

# Money Makes the World Go 'Round

## LESSON 16 The Rush for Gold!

*A family seeks its fortune alongside others in the hunt for a better life.*

congestion    import    latitude  
contempt    initiative    traditional  
dire    justify    triggered  
famine

## LESSON 17 I'll Trade You for That

*Trading never goes out of style.*

compensation    export    notify  
credit    negotiate    notion  
denoting    notice    outlandish  
economy

## LESSON 18 Ka-ching!

*A young man turns his grandmother's cooking into a successful business.*

adolescence    frequent    mature  
commodity    guarantee    summary  
currency    income    windfall  
financial



## The Rush for Gold!

<primary source>

In 1848, the cry of “Gold!” from California echoed throughout the world. The discovery triggered the arrival of tens of thousands of people from countries as far away as China and Peru and states from Missouri to Massachusetts. They sent many letters home.

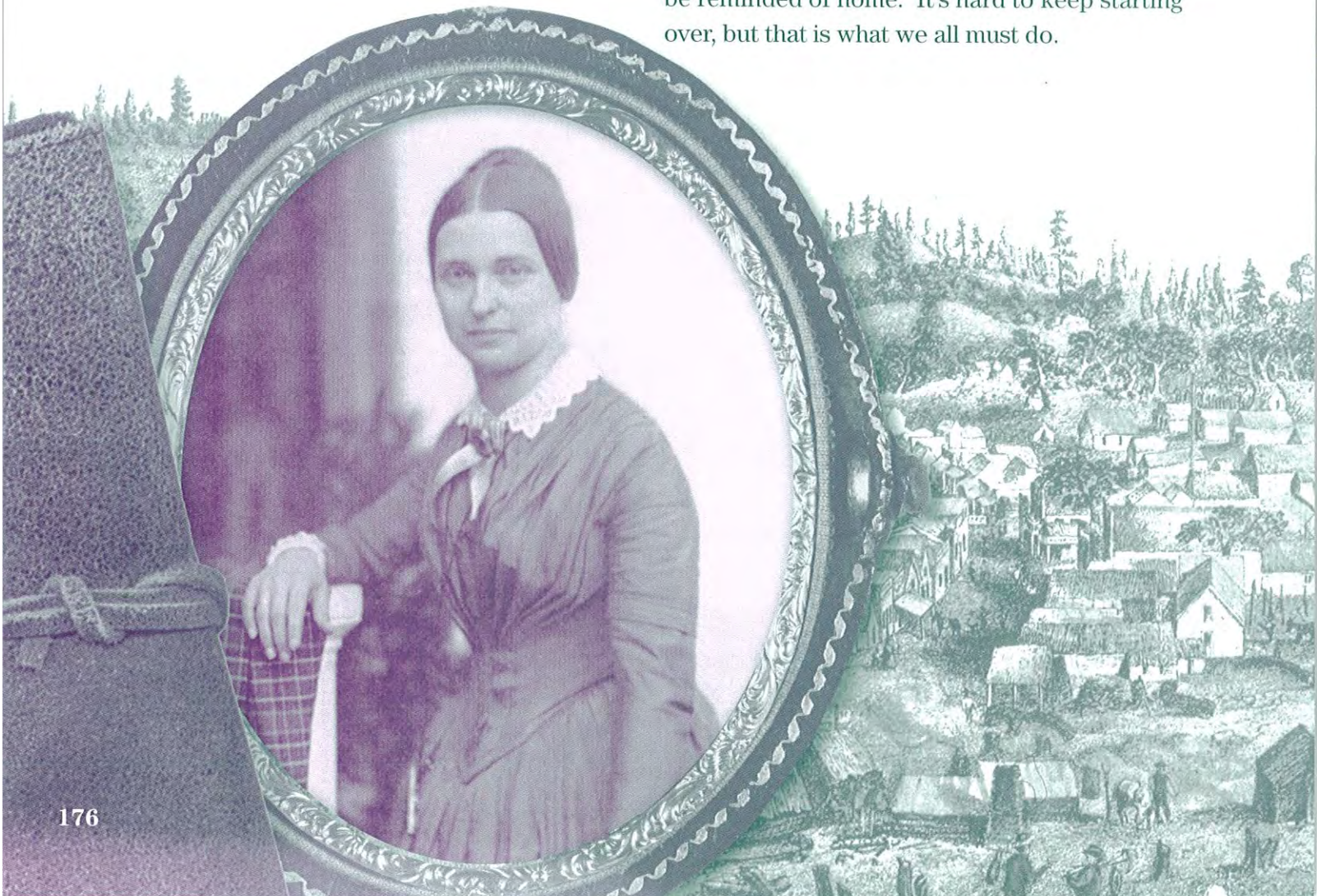
**February 23, 1850**

*Dear Catherine,*

We’ve finally arrived in Nevada City! It seems like everyone has heard about the recent gold strike here because I have never seen *so much congestion*. Just a few years ago this must have

been a peaceful place to live, but now there are thousands of people here eager to strike it rich.

As you may know, a flood destroyed our hotel so we are here starting over yet again. Mason mines for gold while I have, for now, set up my stove under a pine tree. On the first day, a miner was so desperate for home cooking that he offered me a \$10 gold piece for some food, but I told him I wouldn’t accept more than a \$1. Every day, more and more tired and hungry men come for a good meal. I am trying to import some traditional foods so these men will be reminded of home. It’s hard to keep starting over, but that is what we all must do.





## VOCABULARY

triggered	dire
congestion	famine
import	contempt
traditional	justify
initiative	latitude

Background: A traditional mining camp

Below: White and Chinese miners

I think these men are so brave taking the initiative to come here. Many have left dire situations, sometimes famine, back home, only to be treated poorly here. I have seen the contempt with which some people treat the Mexican and Chinese miners, and there is simply no way one can justify this cruelty. I guess some people just feel that here they have the latitude to do as they please. I know these men have families waiting for their safe return and I wish them well. I am lucky to have Mason and my boys with me.

*Love, Charity*

### TALK ABOUT IT

With a partner, answer the questions below. Use as many of the highlighted words in the selection as you can.

1. When there is **congestion** on a street, what kinds of things are you likely to see? What would be different in 1850 from now?
2. Why do you think Charity took on the **traditional** female role of cook?





## Word Meanings

For each highlighted word on pages 176–177, the meaning is given below. For practice with other meanings, see pages 181–183. For synonyms and antonyms, see page 206.

