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**DISCOURSE ANALYSIS OF A NEWSPAPER ARTICLE**

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**NEWS ANALYSIS: FINANCIAL EDUCATION SEEN AS SOLUTION TO GROWING RETAIL DEBT.**

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***ABSTRACT:***

*The main aim of the present analysis is to explore the different cohesive devices that take part in the creation of a particular piece of new. The new article used for this analysis is titled “Financial education seen as solution to growing retail debt” and was written by Linn Helene Loken and published in The Santiago Times. The seven standards of textuality (Beaugrande & Dressler 1981 cited by AlOtaibi, 2010) and Halliday and Hasan’s(1976) framework were considered in this analysis. In one hand, Beaugrande & Dressler contributed with the notion that a text will be considered a communicative occurrence only when it meets the seven standards of textuality. On the other hand, Halliday and Hasan offered the concepts of referencing, ellipsis, conjunction, substitution and lexical cohesion which have been considered in the present analysis. The present analysis shows that the concepts mentioned before were employed in the article in order to give it a sense of relation and unification and to produce it more adequately and organized.*

***Key Words: Standards of textuality, cohesion, text, referencing.***

**1. INTRODUCTION**

Newspaper articles provides us with the latest information and keep us inform about what is happening around the world. Newspapers are not only a popular means of communication but also represent are a great and varied source of vocabulary in use for students of english language.

The text analyzed in this work is titled *“Financial education seen as a solution to growing retail debt”* and was written by Linn Helene Loken and published by The Santiago Times on October, 2014. Throughout this work, the informative piece of new will be analyzed in relation to the seven standards of textuality and in relation to the cohesive devices used in its creation.

**1.1 Aim of the Study**

The main aim of the present study is to explore the different cohesive devices that take part in the creation of the news article “Financial education seen as solution to growing retail debt”. Throughout the entire analysis, different examples will be given in order to represent each of the mentioned devices.

**1.2 Background**

**1.2.1 Importance of Cohesion in a Text**

According to Halliday and Hasan(1976) cohesion points out to the association of words and parts of a text by the use of devices like conjunction, reference, substitution, ellipsis and lexical cohesion. When we talk about cohesion in text, this concept is associated with the semantic links or relationship of meanings that take place in a text, and that describe it as a text.

**1.2.2 Classification of Cohesion by Halliday and Hassan (1976)**

Halliday and Hassan (1976) have established the following categories for cohesion.

**1.2.2.1. Referencing**

Referencing is the term given to signal something or someone mentioned within a text. Three types of referencing can be found, these are: homophoric referencing, exophoric referencing and endophoric referencing. The former, refers to information shared through a cultural context. Exophoric referencing, is the information sharing from a situational context and lastly, endophoric referencing alludes to the information that can be retrieved from within a text.

**1.2.2.1.1 Anaphoric reference**

Process of backward reference to an item mentioned before in a text.

**1.2.2.1.2 Cataphoric reference**

Process of forward reference to a word that is mentioned later in a text.

**1.2.2.1.3 Exophoric reference**

Process that points towards the outside information.

In relation to cohesive reference, three concepts will be considered in this analysis. These are personal, demonstrative and comparative references. The former make use of personal pronouns like “he, him, she, her”, etc. and also possessive determiners like “mine, yours, his, hers”, etc. Demonstrative reference points out to the usage of the following words“this, these, that, those, here, there, then, and the” to show proximity. For comparative reference we use adjectives such as “same, equal, similar, different, else, better, more”,etc. and adverbs like “so, such, similarly, otherwise, so, more”, etc. By using this cohesive referencing we can avoid redundancy. Furthermore, it help in the creation of a more organized and structured text.

**1.2.2.2 Substitution and Ellipsis**

According to (Johnstone, 2002: 102) both terminologies refer to a semantic link at the lexico-grammatical level. Substitution is the use of a word or phrase substituting another in the same grammatical slot for material found within the text. It is important to mention that there are three types of substitution: nominal, verbal and clausal. In nominal substitution, the main words used are “one and ones”. In verbal substitution, the most used substitute is the verb “do”. Lastly, in clausal substitution, the whole clause is replaced by the presupposed anaphoric reference. As well as substitution, there are three types of ellipsis. Nominal ellipsis is when the noun is missing, verbal ellipsis refers to a missing verb and clausal ellipsis is when a whole clause is missing.

