

# THE KEY

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Volume 16, Number 2

FREE

February 2006

## New Law Requires Kids Up to Age 8 to Ride in Booster Seats

A new bill passed by the Wisconsin Senate on February 3 requires that children ride in booster seats in all vehicles until the age of eight. The Senate approved the bill 23-10. The State Assembly passed the bill in December. It now goes to Governor Jim Doyle for his signature. He is expected to sign it into law.

Lawmakers who oppose the bill say it would be too hard to enforce. They say parents who carpool would have to have enough booster seats for every child who rides in their cars. The current law requires that children ride in safety seats until age four and then use a seat belt.



*Camy Woods, 6, left, and Joey Korger, 7, help show the features of booster seats. A new law requires that children use booster seats until the age of 8. (AP Photo/H. Rumph Jr)*

### New standards keep children safer

Supporters say the new standard keeps children safer. Seat belts designed for adult use can seriously hurt children because of where the belt straps fall on their smaller bodies.

Booster seats place the seatbelt in the right places on the lap and across the shoulder.

Some children are tall and heavy enough not to need the booster seats. Children under age eight who are taller than 4 ft. 9 inches or over 80 pounds do not have to use the seats. They can just use the vehicle's seat belts. It is not clear how the police will determine a child's weight when they stop drivers on the road.

"We are not going to stop every car and interrogate parents about the age and weight of the child in the car," says Oconomowoc police officer Lt. Parr. However, parents can face fines between \$35 and \$75 for not putting their children in safety seats or seat belts. The fine might be forgiven if drivers show proof that they purchased a booster seat.

### Car crashes are number 1 killer of kids

Car crashes are the number one killer of children in Wisconsin and across the nation. Advocates think that this law will save lives. More than 30 states have adopted similar laws.

Others view the law as an inconvenience, especially for families who rely on car-

*"Booster Seats" continued on Page 2*

## Americans Mourn Civil Rights Leader Coretta Scott King

A woman who helped change America has died. Coretta Scott King died January 30. She was 78-years-old. Mrs. King was a leader in the civil rights movement in the United States and the widow of Dr. Martin Luther King, Jr.

The civil rights movement in the 1950s attempted to gain equal rights for African-Americans and other people.

Mrs. King became well known after her husband was shot to death in 1968. Dr. King was a Baptist minister and civil rights leader in Montgomery, Alabama, when he died.

Montgomery is an important place in the history of civil rights. In 1955, police arrested Rosa Parks because she refused to give up her seat on a city bus to a white man. The Kings and Rosa Parks were African-Americans. Rosa Parks died last October.

### Dr. King led a boycott of the bus system

Dr. King led a boycott of the city bus system in Montgomery. A boycott is when people refuse to do something as a protest of some injustice. In this case, people refused to ride the buses in Montgomery.

For more than a year, blacks and other civil rights supporters walked to and from work and school to protest segregation in the city. In 1956, the United States Supreme Court ruled that Montgomery's segregation laws were unconstitutional.

Segregation is a policy that requires people to be treated separately based on

*"King" continued on Page 2*

*“Booster Seat” continued from Page 1*

pooling to get their kids to school and activities. They ask what they should do if they do not have enough car seats for all the children they have to drive home. They also wonder how they will get older children to use the seats again.

“I cannot see putting my seven year old back into a car seat,” says Sara Collins of New Berlin. “He hasn’t sat in a car seat since I sold his seat two years ago.”

Many families already have car seats that can change over to booster seats for kids up to 80 pounds. New booster seats cost between \$15 and \$120. Drivers can find booster seats at discount stores like K-Mart and at garage sales.

The State is also planning to help families who cannot afford to buy the car seats. The new law allows Wisconsin to apply for Department of Transportation money that will help families in need get the seats at little or no cost.

*Source: Journal Sentinel article by Stacy Forster*

## Plan to Enter the 2006 Readers as Writers Contest

The Key Newspaper is holding its annual Readers as Writers Contest. We want you to enter.

You may enter if you are an adult student in a Wisconsin Basic Skills, GED/HSED, Adult High School, or English as a Second Language class or adult tutoring program, including basic education programs at Wisconsin correctional institutions.

