

**PERSUASIVE STRATEGIES IN THE LANGUAGE OF
INSURANCE ADVERTISING IN THE PRINT MEDIA IN
NIGERIA**

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ABSTRACT

Available literature has applied different theories to the language of advertisement. It has examined it through stylistic, pragmatic and speech act theories but not from the perspective of interactional sociolinguistics. Therefore, this study applied John Gumperz's theory of interactional sociolinguistics to the language of Insurance advertising in newspapers and on billboards within the Nigerian linguistic and socio-cultural context, with the aim of analysing the persuasive strategies employed in it.

The theoretical framework for the study was an adaptation of Gumperz's theory of interactional sociolinguistics and Halliday's Systemic Functional Grammar (SFG), which was used to analyse the lexico-syntactic aspect of the work. This is because Gumperz's theory of interactional sociolinguistics has the ability to account for the linguistic and socio-cultural variables that are employed in a communicative event while Halliday's SFG gives comprehensive information about grammatical description. The data, consisting of 100 published insurance advertisements, were collected from three purposively selected Nigerian national newspapers – *The Guardian*, *The Punch* and *Daily Champion* covering 2001-2009, complemented with billboard advertisements from all the southwestern states of Nigeria. The newspapers were selected because they have national coverage and a high density of insurance advertisements from different insurance companies in Nigeria.

Several pragmatic strategies were used in both newspaper and billboard insurance advertisements to encourage potential customers to patronise the insurance companies. They included reliance on shared social and cultural rules, allusion to shared history and values, reliance on shared knowledge and presuppositions about the world. Speech-style switching was used to get the reader interested and conversationally involved with the texts. The lexical choice of the advertisers contained a dominant use of skill-indicative adjectives which portrayed the insurance companies as experts in their field and were used to evoke confidence in their expertise. Examples are 'unfailing', 'exceptional' and 'skilled'. There was also the use of morality indicative nouns, such as 'integrity' strategically utilised to persuade potential customers about the trustworthiness of the company, and the use of risk-indicative nouns for instance 'disaster' to show that insuring was mandatory. Action-provoking verbs such as 'get' and 'come' were used to encourage the reader to respond and act on what they had read. The syntactic option of the advertisers displayed a copious use of the simple sentence through which they declared their virtues and the benefits of patronising them. Pictorial rhetoric was designed to make participation in insurance appealing to the reader. Rhetorical devices such as symbolism, metaphor, hyperbole and personification were used to enhance their persuasive presentation. Creative and manipulative use of capital letters and typefaces of different sizes emphasised different aspects of the message.

Insurance advertisers draw on linguistic, social, cultural, pictorial and aesthetic resources to build a strong persuasive discourse. The language of insurance advertisement revealed that insurance advertisers considered these media a powerful means of renewing the almost lost interest of the average Nigerian in participation in insurance.

Key words: Persuasion, Strategies, Interactional sociolinguistics, Advertisement, Insurance

Word Count: 473

CERTIFICATION

This is to certify that this thesis is an original research work carried out under my supervision by IYABO ADEBUSOLA ADEYINKA.

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.....
Date

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DEDICATION

This work is dedicated to the Lord God Almighty, the King of angels. He rules in the affairs of men to bring to pass His counsels and nothing is too hard for Him.

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LIST OF ABBREVIATIONS

ad	advertisement
SFG	Systemic Functional Grammar
DC	Daily Champion
TG	The Guardian
TP	The Punch
BBA	Billboard Advertisement
APP	Appendix

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the Study

Language which is as crucial to society as human beings themselves has been variously defined by different scholars. Hornby (1994:479) defines it as a human and non-instinctive method of communicating ideas, feelings and desires by means of a system of sounds. Language is the main vehicle and the most effective means of human communication. It is species-specific and it is an important factor for group identification. Man uses language constantly in its different forms-spoken, written, and printed. According to Wittgenstein (in Coulthard 1975), “language is a Labyrinth of paths, you approach it from one side and know your way about, you approach the same place from another side and you no longer know your way about.” Man is linked with others in the society through shared norms of behaviour, and language is the main instrument that is used to establish this. The relationship between language, the human society and human beings is so intricate that one cannot conceive of a human society or a human being without language.

The human society consists of distinct and different situations, which are dominated by different varieties of language. It is in these different situations that language exists and not in isolation of other aspects of society. According to Firth (1935), language is fundamentally a way of behaving and of making others behave. For this reason, the linguists should concern himself with the verbal process in the context of situation since the aim of any linguistic description should be to explain how sentences and utterances are meaningful in their different contexts. Nesbitt and Plum (1988:10) opine that; all language is language functioning in all contexts. And all language is systematically related to its context. Change the context in which language is functioning and the language changes. Language varies according to context and the variations are systematic and predictable.

A major property of language is its dynamism. It changes and grows because it is organic. It is not a personal property but a societal one. There cannot be social interaction without it. It is social, functional and interactional. Brown and Miller (1980:9) assert that it is indisputable that language is central to all communities of human beings. It is an essential tool for the regulation of every community, for the instruction of its young ones, creation of laws and the development of its members. Okolo (1998:18) describes it as a “... uniquely human attribute which enables us to

learn, think and develop social relationships.” Language thus becomes an important carrier of cultural norms and ways of reasoning about them. It reflects attitudes and social relationships obtaining in a particular society and its use by members of such a community. It is therefore not surprising that language and studies related to it have received critical focus in modern linguistic sciences. This has given rise to studies in Stylistics, Text Linguistics, Pragmatics, Psycholinguistics, Discourse Analysis, to mention a few.

There is more to language than sounds and words. In human communication for instance, communication is impossible without shared knowledge and assumptions between speakers and hearers in a communicative event. This is because language is discourse and it contains both linguistic and non-linguistic elements, which interact to make communication effective. And in the discourse of persuasion, the initiator of the discourse also relies heavily on these elements and employs them as means of achieving his goals. This study pays attention to these elements in the language of insurance advertising in Nigeria and shows that they were deliberately selected as persuasive strategies by the advertisers, from the linguistic repertoire of the Nigerian society, as a means of persuading prospective clients to patronise them. Language also reflects culture and is culturally disseminated. When people use language, they directly or indirectly express their cultural origins, experiences and world views. Language variations could also be tied to cultural differences since among many cultural traits of a people, language is fundamental. Yule (1996, 247) opines that “in the study of the world cultures, it has become clear that different groups not only have their different languages, they have different world views which are reflected in their languages. These in turn are alluded to and relied upon in communicative events including insurance advertising discourse which is the focus in this study.

1.2 Aim and objectives of the study

This study aims at applying discourse analysis theories to the language of insurance advertisement in Nigeria. By drawing on theories from interactional sociolinguistics (especially Gumperz, 1982’s constructs) and systemic functional grammar, it sets out to achieve the following objectives:

- (i) to identify the persuasive strategies employed in the language of insurance advertisement in Nigeria
- (ii) to analyse in detail the identified strategies

- (iii) to describe how these strategies interact to convey the messages intended by the advertisers.
- (iv) to analyse how these strategies are used for the purpose of persuasion.

1.3 Statement of the problem

Several studies have been conducted on advertisements, most of them are social or behavioural, usually with the aim of improving marketing strategies. For instance, we have Donohue (1975) Goldberg and Gorn (1978), Rafeen (1988), Nwachukwu (1991), Ajala (1992) etc. Most of these social or behavioural researches have been interested in issues such as the role of persuasive communication in advertisement, advertising media and the strategies used by some manufacturing companies, attitudes towards a particular medium's advertisement of some products/services, the influence of a particular medium of advertising on audience brand loyalty and so on.

There have also been many researches on the language of advertising. These researches have been concerned with the stylistic analysis of consumer advertisements while a few focused on the application of some linguistic theories to the language. For instance, Adegbija (1982), Ude (1996), Fajenyo (2003), Olaosun (2006) and Odebunmi (2007). Adegbija (1982) and Ude (1996) applied the Speech Acts theory to Consumer and Public Service advertisements. None has attempted a linguistic and a sociolinguistic analysis of the language of Insurance advertisement using theories from discourse analysis, specifically interactional sociolinguistics. It is this gap that the present study aims to fill. Thus, a study of this nature – located within the mainstream of Discourse Analysis occupies a significant place in linguistic research on the language of insurance advertising in Nigeria.

1.4 Research Questions

The following questions are crucial to the subject matter of our study:

1. What linguistic and sociolinguistic choices do insurance advertisers make from the Nigerian society and her linguistic repertoire?
2. How do they use these choices as strategies to achieve their persuasive discourse?
3. Does the absence of visible interlocutors in this advertising discourse prevent the advertisers from using verbal strategies?

4. What are the sociolinguistic elements that underline the verbal strategies employed by insurance advertisers?

1.5 Scope of the Study

This study focuses on the analysis of the various persuasive strategies employed in the language of insurance advertising in Nigeria. The insurance advertisements used for the purpose of investigation were the ones written in standard Nigerian English and other varieties of Nigerian English. The intention here was to ensure that all the persuasive strategies used in them were brought to light no matter the variety of Nigerian English used. The study also examines how these persuasive strategies are used to create and maintain communicative involvement in their imagined interlocutor(s) and how they are used to renew the almost dead interest of the average Nigerian in participation in insurance.

1.6 Significance of the Study

Discourse analysis and the interactional sociolinguistic approach to it are relatively new models in linguistic and language research. Therefore, a study of this nature whose focus is on the language of selected insurance advertisements in the print media and the analysis of its persuasive strategies from a linguistic and sociolinguistic perspective would, without doubt, extend the scope of the language to which discourse analysis has been applied in Nigeria. Previous studies on the language of advertising have applied several linguistic theories to its form and semantic content but none has approached it from an interactional sociolinguistic view point. Thus, this study, being one of the first attempts at doing that, would be a major contribution to growing literature in interactional sociolinguistics and the language of advertising.

Copywriters and the creators of advertising messages would also find this study enlightening. This is because the in-depth analysis in the study would definitely reveal to them the strengths and weaknesses of some of the strategies they have been using in their advertising discourse and might lead to their making some adjustments.

1.7 Delimitation of the study

This work is delimited to the use of English in the context of insurance advertising in Nigeria and the linguistic and sociolinguistic strategies in it. It is

restricted to insurance advertisements in three of the national dailies in Nigeria, namely, *The Guardian*, *The Punch* and *Daily Champion* between 2001 and May, 2009. It also included billboard advertisements on insurance from all the south western states of Nigeria but excluded radio jingles. A total of one hundred advertisements were selected and this was done with the purpose of narrowing down the work and making our analysis specific.

1.8 Research methodology

1.8.1 Research Design

The study involves uncovering the persuasive strategies that are employed in the language of insurance advertising in the print media in Nigeria. It specifically seeks to identify these strategies, both the linguistic and the sociolinguistic ones, analyse them and describe how they interact with other variables in the texts, to convey the messages of the advertisers.

In order to achieve this, the research employs an adaptation of Gumperz's theory of interactional sociolinguistics. This is complemented with M.A.K. Halliday's Systemic Functional Grammar to enable a comprehensive analysis of the lexico syntactic aspects of our data. Gumperz (1982)'s constructs on discourse strategies are used to scrutinise and analyse the sociolinguistic elements of our data, and reveal how they act as persuasive tools in the hands of the advertisers. The lexical and the syntactic content of our data is analysed through M.A.K. Halliday's SFG in order to reveal how they are used as persuasive strategies by the advertisers. The pictorial elements of the data are not left out, they are considered as pictorial rhetoric and are subjected to analysis with the aim of revealing their contributions to the advertiser's discourse.

1.8.2 Data Collection

The data for this research were collected from three Nigerian daily newspapers namely *The Guardian*, *The Punch* and *Daily Champion* covering 2001 to May 2009. More data were also collected from billboards located in major cities in all the south western states of Nigeria.