1. **triggered**  
(TRI-guhrd) (v.) Something that is *triggered* is started or made to happen. Earthquakes are *triggered* by changes below the earth's surface.
2. **congestion**  
(kuhn-JESS-chuhn) (n.) If a place has *congestion*, it is clogged or overcrowded. *Congestion* on a road is caused by too much traffic.  
(n.) When you are ill or have allergies and your nose is stuffed up or your lungs contain fluid, you have *congestion*.
3. **import**  
v. (im-PORT)  
n. (IM-port) (v.) If you *import* something, you bring it into one country from another country.  
(n.) A situation or object that has *import* has importance. A historical document has *import*.
4. **traditional**  
(truh-DI-shuh-nuhl) (adj.) If something is *traditional*, it is connected to a group's culture, customs, or beliefs. For many Americans, turkey is a *traditional* Thanksgiving meal.
5. **initiative**  
(i-NI-shuh-tiv) (n.) A person who takes the *initiative* takes the first step to do something.  
(n.) People who have *initiative* have the determination and ability to do things on their own. A college student must show great *initiative* in order to graduate.
6. **dire**  
(DEYE-ur) (adj.) Something that is *dire* is very serious or terrible. A *dire* situation is something that causes stress or great suffering. Something *dire* is urgent and needs attention.
7. **famine**  
(FA-muhn) (n.) When there is *famine*, there is a shortage of food and many people go hungry. *Famine* can be caused by drought, crop failure, or war.
8. **contempt**  
(kuhn-TEMPT) (n.) If you show *contempt*, you show scorn or a lack of respect for someone or something.
9. **justify**  
(JUHSS-tuh-fye) (v.) When you *justify* an action, you prove that it is right or give reasons or excuses for doing it.
10. **latitude**  
(LA-tuh-tood) (n.) Having *latitude* means having the freedom to choose what you do.  
(n.) On a map of the world or a globe, *latitude* is a distance north or south from the equator. *Latitude* is measured in degrees.





## Word Talk

Each lesson word has been placed in a category. With a partner, discuss and list items that belong in each category. Compare your results with those of another pair of students.

Places with a Lot of  
*Congestion*

People for Whom  
You Might Have  
*Contempt*

Events or  
Circumstances That  
Could *Trigger* Your  
Hunger

People Who Help in  
*Dire* Situations

Things We *Import* to  
This Country

*Initiatives* That  
a Middle School  
Student Might Take

*Traditional* Holiday  
Foods You Enjoy

Moments When  
You Have *Latitude*  
to Choose How to  
Spend Your Time

Reasons That *Justify*  
Buying a New  
Computer

Consequences of a  
*Famine*



## Check for Understanding

Choose the lesson word that completes each sentence. Write the word on the line provided. Some words will be used twice.

congestion

famine

latitude

contempt

import

traditional

dire

initiative

triggered

justify

1. The man was very angry, but that did not \_\_\_\_\_ his rude behavior.
2. The town was in \_\_\_\_\_ condition after flood waters swept through it.
3. I don't think it's fair to have \_\_\_\_\_ for a person just because she disagrees with you.
4. When \_\_\_\_\_ struck the country, other governments sent planes with food.
5. The skies over New York City experience a lot of \_\_\_\_\_ because there are three major airports in the area.
6. Students have a lot of \_\_\_\_\_ to choose courses they'd like to take.
7. The \_\_\_\_\_ Indian wedding ceremony includes flower garlands that the bride and groom exchange to show respect for each other.
8. Some stores do not \_\_\_\_\_ clothing made in other countries.
9. Our class took the \_\_\_\_\_ to start a new recycling program at school.
10. The threat of a snowstorm \_\_\_\_\_ a rush of shoppers buying boots at the shoe store.
11. The new car is expensive, but its safety features \_\_\_\_\_ the higher cost since many parents are willing to pay extra for the added protection.
12. It is \_\_\_\_\_ for our soccer team to meet for dinner after our games.





## Expand Word Meanings

Read the paragraph below to learn other meanings for some of the lesson words.

While panning for gold in 1849, I stumbled across a tattered diary lying on the ground. Thinking it might have some import, I opened it and began to read. I discovered that the writer possessed great initiative. He had left his home way up in the northern latitude and traveled to California on his own. The last entry was written in haste, in an uneven script. The writer explained that he had fallen ill and was suffering from a bad cough and lung congestion. The last entry also mentioned gold, and I wondered, Was the miner just sick and confused, or had he made an important discovery?

Some of the lesson words are used in a different way here. For example, *initiative* means "the determination and ability to do something on your own." Can you figure out the meanings of the other highlighted words as they are used here? Refer to page 178 to confirm meanings.

### Apply Other Meanings

Complete each sentence with a highlighted word from the paragraph above.

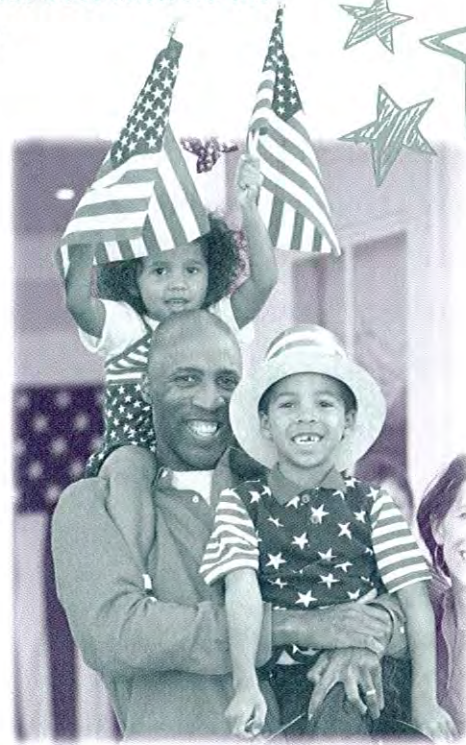
1. The \_\_\_\_\_ from my horrible cold started in my nose and went to my lungs.
2. A map of the United States shows that the \_\_\_\_\_ of the city where I live in Oregon is almost the same as that of the city where my cousin lives on the East Coast.
3. The trainee showed \_\_\_\_\_ by creating a new filing system for the office.
4. Lucy blew her nose throughout the day to clear her \_\_\_\_\_.
5. I am not a football fan, so which team wins the Super Bowl is of no \_\_\_\_\_ to me.
6. If you look at a map, you'll see that parts of Canada are at the same \_\_\_\_\_ as England, even though the two countries are very far apart.
7. The \_\_\_\_\_ of the old painting we found in our attic wasn't clear until we saw the famous artist's signature.
8. By nominating Veronica as Student of the Year, the teachers acknowledged the \_\_\_\_\_ she showed when she started the environmental club.
9. This test will determine whether I get an *A* or a *B* for the quarter, so it has great \_\_\_\_\_.
10. I have \_\_\_\_\_ in the spring when the pollen from plants makes my nose stuffy.



## Word Associations

Use what you know about the lesson word in *italics* to answer each question. Circle the letter next to the phrase that best answers the question. Be prepared to explain your answers.