Entries may be in any writing category, such as an essay, poem, short story, opinion, rap, song lyric, or journal entry. The best entries are often those that are true and personal. Write about events in your past, your home country, an experience that changed your life, or a tribute to someone you love. If you prefer, write your opinion about world events, like voting or becoming a citizen.

You may submit up to two entries. However, each entry should be in a different writing category. If you can use a computer, (your teacher or tutor can help), please submit your entry on a diskette or as an email attachment (balistrv@matc.edu).

Limit your entry to no more than two typewritten pages.

Print your name, home address and phone number, literacy program and location, and the name of your instructor clearly at the top of each page. We ask that teachers or tutors send us the entries and review and approve the work beforehand.

### Original work for a family publication

The work must be original and appropriate for a family publication. We will not accept work that includes swear words or sexual themes or that glorifies violence or illegal activity. All work will be checked for originality.

The deadline for entries is March 13, 2006. Winning compositions will be published in a book of the best entries selected by a panel of professional writers.

Winning students and their instructors will be presented awards at a reception at the Milwaukee Public Library on May 3 or at Northcentral Technical College in Wausau on May 9. Northcentral Technical College is hosting an event for students and teachers in the northern part of the state.

Start planning now. Entry forms and other details about the contest are in the mail to your instructors. Check with your instructor or tutor for more information.

The Key Newspaper, Milwaukee Area Technical College, Journal Communications, Inc., the Wisconsin Technical College System Board, the Milwaukee Public Library, and Northcentral Technical College sponsor the Readers as Writers Contest.

*“King” continued from Page 1*

their race or national origin. It is also called “discrimination.” When something is unconstitutional, it violates the legal rights of Americans. All of the laws in the United States are based on a set of rights in the Constitution.



**Coretta Scott King**

*(AP Photo/Ric Feld)*

### Mrs. King worked to keep memory alive

After her husband’s death, Mrs. King worked to keep his memory and goals in the minds of Americans. Mrs. King also raised the couple’s four young children.

She worked to make Martin Luther King, Jr.’s, birthday a national holiday. In 1983, President Ronald Reagan signed into law a bill to honor Dr. King. Americans celebrate the holiday on the third Monday of every January. They remember Dr. King for his support of peaceful protests and for his great speeches that moved people and the nation, like “I have a dream.”

Dr. King is only the second American honored with a national holiday. The other is George Washington. Washington was the first president of the United States.

Coretta Scott King said her husband went to jail 29 times for opposing racial injustices. Many people believe her husband was killed because some people hated him for his non-violent civil rights activities.

Martin Luther King, Jr., was 39-years-old when he was killed. His wife was 40-years-old.

In the years after her husband’s slaying, Mrs. King worked to create the King Center in Atlanta, Georgia. She raised \$15 million. The King Center opened in 1982. The Center houses records from the civil rights era.

Coretta Scott King suffered a major stroke last August. She also had heart problems and cancer when she died. Her funeral brought together heads of state, celebrities, civil rights leaders, and common folks to pay her tribute.

Martin Luther King, Jr., and Mrs. King are buried at the King Center.

## President Gives State of the Union Address

President George Bush says America is addicted to oil. Bush says the best way to break the addiction is through new technology.

The president made the comments at the annual State of the Union speech to Congress on January 31. The State of the Union speech is a chance for the president to tell the nation what he plans to do in the next year and beyond.

This was Bush's fifth State of the Union speech. The speech he gave last year was a few months after he won re-election to a second four-year term.

The latest speech was different from the 2005 speech in many ways. Last year, Bush was more confident after winning re-election. He also called for changes in the Social Security program.

### Approval ratings at their lowest

This year, Bush's approval ratings are among the lowest of his time in office. Bush did not show the confidence that he has in the past.

Bush said this year that the nation needs affordable energy to remain competitive. The president also said the nation has a serious problem because some of the oil comes from unstable parts of the world.

### Increase spending on other fuel sources

To break the need for oil, Bush said he plans to increase spending by 22 percent on clean-energy research in two important areas. He said the federal government would spend money to develop cleaner coal-fired power plants to fuel homes and businesses.

Electricity can be made by burning coal. However, burning coal also causes pollution.

He said money also would be spent on solar and wind technologies and in finding cleaner and safer nuclear energy. Solar energy comes from sunlight.