The papers were purposively selected from among the national newspapers in the country. The particular consideration given for their choices was their being national in outlook and having a wide coverage. The national newspaper bear this

nomenclature on the basis of their having sufficient national coverage and distribution. This is in line with the conceptual definition given by Reah (1998) concerning the classification of a national or international newspaper. According to her, it is based on the newspaper(s) containing information and events that are of interest to a sufficiently large group or that may affect the life of a sufficiently large group. It is thus expected that newspapers that have this kind of coverage would be reflective of the true state of affairs within Nigeria and would have a high density of insurance advertisements from different insurance companies in Nigeria, hence our selection. Also, in the course of collecting the data for this study, it was discovered that not all national dailies focus on insurance or insurance advertisements. They all have different subject matter on which they do features writing and the volume of advertisements they take in that are is high. For instance, Daily Champion which is a national newspaper seems to show more interest in the insurance industry and constantly does features write-ups on it. There is also a high density of insurance advertisements in it while The Sun, which is another national newspaper does not, and the volume of insurance advertisements it contains is very low. This is another factor that affected our selection of the national newspapers we used for this study. The locations for the collection of data from billboards - the capital cities of all the states in the south western part of Nigeria, were selected because of their sizes, level of development and because they can be regarded as some of the major cities in Nigeria that have a relatively high level of enlightenment. Also, the level of industrial and commercial activities in such cities are also high and insurance companies and their advertisement on billboards are located there. The time period over which the data were collected is not significant but enables us to have enough volume of advertisements. The data were in the form of photostat copies (for the texts collected from newspapers) because they were photocopied from the newspapers in which they were originally placed. The ones collected from billboards were in the form of photographs. This is because photographs of the advertisements had to be taken because of the nature of the billboard. A total of one hundred advertisements on insurance were selected. The spread is not significant in any manner but it is as follows: Daily Champion – 39, The Punch – 19, The Guardian – 32, Billboards – 10.

1.8.3 Sample and Sampling Procedure

A purposive sampling method was employed in the choice of the advertisements used. Even though the papers from where the data were collected were randomly selected from other national newspapers in the country, the advertisements used for the study were advertisements from different insurance companies which covered diverse risks. Consideration was also given to advertisements with pictures and symbols as this implied the use of diverse persuasive strategies and were also subjected to analysis.

1.8.4 Method of data analysis

Our analysis adopted a combination of discourse analytic and pragmatic approaches. It drew heavily on the contributions of J.J. Gumperz to interactional sociolinguistics, especially his 1982 work. This is because the theories are broad-based and are multi-disciplinary in nature, accounting for the communicative functions of linguistic and contextual variabilities and their relation to speakers goals in a communicative event. These were complemented by the systemic functional grammar through which we analysed the syntactic and lexico-semantic aspects of our data. This is because its dimensions of semantic structures i.e. field, mode and tenor of discourse and its levels of linguistic description gave a comprehensive analysis of the syntactic and the lexico-semantic strategies that were employed in the study. We therefore analysed our data through these approaches and identified the range of persuasive strategies that were present in the language of insurance advertisements. This methodology is eclectic and is considered appropriate for the study.

The data drawn from the sources mentioned above were closely examined and brought under the scrutiny of Gumperz (1982)'s constructs on discourse strategies. The syntactic and lexico-semantic aspects were analysed through the systemic functional grammar in order to bring to light their functions as persuasive tools. The pictorial elements which were part of their instruments of persuasion were seen as pictorial rhetorics and were also analysed with the aim of revealing how they perform their persuasive roles. All the advertisements in our corpus were subjected to analysis.

1.9 Advertising

Advertising derives from the Latin word “advertere” which means ‘to draw attention to’ and it has been variously defined by different scholars. Courtland and Williams (1986:12) describe it as salesmanship in print. Fashina (1996) defines it as “a form of communication that can contain a commercial, social or political message, an enterprise used for marketing particular products or for influencing the direction of public opinion in favour of an individual, party, group, society or race”. Thus for him, advertising encompasses diverse processes. These include communication processes, social processes, public relations information or persuasion processes as well as marketing processes.

The Advertising Practitioners Council of Nigeria, in their code of advertising practice defines it as ‘the form of communication through the media about products, services or ideas paid for by an identified sponsor or as creative commercial communication (Molokwu, 2000). It is directed at a target audience with the aim of imparting information and is persuasive in nature. The definition offered by the *Encyclopedia Britannica* is representative of Dyer (1982). It states that: “advertising is a form of communication intended to prompt the sales of products or services, to influence public opinion, to gain political support, to advance a particular cause or to elicit some other response desired by the advertiser.” From this definition, advertising simply means an act of creating awareness and consequently response from the target audience. It is non-personal, persuasive in nature and is an integral part of marketing. Currently, it is a key function of integrated marketing communication also called “the new advertising” (Molokwu, 2000). This appellation is borne out of the importance that advertising has gained and the realisation over the years, that it has many facets. Some of which lapse into other fields in the Nigerian marketing management and communication milieu. The advertising message is delivered to its audience through various media, such as newspapers, magazines, booklets, posters, leaflets, radio, television, cable/satellite, home video, billboards, display vans and so on. Advertisement can also be defined as the paid non-personal message communicated through the various media by industries, business firms, non-profit organizations or individuals.

It is also a means of introducing a new commodity or a brand of it as well as a service to the masses and induce them to buy the commodity or to prefer and patronize the new service. Hanson (1974:154) polarizes advertisement into two

according to intent and purpose. These are informative advertising and competitive advertising. According to him, the former is simply to make an announcement for instance, public service announcements and the latter to persuade people that the advertised commodity is better than others of a similar kind, these are commercials. Further delivery mechanisms for advertising include banners at sporting events, internet websites, logos on clothing, radio spots, direct mail, point of sales etc.

White (1980:67) opines that most advertisements are the outcome of a process of careful, detailed and imaginative analysis, which leads to the formulation of an advertising technique. These processes, according to Fashina (1996:283), result in common-core features of advertisement. They constitute the techniques used by advertisers or advertising agencies to artistically ornament and give creative background as well as communicative effectiveness to the advertisement. An advertising technique is also a statement of how the objectives of an advertisement are to be achieved in terms of creative content and media deployment. A major one identified by Lerbinger (1981) is persuasion. He states that: 'the term persuasion properly describes symbol manipulation designed to produce action in others. An appeal to both intellect and feelings used to obtain some kind of psychological consent from the person who is being persuaded'. Persuading people through advertising is as old as humanity. It dates back to the time of ancient Egypt, Greece and the Roman Empire. During this period, it was done through town crying. It later grew and began to take various forms. With the growth in population and an increase in the number of the educated public, there was a gradual transition from oral to written tradition. This was manifested first in the use of posters, which later gave way to a better device: the sign boards. *Encyclopaedia Britannica* volume 1, page 103, records that the boards, painted on both "sides" were hung up protruding into streets to indicate the Merchant's "place of business". This form of advertisement is the forerunner to modern outdoor advertising.

The advent of the industrial revolution in Europe and the invention of the printing press, especially, broadened the spectrum of the advertising media. With the invention, it became possible to produce many copies of books, periodicals and handbills cheaply and quickly. It also made the publication of newspapers and magazines possible. These media provided an avenue for advertisers to woo prospective buyers until the invention of the electronic media: radio and television.

The radio came in the 1920s and immediately after the Second World War; the television was added to the advertising outlets. These gave added impetus to the growth of advertising and also made it possible for advertising messages to reach both literates and non-literates who hitherto could not be reached through the newspapers and magazines. It is however significant to note that, the radio and the television media became the major source of in-house entertainment, thereby guaranteeing advertising, the audience of the household. Advertising can take many forms including advocacy, comparative, cooperative, direct-mail information, institutional, outdoor, persuasive, product reminder, point-of- purchase, and specialty advertising.

Advocacy advertising refers to any advertisement, message or public communication regarding economic, political or social issues. Its advertising campaign is designed to persuade public opinion about a specific issue important in the public area. Catalogues, flyers, letters and post cards are just a few of the direct-mail advertising options. Persuasive advertising is used after a product has been introduced to customers. Its primary goal is to build a selective demand for the new product. Product advertising pertains to non-personal selling of a specific product. An example is a regular television commercial promotion of a specific soft drink. Point-of-purchase advertising uses display or other promotional items near the product that is being sold while specialty advertising is a form of sales promotion designed to increase public recognition of a company's name. A company can have its name put on a variety of items such as caps, glassware, gym bags, jackets, key chains and pens. All advertising campaigns have advertising objectives. These are the communication tasks to be accomplished with specific customers that a company is trying to reach during a particular time frame. A company that advertises usually strives to achieve one of four advertising objectives: trial, continuity, brand switching and switchback.

Today, everyone living and working in the modern world is under the influence of advertising (Truell and Milbier, 2004). The choice of which medium to use is determined by factors like the cost, the quality, depth of coverage and many more. All the media of advertising, however, are used effectively and complementarily to create awareness and propagate ideas.

1.9.1 Functions of advertising

Advertising performs a variety of functions. These functions have been categorised as marketing, communication, education and social (Ozoh, 1998). The marketing function recognizes the value of advertising as an element of the promotional mix most firms use in selling their goods and services. It serves as a bridge between the advertisers and the target market. Through it, the advertisers deliver his message to the target market and effectively intrude into its consciousness and get it acquainted with the product or service. Advertising also plays an informative role. It communicates information and messages to people in the performance of its communication function. For instance, it provides consumers with the buying information they need and they no longer have to worry about it. It gives government agencies an avenue of informing the public about issues touching their well-being through public service advertisements (Oyeleye, 1997).

Also, some people may be required to report for interview or duty at a particular place, date and time (Ude 1997:13) this is passed across to them on the mass media through public service announcements. However, in performing this role, advertising is expected to be responsible and provide only information that is completely honest, truthful and accurate. The education function of advertising is manifested in its ability to imbue its audience with 'psychic mobility' (Ozoh, 1998). It inspires in them a desire for upward mobility and a general improvement in the standard of their life. The social function of advertising is concerned with many other things it has the capacity to do apart from sales. It promotes and advocates social values such as those bordering on sustainable development, child welfare, disease prevention etc. It also entertains (Ude, 1996). This is done by spicing a drama with humour or producing a humorous catchy rhyme. This entertainment function easily elicits the response of the audience, insurance advertising which is the focus of this study, falls into commercial, and its purpose is to inform and persuade the target audience to buy the insurance policies that are being advertised.

1.9.2 Advertising as a communicative event

Advertising is a special kind of communication. According to Courtland and William (1986), the elements of its communication process are derived from the basic human communication. From our first cry at birth, our survival depends on our ability to inform others or persuade them to take some action. As we develop, we learn to

listen to people's messages. Courtland and William (1986) further describe the traditional human communication process as beginning when one party called the source formulates an idea, encodes it as a message and sends it via some channel to another party called the receiver. The receiver must decode the message in order to understand it. To respond, the receiver formulates a new idea, encodes it and then sends the new message back through some channel or medium. A message that acknowledges or responds to the original message constitutes feedback and it also affects the encoding of a new message.

Applying this model to advertising, one could say that the source is the sponsor, the message is the advertisement, the channel is the medium and the receiver is the prospective listeners or the target audience of the advertisement. Every advertisement presumes some audience is there. They are implied consumers who are addressed by the advertisement, they are not real but imagined by the advertisement creators to be ideal consumers who acquiesce in whatever beliefs, the texts of the adverts allude to. These are the people the advertisers are communicating with. They are actual consumers in the real world and they comprise the advertisement's target audience.

The last thing an advertiser desires is to be misunderstood. Unfortunately, message interpretation is only partially determined by the words and symbols in the advert, the medium used may have an effect as well, so the advertiser doesn't know how the message is received or even if it is received until a consumer acknowledges it. This is feedback. In advertising feedback can take many forms which include redeemed coupons, phone inquiries, visits to a store, requests for more information increased sales, or responses to a survey. Dramatically low responses to an advertisement indicate a break in the communication process. In the past, the consumer feedback rarely used the same channels as the original message. But, now thanks to technology, the audiences of advertising are no longer passive receivers of impersonal mass messages, with the growth of interactive media, they can give instantaneous, real line feedback through the same channel used by the original message sender.

Insurance advertising in Nigeria is also affected by this new development. This explains why insurance advertisements on billboards, newspapers and magazines have the GSM phone numbers of the insurance companies, in addition to land lines,

location addresses and e-mail addresses. Feedback can be received through any of them apart from the other forms of feedback earlier mentioned in this section.

1.9.3 Advertising in Nigeria

The Advertising Industry in Nigeria is a relatively young one compared to its counterparts in the western countries. It was introduced into Nigeria at a time when it was already relatively developed as a business or a professional practice in the developed countries. When it was introduced, it was directed at a virtually illiterate society consisting of people who did not witness the gradual growth of advertising and were not quite aware of its objectives and anticipated responses (Agunbi 1991). Secondly, a greater percentage of its practitioners were foreigners who had little or no common cultural experiences with the Nigerian audience that they were trying to communicate with. Agunbi (1991), describes the Nigerian consumer as a non-English man who speaks English, who is not brought up in a culture where virtually everyone can read and write and is not sure of a constant supply of water or electricity. He is brought up in an environment in which people shop in open markets rather than large supermarkets and understands mainly the language of his ethnic group which is one of over 300 other groups. Agunbi (1991) quoting Moemeke (1983) former Managing Director of Lintas Limited (an Advertising Agency) further opines that advertising must be in consonance with the norms of the society and can influence the society up to a limit. Nigerian advertising practitioners and advertisers have not found it easy, tailoring their activities to the dictates of such a society that is multifaceted in all its ramifications.