- Which weather event can produce *dire* conditions?
  - clouds
  - hurricane
  - rain shower
- Which activity is *traditional* for Americans on July 4th?
  - making a flag
  - watching fireworks
  - staying up late
- Which road has the most *congestion*?
  - highway late at night
  - country road at dawn
  - city street at noon
- Which feeling might a person have if he or she felt *contempt*?
  - hatred
  - boredom
  - respect
- Which situation is of greatest *import* to bus riders?
  - increase in the cost of gas
  - new bus driver
  - change in bus schedule
- When do students usually have the most *latitude* regarding when they eat lunch?
  - at school
  - during sports practice
  - on school break



- Which condition might *justify* cutting down a beautiful old tree?
  - the trunk is diseased
  - the leaves are changing color
  - a branch broke off in a storm
- What could have *triggered* an allergic reaction to fruit in someone?
  - buying foods that she loves
  - eating a blueberry muffin
  - scratching her skin
- Which condition does *famine* cause?
  - hunger
  - weight gain
  - drought
- Which activity shows *initiative*?
  - watching a beautiful sunset
  - volunteering on a political campaign
  - talking to a friend on the phone



## Check Again

Use what you know about the lesson word in italics to complete each sentence. Be sure your sentences make sense.



1. People often *justify* spending too much money by \_\_\_\_\_  
\_\_\_\_\_
2. One *initiative* our class can take to help others is \_\_\_\_\_  
\_\_\_\_\_
3. A crash on a busy highway might be *triggered* by \_\_\_\_\_
4. The *traditional* winter activity I enjoy most is \_\_\_\_\_
5. Grocery stores in the United States *import* some fruit because \_\_\_\_\_  
\_\_\_\_\_
6. I often feel *congestion* when \_\_\_\_\_
7. An earthquake is a *dire* event because \_\_\_\_\_  
\_\_\_\_\_
8. A person who has *contempt* for the rules might \_\_\_\_\_  
\_\_\_\_\_
9. A *famine* could occur in a country where \_\_\_\_\_
10. My parents give me the *latitude* to choose \_\_\_\_\_

## Challenge Yourself

Follow the directions to write sentences with the lesson words in italics. Be sure your sentences make sense both grammatically and in meaning.

Write  
Your Own

1. Write a sentence about a holiday using the word *traditional* in the fourth position.
2. Write a sentence that is exactly 15 words in length and uses the word *triggered*.
3. Write a question about shopping with the word *import* in the fourth position.



LESSON **16** **Word-Solving Strategies:  
Context Clues**

### Inferences

Look for clues that can help you infer the meaning of an unfamiliar word. Read this example from “The Rush for Gold!”

It seems like everyone has heard about the recent gold strike here because I have never seen *so* much congestion. Just a few years ago this must have been a peaceful place to live, but now there are thousands of people here eager to strike it rich.

You can use the words *must have been a peaceful place* and *now there are thousands* to infer that **congestion** is overcrowding.

You must read carefully and think critically to make inferences about unfamiliar words. Ask yourself:

*What is the author trying to tell me?*

*What hints does the author give me about word meanings?*

Remember also to use what you know to make an inference.

**BE CAREFUL!**

### Practice

**A.** Read the paragraph. In the first two boxes, write a highlighted word and the clues that helped you infer word meaning. Then write the word’s meaning in the third box.

In 1848, gold was found near a sawmill that John Sutter was building in northern California. As word of the find spread, people’s enthusiasm for finding gold was **contagious**. People from all walks of life caught “gold fever.” The area was soon **inundated** with thousands of people who rushed in to try to claim their share. By 1849, the area was in **chaos**, with even more people joining the madness of the California gold rush.

**WORD**

**INFERENCE CLUES**

**MEANING**

**B.** Write sentences for two of the highlighted words from the paragraph above. Use inference context clues.

1. \_\_\_\_\_
2. \_\_\_\_\_



## Practice for Tests

Fill in the bubble next to the answer that best completes the sentence or answers the question.

1. Read this sentence.

It takes *initiative* to start your own company and make it a success.

In this sentence, *initiative* means:

- A wealth
- B good luck
- C determination and ability
- D help from many people

2. When you *justify* your behavior, you:

- A ask for forgiveness
- B give an excuse
- C accuse someone
- D say something that's not true

3. The opposite of *famine* is:

- A plenty
- B shortage
- C slander
- D hardship

4. A new fashion trend probably wouldn't be *triggered* by:

- A a clothing designer
- B a fabric store
- C a celebrity
- D a TV show

5. An item has *import* if it is:

- A used by one group of people
- B made in this country
- C meaningful to someone
- D brought in from another country

6. Read this sentence.

People crowded the parade route, causing *congestion* on the sidewalk.

In this sentence, *congestion* means:

- A emptiness
- B overcrowding
- C panic
- D stuffiness

7. You have *latitude* when you have:

- A ingenuity
- B restrictions
- C freedom of choice
- D great distances to travel

8. A *traditional* story is NOT:

- A original and new
- B told again and again
- C passed down in families
- D recalled from the past

9. When you treat people with *contempt*, you show them:

- A understanding
- B kindness
- C courtesy
- D disrespect

10. A word closely associated with *dire* is:

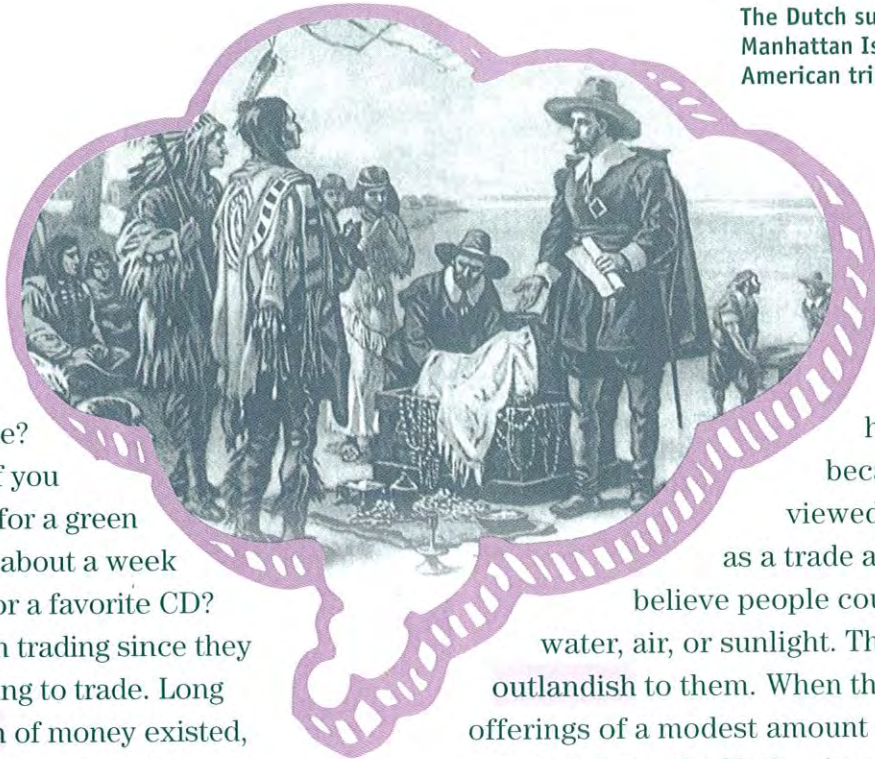
- A normal
- B terrible
- C widespread
- D bizarre



# I'll Trade You for That

<expository essay>

The Dutch supposedly purchased Manhattan Island from a Native American tribe.