**1.2.2.3-Conjunctions**

According to Johnstone (2002) conjunctions show how sentences are related in meaning to other sentences . Halliday and Hassan (1976) recognized five types of conjunctive cohesive devices: additive, temporal, adversative, causal and continuation. Conjunctions usually structure a text in a correct way and put the presented elements into a logical order.

**1.2.2.4 Lexical Cohesion**

Lexical cohesion differs from other cohesive devices. Lexical cohesion is non-grammatical and hints towards the cohesive effect received through the choice of precise vocabulary. Lexical cohesion is classified in three types: repetition when the same word is repeated, synonyms when the lexical elements having the same meanings are repeated and antonyms when the lexical items having opposite meanings being are used.

**1.3 Significance of Study**

Having a broad understanding of cohesion ties can be useful because:

1. It aids comprehension of a text.

2. When composing a written passage, it is useful to have knowledge of the cohesion ties in order to produce an organized and comprehensible text.

3. It helps English language learners to improve their writing and reading skills by having basic understanding of cohesion ties.

4. Can help to a better understanding of what we read.

**1.4 Research Questions**

1. Which are the different linguistic devices that appear in the newspaper article?

2. How many different cohesive devices were involved in the production of the newspaper article.

**2. A review of related literature**

According to Beaugrande and Dressler (1987) a text will be defined as "a communicative occurrence which meets seven standards of textuality". According to these authors, if any of these standards of textuality is not considered to have been fulfilled, the text will not be communicative and will be treated as non-text. The standards to which the authors are referring are intentionality, acceptability, situationality, informativity, and intertextuality apart from coherence and cohesion already mentioned. When we talk about Intentionality, we refer to the plan or purpose the writer has when writing a text . Acceptability points out to the reader’s acceptance or how they react to the text. Informativity concerns the extent to which the occurrences of the presented text are expected vs unexpected or known vs unknown. Situationality is related to the factors which make a text relevant to a situation of occurrence. Intertextuality refers to how a text is related to other texts.

**3. RESEARCH METHODOLOGY**

The data analysis for the present study has been done by using the newspaper article *“Financial education: seen as a solution to growing retail debt”* taken from The Santiago Times*.*

**Limitation of the Study**

1. This study will linguistically analyze the newspaper article “Financial education seen as a solution to growing retail debt” written by Linn Helene Loken and published in The Santiago Times newspaper on October 14, 2014

2. The analysis of cohesive devices is adapted from the theoretical framework of Imtiaz and

Shahnaz (2014).

3. Regarding the terms of references, substitution, ellipsis, conjunction and lexical cohesion, the analysis in based on Halliday’s and Hasan’s framework (1976).

4. Certain cohesive devices were not taken into account when producing the newspaper article.

**4. TEXT ANALYSIS OF A NEWS ARTICLE**

**4.1 References**

**4.1.1 Personal References**

Reference is a concept used to point out to something or someone within the framework of the discourse. In this analysis, only four personal references were considered. For example, “he” in line number 36 refers back to “José Ossandón” in line number 36.

*José Ossandón is worried about Chileans increasing their debt. (36)*

*He is an assistant professor (36)*

“Them” in line number 31 refers back to “people” in line number 30. Again “They” in line number 54 refers back to “people” in line number 53. (Appendix 3 for more detail)

**4.1.2 Demonstrative References**

Demonstrative reference is used to show proximity to the presupposed reference. Considering the use of “the” as a demonstrative reference we could find an example of it in line number 8 “the public” referring back to “Chileans” in line number 6. Another example is “the non-governmental organization” in lines number 24/25 referring back to “Yo Uso Bien Mi Dinero” in line 22.

1. *it enables the public to take advantage of the benefits in the system. (8)*

*we could say that Chileans are financially (6)*

*2) The non-governmental organization, run mostly by volunteers, (24/25)*

*“Yo Uso Bien Mi Dinero” (22)*

See appendix 4 for more detail.

