - 10
North Carolina National Bank	<u>You and Your Community Bank</u>	9 - 10
Federal Reserve Bank of Philadelphia	<u>The Myth of Fiscal Policy: The Monetarist View</u>	11 - 12
	<u>Business Review</u>	13 - 15
	<u>Introduction to the Federal Reserve System</u>	13 - 15
Federal Reserve Bank of Richmond	<u>The Federal Reserve at Work</u>	13 - 15
	<u>The Federal Reserve Today</u>	16
	<u>Instruments of the Money Market</u>	16

was 9-10 grade. One item was written at the 11-12 grade level. There were five items to be used by the more advanced students, three of them written at grade level 13-15 or college level, and two written at grade level 16 or college graduate level. Only one item was identified for this topic at the sixth grade or below level.

Table 3 (page 50) shows the source materials identified for use with the topic, Consumerism.

As previously stated, more items were identified for use with the Consumerism topic than for any other general business topic. Of the total of fifty-seven items identified for this topic, there were three written at the 5-6 grade level or below, eight written at the 7-8 grade level, and fifteen written at the 9-10 grade level. At the 11-12 grade level were twenty-one items and ten for the advanced students, with six at level 13-15 (college level) and four at level 16 (college graduate level). All reading grade levels from fourth grade to sixteenth grade were provided for.

An examination of the titles of Table 3 suggests that some of these items could also be used with other general business topics. For example, at the 5-6 grade level, Mind Your Money When You Shop might also be used with the Money Management topic. At the 9-10 grade level, Bank Christmas Clubs, Is There a Hole in the Stocking? could be used with the topic, Banks and Banking Services. There are other items on this list that could be used with more than one topic.

Table 4 (page 54) outlines the source materials that were identified for use with the general business topic, Credit. There were twenty items assigned to this topic.

Table 3

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic,
Consumerism

Name of Source	Title of Publication	Readability Grade Level
Social Studies School Service	<u>Basic Buying Skills</u>	4
Credit Union National Assoc.	<u>Consumer Facts Leaflets, 75 Summer Safety Tips</u>	5 - 6
Household Finance Corp.	<u>Mind Your Money When You Shop</u>	5 - 6
Better Business Bureaus, Inc.	<u>Tips on Car Repair</u>	7 - 8
Community Legal Assistance	<u>Your Rights and Responsi- bilities as a Public Utility User</u>	7 - 8
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u>	
	<u>Buying a Car</u>	7 - 8
	<u>What to Do when You Have an Accident</u>	7 - 8
	<u>How to Go Broke on Plenty</u>	7 - 8
Federal Trade Commission	<u>Three Days to Cancel Door- to-Door Sales</u>	7 - 8
	<u>Guard against Phony Ads</u>	7 - 8
U. S. Department of Transportation	<u>Common Sense in Buying a Safe Used Car</u>	7 - 8
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u>	
	<u>How to Save on Beef Purchases</u>	9 - 10
	<u>Check Car, Drive Safe</u>	9 - 10
	<u>Student Loans for Your Higher Education</u>	9 - 10
	<u>Bank Christmas Clubs, Is There a Hole in the Stocking?</u>	9 - 10
	<u>Chapter 13, An Alternative to Bankruptcy</u>	9 - 10

Table 3 (continued)

Name of Source	Title of Publication	Readability Grade Level
	<u>Credit Unions Are People Places</u>	9 - 10
	<u>Looking for a Job?</u>	9 - 10
National Cannery Assoc.	<u>It's on the Label</u>	9 - 10
North Carolina Agricultural Extension Service	<u>Be a Good Shopper</u>	9 - 10
Sperry and Hutchinson Co.	<u>How to Be a Better Shopper</u>	9 - 10
U. S. Department of Agriculture	<u>A Consumer's Guide to USDA Services</u>	9 - 10
	<u>Where You Shop Is as Important as What You Buy</u>	9 - 10
	<u>Food Is More than Just Something to Eat</u>	9 - 10
U. S. Department of Housing and Urban Development	<u>Wise Rental Practices</u>	9 - 10
Better Business Bureau of Guilford County	<u>On Guard/How to Detect Inaccurate Retail Advertising</u>	11 - 12
Council of Better Business Bureaus, Inc.	<u>Facts You Should Know about Schemes</u>	11 - 12
	<u>Your Better Business Bureau</u>	11 - 12
Cooperative Extension Service	<u>Know Your Textile Laws</u>	11 - 12
Credit Union National Assoc.	<u>Consumer Facts Leaflets,</u>	
	<u>Housing, a Major Family Expense</u>	11 - 12
	<u>Your Will, a Plan for the Future</u>	11 - 12
	<u>Medicare for the Aged</u>	11 - 12
	<u>Your Social Security</u>	11 - 12
	<u>Consumer Education for Children</u>	11 - 12
	<u>Solving Consumer Problems</u>	11 - 12
	<u>Durable Press</u>	11 - 12
	<u>Warranties and Guarantees, Who's Protected?</u>	11 - 12

Table 3 (continued)

Name of Source	Title of Publication	Readability Grade Level
	<u>Credit Bureaus, Find Out about Your Credit Report</u>	11 - 12
	<u>Vocational Careers</u>	11 - 12
Direct Selling Assoc.	<u>The Direct Selling Association Opens the Door to Consumer Protection</u>	11 - 12
Federal Energy Administra- tion	<u>Tips for Energy Savers</u>	11 - 12
North Carolina Agricultural Extension Service	<u>Food Facts and False Claims</u>	11 - 12
J. C. Penney Company	<u>Insights to Consumerism, Consumer Spending Power, What Are the Issues?</u>	11 - 12
U. S. Department of Justice	<u>Antitrust Enforcement and the Consumer</u>	11 - 12
U. S. Department of Transportation	<u>Cost of Owning and Operating an Automobile</u>	11 - 12
	<u>A Consumer's Guide to Postal Services or Products</u>	11 - 12
Better Business Bureaus of North Carolina	<u>Facts You Should Know about Employment Agencies</u>	13 - 15
Council of Better Business Bureaus, Inc.	<u>Code of Advertising</u>	13 - 15
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u>	
	<u>Truth-in-Lending, What It Means to You</u>	13 - 15
	<u>Co-signing, Is It a Friendly Thing to Do?</u>	13 - 15
New York City, Department of Consumer Affairs	<u>Do's and Don'ts for Consumers</u>	13 - 15
U. S. Department of Agriculture	<u>Consumer Services and How You Benefit</u>	13 - 15
Council of Better Business Bureaus, Inc.	<u>History and Traditions (of the Better Business Bureau)</u>	16

Table 3 (continued)

Name of Source	Title of Publication	Readability Grade Level
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u>	
	<u>Funeral Facts</u>	16
	<u>Veterans Benefits under the Cold War G. I. Bill</u>	16
U. S. Department of Commerce	<u>Situation Report</u>	16

An examination of Table 4 reveals that most of the materials for use with the topic of Credit were written at the 9 - 10 grade level with eleven of the items falling at this level. Only one item was written at 7 - 8 grade level and none were written at sixth-grade level or below. This is probably due to the technical nature of the language dealing with credit. There were five items at the 11 - 12 grade level and three at the college level of grades 13 - 15. None were identified at level 16 or college graduate level.

Table 4

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic, Credit

Name of Source	Title of Publication	Readability Grade Level
Household Finance Corporation	<u>Mind Your Money When You Use Credit</u>	7 - 8
American Express Company	<u>The Credit Handbook for Women</u>	9 - 10
Associated Credit Bureaus, Inc.	<u>Consumers, Credit Bureaus, and the Fair Credit Reporting Act</u>	9 - 10
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u> <u>Managing Your Family's Credit</u>	9 - 10
Federal Reserve System	<u>The Equal Credit Opportunity Act . . . and Age</u> <u>The Equal Credit Opportunity Act . . . and Women</u> <u>What Truth in Lending Means to You</u>	9 - 10 9 - 10 9 - 10
International Consumer Credit Assoc.	<u>How to Use Consumer Credit Wisely</u>	9 - 10
National Foundation for Consumer Credit	<u>Using Our Credit Intelligently</u>	9 - 10
Sears, Roebuck and Co.	<u>How to Choose and Use Retail Credit</u>	9 - 10
U. S. Department of Agriculture	<u>Shopping for Credit Can Save You Cash</u>	9 - 10
Wachovia Bank and Trust	<u>20 Things You Should Know about Borrowing Money</u>	9 - 10
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u> <u>Using Credit Wisely</u> <u>Fair Credit Reporting Act</u> <u>How to Find out about Credit Reports</u>	11 - 12 11 - 12 11 - 12

Table 4 (continued)

Name of Source	Title of Publication	Readability Grade Level
Forum Publications	<u>How to Have Everything You Always Wanted and Slay a Dragon at the Same Time</u>	11 - 12
National Foundation for Consumer Credit	<u>The Forms of Credit We Use</u>	11 - 12
Associated Credit Bureaus, Inc.	<u>The Common Language of the Consumer Credit Industry</u>	13 - 15
Household Finance Corp.	<u>It's Your Credit, Manage It Wisely</u>	13 - 15
International Consumer Credit Assoc.	<u>The Good Things in Life on Credit</u>	13 - 15

Table 5 (page 56) presents the materials that can be used with the general business topic, Government, Business, and Labor. There were twenty items listed in this table.

Most of the items for use with this topic of Government, Business and Labor were written at the eleventh-grade level or above. There were no items at the sixth-grade level or below and only one each at the 7 - 8 and 9 - 10 grade levels. Seven items fell at the 11 - 12 grade levels, seven at the 13 - 15 grade level or college level, and four at the sixteenth grade level or college graduate level.

Table 5

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic,
Government, Business, and Labor

Name of Source	Title of Publication	Readability Grade Level
American Federation of Labor and Congress of Industrial Organizations	<u>How the Union Works</u>	7 - 8
Federal Trade Commission	<u>Your Rights under the Fair Credit Reporting Act</u>	9 - 10
American Federation of Labor and Congress of Industrial Organizations	<u>The High Price of Money</u> <u>Why Unions</u>	11 - 12 11 - 12
Chamber of Commerce of the United States	<u>Unemployment: the Nature of the Challenge</u>	11 - 12
Federal Trade Commission	<u>The Fair Credit Billing Act</u>	11 - 12
National Labor Relations Board	<u>Your Government Conducts an Election</u>	11 - 12
North Carolina Agricultural Extension Service	<u>The Hang Tag Fashion Tree</u>	11 - 12
U. S. Department of Labor	<u>Equal Pay</u>	11 - 12
American Federation of Labor and Congress of Industrial Organizations	<u>They Said It Couldn't Be Done</u>	13 - 15
Chamber of Commerce of the United States	<u>Unemployment or Inflation</u>	13 - 15
International Brotherhood of Teamsters	<u>What Is the Teamsters Union?</u>	13 - 15
The Twentieth Century Fund of New York	<u>. . . a Nice Place to Live</u>	13 - 15
U. S. Department of Labor	<u>Handy Reference Guide to the Fair Labor Standards Act</u>	13 - 15
U. S. Customs Service, Department of the Treasury	<u>U. S. Customs Service - Protectors of Independence since 1789</u>	13 - 15

Table 5 (continued)

Name of Source	Title of Publication	Readability Grade Level
U. S. Government Publications	<u>How Our Laws Are Made</u>	13 - 15
Automobile Manufacturers Assoc.	<u>The World Makes an Automobile</u>	16
National Labor Relations Board	<u>A Guide to Basic Law and Procedures under the National Labor Relations Act</u>	16
	<u>The NLRB . . . What It Is, What It Does</u>	16
	<u>To Protect the Rights of the Public . . . the National Labor Relations Board</u>	16

Table 6 (page 58) is a list of the supplemental materials that can be used when the topic of Insurance is taught. This list presents materials written at seventh-grade level to college graduate level, level 16.

Table 6 shows four items written at 7 - 8 grade level for use with the general business topic, Insurance. There were no items identified for this topic at the sixth-grade level or below. The items for this topic were written primarily on the high school level, grades 9 - 12. Fifteen of the items were written at 9 - 10 grade level and fourteen at 11 - 12 grade level. There were seven written at the college level, grades 13 - 15, and one written at college graduate level, grade 16.

Table 6

Source, Title, and Readability Grade Levels
of Materials for Use with the
Topic, Insurance

Name of Source	Title of Publication	Readability Grade Level
Institute of Life Insurance	<u>The Booklet You Have in Your Hand Is Not Designed to Sell You Life Insurance</u>	7 - 8
N. C. Agricultural Extension Service	<u>Understanding Life Insurance for the Family</u>	7 - 8
U. S. Department of Health, Education, and Welfare	<u>Do You Know that There Are Five Times You Should Get in Touch with Your Social Security Office?</u>	7 - 8
	<u>When You Work at a Job</u>	7 - 8
Channing L. Bete Company, Inc.	<u>What Everyone Should Know about Life Insurance</u>	9 - 10
Employment Security Commission of North Carolina	<u>Unemployment Insurance - Your Benefits Rights and Responsibilities</u>	9 - 10
Institute of Life Insurance	<u>Handbook of Life Insurance</u>	9 - 10
	<u>Life Insurance for Your Family</u>	9 - 10
	<u>Plain Talk about Your Insurance</u>	9 - 10
	<u>Policies for Protection - How Life Insurance and Health Insurance Work</u>	9 - 10
Insurance Information Institute	<u>A Family Guide to Property and Liability Insurance</u>	9 - 10
Kemper Insurance and Financial Companies	<u>Guide - a Common Sense Introduction to Insurance</u>	9 - 10
	<u>How to Buy Car Insurance</u>	9 - 10
U. S. Department of Health, Education, and Welfare	<u>Medicaid/Medicare - Which Is Which?</u>	9 - 10
	<u>Social Security and Your Right to Representation</u>	9 - 10

Table 6 (continued)

Name of Source	Title of Publication	Readability Grade Level
	<u>Social Security Checks for Students 18 to 22</u>	9 - 10
	<u>Your Medicare Handbook</u>	9 - 10
	<u>Your Right to Question the Decision on Your Hospital Insurance Claim</u>	9 - 10
	<u>A Woman's Guide to Social Security</u>	9 - 10
American Council of Life Insurance	<u>Career Opportunities for You in Life and Health Insurance</u>	11 - 12
Association Press	<u>Getting the Most for Your Family's Life Insurance Dollar</u>	11 - 12
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u>	
	<u>A Look at Auto Insurance</u>	11 - 12
	<u>A Look at Life Insurance</u>	11 - 12
Health Insurance Institute	<u>The New ABC's of Health Insurance</u>	11 - 12
Institute of Life Insurance	<u>The Life Insurance Answer Book</u>	11 - 12
Insurance Information Institute	<u>Insurance for the Home</u>	11 - 12
Kemper Insurance and Financial Company	<u>How to Buy Home Insurance</u>	11 - 12
Maryland Center for Public Broadcasting	<u>Consumer Survival Kit - Cash for Your Smash</u>	11 - 12
Pilot Life Insurance Co.	<u>All's Well that Ends Well</u>	11 - 12
U. S. Department of Agriculture	<u>Insurance for Your Health, Car, Life</u>	11 - 12
U. S. Department of Health, Education, and Welfare	<u>Pocket Guide to Supplemental Security Income</u>	11 - 12
	<u>Social Security Information for Young Families</u>	11 - 12
	<u>Your Duties as a Representative Payee</u>	11 - 12

Table 6 (continued)

Name of Source	Title of Publication	Readability Grade Level
Credit Union National Assoc.	<u>Consumer Facts Leaflets</u>	
	<u>A Look at Health Insurance</u>	13 - 15
The Hartford Insurance Group	<u>Protecting Today's Driver - Automobile Insurance</u>	13 - 15
Health Insurance Institute	<u>The Health Insurance Answer Book</u>	13 - 15
Insurance Information Institute	<u>Careers in Property and Liability Insurance</u>	13 - 15
Kemper Insurance and Financial Company	<u>We're Glad You Asked</u>	13 - 15
U. S. Department of Agriculture	<u>Insurance Coverage for the Renter</u>	13 - 15
U. S. Department of Health, Education, and Welfare	<u>A Guide to Supplemental Security</u>	13 - 15
	<u>Social Security Programs in the United States</u>	16

In Table 7 (page 61) are found the items that were identified for use with the Money Management topic in the general business class.

Table 7 shows that there were materials for use with the Money Management topic for grade levels four through fifteen with the exception of level 5 - 6. There were four items at grade level four, but none at grade level 5 - 6. Although there were no items at the 5 - 6 grade level, students reading at that level could use the fourth-grade level items. At level 7 - 8, there were eight items. Eleven items were

Table 7

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic,
Money Management

Name of Source	Title of Publication	Readability Grade Level
American Council of Life Insurance	<u>Making the Most of Your Money</u>	4
Household Finance Corp.	<u>Mind Your Money When You Spend</u>	4
N. C. Agricultural Extension Service	<u>Managing Your Money, a Family Plan</u>	4
Social Studies School Service	<u>Money Management</u>	4
Associated Credit Bureaus, Inc.	<u>How to Manage Your Money Cleverly</u>	7 - 8
Federal Reserve Bank of Richmond	<u>You and Your Money</u>	7 - 8
Household Finance Corp.	<u>Children's Spending</u>	7 - 8
Institute of Life Insurance	<u>The Money Manager, 1, 2, 3, 4, Step by Step to Money Management</u>	7 - 8
Reader's Digest Assoc., Inc.	<u>Ready Help for People in Debt</u>	7 - 8
Science and Education Administration	<u>A Guide to Budgeting for the Young Couple</u>	7 - 8
U. S. Department of Agriculture	<u>Can Food Stamps Help You?</u>	7 - 8
	<u>A Guide to Budgeting for the Family</u>	7 - 8
Household Finance Corp.	<u>Managing Your Credit</u>	9 - 10
	<u>Your Automobile Dollar</u>	9 - 10
	<u>Your Clothing Dollar</u>	9 - 10
	<u>Your Financial Plan</u>	9 - 10
	<u>Your Food Dollar</u>	9 - 10
	<u>Your Shopping Dollar</u>	9 - 10
Institute of Life Insurance	<u>Let's Talk about Money</u>	9 - 10

Table 7 (continued)

Name of Source	Title of Publication	Readability Grade Level
National Consumer Finance Assoc.	<u>Basic Principles in Family Money and Credit Management</u>	9 - 10
N. C. Agricultural Extension Service	<u>Medical Expenditures and the Family Pocketbook</u>	9 - 10
U. S. Department of Agriculture	<u>Helping Families Manage Their Finances</u>	9 - 10
Wachovia Bank and Trust Co.	<u>How to Manage Your Money</u>	9 - 10
Credit Union National Assoc.	<u>Money Management for Young Couples</u>	11 - 12
Household Finance Corp.	<u>Your Equipment Dollar</u>	11 - 12
	<u>Your Home Furnishings Dollar</u>	11 - 12
	<u>Your Housing Dollar</u>	11 - 12
	<u>Your Recreation Dollar</u>	11 - 12
National Association of Chapter 13 Trustees	<u>Control Your Debts</u>	11 - 12
Household Finance Corp.	<u>Your Savings and Investment Dollar</u>	13 - 15
N. C. Agricultural Extension Service	<u>Be Clever . . . Learn to Manage Your Affairs Well</u>	13 - 15

written at grade level 9 - 10, six at level 11 - 12, and two at level 13 - 15.

Presented in Table 8 (page 63) are the source materials which can be used with the topic, Private Enterprise. As stated earlier, there were fewer items identified for this topic than for any other. Most of those items identified were written on the upper high school

Table 8

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic,
Private Enterprise

Name of Source	Title of Publication	Readability Grade Level
Wheelabrator-Frye, Inc.	<u>An Annual Report for Young People</u>	
	<u>Tom's Balloon</u>	5 - 6
	<u>From Garbage to Energy</u>	7 - 8
American Oil Company	<u>Basic Economic Concepts</u>	11 - 12
International Business Machines Corporation	<u>Thoughts on the American Business System</u>	11 - 12
Phillips Petroleum Company	<u>That's What America's All about</u>	11 - 12
Standard Oil Company	<u>It's a Great System (Pass It On)</u>	11 - 12
U. S. Department of Commerce	<u>Do You Know Your Economic ABC's</u>	11 - 12
	<u>Profits and the American Economy</u>	11 - 12
	<u>U. S. Balance of Payments</u>	11 - 12
U. S. Department of Commerce in Cooperation with U. S. Department of Labor	<u>The American Economic System . . . and Your Part in It</u>	11 - 12
America's Future, Inc.	<u>Free Enterprise: the Road to Prosperity</u>	13 - 15
American Oil Company	<u>Freedom of Choice, Key to America's Success</u>	13 - 15
U. S. Department of Commerce	<u>Measurement, Pacemaker of American Economic Growth</u>	13 - 15
American Institute of Cooperation	<u>How We Organize to Do Business in America</u>	16
Grocery Manufacturers of America, Inc.	<u>Competition in the Food Industry</u>	16
U. S. Department of Commerce	<u>U. S. Economic Growth</u>	16

and college levels. Of the 16 items identified for this topic, only two were written on the lower reading grade levels. The annual reports for young people, published by Wheelabrator-Frye, were the only items for this topic which were written below eleventh-grade level. One of these reports was written at the 5 - 6 grade level, and the other was written at the 7 - 8 grade level. No items were written at the 9 - 10 grade level.

Table 8 further shows that eight items were written at level 11 - 12, three at level 13 - 15 (college level), and three at level 16 (college graduate level).

Table 9 (page 65) presents the source materials that were identified as appropriate for use with the general business topic, Savings and Investments.

Table 9 reveals no items for Savings and Investments at the sixth-grade level or below and only two items at grade level 7 - 8. There were ten items written at the 9 - 10 grade level, thirteen written at the 11 - 12 grade level, and twelve written at the 13 - 15 grade level. Three items were written at level 16, college graduate level.

This first part of Chapter IV has presented 243 supplemental items to be used in the general business class to assist with teaching and learning activities with each of the eight topics taught in the class. This section has answered the first two questions stated in the problem of the study concerning available materials and general business topics covered.

Table 9

Source, Title, and Readability Grade Levels of
Materials for Use with the Topic,
Savings and Investments

Name of Source	Title of Publication	Readability Grade Level
American Stock Exchange	<u>Journey through a Stock Exchange</u>	7 - 8
	<u>Market for Millions</u>	7 - 8
Channing L. Bete Co., Inc.	<u>Rent, Buy or Build</u>	9 - 10
Merrill Lynch, Pierce, Fenner and Smith	<u>The Bond Book</u>	9 - 10
	<u>How to Buy and Sell Commodities</u>	9 - 10
	<u>What Everybody Ought to Know about This Stock and Bond Business</u>	9 - 10
The New York Stock Exchange	<u>Understanding the New York Stock Exchange</u>	9 - 10
N. C. Agricultural Extension Service	<u>Family Spending for Housing</u>	9 - 10
	<u>Safeguard Your Home</u>	9 - 10
	<u>Wise Home Buying</u>	9 - 10
U. S. League of Savings Associations	<u>The Savings and Loan Association</u>	9 - 10
J. Weston Walch Publisher	<u>The Stock Market Game</u>	9 - 10
American Stock Exchange	<u>Nerve Center, American Stock Exchange</u>	11 - 12
Investment Company Institute	<u>If You Don't Plan to Work Forever, You Better Plan to Read this Booklet</u>	11 - 12
	<u>Investing Made Easy</u>	11 - 12
	<u>Mutual Fund Shares, an Aid to Profit Sharing and Pension Plans</u>	11 - 12
Merrill Lynch, Pierce, Fenner and Smith	<u>How Over-the-Counter Securities Are Traded</u>	11 - 12
	<u>How to Invest in Stocks and Bonds, Who, Why, What, Where, How, When</u>	11 - 12

Table 9 (continued)

Name of Source	Title of Publication	Readability Grade Level
	<u>How to Read a Financial Report</u>	11 - 12
	<u>The Merrill Lynch Guide to Better Investing</u>	11 - 12
The New York Stock Exchange	<u>Understanding Financial Statements</u>	11 - 12
	<u>You and the Investment World</u>	11 - 12
Prentice-Hall, Inc.	<u>The Home Buyer's Guide</u>	11 - 12
U. S. Department of Housing and Urban Development	<u>Real Estate Settlement Costs</u>	11 - 12
U. S. League of Savings Associations	<u>Your Guide to a Savings and Loan Mortgage</u>	11 - 12
Investment Company Institute	<u>Mutual Fund Fact Book</u>	13 - 15
The New York Stock Exchange	<u>The Language of Investing - Glossary</u>	13 - 15
	<u>Understanding Bonds and Preferred Stocks</u>	13 - 15
	<u>Understanding Convertible Securities</u>	13 - 15
Prentice-Hall, Inc.	<u>Investing in Securities, a Handbook for Today's Market</u>	13 - 15
Standard and Poor's Corp.	<u>How to Invest, a Handbook for Buying and Selling Stocks and Bonds</u>	13 - 15
U. S. Department of Housing and Urban Development	<u>Buying a Home? Don't Forget Those Closing Costs!</u>	13 - 15
	<u>Financing Condominium Housing</u>	13 - 15
	<u>Home Buyer's Vocabulary</u>	13 - 15
U. S. Department of the Treasury	<u>Information about Series E Savings Bonds</u>	13 - 15
	<u>Information about Series H Savings Bonds</u>	13 - 15

Table 9 (continued)

Name of Source	Title of Publication	Readability Grade Level
U. S. League of Savings Associations	<u>Savings and Loan Fact Book</u>	13 - 15
Dow Jones and Company, Inc.	<u>Behind the Lines - a Guide to the Dow Jones Averages</u>	16
Merrill Lynch, Pierce, Fenner and Smith	<u>Investments for a Changing Economy</u>	16
U. S. Department of Housing and Urban Development	<u>Questions about Condominiums, What to Ask before You Buy</u>	16

The next part of Chapter IV will present the Nelson-Denny Reading Test scores of the students tested and discuss the appropriateness of the supplemental materials for use with the students in this study as far as reading grade levels of the students and readability levels of the materials are concerned.

