

take care of many of their banking needs, ^{so} they go to the bank less often. As a result of using online services, they do not spend time traveling to the bank or standing in line when they get there. Finally, online banking is safe. Since many customers fear becoming victims of identity theft, [†] they want to be able to check their account balances regularly from home. They use online banking to make sure their money is still in their account and not in the hands of cyber criminals. Because of factors like these, ^o Online banking is on the rise.

PRACTICE 8: Combining Sentences with Cause / Effect Signals (page 164)

Answers will vary. Possible answers include:

3. Sunlight produces vitamin D, so we need sunlight for a healthy body.
4. Vitamin D is important because of its role in bone development.
5. Sunlight affects the human body clock. As a result, regular exposure to the sun helps people sleep better.
6. Some psychologists recommend spending time in the sun, for sunshine makes their patients feel happier.
7. Due to a decrease in sunlight in winter, Seasonal Affective Disorder, SAD, affects people in many parts of the world.
8. Since people spend time outdoors on sunny days, they are more likely to be physically active and get the exercise they need.
9. The warmth of the sun relieves minor aches and pains. Consequently, there is an added benefit to sunshine.

PRACTICE 9: Editing a Paragraph to Correct Sentence Structure (page 166)

Answers will vary. Possible answers include:

It is easy to understand why people are changing from their traditional banking to online banking. First, customers decide to manage their money online. ^b Because banks offer them special rewards in return. For example, some banks reduce their fees or give cash back when people change from paper to online services. ^T therefore, customers eagerly make the switch. Second, online banking is becoming more popular because it saves time. Online customers can use a mobile phone or computer to

PRACTICE 10: Using Words with Prefixes (page 167)

Answers will vary.