Advertisers in Nigeria have had to request for indigenous translations of their commercials because of the linguistic situation of the country and the low percentage of people who speak English Language. The result of this is usually approximations and assumptions of equivalent meanings and effects. The first advertising service agency was the West African Publicity (W.A.P.) later to be known as Lintas (Ozoh, 1998; Molokwu, 2000). The first 40 sheet poster (Billboard) printed in Nigeria was produced by Afrimedia for Kaduna Textiles (Adworld '89). Kaduna Textiles was therefore one of the earliest advertisers in Nigeria.

However, the volume of advertising in Nigeria is still relatively low because indigenous producers of goods and services are yet to attach enough value to advertising. This is evident in the concentration of advertising agencies and activities

in Lagos and a few ones in Kano and Enugu. Up to the late 1970's when an appreciable level of industrial development was attained in Nigeria due to the oil boom, advertisement, especially in the newspapers were usually in the form of announcements and they were few. They lacked the alluring and persuasive qualities of modern advertising. The oil boom increased the level of industrial activities leading to competition for market and consequently a recourse to advertising. The radio and television then, were still at their rudimentary levels of development. The television became prevalent in Nigeria only in the late 1980's. The readily available medium then was the newspaper.

The situation is however different now, as all the other major media of advertising are in constant and active use - the radio, television and billboards cable/satellite, films, out of home etc. The newspaper now faces keen competition from radio and television which have both fully evolved. The television especially, has the advantage of combining sound with vision and has grown to become the major source of in-house entertainment and therefore, a major competitor for the advertising budget that used to be exclusively newspapers. Advertising is growing widely in Nigeria and in recent times, has been extended to the shore of politics all in a frenzy to out-bid and outshine opponents and competitors. There are advertising agencies who render full time advertising services. They handle the creation of advertising, copy, selection of media and placement of advertisements in the newspapers, magazines and the appropriate medium of their client's choice. In 1972, these agencies became more organised when they formed an organisation known as the Association of Advertising Practitioners of Nigeria (AAPN). As at the year 2000, the AAPN has under its umbrella 87 corporate members (Molokwu, 2000), all reputable advertising agencies which believe in self-regulation as the bedrock of their practice.

1.9.4 Advertisements in the print media

Advertising media are the channels through which advertisements are transmitted to their intended or target audience. Media are selected on the basis of their suitability for particular campaigns, advertising objective and target audience. The basic advertising media include print, broadcast, direct mail, out-of-home, films etc.

Advertisements in the print media are the ones that are put in newspapers, magazines, books, booklets, pamphlets, posters and fliers. They also include

advertisement supports like calendars, posters, brochures and leaflets. Newspaper and magazine advertisements can be further grouped into display and classified advertisements. Display advertisements according to Molokwu (2000) are the larger dominant types in which illustrations are usually blended with copy (text) to create attractive arrays while classified advertisements otherwise called small adverts are grouped according to contents and are graded by words and cost by column centimeters or by the number of words. They all appeal to the sense of sight alone.

The insurance advertisements that are used as data for this study are from the print media specifically from newspapers (*The Punch, The Guardian and Daily Champion*). Billboards advertisements are also included. This is because they were classified as print advertisements like all advertisements in the print media as well as being outdoor (Bel-Molokwu, 2000). Their language is analysed through Gumperz (1982)'s constructs of discourse strategies. Insurance advertisement in Nigeria are done not only through the print media, they are relayed through other advertising media. There however, seems to be a preponderance of it in the print media. This is probably because the advertisers have more space to say what messages they have for their audience at a cheaper price.

1.10 An overview of insurance

Olugbenga (2008) defines insurance as a social device that provides financial compensation for the effect of misfortune. This payment is made from the accumulated contributions of all the parties participating in the scheme. World Book (2002) defines it as a means of providing protection against financial loss in a great variety of situations. It is a contract whereby, for a specified consideration one party undertakes to compensate the other for a loss relating to a particular subject as a result of the occurrence of designated hazard. (<http://www.answers.com/topic/insurance>). In this contract, one party, the insured, pays a specified amount of money, called a premium, to another party, the insurer. The insurer in turn agrees to compensate the insured for specific future losses. The losses covered are listed in the contract and the contract is called a policy. Owoseje (2003) also defines it is a social device that provides compensation for people who have suffered unexpected losses. It works on the principle of sharing losses.

Insurance practice is thousands of years old. It dates back to 1700 B.C., during the era of the Babylonian Empire. Ancient Greeks and Roman organizations

also provided their members with a kind of insurance. During the middle ages, guilds (associations formed by crafts workers) also offered some types of insurance to their members. Modern insurance began around 1690 in a London office. This was Marine Insurance. Other types of insurance which started springing up in the 1800s grew rapidly. Today, quite a number of problems involving insurance exist. Some of these are accidents in nuclear power plants, environmentally damaging oil spills, the disposal of hazardous waste, the use of dangerous products, etc. Policies are created by grouping risks according to their focus, this provides a measure of uniformity in the risks that are covered by a type policy, which in turn allows insurers to anticipate their potentials and set premiums accordingly. The most common forms of insurance policies include life, health, automobile, homes and rentals, personal property fire and casualty, marine and inland marine policies.

Life insurance provides financial benefits to a designated person upon the death of the insured. Health insurance policies cover only specified risks. Automobile insurance policy is insurance against injury to another person or damage to another person's vehicle caused by the insured vehicle while personal property insurance protects against the loss of or damage to, certain items of personal property. The business of insurance is sustained by a complex system of risk analysis. Generally, this analysis involves the likelihood of a particular loss and charging enough in premiums to guarantee that the insured loss can be paid. Companies collect the premium for a certain type of insurance policy and use them to pay the few individual losses that are insured by that type of policy.

1.10.1 Insurance practice in Nigeria

Insurance practice did not start in Nigeria or in African communities with the advent of the western civilization or modern insurance. The 'Esusu' 'Ajo' and Age grade systems practised in Nigerian communities were forms of Insurance (Owoseje 2003). In their practices, many Individuals contributed some funds into a common purse from where people who suffered some misfortunes are paid to alleviate their sufferings. Only members who contributed were entitled to draw from the fund when a loss occurred. This practice is still going on till today.

With the coming of the colonial Masters, insurance as we know it today was introduced to Nigeria. Life, Fire and Accident Insurance became common. This dates back to the period around 1900 when agency offices of some Insurance companies

based in the United Kingdom started operating in the county and the West Coast of Africa. It was not until 1921 that the Royal Exchange Assurance of London set up a branch office in Lagos. Wholly indigenous companies only emerged peripherally on the scene as from 1951. For close to seven decades (from 1900-1950) the Insurance business in Nigeria was dominated by foreigners and foreign companies.

The first significant indigenous incursion into the insurance business took place when the Federal Government established the National Insurance Corporation (NICON) in 1969. This development transformed the market from relying exclusively on agencies and branches of foreign companies. It also spread the emergence of strong and viable indigenous companies. Also, the economic boom of the late '70s and early '80s encouraged the establishment of more insurance companies with the result that by the end of 1985, the number of registered companies operating legally had risen to over 100 (Olugbenga, 2008). However, with the recent recapitalization of the insurance industry which required a minimum of 2 billion naira for life insurance, 5 billion naira for composite insurance, 3 billion naira for general insurance, 10 billion naira for reinsurance business, the number of insurance companies were reduced. The market now boasts of 53 strong insurance companies (Olugbenga, 2008:31).

There have been decrees regulating the practice of insurance in Nigeria. For instance, there was the insurance decree of 1976, which was aimed at regulating and controlling the registration of insurance brokers. The insurance decree of 1991 repealed this and earlier act on insurance. It was enacted to regulate insurance practice in Nigeria. The insurance decree of 2003 which is the present legislation for the regulation of insurance practice in Nigeria cancels all earlier act on insurance (Olugbenga, 2008).

1.10.2 Various classes of insurance in Nigeria

According to Olugbenga (2004), the fundamental general types of insurance in Nigeria now can be classified into two. These are: life assurance business and general insurance

Life Assurance business refers to all insurance contracts that are incidental to life, be it individual or group life and pensions. It is an insurance coverage that pays out a certain amount of money to the insured or their specified beneficiaries upon a certain event such as the death of the individual who is insured. The coverage period

is usually more than a year and it requires periodic premium payment. The risks that are covered by life insurance include premature death, illness, income during retirement etc. The general insurance business is basically an insurance policy that protects you against losses and damages other than those covered by life insurance. The coverage period for most general insurance policies and plans is usually one year. The risk that are covered include property loss, liability arising from damage caused by yourself and accidental death or injury. Its main products include motor insurance, personal accidents insurance, fire, medical and health insurance (Olugbenga, 2004).

Considering the country's population of over 167 million, Owoseje (2003) opines that the number of Insurance and loss adjusting firms that we have in Nigeria is on the low side. This implies that the number of Insurance companies that we have in Nigeria cannot sufficiently meet the demand for Insurance services that exist in the country. This is true but the reality is that not many Nigerians rush to insurance companies for protection.

This is mainly due to the poor level of awareness and enlightenment that Nigerians have about insurance and its benefits. This is one of the main reasons why insurance is currently being advertised. Another reason is the level of competition that exists among the companies. They have to compete for the attention and patronage of the few Nigerians that take out insurance policies. This calls for intense advertising of what each company has in terms of policies and the benefits the holders stand to gain. They do this through all the advertising media that are available.

1.10.3 Insurance advertising

Insurance advertising, like all forms of advertising, are forms of marketing communication with the public and they have different objectives. Some of these objectives are to predispose customers to be receptive to sales calls, to support an introduction of new insurance policies, to enhance an insurance company's public image and to encourage agents and brokers to sell insurance company products. Product advertising describes particular products and insurance policies and why they would be beneficial while institutional advertising describes the financial strength and the stability of the insurance company.

Insurance advertisement can be found on billboards, posters on the radio and the television, in newspaper and magazines. In Nigeria, they are couched in the variety of English tagged Nigerian English and have carefully selected strategies

through which the messages of the advertisers are delivered to their target audience. An identification and analysis of these strategies both linguistic and sociolinguistic will be done later in this study.

1.11 The linguistic situation in Nigeria

The linguistic situation in Nigeria is a highly complex one with about 400 mutually unintelligible languages (Bamgbose 1971 and Agheiyisi 1984). This situation is undoubtedly a multilingual one. Various scholars have done a lot of studies on this situation and have offered some helpful insight into the country's current linguistic situation. For instance, Igboanusi (2002), citing Bamgbose (1992) notes that Nigerian languages are often grouped into "major" languages and minority languages' based on factors like the number of speakers, status in education, acquisition as a second language and availability of written materials.

Major languages include Hausa, Igbo, and Yoruba while the minority languages comprise all other languages spoken in the country. These major languages Hausa (in the North), Igbo (in the East) and Yoruba (in the West) are used as lingua franca for regional communication while the minority languages are used for local, often rural communication (Schmied 1991:26). They have limited use outside the tribal groups which are identified by the particular languages and most often are used in domains of life that involve friends, family members, local markets, domestic services, religion, traditional and social institutions (Igboanusi 2002).

Apart from the indigenous Nigerian languages referred to above, there also exist non-indigenous languages in the Nigerian linguistic environment. These include English which has become a second language, an acceptable national language, Nigerian pidgin, classical Arabic and other foreign languages which are taken as academic subjects at the secondary and tertiary levels of education. However, English Language which was the language of Nigeria's former colonial masters ruling Nigeria at a point in history, is the common linguistic bond in this multilingual situation. It dominates the linguistic setting in terms of spread, acceptance and its official role.

In a theoretical sense, the multilingual scenario painted above is upheld, but in purely pragmatic terms, the norm has always been bilingual. This is because, functionally, the choice of language use in Nigeria is between one of the indigenous languages and the English Language. Usually, The English Language is reserved for most formal situations while any of the local indigenous languages is used in informal

and non-formal setting, (Oyeleye 1987). The complex language background of the country tends to increase the extent to which English Language is used. Over the years, English has come to be seen as the country's most important language. This is because it is the language of government, business, commerce, mass communication (electronic and print media), most inter-ethnic communication, legislative debate, the medium of literature and international assembly. The major functions of language – personal, social, directive, referential and imaginative are performed in varying degrees by the English Language in Nigeria (Afolayan 1981:9, Igboanusi 2002).