He said research also would focus on how we power vehicles. The research program will try to improve batteries for electric and hybrid cars. Hybrid vehicles use both a gasoline engine and a battery.



*President Bush delivers his State of the Union address. Vice President Dick Cheney is seated behind him.*

*(AP Photo/Charles Dharapak)*

He plans to make cars that run on hydrogen part of the research program. More funds will be spent on better ways of making ethanol. Ethanol, which often comes from corn, can be used like gasoline.

The research will try to make ethanol from wood chips, plant stalks and grasses. The goal is to make new kinds of ethanol available within six years.

### Wants to use less oil from the Middle East

Another goal is to reduce the use of oil from the Middle

East. The plan suggested by Bush would replace more than 75 percent of oil imports from the Middle East by the year 2025.

The United States gets about 20 percent of its oil from the Middle East now. Oil also comes from more stable nations such as Canada, Mexico and Venezuela.

### Wants more math and science education

Bush said the effort to develop better technologies requires more spending on math and science. Despite deep cuts to the education budget, the president says students need more math and science.

The plan calls for training 70,000 high school teachers to lead advanced classes in math and science. Another 30,000 math and science professionals should be trained to give early help to students who struggle with math.

"If we ensure that America's children succeed in life, they will ensure that America succeeds in the world," Bush said.

### No choice but to stay in Iraq

On another subject, Bush said America faces a difficult job in Iraq. He said America has no choice but to stay in Iraq. Bush said it is possible that more American troops can come home from Iraq. However, he said those decisions will be made by the military leaders, not by elected officials in Washington.

## Steps You Can Take to Avoid Catching the Flu

Do your part and help stop the spread of flu. Serious lung illnesses are spread by coughing or sneezing, and unclean hands. To help stop the spread of germs:

- Avoid contact with others who have a cold or the flu.
- Avoid touching your nose, mouth and eyes as this makes it easier for viruses to enter your body.
- Cover your mouth and nose with a tissue when you cough or sneeze.
- Put all used tissue into the wastebasket.
- Wash your hands with soap and water. Wash for 15 to 20 seconds – it is the soap combined with the scrubbing action that helps dislodge and remove germs.
- Use alcohol-based disposable hand wipes or gel sanitizers if soap and water are not available.
- If your child has a cold, wash his/her toys after play.
- Keep surfaces clean with a virus-killing disinfectant to help prevent the spread of infection. A solution of 1 part bleach mixed with 10 parts water is also effective in killing viruses.
- Eat a balanced diet, drink plenty of fluids, get plenty of sleep, be physically active, and avoid stress.

When you are sick or have flu symptoms, stay home! Remember – keeping your distance from others may protect them from getting sick.

*Source: Federal Citizen Information Center*

## February Is Black History Month

February is Black History Month. Schools, families and the media celebrate the role of black Americans in American history.

Black History Month started with Dr. Carter Woodson. He spent his life making sure that history books told the truth about black history. He found that history books omitted black history, or were not truthful. The history books failed to tell about the many accomplishments of blacks in American history.

Even the work of important inventors, like George Washington Carver were left out of books before Dr. Woodson began his work.

Dr. Woodson chose February to promote black history because of the February birthdays of President Lincoln and Frederick Douglass.

Frederick Douglass was a leader of the "abolitionist" movement. He fought to end slavery within the United States before the Civil War. He also fought to get blacks the right to vote and other civil rights. Lincoln helped end slavery in the U.S.

### Programs at libraries, museums, on TV

Americans celebrate Black History Month in many ways. The "History Channel" on cable offers programs all month long showing African-American war heroes, aviators, ministers and more.

*Familyeducation.com* on Internet offers activities for kids, like worksheets, articles and coloring pages. Some local museums dedicate exhibits of history, art, or science to the work of black creators.

The U.S. government's "Free" online resource site at [www.ed.gov/free](http://www.ed.gov/free) also offers interesting facts about black history and the people who made history.

Many Wisconsin libraries hold black history programs during February. The Milwaukee Public Library is hosting programs to celebrate African-American history, crafts and music. Visitors can learn to make a knotted bracelet with glass African beads or play games like, "Black History Jeopardy."

The University of Wisconsin-Milwaukee offers free programs that are open to the public. It is showing the film, "Standing on My Sister's Shoulders." It is a movie about the civil rights movement from the point of view of three women. "African Art and Artifacts" also will be on display at the University all month long.

