



## SUMMARY

**In summarizing, you want to capture the essence of what the author has said but in fewer words. Summary provides the gist – essential elements and arguments.**

### A. Steps

1. How do you proceed when you want to write a summary?

2. Put the following steps in order.

- Go through the original again, this time crossing out any underlined material that you realize is not essential.
- Reread the original, underlining essential information as you go. Focus on the purpose statement (if there is one) and the topic sentences in each paragraph. Try to summarize each paragraph in a sentence.
- Draft your summary in your own words. Include everything you're left with, even if you know there is too much. You can revise it later.
- Now edit your own version for conciseness. Cross out any words that aren't doing any work. Wherever possible, merge related ideas into single, concise sentences.
- Copyedit your summary. Check the clarity of your sentences and paragraphs. Use transitions ("as a result," "next," "however," etc.) as needed to make sure the ideas flow logically.
- Read the entire original once (or twice if necessary) without making notes. You cannot write a summary of a text you don't fully understand. If some parts of the original are still not clear, go back and read them again. Some writers find it helpful to try to describe the key points in what they've just read.
- Go back to the original and check that you have preserved the essential information without adding any new content.
- Start with a sentence naming the writer and article title and stating the essay's main idea.

Based on: <http://web.uvic.ca/~sdoyle/E302/Notes/HowtoWriteSummary.html>  
<http://leo.stcloudstate.edu/acadwrite/summary.html#read>

## B. Characteristics of an effective summary

Discuss the characteristics of an effective summary. Are the following statements true or false?

- a. The same order of facts and ideas as the original
- b. Different sentence patterns from the original.
- c. Additional information, which the original writer omitted but which helps an understanding of the subject.
- d. A personal comment on the subject.
- e. Long explanations.
- f. Definitions.
- g. Major findings.
- h. Data of questionable accuracy.
- i. Identification of key points in the original.
- j. Conclusions and recommendations.
- k. Name of the author and title of the source in the introductory part.

**NOTE: The original text is cut to 20-25%**

## C. Language

When writing about something you have read, you will often want to refer to what the writer says. The word 'says', however, is a neutral one. Some other words can be used to indicate an author's writing or argument strategy. For example: If, instead of writing "the author says", you write "the author compares" or "the author defines," your reader will know something about how the author develops his or her ideas.

1. Can you recollect other verbs of this sort?

2. Classify the words according to their meaning.

states - remembers - argues - correlates - makes fun of - believes - writes -  
approves of - comments - contrasts - recommends

	declares, asserts
	notes
	compares
	suggests, advocates
	ridicules, laughs at, pokes fun at
	remarks, claims
	connects

	applauds, agrees, favours
	criticizes, complains, disapproves of, is shocked by
	reasons, recalls
	thinks, decides

### 3. Present tense.

These words are all in the present tense. This is one of the conventions of academic writing. Even though the author wrote the book or article in the past, you are reading it now, and so, in a sense, the author is talking to you now.

Examples:

The author **criticizes** the President for failing to review this problem more thoroughly.

The author **recalls** an event that took place years ago.

Although the author **assures** the reader that he has researched his topic, he doesn't document his evidence.

**According to** the author, Albany is full of corrupt politicians. – This is the author's opinion an opinion that others might challenge.

The author **attempts to persuade** the reader to support his cause.

### 4. Transition words

Transition words show how ideas are connected to each other, helping the reader follow the writer's train of thought.

although however while nevertheless but still	since because consequently thus	briefly in conclusion
on the one hand on the other hand in contrast comparing	then therefore as a result so that	certainly obviously of course
likewise similarly	moreover furthermore in addition first, second, third, etc.	for example for instance in other words
next later finally		before after
		above below

# BANKING AND FINANCE

1 Look at the following story and put the paragraphs in the correct order.

## CAUGHT IN THE CREDIT TRAP

a It all sounded too good to be true, so I immediately signed up. I closed my account at my old bank and opened up a new one at "High Street International", one of the banks affiliated with the Unicard. I had a current account for my everyday purchases and a high-interest savings account for any money I could manage to put aside.

b Then Christmas came round, and I went on a mad shopping spree, buying expensive presents for everybody on my credit card. Everybody in my family was extremely impressed by how nice Santa Claus was to them that year, and my girlfriend especially loved the expensive gold necklace I bought for her. Nobody bothered to ask how I could afford such nice gifts, so I didn't worry about it either.

c The Unicard was far more than just a credit card, he claimed. It was also a cash card which could be used at cash dispensers all over the country to make withdrawals and deposits without having to deal with a real bank clerk. What's more, it was also a direct debit card which could be used in most shops to pay directly from my bank account instead of paying in cash. And, of course, it was also a conventional credit card with, wonder of all wonders, a 1,600-pound credit limit.

d I got my first (and last) credit card when I was at university. I walked out of the college bookstore one day to find a whole crowd of young salesmen trying to sign up students on the new Unicard program. This new card, as a smart young man told me, was soon

going to replace all other forms of currency as the world's main method of buying and selling goods and services.

e The fun all ended one afternoon when a man from the Unicard Collection Agency arrived at my house and, informing me that my credit limit was used up and my cheque account was severely overdrawn, demanded that I pay him immediately. When I told him that I couldn't, he ripped up my beloved Unicard and immediately proceeded to repossess all of the presents I had bought for people. My girlfriend was so upset at losing the gold necklace that she dumped me, and my parents had to foot most of the bill for my shopping spree. What's worse, my credit is now ruined, so I will never be able to take out a student loan to continue my studies, a car loan to buy a new car, or a mortgage to buy a new house. But I still have my Unicard, taped back together and encased in glass on my desk, as a reminder to never, ever get another credit card as long as I live.

f Then the trouble started. I had never been any good at balancing my chequebook, and before I got my Unicard, I had always just taken money out of my account until the cash machine told me I had none left. But with my new account, any overdrafts were automatically paid for out of my credit account. My bank statement was so confusing that I had no idea this was going on, and I spent money right and left, quickly getting myself into debt.

2 Choose the word for the following definitions and explain the meaning of the other expressions.

- 1 Take back goods which were bought on credit but not paid for in the agreed time.  
a) sign up b) overdraw c) repossess d) afford
- 2 Stop doing business with a bank.  
a) open an account b) get oneself into debt c) make a withdrawal d) close an account
- 3 Take more money out of your bank than you actually have in your account.  
a) overdraw b) charge c) take out a loan d) affiliate
- 4 Keep track of all of the money you take out of your account.  
a) automatically pay b) make a deposit c) receive your bank statement d) balance your chequebook

- 5 The account you use for most transactions.  
a) current account b) high-interest account c) credit limit d) savings account
- 6 To pay for something.  
a) open an account b) make a deposit c) foot the bill d) withdraw cash

3 In pairs, choose one of the paragraphs and act out one of the conversations that might have taken place in it.

4 Summarise each of the paragraphs or write a topic sentence for each of them.