**4.1.3 Comparative References**

Only two comparative references were found in the news article. The main objective of comparative references is to indicate similitude between two linguistic items. The references that we found were: “Much more important” in line number 51 refers to “empowering of the consumer” in line number 50. Another example is “in a similar project” in line number 33 is referring to “Yo uso bien mi dinero” in line 22.

*1) the empowering of the consumer is (50)*

*much more important, compared to what legislation can do (51)*

*2) In a similar project, the bank Bci launched a YouTube channel last year (33)*

*Financial education is not only a concern of the government- “Yo Uso Bien Mi Dinero” (22)*

See appendix 5 for more examples.

**4.1.4 Anaphoric Reference**

Anaphoric references means backward reference. Four examples of anaphoric were considered in our analysis. For instance “It contributes to economic growth, financial stability and poverty reduction” in lines number 8 and 9 refers back to “Financial education” in lines number 7 and 8.

*It* *contributes to economic growth, financial stability and poverty reduction* (8/9)

*Financial education (7)*

Another example can be found in “they benefit more from saving money than borrowing money” in lines number 54 and 55 refers back to “people” in line 53.

*they benefit more from saving money than borrowing money* (54/55)

people (53)

See appendix 6 for more examples.

**4.1.5 Cataphoric Reference**

Cataphoric reference points out to forward reference found within a text. Three examples were considered in our analysis. For instance, “SBIF Director of Institutional Affairs and Communications” in lines 18 and 19 refers forward to “Erick Rojas” in line 19. Another example of cataphoric reference is “Executive Director” in line 27 which refers forward to “Jorge Aníbal Martínez” in the same line, 27.

1. *SBIF Director of Institutional Affairs and Communications (18/19)*

*Erick Rojas (19)*

1. *Executive Director (27)*

*Jorge Aníbal Martínez (27)*

See appendix 7 for more examples.

**4.1.6 Exophoric Reference**

The outside reference is called exophoric reference. No exophoric references were found in our analysis.

**4.2 Substitution**

When we talk about substitution, we refer to a word or item that is replaced with another word or item. The following types of substitution were found.

**4.2.1 Nominal Substitution**

According to (Halliday and Hasan, 1976:334) nominal substitution is the replacement of an item which is the head of a nominal group. The commonly used words to express nominal substitution are *one/ones, the same* and *so*. No examples of nominal substitution were found.

**4.2.2 Verbal Substitution**

Verbal substitution takes place when a verb phrase is elided or omitted. No example of verbal substitution was found in our analysis.

**4.3 Ellipsis**

Ellipses are substitution with zero. The types of ellipsis that have been found are the following:

**4.3.1 Nominal Ellipsis**

According to (Halliday and Hasan, 1976: 148) nominal ellipsis is when a head word is omitted, and some words are upgraded to the status of the head noun. One example of nominal ellipsis was found in our analysis, the example is the following: in line number 14 “and...will publish a report” the omitted information is “SBIF”

*SBIF celebrated the opening of Santander’s Center for Financial Education on Oct. 6, and****...****will publish a report ( lines 13/14)*

**4.3.2 Verbal Ellipses**

Five examples of verbal ellipses were found during our analysis of the news article. For example in lines number 10 and 11 the missing information was “which is” .

*1) SBIF launched a website called “Programa Aprendes” on Oct. 4,* ***which is*** *a platform presenting the various “financial education” projects in development (10/11)*

Another example appears in lines number 24 and 25 where the missing information was “which is”

2*) The non- governmental organization,* ***which is*** *run mostly by volunteers. (24-25)*

See appendix 9 for more examples.

**4.3.3 Causal Ellipsis**

Shahnaz and Imtiaz (2014) give the following example: For example, “I often wonder why” a full clause “more titles are being published now” has been omitted.

***reference******missing information***

*I often wonder why more titles are being published now*

**4.4 Conjunctions**

According to Halliday conjunctions are used to create set of semantic relationships**.** The

following types of conjunctions have been found in our analysis:

**4.4.1 Additive Conjunction**

Additive conjunctions are used to join one statement to another, this process occurs when we use the conjunction “and”. For instance, in line number 3 “use of consumer loans **and** credit cards”, the connection between both sentences occurs because of the conjunction “and”.

See appendix 10 for more examples.

