

What is Speech Writing?

Speech writing is the art of **writing** a **speech** for public presentation. There are certain things you need to keep in mind – flow, the ability of the audience to understand you, who your audience is, time limits, and being able to get your point across the first time through.

Tips on how to Write perfect Speeches

Pick Your Main Ideas

Don't try to put too many ideas into your speech. Research shows that people remember very little from speeches, so just give them one or two ideas to hang onto. Remember, you only have one minute for your speech!

Write Like You Talk

Remember that you're writing a speech, not an essay. People will hear the speech, not read it. The more conversational you can make it sound, the better. So try these tips:

- Use short sentences. It's better to write two simple sentences than one long, complicated sentence.
- Use contractions. Say "I'm" instead of "I am" "we're" instead of "we are."
- Don't use big words that you wouldn't use when talking to someone.
- You don't have to follow all the rules of written English grammar. "Like this. See? Got it? Hope so." Your English teacher might be horrified, but people don't always talk in complete sentences with verbs and nouns. So try to write like people talk.
- Always read your speech aloud while you're writing it. You'll hear right away if you sound like a book or a real person talking!

Use Concrete Words and Examples

Concrete details keep people interested. For instance, which is more effective? A vague sentence like "*Open play spaces for children's sports are in short supply.*" Or the more concrete "*We need more baseball and soccer fields for our kids.*"

Get Your Facts Together

You want people to believe that you know what you're talking about! So you'll need to do some research. For instance, let's say your big issue is the environment. You promise to pass a law that says all new cars must run on electricity, not gas. That will cut down on air pollution! But it would help if you had a few facts: How much bad air does one car create each year? How many new cars are sold in the U.S. every year? So how much will pollution be cut every year? Use the library or the Internet to do research. Your new policy proposal will sound really strong if you have the facts to back it up.

There are many issues you can talk about at your inauguration. How do you pick one? A good idea is to look inside yourself and find out what you feel very deeply about. Maybe it's the environment. Or maybe you care about stopping war. Or you feel passionate that all schools should have more art and music classes. Or you feel that downloading music on the Internet should be free! Your issue should reflect who you are and what you care about.

Persuade With a Classic Structure

In a speech where you're trying to persuade someone, the classic structure is called "Problem-Solution." In the first part of your speech you say, "*Here's a problem, here's why things are so terrible.*" Then, in the second part of your speech you say, "*Here's what we can do to make things better.*" Sometimes it helps to persuade people if you have statistics or other facts in your speech. And sometimes you can persuade people by quoting someone else that the audience likes and respects.

Simplify

After you've written a first draft of your speech, go back and look for words you can cut. Cutting words in the speech can make your points more clear. One speechwriter for a U.S. Senator has a sign above her desk that says: "*Fewer Words = Clearer Point.*" It helps her remember to always simplify a speech by cutting out words.

Register: Vocabulary Associated with Banking

APR: Annual percentage rate: the percentage that a bank makes you pay in interest when you borrow money from it, calculated over a period of one year

Balance: The amount of money you have in your bank account

Bank balance: The amount of money that you have in your bank account

Bank draft: An order to pay someone that is sent from one bank to another bank, usually in a different country

Banker's draft: A bank draft

Banking: The work done by banks and other financial institutions; the activity of paying money into or taking money out of a bank account

Bank rate: The rate of interest that banks use to calculate how much interest to charge on money they lend to each other rather than to their customers

Bank statement: A document that shows all the money that went into or out of your bank account during a particular period of time

Base rate: The rate of interest that banks use to calculate how much interest to charge on money they lend to their customers

BIPS: Bank Internet payment system: an electronic system for making payments by moving money directly into a bank account over the Internet

Bond: The money that you borrow; a mortgage

Borrower: Someone who borrows money from a bank

Cardholder: Someone who owns a credit card or debit card for buying things with

Cashback: Money from your bank account that you can get from a shop when you pay for goods with a debit card

CHIPS: Clearing house interbank payment system: an electronic system for making international payments in dollars and for changing money from one currency to another

Collateral: Property that you agree to give to a bank if you fail to pay back money that you have borrowed

Commission: An extra amount of money that you have to pay to a bank or other organization when they provide a service for you

Credit: An arrangement to receive goods from a shop or money from a bank and pay for it later; an amount of money that you add to an account. An amount of money that you take out of an account is a debit

Credit limit: The maximum amount of money that a customer can borrow using a particular credit card account

Credit line: An amount of money that a person or company can borrow from a bank or other financial institution

Credit rating: Financial information about someone that a bank or shop uses for deciding whether to lend them money or to give them credit

Credit transfer: A payment made directly from one bank account to another

Debit: An amount of money taken from a bank account

Deposit: An amount of money that you pay into a bank account

Depositor: Someone who pays money into a bank

Direct debit: An order to a bank to regularly pay money from your account to a person or organization

Direct deposit: An arrangement in which your salary is always put directly into your bank account

Discount rate: The rate of interest that a central bank charges another bank that borrows from it

EFTPOS: Electronic funds transfer at point of sale: a system of paying for goods by moving money by computer from the customer's bank account to the account of the company or person they have bought from

Interest: Business money that a person or institution such as a bank charges you for lending you money; money that you receive from an institution such as a bank when you keep money in an account there

Interest rate: The percentage that an institution such as a bank charges or pays you in interest when you borrow money from it or keep money in an account

Internet banking: A system that allows you to use the Internet to communicate with your bank, check your account, pay bills etc

Lending rate: A percentage that a bank charges a customer who borrows money

Money market: Business activities in which banks and other financial institutions make money by lending money to other organizations

Mortgage: A legal agreement in which you borrow money from a bank in order to buy a house. You pay back your mortgage by making monthly payments

Overdraft; An agreement with your bank that allows you to spend money when you have no money left in your account; the amount of money that someone owes their bank because they have used this agreement

Overdrawn: If you are overdrawn, or if your bank account is overdrawn, you owe your bank money that you have spent when there was no money in your account

Passbook: small book showing the amounts of money that you put into and take out of your account in a building society

Grammar: Inflectional Prefixes

English has eight inflectional affixes. They are affixes which have a grammatical function but do not change the class of a word. They always follow derivational affixes.

The word “king” can combine with the derivational affix -dom to create the word “kingdom.” Though both words are nouns, they differ in meaning. One refers to a monarch and the other to a territory which a monarch rules over. However, the plural “kings” has an inflectional affix. The words “king” and “kings” only differ in number. Though “king” and “kingdom” are both nouns, many derivational affixes change the class of a word. For example, the word “windy” is composed of the noun “wind” and the affix -y. When the noun combines with the derivational affix -y, the result is the adjective “windy.”

The eight inflectional affixes of English are the third person singular present -s, the past tense marker -ed, the continuous marker -ing, the past participle -en, the plural marker -s, the possessive marker -'s, the comparative suffix -er and the superlative suffix -est. Here are examples with the eight affixes:

1. She loves hockey.
2. He waited patiently.

3. They are watching TV.
4. I haven't eaten lunch yet.
5. The children ate all their vegetables.
6. Peter's car is new.
7. Peter's car is newer than mine.
8. Peter has the newest car here.