What's a fair trade? Is it a fair trade if you swap a blue pen for a green notebook? What about a week of dog-walking for a favorite CD? People have been trading since they first had something to trade. Long before the notion of money existed, people exchanged goods and services. It was central to the economy of most ancient civilizations. People traded with the expectation that they'd receive appropriate compensation for their trade.

The question of what's "fair" has always been challenging. What may seem fair to one party, may not to another. Later information may cause someone to notice aspects of a previous trade and see the deal in a different light. One such example is the famous story from 1626 of the supposed "sale" of the island of Manhattan for 60fl – "fl" denoting 60 Dutch guilders. Experts at the National Museum of the American Indian now believe the entire incident was a misunderstanding. They say that the Native Americans never felt they

had to negotiate because they never viewed the interaction as a trade at all. They didn't believe people could own land, or water, air, or sunlight. The very idea was outlandish to them. When the Dutch made offerings of a modest amount of money and some trinkets, the Native American people viewed them as gifts.

Surprisingly, the idea of trading rather than buying and selling hasn't diminished. One of the most remarkable recent stories concerns Montreal native Kyle McDonald. He started with a large red paperclip. Kyle didn't notify anyone about his ultimate goal—a house. He should be given credit for a big idea. In 14 trades, Kyle exchanged his red paperclip for a fish pen, and so on, until he ended up with a small house! The most remarkable part of this story is that all involved said the trades were fair. Who knows how the next creative thinker may export Kyle's idea and accomplish something even bigger?



## VOCABULARY

Kyle McDonald traded items, starting with a big red paperclip, until he got this house.

notion  
economy  
compensation  
notice  
denoting

negotiate  
outlandish  
notify  
credit  
export

### TALK ABOUT IT

With a partner, answer the questions below. Use as many of the highlighted words in the selection as you can.

1. What do you think might have been fair *compensation* for Manhattan in 1626?
2. Why would someone find the idea that people could own land *outlandish*?



## Word Meanings

For each highlighted word on pages 186–187, the meaning is given below. For practice with other meanings, see pages 191–193. For synonyms and antonyms, see page 206.

1. **notion**  
(NOH-shuhn)  
(n.) A *notion* is an impression or an understanding of something. Most people have a *notion* about how to behave in a restaurant.  
(n.) A *notion* is a small object that is useful, such as an item used for sewing.
2. **economy**  
(i-KO-nuh-mee)  
(n.) The *economy* of a country is based on making, trading, and using goods and services. Today's *economy* is based on how people earn and use money.  
(adj.) Something that is described as *economy* is designed to save money. An *economy* brand in a grocery store is cheaper than other brands.
3. **compensation**  
(kom-puhn-SAY-shuhn)  
(n.) *Compensation* is something of equal value given in return. Workers get money as *compensation* for their time on the job.
4. **notice**  
(NOH-tiss)  
(v.) When you *notice* something, you see it, observe it, or become aware of it.  
(n.) A *notice* is a sign or an announcement that gives information or a warning.
5. **denoting**  
(di-NOH-teeng)  
(v.) When symbols, objects, or words stand for or mean some other concept, they are *denoting* that idea. In an e-mail address, the @ symbol is *denoting* the word *at*.
6. **negotiate**  
(ni-GOH-shee-ayt)  
(v.) If you *negotiate* with others, you bargain and come to an agreement about a deal or a plan.
7. **outlandish**  
(out-LAN-dish)  
(adj.) Something that is *outlandish* is odd, bizarre, or very unusual. It is *outlandish* to think that the moon is made of cheese.
8. **notify**  
(NOH-tuh-fye)  
(v.) When you *notify* others, you tell them about something or make something known to them. In other words, you inform them.
9. **credit**  
(KRE-dit)  
(n.) *Credit* is recognition given to someone for an accomplishment. By giving someone *credit* for something, you improve his or her reputation.  
(n.) When you use *credit*, you purchase an item now and pay for it later.
10. **export**  
v. (ek-SPORT)  
n. (EK-sport)  
(v.) When you *export* an idea, you transfer it from one person or place to another. Similarly, a country can *export*, or send, goods to another country.  
(n.) An *export* is a product that is sold and sent to another country.





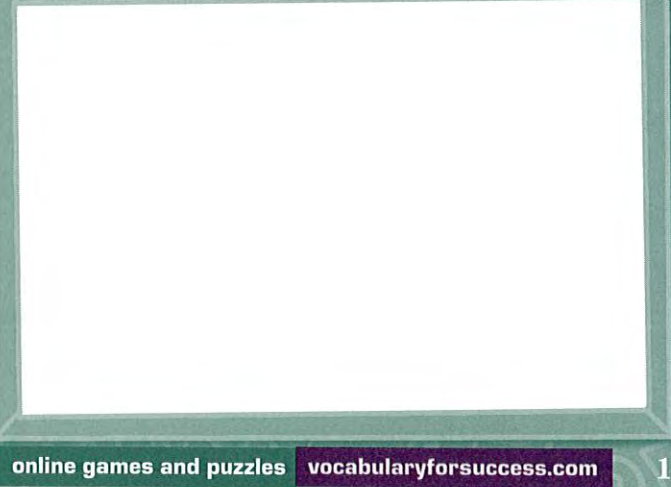
## Word Talk

Each lesson word is listed here. With a partner, take turns drawing a picture to illustrate the meaning of six of the words. As one partner draws, the other partner identifies the vocabulary word.

compensation  
credit  
denoting  
economy (n.)  
export (v.)  
negotiate  
notice (v.)  
notify  
notion  
outlandish



compensation





## Check for Understanding

Choose the lesson word that completes each sentence. Write the word on the line provided. Some words will be used twice.

compensation

economy

notify

credit

export

notion

denoting

negotiate

outlandish

notice

1. I had the \_\_\_\_\_ that my dog liked to swim, but I found out I was wrong when he wouldn't get into the water.
2. Mom thought the car cost too much and tried to \_\_\_\_\_ with the owner.
3. Dad thought his \_\_\_\_\_ jester's hat was funny, but it embarrassed me.
4. If classes are canceled, the school will \_\_\_\_\_ families by phone.
5. The President hoped to \_\_\_\_\_ his human rights policies to other nations.
6. My \_\_\_\_\_ for mowing my neighbor's lawn was a ten-dollar bill and a glass of cold lemonade.
7. I wore a baseball cap so my friends wouldn't \_\_\_\_\_ my terrible haircut.
8. The street sign showed a large arrow, \_\_\_\_\_ a detour in the road.
9. My sister is amazing at games, and I give her \_\_\_\_\_ for being so clever.
10. South American countries often \_\_\_\_\_ crops to other countries.
11. Neighborhood storeowners are beginning to sell more goods, and that increase in sales should help the local \_\_\_\_\_.
12. My friend's \_\_\_\_\_ of a good TV show is different from my idea of something worth watching.





## Expand Word Meanings

Read the paragraph below to learn other meanings for some of the lesson words.

