

# Read and Analyze

- a. "Would you like to start your own Web-based organization?" asked Sid.
- b. "Sure, but I don't know what type of organization I would start," answered Lyn.

Circle the marks that begin and end each quotation. Draw a box around the introductory word in the quotation in sentence *b*. Write the punctuation mark that follows that introductory word. \_\_\_\_\_ Write the punctuation mark that comes before the last quotation mark in sentence *b*. \_\_\_\_\_

A **direct quotation** is a speaker's exact words. Use **quotation marks** at the beginning and end of a direct quotation. Use a comma to separate direct speech, or a speaker's exact words, from the rest of the sentence. Begin a direct quotation with an uppercase letter. Add end punctuation (period, question mark, exclamation point, or comma in place of a period) before the last quotation mark. Use a comma to set off an introductory word such as *Yes*, a mild interjection such as *Oh*, a noun of direct address, or a tag question from the rest of a sentence.

See Handbook Sections 4, 8

## Practice

Add quotation marks and commas to these sentences to make them correct.

1. Terry I heard about this great microfinance organization said Senko.
2. Microfinance is the process of giving small loans to people to start businesses isn't it? asked Terry.
3. Yes that's more or less what it means Senko agreed.
4. Well what is this organization you heard about? asked Terry.
5. It's called *Kiva*, which means "agreement" or "unity" in Swahili Senko explained.
6. Then Terry asked What impresses you about this organization?
7. It takes a slightly different approach to solving the problem of poverty answered Senko.
8. Aren't there other microfinance organizations? Terry asked skeptically.
9. Sure but Kiva arranges and manages its loans through a website said Senko.
10. Tell me more said Terry, who was now curious.
11. Kiva operates a person-to-person model Senko pointed out.
12. Local microfinance institutions post received loan applications on the Internet he continued.
13. Okay then what happens? asked Terry.
14. On the Kiva website, people read descriptions of the loan requests said Senko.
15. He added Then they decide which loan or loans to fund.
16. Lenders can ask questions of the borrowers can't they? Terry wondered aloud.
17. Yes they can replied Senko and borrowers send updates on how their businesses are progressing.
18. Hey that sounds like a great system! exclaimed Terry.



**Apply**

Rewrite the sentences, adding correct punctuation to the dialogue. Be sure to use commas correctly.

19. Fiona do you want to help finance a small business loan? asked Bobby. \_\_\_\_\_  
\_\_\_\_\_
20. Yes that sounds like a great idea Fiona replied. \_\_\_\_\_  
\_\_\_\_\_
21. We could ask friends in the neighborhood if they want to join us Bobby added. \_\_\_\_\_  
\_\_\_\_\_
22. Hey we could give a presentation to our parents and grandparents suggested Fiona. \_\_\_\_\_  
\_\_\_\_\_
23. Let's browse the microloan website and find a business to support said Bobby. \_\_\_\_\_  
\_\_\_\_\_
24. Why don't you come over after school so we can do online research together? Fiona suggested. \_\_\_\_\_  
\_\_\_\_\_

**Reinforce**

See Handbook Sections 23

An *interjection* is a word used to express strong or sudden feeling. Interjections are sometimes used as introductory words. If an interjection is said with force or strong feeling, it is followed by an exclamation mark; if a sentence follows this type of interjection, the first word of the sentence begins with a capital letter. If an interjection is not said with force or strong feeling, it is followed by a comma, and the word after the comma is not capitalized.

Choose an interjection from the word bank to complete each item. Add appropriate punctuation. Draw three lines (≡) under the first letter of any word that should be capitalized.

ugh

shh

bravo

alas

yikes

eureka

25. \_\_\_\_\_ that was an amazing performance!
26. \_\_\_\_\_ I've found just what I was looking for.
27. \_\_\_\_\_ my new puppy is sleeping.
28. \_\_\_\_\_ we didn't make the championships.
29. \_\_\_\_\_ that's a snake!
30. \_\_\_\_\_ we've got tons of chores to do.