Check your local newspaper for programs that celebrate Black History Month where you live. There are activities for all ages.

## Wi-Fi Coming to the Milwaukee Area

There is good news for computer owners and Internet users in Milwaukee. The city is going wireless. A private company is building the city a Wi-Fi network. Wi-Fi stands for "wireless fidelity." It allows people to log onto the Internet without using a phone line.

The goal is to make all of Milwaukee wireless. It may be the first major city in the United States to do so.

The goal is to give computer users Internet access from anywhere in the city. All they need is the proper computer software. They also must subscribe to an Internet server for full service.

### 18 months to install underground lines

Midwest Fiber Networks is building the system. It will install underground fiber optic lines across the city. It will attach antennas to street lights and other city properties. Those antennas will then send signals to each computer.

The entire project will be done in 18 months.

Users will be able to access about 60 Web sites for no charge. There will be a monthly fee to visit other sites on the network. It is expected to be about \$20.

The Milwaukee Common Council approved the deal in January.

"It's a real feather in the cap for the community," Milwaukee Mayor Tom Barrett said. "On all fronts, it's a winner."

Others agree.

"I think it's going to be a great thing for the city," Kathy Lang, Marquette University's chief information officer, said. The Marquette University area will be up and running first to allow the university to help test the system.

The deal will also help the poor. Midwest Fiber Networks is giving Milwaukee \$150,000. It will help increase computer access for low-income residents. Some might get free computers.

### Other networks likely

Milwaukee is not alone. Madison already has a small wireless network. It is growing.

Google has spoken with San Francisco, California, about a wireless network. Google is the large Internet search engine company.

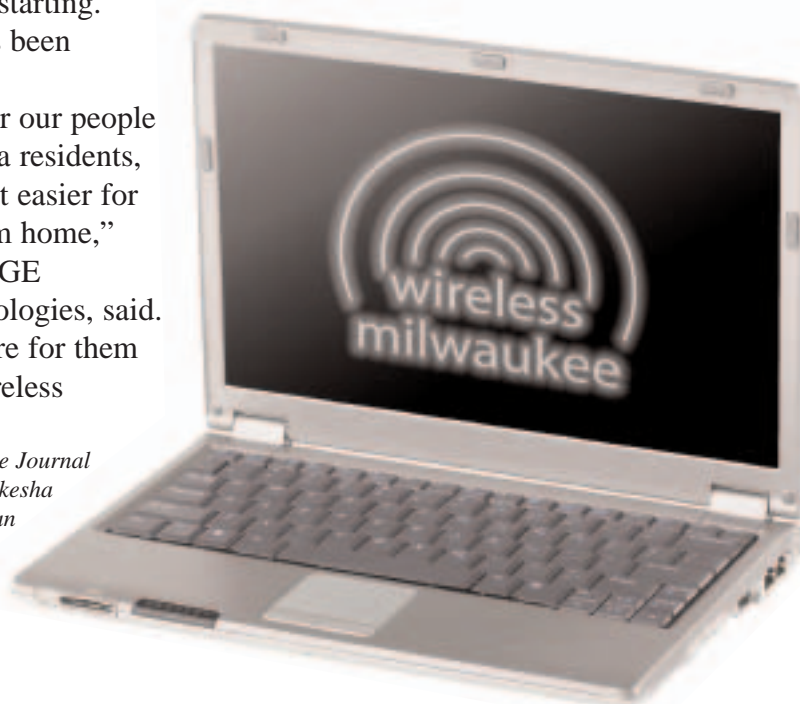
In addition, Waukesha, Wisconsin, may be getting a Wi-Fi network. It, too, would give wireless Internet access to all city residents for a fee.

Talks are just starting.

Early reaction has been positive.

"Especially for our people who are Waukesha residents, this would make it easier for them to work from home," Brian McKaig of GE Healthcare Technologies, said. "It is second nature for them to link up to a wireless network."

*Source: Milwaukee Journal Sentinel, The Waukesha Freeman*



# Olympic Athletes are in Turino, Italy for the Winter Games

The Winter Olympics have an Italian flavor this year.

The Olympics match athletes from countries around the world. Winter Olympics sports include hockey, figure skating, and skiing.