The English Language has become relatively at home in Nigeria, it lives alongside the Nigerian languages, interacts with them and it is being used to express Nigerian cultural concepts, perceptions and world views which are foreign to those of the British people who are the native speakers of the language. Its role in Nigeria has defined it as a second language to Nigerians and as the country's official language. Over the years, it has acquired some marked characteristics of its own which make it distinctive from standard British English. This is because of its interaction with the indigenous Nigerian languages and the Nigerian cultural concepts, thoughts, and world views it is used to express. It has gone through a lot of modification, and addition of new meanings in an attempt to satisfy its Nigerian users. This has been described as indigenization or nativization of English Language (Bamgbose 1995: 11, Igboanusi, 2002).

The result of this process of nativization is a variety of English that reflects the peculiarities of the Nigerian situation, its people and their attitudes and is at the same time different from standard British English. This is referred to as Nigerian English. The multilingual nature of the Nigerian society and the nationalization of English language has significantly affected the medium of insurance advertising in Nigeria. This is because most insurance advertisements have to be couched in Nigerian English and not in an indigenous Nigerian language, if they want to reach a wide audience. This variety of English is the product of the nativization of English language as earlier mentioned and not the standard British English. Our study of the persuasive strategies employed in the language of insurance advertising in Nigeria is in the context of this variety of English and its role as a second language. This makes it mandatory for us to briefly look at it in the next section.

1.11.1 The concept of Nigerian English

Ugwu (1990:56) defines Nigerian English as a national variety or a dialect of the world Standard English, which is generally a grammatically correct variety of the English Language, used in Nigeria. Igboanusi (2002:340) defines it simply as all the varieties of English used in Nigeria. These varieties according to him include not only the dialectal varieties of English but also its diatypic variants. It differs significantly from world Standard English in that it possesses certain linguistic features, which are specifically related to some aspects of the Nigerian environment, culture and indigenous languages.

These features nativise the use of English in Nigeria and can be identified in all registers of English Language used especially in culture-bound usages. The English Language in Nigeria like a normal language existing in a normal speech community has varieties. These varieties have been identified by some scholars. Banjo (1997) which is one of them identifies four varieties of English Language spoken in Nigeria using the following criteria: level of education, international intelligibility, social acceptability and some indexical markers of language use.

In this categorisation, variety 1 is spoken by Nigerians whose knowledge of the language is very poor. He points out that the speech of this set of people is characterized by a wholesale transference of the phonological, syntactic and lexical features of the Lewa and Niger Congo language to English Language. Also anyone conversant with Nigerian languages could easily identify the speaker's ethnic background. This variety is socially unacceptable and internationally unintelligible.

Variety II is marked by near perfect syntactic and lexical features. Though it is still easy for an informed listener to identify the speaker's ethnic background, there are obviously noticeable phonological features of this variety. According to Banjo, the category of speakers of this variety forms the majority of all users of English in the country. Unlike variety I, it is socially acceptable but its degree of international intelligibility is low.

Variety III, is the model for educated Nigerian English. It is close to standard British English in syntax and semantics. It has RP deep structures but possesses Nigerian surface structure. It is spoken by less than 10% of those who speak English in Nigeria and it is both internationally intelligible and socially acceptable in the country. However, it is still characterized by certain phonological and lexical features transfer from Nigerian languages to English.

Variety IV is used by a few Nigerians who can be regarded as native speakers of English in the sense that their spoken English is almost, wholly identical to British English. Some members of this group have a parent who is a native speaker of English while others were born and/or brought up in England. Despite the high international intelligibility of this variety of English, it is not socially acceptable in Nigeria. Out of all the varieties identified, we agreed with Ugwu (1990: 1) that Standard Nigerian English should be equated to educated Nigerian English usage. This is a variety that is similar to one of the varieties described by Broshman (1958). He describes it as a variety that is characterized by linguistic features close to standard British English and as a variety that is used by University graduates in Nigeria. It is also similar to two of the three varieties identified by Adekunle (1979) as “the near native variety spoken by well educated Nigerian elites and the local colour variety” resulting from the ethno-linguistic environment in which English language finds itself, a variety that is Nigerianized and given the local flavour. The variety of English used in insurance advertisement in Nigeria falls into this category, our study of the strategies employed in it is therefore in the context of this variety. It is different and distinct from standard British English.

As stated earlier in this section, English language is not the only non-indigenous language in the Nigerian linguistic environment; there is the Nigerian pidgin. This language also features prominently in inter-ethnic interaction and communication in Nigeria especially in states that are ethnically heterogeneous. And because it is also used often in advertising, there is a need for us to briefly discuss it and its interactive functions. This would be done below.

Nigerian Pidgin English

Nigerian Pidgin English, an endogenous Atlantic pidgin is a widespread lingua franca in Nigeria. Its origin lies historically in trade contracts between Portuguese sailors (15th century), then British traders and colonizers (18th century), and the multiple, native tribes on the southern coastlines of present-day Nigeria (Mann, 2006). It is part of a continuum of English pidgins and Creoles spoken in other West African countries like Cameroon, Sierra Leone and Ghana. In recent years, Nigerian pidgin English development has been particularly evident in the big cities and ports in the south of Nigeria, where it is used among people belonging to different ethnic groups.

In the past, the use of Nigerian Pidgin English was linked to non-educated people and perceived by the educated ones with negative attitude. Nowadays, its use is more widespread even among educated people and perceived as more Nigerian than English. Indeed, the use of Nigerian Pidgin English is increasingly popular among young people, many writers, politicians and musicians. It can also function, in some contexts as an act of identity which speakers need to stress their ‘Nigerianess’, as opposed to their ethnic group identity. In other words, it can express a belonging to Nigeria which English, the language of the ex-colonial masters cannot.

No official status has been granted to Pidgin English in Nigeria even though some Nigerians have suggested that it would be a good candidate for a national language status since it has the characteristics of solidarity and neutrality. This is because it is not yet sufficiently well-developed to fulfill all the duties of a national language. However, its influence is overwhelmingly strong because of its indispensable communication role and because it is fully established in the Nigerian linguistic environment. It is often used in advertisements and propaganda on the radio, the television, in newspaper and magazines. It is common and significant to find some food and beverages advertisements in Nigerian pidgin while insurance advertisements are mostly couched in Nigerian English.

CHAPTER TWO

THEORETICAL ORIENTATION

This chapter discusses the theoretical issues that were pertinent to this enquiry. They serve as its theoretical orientation.

2.1 Language as discourse

Language which is man's basic means of communication comes to life between speakers and hearers, in real situations. Speakers/hearers, in real situations are related to each other in a particular manner, communicating about a particular topic, in a particular way and they do this through language. Without language, they cannot interact and create a communicative event. Language also comes alive and perform its basic role when it is used like this. Therefore there cannot be discourse without language and language will be dormant, non-functional and dead without discourse. Simply put discourse is 'language in use' (Brown and Yule 1983:1).

Discourse has been variously defined by many scholars; it is also confirmed by *Webster 3rd International Dictionary* which defines it as a verbal interchange of ideas, the expression of ideas, especially formal and an orderly expression in speech or writing. It could also mean a talk or a piece of writing in which a subject is treated at some length usually in an orderly fashion. Discourse therefore has to do with conversational ability or connected speech or writing, which consists of more than one sentence. According to Coulthard (1975) it does not consist simply of a string of grammatically well-formed utterances, or sentences, it is supra-sentential. Discourse is language in action because every human language is proved on the basis of its functionality as communication in the appropriate contexts of life. In a communicative event, people do not always speak or write in complete sentences, yet they succeed in communicating. It follows therefore, that in the study of discourse, the object of investigation is not necessarily a sentence, or "language above the sentence, or conversational exchange" (Stubbs 1983:1) but "anything from a grunt or a simple expletive, through short conversations and scribbled notes..." because "what matters is not its conformity to rules, but the fact that it communicates and is recognized by its receivers as coherent" (Cook, 1989:7).

Thus our analysis of the language of insurance advertisement in this study goes beyond the string of grammatically well-formed sentences or phrases in the

advertises but encompasses all the persuasive strategies (in the light of the above discussion) employed by the advertisers as a means of achieving their communicative intents. Just as we talk of varieties of English, we also have varieties of discourse or discourse genres or categories of discourse. These are real life situations of language use with different features which distinguish them from one another (Osisanwo 2003). For instance, this study does an analysis of the variety of discourse from the genre of insurance advertisement using the insoc approaches to discourse analysis.

Our notion of language as discourse is sociological. This is because language always occurs in a context and an appropriate interpretation of an utterance is usually based on the point of view of individuals and situations. Discourse is a 'social practice' (Fairclough 1989) and utterances are 'determined by social conditions' thereby tying texts, interaction and context in an inextricable relationship in every communicative event. Since language (texts), interaction and context are all pertinent to our study, we will critically look at language and its relationship with the context of situation in the next section.

2.2 Language and the context of situation

Language which is man's main means of communication never occurs in isolation, it takes place in situations. Halliday (1975) defines situation as the environment in which a text comes to life. Text in the sense used here refers to meaning concepts, a semantic unit. It is the language people produce and react to, what they say or write, read and listen to in the course of daily life. Halliday claims that the most important property of a text is meaning and a text cannot be actualized except in situation. Any language or utterance which lacks a coherent relationship with a generalized context of situation should be considered as nonsense (Firth, 1957), such an utterance may be grammatically meaningful but if it lacks the implication of an utterance in some culturally acceptable and interpretable situation, it will not be considered 'meaningful at the semantic level of analysis'.

Gregory and Carroll (1978) identify three aspects of a language event and one of them is situation, the remaining two aspects are substance' which according to them, could be phonic or graphic and the 'form' which is the meaningful internal pattern of substance. They further opine that 'situation' is the relevant extra-textual circumstances, linguistic and non-linguistic, of a text or language event. One's language choice depends on the situation one intends to use language in and the

speaker-hearer relationship. Fishman (1972) on the other hand defines situation as the co-occurrence of (two or more) interlocutors related to each other in a particular way, communicating about a particular topic in a particular setting.

Malinowski who was a great anthropologist and a gifted natural linguist did much of his research work on a group of islands of the south pacific known as the trobriand islands. He did his research work on the language of the inhabitants of these islands and presented his texts and findings in a kind of commentary that placed the text in its living environment. He saw that any adequate description of any kind of linguistic interaction in any kind of conversational exchange, the whole of the cultural history behind the participants and their practices of their culture was important. This made him to introduce the two notions he called the context of culture and the context of situation (Olateju 1998). He tied language to social attitudes and the relevant situation in which language is manifested as a 'mode of action' (Malinowski 1935)

Contextual theory of meaning was later developed by J.R. Firth and his disciples. Firth was interested in the cultural background of language and he views context of situation as the bedrock of any linguistic communicative encounter. Every utterance occurs in a 'culturally determined context of situation' and its meaning "is the totality of its contributions to the maintenance of the speaker" pattern of life as well as social ideals and conditions (Firth 1957:224). Firth went to describe the context of situation under these headings: The participant in the situation, the action of the participant (which include both verbal and non-verbal action), other relevant features of the situation (this refers to objects and events in the surrounding that has any bearing on what is going on) and lastly, the effects of the verbal action (Halliday and Hassan, 1985:8).

Thus, the features of the context of situation reveal a number of situational and contextual variables such as individual idiosyncrasy, age, or education. These 'contexts' provide different types of situations. So it is possible to talk of context in terms of social context, textual context or professional context the same way we talk of lexical meaning, phonological meaning and semantic meaning (Chiluwa 2005).

In describing the context of situation (Halliday 1976:2) identifies three dimensions of semantic structure namely the field, the mode and the tenor of discourse. The field of discourse" is the total event in which the text is functioning", this explains the primary aim of discourse and what subject matter the interactants must explore. The mode of discourse is the function of the text in the communicative event including the

medium of expression either as “spoken or written, extempore or prepared-its genre, or rhetorical mode as narrative, didactic, persuasive or phatic communion” (1978:22) The tenor of discourse refers to the type of role interaction, the set of relevant social relations temporary or permanent that the participant are involved in. Thus a discourse choice will be determined by the formality or informality of the relationship that exists between speakers. The context of situation as defined by the parameters of field, mode and tenor of discourse manifest in a “configuration of situational features” (Halliday 1978:76) which identifies styles of discourse, especially in written discourse.

Halliday’s components of context of situation are a summary of the work done by Hymes (1967) in the ethnography of communication. He proposed that speech could be categorized in terms of some eight components which may be summarized as “form and content of text, setting, participants ends (intent and effects) key, medium, genre and interactional norms (Halliday 1976:22). Hymes’ concept of social context recognizes language use or ‘speaking’ as the use of language codes in the conduct of social life. His ‘communicative competence’ is the knowledge of the abstract language which enables the user “to produce sound meaning correspondences” and the ability to use this in “socially and culturally appropriate ways” (Hymes, 1972: 26).