**4.4.2 Adversative Conjunction**

Adversative conjunctions are used to contrast new information with the information we already have. Imtiaz and Shahnaz (2014) give the following example to represent this cohesive device:

***conjunction***

*Although Ghazi is modest about his achievement* ***yet*** *he says there are many people he knows who read more than he does?*

**4.4.3 Causal Conjunction**

Causal conjunction are used to show cause and effect. Imtiaz and Shahnaz (2014) offer the following example to represent this cohesive device:

***conjunction***

*Thereafter it can safely be said, once a reader, always a reader.*

**4.5 Lexical Cohesion**

Lexical cohesion differs from other types of cohesive devices as it is mainly non grammatical.

**4.5.1 Reiteration**

Reiteration consist basically in the repetition of the same word within a text.

**4.5.2 Synonym**

Synonym refers to the repetition of a lexical item with different word forms within a text.

**5 Image analysis**

The news article is distributed in about 90% text and 10% image. The picture shows Chilean people passing by a very centric street located in Santiago. Apart from the people in the picture, there are many retails stores, such as pharmacies and banks. Blue predominates the picture, but it also includes black and white colours. The message behind this image is related to the fact that we found ourselves surrounded by the consumer credit industry.

**Conclusion**

During the realization of the analysis of the newspaper article found that, first of all, it complied to the seven standards of textuality in order to be a communicative occurrence, otherwise it would not be considered a tex. Secondly, when producing a text, cohesive devices must be used to give the text a sense of relation and unity. Thirdly, when we were doing our analizing, as far as cohesive devices were concerned, not all of them were found in the news article *“Financial education seen as solution to growing retail debt”,* for instance there were no examples of verbal substitution, nevertheless there were many other cohesive devices used such referencing, substitution and ellipsis which contributed to the unity, connectivity and organization of the text.

**Reference**

1. Loken, L.H. (2014, October 14). 'Financial education' seen as solution to growing retail debt.
2. Shahnaz, A., Imtiaz, A., (2014) How a text binds together: discourse analysis of a newspaper article. *International Journal of English and Education*, 3(1).
3. Halliday and Hasan (1976 cited in Shahnaz, A., Imtiaz, A., 2014) How a text binds together: discourse analysis of a newspaper article. *International Journal of English and Education*, 3(1).
4. De Beaugrande, R., & Dressler, W. (1981). *Introduction to Text Linguistics*. United Kingdom: Longman.

**Appendix 1**

The News Article

‘Financial education’ seen as solution to growing retail debt by Linn Helene Loken Published

in The Santiago Times on Tuesday 14 October, 2014

1. Gov. designates October as ‘financial education’ month to combat Chileans’ soaring retail debts,

2. labeled ‘patronizing’ by consumer credit expert.

3. In light of an alarming rise in Chileans’ use of consumer loans and credit cards to pay for anything

4. from groceries to televisions - a practice which has resulted in soaring personal debt - the

5. government declared October a month of “financial education”.

6. “In a crude diagnosis and without much modesty, we could say that Chileans are financially

7. illiterate,” Director of Banks and Financial Institutions (SBIF) Eric Parrados said. “Financial

8. education is essential as it enables the public to take advantage of the benefits in the system. It

9. contributes to economic growth, financial stability and poverty reduction.”

10. SBIF launched a website called “Programa Aprendes” on Oct. 4, a platform presenting the various

11. “financial education” projects in development.

12. More than forty activities are taking place throughout October in a bid to better educate Chileans

13. about how to manage money more effectively. SBIF celebrated the opening of Santander’s Center

14. for Financial Education on Oct. 6, and will publish a report on personal debts in Chile later this

15. month.

16. “We have a series of programs that seek to train people in money management, including skill-

17. training workshops and agreements with public and private entities, and cooperation with

18. universities to conduct surveys and research on this topic,” SBIF Director of Institutional Affairs

19. and Communications, Erick Rojas, told The Santiago Times.

20. According to a Central Bank report, approximately 75 percent of Chilean households reported

21. accumulating more total debt than their annual salaries could handle.

22. Financial education is not only a concern of the government. “Yo Uso Bien Mi Dinero” (“I spend my

23. money well”) - founded by current SBIF director Parrado - has held approximately 20 talks in

24. schools and municipalities around Santiago since its establishment in 2012. The non-

25. governmental organization, run mostly by volunteers, aims to teach children and youth from poorer

26. communities about investments, spending and saving.