The Nelson-Denny Reading Test Scores
of Students Tested

The Nelson-Denny Reading Test was administered to students in fifteen schools, randomly chosen from a group of forty schools which offered general business classes in District Five of North Carolina public schools. The results of this testing are shown in Table 10 (page 69).

Table 10 gives the mean scores for each school visited, the number of students tested at each school, the highest and lowest scores attained, and the standard deviations. The total students tested was 282 and the grand mean of all students who took the test was 9.03 or ninth-grade level. The mean score for actual grade level of all students was 9.94, a little over ninth-grade nine months or slightly less than tenth grade. These data are shown in Table 11 (page 70).

The Nelson-Denny Reading Test measures reading levels from grade six to grade fifteen. It should be noted here that true reading grade levels were not determined for students reading below sixth-grade level nor for those reading above grade level fifteen. In the data analyses, students reading at level 6.0 or below were assigned the grade level of 6.0 and those reading at 15.0 or above were assigned the grade level of 15.0.

Table 10
Scores of Nelson-Denny Reading Test by Schools

School	Number of Students	Mean Score	Highest Score	Lowest Score	Standard Deviation
A	18	9.29	15.0	6.0	2.33
B	28	8.42	14.2	6.0	2.26
C	6	7.58	10.6	6.0	2.03
D	23	9.13	14.7	6.0	2.16
E	21	9.78	13.9	6.0	1.98
F	25	9.41	15.0	6.0	2.86
G	19	8.78	11.8	6.0	1.84
H	18	8.87	11.6	6.0	1.59
I	15	8.33	11.6	6.0	1.58
J	18	8.83	13.1	6.0	2.65
K	23	10.30	14.2	7.1	2.01
L	20	10.01	14.2	6.9	1.87
M	15	8.49	15.0	6.0	2.57
N	26	8.09	13.6	6.0	2.24
O	7	8.83	14.0	6.0	2.92
Total	282		Mean - 9.03		

Table 11
Actual Grade Levels and Reading Grade Levels
of Students in Sample

Actual Grade (X)	Number of Students (f)	fX	Total Raw Scores Nelson-Denny Test	Mean Nelson-Denny Reading Grade
9	124	1,116	1,076.9	8.68
10	82	820	755.9	9.22
11	44	484	416.4	9.46
12	32	384	296.0	9.25
Total	282	2,804	2,542.2	
Mean for Actual Grade - 9.94			Mean for Nelson-Denny - 9.03	

Table 12 (page 71) shows the number of students scoring at each grade level, sixth grade through grade fifteen or college level.

From Tables 10 and 12, it can be observed that there was a wide range of reading grade levels among the students tested. Scores spanned the entire scale used to convert raw Nelson-Denny Test scores to grade level scores. Twenty-four percent of the students scored at sixth grade or below, 28 percent scored at grade levels 7 - 8, 27 percent at levels 9 - 10, 15 percent at levels 11 - 12, and 6 percent above twelfth-grade level.

Table 12
 Number and Percentage of Students Scoring at
 Each Reading Grade Level

Reading Grade Level (Nelson-Denny Score)	Number of Students	Percent of Students	
15.0 - 15.9	3	1	↓
14.0 - 14.9	6	2	6%
13.0 - 13.9	8	3	↑
12.0 - 12.9	13	5	↓
11.0 - 11.9	29	10	15%
10.0 - 10.9	37	13	↓
9.0 - 9.9	40	14	27%
8.0 - 8.9	38	13	↓
7.0 - 7.9	41	15	28%
6.0 - 6.9	67	24	24%
Total	282	100	↑

A recapitulation of the data presented earlier in this chapter on the source materials available for use in the general business class is presented in Table 13 (page 73).

An examination of Table 13 reveals that there were general business supplemental materials available for use with students of all grade levels from grade four through grade sixteen, or college graduate level. Very few materials, however, were available at the lower grade levels. Of the 243 source materials identified and measured, only nine items or 3.7 percent were written at the sixth-grade level or below.

Thirty items or 12.35 percent were written at 7 - 8 grade level. Since it is assumed that students can use materials written below their reading grade levels, as well as those written at their reading grade levels, there were thirty-nine items, or 16.05 percent of the total, available for use with students whose reading grade levels were measured to be grades 7 - 8.

At the 9 - 10 grade level, there were sixty-nine items available or 28.39 percent. Therefore, adding the 16.05 percent below this level, 44.44 percent or 108 items could be used by students reading at the 9 - 10 grade level.

The greatest percent of the materials were written at 11 - 12 grade level. There were seventy-five items or 30.86 percent of the total written at this level. Students whose reading grade levels fell at the 11 - 12 grade level would be able to read with understanding 183 or 75.30 percent of the items.

Over 90 percent of the items fell below the college graduate level. Forty-three items, or 17.70 percent, fell at grade level 13 - 15

Table 13
 Available Supplemental Materials for General
 Business by Readability Grade Levels

Dale-Chall Readability Grade Level	Number of Items	Percent of Total	Cumulative Total	Cumulative Percent
4 and below	6	2.47	6	2.47
5 - 6	3	1.23	9	3.70
7 - 8	30	12.35	39	16.05
9 - 10	69	28.39	108	44.44
11 - 12	75	30.86	183	75.30
13 - 15	43	17.70	226	93.00
16 and above	17	7.00	243	100.00
Total	243	100.00		

which represented college level. Some high school general business students scored at this level and would be able to read with understanding 226 of the 243 items or 93 percent.

Only 17 items, or 7.00 percent, were written at grade level 16 (college graduate) or above.

Data from Tables 12 and 13 are compared in Table 14 (page 74) to give a better picture of the relationship of the reading grade levels of the students tested and the readability levels of the materials measured.

Table 14
 Reading Grade Levels of Students Tested and
 Readability Levels of Materials Measured

Grade Level	Percent of Students Scoring at that Level	Percent of Materials Measured at that Level
13 and above	6.00	24.70
11 - 12	15.00	30.86
9 - 10	27.00	28.39
7 - 8	28.00	12.35
6 and below	24.00	3.70
Total	100.00	100.00

As can be seen, of the 243 supplemental materials measured, only 3.7 percent were written at the sixth-grade level or below. When this figure is compared to the figures in Table 12, it is observed that while 24 percent of the students tested scored at sixth-grade or below, only nine items, or 3.7 percent of the materials, were written at this level. It is also observed that 28 percent of the students scored at grade level 7 - 8 while 12.35 percent of the materials were measured at that level. At the 9 - 10 grade level, 27 percent of the students and 28.39 percent of the materials fell at this level. Fifteen percent of the students

scored at 11 - 12 grade level and a little less than 31 percent of the materials were written at this level. Only 6 percent of the students scored at grade thirteen or above, but a disproportionate 24.70 percent of the materials were written at that level. The reading grade levels in Table 14 were grouped to permit comparison with the Dale-Chall readability scores.

The second portion of Chapter IV has compared the readability levels of the supplemental materials to the reading grade levels of the students tested to answer the third question stated in the problem: To what extent do these supplemental instructional materials correspond with the reading grade levels of general business students?

The third and final portion of Chapter IV presents the findings from administration of the cloze tests and answers the fourth question of the problem: What rate of deletion is appropriate for use with the cloze procedure when evaluating general business materials?

Findings Related to the Cloze Procedure

Although each student in the sample completed two cloze tests, the analyses of the data were made as though there were three separate groups. In other words, all students from all schools who took cloze tests utilizing the every-fifth-word deletion rate were combined into a single group and called Cloze Group 5. Likewise, all students in all schools who took cloze tests utilizing the every-seventh-word deletion scheme were combined into a single group and called Cloze Group 7; and

all students in all schools who took cloze tests utilizing the every-tenth-word deletion pattern were combined into a single group and called Cloze Group 10. Table 15 (page 77) shows how these groups were formed.

The data were analyzed to determine the percent of students scoring at the instructional level (38 percent) or above for each deletion pattern. Table 16 (page 78) shows the number of students scoring at or above instructional level and those scoring at frustration level (37 percent or below) for each deletion pattern.

It can be observed from Table 16 that students who took the cloze tests utilizing the every-seventh-word deletion rate scored quantitatively higher than those who took the cloze tests utilizing the every-fifth-word deletion rate, and that those taking the cloze tests utilizing the every-tenth-word deletion rate scored quantitatively higher than those taking the cloze tests utilizing the seventh rate deletion scheme. Fifty percent of the students in Cloze Group 5 scored at or above instructional level; 59 percent of the students in Cloze Group 7 scored at or above instructional level; and 68 percent of the students in Cloze Group 10 scored at or above instructional level.

The data were further analyzed to determine if there was a significant difference among mean scores of the three groups.

The scores for each of the cloze groups were grouped and organized into a frequency distribution. Mean scores, standard deviations from the means, and standard errors of the means were calculated for each group. The three means were compared in pairs and the critical ratio or t ratio determined for the difference between each pair of means.

Table 15

Number of Students by School Taking Cloze Tests
Using Fifth, Seventh, and Tenth Word Deletion
Rates

School	Number of Students Tested at School	Number of Students from Each School Taking Cloze Tests by Deletion Rates		
		Fifth Word	Seventh Word	Tenth Word
A	18	18	18	
B	28	28		28
C	6	6	6	
D	23		23	23
E	21	21		21
F	25		25	25
G	19	19	19	
H	18	18		18
I	15	15		15
J	18		18	18
K	23	23	23	
L	20		20	20
M	15	15	15	
N	26	26		26
O	7		7	7
Totals	282	189	174	201

Total Students Tested = 282 Total Students - Cloze Group 7 = 174

Total Students - Cloze Group 5 = 189 Total Students - Cloze Group 10 = 201

Table 16

Number of Students Scoring at Instructional Level
or above and Those Scoring at Frustration Level
or below for Each Deletion Rate by School

School	Number of Students Scoring at Instructional and Frustration Levels on Cloze Tests					
	Cloze Group 5		Cloze Group 7		Cloze Group 10	
	Instr. Level*	Frust. Level*	Instr. Level*	Frust. Level*	Instr. Level*	Frust. Level*
A	5	13	9	9		
B	16	12			19	9
C	3	3	5	1		
D			13	10	15	8
E	13	8			17	4
F			14	11	16	9
G	12	7	11	8		
H	11	7			13	5
I	8	7			7	8
J			11	7	10	8
K	10	13	10	13		
L			15	5	15	5
M	5	10	11	4		
N	11	15			18	8
O			3	4	7	0
Totals	94	95	102	72	137	64

*Cloze Criterion Scores

37 percent and below = Frustration Level
38 percent to 49 percent = Instructional Level
50 percent and above = Independent Level

Table 17 (page 80) shows the mean, standard deviation from the mean, and the standard error of the mean for percentage scores of each of the cloze groups.

For Cloze Group 5, the mean was 36.24, the standard deviation from the mean was 10.65, and the standard error of the mean was .77. Cloze Group 7 had a mean of 40.62, a standard deviation from the mean of 21.84, and a standard error of the mean of .97. Cloze Group 10 had a mean of 43.77, a standard deviation from the mean of 14.56, and a standard error of the mean of 1.03.

Comparing the mean scores in Table 17 to the established criterion scores where 37 percent and below constitute the frustration level, 38 to 49 percent constitute the instructional level, and 50 percent and above constitute the independent level, the Cloze Group 5 scored at the frustration level and both Cloze Group 7 and Cloze Group 10 scored at instructional level.

The mean of each group was compared to the mean of each of the other two groups. The difference between the means of Cloze Group 5 and Cloze Group 7 was 4.38 with Cloze Group 7 scoring higher than Cloze Group 5. A critical ratio of 3.53 was determined. With 361 degrees of freedom, this critical ratio was found to be significant at the .01 level. Cloze Group 7, therefore, scored significantly higher than Cloze Group 5.

The difference between the means of Cloze Group 5 and Cloze Group 10 was 7.53 with Cloze Group 10 scoring higher than Cloze Group 5. A critical ratio of 5.84 was determined. Using 388 degrees of freedom, this critical ratio was found to be significant at the .01 level. Thus, Cloze Group 10 also scored significantly higher than Cloze Group 5.

Table 17
 Mean, Standard Deviation, and Standard Error
 of the Mean for Percentage Scores for Each
 of the Three Cloze Groups

Group	Mean	Standard Deviation	Standard Error of the Mean
Cloze Group 5	36.24	10.65	.77
Cloze Group 7	40.62	12.84	.97
Cloze Group 10	43.77	14.56	1.03

The difference between the means of Cloze Group 7 and Cloze Group 10 was 3.15 with Cloze Group 10 scoring higher than Cloze Group 7. A critical ratio of 2.23 was determined. Using 373 degrees of freedom, this critical ratio was not significant at the .01 level, but was significant at the .05 level. Therefore, Cloze Group 10 scored significantly higher than Cloze Group 7 although the significance was only at the .05 level.

In summary, these data show that Cloze 7 was significantly superior at the .01 level when compared to Cloze 5. Cloze 10 was significantly superior at the .01 level when compared to Cloze 5, but was not significantly higher at the .01 level when compared to Cloze 7. Cloze 10 did, however, score significantly higher at the .05 level when compared to Cloze 7.

The question was then asked whether the cloze achievement scores were independent of reading levels. To answer this question, each of the three cloze groups were subdivided according to reading levels. Those who scored at or above the mean on the Nelson-Denny test were classified as "good readers" and those who scored below the mean on the Nelson-Denny test were classified as "poor readers." The statistical analyses that had been applied to the three cloze groups were repeated with each of these subgroups.

All students from Cloze Group 5 who scored at or above the mean of 9.03 on the Nelson-Denny Reading Test were classified as Cloze Group 5G (the "G" standing for "good readers"). Those students in Cloze Group 5 who scored below the mean on the Nelson-Denny test were classified as Cloze Group 5P (the "P" standing for "poor readers"). Likewise, Cloze Group 7G, Cloze Group 7P, Cloze Group 10G, and Cloze Group 10P were formed from the original Cloze Group 7 and Cloze Group 10.

Table 18 (page 82) shows the number of students, mean, standard deviation from the mean, and standard error of the mean for each of the three groups of good readers.

Cloze Group 5G had a mean score of 36.08, a standard deviation from the mean of 9.88, and a standard error of the mean of 1.05. For Cloze Group 7G, the mean was 42.65, the standard deviation from the mean was 11.45, and the standard error of the mean was 1.19. The data for Cloze Group 10G were: mean, 37.49; standard deviation from the mean, 10.89, and standard error of the mean, 1.14. There were eighty-eight students in Cloze Group 5G, and ninety-two in each of the other two groups of good readers.

Table 18

Number of Students, Mean, Standard Deviation,
and Standard Error of the Mean for
Percentage Scores of Three
Cloze Groups of
Good Readers

Group	N	Mean	Standard Deviation	Standard Error of the Mean
Cloze Group 5G	88	36.08	1.05	1.08
Cloze Group 7G	92	42.65	11.45	1.19
Cloze Group 10G	92	37.49	10.89	1.14

Comparing these mean scores to the established criterion scores of 37 percent and below for frustration level, 38 to 49 percent for instructional level, and 50 percent and above for independent level, only Cloze Group 7G scored at instructional level.

The mean of each of the three groups of good readers was compared to the mean of each of the other two groups of good readers. The difference between the means of Cloze Group 5G and Cloze Group 7G was 6.57 with Cloze Group 7G scoring higher than Cloze Group 5G. With 178 degrees of freedom, the critical ratio of 4.13 for this difference was found to be significant at the .01 level.

The difference between the means of Cloze Group 5G and Cloze Group 10G was 1.41 with Cloze Group 10G scoring slightly higher than Cloze Group 5G. The critical ratio for this difference was .91. With 178 degrees of freedom, this critical ratio was not significant at the .05 level.

When mean scores of Cloze Group 7G and Cloze Group 10G were compared, the difference was 5.16 with Cloze Group 7G scoring higher than Cloze Group 10G. With 182 degrees of freedom, the critical ratio of 3.13 for this difference was significant at the .01 level.

These data show the cloze 7 deletion-scheme scores to be significantly higher at the .01 level than the cloze 5 deletion scheme and the cloze 10 deletion scheme when data for good readers only were analyzed. The Cloze 10 deletion rate was not significantly higher than the cloze 5 deletion rate.

Table 19 (page 84) shows the number of students, the mean, standard deviation from the mean, and the standard error of the mean for each of the groups of poor readers.

The mean score for Cloze Group 5P was 36.20; the standard deviation from the mean for this group was 11.19; and the standard error of the mean for this group was 1.11. There were 101 students in this group. Cloze Group 7P had a mean of 38.34, a standard deviation of 13.88, and a standard error of the mean of 1.53. There were eighty-two students in this group. There were 109 students in Group 10P which had a mean of 49.06, a standard deviation of 15.15, and a standard error of the mean of 1.45.

Table 19

Number of Students, Mean, Standard Deviation,
and Standard Error of the Mean for
Percentage Scores of Three
Cloze Groups of
Poor Readers

Group	N	Mean	Standard Deviation	Standard Error of the Mean
Cloze Group 5P	101	36.20	11.19	1.11
Cloze Group 7P	82	38.34	13.88	1.53
Cloze Group 10P	109	49.06	15.15	1.45

Comparing the means for these groups of poor readers to the established criterion scores of 37 percent and below for frustration level, 38 to 49 percent for instructional level, and 50 percent and above for independent level, Groups 7P and 10P scored at instructional level.

The mean of each of these three groups of poor readers was compared to the mean of each of the other two groups of poor readers. The difference between the mean of Cloze Group 5P and Cloze Group 7P was 2.14 with Cloze Group 7P scoring higher than Cloze Group 5P. The degrees of freedom were 181. The critical ratio of 1.13 for this difference was not significant at the .05 level.

When the means of Cloze Group 5P and Cloze Group 10P were compared, the difference between the means was 12.86 with Cloze Group 10P scoring higher than Cloze Group 5P. With 208 degrees of freedom, the critical ratio of 7.03 for this difference was significant at the .01 level.

The mean of Cloze Group 7P was compared to the mean of Cloze Group 10P. There was a difference of 10.72 with Cloze Group 10P scoring higher than Cloze Group 7P. The critical ratio for this difference was determined to be 5.08. Using 189 degrees of freedom, this critical ratio was significant at the .01 level.

These data show that when scores of poor readers only were analyzed, Cloze 10 was significantly higher at the .01 level than both Cloze 5 and Cloze 7. Cloze 7 was not significantly higher than Cloze 5.

Significance of the Findings

It seems appropriate here to summarize the findings of the study and to offer discussion of the significance of the findings to the improvement of instruction in the general business class.

This study identified 243 books, brochures, and leaflets that can be used to supplement the textbooks in the teaching of general business. These materials covered all topics taught in the general business course and were written at various readability grade levels from fourth grade through grade sixteen or college graduate level as measured by the Dale-Chall formula. There are, therefore, at least some materials

written at a level appropriate for practically all general business students.

Although there appears to be a shortage of materials written at the lower readability levels of sixth grade and below compared to the large number of students who scored at that reading level, it might be encouraging to the low reading achiever to have at least some materials which he can read with understanding, even though there might not be materials at that level for all topics. The teacher might lend special assistance to help the low reading achiever when he is using materials written slightly above his reading level.

Several of the materials have glossaries that should prove helpful when a student is trying to understand a piece of material which he otherwise might read at the frustration level.

Some topics such as Credit, Private Enterprise, and Government, Business, and Labor, require the use of such highly technical terms that make it extremely difficult to write these materials at a low readability level. Perhaps glossaries and vocabulary drills might be of special help when working with low reading achievers on these topics.

The study found a wide range of reading grade levels among general business students in the North Carolina Public School District 5. Students tested scored from below sixth grade to above grade fifteen on the Nelson-Denny Reading Test. This finding emphasizes the need for using a variety of instructional materials, written at various readability levels to provide for individual needs in the general business class.

Further, this study found a highly significant difference in performance on cloze tests when rates of deletion were varied. The

findings in this part of the study tend to suggest the need for spacing the deleted words farther apart than the every-fifth-word deletion when evaluating general business materials. Every seventh word produced highly significant results over every fifth word when comparing all students who were tested. Every-tenth-word deletion produced results that were highly significant over every fifth word but only slightly significant over every seventh word for all students.

Results of the study further indicated that cloze performance was influenced by reading level of the students. When good readers and poor readers were analyzed as two separate groups, the every-seventh-word deletion rate produced results that were significantly higher than both fifth- and tenth-word deletion rates for the good readers. An every-tenth-word deletion rate produced results that were significantly higher than both fifth- and seventh-word deletion rates for the poor readers. These results indicate that an every-seventh-word deletion pattern should be used when measuring general business materials with good readers and that an every-tenth-word deletion rate should be used when measuring general business materials with poor readers. If the reading grade level of the student is not known, the seventh-word deletion seems to be the appropriate rate for general business materials. It should be noted that while the poor readers scored significantly higher with the every-tenth-word deletion rate, they also scored at instructional level with the seventh-word deletion rate.

In addition, a teacher can use the cloze procedure to measure a student's ability to read with understanding a given piece of material. Since the cloze procedure is a measure of readability rather than a prediction of readability, it should prove more useful for this purpose than the readability formulas which require much more time and effort and which predict rather than measure. Based on the student's reading grade level, the teacher can decide whether to use an every-seventh-word deletion or an every-tenth-word deletion scheme.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Chapter V summarizes the study and findings, outlines conclusions drawn as a result of the findings, and presents the researcher's recommendations.

Summary

The problem of this study was to compile a bibliography of supplemental materials to be used in the teaching of the general business course, classified according to general business topics covered and showing readability levels, and to determine the best deletion rate to be used with the cloze procedure when measuring general business materials. The purpose was to improve instruction in the general business classroom by identifying materials to be used to meet individual needs and by making it easier for general business teachers to evaluate new supplemental materials.

This study sought answers to the following questions:

1. What supplemental materials for general business are available from United States textbook publishers and other organizations that publish materials directed primarily toward school use?

2. What topic areas taught in the general business courses are covered by these supplemental materials?
3. To what extent do these supplemental instructional materials correspond with the reading grade levels of general business students?
4. What rate of deletion is appropriate for use with the cloze procedure when evaluating general business materials?

A search of the professional business education literature, basic business methods books, and teacher's manuals that accompany the general business textbooks identified sources of supplemental materials that could be used in the general business classroom. As many of these materials as possible were gathered, analyzed for content, and classified according to the general business topic covered.

The Dale-Chall formula was employed to determine the readability level for each of these materials. A micro-computer was used to assist with this phase of the research. The resulting bibliography answered the first two questions of the problem.

Materials were selected from the list to be used in the formulation of cloze tests utilizing various deletion schemes. Two pieces of material were selected at each of five grade levels: grade levels 5 - 6, 7 - 8, 9 - 10, 11 - 12, and 13 - 15. Three cloze tests were made from passages drawn from each of these pieces of material. The first of the three cloze tests had every fifth word deleted. Every seventh word was deleted in the second test, and every tenth word was deleted in the third test. This procedure produced 30 cloze tests (three cloze rates X five grade levels X two passages at each grade level).

From a total of forty schools that offered general business classes in North Carolina Public School District 5, fifteen schools were randomly chosen for this study through the use of a table of random numbers. The researcher visited one general business class at each of the selected schools twice. On the first visit, the Nelson-Denny Reading Test was administered to the students to measure their reading grade levels. As a result of the reading scores, each student was matched with two cloze tests written at his reading grade level and utilizing two different cloze rates of deletion. These cloze tests were administered on the second visit to the class.

Due to the limitation of time (only fifty minutes per class period), each student was asked to complete only two cloze tests. It was necessary, therefore, to determine which students would complete cloze tests using specific deletion rates.

Since there were fifteen schools in the study, and since each student completed two tests, it was possible to have students from ten schools complete cloze tests for each of the three rates. Students in five schools were assigned cloze tests using fifth- and seventh-word deletion schemes; students in another five schools completed cloze tests using fifth- and tenth-word deletion schemes; and students in the remaining five schools completed cloze tests using every seventh- and tenth-word deletion schemes. Thus, students from ten schools completed cloze tests for each of the three deletion patterns. Schools were randomly assigned specific deletion patterns. When scoring cloze tests only exact replacements were considered correct, making allowances for simple spelling errors.

To answer question three of the problem of the study, a comparison was made of the number and percentages of students scoring at different reading grade levels and the number and percentages of source materials measured at these readability grade levels.