The Olympics are held every four years. This year they are in Turino, Italy. Athletes from 85 countries are competing.

## The United States has a solid team

America got its first gold medal in the 5,000-meter speedskating competition. Chad Hedrick won that event easily. Winners get gold medals. Second-place finishers get silver medals. Third-place finishers get bronze medals.

Hedrick was going to compete in five events total. He is confident he can do well in all of them.

"I didn't come here to win one gold medal," he said.

Figure skating is always a popular event. Michelle Kwan was a big story early in the Games. She is a very popular skater, but has never won a gold medal.

Kwan made the 2006 Olympic team despite injuries from a fall at the U.S. Championships. Then, in Turino, she got hurt again during practice. Kwan withdrew from the Games.

"If I don't win gold, it's OK," Kwan said. "I've had a great career. This is the sport, and it's beautiful."

Emily Hughes replaced Kwan. Hughes at 16 is the younger sister of Sarah Hughes who won a figure skating gold medal in the 2002 Olympics.

Several Wisconsin athletes are also competing.

They include Casey FitzRandolph. He is a speedskater from the Madison area. FitzRandolph won the gold medal in the 500 meters in 2002.

## Repeating success

The 2002 Winter Olympics were held in Salt Lake City, Utah. The United States did very well there. Its athletes won 34 medals. That is a record.

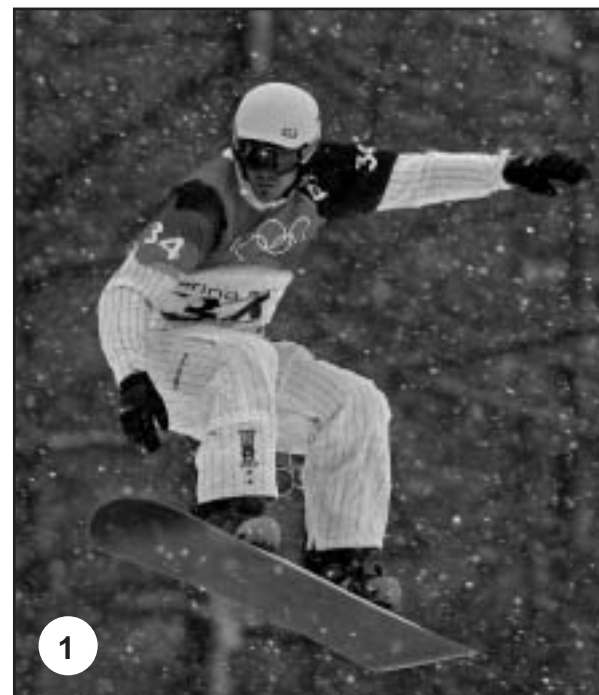
The next Winter Olympics are in 2010 in Vancouver, Canada.

The Summer Olympics are also held every four years. They will be in Beijing, China, in 2008. London, England, hosts them in 2012.

Summer sports include basketball, track and field, and gymnastics.

The Olympic Games have a long history. They date back more than 2,700 years. They were first held in Greece. Those games were played for mythical Olympian gods.

The summer Olympics were held until the year 339. They resumed in 1896 in Athens, Greece. The modern Winter Olympics began in 1924 in Chamonix, France.



1 - Seth Wescott of the USA soars through the sky in the qualifying round of the Snowboard Cross competition. (AP Photo/Lionel Cironneau)

2 - The United States' hockey goalie John Grahame (47) covers up a loose puck as defenseman Jordan Loepold (4) holds off Latvia's Aleksandrs Semjonovs. (AP Photo/Gene J. Puskar)

3 - Resi Stiegler of the United States stands on the side of the Women's Combined Downhill course. The event was cancelled due to poor weather conditions on Thursday, Feb. 16, 2006. (AP Photo/Kevin Frayer)

4 - Bronze medalist Toby Dawson of the USA reacts during the flower ceremony of the Men's Moguls. (AP Photo/Michael Probst)



## Boehner of Ohio Elected Majority Leader

The most powerful political party in the country has replaced a key member who ran into legal problems. Republicans in the House of Representatives picked John Boehner to be the House Majority Leader. Boehner replaces Tom DeLay of Texas.

DeLay gave up his leadership after Texas charged him with breaking State campaign finance laws.