My aunt says she saves hundreds of dollars each month at the grocery store. She's a smart businesswoman who sells software to other countries. Each **export** earns her a lot of money. Still, when she shops, she buys the **economy size** of everything and avoids **credit**, paying with cash. The only exception is when she needs to get a small **notion**, such as a needle and thread. I wanted to go shopping with her, so we made a plan for the next weekend. We looked in the newspaper for a **notice** of a sale, and when we found an ad offering double coupons, we went to that sale and saved a lot of money.

! Some of the lesson words are used in a different way here. For example, in this paragraph **notice** is used as a noun meaning "an announcement." Can you figure out the meanings of the other highlighted words as they are used here? Refer to page 188 to confirm meanings.

### Apply Other Meanings

Complete each sentence with a highlighted word from the paragraph above.

1. Dad is looking for a/an \_\_\_\_\_ car that gets good gas mileage.
2. My sister let me buy the earrings on \_\_\_\_\_ as long as I promised to pay her back when I got my allowance.
3. My dad picked up the \_\_\_\_\_ he needed for his sewing box at home.
4. I checked an encyclopedia to find out if steel is a/an \_\_\_\_\_ that the United States sends overseas.
5. A/An \_\_\_\_\_ on the library door said that it would be closed next Monday.
6. She searched through the basket for the \_\_\_\_\_ she needed to complete her arts-and-crafts project.
7. One \_\_\_\_\_ that many countries send to the United States is coffee.
8. The store had a sign that said no \_\_\_\_\_ would be given since they accepted only cash.
9. If you lose a pet, the newspaper will run a free \_\_\_\_\_ to help you find it.
10. We decided to stay in a/an \_\_\_\_\_ hotel during our vacation, so that we would have extra money to spend on food and entertainment.



## Word Associations

Use what you know about the lesson word in *italics* to answer each question. Circle the letter next to the phrase that best answers the question. Be prepared to explain your answers.



1. Which group often gets *credit* for new ideas?
  - a. inventors
  - b. consumers
  - c. travelers
2. What is a common *notion* about identical twins?
  - a. they spend twice as much money
  - b. they have a lot of initiative
  - c. they are hard to tell apart
3. Which item might come in an *economy* size?
  - a. supermarket
  - b. dish soap
  - c. lumber
4. Which publication might have a *notice* about a garage sale?
  - a. diary
  - b. newspaper
  - c. phone book
5. Which clothing is NOT *outlandish* for a man to wear to a wedding?
  - a. a suit
  - b. black shorts and a jacket
  - c. red dress shoes
6. What is the typical *compensation* for babysitting?
  - a. playing with the children
  - b. money paid at an hourly rate
  - c. all the snacks you can eat
7. What is the best way to *notify* friends that you're having a party?
  - a. have a cake and decorate the room
  - b. surprise them at the last minute
  - c. send out e-mail invitations
8. Which is a symbol *denoting* a place where a car should stop?
  - a. a red light
  - b. a large exit sign
  - c. a police car
9. What is something you might *negotiate* with your parents?
  - a. the need to go to school
  - b. wearing a seatbelt in a car
  - c. how late you can stay out
10. What do you do when you *export* a product?
  - a. bring it into a country
  - b. ship it out of a country
  - c. keep it in the country where it's made





## Check Again

Use what you know about the lesson word in italics to complete each sentence. Be sure your sentences make sense.

1. An *export* from the United States might be sent to \_\_\_\_\_
2. I give my older brother *credit* for his smart money sense because \_\_\_\_\_  
\_\_\_\_\_
3. One *outlandish* way to get to the mall would be to \_\_\_\_\_  
\_\_\_\_\_
4. On the way to school, I always *notice* \_\_\_\_\_
5. If I had a *notion* to try something new, I would \_\_\_\_\_
6. I can help make our nation's *economy* stronger by \_\_\_\_\_
7. At an intersection, the signal *denoting* that traffic can go is \_\_\_\_\_
8. A coach might *notify* her athletes that practice is canceled by \_\_\_\_\_  
\_\_\_\_\_
9. Sometimes my friends and I have to *negotiate* \_\_\_\_\_  
\_\_\_\_\_
10. After cleaning the garage, I asked for *compensation* because \_\_\_\_\_  
\_\_\_\_\_

## Challenge Yourself

Follow the directions to write sentences with the lesson words in italics. Be sure your sentences make sense both grammatically and in meaning.

Write  
Your Own

1. Write a sentence using the word *outlandish* in the second position.
2. Write a sentence exactly twelve words in length using the word *notice*.
3. Write a question about the cost of something with the word *negotiate* in the fourth position.



## The Latin Root *not*: “known”

You’ve learned that identifying the Latin roots in words can help you figure out word meanings. The Latin root *not* comes from the word *notus* and means “known.”

Three of the words from this lesson are based on the Latin root *not*—*notice*, *notify*, and *notion*. When you identify the root *not* in *notice*, it’s easy to figure out that when you *notice* something, you see it or become aware of it. In other words, it is known. Similarly, a *notice* is “a sign or an announcement that gives information or a warning.” A notice helps you know something.

The lesson word *notify* is also based on the Latin root *not*. If you know that the verb suffix *-fy* can mean “to make,” you can combine the meaning of the root and the suffix to figure

out that *notify* means “to make known.” When you notify people, you tell them about something or make something known to them.

### A Third Example

Look at the word *notion* from this lesson. You can combine the meaning of the root *not* with the meaning of the noun suffix *-ion* to figure out the meaning of the word.

**not** → known

**ion** → the result of

**notion** → result of what  
is known

Meaning: “idea;  
understanding”

Some words have Latin roots that are similar in spelling but different in meaning. For example, the word *denoting* has the Latin root *not*, but in this case, the root comes from the Latin word *notare*, which means “to mark.” If you are unsure of the meaning of a word, remember to use context clues or a dictionary to help you define the word.

### BE CAREFUL!

### Practice

Read each sentence below. Then use what you know about the Latin root *not* to write the meaning of the word in italics. Check your answers in a dictionary.

1. The *notorious* toxic landfill was featured in the news.

---



---

2. There were *noticeably* fewer students in school during the flu outbreak.

---



---

3. People whose taxes are due this month will receive *notification* in the mail.

---



---

4. The small dent on the side of the car was *unnoticeable* to most people.

---



---



## Practice for Tests

Fill in the bubble next to the answer that best completes the sentence or answers the question.

1. Read this sentence.

The school will *notify* parents when report cards are ready.

*Notify* means:

- A critique
- B inform
- C interview
- D discuss

2. When you give *credit*, you do NOT:

- A praise a person
- B recognize a person
- C ignore a person
- D approve of a person

3. A word closely identified with *notice* is:

- A forget
- B overlook
- C ignore
- D observe

4. In which group might each item be an *export*?

- A coffee, oil, cars
- B water, grass, sunshine
- C shoes, jackets, closets
- D concrete, sidewalks, lumber

5. A sign *denoting* danger might have:

- A small type
- B dim blue lights
- C large red letters
- D a smiley face

6. Read this sentence.

My parents have always stressed the *notion* of saving money.