Students were found to have a wide dispersion of reading grade levels from below sixth grade to above grade fifteen or college level. These were the limits of the measuring capacity of the Nelson-Denny Reading Test. The mean reading score was 9.03 grade level.

Source materials were collected to be used with students of all grade levels from grade four through grade sixteen or college graduate level. More materials were needed, however, at the lower grade levels, grade six and below, since many students were reading at that level and not many materials were identified at that level.

The results of cloze tests were analyzed to answer the fourth question of the problem. The analyses showed that retaining more text with every seventh- and every-tenth-word deletion patterns produced significantly higher results than using the every-fifth-word deletion pattern. There was further evidence that the appropriate rate of deletion for general business materials varied according to reading levels of students. Every-seventh-word deletion rate was significantly better for good readers (those scoring at or above the mean on the reading test), while the every-tenth-word deletion scheme was significantly better for poor readers (those scoring below the mean on the reading test).

Conclusions

Based upon the findings of this study, the researcher reached the following conclusions:

1. There are sufficient general business supplemental instructional reading materials available to assist with individual needs and learning for students whose reading grade levels are seventh grade or above.
2. There is a need for more supplemental reading materials for general business instruction written at the lower reading grade levels of sixth grade and below even though the instruction generally is given at the ninth-grade level and above.
3. Because of the necessity to use some highly technical terms in explaining some topics taught in the general business class, it might be necessary to make use of vocabulary drills and glossaries to assist the students with low reading levels to understand these topics.
4. There is a wide dispersion of reading grade levels among general business students in District 5 of the North Carolina public schools.
5. Deleting every fifth word when using the cloze procedure to evaluate general business materials is not as efficient as retaining more text with the every-seventh and every-tenth word deletion schemes.
6. Cloze achievement was not independent of reading grade level.

7. Of the three deletion rates tested, every-seventh-word deletion rate was superior when used to measure general business materials with good readers.
8. Of the three deletion rates tested, every-tenth-word deletion rate was superior when used to measure general business materials with poor readers.
9. Both good and poor readers in the general business class require more text and context clues than are afforded with the fifth-word deletion, but poor readers require even more text and context clues than good readers.

Recommendations

As a result of this study, the following recommendations are made:

1. General business teachers should determine the reading grade levels of their students and collect supplemental reading materials to assist with the teaching and learning activities of this class.
2. General business teachers should be mindful of the absence of adequate materials for students who read at and below the sixth-grade level, and should furnish other learning activities that require less reading or should lend special assistance to these students to help them understand the materials available. Glossaries found in some of the materials should be useful for this purpose.
3. General business teachers should utilize the cloze procedure to determine whether students can read materials with understanding.

4. General business teachers should use the every-seventh-word deletion rate when evaluating general business materials with good readers and the every-tenth-word deletion rate when measuring general business materials with poor readers.
5. When the general business teacher does not know the reading levels of the students, the every-seventh-word deletion scheme should be used for all students.
6. Further research should be made on the appropriate cloze deletion rate for business materials used in other classes of the business curriculum.
7. Because some of the materials might contain some biased opinion and/or marketing strategies, the general business teacher should read the materials and evaluate the content before making them available to the students.

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APPENDIX A

LIST OF AVAILABLE SUPPLEMENTAL MATERIALS
AND
LIST OF SOURCES AND ADDRESSES
FOR SUPPLEMENTAL MATERIALS

Table 20

List of Sources, Titles, and Reading Grade Levels
of Supplemental Materials by
General Business Topics

Name of Source	Title of Publication	Reading Grade Level
TOPIC A: BANKS AND BANKING SERVICES (18 items)		
American Bankers Association (Source Address No. 2)	<u>Bank Services and You</u> , 1975	9 - 10
Federal Reserve Bank of Boston (Source Address No. 25)	<u>Checkpoints</u>	7 - 8
	<u>Dollar Points</u>	9 - 10
Federal Reserve Bank of Minneapolis (Source Address No. 26)	<u>Your Money and the Federal Reserve System</u> , 1976	7 - 8
Federal Reserve Bank of New York (Source Address No. 27)	<u>The Story of Checks</u> , 1975	9 - 10
	<u>Money and Economic Balance</u> , 1974	9 - 10
	<u>Keeping Our Money Healthy</u> , 1973	7 - 8
	<u>Money: Master or Servant?</u> , 1974	7 - 8
Federal Reserve Bank of Philadelphia (Source Address No. 28)	<u>Business Review</u> (A monthly pub- lication), March-April, 1979	13 - 15
	<u>Introduction to the Federal Reserve System</u> , 1973	13 - 15
	<u>The Myth of Fiscal Policy: the Monetarist View</u>	11 - 12
Federal Reserve Bank of Richmond (Source Address No. 29)	<u>The Federal Reserve at Work</u> , 1974	13 - 15
	<u>The Federal Reserve Today</u> , 1974	16

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>Instruments of the Money Market, 1977</u>	16
National Learning Productions (Source Address No. 60)	<u>Banking Is, Your First Step in Financial Management</u> , (Distributed by the Citizens and Southern National Bank of North and South Carolina)	9 - 10
North Carolina National Bank (Source Address No. 52)	<u>You and Your First Bank, 1976</u> (Example of Local Material)	7 - 8
	<u>You and Your Community Bank, 1972</u>	9 - 10
Social Studies School Service (Source Address No. 59)	<u>Duplicating Books</u> <u>Basic Banking Operation</u>	4
TOPIC B: BUSINESS AND THE CONSUMER (57 items)		
Better Business Bureau of Guilford County (Source Address No. 12)	<u>On Guard - How to Detect Inaccurate Retail Advertising</u>	11 - 12
Better Business Bureaus of North Carolina (Source Address No. 13)	<u>Facts You Should Know about Employment Agencies</u>	13 - 15
Better Business Bureaus, Inc., Council of (Source Address No. 19)	<u>Code of Advertising, 1978</u> (Publication No. 24-125)	13 - 15
	<u>Facts You Should Know about Schemes, 1964</u>	11 - 12
	<u>History and Traditions (of BBB), 1973 (Publication No. 296)</u>	16
	<u>Tips on Car Repair, 1974</u> (Publication No. 311-03246)	7 - 8
	<u>Your Better Business Bureau</u>	11 - 12

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Community Legal Assistance Office (Source Address No. 16)	<u>Your Rights and Responsibilities as a Public Utility User</u>	7 - 8
Cooperative Extension Service (Source Address No. 18)	<u>Know Your Textile Laws, 1970</u>	11 - 12
Credit Union National Associ- ation (Source Address No. 20)	<u>Consumer Facts Leaflets</u> (Packet of 33 Leaflets pre- pared by <u>Everybody's Money</u>)	11 - 12 Average
	<u>Housing, A Major Family Expense</u>	11 - 12
	<u>Your Will, a Plan for the Future</u>	11 - 12
	<u>Medicare for the Aged</u>	11 - 12
	<u>Your Social Security</u>	11 - 12
	<u>Frauds against the Aged</u>	9 - 10
	<u>Funeral Facts</u>	16
	<u>Consumer Education for Children</u>	11 - 12
	<u>How to Save on Beef Purchases</u>	9 - 10
	<u>Solving Consumer Problems</u>	11 - 12
	<u>Check Car, Drive Safe</u>	9 - 10
	<u>Veterans Benefits under the Cold War G. I. Bill</u>	16
	<u>Student Loans for Your Higher Education</u>	9 - 10
	<u>Truth-in-Lending, What It Means to You</u>	13 - 15

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Credit Union National Association <u>Consumer Facts Leaflets</u> continued.	<u>Bank Christmas Clubs, Is There a Hole in the Stocking?</u>	9 - 10
	<u>Durable Press</u>	11 - 12
	<u>Buying a Car</u>	7 - 8
	<u>Warranties and Guarantees, Who's Protected?</u>	11 - 12
	<u>Credit Bureaus, Find out about Your Credit Report</u>	11 - 12
	<u>What to Do when You Have an Accident!</u>	7 - 8
	<u>75 Summer Safety Tips</u>	5 - 6
	<u>How to Go Broke on Plenty</u>	7 - 8
	<u>Chapter 13, an Alternative to Bankruptcy</u>	9 - 10
	<u>Vocational Careers</u>	11 - 12
	<u>Cosigning, Is It a Friendly Thing to Do?</u>	13 - 15
	<u>Credit Unions are People Places</u>	9 - 10
	<u>Looking for a Job</u>	9 - 10
(Other <u>Consumer Facts Leaflets</u> listed under topics covered)		
Direct Selling Association (Source Address No. 21)	<u>The Direct Selling Association Opens the Door to Consumer Protection</u>	11 - 12
Federal Energy Administration (Source Address No. 17)	<u>Tips for Energy Savers</u>	11 - 12

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Federal Trade Commission (Source Address No. 31)	<u>Three Days to Cancel Door-to-Door Sales</u>	7 - 8
	<u>Guard against Phony Ads</u>	7 - 8
Household Finance Corp. Money Management Institute (Source Address No. 36)	<u>Mind Your Money when You Shop</u>	5 - 6
National Cannery Association (Source Address No. 46)	<u>It's on the Label</u>	9 - 10
New York, City of, Department of Consumer Affairs (Source Address No. 49)	<u>Do's and Don'ts for Consumers</u>	13 - 15
North Carolina Agricultural Extension Service (Source Address No. 51)	<u>Be a Good Shopper</u> (Home Economics 98)	9 - 10
	<u>Food Facts and False Claims</u> (Home Economics 41)	11 - 12
J. C. Penney Company, Inc. (Source Address No. 53)	<u>Insights into Consumerism, Consumer Spending Power, What Are the Issues?</u> (Learning Activities Packet), 1975	11 - 12
Social Studies School Service (Source Address No. 59)	<u>Duplicating Books</u>	
	<u>Basic Buying Skills</u>	4
Sperry and Hutchinson Co. (Source Address No. 61)	<u>How to Be a Better Shopper</u> , 1974	9 - 10
U. S. Department of Agriculture (Source Address No. 66)	<u>A Consumer's Guide to USDA Services</u> (Miscellaneous Publications No. 959), 1964	9 - 10
	<u>Consumer Services and How You Benefit</u> , 1976	13 - 15

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>Food is More than Just Something to Eat</u> (Home and Garden Bulletin No. 216), 1976	9 - 10
	<u>Where You Shop Is As Important as What You Buy</u> , 1978	9 - 10
U. S. Department of Commerce (Source Address No. 17)	<u>Situation Report</u> (Consumer Affairs Bulletin)	16
U. S. Department of Housing and Urban Development (Source Address No. 67)	<u>Wise Rental Practices</u>	9 - 10
U. S. Department of Justice (Source Address No. 68)	<u>Antitrust Enforcement and the Consumer</u>	11 - 12
U. S. Department of Transportation (Source Address No. 69)	<u>Common Sense in Buying a Safe Used Car</u> , 1976	7 - 8
	<u>Cost of Owning and Operating an Automobile</u> , 1976	11 - 12
U. S. Postal Service (Source Address No. 72)	<u>A Consumer's Guide to Postal Services and Products</u> , 1973	11 - 12
TOPIC C: CREDIT (20 items)		
American Express Company (Source Address No. 4)	<u>The Credit Handbook for Women</u> , 1978	9 - 10
Associated Credit Bureaus, Inc. (Source Address No. 9)	<u>The Common Language of the Consumer Credit Industry</u>	13 - 15
	<u>Consumers, Credit Bureaus, and the Fair Credit Reporting Act</u> , 1971	9 - 10

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Credit Union National Association, Inc. (Source Address No. 20)	<u>Using Credit Wisely</u>	11 - 12
	<u>Consumer Facts Leaflets</u>	
	<u>FTC Buyer's Guide No. 7, Fair Credit Reporting Act</u>	11 - 12
	<u>How to Find Out about Credit Reports</u>	11 - 12
	<u>Managing Your Family's Credit</u>	9 - 10
Federal Reserve System Board of Governors (Source Address No. 30)	<u>The Equal Credit Opportunity Act . . . and Age, 1977</u>	9 - 10
	<u>The Equal Credit Opportunity Act . . . and Women, 1977</u>	9 - 10
	<u>What Truth in Lending Means to You</u>	9 - 10
Forum Publications (Source Address No. 32)	<u>How to Have Everything You Always Wanted and Slay a Dragon at the Same Time</u> by Irvin F. Baker	11 - 12
Household Finance Corp. Money Management Institute (Source Address No. 36)	<u>It's Your Credit, Manage It Wisely, 1977</u>	13 - 15
	<u>Mind Your Money When You Use Credit, 1979</u>	7 - 8
International Consumer Credit Association (Source Address No. 41)	<u>The Good Things in Life on Credit, 1975</u>	13 - 15
	<u>How to Use Consumer Credit Wisely, 1976</u>	9 - 10
National Foundation for Consumer Credit (Source Address No. 48)	<u>The Forms of Credit We Use</u>	11 - 12
	<u>Using Our Credit Intelligently, 1967 (with Glossary on Credit Terms)</u>	9 - 10

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Sears, Roebuck and Company Consumer Information Services (Source Address No. 58)	<u>How to Choose and Use Retail Credit</u>	9 - 10
U. S. Department of Agriculture (Source Address No. 66)	<u>Shopping for Credit Can Save You Cash, 1976</u>	9 - 10
Wachovia Bank and Trust (Source Address No. 73)	<u>20 Things You Should Know about Borrowing Money</u> (Example of Local Material)	9 - 10
TOPIC D: GOVERNMENT, BUSINESS, AND LABOR (20 Items)		
American Federation of Labor and Congress of Industrial Organizations (Source Address No. 5)	<u>The High Price of Money</u> by Anne Draper, 1973	11 - 12
	<u>Why Unions, 1969</u>	11 - 12
	<u>They Said It Couldn't Be Done</u>	13 - 15
	<u>How the Union Works</u>	7 - 8
Automobile Manufacturers Association (Source Address No. 11)	<u>The World Makes an Automobile, 1969</u>	16
Chamber of Commerce of the United States (Source Address No. 14)	<u>Unemployment or Inflation, 1971</u> (Code No. 1912)	13 - 15
	<u>Unemployment: the Nature of the Challenge, 1965</u>	11 - 12
Federal Trade Commission (Source Address No. 31)	<u>The Fair Credit Billing Act, 1977</u>	11 - 12
	<u>Your Rights under the Fair Credit Reporting Act, (Consumer Bulletin No. 7)</u>	9 - 10
International Brotherhood of Teamsters (Source Address No. 39)	<u>What Is the Teamsters Union, 1977</u>	13 - 15

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
National Labor Relations Board (Source Address No. 70)	<u>A Guide to Basic Law and Procedures under the National Labor Relations Act</u> (Stock No. 031-000-00187-1)	16
	<u>The NLRB . . . What It Is, What It Does</u> (Stock No. 031-000-00172-2), 1977	16
	<u>To Protect the Rights of the Public . . . The National Labor Relations Board</u> (No. 0-227-398), 1977	16
	<u>Your Government Conducts an Election</u> (No. 0-269-775), 1978	11 - 12
North Carolina Agricultural Extension Service (Source Address No. 51)	<u>The Hang Tag Fashion Tree</u>	11 - 12
The Twentieth Century Fund of New York (Source Address No. 65)	<u>. . . A Nice Place to Live</u> , 1973	13 - 15
U. S. Department of Labor (Source Address No. 70)	<u>Equal Pay</u> (Stock No. 2916-00017), 1974	11 - 12
	<u>Handy Reference Guide to the Fair Labor Standards Act</u> (Stock No. 029-016-00057-7), 1978	13 - 15
U. S. Customs Service Department of the Treasury (Source Address No. 70)	<u>U. S. Customs Service - Protectors of Independence Since 1789</u>	13 - 15
U. S. Government Printing Office (Source Address No. 70)	<u>How Our Laws Are Made</u> by Charles J. Zinn (Stock No. 052-071-00547-1), 1978	13 - 15

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
TOPIC E: INSURANCE (41 Items)		
American Council of Life Insurance (Source Address No. 3)	<u>Career Opportunities for You in Life and Health Insurance</u>	11 - 12
Association Press (Source Address No. 10)	<u>Getting the Most for Your Family's Life Insurance Dollar</u> by Chester C. Nash (Stock No. 578)	11 - 12
Credit Union National Association (Source Address No. 20)	<u>Consumer Facts Leaflets</u>	
	<u>A Look at Auto Insurance</u>	11 - 12
	<u>A Look at Health Insurance</u>	13 - 15
	<u>A Look at Life Insurance</u>	11 - 12
Employment Security Commission of North Carolina (Source Address No. 24)	<u>Unemployment Insurance - Your Benefit Rights and Responsibilities</u>	9 - 10
The Hartford Insurance Group (Source Address No. 34)	<u>Protecting Today's Driver - Automobile Insurance</u>	13 - 15
Health Insurance Institute (Source Address No. 35)	<u>The Health Insurance Answer Book, 1975</u>	13 - 15
	<u>The New ABC's of Health Insurance, 1966</u>	11 - 12
Institute of Life Insurance (Source Address No. 37)	<u>The Booklet You Have in Your Hands Is Not Designed to Sell You Life Insurance, 1974</u>	7 - 8
	<u>Handbook of Life Insurance</u> by R. Wilfred Kelsey and Arthur C. Daniels	9 - 10
	<u>The Life Insurance Answer Book</u>	11 - 12
	<u>Life Insurance for Your Family Security</u>	9 - 10

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>Plain Talk about Your Insurance Policy</u>	9 - 10
	<u>Policies for Protection - How Life Insurance and Health Insurance Work, 1976</u>	9 - 10
	<u>What Everyone Should Know about Life Insurance</u>	9 - 10
Insurance Information Institute (Source Address No. 38)	<u>Careers in Property and Liability Insurance</u>	13 - 15
	<u>A Family Guide to Property and Liability Insurance, 1976</u>	9 - 10
	<u>Insurance for the Home, 1974</u>	11 - 12
Kemper Insurance and Financial Companies (Source Address No. 43)	<u>Guide - a Common Sense Introduction to Insurance, 1974</u>	9 - 10
	<u>How to Buy Car Insurance, 1976</u>	9 - 10
	<u>How to Buy Home Insurance, 1976</u>	11 - 12
	<u>We're Glad You Asked (a Consumer Question and Answer Guide to Insurance), 1976</u>	13 - 15
Maryland Center for Public Broadcasting (Source Address No. 44)	<u>Consumer Survival Kit - Cash for Your Smash, 1976</u>	11 - 12
North Carolina Agricultural Extension Service (Source Address No. 51)	<u>Understanding Life Insurance for the Family (Home Economics 185)</u>	7 - 8
Pilot Life Insurance Company (Source Address No. 55)	<u>All's Well that Ends Well, 1961</u>	11 - 12

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
U. S. Department of Agriculture (Source Address No. 66)	<u>Insurance Coverage for the Renter</u> by Lawrence A. Jones, 1975	13 - 15
	<u>Insurance for Your Health, Car, Life</u> , 1976	11 - 12
U. S. Department of Health, Education, and Welfare (Source Address No. 70)	<u>Do You Know that There Are Five Times You Should Get in Touch with Your Social Security Office?</u> , 1970	7 - 8
	<u>A Guide to Supplemental Security Income</u> , 1976 (HEW Publication No. (SSA) 76-11015)	13 - 15
	<u>Medicaid - Medicare - Which Is Which?</u> , 1976 (HEW Publication No. (SRS) 76-24901)	9 - 10
	<u>Pocket Guide to Supplemental Security Income</u> , 1973 (DHEW Publication No. (SSA) 74-11014)	11 - 12
	<u>Social Security and Your Right to Representation</u> , 1976, (HEW Publication No. (SSA) 76-10075)	9 - 10
	<u>Social Security Checks for Students 18 to 22</u> , 1977 (HEW Publication No. (SSA) 77-10048)	9 - 10
	<u>Social Security Information for Young Families</u> , 1977 (HEW Publication No. (SSA) 77-10033)	11 - 12
	<u>Social Security Programs in the United States</u> , 1973 (DHEW Publication No. (SSA) 73-11915)	16
	<u>Your Duties as a Representative Payee</u> , 1977 (HEW Publication No. (SSA) 76-10076)	11 - 12

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>Your Medicare Handbook, 1977</u> (HEW Publication No. (SSA) 77-10050)	9 - 10
	<u>Your Right to Question the Decision on Your Hospital Insurance Claim, 1976</u> (HEW Publication No. (SSA) 76-10085)	9 - 10
	<u>When You Work at a Job, 1975</u> (DHEW Publication No. (SSA) 75-10071)	7 - 8
	<u>A Woman's Guide to Social Security, 1976</u> (HEW Publication No. (SSA) 76-10127)	9 - 10
TOPIC F: MONEY MANAGEMENT (31 Items)		
American Council of Life Insurance (Source Address No. 3)	<u>Making the Most of Your Money, 1978</u>	4
Associated Credit Bureaus, Inc. (Source Address No. 9)	<u>How to Manage Your Money Cleverly, 1972</u>	7 - 8
Credit Union National Association (Source Address No. 20)	<u>Consumer Facts Leaflets</u>	
	<u>Money Management for Young Couples</u>	11 - 12
Federal Reserve Bank of Richmond (Source Address No. 29)	<u>You and Your Money, 1974</u>	7 - 8
Household Finance Corp. Money Management Institute (Source Address No. 36)	<u>Children's Spending, 1978</u>	7 - 8
	<u>Managing Your Credit, 1978</u>	9 - 10
	<u>Your Automobile Dollar, 1978</u>	9 - 10
	<u>Your Clothing Dollar, 1978</u>	9 - 10

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>Your Equipment Dollar, 1976</u>	11 - 12
	<u>Your Financial Plan, 1979</u>	9 - 10
	<u>Your Food Dollar, 1978</u>	9 - 10
	<u>Your Home Furnishings Dollar, 1975</u>	11 - 12
	<u>Your Housing Dollar, 1979</u>	11 - 12
	<u>Your Recreation Dollar, 1977</u>	11 - 12
	<u>Your Savings and Investment Dollar, 1978</u>	13 - 15
	<u>Your Shopping Dollar, 1976</u>	9 - 10
	<u>Mind Your Money When You Spend</u>	4
Institute of Life Insurance Consumer and Community Services (Source Address No. 37)	<u>Let's Talk about Money, 1976</u>	9 - 10
	<u>The Money Manager, 1, 2, 3, 4 - Step-by-Step to Money Management</u>	7 - 8
National Association of Chapter 13 Trustees (Source Address No. 62)	<u>Control Your Debts, 1976</u>	11 - 12
National Consumer Finance Association (Source Address No. 47)	<u>Basic Principles in Family Money and Credit Management</u>	9 - 10
North Carolina Agricultural Extension Service (Source Address No. 51)	<u>Be Clever . . . Learn to Manage Your Affairs Well</u> by Thelma Hinson	13 - 15
	<u>Managing Your Money, a Family Plan</u> (Home Economics 70)	4
	<u>Medical Expenditures and the Family Pocketbook</u> by Justine J. Rozier (Home Eco. 128)	9 - 10
Reader's Digest Association, Inc. (Source Address No. 57)	<u>Ready Help for People in Debt</u> by Murray Teigh Bloom	7 - 8

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Science and Education Administration (Source Address No. 70)	<u>A Guide to Budgeting for the Young Couple, 1978</u> (Stock No. 001-000-03880-0)	7 - 8
Social Studies School Service (Source Address No. 59)	<u>Duplicating Books</u>	
	<u>Money Management</u>	4
U. S. Department of Agriculture (Source Address No. 66)	<u>Can Food Stamps Help You?</u> (Food and Nutrition Service Program Aid No. 1225)	7 - 8
	<u>A Guide to Budgeting for the Family</u> (Home and Garden Bulletin No. 108)	7 - 8
	<u>Helping Families Manage Their Finances, 1968</u> (Home Economics Research Report No. 21)	9 - 10
Wachovia Bank and Trust Company (Source Address No. 73)	<u>How to Manage Your Money, 1975</u>	9 - 10
TOPIC G: PRIVATE ENTERPRISE (16 Items)		
America's Future, Inc. (Source Address No. 1)	<u>Free Enterprise: the Road to Prosperity</u> by Clarence B. Carson, 1975	13 - 15
American Institute of Cooperation (Source Address No. 6)	<u>How We Organize to Do Business in America, 1973</u>	16
American Oil Company (Source Address No. 7)	<u>Basic Economic Concepts,</u> Reprinted from <u>Think Magazine,</u> 1976	11 - 12
	<u>Freedom of Choice, Key to America's Success</u>	13 - 15
Grocery Manufacturers of America, Inc. (Source Address No. 33)	<u>Competition in the Food Industry</u> 1976	16

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
International Business Machines Corporation (Source Address No. 40)	<u>Thoughts on the American Business System</u>	11 - 12
Phillips Petroleum Co. (Source Address No. 54)	<u>That's What America's All about, 1975</u>	11 - 12
Standard Oil Company (Source Address No. 64)	<u>It's a Great System (Pass It on)</u>	11 - 12
U. S. Department of Commerce (Source Address No. 70)	<u>Do You Know Your Economic ABC's, 1966</u>	11 - 12
	<u>Measurement, Pacemaker of American Economic Growth, 1966</u>	13 - 15
	<u>Profits and the American Economy, 1970</u>	11 - 12
	<u>U. S. Balance of Payments, 1970</u>	11 - 12
	<u>U. S. Economic Growth, 1969</u>	16
U. S. Department of Commerce in Cooperation with U. S. Department of Labor (Source No. 23)	<u>The American Economic System . . . and Your Part in It, 1975</u>	11 - 12
Wheelabrator-Frye, Inc. (Source Address No. 75)	<u>An Annual Report for Young People</u>	
	<u>From Garbage to Energy, 1973</u>	7 - 8
	<u>Tom's Balloon, 1977</u>	5 - 6
TOPIC H: SAVINGS AND INVESTMENTS (40 Items)		
American Stock Exchange (Source Address No. 8)	<u>Journey through a Stock Exchange (with Glossary on Stock Market Terms), 1970</u>	7 - 8