### Boehner is an Ohio Congressman

Boehner is a Congressman from Ohio. His name is pronounced BAY-ner. He was first elected to Congress in 1990. He won the leadership post on February 2.

Boehner defeated Missouri Congressman Roy Blunt for the leadership post. Boehner won with 122 votes. Blunt finished with 109 votes.

Blunt will continue as the Majority Whip. That is the third highest position in Congress.

### Boehner ran as a reformer

Boehner ran as a reformer. He said he would do things differently than DeLay and Blunt. Boehner has sometimes voted against the wishes of most members of his party. He also votes against many projects that spend government money in the districts where Congresspersons live.

Some Democrats criticized Boehner's

election. They said Boehner has a long history of dealing with lobbyists. Lobbyists are people who make campaign donations for groups that want laws passed for their benefit.

National Democratic Party Chairman Howard Dean said Boehner is "more of the same." Dean said Boehner is *not* the kind of reformer that Americans say they want.

### 2nd most powerful Congressperson

As the majority leader, Boehner becomes the second most powerful member of Congress. The House Speaker is the most powerful.

The Speaker and the Majority Leader come from the party that holds the most seats in the House. Congressman Dennis Hastert of Illinois is the Speaker.

The minority party has two leaders. The top member of the Democratic Party in the House is Minority Leader Nancy Pelosi of California. The Minority Whip is Steny Hoyer of Maryland.

Republicans are the majority party in the House. They hold 232 of the seats. Democrats hold 203 seats. One member does not belong to either party.

The Speaker appoints members to committees. The Speaker also is in charge of running floor sessions in the House. Floor

sessions are periods when all of the members get together to take action.

Boehner and Pelosi work to advance the goals of their parties. The whips try to make sure members of their parties vote the way the party leaders want them to vote.

### Opponent too closely tied to DeLay

Some members voted for Boehner because they wanted a change. They felt Blunt was too closely linked to DeLay.

Blunt served as the Whip under DeLay.

Some of the criticism of DeLay was that he was too partisan. That means he most often acted only in the interests of his own party. DeLay had a reputation for not working with Democrats to get bills passed.

The House is one of the two legislative bodies of the federal government. The other body is the United States Senate. The Senate has 100 senators. Each of the 50 states has two senators.

Many say that Republicans voted for Boehner because they are worried about the elections in November. Democrats need 20 more seats to retake control of the House.

President George Bush will have two years left in his term after the November elections. Bush is a Republican. Some Republican leaders are worried that Bush might have a hard time for the last two years of his term if Democrats control the House.

## Steelers Win Over the Seahawks in January Super Bowl

This Super Bowl was not so super.

The Super Bowl is the National Football League's championship game. Forty have been played. This year, the Pittsburgh Steelers played the Seattle Seahawks.

Pittsburgh won, 21-10, in Detroit, Michigan. The Steelers have now won five Super Bowls in franchise history. But this was their first since 1980.

"It's a very humbling experience right now," Steelers coach Bill Cowher said. "It's surreal. I'm going to tell you, this is a special group of coaches, a special group of players. I was one small part of this."

For many people, however, the final score did not matter. The Super Bowl has turned into more than a football game. It is an event. Even non-football fans watch the game.

Many watch just to see the new television commercials. Some watch for the halftime

show. The Rolling Stones sang this year.

The game itself was not pretty. Neither team played well.

### Bettis makes headlines

Jerome Bettis was the game's biggest story. The Pittsburgh running back is one of the best in NFL history. He is from Detroit.

Bettis said the game was a homecoming. After the game, he retired.

Bettis had never won a Super Bowl before in his career. He said that was one thing missing from his long career in football.

"This is why I started 13 years ago on this quest," Bettis said.

The game's biggest play was a trick. Pittsburgh wide receiver Antwaan Randle-El threw a touchdown pass to teammate Hines Ward in the fourth quarter.

The play was a reverse. It started as a handoff to running back Willie Parker. Parker handed the ball to Randle-El. Randle-El then ran right and threw the 43-yard pass to Ward. It was the first Super Bowl touchdown pass by a receiver.

Parker also had a 75-yard touchdown run.

Seattle had chances to win. Coach Mike Holmgren said his team has played better.

NFL Most Valuable Player Shaun Alexander did not make a major impact. He led the league in rushing during the regular season. He had 95 yards in the Super Bowl.