In this sentence, *notion* means:

- A pursuit
- B trait
- C command
- D idea

7. The opposite of *outlandish* is:

- A usual
- B bizarre
- C peculiar
- D odd

8. Something a buyer might *negotiate* is:

- A the store's hours
- B the price of an item
- C the owner of a business
- D the need for an item

9. The *economy* of a country is based on:

- A equal rights
- B national holidays
- C products bought and sold
- D a written constitution

10. Two activities for which you might receive *compensation* are:

- A sleeping and eating
- B studying and playing soccer
- C phoning a friend and shopping
- D pet sitting and carrying groceries



## Ka-ching!

<autobiography>

I spent most of my adolescence in Los Angeles, skipping school and causing trouble. Then, one day, while hanging out with friends in front of Young's Supermarket, something happened to change my life.

I was watching a man sweep the sidewalk, and without thinking, I tossed a piece of garbage in front of him. He looked at me in a way I'll never forget. "Someday you're going to have to grow up!" he said, adding, "and when you're mature, when you are a grown man, you'll want a good job so that you can respect yourself and pay your own way."

"Whatever I do, I won't be cleaning up after other people!" I protested. "Then you should be your own boss," he said, "so you can guarantee your future and do something you truly love."

Soon after, I was home watching Grandma make her stuffed tortilla pupusas, a specialty of El Salvador. "Why don't we just buy these?" I asked. "Because homemade always tastes better," she said. "Plus, you can never find pupusas in stores." I'd just discovered the commodity that would make me an adult, and my company, Pupusa Heaven, was born!

Every day I went to school to study financial matters, and every night I came home and cooked with my grandmother. I was exhausted but hoped hard work would pay off. Until the company could generate an income, I used pupusas as currency, trading for what I wanted.

I went to thank the man at the market for his advice and brought him some pupusas. When he said *his* store would sell them, I realized *he* was Mr. Young. Soon, I also began to sell to other stores. In summary, by the time I graduated from college, the company was a success. The profits from it felt like a windfall, which I shared with my grandmother. On one of my frequent visits to Mr. Young, I thanked him for changing my life.

This young man turned a family specialty into big profits.





## VOCABULARY

adolescence    income  
mature        currency  
guarantee      summary  
commodity     windfall  
financial       frequent

### TALK ABOUT IT

With a partner, answer the questions below. Use as many of the highlighted words in the selection as you can.

1. In what ways did the author show that he could be *mature*?
2. Can you give a *summary* of the author's life?

eria Las





## Word Meanings

For each highlighted word on pages 196–197, the meaning is given below. For practice with other meanings, see pages 201–203. For synonyms and antonyms, see page 206.



1. **adolescence**  
(a-duh-LE-suhns)  
(n.) *Adolescence* is the period in a person's life between childhood and adulthood.
2. **mature**  
(muh-CHUR)  
(adj.) A *mature* person is fully grown. Similarly, a *mature* young person is someone who behaves like a responsible adult.  
(v.) When things *mature*, they become fully developed or ripe.
3. **guarantee**  
(ga-ruhn-TEE)  
(v.) If you *guarantee* something, you make sure that it will happen or you promise that it is good. Going to school helps *guarantee* your future.  
(n.) A *guarantee* is a written promise that a product will work. Similarly, a person might give his or her *guarantee* that something will happen.
4. **commodity**  
(kuh-MO-duh-tee)  
(n.) A *commodity* is a product that is bought or sold, especially farm crops and products that are mined, such as copper.
5. **financial**  
(fuh-NAN-shuhl)  
(adj.) Things that are *financial* have to do with managing and using money. A bank is a *financial* institution.
6. **income**  
(IN-kuhm)  
(n.) *Income* is the amount of money a person earns or receives in a certain period of time.
7. **currency**  
(KUH-ruhn-see)  
(n.) *Currency* is money. It can also be something used in place of money.  
(n.) Something that is generally accepted or widely used has *currency*.
8. **summary**  
(SUH-muh-ree)  
(n.) A *summary* is a brief retelling of something that has been said or written. A *summary* usually includes the most important ideas, or main ideas.  
(adj.) *Summary* can describe something done quickly and without formalities.
9. **windfall**  
(WIND-fawl)  
(n.) A *windfall* is a gain that you didn't expect. If you win some money or someone unexpectedly gives you something of value, that is a *windfall*.
10. **frequent**  
adj. (FREE-kwent)  
v. (free-KWENT)  
(adj.) Something that happens often or repeatedly is *frequent*. Students make *frequent* trips to the library when they are working on research papers.  
(v.) When you *frequent* a place, you go there often. You might *frequent* your favorite restaurant a few times a month.



## Word Talk

Each lesson word has been placed in a category. With a partner, discuss and list items that belong in each category. Compare your results with those of another pair of students.

Information That  
Would Be In a  
*Summary of  
Your Life*

Ways People Get a  
*Windfall*

Benefits of Paper  
*Currency Over Coins*

Ways for Students to  
Earn an *Income*

Outdoor Activities  
Often Enjoyed in  
*Adolescence*

People Who Can  
Help You With  
*Financial Matters*

Things That Help  
*Guarantee Good  
Grades*

*Commodities Used  
Daily In the  
United States*

Places You Make  
*Frequent Trips To*

Ways People Show  
They Are *Mature*



## Check for Understanding

Choose the lesson word that completes each sentence. Write the word on the line provided. Some words will be used twice.

adolescence	financial	mature
commodity	frequent	summary
currency	guarantee	windfall
	income	

1. After the shop owner examined her budget, she realized the business was in \_\_\_\_\_ trouble.
2. A/An \_\_\_\_\_ of the book included the names of the main characters and what they did.
3. I make \_\_\_\_\_ trips to the beach, going almost every summer weekend.
4. The unfamiliar \_\_\_\_\_ confused the travelers, so they found it difficult to make purchases in the foreign country.
5. Many young people have a growth spurt when they reach \_\_\_\_\_.
6. My little brother isn't \_\_\_\_\_ enough to watch most late-night TV shows.
7. The price of a/an \_\_\_\_\_ like sugar often goes up and down during the year.
8. Before Dad bought the radio, he had the seller \_\_\_\_\_ that it was antique.
9. The bus made \_\_\_\_\_ stops, picking up many students on the way to school.
10. The money my aunt left my mother in her will was a/an \_\_\_\_\_ for our family.
11. The artist's \_\_\_\_\_ went down this year because her work wasn't selling.
12. Before we watched the movie, Alia gave me a/an \_\_\_\_\_ of the plot.





## Expand Word Meanings

Read the paragraph below to learn other meanings for some of the lesson words.

Once, it was common for people to frequent banks because they had to deposit and withdraw money in person. Bills were always paid with checks or cash. Banks mailed summary statements to show each client his or her account balance. Thanks to the Internet, online banking has gained currency. People can now pay bills and view accounts on their computers. As young people grow and mature, they can go online to watch their own savings grow, too. Most banks give a guarantee that online data are private. It is still important, however, to make sure that your Internet connection is safe.