Context as used in this study refers to the Nigerian society with its peculiar economic, social and cultural situation. The text under study is the variety of English in which insurance advertisements are couched in Nigeria. The messages of these advertisements are derived from the textual and the contextual meanings of the texts in which they are couched.

2.3 The concept of register

Various scholars have offered different definitions and opinions about the concept of register. Longe (1995) citing Halliday et al., (1964) defines it as the variety of English according to use. Gregory (1967:19) amplifies this definition and substitutes the word ‘diatype’ for the term ‘register’ and defines it as “the linguistic reflection of recurrent characteristics of the user’s use of language in situation.” Quirk and Greenbaum (1989) describe it as the varieties of English according to the subject matter of a discourse. The presumption here is that the speaker has a repertoire of varieties and habitually switches to the appropriate one as occasion arises. Most

typically, the switch involves nothing more than turning to the particular set of lexical items habitually used for handling the subject matter in question: law, cookery advertising.

However, Hymes (1972: 63) summarizes the British mood on the subject when he said that register has become familiar in English linguistic usage for reference to specific language in specific situation. This means that register is therefore, the use of language in situation. It is the diversity of English usage, not according to the background of the speaker or writer but according to the situation in which he is prompted to use language. Halliday et al., (1964) further opine that a speaker has a range of varieties that are registers from which he chooses in different situations. Each context in different situations has its own constraints, which guide him/her in the choice he makes between the registers.

Different fields have their different registers operating endophorically (i.e. independently of the immediate situation) as well as exophorically (i.e. related to non-linguistic circumstances). All registers have their distinct qualities and peculiarities. The language of religion for example has archaism, short sentences and simple lexis while the legal language uses a lot of latinised expressions. When we find ourselves in a given communication situation therefore, we automatically switch ourselves into the set of mind for producing and receiving messages in the appropriate register since we already have a passive familiarity with the range of registers involved. There are common-core features which registers have in common. These can only be determined through a comparison of registers and after the initial descriptive work has been done, common core features can constitute a variety. A register can also be described in terms of those substantial and formal, indexical marks which it shares with other registers.

It is a product of context, a style of language produced by the social situation, often marked by lexical and syntactic differences. The subject matter of any particular discourse suggests the register of the particular language variety. A particular social situation makes one respond with the appropriate variety of the language and the types of language one uses change fairly instinctively with the situation (Crystal and Davy, 1969) either with family members, colleagues at the office or friends at a club. Systematically, speakers or writers organize utterances or expressions according to the fitness of their linguistic choices to social situations and setting which according to McIntosh (1972) are more important than insisting on grammatically correct

sentences. Registers are usually characterized by vocabulary differences either by the use of particular words or by the use of words in a particular sense. (Trudgil, 1974:101). Such words are often marked by their technicality understood only by those who use them, forming a part of the standard language, but this technical vocabulary is supplemented by other groups of words which may belong to regional dialect or slang” (Brook 1973:84)

The concept of register has been criticized by many linguists. This criticism is in many forms. There is the form, which objects to the idea as well as the label ‘register’. This is highlighted in the observations of Munby (1978:23):

Although it is clear that in a language such as English, there is a great deal of stylistic variations. The difficulty is in the assumption that a putative variety exists i.e. that the specific situation really does have a necessary and sufficient set of distinctive forms and rules of use to warrant the term variety...

Another criticism wants the term ‘register’ substituted with ‘style’ in this group of critics belong Crystal and Davy (1967), O’Donnel and Todd (1980). However Gregory (1967) became a reference point in the process of finetuning not only the concept of register but also the categories for its description. This study shares the notion of register opined by Quirk and Greenbaum (1989) and Halliday et al., (1964) which see register as the variety of English according to the subject matter of a discourse and ultimately according to use. The variety of English that is used in a language situation about a religion is different from the one that is used in a communication event about advertising, they have their own distinct peculiarities and qualities, hence they belong to different registers. A fluent language user is always sensitive to socio-linguistic situation available to him in order to make appropriate linguistic choices, he is fully aware of the varieties of language available, their features, and restrictions on their use. It is in the light of this notion that the various discourse strategies employed in the language of insurance advertising in Nigeria are examined in this study.

The variety of English that is used in a language situation about religion or insurance is different from the one that is used in communicative events about advertising. They have their own distinct peculiarities and qualities. Hence they belong to different registers. So, we can talk about the register of insurance or religion.

2.4 The nature of discourse

Discourse is often defined in two ways. The first definition sees it as a particular unit of language above the sentence. It does not consist simply of a string of utterances or sentences, it is supra-sentential or language above the clause, and therefore larger linguistic units (Stubbs 1983:1). This view is structural in orientation and one may begin to expect discourse to have a structure that is similar to the sentences that constitute its constituents – an expectation which according to Stubbs, may be unwarranted (Fakoya, 1998). One assumption of this view is that one's knowledge of word meanings is sufficient for comprehending discourse (Alo, 2006). Lexical knowledge however is not enough for comprehension of discourse. Take for example, Chomsky's sentence: "colourless green ideas sleep furiously", which is syntactically well-formed but is meaningless. Full comprehension of discourse results only when the hearer/writer has in addition to the linguistic inputs, sufficient extra-linguistic information, which enable him to activate the appropriate contextual knowledge that allows him to understand the utterance or text.

The second definition of discourse sees it as a case of language use. Fasold (1990) opines that the study of discourse is the study of any aspect of language use (P. 65). A statement by Brown and Yule (1983:1) also expresses the same view. It states that: "the analysis of discourse is necessarily the analysis of language in use. As such, it cannot be restricted to the description of linguistic forms independent of the purposes or functions, which these forms are designed to serve in human affairs." To buttress this view, Fairclough (1983:23) suggests that "language is a part of society; linguistic phenomena are social phenomena of a special sort and social phenomena are (in part) linguistic phenomena". Coulmas (1997:2) further echoes this view when he was describing sociolinguistics, the domain of discourse analysis. According to him, it is concerned with describing language use as a social phenomenon. The main thread that runs through this second definition is the functionality of language. Its analysis focuses on how people use language to achieve different ends. It is also interested in linguistic form, social meaning and action.

Schiffrin (1994:32) sees it as utterances that are inherently contextualized and realizes primary and simultaneously different functions. Discourse is language in action because every human language is proved on the basis of its functionality as communication in the appropriate context of life. Individuals use language as a means

of self-definition or as socio-cultural identification, thus discourse occurs either in cognitive context, social context or cultural context (Schiffrin 1987).

The fact that the definitions of discourse discussed above are from two different perspectives, is a proof that discourse analysis as a discipline has a broad scope. Another important element in discourse is cohesion. A piece of discourse will not be totally meaningful and will lack harmony if its constituents are not cohesively tied together. We will therefore briefly look at the role of cohesion in discourse in the next section.

2.4.1 Cohesion and coherence in discourse

According to Halliday and Hassan (1976), the concept of cohesion is a semantic one, it refers to relations of meaning that exist within the text and which define it as a text. They further opine that cohesion occurs where the interpretation of some elements in the discourse is dependent on that of another ... The concept of cohesion is therefore set up to account for relations in discourse and for the range of possibilities that exist for linking something with what has gone before. In his concept we have distinct categories like ellipsis, reference, conjunction; deictic, substitution and lexical cohesion. These are the major ways of achieving cohesion in discourse.

Quoting Halliday and Hassan, Melrose (1995) has this to say about these categories: reference focuses on how speakers in a discourse establish various types of linkage between their utterances. This includes personal pronouns like she, he and it and demonstrative pronouns like 'this' and 'that' which can only be understood by referring to a previously mentioned entity. Substitutions are proforms like 'one', 'ones', 'do' and 'so' which take the place of another linguistic expression while ellipsis is the omission or deletion of an item that would normally be there. It can also be seen as a form of substitution that is replaced by nothing. According to Halliday and Hassan (1976) conjunctions are a cohesive relation in grammar that relates linguistic elements to each other. There are many types of relationships between the constituents of a construction in English. Sentences are linked by four major conjunctive relations and they include additive e.g. the 'and' relation, concessive i.e. the 'but' relation, clausal, the 'so' relation and temporal, i.e. the 'then' relation. Lexical cohesion which is the fifth category has five types. They include repetition, synonymy, hyponymy, metonymy and collocation. They all act as cohesive agents in a discourse and contribute to making the text a unified whole. Aspects of these would

be examined in the discourse that constitute our data and we would analyse the role they play in making the texts of the advertisers to harmoniously hang together and communicate their intent. Before this stage however, it is necessary for us to take cursory look at the various definitions that have been given to discourse analysis. This we would do in the next section.

2.4.2 Rhetoric as discourse

Procter (1978) defines rhetoric as ‘the act of speaking or writing to persuade people effectively. Burke (1952) also describes it as the use of language in such a way as to produce a desired impression upon a reader. Its origin dates back to the period of the Greek city states and the great Roman Empire – two primordial forerunners of modern civilization. It is also the art or talent by which discourse is adapted to its end. In addition to its literary roles, it isolates categories and criteria for effective communication and provides practical guidelines for one group of language user, the public speaker.

There is also ‘new rhetoric’ a concept that arose from the needs for composition teaching, especially in American high schools and colleges. It sees syntactic structure as part of larger units such as paragraphs. Commenting about rhetoric and grammar, Christensen (1967:3a) opines that: ‘grammar and rhetoric are complementary, but their procedures and goals are quite different. Grammar maps out the possible’ rhetoric narrows ‘the possible’ down to the desirable and the effective.’

In our analysis, we will refer to rhetoric and new rhetoric as rhetoric. Rhetoric as an art of using the best means of persuasion with regard to the subject matter of a piece of discourse has challenged the restricted view of language as a succession of uniformly patterned sentences. It has also supplemented it with the conviction that speech is governed by the communicative strategies we employ as part of our social discourse.

Rhetoric in discourse is of high communicative value if it is patterned well. Identifying rhetoric as discourse, Culler (1976:608) opines that:

Discourse has the power to produce events: events of persuasion, understanding, revelation, etc. If rhetoric is the art of producing events through discourses, then rhetorical analysis attempts to account for these events and it does so by identifying structures, patterns, figures which constitute rhetoric.

Mann and Thompson (1988) discuss what they call ‘rhetorical structure theory’. According to them, it is a descriptive theory of a major aspect of the organization of natural texts. This is a linguistically useful method of describing natural texts, characterising their structure primarily in terms of relations that hold between parts of the text. Since the focus or the communicative intent of the advertisers of our texts is persuasion, they employed some rhetorical devices to strengthen their persuasive discourse. In our analysis we shall focus on these devices as they are used in our data. This is because they are part of the strategies tactically, employed by the advertisers, as part of their persuasive armoury. These strategies include figures of speech and pictorial rhetoric.

2.4.3 Discourse analysis: definitions

Discourse Analysis does not have a universally specific definition. Different definitions have been given to it by different discourse analysts. For instance Brown and Yule (1983:8) state that:

“the term ‘discourse analysis has come to be used with a wide range of meanings which cover a wide range of activities. It is used to describe activities at the intersection of disciplines as diverse as socio-linguistics, philosophical linguistics and computational linguistics. Scholars working centrally in these different disciplines tend to concentrate on different aspects of discourse”.

Stubbs (1983:1) observes that discourse analysis is a conglomeration of:

attempts to study the organization of language above the sentence or above the clause and therefore to study larger linguistic units, such as conversational exchanges or written texts. It follows that discourse analysis is also concerned with language in use in social contexts and in particular, with interaction or dialogue between speakers.

This observation emphasises a particular unit of analysis and lays a pragmatic emphasis on language in use. One of the fundamental aims of discourse analysis is to discover the rules that guide the production of coherent discourse. It examines how humans use language to communicate and in particular how participants in communicative event construct linguistic messages for their interlocutors. It also examines how those interlocutors work on linguistic messages in order to interpret them. One of the earliest discourse analysts, Zellig Harris (1951), proposed that the goal of discourse analysis is to discover how it is that discourse differs from a random

collection of sentences. Stubbs (1983: 15) who is a more recent analyst, proposes a similar goal. He states that:

people are quite able to distinguish between a random list of sentences and a coherent text and it is the principles which underlie this recognition that are the topic of study for discourse analysts.