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>Market for Millions</u>	7 - 8
	<u>Nerve Center, American Stock Exchange</u>	11 - 12
	<u>Rent, Buy or Build, 1979</u>	9 - 10
Dow Jones and Company, Inc. (Source Address No. 22)	<u>Behind the Lines - a Guide to the Dow Jones Averages</u>	16
Investment Company Institute (Source Address No. 42)	<u>If You Don't Plan to Work Forever, You Better Plan to Read This Booklet</u>	11 - 12
	<u>Investing Made Easy</u>	11 - 12
	<u>Mutual Fund Fact Book (with Glossary of Mutual Fund Terms), 1976</u>	13 - 15
	<u>Mutual Fund Shares, an Aid to Profit Sharing and Pension Plans</u>	11 - 12
Merrill Lynch, Pierce, Fenner and Smith (Source Address No. 45)	<u>The Bond Book (with Glossary of Bond Terms)</u>	9 - 10
	<u>How Over the Counter Securities Are Traded, 1971</u>	11 - 12
	<u>How to Buy and Sell Commodities, 1975</u>	9 - 10
	<u>How to Invest in Stocks and Bonds, Who, Why, What, Where, How, When, 1967</u>	11 - 12
	<u>How to Read a Financial Report, 1975</u>	11 - 12
	<u>Investments for a Changing Economy, January, 1977</u>	16

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
	<u>The Merrill Lynch Guide to Better Investing</u>	11 - 12
	<u>What Everybody Ought to Know about This Stock and Bond Business, 1968</u>	9 - 10
The New York Stock Exchange (Source Address No. 50)	<u>Investor's Information Kit</u>	
	<u>The Language of Investing - Glossary</u>	13 - 15
	<u>Understanding Bonds and Preferred Stocks, 1976</u>	13 - 15
	<u>Understanding Convertible Securities, 1976</u>	13 - 15
	<u>Understanding Financial Statements, 1976</u>	11 - 12
	<u>Understanding the New York Stock Exchange, 1976</u>	9 - 10
	<u>You and the Investment World (with Glossary), 1976</u>	11 - 12
North Carolina Agricultural Extension Service (Source No. 51)	<u>Family Spending for Housing by Justine Rozier (Home Eco. 159)</u>	9 - 10
	<u>Safeguard Your Home (Home Eco. 198)</u>	9 - 10
Prentice-Hall, Inc. (Source Address No. 56)	<u>Investing in Securities, a Handbook for Today's Market (with Glossary) by Richard A. Haft, 1975</u>	13 - 15
	<u>The Home Buyer's Guide by Nancy R. Hess, 1976</u>	11 - 12

Table 20 (continued)

Name of Source	Title of Publication	Reading Grade Level
Standard and Poor's Corporation (Source Address No. 63)	<u>How to Invest, a Handbook for Buying and Selling Stocks and Bonds (with Glossary), 1975</u>	13 - 15
U. S. Department of Housing and Urban Development (Source Address No. 67)	<u>Buying a Home? Don't Forget those Closing Costs!, 1976</u>	13 - 15
	<u>Financing Condominium Housing, 1976</u>	13 - 15
	<u>Home Buyer's Vocabulary (a Glossary of Home Buyer's Terms), 1976</u>	13 - 15
	<u>Questions about Condominiums, What to Ask before You Buy, 1974</u>	16
	<u>Real Estate Settlement Costs, 1976</u>	11 - 12
	<u>Wise Home Buying (with Glossary), 1976</u>	9 - 10
U. S. Department of the Treasury (Source Address No. 70)	<u>Information about Series E Savings Bonds, 1974</u>	13 - 15
	<u>Information about Series H Savings Bonds, 1975</u>	13 - 15
U. S. League of Savings Associations (Source Address No. 71)	<u>The Savings and Loan Association, 1978</u>	9 - 10
	<u>Savings and Loan Fact Book, 1977</u>	13 - 15
	<u>Your Guide to a Savings and Loan Mortgage</u>	11 - 12
J. Weston Walch Publisher (Source Address No. 74)	<u>The Stock Market Game by Frederick S. Brown (with Glossary of Stock Market Terms), 1976</u>	9 - 10

Figure 2

An Alphabetical Listing of Sources
and Ordering Addresses

1. America's Future, Inc.
542 Main Street
New Rochelle, NY 10801
2. American Bankers Association
1120 Connecticut Avenue, N. W.
Washington, DC 20036
3. Education and Community Services
American Council of Life Insurance
277 Park Avenue
New York, NY 10017
4. American Express Company
Card Division
American Express Plaza
New York, NY 10004
5. American Federation of Labor and
Congress of Industrial Organizations
815 16th Street, N. W.
Washington, DC 20006
6. American Institute of Cooperation
1129 20th Street, N. W.
Washington, DC 20036
7. Programs Section - MC 3705
Public and Government Affairs
American Oil Company
Post Office Box 5910-A
Chicago, IL 60680
8. American Stock Exchange
86 Trinity Place
New York, NY 10006
9. Associated Credit Bureaus, Inc.
6767 Southwest Freeway
Houston, TX 77036
10. Association Press
291 Broadway
New York, NY 10007

Figure 2 (continued)

11. Automobile Manufacturers Association
New Center Building
Detroit, MI 48202
12. Better Business Bureau of Guilford County
225 North Greene Street
Greensboro, NC 27402
13. Better Business Bureaus of North Carolina
3608 West Friendly Avenue
Greensboro, NC 27410
14. Chamber of Commerce of the United States
Audio Visual Department
1615 H Street, N.W.
Washington, DC 20006
15. Channing L. Bete Company, Inc.
200 State Road
South Deerfield, MA 01373
16. Community Legal Assistance Office
235 Broadway
Cambridge, MA 02138
17. Consumer Information Center
Public Documents Center
Pueblo, CO 81009
18. Cooperative Extension Service
Institute of Food and Agricultural Sciences
University of Florida
Gainesville, FL 32611
19. Council of Better Business Bureaus, Inc.
1150 17th Street, N. W.
Washington, DC 20036
20. Credit Union National Association
Box 431B
Madison, WI 53701
21. Direct Selling Association
1730 M Street, N. W.
Washington, DC 20036

Figure 2 (continued)

22. Educational Service Bureau
Dow Jones and Company, Inc.
Post Office Box 300
Princeton, NJ 08540
23. Economics
Pueblo, CO 81009
24. Unemployment Insurance Division
Employment Security Commission
of North Carolina
Raleigh, NC 27611
(Or Your Local Office)
25. Federal Reserve Bank of Boston
30 Pearl Street
Boston, MA 02106
26. Federal Reserve Bank of Minneapolis
250 Marquette Avenue
Minneapolis, MN 55480
27. Federal Reserve Bank of New York
33 Liberty Street
New York, NY 10045
28. Federal Reserve Bank of Philadelphia
Post Office Box 66 - Public Services
Philadelphia, PA 19105
29. Bank and Public Relations Department
Federal Reserve Bank of Richmond
Post Office Box 27622
Richmond, VA 23261
30. Board of Governors
Federal Reserve System
Washington, DC 20551
31. Federal Trade Commission
6th Street & Pennsylvania Avenue, N. W.
Washington, DC 20580
32. Forum Publications
888 Logan Street
Denver, CO 80229

Figure 2 (continued)

33. Grocery Manufacturers of America, Inc.
1425 K Street, N. W.
Washington, DC 20005
34. The Hartford Insurance Company
Hartford Plaza
Hartford, CT 06115
(Or Your Local Agent)
35. Health Insurance Institute
277 Park Avenue
New York, NY 10017
36. Money Management Institute
Household Finance Corporation
2700 Sanders Road
Prospect Heights, IL 60070
37. Consumer and Community Services
Institute of Life Insurance
277 Park Avenue
New York, NY 10017
38. Educational Division
Insurance Information Institute
110 William Street
New York, NY 10038
39. International Brotherhood of Teamsters
International Headquarters
25 Louisiana Avenue, N. W.
Washington, DC 20001
40. THINK Magazine
International Business Machines Corporation
7-11 South Broadway
White Plains, NY 10601
41. International Consumer Credit Corporation
375 Jackson Avenue
St. Louis, MO 63130
42. Investment Company Institute
1775 K Street, N. W.
Washington, DC 20006

Figure 2 (continued)

43. Kemper Insurance and Financial Companies
Long Grove, IL 60049
44. Maryland Center for Public Broadcasting
Owings Mills, MD 21117
45. Merrill Lynch, Pierce, Fenner and Smith, Inc.
One Liberty Plaza
165 Broadway
New York, NY 10006
46. National Cannery Association
1133 20th Street, N. W.
Washington, DC 20036
47. National Consumer Finance Association
1000 Sixteenth Street, N. W.
Washington, DC 20036
48. National Foundation for Consumer Credit
Federal Bar Building West
1819 H Street, N. W.
Washington, DC 20006
49. Department of Consumer Affairs
The City of New York
80 Lafayette Street
New York, NY 10013
50. New York Stock Exchange
11 Wall Street
New York, NY 10005
51. North Carolina Agricultural Extension Service
North Carolina State University at Raleigh
State University Station
Raleigh, NC 27607
52. North Carolina National Bank
Post Office Box 1171
Durham, NC 27702 (Attention: Marketing)
(Or Your Local Branch)
53. Educational Relations Department
J. C. Penney Company, Inc.
1301 Avenue of the Americas
New York, NY 10019

Figure 2 (continued)

54. Public Affairs
Phillips Petroleum Company
4C4 Phillips Building
Bartlesville, OK 74004
55. Pilot Life Insurance Company
Post Office Box 20727
Greensboro, NC 27420
56. Prentice-Hall, Incorporated
Englewood Cliffs, NJ 07632
57. Reader's Digest Association, Inc.
Pleasantville, NY 10570
58. Consumer Information Services
Sears, Roebuck and Company
Department 703 - Public Relations
Chicago, IL 60684
59. Consumer Education Catalogue
Social Studies School Service
Department 22
10,000 Culver Boulevard
Post Office Box 802
Culver City, CA 90230
60. Southern National Bank
500 North Chestnut Street
Lumberton, NC 28358
61. Sperry and Hutchinson Company
330 Madison Avenue
New York, NY 10017
62. Spilman Printing Company
1801 Ninth Street
Sacramento, CA 95814
63. Standard and Poor's Corporation
345 Hudson Street
New York, NY 10014
64. Public and Government Affairs
Standard Oil Company (Indiana)
Post Office Box 5910-A, MC 3705
Chicago, IL 60680

Figure 2 (continued)

65. The Twentieth Century Fund of New York
41 East 70th Street
New York, NY 10021
66. Office of Information
United States Department of Agriculture
Washington, DC 20250
67. United States Department of Housing
and Urban Development
Publications Service Center
Washington, DC 20410
68. United States Department of Justice
Washington, DC 20530
69. United States Department of Transportation
National Highway Traffic Safety Administration
Office of Public Affairs and Consumer Services
Washington, DC 20590
70. Superintendent of Documents
United States Government Printing Office
Washington, DC 20402
71. United States League of Savings Associations
111 East Wacker Drive
Chicago, IL 60601
72. The Consumer Advocate
United States Postal Service
Washington, DC 20260
73. Wachovia Bank and Trust Company
Post Office Box 2252
Durham, NC 27702 (Attention: Marketing)
(Or Your Local Branch)
74. J. Weston Walch, Publisher
Box 658
Portland, ME 04104
75. Wheelabrator-Frye, Incorporated
Liberty Lane
Hampton, NH 03842

APPENDIX B
CLOZE TESTS

CLOZE TEST CODES

1A = 5-6 grade level, every fifth word deleted

1B = 5-6 grade level, every seventh word deleted

1C = 5-6 grade level, every tenth word deleted

2A = 5-6 grade level, every fifth word deleted

2B = 5-6 grade level, every seventh word deleted

2C = 5-6 grade level, every tenth word deleted

3A = 7-8 grade level, every fifth word deleted

3B = 7-8 grade level, every seventh word deleted

3C = 7-8 grade level, every tenth word deleted

4A = 7-8 grade level, every fifth word deleted

4B = 7-8 grade level, every seventh word deleted

4C = 7-8 grade level, every tenth word deleted

5A = 9-10 grade level, every fifth word deleted

5B = 9-10 grade level, every seventh word deleted

5C = 9-10 grade level, every tenth word deleted

6A = 9-10 grade level, every fifth word deleted

6B = 9-10 grade level, every seventh word deleted

6C = 9-10 grade level, every tenth word deleted

7A = 11-12 grade level, every fifth word deleted

7B = 11-12 grade level, every seventh word deleted

7C = 11-12 grade level, every tenth word deleted

8A = 11-12 grade level, every fifth word deleted

8B = 11-12 grade level, every seventh word deleted

8C = 11-12 grade level, every tenth word deleted

9A = College level, every fifth word deleted

9B = College level, every seventh word deleted

9C = College level, every tenth word deleted

10A = College level, every fifth word deleted

10B = College level, every seventh word deleted

10C = College level, every tenth word deleted

DIRECTIONS

You have been given two cloze tests and two answer sheets. The cloze tests were made from pamphlets or books which can be used to explain certain topics in the general business course. The tests were made by removing some of the words and replacing the words with blank lines fifteen typewriter spaces long. You will guess the missing words.

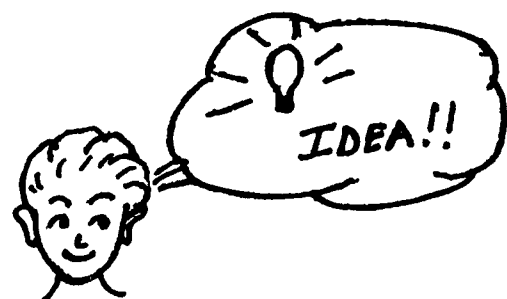
Look at the top of your first test to see the Cloze Test number. Then locate the answer sheet with that same number at the top. Read the cloze test carefully. When you come to a blank line, notice the number typed in parentheses on that line. Then locate that same number on your answer sheet, and write on the line beside that number on the answer sheet the word you think was replaced by the blank line.

You will be given twenty minutes to work on the first test. If you finish before time is up, read over the test again to see if you can guess any words you missed the first time or were not sure of the first time. Try to supply a word for every blank. The missing words may be short ones like "to," "of," or "a," or they may be longer ones like "whatever," "American," or "economical." Do not be fooled by the length of the blank line. All lines are the same length.

When you are satisfied with your answers to the first test, or when time is called (whichever comes first), go on to the second cloze test following the same directions you did for the first test. If you finish the second test, you may go back to the first if it is not complete.

SAMPLE CLOZE TEST

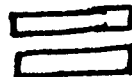
(Every Tenth Word Deleted)



TOM'S IDEA

MR. ARBUCKLE'S
MONEY

First, the idea. Tom was full of ideas and new ways to _____ (1) _____ things, but they would have remained dreams without something _____ (2) _____ - money - which was provided by Mr. Arbuckle. Why did _____ (3) _____ Arbuckle put his savings into such a risky idea? _____ (4) _____ he hoped the idea would succeed and his savings _____ (5) _____ grow . . . he hoped to make a profit.



PROFIT

This text was taken from Tom's Balloon, a pamphlet by Wheelabrator-Frye, Inc. - (An Annual Report for Young People, 1977).

ANSWER SHEET

1. do 4. (Because)
 2. (else) 5. (would)
 3. (Mr.)

CLOZE TEST 1A

(Every Fifth Word Deleted)

In the early days, people hunted and farmed for food, made clothes, and built different kinds of shelters. Some people, of course, _____ (1) _____ do certain things better _____ (2) _____ others. For example, some _____ (3) _____ better at farming, while _____ (4) _____ were better at making _____ (5) _____. As a result, most _____ (6) _____ began to do the _____ (7) _____ of work they did _____ (8) _____. They then traded whatever _____ (9) _____ food, clothing, and other _____ (10) _____ they produced with their _____ (11) _____.

This type of trading _____ (12) _____ called bartering. Bartering means _____ (13) _____ things are exchanged without _____ (14) _____ money. For example, a _____ (15) _____ gives a shoemaker twenty _____ (16) _____ of potatoes for one _____ (17) _____ of shoes. At first, _____ (18) _____ was limited to nearby _____ (19) _____. When people started to _____ (20) _____ they began trading with _____ (21) _____ in distant places.

This _____ (22) _____ and trading of goods _____ (23) _____ called business. Business exists _____ (24) _____ over the world but _____ (25) _____ exactly the same way _____ (26) _____ every country. For example, _____ (27) _____ countries where people are _____ (28) _____ farmers, business is a _____ (29) _____ simple process. On the _____ (30) _____ hand, business activities in _____ (31) _____ countries, such as Canada, _____ (32) _____, West Germany, the Soviet _____ (33) _____, and the United States, _____ (34) _____ complicated. Because business is

____ (35) _____, your study of business _____ (36) _____ begin with an idea _____ (37) _____ what business is all _____ (38) _____.

There is no simple _____ (39) _____ of business. In fact, _____ (40) _____ word business may now _____ (41) _____ no particular meaning to _____ (42) _____. This is not surprising _____ (43) _____ business in the United _____ (44) _____ is both big and _____ (45) _____.

You know that business _____ (46) _____ and affects your life _____ (47) _____ day. However, you probably _____ (48) _____ not completely sure what _____ (49) _____ does. Three meanings of _____ (50) _____ word business will be discussed so that you will have an idea of what business is all about.

This text was taken from General Business Concepts Values Skills, a textbook by Lyon and Ivancevich.

CLOZE TEST 1A

ANSWER SHEET A

- | | |
|------------------------|--------------------------|
| 1. <u>(could)</u> | 23. <u>(is)</u> |
| 2. <u>(than)</u> | 24. <u>(all)</u> |
| 3. <u>(were)</u> | 25. <u>(not)</u> |
| 4. <u>(others)</u> | 26. <u>(in)</u> |
| 5. <u>(clothes)</u> | 27. <u>(in)</u> |
| 6. <u>(people)</u> | 28. <u>(mainly)</u> |
| 7. <u>(types)</u> | 29. <u>(fairly)</u> |
| 8. <u>(best)</u> | 30. <u>(other)</u> |
| 9. <u>(extra)</u> | 31. <u>(industrial)</u> |
| 10. <u>(things)</u> | 32. <u>(Japan)</u> |
| 11. <u>(neighbors)</u> | 33. <u>(Union)</u> |
| 12. <u>(is)</u> | 34. <u>(are)</u> |
| 13. <u>(that)</u> | 35. <u>(complicated)</u> |
| 14. <u>(using)</u> | 36. <u>(should)</u> |
| 15. <u>(farmer)</u> | 37. <u>(of)</u> |
| 16. <u>(pounds)</u> | 38. <u>(about)</u> |
| 17. <u>(pair)</u> | 39. <u>(definition)</u> |
| 18. <u>(trading)</u> | 40. <u>(the)</u> |
| 19. <u>(neighbors)</u> | 41. <u>(have)</u> |
| 20. <u>(travel)</u> | 42. <u>(you)</u> |
| 21. <u>(people)</u> | 43. <u>(since)</u> |
| 22. <u>(making)</u> | 44. <u>(States)</u> |

45. (complicated)

46. (exists)

47. (each)

48. (are)

49. (business)

50. (the)

CLOZE TEST 1B

(Every Seventh Word Deleted)

In the early days, people hunted and farmed for food, made clothes, and built different kinds of shelters. Some people, of course, could do _____ (1) _____ things better than others. For example, _____ (2) _____ were better at farming, while others _____ (3) _____ better at making clothes. As a _____ (4) _____, most people began to do the _____ (5) _____ of work they did best. They _____ (6) _____ traded whatever extra food, clothing, and _____ (7) _____ things they produced with their neighbors.

_____ (8) _____ type of trading is called bartering.

_____ (9) _____ means that things are exchanged without _____ (10) _____ money. For example, a farmer gives _____ (11) _____ shoemaker twenty pounds of potatoes for _____ (12) _____ pair of shoes. At first trading _____ (13) _____ limited to nearby neighbors. When people _____ (14) _____ to travel, they began trading with _____ (15) _____ in distant places.

This making and _____ (16) _____ of goods is called business.

Business _____ (17) _____ all over the world but not _____ (18) _____ the same way in every country. _____ (19) _____ example, in countries where people are _____ (20) _____ farmers, business is a fairly simple _____ (21) _____. On the other hand, business activities _____ (22) _____ industrial countries, such as Canada, Japan, _____ (23) _____ Germany, the Soviet Union, and the _____ (24) _____ States, are complicated.

Because business is _____ (25) _____, your study of business should begin _____ (26) _____ an idea of what business is _____ (27) _____ about.

There is no simple definition _____ (28) _____ business. In fact, the word business _____ (29) _____ now have no particular meaning to _____ (30) _____. This is not surprising since business _____ (31) _____ the United States is both big _____ (32) _____ complicated.

You know that business exists _____ (33) _____ affects your life each day. However, _____ (34) _____ probably are not completely sure what _____ (35) _____ does. Three meanings of the word _____ (36) _____ will be discussed so that you will have an idea of what business is all about.

This text was taken from General Business Concepts Values Skills, a textbook by Lyon and Ivancevich.

CLOZE TEST 1B

ANSWER SHEET B

- | | |
|-----------------------|--------------------------|
| 1. <u>(certain)</u> | 19. <u>(For)</u> |
| 2. <u>(some)</u> | 20. <u>(mainly)</u> |
| 3. <u>(were)</u> | 21. <u>(process)</u> |
| 4. <u>(result)</u> | 22. <u>(in)</u> |
| 5. <u>(types)</u> | 23. <u>(West)</u> |
| 6. <u>(then)</u> | 24. <u>(United)</u> |
| 7. <u>(other)</u> | 25. <u>(complicated)</u> |
| 8. <u>(This)</u> | 26. <u>(with)</u> |
| 9. <u>(Bartering)</u> | 27. <u>(all)</u> |
| 10. <u>(using)</u> | 28. <u>(of)</u> |
| 11. <u>(a)</u> | 29. <u>(may)</u> |
| 12. <u>(one)</u> | 30. <u>(you)</u> |
| 13. <u>(was)</u> | 31. <u>(in)</u> |
| 14. <u>(started)</u> | 32. <u>(and)</u> |
| 15. <u>(people)</u> | 33. <u>(and)</u> |
| 16. <u>(trading)</u> | 34. <u>(you)</u> |
| 17. <u>(exists)</u> | 35. <u>(business)</u> |
| 18. <u>(exactly)</u> | 36. <u>(business)</u> |

CLOZE TEST 1C

(Every Tenth Word Deleted)

In the early days, people hunted and farmed for food, made clothes, and built different kinds of shelters. Some people, of course, could do certain things better _____ (1) _____ others. For example, some were better at farming, while _____ (2) _____ were better at making clothes. As a result, most _____ (3) _____ began to do the types of work they did _____ (4) _____. They then traded whatever extra food, clothing, and other _____ (5) _____ they produced with their neighbors.

This type of trading _____ (6) _____ called bartering. Bartering means that things are exchanged without _____ (7) _____ money. For example, a farmer gives a shoemaker twenty _____ (8) _____ of potatoes for one pair of shoes. At first, _____ (9) _____ was limited to nearby neighbors. When people started to _____ (10) _____, they began trading with people in distant places.

This _____ (11) _____ and trading of goods is called business. Business exists _____ (12) _____ over the world but not exactly the same way _____ (13) _____ every country. For example, in countries where people are _____ (14) _____ farmers, business is a fairly simple process. On the _____ (15) _____ hand, business activities in industrial countries, such as Canada, _____ (16) _____, West Germany, the Soviet Union, and the United States _____ (17) _____ complicated. Because business is complicated, your study of business _____ (18) _____ begin with an idea of what business is all _____ (19) _____.

There is no simple definition of business. In fact, _____ (20) _____ word business may now have no particular meaning to _____ (21) _____. This is not surprising since business in the United _____ (22) _____ is both big and complicated.

You know that business _____ (23) _____ and affects your life each day. However, you probably _____ (24) _____ not completely sure what business does. Three meanings of _____ (25) _____ word business will be discussed so that you will have an idea of what business is all about.

This text was taken from General Business Concepts Values Skills, a textbook by Lyon and Ivancevich.