27. Executive Director Jorge Aníbal Martínez told The Santiago Times that its vision is to offer high

28. school students an online platform to learn about economy.

29. “We believe in the philosophy that people are free to choose,” Martínez said. “The freedom can

30. only be complete to the extent that people understand what they have access to and what is being

31. sold to them. What we want is for them to understand that the markets are there for them to take

32. advantage of, and not the other way around.”

33. In a similar project, the bank Bci launched a YouTube channel last year called “Con Letra Grande”

34. (“In Large Print”), producing weekly programs and commercials with the motto, “The finance world

35. - the way you want to learn it,” navigating consumers through the Chilean credit jungle.

36. José Ossandón is worried about Chileans’ increasing their debt. He is an assistant professor at

37. Copenhagen Business School and Universidad Diego Portales, and has spent the past four years

38. researching the consumer credit industry in Chile.

39. “What makes Chile special, and what has made the situation so bad, is that retail stores also act

40. as banks,” Ossandón told The Santiago Times.

41. In Chile, there are four department store credit cards to each credit card issued by a bank. The

42. number of bank credit cards in 1993 was around 1.3 million, while in 2007 there were 4.5 million.

43. Ossandón explained that while bank credits remain accessible for richer people with permanent

44. jobs and salaries, credit cards from department stores are easier to obtain for poorer families as

45. retailers do not require cardholders to be employed.

46. “There is a need of stronger regulations,” Ossandón said. “Instead of regulating the industry or

47.assuming that Chilean society’s low incomes are a problem, they put the pressure and blame on

48. the consumer. The assume that if the consumer is intelligent enough, it would work fine.”

49. However the director of “Yo Uso Bien Mi Dinero” did not agree.

50. “The regulation can be improved on one side, but we think the empowering of the consumer is

51. much more important, compared to what legislation can do,” Martínez commented.

52. SBIF - representative Rojas believes that all actors of a market must act responsibly.

53. “The entire industry has to be responsible when offering products, and people need to be

54. responsible when getting in debt,” he said. “They should also be aware that they benefit more from

55. saving money than borrowing money. We will regulate what we have to regulate in the industry,

56. but for us it is a strategic pillar that people cannot take part in such a sophisticated market like this

57. without knowledge.”

**Appendix 2**

**Image**



Image

Purpose: To inform

Text type: Informative

Distribution of text and image (Ads)

Colours: Black, white, dark blue, light blue

Fonts size and form ( Capital, low case): The name of the bank is written in low case in a bigger size “Banco Credi Chile” than the word below “el banco de Chile” that is also in low case. On the left side there is the name of the drugstore as an Acronym in a bigger size in low case that says SB and below it, in low case too says the hole name “salcobrand”.

Hidden message and ideas: We think that the hidden message is hidden in what looks for us in the middle of the street a theatre of puppets, that symbolizing the lies of the bank or the false appearance to pretend to befenit people by borrowing credit, but that they are stealing people´s money by taking back much more money than the borrowed.

Target public: Adults who can take credits, or the ones who have debts.

Summarize the main idea: Ask for credits can be a great faiture

Use of icons: puppets, teatre, real people on the street.

Leaders of opinion: Chilean people.

**Appendix 3**

**Personal references**

|  |  |  |  |
| --- | --- | --- | --- |
| Line # | Reference Line | Reference | Referenced item |
| 30 | they | 30 | people |
| 31 | them | 30 | people |
| 36 | he | 36 | José Ossandón |
| 54 | they | 53 | people |
| 54 | he | 52 | Rojas |

**Appendix 4**

**Demonstrative References**

|  |  |  |  |
| --- | --- | --- | --- |
| Line # | Reference | Line Reference | Referenced item |
| 8 | the public | 6 | Chileans |
| 18 | this topic | 16 | money management |
| 24/25 | the non- governmental organization | 22 | Yo Uso Bien Mi Dinero |
| 39 | the situation | 36 | Chileans increasing their debt |
| 46 | the industry | 38 | the consumer credit industry |
| 48 | the consumer | 12 | Chileans |
| 49 | the director | 27 | Jorge Aníbal Martínez |