Notice that some of the words in the lesson are used in a different way here. For example, look at how *frequent* is used in this paragraph. Here it means “to go to a place often.” Look at the other highlighted words. Can you figure out the meaning of the words as they are used here? Refer to page 198 to confirm meanings.

### Apply Other Meanings

Complete each sentence with a highlighted word from the paragraph above.

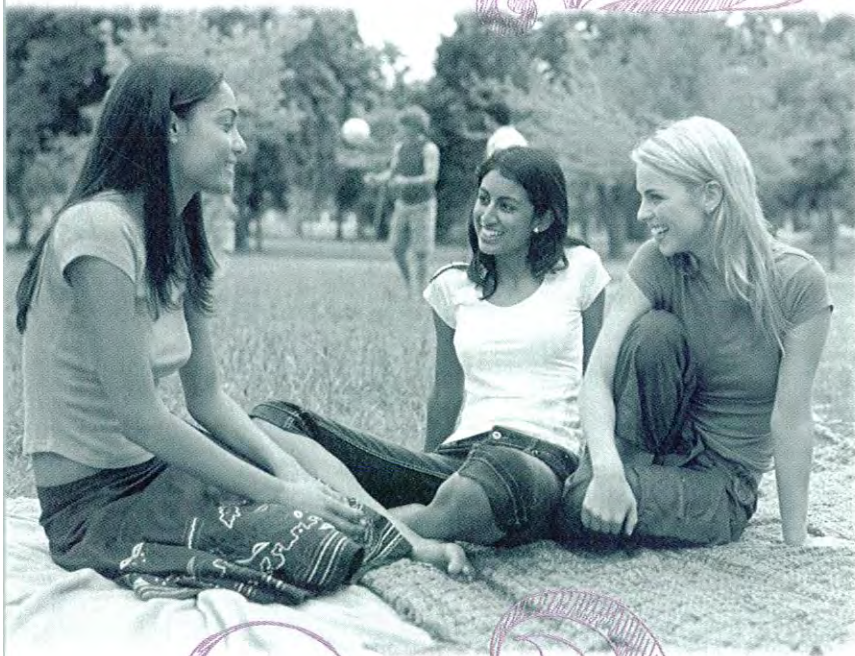
1. The 1960s was the first time in the twentieth century that long hair on men gained \_\_\_\_\_.
2. The report began with a \_\_\_\_\_ paragraph followed by detailed information.
3. Many fruits \_\_\_\_\_ in the summer, but apples ripen and are ready to pick in the fall.
4. I don't \_\_\_\_\_ that movie theater because the seats are uncomfortable, and I can't sit in them for very long.
5. Even though I'm always on time, my friend wanted a \_\_\_\_\_ that I wouldn't be late for the appointment.
6. Runners, bikers, and skateboarders all \_\_\_\_\_ the park after school gets out.
7. Since sending text messages has gained \_\_\_\_\_ with my friends, I don't make many phone calls now.
8. The mayor gave reporters a \_\_\_\_\_ statement that briefly explained his ideas.
9. When I \_\_\_\_\_, I will probably be taller than my father was at my age.
10. The tire store's \_\_\_\_\_ promises a free replacement if a new tire has a defect.



# LESSON 18 Word Associations

Use what you know about the lesson word in italics to answer each question. Circle the letter next to the phrase that best answers the question. Be prepared to explain your answers.

- Which items are NOT likely to come with a *guarantee*?
  - electronics
  - cars
  - groceries
- Which group might *frequent* a neighborhood park?
  - nearby residents
  - out-of-town visitors
  - people who dislike the outdoors
- Which person is most *mature*?
  - a newborn
  - an adult
  - a child
- Which person is in *adolescence*?
  - senior citizen
  - baby
  - teenager
- Which items are used as *currency* in this country?
  - gold bars
  - dollar bills
  - diamonds and gems
- What reveals information about a person's *financial* worth?
  - bank balance
  - birth certificate
  - school report card
- Which item is a *commodity*?
  - rice
  - rainwater
  - pollution
- What is a *windfall*?
  - less money
  - more money
  - lost money
- Which publication might give a *summary* of today's weather?
  - textbook
  - news magazine
  - local newspaper
- Which activity would give you an *income*?
  - joining a club
  - doing volunteer work
  - bagging groceries at a store





## Check Again

Use what you know about the lesson word in italics to complete each sentence. Be sure your sentences make sense.

1. *Frequent* trips to a fast food restaurant might result in \_\_\_\_\_
2. A person can increase his or her *income* by \_\_\_\_\_
3. Young people spend most of their *adolescence* \_\_\_\_\_  
\_\_\_\_\_
4. One *guarantee* in the Constitution of the United States is \_\_\_\_\_  
\_\_\_\_\_
5. When I have questions about *financial* matters, \_\_\_\_\_
6. A *commodity* that is available in the grocery store is \_\_\_\_\_
7. A *summary* of the events of my day so far would be \_\_\_\_\_  
\_\_\_\_\_
8. If I got a *windfall* today, I would \_\_\_\_\_
9. Two different types of *currency* I use when I buy things are \_\_\_\_\_  
\_\_\_\_\_
10. Teenagers make *mature* decisions when they \_\_\_\_\_

## Challenge Yourself

Follow the directions to write sentences with the lesson words in italics. Be sure your sentences make sense both grammatically and in meaning.

Write  
Your Own

1. Write a sentence about your future using the word *guarantee* in the third position.
2. Write a 12-word sentence about success that includes the word *financial*.
3. Write a question about money with the word *currency* in the fourth position.



## Word-Solving Strategies: Context Clues

### Synonyms

You can often find clues about unfamiliar words by looking for synonyms in the text. Read this example from “Ka-ching!”

“Someday you’re going to have to grow up!” he said, adding, “and when you’re mature, when you are a grown man, you’ll want a good job so that you can respect yourself and pay your own way.”

Commas are often used to set off synonyms for words. Notice that after the word **mature**, the synonym *grown* appears in a phrase set off by commas.

Synonyms are not always set off by commas. Sometimes they appear in other sentences:

*It’s important to respect yourself. You can’t be successful if you don’t value your own ideas.*

In this example, a synonym for *respect*, *value*, appears in the sentence that follows the one in which the word appears.

### BE CAREFUL!

### Practice

**A.** Write a highlighted word and its synonym in the first two boxes. Using the context clues, write the meaning of the word in the third box.

Mother’s gingerbread cupcakes are renowned, famous throughout our neighborhood. The moist cake is redolent of spices, scented with cinnamon and ginger. One day while I was helping her bake, an idea struck me. “Why don’t you launch your own business?” I asked. “You could start by selling your cupcakes at the deli on the corner.” Mom was in agreement, and that seed of an idea blossomed into a money-making company. Today Mom’s lucrative cupcake company supports our entire family.

WORD

SYNONYM

WORD MEANING

**B.** Write a sentence for each of the four highlighted words from above.

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



## Practice for Tests

Fill in the bubble next to the answer that best completes the sentence or answers the question.