CLOZE TEST 1C

ANSWER SHEET C

1. (than)
2. (others)
3. (people)
4. (best)
5. (things)
6. (is)
7. (using)
8. (pounds)
9. (trading)
10. (travel)
11. (making)
12. (all)
13. (in)
14. (mainly)
15. (other)
16. (Japan)
17. (are)
18. (should)
19. (about)
20. (the)
21. (you)
22. (States)
23. (exists)
24. (are)
25. (the)

CLOZE TEST 2A

(Every Fifth Word Deleted)

Long ago, in a beautiful mountain village called Pine Valley lived a boy named Tom. He was poor, but _____ (1) _____ was always full of _____ (2) _____ and curiosity about the _____ (3) _____. Hardly anyone in Pine _____ (4) _____ knew anything about the _____ (5) _____ outside the village, because _____ (6) _____ was isolated. The only _____ (7) _____ who ever left Pine _____ (8) _____ was Mr. Arbuckle, the _____ (9) _____, who went away from _____ (10) _____ to time to buy _____ (11) _____ for his shop.

One _____ (12) _____, Tom decided he would _____ (13) _____ himself a big balloon _____ (14) _____ soar over the mountain _____ (15) _____ to see the world. _____ (16) _____ made a sketch of _____ (17) _____ balloon and took it _____ (18) _____ the town elders. They _____ (19) _____ old, tired souls who _____ (20) _____ the idea was foolish, _____ (21) _____ they told Tom it _____ (22) _____ all right to build _____ (23) _____ balloon, if Tom could _____ (24) _____ the necessary materials.

Mr. _____ (25) _____ said he would give _____ (26) _____ the money to buy _____ (27) _____ materials. The elders shook _____ (28) _____ heads and said that _____ (29) _____ storekeeper was foolish to _____ (30) _____ his savings into such _____ (31) _____ risky adventure.

But Tom _____ (32) _____ Mr. Arbuckle went ahead _____ (33) _____ one day in the _____ (34) _____, when leaves were falling _____ (35) _____ the trees, there rose _____ (36) _____ big, proud, red, white,

_____ (37) _____ blue balloon - and Tom. _____ (38) _____ and higher it went, _____ (39) _____ a crowd of astonished _____ (40) _____ on the ground below.

_____ (41) _____ in the afternoon Tom _____ (42) _____ himself nearing a big _____ (43) _____, so he decided to _____ (44) _____ the balloon drop down _____ (45) _____ an open field. Even _____ (46) _____ the balloon reached the _____ (47) _____, the strange sight drew _____ (48) _____ crowd.

When Tom stepped _____ (49) _____ of the basket, he _____ (50) _____ himself surrounded by curious people. Soon the whole city was talking about him. Tom offered the city people balloon rides to Pine Valley, and many of them were happy to pay Tom to take them in his balloon.

This text was taken from Tom's Balloon, a pamphlet by Wheelabrator-Frye Inc., An Annual Report for Young People, 1977.

CLOZE TEST 2A

ANSWER SHEET A

- | | |
|-------------------------|------------------------|
| 1. <u>(he)</u> | 23. <u>(the)</u> |
| 2. <u>(ideas)</u> | 24. <u>(obtain)</u> |
| 3. <u>(world)</u> | 25. <u>(Arbuckle)</u> |
| 4. <u>(Valley)</u> | 26. <u>(Tom)</u> |
| 5. <u>(world)</u> | 27. <u>(the)</u> |
| 6. <u>(it)</u> | 28. <u>(their)</u> |
| 7. <u>(person)</u> | 29. <u>(the)</u> |
| 8. <u>(Valley)</u> | 30. <u>(put)</u> |
| 9. <u>(storekeeper)</u> | 31. <u>(a)</u> |
| 10. <u>(time)</u> | 32. <u>(and)</u> |
| 11. <u>(things)</u> | 33. <u>(till)</u> |
| 12. <u>(day)</u> | 34. <u>(fall)</u> |
| 13. <u>(build)</u> | 35. <u>(off)</u> |
| 14. <u>(and)</u> | 36. <u>(a)</u> |
| 15. <u>(ridge)</u> | 37. <u>(and)</u> |
| 16. <u>(He)</u> | 38. <u>(Higher)</u> |
| 17. <u>(the)</u> | 39. <u>(leaving)</u> |
| 18. <u>(to)</u> | 40. <u>(onlookers)</u> |
| 19. <u>(were)</u> | 41. <u>(Late)</u> |
| 20. <u>(thought)</u> | 42. <u>(found)</u> |
| 21. <u>(but)</u> | 43. <u>(city)</u> |
| 22. <u>(was)</u> | 44. <u>(let)</u> |

45. (to)

46. (before)

47. (ground)

48. (a)

49. (out)

50. (found)

CLOZE TEST 2B

(Every Seventh Word Deleted)

Long ago, in a beautiful mountain village called Pine Valley lived a boy named Tom. He was poor, but he was _____ (1) _____ full of ideas and curiosity about _____ (2) _____ world. Hardly anyone in Pine Valley _____ (3) _____ anything about the world outside the _____ (4) _____, because it was isolated. The only _____ (5) _____ who ever left Pine Valley was _____ (6) _____ Arbuckle, the storekeeper, who went away _____ (7) _____ time to time to buy things _____ (8) _____ his shop.

One day, Tom decided _____ (9) _____ would build himself a big balloon _____ (10) _____ soar over the mountain ridge to _____ (11) _____ the world. He made a sketch _____ (12) _____ the balloon and took it to _____ (13) _____ town elders. They were old, tired _____ (14) _____ who thought the idea was foolish, _____ (15) _____ they told Tom it was all _____ (16) _____ to build the balloon, if Tom _____ (17) _____ obtain the necessary materials.

Mr. Arbuckle _____ (18) _____ he would give Tom the money _____ (19) _____ buy the materials. The elders shook _____ (20) _____ heads and said that the storekeeper _____ (21) _____ foolish to put his savings into _____ (22) _____ a risky adventure.

But Tom and _____ (23) _____ Arbuckle went ahead till one day _____ (24) _____ the fall, when leaves were falling _____ (25) _____ the trees, there rose a big, _____ (26) _____, red, white, and blue balloon -

and _____ (27) _____. Higher and higher it went, leaving _____ (28) _____ crowd of astonished onlookers on the _____ (29) _____ below.

Late in the afternoon Tom _____ (30) _____ himself nearing a big city, so _____ (31) _____ decided to let the balloon drop _____ (32) _____ to an open field. Even before _____ (33) _____ balloon reached the ground, the strange _____ (34) _____ drew a crowd.

When Tom stepped _____ (35) _____ of the basket, he found himself _____ (36) _____ by curious people. Soon the whole city was talking about him. Tom offered the city people balloon rides to Pine Valley, and many of them were happy to pay Tom to take them in his balloon.

This text was taken from Tom's Balloon, a pamphlet by Wheelabrator-Frye, Inc., An Annual Report for Young People, 1977.

CLOZE TEST 2B

ANSWER SHEET B

1. (always)
2. (the)
3. (knew)
4. (village)
5. (person)
6. (Mr.)
7. (from)
8. (for)
9. (he)
10. (and)
11. (see)
12. (of)
13. (the)
14. (souls)
15. (but)
16. (right)
17. (could)
18. (said)
19. (to)
20. (their)
21. (was)
22. (such)
23. (Mr.)
24. (in)
25. (off)
26. (proud)
27. (Tom)
28. (a)
29. (ground)
30. (found)
31. (he)
32. (down)
33. (the)
34. (sight)
35. (out)
36. (surrounded)

CLOZE TEST 2C

(Every Tenth Word Deleted)

Long ago, in a beautiful mountain village called Pine Valley lived a boy named Tom. He was poor, but he was always full of _____ (1) _____ and curiosity about the world. Hardly anyone in Pine _____ (2) _____ knew anything about the world outside the village, because _____ (3) _____ was isolated. The only person who ever left Pine _____ (4) _____ was Mr. Arbuckle, the storekeeper, who went away from _____ (5) _____ to time to time to buy things for his shop.

One _____ (6) _____, Tom decided he would build himself a big balloon _____ (7) _____ soar over the mountain ridge to see the world. _____ (8) _____ made a sketch of the balloon and took it _____ (9) _____ the town elders. They were old, tired souls who _____ (10) _____ the idea was foolish, but they told Tom it _____ (11) _____ all right to build the balloon, if Tom could _____ (12) _____ the necessary materials.

Mr. Arbuckle said he would give _____ (13) _____ the money to buy the materials. The elders shook _____ (14) _____ heads and said that the storekeeper was foolish to _____ (15) _____ his savings into such a risky adventure.

But Tom _____ (16) _____ Mr. Arbuckle went ahead till one day in the _____ (17) _____, when leaves were falling off the trees, there rose _____ (18) _____ big, proud, red, white, and blue balloon - and Tom. _____ (19) _____ and higher it went, leaving a crowd of astonished _____ (20) _____ on the ground below.

Late in the afternoon Tom _____ (21) _____ himself nearing a big city, so he decided to _____ (22) _____ the balloon drop down to an open field. Even _____ (23) _____ the balloon reached the ground, the strange sight drew _____ (24) _____ crowd.

When Tom stepped out of the basket, he _____ (25) _____ himself surrounded by curious people. Soon the whole city was talking about him. Tom offered the city people balloon rides to Pine Valley, and many of them were happy to pay Tom to take them in his balloon.

This text was taken from Tom's Balloon, a pamphlet by Wheelabrator-Frye, Inc., An Annual Report for Young People, 1977.

CLOZE TEST 2C

ANSWER SHEET C

- | | |
|----------------------|------------------------|
| 1. <u>(ideas)</u> | 14. <u>(their)</u> |
| 2. <u>(Valley)</u> | 15. <u>(put)</u> |
| 3. <u>(it)</u> | 16. <u>(and)</u> |
| 4. <u>(Valley)</u> | 17. <u>(fall)</u> |
| 5. <u>(time)</u> | 18. <u>(a)</u> |
| 6. <u>(day)</u> | 19. <u>(Higher)</u> |
| 7. <u>(and)</u> | 20. <u>(onlookers)</u> |
| 8. <u>(He)</u> | 21. <u>(found)</u> |
| 9. <u>(to)</u> | 22. <u>(let)</u> |
| 10. <u>(thought)</u> | 23. <u>(before)</u> |
| 11. <u>(was)</u> | 24. <u>(a)</u> |
| 12. <u>(obtain)</u> | 25. <u>(found)</u> |
| 13. <u>(Tom)</u> | |

CLOZE TEST 3A

(Every Fifth Word Deleted)

The first step in making a spending plan is to set your goals.

What does your family _____ (1) _____ need and want? You _____ (2) _____ know this before you _____ (3) _____ work out the details _____ (4) _____ a budget.

Let the _____ (5) _____ family in on the _____ (6) _____ of goals, if the _____ (7) _____ are old enough to _____ (8) _____ part. Consider all suggestions _____ (9) _____ everyone will be satisfied _____ (10) _____ the results. Try to _____ (11) _____ goals realistic in relation _____ (12) _____ present and estimated future _____ (13) _____. Decide which goals are _____ (14) _____ important, giving priority to _____ (15) _____ that will benefit the _____ (16) _____ family.

You may find _____ (17) _____ helpful to think first _____ (18) _____ your long-term goals - those _____ (19) _____ hope to reach in _____ (20) _____ or 20 years, perhaps, _____ (21) _____ even longer. Next decide _____ (22) _____ aims for the more _____ (23) _____ future - the next 5 _____ (24) _____, for example. Then list _____ (25) _____ goals for the coming _____ (26) _____. This way, your budget _____ (27) _____ include some savings toward _____ (28) _____ and intermediate goals, and _____ (29) _____ will not let immediate _____ (30) _____ push your other goals _____ (31) _____.

Be as specific as _____ (32) _____ in setting goals. Your _____ (33) _____ may decide its long-term _____ (34) _____ are a debt-free home, _____ (35) _____ for children, and savings _____ (36) _____ retirement. For the coming _____ (37) _____ period, goals might be _____ (38) _____ a car, making a _____ (39) _____ on a home, and _____ (40) _____ an automatic washer and _____ (41) _____. Goals for this year _____ (42) _____ be reducing debts, starting _____ (43) _____ reserve fund, and buying _____ (44) _____ vacuum cleaner.

Goals change, _____ (45) _____ course, as the size, _____ (46) _____, and income of the _____ (47) _____ change. For example, a _____ (48) _____ couple works to establish _____ (49) _____ furnish a home. The _____ (50) _____ with growing children tries to provide adequate food, clothing, and housing, with some extras. After children leave home, the parents concentrate on completing financial arrangements for retirement years.

This text was taken from A Guide to Budgeting for the Family, a pamphlet by the U. S. Department of Agriculture.

CLOZE TEST 3A

ANSWER SHEET A

1. (really)
2. (must)
3. (can)
4. (of)
5. (entire)
6. (discussion)
7. (children)
8. (take)
9. (so)
10. (with)
11. (keep)
12. (to)
13. (income)
14. (most)
15. (those)
16. (whole)
17. (it)
18. (about)
19. (you)
20. (10)
21. (or)
22. (your)
23. (immediate)
24. (years)
25. (your)
26. (year)
27. (will)
28. (long-term)
29. (you)
30. (goals)
31. (aside)
32. (possible)
33. (family)
34. (goals)
35. (education)
36. (for)
37. (5-year)
38. (buying)
39. (downpayment)
40. (buying)
41. (dryer)
42. (might)
43. (a)
44. (a)

45. (of)

46. (age)

47. (family)

48. (young)

49. (and)

50. (family)

CLOZE TEST 3B

(Every Seventh Word Deleted)

The first step in making a spending plan is to set your goals. What does your family really need _____ (1) _____ want? You must know this before _____ (2) _____ can work out the details of _____ (3) _____ budget.

Let the entire family in _____ (4) _____ the discussion of goals, if the _____ (5) _____ are old enough to take part. _____ (6) _____ all suggestions so everyone will be _____ (7) _____ with the results. Try to keep _____ (8) _____ realistic in relation to present and _____ (9) _____ future income. Decide which goals are _____ (10) _____ important, giving priority to those that _____ (11) _____ benefit the whole family.

You may _____ (12) _____ it helpful to think first about _____ (13) _____ long-term goals - those you hope to _____ (14) _____ in 10 or 20 years, perhaps, _____ (15) _____ even longer. Next decide your aims _____ (16) _____ the more immediate future - the next _____ (17) _____ years, for example. Then list your _____ (18) _____ for the coming year. This way, _____ (19) _____ budget will include some savings toward _____ (20) _____ and intermediate goals, and you will _____ (21) _____ let immediate goals push your other _____ (22) _____ aside.

Be as specific as possible _____ (23) _____ setting goals. Your family may decide _____ (24) _____ long-term goals are a debt-free home,

_____ (25) _____ for children, and savings for retirement.

_____ (26) _____ the coming 5-year period, goals might _____ (27) _____ buying a car, making a downpayment _____ (28) _____ a home, and buying an automatic _____ (29) _____ and dryer. Goals for this year _____ (30) _____ be reducing debts, starting a reserve _____ (31) _____, and buying a vacuum cleaner.

Goals _____ (32) _____, of course, as the size, age, _____ (33) _____ income of the family change. For _____ (34) _____, a young couple works to establish _____ (35) _____ furnish a home. The family with _____ (36) _____ children tries to provide adequate food, clothing, and housing, with some extras. After children leave home, the parents concentrate on completing financial arrangements for retirement years.

This text was taken from A Guide to Budgeting for the Family, a pamphlet by the U. S. Department of Agriculture.

CLOZE TEST 3B

ANSWER SHEET B

- | | |
|----------------|-----------------|
| 1. (and) | 19. (your) |
| 2. (you) | 20. (long-term) |
| 3. (a) | 21. (not) |
| 4. (on) | 22. (goals) |
| 5. (children) | 23. (in) |
| 6. (consider) | 24. (its) |
| 7. (satisfied) | 25. (education) |
| 8. (goals) | 26. (For) |
| 9. (estimated) | 27. (be) |
| 10. (most) | 28. (on) |
| 11. (will) | 29. (washer) |
| 12. (find) | 30. (might) |
| 13. (your) | 31. (fund) |
| 14. (reach) | 32. (change) |
| 15. (or) | 33. (and) |
| 16. (for) | 34. (example) |
| 17. (5) | 35. (and) |
| 18. (goals) | 36. (growing) |

CLOZE TEST 3C

(Every Tenth Word Deleted)

The first step in making a spending plan is to set your goals. What does your family really need and want? You _____ (1) _____ know this before you can work out the details _____ (2) _____ a budget.

Let the entire family in on the _____ (3) _____ of goals, if the children are old enough to _____ (4) _____ part. Consider all suggestions so everyone will be satisfied _____ (5) _____ the results. Try to keep goals realistic in relation _____ (6) _____ present and estimated future income. Decide which goals are _____ (7) _____ important, giving priority to those that will benefit the _____ (8) _____ family.

You may find it helpful to think first _____ (9) _____ your long-term goals - those you hope to reach in _____ (10) _____ or 20 years, perhaps, or even longer. Next decide _____ (11) _____ aims for the more immediate future - the next 5 _____ (12) _____, for example. Then list your goals for the coming _____ (13) _____. This way, your budget will include some savings toward _____ (14) _____ and intermediate goals, and you will not let immediate _____ (15) _____ push your other goals aside.

Be as specific as _____ (16) _____ in setting goals. Your family may decide its long-term _____ (17) _____ are a debt-free home, education for children, and savings _____ (18) _____ retirement. For the coming 5-year period, goals might be _____ (19) _____ a car, making a downpayment

on a home, and _____ (20) _____ an automatic washer and dryer. Goals for this year _____ (21) _____ be reducing debts, starting a reserve fund, and buying _____ (22) _____ vacuum cleaner.

Goals change, of course, as the size, _____ (23) _____, and income of the family change. For example, a _____ (24) _____ couple works to establish and furnish a home. The _____ (25) _____ with growing children tries to provide adequate food, clothing, and housing, with some extras. After children leave home, the parents concentrate on completing financial arrangements for retirement years.

This text was taken from A Guide to Budgeting for the Family, a pamphlet by the U. S. Department of Agriculture.

CLOZE TEST 3C

ANSWER SHEET C

- | | |
|------------------------|------------------------|
| 1. <u>(must)</u> | 14. <u>(long-term)</u> |
| 2. <u>(of)</u> | 15. <u>(goals)</u> |
| 3. <u>(discussion)</u> | 16. <u>(possible)</u> |
| 4. <u>(take)</u> | 17. <u>(goals)</u> |
| 5. <u>(with)</u> | 18. <u>(for)</u> |
| 6. <u>(to)</u> | 19. <u>(buying)</u> |
| 7. <u>(most)</u> | 20. <u>(buying)</u> |
| 8. <u>(whole)</u> | 21. <u>(might)</u> |
| 9. <u>(about)</u> | 22. <u>(a)</u> |
| 10. <u>(10)</u> | 23. <u>(age)</u> |
| 11. <u>(your)</u> | 24. <u>(young)</u> |
| 12. <u>(years)</u> | 25. <u>(family)</u> |
| 13. <u>(year)</u> | |

CLOZE TEST 4A

(Every Fifth Word Deleted)

Let's begin with the word securities. That's what this business
 _____ (1) _____ all about. Securities is _____ (2) _____ name for stocks
 and _____ (3) _____. People who own stocks _____ (4) _____ bonds are
 called investors. _____ (5) _____ are also known as _____ (6) _____,
 shareholders, or bondholders. Those _____ (7) _____ buy and sell
 securities _____ (8) _____ orders from investors are _____ (9) _____
 brokers. Only a broker _____ (10) _____ has a seat on _____ (11) _____
 exchange may trade on _____ (12) _____ floor of that exchange.
 _____ (13) _____ don't look for chairs _____ (14) _____ the trading floor.
 There _____ (15) _____ any. A seat on _____ (16) _____ exchange merely
 means that _____ (17) _____ broker is a member _____ (18) _____ the
 exchange. The broker's _____ (19) _____ is known as a _____ (20) _____
 firm.

The AMEX has _____ (21) _____ regular members. You'll find
 _____ (22) _____ firm offices in all _____ (23) _____ states and 24
 foreign _____ (24) _____. In these offices, registered _____ (25) _____ -
 who are also called _____ (26) _____ - take orders from investors
 _____ (27) _____ pass them on to _____ (28) _____ exchange where that stock
 _____ (29) _____ listed. For example, when _____ (30) _____ broker gets
 an order _____ (31) _____ an AMEX security, he _____ (32) _____ it at
 once to _____ (33) _____ trading floor.

"That must _____ (34) _____ it a pretty busy _____ (35) _____!"

"Busy, big, and exciting! _____ (36) _____ square feet from wall _____ (37) _____ wall . . . just a bit _____ (38) _____ than the main arena _____ (39) _____ Madison Square Garden in _____ (40) _____ York."

The AMEX trading _____ (41) _____ is a crowded and _____ (42) _____ place during trading hours. _____ (43) _____ 1,500 people work there, _____ (44) _____ the noise they make _____ (45) _____ something to hear!

But _____ (46) _____ never seem to get _____ (47) _____ each other's way. Everyone _____ (48) _____ a job to do _____ (49) _____ knows how to get _____ (50) _____ done!

A share of stock is a share of a business. When you hold stock in a company, you own a part of that company.

This text was taken from Journey Through A Stock Exchange, a pamphlet by the American Stock Exchange (AMEX).

CLOZE TEST 4A

ANSWER SHEET A

1. (is)
2. (another)
3. (bonds)
4. (and)
5. (they)
6. (stockholders)
7. (who)
8. (on)
9. (called)
10. (who)
11. (an)
12. (the)
13. (but)
14. (on)
15. (aren't)
16. (the)
17. (a)
18. (of)
19. (firm)
20. (member)
21. (650)
22. (member)
23. (50)
24. (countries)
25. (representatives)
26. (brokers)
27. (and)
28. (the)
29. (is)
30. (a)
31. (for)
32. (relays)
33. (this)
34. (make)
35. (place)
36. (20,650)
37. (to)
38. (larger)
39. (of)
40. (New)
41. (floor)
42. (lively)
43. (about)
44. (and)

45. (is)

46. (they)

47. (in)

48. (has)

49. (and)

50. (it)

CLOZE TEST 4B

(Every Seventh Word Deleted)

Let's begin with the word securities. That's what this business is all (1). Securities is another name for stocks (2) bonds. People who own stocks and (3) are called investors. They are also (4) as stockholders, shareholders, or bondholders. Those (5) buy and sell securities on orders (6) investors are called brokers. Only a (7) who has a seat on an (8) may trade on the floor of (9) exchange. But don't look for chairs (10) the trading floor. There aren't any. (11) seat on the exchange merely means (12) a broker is a member of (13) exchange. The broker's firm is known (14) a member firm.

The AMEX has (15) regular members. You'll find member firm (16) in all 50 states and 24 (17) countries. In these offices registered representatives - (18) are also called brokers - take orders (19) investors and pass them on to (20) exchange where that stock is listed. (21) example, when a broker gets an (22) for an AMEX security, he relays (23) at once to this trading floor.

"(24) must make it a pretty busy (25)!"
 "Busy, big, and exciting! 20,650 square (26) from wall to

wall . . . just a _____ (27) _____ larger than the main arena of
_____ (28) _____ Square Garden in New York." The _____ (29) _____ trading
floor is a crowded and _____ (30) _____ place during trading hours. About
1,500 _____ (31) _____ work there, and the noise they _____ (32) _____ is
something to hear! But they _____ (33) _____ seem to get in each other's
_____ (34) _____. Everyone has a job to do _____ (35) _____ knows how to
get it done! _____ (36) _____ share of stock is a share of a business.
When you hold stock in a company, you own a part of that company.

This text was taken from Journey Through A Stock Exchange, a pamphlet
by the American Stock Exchange (AMEX).

CLOZE TEST 4B

ANSWER SHEET B

- | | |
|----------------------|----------------------|
| 1. <u>(about)</u> | 19. <u>(from)</u> |
| 2. <u>(and)</u> | 20. <u>(the)</u> |
| 3. <u>(bonds)</u> | 21. <u>(For)</u> |
| 4. <u>(known)</u> | 22. <u>(order)</u> |
| 5. <u>(who)</u> | 23. <u>(it)</u> |
| 6. <u>(from)</u> | 24. <u>(That)</u> |
| 7. <u>(broker)</u> | 25. <u>(place)</u> |
| 8. <u>(exchange)</u> | 26. <u>(feet)</u> |
| 9. <u>(that)</u> | 27. <u>(bit)</u> |
| 10. <u>(on)</u> | 28. <u>(Madison)</u> |
| 11. <u>(a)</u> | 29. <u>(AMEX)</u> |
| 12. <u>(that)</u> | 30. <u>(lively)</u> |
| 13. <u>(the)</u> | 31. <u>(people)</u> |
| 14. <u>(as)</u> | 32. <u>(make)</u> |
| 15. <u>(650)</u> | 33. <u>(never)</u> |
| 16. <u>(offices)</u> | 34. <u>(way)</u> |
| 17. <u>(foreign)</u> | 35. <u>(and)</u> |
| 18. <u>(who)</u> | 36. <u>(A)</u> |

CLOZE TEST 4C

(Every Tenth Word Deleted)

Let's begin with the word securities. That's what this business is all about. Securities is _____ (1) _____ name for stocks and bonds. People who own stocks _____ (2) _____ bonds are called investors. They are also known as _____ (3) _____, shareholders, or bondholders. Those who buy and sell securities _____ (4) _____ orders from investors are called brokers. Only a broker _____ (5) _____ has a seat on an exchange may trade on _____ (6) _____ floor of that exchange. But don't look for chairs _____ (7) _____ the trading floor. There aren't any. A seat on _____ (8) _____ exchange merely means that a broker is a member _____ (9) _____ the exchange. The broker's firm is known as a _____ (10) _____ firm.