Discourse Analysis foregrounds language use as social action, language use as situated performance, language use as tied to social relation identity power, inequality and social struggle, language use as essentially a matter of ‘practices’ rather than just structures” etc. (Slembrouk 1998-2003). It is a hybrid field of enquiry, its lender disciplines are to be found within various corners of the human and social sciences with complex historical affiliations and a lot of cross-fertilization taking place.

Schiffrin (1987) identifies four “Assumptions of Discourse Analysis”, which are pertinent to this study. According to her, language always occurs in a context, is context sensitive, is always communicative and is designed for communication. These assumptions provide a background for the understanding of the nature of discourse as language in use and its relationship to the various contexts of society and human affairs. In our study of the persuasive strategies employed in the language of insurance advertisement, texts, no matter their length and structure are interpreted alongside contextual information, inference rules and shared knowledge and beliefs about the world by the advertisers and their imagined interlocutors. Discourse Analysis has a very broad scope, linguists approach it from different perspectives, some of these approaches will be discussed critically in the next section.

2.5 Theoretical approaches to discourse analysis

Discourse is a linguistic communication, a transaction between speaker and hearer, and an interpersonal activity whose form is determined by its special purpose. Discourse analysis is becoming an increasingly popular and important area of study both on its own and for what it can tell us about language, society, culture and thought (Schiffrin 1994). It has also come to be used with a wide range of meanings, which cover a wide range of activities (Brown and Yule 1983). It is used to describe the use of language in several different disciplines (e.g. socio-linguistics, psycholinguistics, etc) having gained from the constituents of a number of different academic disciplines like linguistics, anthropology, sociology, philosophy.

There are therefore many approaches to the practice of Discourse analysis and some of them are Speech Act Theory (SAT), Ethnography of communication (Etnocom), Pragmatics, Conversation Analysis (CA), Interactional sociolinguistics (Insoc), Critical Discourse Analysis (CDA) Variational Analysis (VA), Forensic Discourse Analysis (FDA) which analyses and describes legal matters and, Typological Discourse Analysis (TDA) which is a quantitative analysis of lexical items. Some of these approaches are discussed briefly and their relevance to this work is highlighted.

2.5.1 Speech acts theory

The Speech Act Theory was developed by two Philosophers; John Austin and John Searle, from the basic insight that language is used not just to describe the world, but to perform a range of other actions that are indicated in the production of the utterance itself. A series of lectures by John Austin in 1955, compiled in 'How to do things with words' (1962) is widely acknowledged as the first presentation of what has come to be called Speech Act theory. The main thrust of this theory focuses on how meaning and action are related to language. It propounds that to speak is to do something.

According to Austin (1962), we perform actions when we speak or when we utter sentences. That is, when a sentence is uttered, we perform an act. This he called the illocutionary force of an utterance or the illocutionary act. He distinguishes this from the locutionary meaning roughly, the referential or cognitive meaning of an utterance (Leech 1981) while the perlocutionary act is the effect of the utterance on the addressee. For Austin, the illocutionary act means that by saying what we say, we perform a kind of action in line with the conventions for the use of language in our speech community. It is also the force with which a sentence is employed. For instance, with the utterance "there is a lion out there", the speaker might intend to warn or inform the hearer. This warning or informing is the illocutionary act performed by the speaker. Moreover, it is expected that this utterance will have some effect(s) on the hearer – he might be scared, alarmed or cautious. This is the perlocutionary act of the utterance. "By saying what I say, I normally perform a third kind of act. I may intimate you, inform you, puzzle you, sadden you and so on. I may achieve one of these things or all of them, but I have no guarantee". (Chatman 1971:

245). Perlocutionary acts include the consequences of our speaking and we have only limited control over them.

The most important of these acts (for Austin) was the illocutionary act (or Speech act). They are the most elusive (Melrose 1997, Chatman 1971). They are not easy to identify because they are similar to the other two, however they offer rich and expressive possibilities. Austin distinguished these general classes of illocutionary acts: verdictives (e.g. assess, estimate, describe analyse); exercitives (e.g. order, warn, urge, advise); commissives (e.g. apologize, thanks, congratulate) and expositives (e.g. affirm, deny, state, conclude, define). Also the illocutionary purport of an utterance is to be expressed in terms of what he called 'happiness' or 'felicity' conditions (Leech 1981). These are conditions that are appropriate and which obtain for that kind of act. They are rules shared by competent speakers and interpreters of a language. They also include the circumstances which enter into the definition of what it is to perform a speech act of a particular sort. They are also called speech act conditions. A violation of any of them will affect the successful performance of an illocutionary act.

Austin went further to put utterances into classes. He made a distinction between what he called constative utterances and performative utterances. According to him, constative utterances state a fact, report or describe something e.g. 'He is a poor man', 'oil floats on water'. These utterances can, or their propositions can be subjected to a truth-value test. On the other hand, performative utterances are utterances which themselves describe the speech act which they perform. They cannot easily be declared false e.g. 'I hereby declare to you my innocence', 'I hereby declare you guilty'. "illocutionary acts can be effected through performance sentences, even when they do not contain performative verbs. When somebody says, the man is very strong now, this is an implicit performance of stating" (Osisanwo 2003:59). According to Lyons, (1977:727), the distinction between constatives and performatives as originally drawn by Austin rests upon the distinction between saying something and doing something by means of language.

Austin's study of speech acts and performatives was taken further and systematized by his pupil J. R. Searle (Speech Acts 1969); who went so far as to claim that a theory of language is part of a theory of action. (Leech 1981). Also for Searle, Speech acts are the basic or minimal units of linguistic communication. Speaking is a rule governed form of behavior, thus speaking a language is performing speech acts such as making statements, giving commands, making promises and so on, according

to firmly established rules. Sometimes the kind of act performed is made obvious by the presence of a performative verb as in the request 'I beg you to come here'. However, this is not usually the case. 'Please come here' is as much a request as 'I ask you to come here', and is more likely to occur in real life conversation.

Searle went further to state that successful performatives must be executed according to a conventional procedure, by appropriate persons in appropriate circumstances and both correctly and completely (Melrose 1995: 22). He suggested four felicity conditions and offered a classification of Speech acts supposedly based on them. These include representatives (e.g. assert, conclude) directives (e.g. question), commissives (e.g. Promise, threaten, offer); expressives (e.g. apologize, thank, congratulate); and declaratives (e.g. excommunicate, declare war).

The objective of speech acts analysis is to interpret the actions performed or embedded within the illocutionary acts. It draws "attention to the fact that when we communicate (produce utterances) we actually do things". (Oyeleye 1997:95). He opines that language use has an extra performative level which is used to perform actions as well as communicate propositions which are true or false.

This theory of language use has been criticized by many linguists. Some of the weaknesses highlighted by them are that the labels attached to the speech acts are to some extent arbitrary – there is, no one-to-one correspondence between speech acts verbs and the pragmatic force of speech acts. Another draw back is that much of the significance of what is said lies in overtones which are too subtle to be captured by this type of paraphrase (Leech and Short; 1985:293). Speech Act Theory, Schiffrin (1994) writes, 'focuses upon knowledge of underlying conditions for production and interpretation of acts through words'.

This approach to discourse has also been criticised by the linguists of the many approaches to discourse that are available. The crucial question is knowing which approach to choose and how to choose it for an analysis. Each approach has its strength and weaknesses but the question of how to select an approach goes beyond strengths and weaknesses and has more to do with the objectives of the research and the best method that would achieve those objectives. In the analysis of the same data, each of these approaches may yield different results. In fact, the application of any one approach by different researchers to the same data may produce divergent conclusions. For the purpose of our study we would adopt Gumpers (1982's) contributions to interactional sociolinguistics because it is complemented by elements

from other sociologically influenced methods, namely the ethnography of communication and Labovian sociolinguistics.

2.5.2 Ethnography of communication

Ethnography of communication is an approach to discourse that is based on linguistic anthropology. It tries to find new ways of analysis and proposes new theories of speaking within speech communities. It pursues these goals by analyzing patterns of communication as part of cultural knowledge and behaviour. An approach that “entails a recognition of both the diversity of communicative possibilities and practices (that is cultural relativity) and the fact that such practices are an integrated part of what we know and do as members of a particular culture” (Schiffrin 1994:37). According to Duranti and Goodwin (1992a:1), it develops out of a wider appeal (in the mid 1960’s) for “studies that would analyse in detail how language is deployed as a constitutive feature of the indigenous settings and events that constitute the social life of the societies of the world”. Language from this point of view is seen as being rooted in social experience.

It is concerned not simply with language structure but with language use, with rules of speaking, the ways in which speakers associate particular modes of speaking, topics or message forms with particular settings and activities (Hymes 1972). The key figure responsible for the development of ‘Ecom’ is Dell Hymes whose approach to language is functional. He proposes seven broad types’ of functions which language serves namely, expressive/emotive, directive/persuasive, poetic: contact-physical or psychological, metalinguistic focusing on meaning, referential; and contextual/situation (Hymes 1962). He also argues that these seven functions correspond, in general terms, but not really, to various factors to which speakers attend in situations. He went further to suggest that ethnographers should analyse communicative patterns using the traditional method of anthropological research: participant observation. Instead of concentrating on linguistic competence (in accordance with Chomsky’s theory), they should focus on communicative competence: the speaker’s ability to produce appropriate utterances not grammatical utterances (Hymes 1971). In view of the need for ethnographers to analyse communicative patterns using the method of participant observation, Hymes (1972b), formulated the sixteen components of speech or speaking. The framework of which were reduced to the acronym: S.P.E.A.K.I.N.G. This is a methodology by which one

can discover what count as communicative event: The full meaning of the acronym is enclosed in the table below:

Sixteen components of speech

Settings	<ul style="list-style-type: none"> • Setting • Scene 	Key	Key
Participants	<ul style="list-style-type: none"> • Speaker, sender • Address or • Hearer, receiver • Audience • Addressee 	Instrumentalities	<ul style="list-style-type: none"> • Channels • Forms of Speech
Ends	<ul style="list-style-type: none"> • Purposes – outcomes • Purposes – goals 	Norms	<ul style="list-style-type: none"> • Norms of Interaction • Norms of Interpretation
Act sequences	<ul style="list-style-type: none"> • Message form • Message content 	Genres	<ul style="list-style-type: none"> • Genre (Slembrouk 1998:13)

‘ The rules of speaking’ show that shifts in any of the components of ‘speaking’ may mark the presence of a rule, a structure relation, for example, from a normal tone to a whisper, from formal English to slang, correction, praises, embarrassment, withdrawal, evaluative, responses and so on. “Functions of speech’ may be described from the point of view of relationships among components, for instance, in a given period or society, poetic function may require a particular relationship between choice of code, choice of topic and message form (Slembrouck, 1998:12-13)

Slembrouck (1998:12) summarizes Dell Hymes fundamental notions of ethnography of speaking with the following terms: Fluent speaker, speech community, speech situations, speech event, functions and component of speech and the concept of face. He explains that a ‘speech community’ is described as a social rather than a linguistic community. Hymes sees it as a community which shows knowledge of rules for the conduct and interpretation of speech. ‘Speech situations’ are activities which have verbal and non-verbal components. ‘Speech events’ are aspects of activities which are guided by rules for the use of speech and the term

'fluent speaker' makes differences in ability. In this case, different communities hold differing ideals of speaking for different statuses, roles and situations which could be based on memorization, improvisation, quality of voice and so on. Ethnography of communication accepts the Wittgenstein's praxis-oriented language study, that is, linking language with context to explain how linguistic codes do what they do in specific social situations. This would enable an analyst discover what speakers actually say in different social contexts as well as what they do with language: whether willingly or unwillingly, consciously, directly or obliquely" (Duranti, 1988:212)

Fakoya (1998) opines that Etcom is the most integrative approach to discourse because it encompasses a totality of knowledge and practices. Its strength is that it pays close attention to the analysis of context. Its goal includes discovering and analysing the structures and functions of aspects of communications with the belief that knowledge of these structures and functions is indispensable to our communicative competence. Insights from this approach are relevant and useful to us in our analysis of the discourse strategies employed in insurance advertisement. This is because of the special attention it pays to context and the knowledge of the participants' culture in a communicative event and how these influence or affect the messages that are being relayed by interlocutors in a communicative event. Advertisers allude to and infer from this knowledge through contextualization cues and used them as part of the means of achieving their communicative ends. It is also easy to link Etcom with Gumperz's contributions to intersoc which the present study draws heavily from since both theories recognize the inextricable relationship between language and the local system of knowledge in a communicative event.

2.5.3 Pragmatics

Pragmatics which is a recent approach to the study of language use is an approach that deals with meaning, context and communication - three concepts that are regarded by researchers as vast. The aim of pragmatic theory is to explain how it is that speakers of any language can use the sentences of that language to convey messages which do not bear any necessary relation to the linguistic context of the sentence used.(Kempson (1977).