### Penalties hurt the Seahawks

Penalties hurt the Seahawks. Holmgren later questioned the game's officials.

"We played against a good team and you can't overcome those things," he said.

## Do You Have Enough Insurance on Your Home?

The following information from the Insurance Information Institute explains what is covered by the most common homeowners' policy and what is not. The most common insurance in the U.S. is the Homeowners-3 (HO-3) policy. If you want to be certain you have enough coverage, find out what type of homeowners policy you have. If you have a different policy, you should talk to an insurance agent to make sure you get the coverage you need.

**Question # 1:** *Am I covered for losses due to fire, lightning, tornadoes, windstorms, hail, explosions, smoke, vandalism and theft?*

Yes. The HO-3 provides broad coverage for these and other disasters or "perils," as they are called in the policy, including all those listed in the question. You should check the dollar limits of insurance in your policy and make sure you have enough insurance to cover all items.

**Question # 2:** *Are my jewelry and other valuables covered?*

The standard policy provides only from \$1,000 to \$2,000 for theft of jewelry. If your jewelry is worth a lot more, you should purchase higher limits. You may wish to add a floater to your policy to cover pieces of jewelry and other expensive items, such as electronic equipment, stamp collections or silverware.

**Question # 3:** *If my house is destroyed in a fire and I have \$150,000 worth of insurance to cover the structure, will this be enough to rebuild my home?*

If the cost of rebuilding your home is equal to or less than \$150,000 you would have enough coverage. If the cost of replacing your home is \$120,000, then that is all the insurance you need. On the other hand, if the cost of rebuilding your home is \$180,000, then you will be short \$30,000.

If you live in an area hit by major storms, ask your insurance company about a replacement cost policy. If building costs rise, you will get extra to cover the bill.

If you choose not to rebuild your home, you will receive the replacement cost of your home, less depreciation. This is called actual cash value. You should make sure that the amount of insurance you have covers the cost

of rebuilding your house. You can find out what this cost is by talking to your real estate agent or builders in your area.

Do not use the price of your house to choose the amount of insurance you buy. The market price of your house includes the value of the land on which the house is built. In almost all cases, the land will still be there after a disaster, so you do not need to insure it. You only need to insure the structure.

**Question # 4:** *Am I covered for flood damage?*

No. If you live in an area that has many floods, it may be wise to buy flood insurance. The federal government sells flood insurance under a program run by the Federal Insurance Administration. Contact your agent to get this insurance, or call the Federal Emergency Management Agency at 1-800-427-4661, or visit its Web site at [www.fema.gov](http://www.fema.gov).

**Question # 5:** *A pipe bursts and water flows all over my floors. Am I covered?*

Yes. The HO-3 covers you for water damage from a broken plumbing system.

**Question # 6:** *What if water seeps into my basement from the ground. Am I covered?*

No. Water that gets into your basement from outside is not covered under the HO-3. If the water is not from a flood, you will not be covered under a flood policy. You should repair cracks on basement walls and waterproof the basement to keep water out of the basement.

**Question # 7:** *A neighbor slips on my sidewalk or falls down my porch steps and wants to sue me. Does my policy protect me?*

Yes. The policy will pay for damages, if a fall or other accident on your property is your fault. It will also pay for your legal costs. Also, part of your policy will cover medical expenses, if a neighbor or guest is hurt on your property. You should check to see how much insurance you have. The standard amount is \$100,000. If you feel you need more, ask about buying higher limits.

**Question # 8:** *A tree falls and damages my roof during a storm. Am I covered?*

Yes. You are covered for the damage to your roof. You are also covered for the removal of the tree, often up to a \$500 limit.

**Question # 9:** *I have children away at college. Are they covered by my homeowners insurance?*

If they are full-time college students and part of your household, your insurance often provides some coverage in a dorm, about 10 percent of the contents limit. Most companies will not provide coverage if the student lives off campus and the apartment is rented in the student's name.

**Question # 10:** *Am I covered for "Acts of God"?*

Sometimes. The term "Acts of God" is not mentioned in homeowners insurance policies. It usually refers to natural disasters like tornadoes, not man-made acts, like theft and auto accidents. Some natural disasters, such as damage from windstorms, hail, and lightning are covered under homeowners insurance. Damage from floods and earthquakes is not.