1. Read this sentence.  
The salary increase was a surprise to Dad and a *windfall* for our family.  
*Windfall* means:  
 A terrible blow  
 B shortage  
 C expected reward  
 D unexpected gain
2. In which group can all the items be described as *income*?  
 A earnings, wages, salary  
 B winnings, losses, prizes  
 C import, export, money  
 D job, work, pay
3. A person in *adolescence* might be:  
 A two years old  
 B thirteen years old  
 C twenty-five years old  
 D eighty years old
4. An item is a *commodity* if it can be:  
 A recycled  
 B built by hand  
 C bought and sold  
 D passed down in a will
5. The opposite of *frequent* is:  
 A many  
 B rare  
 C regular  
 D repeated
6. Read this sentence.  
Gram's odd ideas about life on Mars have no *currency* with my friends.  
In this sentence, *currency* means:  
 A dollar value  
 B importance  
 C general acceptance  
 D scientific basis
7. When you give a *summary*, you:  
 A write a detailed report  
 B do research on a subject  
 C give a thorough explanation  
 D retell something briefly
8. A *mature* person is NOT a:  
 A kindergartner  
 B parent  
 C adult  
 D senior citizen
9. *Financial* matters have to do with:  
 A age  
 B money  
 C personality  
 D size
10. A word closely associated with *guarantee* is:  
 A promise  
 B credit  
 C negotiate  
 D duplicate



## Synonyms and Antonyms

In the following Word Bank, you will find synonyms and antonyms for some of the words in Lessons 16–18. (Remember: Some words have both synonyms and antonyms.) Study these words; then complete the exercises below.

scorn      bargain      dreadful      respect      bizarre      observe  
irregular      overlook      idea      promise      import      ordinary

### A. For each sentence, fill in the blank with a SYNONYM for the word in boldface.

1. After Melissa explained her \_\_\_\_\_, everyone wondered how she had come up with such a strange **notion**.
2. I can **guarantee** you at least twenty hours of work. Do you \_\_\_\_\_ that you will show up on time and do a good job?
3. Ana was afraid her mistake might have **dire** consequences, but nothing \_\_\_\_\_ actually happened.
4. Mom likes to **negotiate**, so at flea markets she always tries to \_\_\_\_\_ with sellers to get a lower price.
5. Because the man treated everyone with **contempt**, people felt \_\_\_\_\_ instead of sympathy when they learned of his misfortune.

### B. For each sentence, fill in the blank with an ANTONYM for the word in boldface.

6. We were so used to Christy's **outlandish** outfits that we were disappointed when she showed up dressed in \_\_\_\_\_ clothes.
7. If you don't take time to **notice** details, you might \_\_\_\_\_ something very important.
8. You cannot expect people to treat you with \_\_\_\_\_ if you show them nothing but **contempt**.
9. Countries with strong economies **export** more goods than they \_\_\_\_\_.
10. Before Jeremy got his own computer, he would make **frequent** trips to the library to use the Internet. Now, his visits are \_\_\_\_\_ because he goes only when his connection is not working.



## Word Study: Proverbs

Some of the words in Lessons 16–18 are connected to well-known proverbs. For example, an elderly person might express his or her ideas about being *mature* (Lesson 18) using proverbs such as “You’re only as old as you feel” or “You can’t teach an old dog new tricks.”

Proverbs are brief, memorable sayings that state a common truth, such as “One rotten apple spoils the whole barrel” or “Laughter is the best medicine.” You can use proverbs in your own writing to add interest to your work.

### Practice

Read each sentence. Use context clues to figure out the meaning of each proverb in boldface. Then, write the letter of the definition for the proverb in the sentence.

- |  |  |
|--|--|
| _____ 1. When my brother tries to get something by being rude, I tell him, “ <b>You can catch more flies with honey than with vinegar.</b> ”                 | a. To accomplish a task, first you must start it.  |
| _____ 2. After the brakes on the fancy new bike broke, Aziza knew that <b>all that glitters is not gold.</b>   | b. If you notice that something doesn’t look right, there’s probably a problem.                  |
| _____ 3. If I complain that it’s hard to save money, Dad says, “ <b>Little and often fills the purse.</b> ”  | c. You can win over more people with kindness than with scorn.                                   |
| _____ 4. The scientist hesitated to start a long research project until he was reminded that <b>a journey of a thousand miles begins with a single step.</b> | d. If you make small but frequent additions to your savings, you will have great wealth someday. |
| _____ 5. I know my friend has problems because she seems sad, and <b>where there’s smoke, there’s fire.</b>  | e. Patient people are admired.   |
| _____ 6. When Eli sees what some greedy people do to get rich, he wonders if it’s true that <b>the ends justify the means.</b>                               | f. Just because something looks good, that doesn’t guarantee it is.                              |
|  | g. If the outcome is good, then it doesn’t matter how you get it.                                |

### Apply

Work with a partner to find out the meaning of each proverb. (Use an online or print dictionary.) Then work together to write a sentence for each proverb.

- |   |   |
|---|---|
| 1. A rolling stone gathers no moss.           | 5. A leopard can’t change its spots.            |
| 2. The early bird catches the worm.           | 6. Better safe than sorry.                      |
| 3. You must learn to walk before you can run. | 7. Every cloud has a silver lining.             |
| 4. Beauty is only skin deep.                  | 8. You scratch my back, and I’ll scratch yours. |



## Vocabulary for Comprehension

Read the following passage, in which some of the words you have studied in Lessons 16–18 appear in boldface type. Then answer questions 1–6.



### The History of Money

Money drives our **economy**, but even though we earn and use money daily, we seldom think about its history. The **notion** of money goes back a long way. The earliest coins were made  
5 thousands of years ago in what is now Turkey. China used a type of paper money over 1,000 years ago. Native Americans used beads as money to **negotiate** and trade for goods.

The first U.S. coins were made in 1793, and  
10 paper money followed. Today our **currency** honors our **traditional** past. Paper bills show buildings such as Independence Hall, the White House, and the U.S. Capitol. Presidents such as George Washington, Thomas Jefferson, and

15 Abraham Lincoln appear on coins and bills. While these leaders were **mature** men, a recent golden coin featured Sacagawea, a young Shoshone woman of great **initiative** who traveled with the explorers  
20 Lewis and Clark. And an interest in honoring the states **triggered** a series of quarters. Each quarter spotlights one of the 50 states.

If you had the **latitude** to design a U.S. coin or a bill of your choice, what would you create?

25 How would you **guarantee** that the history and values of our country are reflected in your particular design?

1. In sentence 2, **notion** means

- A item
- B concept
- C memory
- D problem

2. When you **negotiate** (line 8), you

- A estimate
- B purchase
- C sell
- D bargain

3. Something that is NOT **traditional** (line 11) is

- A historic
- B customary
- C trendy
- D time-honored

4. Another word for **mature** (line 17) is

- A grown
- B young
- C old-fashioned
- D reliable

5. Someone with **initiative** (line 19) has

- A minimal skills
- B determination and ability
- C fear and shyness
- D great strength

6. When you **guarantee** (line 25) something, you

- A pay for it
- B write about it
- C retell it briefly
- D make sure it will happen