**Appendix 5**

**Comparative References**

|  |  |  |  |
| --- | --- | --- | --- |
| Line # | Reference | Line Reference | Referenced Item |
| 51 | much more important | 50 | empowering of the consumer |
| 33 | in similar project | 22 | Yo Uso Bien Mi Dinero |

**Appendix 6**

**Anaphoric References**

|  |  |  |  |
| --- | --- | --- | --- |
| Line # | Reference | Line Reference | Referenced Item |
| 8/9 | It contributes to economic growth, financial stability and poverty reduction. | 7/8 | Financial education |
| 36/37 | He is an assistant professor at Copenhagen Business School and Universidad Diego Portales | 36 | José Ossandón |
| 54/55 | they benefit more from saving money than borrowing money | 53 | people |
| 8 | It enables the public to take advantage of the benefits in the system | 7/8 | Financial education |

**Appendix 7**

**Cataphoric References**

|  |  |  |  |
| --- | --- | --- | --- |
| Line # | Reference | Reference Line | Referenced Item |
| 18/19 | SBIF Director of institutional Affairs and Communications | 19 | Erick Rojas |
| 27 | Executive Director | 27 | Jorge Aníbal Martínez |
| 29 | the philosophy | 29 | people are free to choose |
| 27 | its vision | 27/28 | to offer high school students an online platform to learn about economy |
| 16 | programs | 17 | skill training workshop |

**Appendix 8**

**Nominal Ellipses**

|  |  |  |
| --- | --- | --- |
| Line | Reference | Missing Information |
| 15-16 | This month | October 2013 |
| 32 | Not the other way around | Markets are not there totake advantage of them |
| 49 | The director “you uso bien” | SVIF Director Eric Parrado |
| 52 | Actor of a market | Consumers,industries |
| **14** | and...will publish a report | SBIF |

|  |  |  |
| --- | --- | --- |
| Line | Reference | Missing Information |
| 14 | and...will publish a report | SBIF |

**Appendix 9**

**Verbal Elipses**

|  |  |  |
| --- | --- | --- |
| Line | Reference | Missing Information |
| 10/11 | SBIF launched a website called “Programa Aprendes” on Oct. 4, a platform presenting the various “financial education” projects in development | which is |
| 22/23 | “Yo Uso Bien Mi Dinero” (“I spend my money well) - founded by current SBIF director Parrado | which was |
| 24/25 | The non-governmental organization run mostly by volunteers | which is |
| 25 | aims to teach children and youth from poorer communities about investments, spending and saving. | who are |
| 33 | the bank Bci launched a YouTube channel last year called “Con Letra Grande” | which was |

**Appendix 10**

**Additive Conjunction**

|  |  |
| --- | --- |
| Line | additive conjunction |
| 3 | use of consumer loans and credit cards |
| 6 | In a crude diagnosis and without much modesty |
| 8/9 | It contributes to economic growth, financial stability and poverty reduction |
| 13/14 | SBIF celebrated the opening of Santander’s Center for Financial Education on Oct. 6, and will publish a report on personal debts |
| 16/17/18 | skill training workshops and agreements with public and private entities, and cooperation with universities to conduct surveys and research on this topic. |
| 23/24 | has held approximately 20 talks in schools and municipalities around Santiago |
| 25 | aims to teach children and youth |
| 26 | about investments, spending and saving. |
| 30/31 | people understand what they have access to and what is being sold to them. |
| 31/32 | what we want is for them to understand that the markets are there for them to take advantage of, and not the other way around. |
| 34 | producing weekly programs and commercials |
| 39 | What makes Chile special, and what has made the situation so bad |
| 43/44 | bank credits remain accessible for richer people with permanent jobs and salaries |
| 47/48 | they put the pressure and blame on the consumer. |
| 53/54 | The entire industry has to be responsible when offering products, and people need to be responsible when getting in debt |
| 54/55 | They should also be aware that they benefit more from saving money than borrowing money. |



Image

Purpose: To inform

Text type: Informative

Distribution of text and image (Ads)

Colours: Black, white, dark blue, light blue

Fonts size and form ( Capital, low case)

Hidden message and ideas

Target public

Summarize the main idea

Use of icons

Leaders of opinion