The AMEX has 650 regular members. You'll find _____ (11) _____ firm offices in all 50 states and 24 foreign _____ (12) _____. In these offices registered representatives - who are also called _____ (13) _____ - take orders from investors and pass them on to _____ (14) _____ exchange where that stock is listed. For example, when _____ (15) _____ broker gets an order for an AMEX security, he _____ (16) _____ it at once to this trading floor.

"That must _____ (17) _____ it a pretty busy place!" "Busy, big, and exciting! _____ (18) _____ square feet from wall to wall . . . just a bit _____ (19) _____ than the main arena of Madison Square Garden in

_____ (20) _____ York." The AMEX trading floor is a crowded and
_____ (21) _____ place during trading hours. About 1,500 people work
there, _____ (22) _____ the noise they make is something to hear! But
_____ (23) _____ never seem to get in each other's way. Everyone
_____ (24) _____ a job to do and knows how to get _____ (25) _____ done!

A share of stock is a share of a business. When you hold stock in
a company, you own a part of that company.

This text was taken from Journey Through A Stock Exchange, a pamphlet
by the American Stock Exchange (AMEX).

CLOZE TEST 4C

ANSWER SHEET C

- | | |
|--------------------------|---------------------|
| 1. <u>(another)</u> | 14. <u>(the)</u> |
| 2. <u>(and)</u> | 15. <u>(A)</u> |
| 3. <u>(stockholders)</u> | 16. <u>(relays)</u> |
| 4. <u>(on)</u> | 17. <u>(make)</u> |
| 5. <u>(who)</u> | 18. <u>(20,650)</u> |
| 6. <u>(the)</u> | 19. <u>(larger)</u> |
| 7. <u>(on)</u> | 20. <u>(New)</u> |
| 8. <u>(the)</u> | 21. <u>(lively)</u> |
| 9. <u>(of)</u> | 22. <u>(and)</u> |
| 10. <u>(member)</u> | 23. <u>(they)</u> |
| 11. <u>(member)</u> | 24. <u>(has)</u> |
| 12. <u>(countries)</u> | 25. <u>(it)</u> |
| 13. <u>(brokers)</u> | |

CLOZE TEST 5A

(Every Fifth Word Deleted)

The best reason for buying life insurance now is, the younger you are, the easier life insurance is to get. And the less you'll _____ (1) _____ for it, too.

Of _____ (2) _____, before you buy life _____ (3) _____, you'll want to know _____ (4) _____ about it. The following _____ (5) _____ descriptions will tell you _____ (6) _____ the major types and _____ (7) _____ available. Then, if you're _____ (8) _____, you should talk with _____ (9) _____ insurance agents and let _____ (10) _____ explain their programs for _____ (11) _____.

Term Insurance is simplest _____ (12) _____ least expensive. This type _____ (13) _____ insurance will give you _____ (14) _____ for a specific "term" _____ (15) _____ period of time. The _____ (16) _____ generally has no cash _____ (17) _____ and will pay off _____ (18) _____ if you die during _____ (19) _____ term of coverage.

Straight _____ (20) _____ or "Whole Life" Insurance _____ (21) _____ more costly than term _____ (22) _____ it must pay off. _____ (23) _____ do not increase with _____ (24) _____ and you get protection _____ (25) _____ your entire lifetime. The _____ (26) _____ cash value will increase _____ (27) _____ year to year so _____ (28) _____ by the time you _____ (29) _____ age 65, the cash _____ (30) _____ generally is

more than _____ (31) _____ the face value of _____ (32) _____ policy.

You may borrow _____ (33) _____ this type of policy.

_____ (34) _____ Life is a type _____ (35) _____ policy on which you _____ (36) _____ premiums for only a _____ (37) _____ number of years, usually _____ (38) _____, 20, or 30. Because _____ (39) _____ this, you pay higher _____ (40) _____ than for straight life. _____ (41) _____ the higher premiums do _____ (42) _____ the cash value of _____ (43) _____ policy at a faster _____ (44) _____.

Endowment Life Insurance places _____ (45) _____ on savings and is _____ (46) _____ for people that not _____ (47) _____ need protection, but also _____ (48) _____ a sum of money _____ (49) _____ be available at some _____ (50) _____ in the future. Money for a college education, for example, or for retirement living. Endowment is the most expensive type because the cash value of the policy builds up fastest.

This text was taken from You and Your First Bank, a pamphlet by North Carolina National Bank.

CLOZE TEST 5A

ANSWER SHEET A

1. (pay)
2. (course)
3. (insurance)
4. (more)
5. (brief)
6. (about)
7. (what's)
8. (interested)
9. (several)
10. (them)
11. (you)
12. (and)
13. (of)
14. (protection)
15. (or)
16. (policy)
17. (value)
18. (only)
19. (the)
20. (Life)
21. (is)
22. (because)
23. (Premiums)
24. (age)
25. (for)
26. (policy's)
27. (from)
28. (that)
29. (reach)
30. (value)
31. (half)
32. (the)
33. (against)
34. (Limited-Payment)
35. (of)
36. (pay)
37. (specified)
38. (10)
39. (of)
40. (premiums)
41. (But)
42. (increase)
43. (the)
44. (rate)

45. (emphasis)

46. (designed)

47. (only)

48. (want)

49. (to)

50. (time)

CLOZE TEST 5B

(Every Seventh Word Deleted)

The best reason for buying life insurance now is, the younger you are, the easier life insurance is to get. And the less you'll pay for _____ (1) _____, too.

Of course, before you buy _____ (2) _____ insurance, you'll want to know more _____ (3) _____ it. The following brief descriptions will _____ (4) _____ you about the major types and _____ (5) _____ available. Then, if you're interested, you _____ (6) _____ talk with several insurance agents and _____ (7) _____ them explain their programs for you.

_____ (8) _____ Insurance is simplest and least expensive. _____ (9) _____ type of insurance will give you _____ (10) _____ for a specific "term" or period _____ (11) _____ time. The policy generally has no _____ (12) _____ value and will pay off only _____ (13) _____ you die during the term of _____ (14) _____.

Straight Life or "Whole Life" Insurance _____ (15) _____ more costly than term because it _____ (16) _____ pay off. Premiums do not increase _____ (17) _____ age and you get protection for _____ (18) _____ entire lifetime. The policy's cash value _____ (19) _____ increase from year to year so _____ (20) _____ by the time you reach age _____ (21) _____, the cash value generally is more _____ (22) _____ half the face value of the _____ (23) _____. You may borrow against this type _____ (24) _____ policy.

Limited-Payment Life is a type _____ (25) _____ policy on which you pay premiums _____ (26) _____ only a specified number of years, _____ (27) _____ 10, 20, or 30. Because of _____ (28) _____, you pay higher premiums than for _____ (29) _____ life. But the higher premiums do _____ (30) _____ the cash value of the policy _____ (31) _____ a faster rate.

Endowment Life Insurance _____ (32) _____ emphasis on savings and is designed _____ (33) _____ people that not only need protection, _____ (34) _____ also want a sum of money _____ (35) _____ be available at some time in _____ (36) _____ future. Money for a college education, for example, or for retirement living. Endowment is the most expensive type because the cash value of the policy builds up fastest.

This text was taken from You and Your First Bank, a pamphlet by North Carolina National Bank.

CLOZE TEST 5B

ANSWER SHEET B

- | | |
|------------------|----------------|
| 1. (it) | 19. (will) |
| 2. (life) | 20. (that) |
| 3. (about) | 21. (65) |
| 4. (tell) | 22. (than) |
| 5. (what's) | 23. (policy) |
| 6. (should) | 24. (of) |
| 7. (let) | 25. (of) |
| 8. (Term) | 26. (for) |
| 9. (This) | 27. (usually) |
| 10. (protection) | 28. (this) |
| 11. (of) | 29. (straight) |
| 12. (cash) | 30. (increase) |
| 13. (if) | 31. (at) |
| 14. (coverage) | 32. (places) |
| 15. (is) | 33. (for) |
| 16. (must) | 34. (but) |
| 17. (with) | 35. (to) |
| 18. (your) | 36. (the) |

CLOZE TEST 5C

(Every Tenth Word Deleted)

The best reason for buying life insurance now is, the younger you are, the easier life insurance is to get. And the less you'll pay for it too.

Of _____ (1) _____, before you buy life insurance, you'll want to know _____ (2) _____ about it. The following brief descriptions will tell you _____ (3) _____ the major types and what's available. Then, if you're _____ (4) _____, you should talk with several insurance agents and let _____ (5) _____ explain their programs for you.

Term Insurance is simplest _____ (6) _____ least expensive. This type of insurance will give you _____ (7) _____ for a specific "term" or period of time. The _____ (8) _____ generally has no cash value and will pay off _____ (9) _____ if you die during the term of coverage.

Straight _____ (10) _____ or "Whole Life" Insurance is more costly than term _____ (11) _____ it must pay off. Premiums do not increase with _____ (12) _____ and you get protection for your entire lifetime. The _____ (13) _____ cash value will increase from year to year so _____ (14) _____ by the time you reach 65, the cash _____ (15) _____ generally is more than half the face value of _____ (16) _____ policy. You may borrow against this type of policy.

_____ (17) _____ Life is a type of policy on which you _____ (18) _____ premiums for only a specified number of years, usually

_____(19)_____, 20, or 30. Because of this, you pay higher
_____(20)_____, than for straight life. But the higher premiums do
_____(21)_____ the cash value of the policy at a faster _____(22)_____.

Endowment Life Insurance places emphasis on savings and is
_____(23)_____ for people that not only need protection, but also
_____(24)_____ a sum of money to be available at some _____(25)_____
in the future. Money for a college education, for example, or for
retirement living. Endowment is the most expensive type because the
cash value of the policy builds up fastest.

This text was taken from You and Your First Bank, a pamphlet by North
Carolina National Bank.

CLOZE TEST 5C

ANSWER SHEET C

1. (course)
2. (more)
3. (about)
4. (interested)
5. (them)
6. (and)
7. (protection)
8. (policy)
9. (only)
10. (Life)
11. (because)
12. (age)
13. (policy's)
14. (that)
15. (value)
16. (the)
17. (Limited-Payment)
18. (pay)
19. (10)
20. (premiums)
21. (increase)
22. (rate)
23. (designed)
24. (want)
25. (time)

CLOZE TEST 6A

(Every Fifth Word Deleted)

Whether you wish to save as little as one dollar or as much as thousands of dollars, an almost endless variety of savings accounts are available. Savings associations have accounts _____ (1) _____ please almost everyone. Proof _____ (2) _____ this is the fact _____ (3) _____ savings funds in these _____ (4) _____ total hundreds of billions _____ (5) _____ dollars.

When selecting a _____ (6) _____ account, the main thing _____ (7) _____ savers are concerned about _____ (8) _____ the safety of their _____ (9) _____. At savings and loan _____ (10) _____, FSLIC insurance takes care _____ (11) _____ that. Associations also provide _____ (12) _____ two other things most _____ (13) _____ look for - availability (you _____ (14) _____ take your money out _____ (15) _____ you want it) and _____ (16) _____ good rate of interest.

_____ (17) _____ not so long ago, _____ (18) _____ could find only one " _____ (19) _____ " at the savings and _____ (20) _____ "money store" - the passbook _____ (21) _____ account. Most savers preferred _____ (22) _____ simple, straightforward way of _____ (23) _____ money. However, as Americans _____ (24) _____ wiser about their money, _____ (25) _____ began to want a _____ (26) _____ variety of savings plans. _____ (27) _____ also wanted to have _____ (28) _____ savings needs met by _____ (29) _____ institution.

And so instead _____ (30) _____ simply offering "regular" savings _____ (31) _____, associations today offer many _____ (32) _____ types of savings deposits. _____ (33) _____ instance, some pay a _____ (34) _____ rate of interest if _____ (35) _____ agree to give advance _____ (36) _____ of your withdrawals. Others _____ (37) _____ higher interest if you _____ (38) _____ your savings for a _____ (39) _____ period of time. Many _____ (40) _____ these new plans are _____ (41) _____ "savings certificates," or "certificates _____ (42) _____ deposit."

In deciding the _____ (43) _____ of account best for _____ (44) _____, the first step is _____ (45) _____ see which type of _____ (46) _____ ownership meets your needs. _____ (47) _____ most common types of _____ (48) _____ ownership are:

- The individual _____ (49) _____, in one person's name.
- _____ (50) _____ tenancy accounts. These are held in the names of two or more persons, but the signature of only one account-holder is necessary to withdraw money.

This text was taken from The Savings and Loan Association, a pamphlet by U. S. League of Savings Associations.

CLOZE TEST 6A

ANSWER SHEET A

1. (to)
2. (of)
3. (that)
4. (institutions)
5. (of)
6. (savings)
7. (most)
8. (is)
9. (money)
10. (associations)
11. (of)
12. (the)
13. (savers)
14. (can)
15. (when)
16. (a)
17. (Until)
18. (savers)
19. (product)
20. (loan)
21. (savings)
22. (this)
23. (saving)
24. (became)
25. (they)
26. (bigger)
27. (They)
28. (their)
29. (one)
30. (of)
31. (accounts)
32. (other)
33. (For)
34. (higher)
35. (you)
36. (notice)
37. (pay)
38. (invest)
39. (specified)
40. (of)
41. (called)
42. (of)
43. (type)
44. (you)

45. (to)

46. (account)

47. (The)

48. (account)

49. (account)

50. (Joint)

CLOZE TEST 6B

(Every Seventh Word Deleted)

Whether you wish to save as little as one dollar or as much as thousands of dollars, an almost endless variety of savings accounts are available. Savings associations have accounts to please _____ (1) _____ everyone. Proof of this is the _____ (2) _____ that savings funds in these institutions _____ (3) _____ hundreds of billions of dollars.

When _____ (4) _____ a savings account, the main thing _____ (5) _____ savers are concerned about is the _____ (6) _____ of their money. At savings and _____ (7) _____ associations, FSLIC insurance takes care of _____ (8) _____. Associations also provide the two other _____ (9) _____ most savers look for - availability (you _____ (10) _____ take your money out when you _____ (11) _____ it) and a good rate of _____ (12) _____.

Until not so long ago, savers _____ (13) _____ find only one "product" at the _____ (14) _____ and loan "money store" - the passbook _____ (15) _____ account. Most savers preferred this simple, _____ (16) _____ way of saving money. However, as _____ (17) _____ became wiser about their money, they _____ (18) _____ to want a bigger variety of _____ (19) _____ plans. They also wanted to have _____ (20) _____ savings needs met by one institution.

_____ (21) _____ so instead of simply offering "regular"
 _____ (22) _____ accounts, associations today offer many other
 _____ (23) _____ of savings deposits. For instance, some _____ (24) _____
 a higher rate of interest if _____ (25) _____ agree to give advance
 notice of _____ (26) _____ withdrawals. Others pay higher interest if
 _____ (27) _____ invest your savings for a specified _____ (28) _____
 of time. Many of these new _____ (29) _____ are called "savings
 certificates," or "certificates _____ (30) _____ deposit."

In deciding the type of _____ (31) _____ best for you, the first
 step _____ (32) _____ to see which type of account _____ (33) _____ meets
 your needs. The most common _____ (34) _____ of account ownership are:

- The individual _____ (35) _____, in one person's name.
- Joint tenancy _____ (36) _____. These are held in the names
 of two or more persons, but the signature of only one account-holder
 is necessary to withdraw money.

This text was taken from The Savings and Loan Association, a pamphlet by
 U. S. League of Savings Associations.

CLOZE TEST 6B

ANSWER SHEET B

1. (almost)
2. (fact)
3. (total)
4. (selecting)
5. (most)
6. (safety)
7. (loan)
8. (that)
9. (things)
10. (can)
11. (want)
12. (interest)
13. (could)
14. (savings)
15. (savings)
16. (straightforward)
17. (Americans)
18. (began)
19. (savings)
20. (their)
21. (And)
22. (savings)
23. (types)
24. (pay)
25. (you)
26. (your)
27. (you)
28. (period)
29. (plans)
30. (of)
31. (account)
32. (is)
33. (ownership)
34. (types)
35. (account)
36. (accounts)

CLOZE TEST 6C

(Every Tenth Word Deleted)

Whether you wish to save as little as one dollar or as much as thousands of dollars, an almost endless variety of savings accounts are available. Savings associations have accounts to please almost everyone. Proof _____ (1) _____ this is the fact that savings funds in these _____ (2) _____ total hundreds of billions of dollars.

When selecting a _____ (3) _____ account, the main thing most savers are concerned about _____ (4) _____ the safety of their money. At savings and loan _____ (5) _____, FSLIC insurance takes care of that. Associations also provide _____ (6) _____ two other things most savers look for - availability (you _____ (7) _____ take your money out when you want it) and _____ (8) _____ good rate of interest.

Until not so long ago, _____ (9) _____ could find only one "product" at the savings and _____ (10) _____ "money store" - the pass-book savings account. Most savers preferred _____ (11) _____ simple, straightforward way of saving money. However, as Americans _____ (12) _____ wiser about their money, they began to want a _____ (13) _____ variety of savings plans. They also wanted to have _____ (14) _____ savings needs met by one institution.

And so instead _____ (15) _____ simply offering "regular" savings accounts, associations today offer many _____ (16) _____ types of savings deposits. For instance, some pay a _____ (17) _____ rate of

interest if you agree to give advance _____ (18) _____ of your with-
drawals. Others pay higher interest if you _____ (19) _____ your
savings for a specified period of time. Many _____ (20) _____ these new
plans are called "savings certificates," or "certificates
_____ (21) _____ deposit."

In deciding the type of account best for _____ (22) _____, the
first step is to see which type of _____ (23) _____ ownership meets your
needs. The most common types of _____ (24) _____ ownership are:

- The individual account, in one person's name.
- _____ (25) _____ tenancy accounts. These are held in the
names of two or more persons, but the signature of only one
account-holder is necessary to withdraw money.

This text was taken from The Savings and Loan Association, a pamphlet
by U. S. League of Savings Associations.

CLOZE TEST 6C

ANSWER SHEET C

1. (of)
2. (institutions)
3. (savings)
4. (is)
5. (associations)
6. (the)
7. (can)
8. (a)
9. (savers)
10. (loan)
11. (this)
12. (became)
13. (bigger)
14. (their)
15. (of)
16. (other)
17. (higher)
18. (notice)
19. (invest)
20. (of)
21. (of)
22. (you)
23. (account)
24. (account)
25. (Joint)

CLOZE TEST 7A

(Every Fifth Word Deleted)

In this brief description of our American economic system, we have tried to answer basic questions: What are the special roles of consumers, producers, resources, and governments? What principles affect how _____ (1) _____ works? What are the _____ (2) _____ of our economy?

In _____ (3) _____ questions like these, it _____ (4) _____ obvious that our economic _____ (5) _____ is not a perfect _____ (6) _____. All of our needs _____ (7) _____ desires cannot be fully _____ (8) _____ - nor will they ever _____ (9) _____ in a world of _____ (10) _____ resources.

Throughout history, many _____ (11) _____ have attempted to solve _____ (12) _____ problem by dictating what _____ (13) _____ needs and wants should _____ (14) _____ - and by controlling how _____ (15) _____ needs and wants are _____ (16) _____. Yet economic freedoms and _____ (17) _____ freedoms have a way _____ (18) _____ interlocking. When individuals are _____ (19) _____ how they must conduct _____ (20) _____ economic lives, and where _____ (21) _____ are obstacles to such _____ (22) _____ freedoms as spending choices _____ (23) _____ career choices, personal freedoms _____ (24) _____ inherently involved.

In the _____ (25) _____ economic system, decision-making is _____ (26) _____ by consumers, producers, and _____ (27) _____. Our

challenge - and privilege - _____ (28) _____ to make wise choices
 _____ (29) _____ our use of economic _____ (30) _____, to best satisfy
 our _____ (31) _____ and public needs and _____ (32) _____, now and in the
 _____ (33) _____.

What benefits do we _____ (34) _____ when we make a _____ (35) _____
 economic decision - compared with _____ (36) _____ benefits we might have
 _____ (37) _____ by making another? We _____ (38) _____ always consider
 the alternatives.

_____ (39) _____ we are discussing is _____ (40) _____ economic
 concept known as _____ (41) _____ cost. When limited resources
 _____ (42) _____ used, some benefits are _____ (43) _____, but some are
 also _____ (44) _____. So there is a " _____ (45) _____ " involved in our
 choice.

_____ (46) _____ concept applies to all _____ (47) _____ choices.
 For instance, in _____ (48) _____ own lives we make _____ (49) _____ like
 these:

Spending for _____ (50) _____ today, or saving for the
 future.

Balancing spending for food, clothing and shelter against
 spending for entertainment and recreation.

Undertaking extra work, or spending that time on leisure.

Comparing the potential benefits of higher education with
 the cost and sacrifices it normally requires.

This text was taken from The American Economic System . . . And Your
 Part In It, a pamphlet by U. S. Department of Commerce.

CLOZE TEST 7A

ANSWER SHEET A

- | | |
|--------------------------|--------------------------|
| 1. <u>(it)</u> | 23. <u>(and)</u> |
| 2. <u>(dimensions)</u> | 24. <u>(are)</u> |
| 3. <u>(answering)</u> | 25. <u>(American)</u> |
| 4. <u>(becomes)</u> | 26. <u>(shared)</u> |
| 5. <u>(system)</u> | 27. <u>(governments)</u> |
| 6. <u>(one)</u> | 28. <u>(is)</u> |
| 7. <u>(and)</u> | 29. <u>(in)</u> |
| 8. <u>(satisfied)</u> | 30. <u>(resources)</u> |
| 9. <u>(be)</u> | 31. <u>(private)</u> |
| 10. <u>(limited)</u> | 32. <u>(wants)</u> |
| 11. <u>(societies)</u> | 33. <u>(future)</u> |
| 12. <u>(this)</u> | 34. <u>(gain)</u> |
| 13. <u>(individuals)</u> | 35. <u>(particular)</u> |
| 14. <u>(be)</u> | 36. <u>(the)</u> |
| 15. <u>(these)</u> | 37. <u>(gained)</u> |
| 16. <u>(met)</u> | 38. <u>(must)</u> |
| 17. <u>(personal)</u> | 39. <u>(What)</u> |
| 18. <u>(of)</u> | 40. <u>(an)</u> |
| 19. <u>(told)</u> | 41. <u>(opportunity)</u> |
| 20. <u>(their)</u> | 42. <u>(are)</u> |
| 21. <u>(there)</u> | 43. <u>(gained)</u> |
| 22. <u>(economic)</u> | 44. <u>(sacrificed)</u> |

45. (cost)

46. (This)

47. (economic)

48. (our)

49. (choices)

50. (things)

CLOZE TEST 7B

(Every Seventh Word Deleted)

In this brief description of our American economic system, we have tried to answer basic questions: What are the special roles of consumers, producers, resources, and governments? What principles affect how it works? _____ (1) _____ are the dimensions of our economy?

_____ (2) _____ answering questions like these, it becomes _____ (3) _____ that our economic system is not _____ (4) _____ perfect one. All of our needs _____ (5) _____ desires cannot be fully satisfied - nor _____ (6) _____ they ever be in a world _____ (7) _____ limited resources.

Throughout history, many societies _____ (8) _____ attempted to solve this problem by _____ (9) _____ what individual needs and wants should _____ (10) _____ - and by controlling how these needs _____ (11) _____ wants are met. Yet economic freedoms _____ (12) _____ personal freedoms have a way of _____ (13) _____. When individuals are told how they _____ (14) _____ conduct their economic lives, and where _____ (15) _____ are obstacles to such economic freedoms _____ (16) _____ spending choices and career choices, personal _____ (17) _____ are inherently involved.

In the American _____ (18) _____ system, decision-making is shared by consumers, _____ (19) _____, and governments. Our challenge - and

privilege - _____ (20) _____ to make wise choices in our _____ (21) _____
 or economic resources, to best satisfy _____ (22) _____ private and
 public needs and wants, _____ (23) _____ and in the future.

What benefits _____ (24) _____ we gain when we make a
 _____ (25) _____ economic decision - compared with the benefits
 _____ (26) _____ might have gained by making another? _____ (27) _____
 must always consider the alternatives.

What _____ (28) _____ are discussing is an economic concept
 _____ (29) _____ as opportunity cost. When limited resources
 _____ (30) _____ used, some benefits are gained, but _____ (31) _____ are
 also sacrificed. So there is _____ (32) _____ "cost" involved in our
 choice.

This _____ (33) _____ applies to all economic choices. For
 _____ (34) _____, in our own lives we make _____ (35) _____ like these:
 Spending for things today, _____ (36) _____ saving for the
 future.

Balancing spending for food, clothing and shelter against
 spending for entertainment and recreation.

Undertaking extra work, or spending that time on leisure.

Comparing the potential benefits of higher education
 with the cost and sacrifices it normally requires.

This text was taken from The American Economic System . . . And Your
 Part In It, a pamphlet by U. S. Department of Commerce.