Pragmatic studies generally assume that participants in a discourse do not rely only on their knowledge of language system in their interactions, but also require a

combination of the knowledge of the language system, the knowledge of the world, the knowledge of cultures and convention of people and the knowledge of the factors of the situation in which the communication takes place. Quoting Yule (1996:3), Osisanwo (2003) presents the four dimensional approach to pragmatics as: the study of speaker's meaning, contextual meaning, how more gets communicated than is said and the study of the expression of relative distance (p 49-51). Several researchers have tried to define and characterize pragmatics. One of the earliest definitions was by Morris (1938), as a branch of semiotics, the study of signs. Also Leech (1983) remarks that pragmatics can be usefully defined as the study of how utterances have meanings in situations while Bach and Harnish (1979), Wilson and Sperber (1981) and Thomas (1983) among others generally explain that, pragmatics account for the specific meanings of utterances in particular social and situational contexts.

An approach to the study of pragmatics which has received great attention in recent times is the one offered by H. P. Grice in his logic and conversation (1975). He argues that certain aspects of conversational behaviour cannot be accounted for unless we assume that people are cooperative, and that people assume that other people are cooperative. He therefore proposes a general principle, he referred to as the cooperative principle, under which are subsumed four distinct maxims. (Leech, 1981). These four categories of maxims are distinguished as:

Quantity: Give the right amount of information i.e.

1. Make your contribution as informative as is required. (for the current purposes of the exchange).
2. Do not make your contribution more informative than is required.

Quality: Try to make your contribution one that is true i.e

1. Do not say what you believe to be false.
2. Do not say that for which you lack adequate evidence.

Relation: Be relevant

Manner: Be perspicuous i.e.

1. Avoid obscurity of expression
2. Avoid ambiguity
3. Be brief (avoid unnecessary prolixity)
4. Be orderly

Grice claims that when these maxims are ordinarily observed, utterances often seem to mean more than they say. He introduced the notion of conversational

implicature, inferences that are arrived at on the basis of the assumption that the speaker is observing the cooperative principle and is assuming the hearer to assume that too. They are also arrived at on the basis of the conventional meaning of the utterance, informal reasoning and relevant background knowledge. He distinguished between them and conventional implicature.

It should be noted that many critics have criticized Grice's maxims on many grounds. One of which is the fact that they are narrowly conceived, too general, vague or vacuous. Also, that they relate to only the descriptive functions of language. And language as we know, performs many more functions than description. These criticisms notwithstanding, Grice's contributions to our understanding of what is involved in language use are immense and useful. When applied to discourse, the cooperative principle can help define the way information from one utterance contributes to the meaning of another utterance. It can also provide a description of the pragmatic conditions under which different utterances are interpreted or adjudged interrelated.

This pragmatic model will be very useful in the analysis of the persuasive strategies employed in the language of insurance advertising. This is because for communication to succeed, participants need a body of shared knowledge which can be got from the pragmatic context of an utterance in addition to conventions. Unless we have this shared body of background knowledge, the implicatures of utterances will be lost and we will not achieve our communicative end. Advertisers rely heavily on this body of shared knowledge in their use of language and our analysis of their language using insights from this approach and other approaches would reveal this. Radford (1988:3) declares that pragmatic is concerned with the role played by non-linguistic information such as background knowledge and personal beliefs in our use of sentences. Based on this submission we can infer that geographical and socio-cultural settings and beliefs are important factors in a communicative event. Thus from the pragmatic point of view, we would be able to discover that the advertiser in the language of insurance for instance, takes the sociolinguistic background of his audience into consideration before using words. Our knowledge of language use reveals that when communicating we do not say all we intend to say, many things are therefore left to be worked out from the pragmatic context of the utterance. In the final analysis what we utter can be qualified or even cancelled without any contradiction. Insights from the pragmatic model would be very useful to us in our

analysis of insurance advertisement as it will help us to ascertain why certain linguistic expressions used by advertisers may have different meanings in the specific context in which they occur. A number of thematic stands have since been added to the pragmatic enquiry with a certain amount of import from sociology. These include the study of presuppositions, face and politeness phenomenon, reference, inference and context meaning. 'Presuppositions' which is relevant to our study would be briefly discussed below.

Presuppositions

Speakers or writers usually design her message on the assumption that the hearer or reader already has a degree of the knowledge of what is being communicated, what the writer assumes the reader already knows about the subject is known as 'presupposition' Slembrouck (1998-2003) defines it as implicit meanings which are subsumed by a particular wording in the sense that its interpretation is conditional upon the tacit acceptance of the implicit meaning, for instance an interrogative sentence "who killed Bola Ige" functions within an obvious presupposition that (a) Bola Ige actually got killed (b) Bola Ige's killers are unknown (c) the unknown assassins ought to be discovered. The study of presupposition therefore often concentrates on meaning dimensions which are "taken for granted" in an utterance or a text. Speakers or writers on their own deliberately allow certain meanings to be decoded by way of intelligent presupposition. It is a useful tool in the pragmatic investigation of utterances.

This relates very strongly with some of the contextualization cues' discussed by Gumperz (1982), the basic model this study draws heavily from. According to Gumperz (1982), speakers in a communicative event, specifically face-to-face encounters allude to conventions and presuppositions about the world which they share with their interlocutors, through what he calls contextualization cues, the meaning each signal carries constitute part of the messages of the communicative event. When the interlocutor(s) does not recognize or know the meaning of what the contextualization cues carry, communication is impaired. These contextualization cues are what he also calls verbal strategies or the discourse strategies employed in the interaction. Presuppositions are therefore useful strategies in a communicative event.

2.5.4 Interactional sociolinguistics

According to Gumperz (1999:453-4), the interactional sociolinguistic method originated in a criticism of earlier attempts in the ethnography of communication which explained cultural diversity in terms of differences between bounded language-culture systems. It has its origins in the search for replicable methods of qualitative sociolinguistic analysis that can provide insight in the linguistic and cultural diversity characteristics of today's communicative environments, and document its impact on individual's lives. It focuses on situated behaviour as the site where societal forces and interactive forces merge and it stresses the extent to which such interaction depends on culturally-informed but situated inferential processes. Interactional sociolinguistics views discourse as a social interaction in which the emergent construction and negotiation of meaning is facilitated by the use of language.

Essentially, there are two branches in interactional sociolinguistics: that which is based on the contributions of the linguistic anthropologist John Gumperz and that of the sociologist Erving Goffman. The former provides an understanding of how people may share grammatical knowledge of a language, but differently contextualized what is said, such that very different messages are produced and understood. Also, he introduced the notion of 'contextualization cues' which he claims speakers allude to and use as part of the means of achieving their communicative intent. The second branch provides a description of how language is situated in particular circumstances of social life and how it reflects and adds meaning and structure in those circumstances. Language and context co-constitute each other: language contextualizes and is contextualized, such that language does not just function "in" context, it also forms and provides context: (Schriffrin 1994).

One of the major foci of Gumperz's contributions to interactional sociolinguistic enquiry are practices of contextualization. This concept is based on a reflexive notion of context, i.e. context is not just given as such in interaction, it is something which is made available in the course of interaction. Its construal depends on inferential practices in accordance with the conventions which speakers may or may not share. There is also the notion of 'contextualization cues' which participants in the interaction make available and act upon in the course of achieving their communicative ends.

One of the major strengths of interactional socio-linguistics is its insistence on the occurrence of asymmetries in the communicative background of talkers. It cannot

be taken for granted that participants in a communicative event share the same inferential procedures or contextualize cues in the same way and diversity affects interpretation. Another important strength of this approach lies in its “pivotal’ outlook- a concern with micro-processes in a way which can throw light on broader social processes and cultural issues coupled with a dynamic conception of ‘context’ which recognises open-endedness. (Slembrouk, 1998, 2003). Our study of the discourse strategies in the language of insurance advertisement lies in this domain and is based majorly on the contributions of Gumperz to interactional sociolinguistics. This makes it imperative for us to fully present his approach (which is based on his 1982 work), but before it, we would briefly take a cursory look at the contributions of Ervin Goffman to the same enquiry.

2.5.5 The contributions of Ervin Goffman to interactional sociolinguistics

Ervin Goffman, a trained sociologist has been described as one of the founding fathers of interactional sociolinguistics. His branch of interactional sociolinguistics provides a description of how language is situated in particular circumstances of social life and how it reflects and adds meaning and structure in those circumstances. The focus of Goffman’s studies is the social organization of involvement. He describes the way different social occasions can create a large number of expectation for the display of involvement.

Goffman adds to Insoc, an understanding of those forms and meanings of contexts, which allows us to more fully identify and appreciate the contextual presuppositions that feature in hearers’ inferences of speakers’ meanings. However, two central issues that underlie the work of Goffman and Gumperz and which provide a unity in interactional sociolinguistics are the interaction between self and other, and context. The work of the two scholars provide a view of language as an index of the social world.

2.5.6 The contributions of J.J. Gumperz to interactional sociolinguistics

J.J. Gumperz, who has been described as one of the founding fathers of interactional sociolinguistics is a linguistic anthropologist trained in the tradition of Saussure, Sapir and Bloomfield (Precignano and Di Lucio 1995). In his approach to interaction, he takes a position somewhat between that of Erving Goffman who looked at interactive encounters from an ethologists perspective and Harold Gaffinkel

who was concerned with the interpretive processes that make interaction work. One of his main concerns is with how we can analyse communicative practices in such a way as to account for participant's ability to create and maintain communicative involvement and to achieve their communicative ends. In the course of re-analysing his ethnographic field data on communicative practices for his 1982 work (*Discourse strategies*), he realized that Saussurian phonological and grammatical structures defined in terms of finite sets of oppositions and truth condition semantics could not account for the relevant discursive and dialogic facts of everyday talk. This insight made him aware of the semantic importance of context and led him to propose the notions of contextualization cues and contextualization processes.

The concept of contextualization is based on a reflexive notion of context. Participants in a communicative event, may share grammatical knowledge of a language but differently contextualize what is said such that very different messages are produced and understood if they don't share the same conventions. They allude to beliefs, values and cultural meanings in the course of interaction and they make use of 'contextualization cues' in doing this. Gumperz (1999:461) defines 'cues' as 'any verbal sign which when processed in co-occurrence with symbolic grammatical and lexical signs serves to construct the contextual ground for situated interpretations and thereby affects how constituent messages are understood. They are central to J. Gumperz's contributions to socio-linguistics and they play a major role in transforming what linguists refer to as discursive structures into goal-oriented forms of action. Contextualization cues are a class of what pragmaticians have called indexical signs, which serve to retrieve contextual presuppositions conversationalists rely on in making sense of what they see and hear in interactive encounter.

They signal relationally and cannot be assigned context free lexical meanings, yet they constitute part of the communicative strategies that the participants in an interactive encounter need to achieve their communicative ends. Typical contextualization cues include code switching, style switching, prosodic choices rhythm, particular lexical or syntactic choices, etc (Slembrouk 1998-2003). Others are Formulaic expressions, locally current codes, reliance on shared social and cultural rules, allusion to shared history, values and mutual obligation, reliance on shared knowledge and presuppositions about the world, conversational opening and closing. When participants in a discourse recognize and understand what they signal, interpretative process will go smoothly but when they do not relate to them or are

unaware of their functions, interpretation will differ and misunderstanding may occur. Gumperz (1982) classifies them not only as contextualization cues but also as verbal or communicative strategies. They are strategies that participants in a discourse employ in order to create and maintain conversational involvement and to achieve their communicative ends. Gumperz (1982) goes on to opine that the effectiveness of these strategies depends on the speaker/hearer's knowledge about their signalling potential. "This means that the ability to use linguistic variables, shift among locally current codes or styles, select phonetic variants or prosodic or formulaic options must form an integral part of a speaker's communicative competence". (1982:206).

Here communicative competence is defined in interactional terms as the knowledge of linguistic and related communicative conventions that speakers must have to create and sustain conversational involvement and thus achieve their communicative ends. Our study of the persuasive strategies in the language of insurance advertising in Nigeria identifies and analyses these verbal strategies and other strategies in our data, investigates how the insurance advertisers use them as tools of persuasion. The strategies we are interested in have been classified into three broad classes and they are as follows;

- i. **Verbal Strategies** – These include narrative strategies like switch in speech-style, reliance on shared social and cultural rules, allusion to shared history, values and mutual obligation, reliance on shared knowledge and presuppositions about the world.
- ii. **Syntactic and Phono-graphological strategies** – These refer to the advertisers' choice among syntactic options, morphological variations, cohesion, phonological features and other grammatically related features employed in our texts.
- iii. **Rhetorical and Lexico-Semantic Strategies** – These are operations which constitute the levels of speech as situation. Rhetoric is the art of using the best means of persuasion with regard to the subject matter of a piece of discourse. Here strategies like figures of speech, idioms, pictorial rhetorics, symbolism and lexical options are examined.

