

PRACTICE 1: Identifying and Finding Synonyms (page 81)

- A 2. d 5. b
3. a 6. c
4. f 7. e

B *Answers will vary. Possible answers include:*

1. business, firm
2. complex, difficult
3. helpful, useful
4. catastrophe, failure, ruin, tragedy
5. big, crucial, essential, key, major, significant, vital
6. charge, cost, fee

PRACTICE 2: Recognizing Logical Division (page 83)

“Why I Don’t Have a Credit Card” (the writing model); “Secrets of Good Ads” (Practice 4, Paragraph 1); “Cookies, but Not the Ones to Eat” (Practice 4, Paragraph 2); “Kinds of Salespeople” (Practice 5, Paragraph 2); “Part-Time Jobs” (Practice 6); “Black Friday” (Practice 10); “Getting a Parking Space at the Mall” (Practice 11); “Why Advertisers Care about Young Shoppers” (Practice 13).

PRACTICE 3: Outlining for Logical Division (page 84)

- A. **Main Point:** The first reason is that using a piece of plastic instead of cash makes shopping too easy.
1. **Supporting Detail:** buy unnecessary items
 2. **Supporting Detail:** buy \$75 pink sandals without enough money to pay for them
- B. **Main Point:** That leads me to the second reason I refuse to have a credit card. I would end up owing money.
1. **Supporting Detail:** buy a lot like shopaholic Sara
 2. **Supporting Detail:** have a big debt like Sara; now \$4,000 in debt
 3. **Supporting Detail:** be in debt for years if monthly interest charges are higher than minimum monthly payments
- C. **Main Point:** I avoid using credit because I have difficulty understanding credit card agreements.
1. **Supporting Detail:** difficult legal vocabulary
 2. **Supporting Detail:** fine print—small type with important details
 3. **Supporting Detail:** late fees or higher interest rates

Concluding Sentence: To sum up, credit cards may be convenient for some people, but for me, they are a plastic ticket to financial disaster.

CHAPTER 4 (pages 79–101)

Questions about the Model (page 81)

1. three reasons, Sentence 2 (the topic sentence)
2. the first reason is (Sentence 3), that leads me to the second reason (Sentence 8), finally (Sentence 15)
3. examples and explanations