CLOZE TEST 7B

ANSWER SHEET B

1. (What)
2. (In)
3. (obvious)
4. (a)
5. (and)
6. (will)
7. (of)
8. (have)
9. (dictating)
10. (be)
11. (and)
12. (and)
13. (interlocking)
14. (must)
15. (there)
16. (as)
17. (freedoms)
18. (economic)
19. (producers)
20. (is)
21. (use)
22. (our)
23. (now)
24. (do)
25. (particular)
26. (we)
27. (We)
28. (we)
29. (known)
30. (are)
31. (some)
32. (a)
33. (concept)
34. (instance)
35. (choices)
36. (or)

CLOZE TEST 7C

(Every Tenth Word Deleted)

In this brief description of our American economic system, we have tried to answer basic questions: What are the special roles of consumers, producers, resources, and governments? What principles affect how it works? What are the _____ (1) _____ of our economy?

In answering questions like these, it _____ (2) _____ obvious that our economic system is not a perfect _____ (3) _____. All of our needs and desires cannot be fully _____ (4) _____ - nor will they ever be in a world of _____ (5) _____ resources.

Throughout history, many societies have attempted to solve _____ (6) _____ problem by dictating what individual needs and wants should _____ (7) _____ - and by controlling how these needs and wants are _____ (8) _____. Yet economic freedoms and personal freedoms have a way _____ (9) _____ interlocking. When individuals are told how they must conduct _____ (10) _____ economic lives, and where there are obstacles to such _____ (11) _____ freedoms as spending choices and career choices, personal freedom _____ (12) _____ inherently involved.

In the American economic system, decision-making is _____ (13) _____ by consumers, producers, and governments. Our challenge - and privilege - _____ (14) _____ to make wise choices in our use of economic _____ (15) _____, to best satisfy our private and public needs and _____ (16) _____, now and in the future.

What benefits do we _____ (17) _____ when we make a particular economic decision - compared with _____ (18) _____ benefits we might have gained by making another? We _____ (19) _____ always consider the alternatives.

What we are discussing is _____ (20) _____ economic concept known as opportunity cost. When limited resources _____ (21) _____ used, some benefits are gained, but some are also _____ (22) _____. So there is a "cost" involved in our choice.

_____ (23) _____ concept applies to all economic choices. For instance, in _____ (24) _____ own lives we make choices like these:

Spending for _____ (25) _____ today, or saving for the future.

Balancing spending for food, clothing and shelter against spending for entertainment and recreation.

Undertaking extra work, or spending that time on leisure.

Comparing the potential benefits of higher education with the cost and sacrifices it normally requires.

This text was taken from The American Economic System . . . And Your Part In It, a pamphlet by U. S. Department of Commerce.

CLOZE TEST 7C

ANSWER SHEET C

1. (dimensions)
2. (becomes)
3. (one)
4. (satisfied)
5. (limited)
6. (this)
7. (be)
8. (met)
9. (of)
10. (their)
11. (economic)
12. (are)
13. (shared)
14. (is)
15. (resources)
16. (wants)
17. (gain)
18. (the)
19. (must)
20. (an)
21. (are)
22. (sacrificed)
23. (This)
24. (our)
25. (things)

CLOZE TEST 8A

(Every Fifth Word Deleted)

Meanwhile, markets are constantly changing. Consumer demand changes. Prices _____ (1) _____ uses of the means _____ (2) _____ production also shift in _____ (3) _____. Producers in business and _____ (4) _____ must react to these _____ (5) _____ promptly, or their decisions _____ (6) _____ be rejected by the _____ (7) _____ (customers), and they will _____ (8) _____ a loss. Unless they _____ (9) _____ they can go out _____ (10) _____ business.

Market activity expresses _____ (11) _____ competitive pressures largely through _____ (12) _____ pricing of goods and _____ (13) _____. Well informed consumers intensify _____ (14) _____ pressures through careful shopping _____ (15) _____ the best values. Every _____ (16) _____, under the pressure of _____ (17) _____ forces, producers compete to _____ (18) _____ consumer needs. When one _____ (19) _____ finds and adopts a _____ (20) _____ method, he can add _____ (21) _____ his profit or sell _____ (22) _____ lower cost than his _____ (23) _____ and gain a financial _____ (24) _____ marketing advantage.

Competitors must _____ (25) _____ match this price through _____ (26) _____, quality improvement, or better _____ (27) _____ or they will lose _____ (28) _____.

Because of competitive pricing, _____ (29) _____ tend to shift from _____ (30) _____ successful to more successful _____ (31) _____.

High-cost or low-quality firms _____ (32) _____ customers first. They also _____ (33) _____ losses - the negative side _____ (34) _____ profits - which signal them _____ (35) _____ make changes. If they _____ (36) _____ reduce costs or improve _____ (37) _____, they must switch to _____ (38) _____ products or go out _____ (39) _____ business. Price is the _____ (40) _____ factor in determining what _____ (41) _____ and services will be _____ (42) _____ and how much will _____ (43) _____ consumed.

Successful firms make _____ (44) _____. Their earnings pay for _____ (45) _____ or borrowed funds invested _____ (46) _____ the business, as well _____ (47) _____ for the risk-taking and _____ (48) _____ services provided. Profit has _____ (49) _____ double function. First, it _____ (50) _____ successful enterprises. Second, it constitutes the incentive to improve goods or services. Rising profits signal that buyers want more of such products and are willing to pay for them.

This text was taken from It's A Great System (Pass it On), a pamphlet by Standard Oil Company (Indiana).

CLOZE TEST 8A

ANSWER SHEET A

1. (and)
2. (of)
3. (response)
4. (industry)
5. (changes)
6. (will)
7. (market)
8. (have)
9. (change)
10. (of)
11. (its)
12. (the)
13. (services)
14. (these)
15. (for)
16. (day)
17. (market)
18. (supply)
19. (producer)
20. (cost-reducing)
21. (to)
22. (at)
23. (rivals)
24. (or)
25. (quickly)
26. (innovation)
27. (service)
28. (sales)
29. (customers)
30. (less)
31. (firms)
32. (lose)
33. (incur)
34. (of)
35. (to)
36. (cannot)
37. (quality)
38. (new)
39. (of)
40. (major)
41. (goods)
42. (produced)
43. (be)
44. (profits)

45. (capital)

46. (in)

47. (as)

48. (the)

49. (a)

50. (rewards)

CLOZE TEST 8B

(Every Seventh Word Deleted)

Meanwhile, markets are constantly changing. Consumer demand changes. Prices and uses _____ (1) _____ the means of production also shift _____ (2) _____ response. Producers in business and industry _____ (3) _____ react to these changes promptly, or _____ (4) _____ decisions will be rejected by the _____ (5) _____ (customers), and they will have a _____ (6) _____. Unless they change they can go _____ (7) _____ of business.

Market activity expresses its _____ (8) _____ pressures largely through the pricing of _____ (9) _____ and services. Well informed consumers intensify _____ (10) _____ pressures through careful shopping for the _____ (11) _____ values. Every day, under the pressure _____ (12) _____ market forces, producers compete to supply _____ (13) _____ needs. When one producer finds and _____ (14) _____ a cost-reducing method, he can add _____ (15) _____ his profit or sell at lower _____ (16) _____ than his rivals and gain a _____ (17) _____ or marketing advantage.

Competitors must quickly _____ (18) _____ this price through innovation, quality improvement, _____ (19) _____ better service or they will lose _____ (20) _____.

Because of competitive pricing, customers tend _____ (21) _____ shift from less successful to more _____ (22) _____ firms. High-cost or

low-quality firms lose _____ (22) _____ first. They also incur losses - the _____ (23) _____ side of profits - which signal them _____ (24) _____ make changes. If they cannot reduce _____ (25) _____ or improve quality, they must switch _____ (26) _____ new products or go out of _____ (27) _____. Price is the major factor in _____ (28) _____ what goods and services will be _____ (29) _____ and how much will be consumed. _____ (30) _____ firms make profits. Their earnings pay _____ (31) _____ capital or borrowed funds invested in _____ (32) _____ business, as well as for the _____ (33) _____ and the services provided. Profit has _____ (34) _____ double function. First, it rewards successful _____ (35) _____. Second, it constitutes the incentive to improve goods or services. Rising profits signal that buyers want more of such products and are willing to pay for them.

This text was taken from It's A Great System (Pass it On), a pamphlet by Standard Oil Company (Indiana).

CLOZE TEST 8B

ANSWER SHEET B

- | | |
|------------------------|-------------------------|
| 1. (of) _____ | 19. (or) _____ |
| 2. (in) _____ | 20. (sales) _____ |
| 3. (must) _____ | 21. (to) _____ |
| 4. (their) _____ | 22. (successful) _____ |
| 5. (market) _____ | 23. (customers) _____ |
| 6. (loss) _____ | 24. (negative) _____ |
| 7. (out) _____ | 25. (to) _____ |
| 8. (competitive) _____ | 26. (costs) _____ |
| 9. (goods) _____ | 27. (to) _____ |
| 10. (these) _____ | 28. (business) _____ |
| 11. (best) _____ | 29. (determining) _____ |
| 12. (of) _____ | 30. (produced) _____ |
| 13. (consumer) _____ | 31. (Successful) _____ |
| 14. (adopts) _____ | 32. (for) _____ |
| 15. (to) _____ | 33. (the) _____ |
| 16. (cost) _____ | 34. (risk-taking) _____ |
| 17. (financial) _____ | 35. (a) _____ |
| 18. (match) _____ | 36. (enterprises) _____ |

CLOZE TEST 8C

(Every Tenth Word Deleted)

Meanwhile, markets are constantly changing. Consumer demand changes. Prices and uses of the means _____ (1) _____ production also shift in response. Producers in business and _____ (2) _____ must react to these changes promptly, or their decisions _____ (3) _____ be rejected by the market (customers), and they will _____ (4) _____ a loss. Unless they change they can go out _____ (5) _____ business.

Market activity expresses its competitive pressures largely through _____ (6) _____ pricing of goods and services. Well informed consumers intensify _____ (7) _____ pressures through careful shopping for the best values. Every _____ (8) _____, under the pressure of market forces, producers compete to _____ (9) _____ consumer needs. When one producer finds and adopts a _____ (10) _____ method, he can add to his profit or sell _____ (11) _____ lower cost than his rivals and gain a financial _____ (12) _____ marketing advantage.

Competitors must quickly match this price through _____ (13) _____, quality improvement, or better service or they will lose _____ (14) _____.

Because of competitive pricing, customers tend to shift from _____ (15) _____ successful to more successful firms. High-cost or low-quality firms _____ (16) _____ customers first. They also incur losses - the negative side _____ (17) _____ profits - which signal them to make changes. If they _____ (18) _____ reduce costs or improve quality, they

must switch to _____ (19) _____ products or go out of business. Price is the _____ (20) _____ factor in determining what goods and services will be _____ (21) _____ and how much will be consumed.

Successful firms make _____ (22) _____. Their earnings pay for capital or borrowed funds invested _____ (23) _____ the business, as well as for the risk-taking and _____ (24) _____ services provided. Profit has a double function. First, it _____ (25) _____ successful enterprises. Second, it constitutes the incentive to improve goods or services. Rising profits signal that buyers want more of such products and are willing to pay for them.

This text was taken from It's A Great System (Pass it On), a pamphlet by Standard Oil Company (Indiana).

CLOZE TEST 8C

ANSWER SHEET C

- | | |
|----------------------------|-----------------------|
| 1. <u>(of)</u> | 14. <u>(sales)</u> |
| 2. <u>(industry)</u> | 15. <u>(less)</u> |
| 3. <u>(will)</u> | 16. <u>(lose)</u> |
| 4. <u>(have)</u> | 17. <u>(of)</u> |
| 5. <u>(of)</u> | 18. <u>(cannot)</u> |
| 6. <u>(the)</u> | 19. <u>(new)</u> |
| 7. <u>(these)</u> | 20. <u>(major)</u> |
| 8. <u>(day)</u> | 21. <u>(produced)</u> |
| 9. <u>(supply)</u> | 22. <u>(profits)</u> |
| 10. <u>(cost-reducing)</u> | 23. <u>(in)</u> |
| 11. <u>(at)</u> | 24. <u>(the)</u> |
| 12. <u>(or)</u> | 25. <u>(rewards)</u> |
| 13. <u>(innovation)</u> | |

CLOZE TEST 9A

(Every Fifth Word Deleted)

For the inherent tendency of creeping inflation to speed up, three main causes appear. One is illustrated by _____ (1) _____ hypothetical example of a _____ (2) _____ percent increase in money _____ (3) _____, half of which is _____ (4) _____ by rising prices, with _____ (5) _____ result that the next _____ (6) _____ is for a 6 _____ (7) _____ increase in an attempt - _____ (8) _____ self-defeating - to make the _____ (9) _____ percent increase real as _____ (10) _____ as adding further increases. _____ (11) _____ so on, in an _____ (12) _____ spiral.

Second: an essentially _____ (13) _____ effect might be produced _____ (14) _____ the universal use of _____ (15) _____ escalator clauses in wage _____ (16) _____. There is an obvious _____ (17) _____ that these clauses make _____ (18) _____ rise faster than they _____ (19) _____ would, but the presumption _____ (20) _____ not conclusive, because we _____ (21) _____ not know what the _____ (22) _____ would be: that is, _____ (23) _____ kinds of wage stipulations _____ (24) _____ be exacted in the _____ (25) _____ of these escalator clauses. _____ (26) _____ labor get more, or _____ (27) _____, in the way of _____ (28) _____ wage increases in this _____ (29) _____ than they would have _____ (30) _____ in the form of _____ (31) _____ wage increases if escalator _____ (32) _____ had not been available? _____ (33) _____ may be cheaper than _____ (34) _____ forms of protection, especially _____ (35) _____

they do not add _____ (36) _____ inflationary bit unless inflation _____ (37) _____ materialized. If, by adding _____ (38) _____ cost-of-living escalator clause, workers _____ (39) _____ be induced to accept _____ (40) _____ non-inflationary wage-rates, this would _____ (41) _____ cheaper than a higher _____ (42) _____ rate without the escalator _____ (43) _____, because in the former _____ (44) _____ inflation would not materialize _____ (45) _____ the escalator clause would _____ (46) _____ come into effect. The _____ (47) _____ comes when escalators are _____ (48) _____ on inflationary wage rates; _____ (49) _____ which case they may _____ (50) _____ to the total cost and total inflationary effect.

This text was taken from Unemployment or Inflation?, a pamphlet by the U. S. Chamber of Commerce.

CLOZE TEST 9A

ANSWER SHEET A

1. (the)
2. (4)
3. (wages)
4. (cancelled)
5. (the)
6. (demand)
7. (percent)
8. (necessarily)
9. (4)
10. (well)
11. (and)
12. (increasing)
13. (similar)
14. (by)
15. (cost-of-living)
16. (contracts)
17. (presumption)
18. (wages)
19. (otherwise)
20. (is)
21. (do)
22. (alternative)
23. (what)
24. (would)
25. (absence)
26. (Does)
27. (less)
28. (inflationary)
29. (form)
30. (gotten)
31. (direct)
32. (clauses)
33. (They)
34. (alternative)
35. (as)
36. (their)
37. (has)
38. (a)
39. (could)
40. (genuinely)
41. (be)
42. (wage)
43. (clause)
44. (case)

45. (and)

46. (not)

47. (trouble)

48. (superimposed)

49. (in)

50. (add)

CLOZE TEST 9B

(Every Seventh Word Deleted)

For the inherent tendency of creeping inflation to speed up, three main causes appear. One is illustrated by the hypothetical _____ (1) _____ of a 4 percent increase in _____ (2) _____ wages, half of which is cancelled _____ (3) _____ rising prices, with the result that _____ (4) _____ next demand is for a 6 _____ (5) _____ increase in an attempt - necessarily self-defeating - _____ (6) _____ make the 4 percent increase real _____ (7) _____ well as adding further increases. And _____ (8) _____ on, in an increasing spiral.

Second: _____ (9) _____ essentially similar effect might be produced _____ (10) _____ the universal use of cost-of-living escalator _____ (11) _____ in wage contracts. There is an _____ (12) _____ presumption that these clauses make wages _____ (13) _____ faster than they otherwise would, but _____ (14) _____ presumption is not conclusive, because we _____ (15) _____ not know what the alternative would _____ (16) _____: that is what kinds of wage _____ (17) _____ would be exacted in the absence _____ (18) _____ these escalator clauses. Does labor get _____ (19) _____, or less, in the way of _____ (20) _____ wage increases in this form than _____ (21) _____ would have gotten in the form _____ (22) _____ direct wage increases if escalator clauses _____ (23) _____ not been available? They may be _____ (24) _____ than alternative forms of protection, especially _____ (25) _____ they do not

add their inflationary _____ (26) _____ unless inflation has materialized. If, by _____ (27) _____ a cost-of-living escalator clause, workers could _____ (28) _____ induced to accept genuinely non-inflationary wage-rates, _____ (29) _____ would be cheaper than a higher _____ (30) _____ rate without the escalator clause, because _____ (31) _____ the former case inflation would not _____ (32) _____ and the escalator clause would not _____ (33) _____ into effect. The trouble comes when _____ (34) _____ are superimposed on inflationary wage rates; _____ (35) _____ which case they may add to _____ (36) _____ total cost and total inflationary effect.

This text was taken from Unemployment or Inflation?, a pamphlet by the U. S. Chamber of Commerce.

CLOZE TEST 9B

ANSWER SHEET B

1. (example)
2. (money)
3. (by)
4. (the)
5. (percent)
6. (to)
7. (as)
8. (so)
9. (an)
10. (by)
11. (clauses)
12. (obvious)
13. (rise)
14. (the)
15. (do)
16. (be)
17. (stipulations)
18. (of)
19. (more)
20. (inflationary)
21. (they)
22. (of)
23. (had)
24. (cheaper)
25. (as)
26. (bit)
27. (adding)
28. (be)
29. (this)
30. (wage)
31. (in)
32. (materialize)
33. (come)
34. (escalators)
35. (in)
36. (the)

CLOZE TEST 9C

(Every Tenth Word Deleted)

For the inherent tendency of creeping inflation to speed up, three main causes appear. One is illustrated by the hypothetical example of a _____ (1) _____ percent increase in money wages, half of which is _____ (2) _____ by rising prices, with the result that the next _____ (3) _____ is for a 6 percent increase in an attempt - _____ (4) _____ self-defeating - to make the 4 percent increase real as _____ (5) _____ as adding further increases. And so on, in an _____ (6) _____ spiral.

Second: an essentially similar effect might be produced _____ (7) _____ the universal use of cost-of-living escalator clauses in wage _____ (8) _____. There is an obvious presumption that these clauses make _____ (9) _____ rise faster than they otherwise would, but the presumption _____ (10) _____ not conclusive, because we do not know what the _____ (11) _____ would be: that is, what kinds of wage stipulations _____ (12) _____ be exacted in the absence of these escalator clauses. _____ (13) _____ labor get more, or less, in the way of _____ (14) _____ wage increases in this form than they would have _____ (15) _____ in the form of direct wage increases if escalator _____ (16) _____ had not been available? They may be cheaper than _____ (17) _____ forms of protection, especially as they do not add _____ (18) _____ inflationary bit unless inflation has materialized.

If, by adding _____ (19) _____ cost-of-living escalator clause, workers could be induced to accept _____ (20) _____ non-inflationary wage-rates, this would be cheaper than a higher _____ (21) _____ rate without the escalator clause, because in the former _____ (22) _____ inflation would not materialize and the escalator clause would _____ (23) _____ come into effect. The trouble comes when escalators are _____ (24) _____ on inflationary wage rates; in which case they may _____ (25) _____ to the total cost and total inflationary effect.

This text was taken from Unemployment or Inflation?, a pamphlet by the U. S. Chamber of Commerce.

CLOZE TEST 9C

ANSWER SHEET C

- | | |
|--------------------------|---------------------------|
| 1. <u>(4)</u> | 14. <u>(inflationary)</u> |
| 2. <u>(cancelled)</u> | 15. <u>(gotten)</u> |
| 3. <u>(demand)</u> | 16. <u>(clauses)</u> |
| 4. <u>(necessarily)</u> | 17. <u>(alternative)</u> |
| 5. <u>(well)</u> | 18. <u>(their)</u> |
| 6. <u>(increasing)</u> | 19. <u>(a)</u> |
| 7. <u>(by)</u> | 20. <u>(genuinely)</u> |
| 8. <u>(contracts)</u> | 21. <u>(wage)</u> |
| 9. <u>(wages)</u> | 22. <u>(case)</u> |
| 10. <u>(is)</u> | 23. <u>(not)</u> |
| 11. <u>(alternative)</u> | 24. <u>(superimposed)</u> |
| 12. <u>(would)</u> | 25. <u>(add)</u> |
| 13. <u>(Does)</u> | |

CLOZE TEST 10A

(Every Fifth Word Deleted)

As you probably realize by now, an important factor making the American economic system work is the "law" of supply and demand. It is not really _____ (1) _____ law, of course; it _____ (2) _____ an explanation of the _____ (3) _____ determining how much of _____ (4) _____ product and service is _____ (5) _____, and how those goods _____ (6) _____ services are distributed.

Remember _____ (7) _____ when we buy less _____ (8) _____ our economy is producing, _____ (9) _____ production goes down and _____ (10) _____ increases. When our purchases _____ (11) _____, this demand results in _____ (12) _____ expansion and higher employment.

_____ (13) _____ and demand forces ultimately _____ (14) _____ the levels of production _____ (15) _____ employment in our economy.

_____ (16) _____ as we shall see, _____ (17) _____ steps can be taken _____ (18) _____ influence what these levels _____ (19) _____ be. It is now _____ (20) _____ responsibility of the federal _____ (21) _____, as established by the _____ (22) _____ Act of 1946, "to _____ (23) _____ maximum employment, production, and _____ (24) _____ power."

Maintaining both stable _____ (25) _____ and high employment, however, _____ (26) _____ difficult in a free _____ (27) _____. Wages tend to increase _____ (28) _____ available workers are in _____ (29) _____ supply, and prices of _____ (30) _____ tend to rise when _____ (31) _____ outstrips supply.

Over the _____ (32) _____, our economy has grown _____ (33) _____ a remarkable rate. But _____ (34) _____ this process, there have _____ (35) _____ periods of expansion, and _____ (36) _____ of recession. These alternating _____ (37) _____ and downs mean that _____ (38) _____ national goal of high _____ (39) _____ is not always achieved.

_____ (40) _____ economy expands and contracts _____ (41) _____ our total spending changes. _____ (42) _____ factors can cause this, _____ (43) _____ the introduction of new _____ (44) _____, the availability of investment _____ (45) _____, changing national economic policies, _____ (46) _____ failures, wars, and public _____ (47) _____ in our economic future. _____ (48) _____ are many more. All _____ (49) _____ factors directly affect the _____ (50) _____.

Let's consider this matter of public confidence a little further. When economic times are "good," individuals, businesses, and many governments feel more confident about the future, and spend more.

This text was taken from *The American Economic System . . . And Your Part In It*, a pamphlet by The U. S. Department of Commerce.

CLOZE TEST 10A

ANSWER SHEET A

1. (a) _____
2. (is) _____
3. (factors) _____
4. (each) _____
5. (produced) _____
6. (and) _____
7. (that) _____
8. (than) _____
9. (eventually) _____
10. (unemployment) _____
11. (increase) _____
12. (business) _____
13. (Supply) _____
14. (determine) _____
15. (and) _____
16. (But) _____
17. (certain) _____
18. (to) _____
19. (will) _____
20. (a) _____
21. (government) _____
22. (Employment) _____
23. (promote) _____
24. (purchasing) _____
25. (prices) _____
26. (is) _____
27. (society) _____
28. (when) _____
29. (short) _____
30. (goods) _____
31. (demand) _____
32. (years) _____
33. (at) _____
34. (in) _____
35. (been) _____
36. (periods) _____
37. (ups) _____
38. (our) _____
39. (employment) _____
40. (The) _____
41. (because) _____
42. (Many) _____
43. (including) _____
44. (technologies) _____

45. (funds)

46. (crop)

47. (confidence)

48. (There)

49. (these)

50. (economy)

CLOZE TEST 10B

(Every Seventh Word Deleted)

As you probably realize by now, an important factor making the American economic system work is the "law" of supply and demand. It is not really a law, _____ (1) _____ course; it is an explanation of _____ (2) _____ factors determining how much of each _____ (3) _____ and service is produced, and how _____ (4) _____ goods and services are distributed.

Remember _____ (5) _____ when we buy less than our _____ (6) _____ is producing, eventually production goes down _____ (7) _____ unemployment increases. When our purchases increase, _____ (8) _____ demand results in business expansion and _____ (9) _____ employment.

Supply and demand forces ultimately _____ (10) _____ the levels of production and employment _____ (11) _____ our economy. But as we shall _____ (12) _____, certain steps can be taken to _____ (13) _____ what these levels will be. It _____ (14) _____ now a responsibility of the federal _____ (15) _____, as established by the Employment Act _____ (16) _____ 1946, "to promote maximum employment, production, _____ (17) _____ purchasing power."

Maintaining both stable prices _____ (18) _____ high employment, however, is difficult in _____ (19) _____ free society. Wages tend to increase _____ (20) _____ available workers are in short supply, _____ (21) _____ prices of goods tend to rise _____ (22) _____ demand outstrips supply.