**Question # 11:** *What should I do if my policy provides less coverage than the HO-3?*

Review your coverage with your agent. Some older policies provide less coverage than the HO-3. They may not provide coverage for water damage, theft, or liability. They may also provide coverage for the house on an actual cash value basis, rather than a replacement cost basis.

You should try to get an HO-3.

*Source: Insurance Information Institute and Federal Citizen Information Bureau*



# Colorado Woman Inspires Milwaukee Children to Read

Students at a school in Milwaukee can cap their reading efforts with free hats. A student who reads enough books is given a warm, winter hat.

The hats are gifts from a woman who lives in Colorado. The woman knits each hat by hand. She spends about three hours on each hat.

The program is very popular with the children. A little more than 100 students at St. Sava Orthodox School have gotten winter hats for reading books.

Children who reach their reading goals also have pictures taken of themselves. The pictures are posted in a hallway in the school. The successful students also have their names announced on the school's public address system.

## Knitter known only as Nora

The woman who knits the hats wants to be known only by the name Nora. She is 80-years-old. She is a retired geographer. She used to work for the United States military.

The hats are a way for the woman to live up to her college motto. The English translation of the motto is: "Mine is the care of the future." The original version of the motto is in the Latin language.

Nora told the Milwaukee Journal Sentinel that the hats are a way to get children to read more. She said knitting the hats helps her have a sense of purpose. The hats give her a connection to children when many other people her age are more isolated from other people, especially young people.

"I need to be doing this," Nora said. "I need to feel better. It makes me feel good."

The woman said she thinks that if children read books while they are young, they will read books "before they pick up anything else."

Mary Lee McNally is a second-grade teacher at St. Sava. A teacher that McNally knew helped connect her with Nora.



*Students at St. Sava Orthodox School in Milwaukee wear hats that were made by an anonymous 80-year-old woman who lives in Colorado. The woman, who calls herself Nora, knits the brightly colored hats for students who read. It takes Nora about three hours to knit one hat. (Milwaukee Journal Sentinel Photo/Michael Sears)*

## Teacher says hats get kids to read more

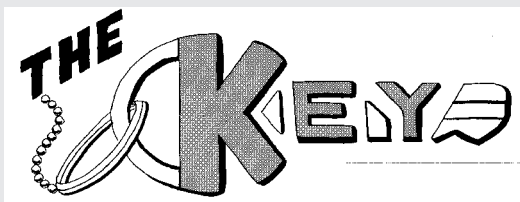
McNally said the program encourages students who read to read even more books. She also said some students probably would not read without the program. She said some of those students are reading because it gives them a goal.

Nora has knit hats for Russian orphans. She also knits hats for children at a couple of other schools.

The woman says she wishes more people would knit hats or do something to get children to read more. She said even going to a school to listen to children read aloud would help.

Others donate the yarn for the hats, Nora said. A friend who works for a delivery company takes care of getting the hats from Colorado to Milwaukee.

The Key is published and distributed free to adult basic education programs throughout Wisconsin by Milwaukee Area Technical College. Printing for The Key is generously donated by Journal Communications as a public service. Many articles are adapted with permission from stories that appear in the Milwaukee Journal Sentinel. The project is supported by a grant under the Adult Education and Family Literacy Act through the Wisconsin Technical College System Board. The views expressed within The Key are not necessarily those of MATC or of sponsors of The Key. The editorials and letters are the views of the writers.



We welcome letters to the editor. Write to:  
*The Key* c/o MATC  
 700 West State Street, FH6  
 Milwaukee, WI 53233-1443  
 Phone: 414-297-6794  
 e-mail: balistrv@matc.edu  
 www.keynews.org

Project Manager, Virginia Balistreri  
 Production, Corey Taratuta  
 Distribution, Liam Hughes  
 Lesson Plans, Janet Nortrom

Writers: Erik Brooks, Bill Lavelette, Traci Timm

Printing by Journal Communications  
 The Key has an Editorial Committee comprised of ABE, GED/HSED and ESL instructors who recommend and approve articles for publication. Members include: Michele Bria, Linda Commer, Terry Corrigan, Marilyn Hegge, Kerry Nikutta, Marianna Ruprecht, Jan Spangler, Diane Steigerwald, and Douglas Vue.

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