Over the years, _____ (23) _____ economy has grown at a remarkable _____ (24) _____. But in this process, there have _____ (25) _____ periods of expansion, and periods of _____ (26) _____. These alternating ups and downs mean _____ (27) _____ our national goal of high employment _____ (28) _____ not always achieved.

The economy expands _____ (29) _____ contracts because our total spending changes. _____ (30) _____ factors can cause this, including the _____ (31) _____ of new technologies, the availability of _____ (32) _____ funds, changing national economic policies, crop _____ (33) _____, wars, and public confidence in our _____ (34) _____ future. There are many more. All _____ (35) _____ factors directly affect the economy.

Let's _____ (36) _____ this matter of public confidence a little further. When economic times are "good," individuals, businesses, and many governments feel more confident about the future, and spend more.

This text was taken from The American Economic System . . . And Your Part In It, a pamphlet by The U. S. Department of Commerce.

CLOZE TEST 10B

ANSWER SHEET B

1. (of)
2. (the)
3. (product)
4. (those)
5. (that)
6. (economy)
7. (and)
8. (this)
9. (higher)
10. (determine)
11. (in)
12. (see)
13. (influence)
14. (is)
15. (government)
16. (of)
17. (and)
18. (and)
19. (a)
20. (when)
21. (and)
22. (when)
23. (our)
24. (rate)
25. (been)
26. (recession)
27. (that)
28. (is)
29. (and)
30. (Many)
31. (introduction)
32. (investment)
33. (failures)
34. (economic)
35. (these)
36. (consider)

CLOZE TEST 10C

(Every Tenth Word Deleted)

As you probably realize by now, an important factor making the American economic system work is the "law" of supply and demand. It is not really a law, of course; it _____ (1) _____ an explanation of the factors determining how much of _____ (2) _____ product and service is produced, and how those goods _____ (3) _____ services are distributed.

Remember that when we buy less _____ (4) _____ our economy is producing, eventually production goes down and _____ (5) _____ increases. When our purchases increase, this demand results in _____ (6) _____ expansion and higher employment.

Supply and demand forces ultimately _____ (7) _____ the levels of production and employment in our economy. _____ (8) _____ as we shall see, certain steps can be taken _____ (9) _____ influence what these levels will be. It is now _____ (10) _____ responsibility of the federal government, as established by the _____ (11) _____ Act of 1946, "to promote maximum employment, production, and _____ (12) _____ power."

Maintaining both stable prices and high employment, however, _____ (13) _____ difficult in a free society. Wages tend to increase _____ (14) _____ available workers are in short supply, and prices of _____ (15) _____ tend to rise when demand outstrips supply.

Over the _____ (16) _____, our economy has grown at a remarkable rate. But _____ (17) _____ this process, there have been periods of expansion, and _____ (18) _____ of recession. These alternating ups and downs mean that _____ (19) _____ national goal of high employment is not always achieved.

_____ (20) _____ economy expands and contracts because our total spending changes. _____ (21) _____ factors can cause this, including the introduction of new _____ (22) _____, the availability of investment funds, changing national economic policies, _____ (23) _____ failures, wars, and public confidence in our economic future. _____ (24) _____ are many more. All these factors directly affect the _____ (25) _____.

Let's consider this matter of public confidence a little further. When economic times are "good," individuals, businesses, and many governments feel more confident about the future, and spend more.

This text was taken from *The American Economic System . . . And Your Part In It*, a pamphlet by The U. S. Department of Commerce.

CLOZE TEST 10C

ANSWER SHEET C

1. (is)
2. (each)
3. (and)
4. (than)
5. (unemployment)
6. (business)
7. (determine)
8. (But)
9. (to)
10. (a)
11. (Employment)
12. (purchasing)
13. (is)
14. (when)
15. (goods)
16. (years)
17. (in)
18. (periods)
19. (our)
20. (The)
21. (Many)
22. (technologies)
23. (crop)
24. (There)
25. (economy)

APPENDIX C
STUDENTS' SCORES BY SCHOOLS

Table 21
Students' Scores - School A

Total School Enrollment - 1,012

Class Enrollment 25

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
A- 1	10	Below 6.0	1A and 2B	5- 6	18%	36%	
A- 2	10	6.8	1A and 2B	5- 6	38%	58%	
A- 3	10	6.9	1A and 2B	5- 6	44%	67%	
A- 4	10	6.9	1A and 2B	5- 6	44%	64%	
A- 5	10	7.7	3A and 4B	7- 8	26%	31%	
A- 6	10	7.7	3A and 4B	7- 8	28%	17%	
A- 7	10	8.1	3A and 4B	7- 8	34%	36%	
A- 8	10	8.5	3A and 4B	7- 8	16%	17%	
A- 9	10	9.0	5A and 6B	9-10	28%	31%	
A-10	10	9.3	5A and 6B	9-10	36%	28%	
A-11	10	9.5	5A and 6B	9-10	26%	17%	
A-12	10	9.8	5A and 6B	9-10	36%	31%	
A-13	10	10.2	5A and 6B	9-10	40%	39%	
A-14	10	10.5	5A and 6B	9-10	34%	42%	
A-15	10	10.9	5A and 6B	9-10	36%	42%	
A-16	10	11.2	7A and 8B	11-12	42%	44%	
A-17	10	13.2	9A and 10B	13-15	10%	47%	
A-18	10	Above 15.0	9A and 10B	13-15	34%	58%	

Table 22
Students' Scores - School B

Total Enrollment 1,094

Class Enrollment 33

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
B- 1	10	Below 6.0	1A and 2C	5- 6	8%		24%
B- 2	10	Below 6.0	1A and 2C	5- 6	60%		80%
B- 3	9	Below 6.0	1A and 2C	5- 6	46%		68%
B- 4	9	Below 6.0	1A and 2C	5- 6	44%		52%
B- 5	9	Below 6.0	1A and 2C	5- 6	32%		60%
B- 6	11	Below 6.0	1A and 2C	5- 6	32%		44%
B- 7	10	6.6	1A and 2C	5- 6	34%		68%
B- 8	12	6.6	1A and 2C	5- 6	46%		52%
B- 9	9	6.8	1A and 2C	5- 6	36%		44%
B-10	10	6.9	1A and 2C	5- 6	42%		56%
B-11	10	7.3	3A and 4C	7- 8	38%		40%
B-12	10	7.5	3A and 4C	7- 8	38%		28%
B-13	9	7.7	3A and 4C	7- 8	34%		56%
B-14	12	7.8	3A and 4C	7- 8	48%		56%
B-15	10	8.1	3A and 4C	7- 8	42%		40%
B-16	10	8.3	3A and 4C	7- 8	40%		44%
B-17	12	8.3	3A and 4C	7- 8	46%		48%
B-18	9	8.5	3A and 4C	7- 8	34%		32%
B-19	9	8.9	3A and 4C	7- 8	36%		48%

Table 22 (continued)
School B

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
B-20	9	9.0	5A and 6C	9-10	28%		32%
B-21	9	9.5	5A and 6C	9-10	34%		36%
B-22	10	10.3	5A and 6C	9-10	38%		40%
B-23	11	10.5	5A and 6C	9-10	54%		32%
B-24	9	11.2	7A and 8C	11-12	34%		36%
B-25	10	11.4	7A and 8C	11-12	48%		36%
B-26	9	11.9	7A and 8C	11-12	40%		28%
B-27	11	12.4	7A and 8C	11-12	48%		40%
B-28	9	14.2	9A and 10C	13-15	36%		56%

Table 23
Students' Scores - School C

Total School Enrollment - 1,016

Class Enrollment 8

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
C-1	12	Below 6.0	1A and 2B	5- 6	36%	53%	
C-2	11	6.0	1A and 2B	5- 6	16%	31%	
C-3	12	6.6	1A and 2B	5- 6	30%	58%	
C-4	11	6.6	1A and 2B	5- 6	42%	64%	
C-5	10	9.7	5A and 6B	9-10	40%	39%	
C-6	10	10.6	5A and 6B	9-10	40%	42%	

Table 24

Students' Scores - School D

Total School Enrollment - 358

Class Enrollment 24

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
D- 1	10	Below 6.0	1B and 2C	5- 6		42%	64%
D- 2	10	6.2	1B and 2C	5- 6		36%	52%
D- 3	10	6.2	1B and 2C	5- 6		36%	52%
D- 4	11	7.3	3B and 4C	7- 8		42%	48%
D- 5	11	7.5	3B and 4C	7- 8		44%	56%
D- 6	10	7.7	3B and 4C	7- 8		28%	40%
D- 7	10	7.7	3B and 4C	7- 8		28%	48%
D- 8	11	7.8	3B and 4C	7- 8		53%	64%
D- 9	11	8.1	3B and 4C	7- 8		33%	44%
D-10	11	8.1	3B and 4C	7- 8		42%	52%
D-11	11	8.3	3B and 4C	7- 8		42%	60%
D-12	10	9.0	5B and 6C	9-10		44%	32%
D-13	11	9.5	5B and 6C	9-10		42%	36%
D-14	10	9.5	5B and 6C	9-10		56%	68%
D-15	11	9.8	5B and 6C	9-10		47%	20%
D-16	12	10.2	5B and 6C	9-10		44%	36%
D-17	11	10.5	5B and 6C	9-10		25%	40%
D-18	11	10.5	5B and 6C	9-10		56%	44%
D-19	11	11.2	7B and 8C	11-12		33%	16%
D-20	11	11.4	7B and 8C	11-12		39%	20%
D-21	10	11.4	7B and 8C	11-12		33%	24%
D-22	10	11.4	7B and 8C	11-12		33%	32%
D-23	10	14.7	9B and 10C	13-15		33%	40%

Table 25
Students' Scores - School E

Total School Enrollment - 1,417

Class Enrollment 25

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
E- 1	12	Below 6.0	1A and 2C	5- 6	22%		40%
E- 2	11	7.3	3A and 4C	7- 8	32%		52%
E- 3	11	7.7	3A and 4C	7- 8	56%		40%
E- 4	12	7.7	3A and 4C	7- 8	28%		44%
E- 5	11	8.0	3A and 4C	7- 8	50%		68%
E- 6	12	8.3	3A and 4C	7- 8	46%		52%
E- 7	12	8.9	3A and 4C	7- 8	50%		64%
E- 8	11	8.9	3A and 4C	7- 8	52%		48%
E- 9	12	9.0	5A and 6C	9-10	42%		60%
E-10	11	9.5	5A and 6C	9-10	46%		44%
E-11	11	9.5	5A and 6C	9-10	44%		40%
E-12	11	9.8	5A and 6C	9-10	32%		40%
E-13	12	10.3	5A and 6C	9-10	42%		36%
E-14	11	10.6	5A and 6C	9-10	44%		48%
E-15	11	10.7	5A and 6C	9-10	22%		28%
E-16	11	10.9	5A and 6C	9-10	46%		48%
E-17	11	11.9	7A and 8C	11-12	34%		24%
E-18	11	11.9	7A and 8C	11-12	46%		28%
E-19	11	12.0	7A and 8C	11-12	28%		40%
E-20	12	12.6	7A and 8C	11-12	38%		40%
E-21	11	13.9	9A and 10C	13-15	30%		44%

Table 26

Students' Scores - School F

Total School Enrollment - 663

Class Enrollment 34

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
F- 1	9	Below 6.0	1B and 2C	5- 6		36%	64%
F- 2	9	Below 6.0	1B and 2C	5- 6		42%	76%
F- 3	9	Below 6.0	1B and 2C	5- 6		33%	64%
F- 4	9	6.6	1B and 2C	5- 6		44%	44%
F- 5	9	6.6	1B and 2C	5- 6		50%	72%
F- 6	9	6.8	1B and 2C	5- 6		33%	68%
F- 7	9	6.9	1B and 2C	5- 6		53%	64%
F- 8	10	7.1	3B and 4C	7- 8		25%	44%
F- 9	9	7.5	3B and 4C	7- 8		25%	36%
F-10	9	7.5	3B and 4C	7- 8		36%	52%
F-11	9	8.3	3B and 4C	7- 8		25%	44%
F-12	10	8.3	3B and 4C	7- 8		47%	60%
F-13	9	8.3	3B and 4C	7- 8		6%	16%
F-14	9	8.7	3B and 4C	7- 8		36%	44%
F-15	10	9.5	5B and 6C	9-10		44%	40%
F-16	9	10.3	5B and 6C	9-10		50%	44%
F-17	9	11.2	7B and 8C	11-12		67%	32%
F-18	9	11.8	7B and 8C	11-12		47%	36%
F-19	9	11.8	7B and 8C	11-12		33%	16%
F-20	9	12.0	7B and 8C	11-12		50%	20%

Table 26 (continued)

School F

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
F-21	10	12.3	7B and 8C	11-12		58%	32%
F-22	9	13.0	9B and 10C	13-15		39%	28%
F-23	10	13.6	9B and 10C	13-15		53%	48%
F-24	10	14.2	9B and 10C	13-15		36%	36%
F-25	10	15.0	9B and 10C	13-15		50%	56%

Table 27
Students' Scores - School G

Total School Enrollment - 757

Class Enrollment 24

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
G- 1	9	Below 6.0	1A and 2B	5- 6	30%	47%	
G- 2	10	Below 6.0	1A and 2B	5- 6	18%	47%	
G- 3	9	6.2	1A and 2B	5- 6	42%	61%	
G- 4	10	6.8	1A and 2B	5- 6	28%	61%	
G- 5	9	6.9	1A and 2B	5- 6	46%	67%	
G- 6	9	7.7	3A and 4B	7- 8	40%	42%	
G- 7	10	7.8	3A and 4B	7- 8	38%	39%	
G- 8	9	8.1	3A and 4B	7- 8	38%	25%	
G- 9	10	8.7	3A and 4B	7- 8	36%	53%	
G-10	9	9.0	5A and 6B	9-10	16%	22%	
G-11	9	9.0	5A and 6B	9-10	58%	56%	
G-12	9	9.3	5A and 6B	9-10	10%	17%	
G-13	10	9.7	5A and 6B	9-10	40%	31%	
G-14	9	10.2	5A and 6B	9-10	48%	36%	
G-15	10	10.3	5A and 6B	9-10	20%	25%	
G-16	10	10.5	5A and 6B	9-10	42%	58%	
G-17	10	10.6	5A and 6B	9-10	38%	44%	
G-18	10	11.4	7A and 8B	11-12	38%	33%	
G-19	10	11.8	7A and 8B	11-12	48%	19%	

Table 28
Students' Scores - School H

Total School Enrollment - 773

Class Enrollment 22

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
H- 1	9	6.0	1A and 2C	5- 6	36%		52%
H- 2	9	6.9	1A and 2C	5- 6	46%		56%
H- 3	9	7.3	3C and 4A	7- 8	56%		56%
H- 4	9	7.5	3C and 4A	7- 8	30%		44%
H- 5	9	7.5	3C and 4A	7- 8	46%		36%
H- 6	9	7.7	3C and 4A	7- 8	50%		40%
H- 7	9	7.9	3C and 4A	7- 8	36%		44%
H- 8	9	8.3	3C and 4A	7- 8	46%		60%
H- 9	9	8.6	3C and 4A	7- 8	52%		76%
H-10	9	9.1	5C and 6A	9-10	8%		16%
H-11	9	9.7	5C and 6A	9-10	48%		40%
H-12	9	9.7	5C and 6A	9-10	48%		60%
H-13	9	9.7	5C and 6A	9-10	50%		32%
H-14	9	9.8	5C and 6A	9-10	44%		56%
H-15	9	10.2	5C and 6A	9-10	40%		48%
H-16	9	11.1	7C and 8A	11-12	18%		24%
H-17	9	11.1	7C and 8A	11-12	34%		28%
H-18	9	11.6	7C and 8A	11-12	22%		44%

Table 29
Students' Scores - School I

Total School Enrollment - 637

Class Enrollment 18

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
I- 1	9	Below 6.0	1A and 2C	5- 6	30%		4%
I- 2	9	Below 6.0	1A and 2C	5- 6	36%		60%
I- 3	9	6.9	1A and 2C	5- 6	34%		44%
I- 4	9	7.1	3A and 4C	7- 8	42%		68%
I- 5	9	7.7	3A and 4C	7- 8	10%		16%
I- 6	9	8.0	3A and 4C	7- 8	40%		52%
I- 7	9	8.1	3A and 4C	7- 8	44%		32%
I- 8	9	8.1	3A and 4C	7- 8	40%		36%
I- 9	9	8.1	3A and 4C	7- 8	48%		60%
I-10	9	8.3	3A and 4C	7- 8	58%		60%
I-11	9	9.1	5A and 6C	9-10	36%		28%
I-12	9	9.3	5A and 6C	9-10	44%		40%
I-13	9	10.3	5A and 6C	9-10	36%		36%
I-14	9	10.3	5A and 6C	9-10	24%		28%
I-15	9	11.6	7A and 8C	11-12	38%		24%

Table 30
Students' Scores - School J

Total School Enrollment - 839

Class Enrollment 25

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
J- 1	9	Below 6.0	1B and 2C	5- 6		44%	60%
J- 2	9	Below 6.0	1B and 2C	5- 6		14%	28%
J- 3	9	Below 6.0	1B and 2C	5- 6		39%	48%
J- 4	11	Below 6.0	1B and 2C	5- 6		0	0
J- 5	10	Below 6.0	1B and 2C	5- 6		47%	72%
J- 6	10	6.6	1B and 2C	5- 6		17%	64%
J- 7	12	7.3	3B and 4C	7- 8		25%	52%
J- 8	9	7.5	3B and 4C	7- 8		33%	20%
J- 9	9	7.5	3B and 4C	7- 8		28%	48%
J-10	10	8.3	3B and 4C	7- 8		31%	40%
J-11	10	9.5	5B and 6C	9-10		47%	40%
J-12	9	10.0	5B and 6C	9-10		39%	52%
J-13	9	10.6	5B and 6C	9-10		47%	36%
J-14	10	11.6	7B and 8C	11-12		47%	28%
J-15	10	11.6	7B and 8C	11-12		44%	24%
J-16	9	12.5	7B and 8C	11-12		50%	44%
J-17	9	12.9	7B and 8C	11-12		56%	36%
J-18	9	13.1	9B and 10C	13-15		53%	32%

Table 31
Students' Scores - School K

Total School Enrollment - 1,578

Class Enrollment 26

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
K- 1	10	7.1	3A and 4B	7- 8	36%	36%	
K- 2	10	7.1	3A and 4B	7- 8	34%	28%	
K- 3	11	7.9	3A and 4B	7- 8	42%	31%	
K- 4	10	7.9	3A and 4B	7- 8	20%	19%	
K- 5	12	8.5	3A and 4B	7- 8	40%	36%	
K- 6	12	8.5	3A and 4B	7- 8	44%	39%	
K- 7	12	9.1	5A and 6B	9-10	40%	36%	
K- 8	11	9.1	5A and 6B	9-10	48%	50%	
K- 9	10	9.5	5A and 6B	9-10	26%	33%	
K-10	11	9.8	5A and 6B	9-10	40%	31%	
K-11	10	10.0	5A and 6B	9-10	34%	36%	
K-12	12	10.2	5A and 6B	9-10	32%	42%	
K-13	12	10.6	5A and 6B	9-10	46%	61%	
K-14	10	10.7	5A and 6B	9-10	52%	58%	
K-15	10	10.9	5A and 6B	9-10	46%	50%	
K-16	12	11.3	7A and 8B	11-12	22%	25%	
K-17	12	11.3	7A and 8B	11-12	34%	39%	

Table 31 (continued)
School K

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
K-18	11	11.8	7A and 8B	11-12	34%	36%	
K-19	12	12.3	7A and 8B	11-12	20%	25%	
K-20	10	12.3	7A and 8B	11-12	40%	25%	
K-21	12	13.3	9A and 10B	13-15	26%	39%	
K-22	12	13.4	9A and 10B	13-15	34%	61%	
K-23	12	14.2	9A and 10B	13-15	26%	53%	

Table 32
Students' Scores - School L

Total School Enrollment - 1,222

Class Enrollment 22

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
L- 1	9	6.9	1B and 2C	5- 6		39%	76%
L- 2	9	7.3	3B and 4C	7- 8		33%	56%
L- 3	9	7.5	3B and 4C	7- 8		36%	44%
L- 4	9	7.9	3B and 4C	7- 8		28%	56%
L- 5	9	8.5	3B and 4C	7- 8		25%	36%
L- 6	10	9.3	5B and 6C	9-10		53%	36%
L- 7	9	9.7	5B and 6C	9-10		61%	44%
L- 8	9	9.7	5B and 6C	9-10		42%	40%
L- 9	12	9.7	5B and 6C	9-10		47%	44%
L-10	9	10.0	5B and 6C	9-10		39%	48%
L-11	9	10.0	5B and 6C	9-10		42%	48%
L-12	9	10.0	5B and 6C	9-10		53%	48%
L-13	9	10.2	5B and 6C	9-10		58%	48%
L-14	9	10.6	5B and 6C	9-10		47%	52%
L-15	9	10.6	5B and 6C	9-10		53%	44%
L-16	9	11.3	7B and 8C	11-12		36%	20%
L-17	9	12.0	7B and 8C	11-12		39%	24%
L-18	10	12.1	7B and 8C	11-12		44%	40%
L-19	11	12.7	7B and 8C	11-12		72%	32%
L-20	9	14.2	9B and 10C	13-15		44%	44%

Table 33
Students' Scores - School M

Total School Enrollment - 1,307

Class Enrollment 21

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
M- 1	10	Below 6.0	1A and 2B	5- 6	44%	75%	
M- 2	10	Below 6.0	1A and 2B	5- 6	48%	69%	
M- 3	10	Below 6.0	1A and 2B	5- 6	26%	56%	
M- 4	12	6.4	1A and 2B	5- 6	22%	42%	
M- 5	12	6.4	1A and 2B	5- 6	38%	47%	
M- 6	10	6.6	1A and 2B	5- 6	26%	39%	
M- 7	12	7.7	3A and 4B	7- 8	32%	22%	
M- 8	11	8.1	3A and 4B	7- 8	28%	42%	
M- 9	10	8.3	3A and 4B	7- 8	46%	39%	
M-10	11	8.8	3A and 4B	7- 8	18%	28%	
M-11	10	9.7	5A and 6B	9-10	50%	25%	
M-12	12	10.0	5A and 6B	9-10	30%	31%	
M-13	12	10.7	5A and 6B	9-10	34%	50%	
M-14	10	11.6	7A and 8B	11-12	36%	42%	
M-15	11	Above 15.0	9A and 10B	13-15	32%	56%	

Table 34
Students' Scores - School N

Total School Enrollment - 762

Class Enrollment 31

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
N- 1	9	Below 6.0	1A and 2C	5- 6	22%		64%
N- 2	9	Below 6.0	1A and 2C	5- 6	22%		36%
N- 3	9	Below 6.0	1A and 2C	5- 6	10%		4%
N- 4	9	Below 6.0	1A and 2C	5- 6	32%		44%
N- 5	9	Below 6.0	1A and 2C	5- 6	32%		60%
N- 6	9	6.0	1A and 2C	5- 6	32%		64%
N- 7	9	6.0	1A and 2C	5- 6	42%		64%
N- 8	9	6.2	1A and 2C	5- 6	30%		40%
N- 9	9	6.4	1A and 2C	5- 6	28%		36%
N-10	9	6.4	1A and 2C	5- 6	40%		56%
N-11	9	6.6	1A and 2C	5- 6	26%		40%
N-12	9	6.9	1A and 2C	5- 6	32%		52%
N-13	9	7.7	3C and 4A	7- 8	44%		48%
N-14	9	7.7	3C and 4A	7- 8	32%		44%
N-15	9	7.9	3C and 4A	7- 8	16%		48%
N-16	9	8.3	3C and 4A	7- 8	52%		40%
N-17	9	8.5	3C and 4A	7- 8	44%		68%

Table 34 (continued)

School N

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
N-18	9	8.9	3C and 4A	7- 8	38%		20%
N-19	9	9.1	5A and 6C	9-10	44%		56%
N-20	9	9.3	5A and 6C	9-10	44%		40%
N-21	9	9.5	5A and 6C	9-10	50%		48%
N-22	9	10.4	5A and 6C	9-10	32%		24%
N-23	9	11.1	7A and 8C	11-12	42%		32%
N-24	9	11.1	7A and 8C	11-12	26%		28%
N-25	9	12.8	7A and 8C	11-12	40%		24%
N-26	9	13.6	9A and 10C	13-15	32%		40%

Table 35
 Students' Scores - School 0

Total School Enrollment - 1,768

Class Enrollment 11

Student	Actual Grade	Nelson-Denny Score/Grade Level	Cloze Tests Administered	Grade Level Cloze Tests	Cloze Scores by Rate		
					5th	7th	10th
0-1	11	6.0	1B and 2C	5- 6		39%	48%
0-2	12	6.8	1B and 2C	5- 6		36%	48%
0-3	11	6.9	1B and 2C	5- 6		31%	48%
0-4	10	7.9	3B and 4C	7- 8		31%	56%
0-5	11	8.6	3B and 4C	7- 8		36%	56%
0-6	11	11.6	7B and 8C	11-12		53%	40%
0-7	10	14.0	9B and 10C	13-15		50%	48%