A careful examination of these strategies as used in the language of insurance advertising will further consolidate the fact that in a domain of discourse, both contextual factors and linguistic variability interact with one another before the speaker's communicative intent is achieved. The tools for analyzing our strategies

will come from different disciplines. This is because of the multi-disciplinary nature of Discourse analysis and the multi-disciplinary base of interactional sociolinguistic, the domain of this study. Discourse Analysis emerged from different disciplines like psychology, linguistics, rhetoric, sociology, poetics etc and integrates existing ones like pragmatics, text linguistics and narrative analysis. Interactional sociolinguistics, which is the direct domain of our study is also based on disciplines like sociology, anthropology and linguistics. We will therefore make use of concepts from these fields where necessary. The linguistic model whose context and structure is suitable for a neat and thorough analysis of our syntactic and lexico-semantic strategies is M.A.K. Halliday's systemic functional grammar. This will be discussed below.

2.6 The Systemic Functional Grammar

This is a linguistic model that developed from the British Neo – Firthian tradition, Malinowski and Prague school of linguistics (Halliday 1976, 1978) and Championed by M.A.K. Halliday (See Halliday 1961, 1964, 1971, 1973, 1974, 1978 and 1985, etc.) and other systemic linguists notably Muir (1972) Berry (1975, 1977) Kress (1976), Butler (1985). This theory views language as a social activity which has developed both in the functions it serves and in the structures which express these functions in response to the demands made by society and as a reflection of these demands. (Kress, 1976).

Systemic linguistics which started in the early sixties with Halliday is a theory of language, known as Scale and Category Grammar. It relates the internal organization of language, the various kinds of patterning which language, exhibits to the functions of language and to the social situations of language. (Igboanus, 1996). Halliday's major claim in this theory is that language structure reflects the social use to which it is put. This social view of language is also shared by Intersoc which is the domain of this study. The main principle of the systemic functional model is to take language as a social behaviour or 'social semiotic', "thus interpreting language within a sociological context in which the culture itself is interpreted in semiotic terms, as an information system" (Halliday, 1978:20). This principle relates to Intersoc which views language as a social interaction in which the construction and negotiation of meaning is facilitated by the use of language. This is basically a functional approach to language and it is also shared by systemic functional grammar, it is therefore relevant to our study.

2.6.1 Organization of systemic functional grammar

Systemic Grammar requires that linguistic events should be accounted for at a number of different levels. This is necessary because of the differences in the kind of processes of abstraction involved. The primary levels are “form”, “substance” and “context”. “Substance” is the material of the language: ‘phonic’ (audible noises) or ‘graphic’ (visible marks). ‘Form’ is the organization of the substance into meaningful events. ‘Context’ is the relation of form to non – linguistic features of the situations in which language operates, and to linguistic features other than those of the item under attention: these together are the ‘extratextual features’.

The framework of levels according to Halliday (1961:243 – 244) and Kress (1976:53) is as follows:

- (a) Substance may be either ‘phonic’ or ‘graphic’
- (b) If substance is phonic, it is related to form by ‘Phonology’.
- (c) If substance is graphic it is related to form by ‘orthography’ (or ‘graphology’)
 - either (i) If the script is lexical, then directly,
 - or (ii) If the script is phonological, then via phonology.
- (d) Form manifests, in fact, in two related levels – ‘grammar’ and ‘lexis’
- (e) Context, like Phonology, is an interlevel relating form to extra-textual features.

The levels of analysis of descriptive linguistics may be illustrated as below.

Linguistic Sciences				
Phonetics				
		Linguistics		
Substance				Situation (environment)
Phonic	Phonology	Grammar Lexis	Context	Extra-textual Features

Language is, therefore made up of substance (Phonic Substance), form and situation (non–linguistic factors). Under ‘form’, a further distinction has to be made between grammar and lexis (vocabulary). In every language, the patterns are of two

kinds merging into one another in the middle but distinct enough at the extremes: Those of grammar and those of vocabulary or lexis.

The link between form and phonic substance is provided by phonology (the meaningful distribution of speech sounds). It is here that phonetics and linguistics overlap. Phonetics covers the study of phonic substance and also of Phonology from the stand point of Phonic substance. Linguistics covers the study of form and also of phonology from the standpoint of form. Linguistics also studies the relation between non-linguistic features and linguistic form otherwise known as context. The levels of analysis of descriptive linguistics, therefore are phonology, grammar, lexis and context. For the purpose of our study two of these levels: grammar and lexis are discussed below and would be used in the analysis of our syntactic and lexicosemantic strategies.

Grammar

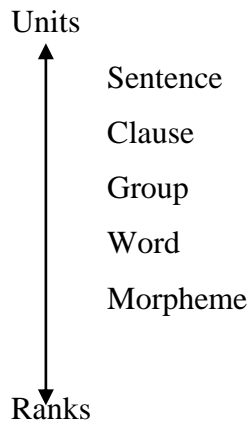
According to McIntosh and Halliday (1966:5-6), the most fruitful criterion for defining grammar is that it deals with “a closed system”. A closed system is a series of terms with the following characteristics:

- i. The list of terms is exhaustive – it contains (say) a,b,c and no more.
- ii. Each term excludes all the others – if a, then not b and not c;
- iii. One cannot create new terms - if a, b, c then one cannot add d.

The fundamental categories of the theory of grammar are 4 in number and, they are as follows: Unit, Structure, Class and System.

Unit

It is characteristic of language that patterns occur over stretches of varying extent. In discussing a grammatical item or category, one may thus ask in what unit is it operating, where in the language is this particular choice made? The category set up to account for the stretches that carry grammatical patterns is the ‘Unit’. The units of grammar form a hierarchy, a taxonomy, such as:



Each unit is made of the unit or combinations of the units next below it in rank.

The theory requires that each unit should be fully identifiable in description. This means that if the description is textual, every item of the text is accounted for at all the ranks.

Structure:

Structure is the second of the general categories of grammar. A structure is an arrangement of elements ordered in 'places'. In the statement of the English clause structure for examples, 4 elements are needed. These elements are given by Halliday as 'subject', 'predicator', 'complement' and adjunct. Using the capital letters SPCA to symbolize them, we allow for SPC, SAPA, ASP, etc., specifying that every item operating in every clause is an exponent of S, P, C or A. For example:

- | | | | |
|--------|--------|-----------|-----------------|
| S | P | C | A |
| 1) Ojo | bought | Some rice | from the market |

For one type of group (or phrase), we may have the names 'modifier', 'head', 'qualifier' – MHQ with a total range of possible structures H, MH, HQ, MHQ,. These possibilities can be stated as (M) H (Q) where the parenthesis means that M and Q may or may not be present. For example, in the sentence.

- | | | | |
|------|-----|-----|------------------|
| S | P | C | A |
| 2) I | Saw | him | a few months ago |

The adjunct is an adverbial group which can be described as follows:

- | | | |
|-------|--------|-----|
| (m) | h | (q) |
| a few | months | ago |

Class

We have been able to specify the items according to their functions in the structure of the unit above. This gives us classes – clause, group, word and morpheme classes. There seems to be three main classes of the group in English: The verbal group (which operates as a predicator), the nominal group (subject and complement) and the adverbial group (adjunct). For instance in example (2) above, the nominal group is made up of the subject ‘I’ and the complement ‘him’. The verbal group is made up of the predicator “saw” while the adverbial group is made up of the adjunct “a few months ago”.

The ‘class’ then is a grouping of the members of a given unit that has the same potentiality of occurrence.

System

The fourth grammatical category is the system. Systems are lists of choices which are available in the grammar of a language. For instance in English, there is a system of number, with the choice between singular and plural, a system of person with a choice between first, second and third, a system of word with a choice between declarative, interrogative and imperative, system of gender with a choice between masculine, feminine and neuter; and a system of tense with a choice between past, present and future, etc.

These four categories – unit, structure, class and system – provide the framework for grammatical description. They are also interdependent, for example, the formal item “had eaten” may be the exponent of:

- (i) The unit ‘group’
- (ii) The ‘element P.’ in structure
- (iii) The class ‘verbal’ and
- (iv) The term ‘passive’ in a system.

Lexis

According to McIntosh and Halliday (1966: 18), the relation between lexis and grammar might be put as follows: If one analyses the grammatical units of a language, one will find that there is one unit below the sentence, many of whose members enter into a different sort of relation with each other in addition to their relations in grammar. This is the unit known as the “word”. The word is a grammatical unit like

all the others with its own classes and structures, but it is distinguished from the other grammatical units in that, after it has been treated exhaustively in the grammar, there always remains much to be said about it.

In lexis as in grammar, the items have a contextual and a formal meaning: the definition aims at relating the lexical item which is a linguistic item, to extra-linguistic phenomena. “Acceptability”, for example, has formal and contextual aspects – having a wide range of collocations and operating in a wide range of situations. In the dictionaries, for instance, words are defined in association. This relation between one word or lexical item and another with which it is associated is called collocation. The collocation of words is the basic formal relation in lexis. Collocation is set up to account for the tendency of certain items in a language to occur close to each other. If, for instance, we say “break the glass or “a broken glass” or the ‘breaking of glass” it is in each case the same collocation of the item “glass” with the item ‘break’.

The relation of collocation enables us to group items into lexical sets. The lexical set is formally defined as a grouping of words having approximately the same range of collocations. For instance, the item “economy” is likely to occur in the same linguistic environment as items like “affairs”, ‘policy’, ‘plan’ ‘programme’, disaster’ etc. If finance collocates with ‘economy’ and with; ‘industry’, the three items can be grouped together in a set. They therefore form a lexical set. Contextually the set is a grouping of words having the same contextual range, functioning in the same situation types.

A few kinds of collocation include:

- i. The fixed collocation of lexical items involving ‘Clichés’ e.g. ‘In the nick of time’.
- ii. A case of one or more lexical items which are always tied to a particular grammatical structure. This involves the ‘idioms’, e.g. “Let the cat out of the bag”. You cannot say “the cat is in the bag”.
- iii. There are also compound words or what Halliday prefers to call ‘Compound lexical items’ e.g. ‘honey-moon’. The list of probable collocations of “honey – moon” is different from that of honey’ or of ‘moon’ and is certainly not the sum of the two.

Collocation and set are therefore the two fundamental categories required for the formal description of Lexis. The aspect of systemic functional linguistics described so far is the aspect we intend to draw on in our analysis of the syntactic and

the lexico-semantic strategies employed in the language of insurance advertisements in Nigeria. This is because it has adequacy in description and it recognizes the situation in which a particular linguistic element occurs as being significant for the interpretation of the language. This context-based approach to language study makes the model most suitable and relevant to this research. Its situational components relates to intersoc which studies language beyond mere grammatical analysis and gives the analyst the advantage of studying language from the point of view of users and the situation of use.

2.7 Theoretical framework

The primary aim of this study is to investigate the persuasive strategies that are employed in the language of insurance advertising in Nigeria, both the linguistic and sociolinguistic ones. Our study will identify these strategies as they occur in our data, analyse and describe how they are used as the advertiser's means of achieving their communicative ends. This would be done by means of adapting aspect of Gumperz (1982)'s constructs on discourse strategies to our data and also by drawing heavily on the insights given by other pragmatic approaches to discourse analysis as regarding presuppositions.

The theoretical framework for our study is therefore an adaptation of Gumperz (1982)'s theory of interactional sociolinguistics. This approach to our analysis places premium on both linguistic and socio-cultural variables that abound in our data. According to Hymes (1980:100), ethnography is a mode of enquiry that carries with it a substantial content. Whatever one's focus of inquiry, as a matter of course, one takes into account the local form of general properties of social life-patterns of role and status ... transmitted values and environmental constraints. Ethnography also values a careful treatment of context and connect linguistic forms with cultural practices. It seeks to discover and analyse the functions of structures and aspects of communication with the belief that knowledge of them is indispensable to communicative competence. Gumperz (1982)'s approach, with which we blend the insights expressed above proposes that before an interaction can take place in a communicative event, what is to be interpreted must be created and the initiator of the discourse will have to enlist the cooperation of his interlocutor(s) and actively seek to get them conversationally involved in the discourse before he can achieve his communicative intent. He needs discourse or verbal strategies to do this and if he

employs the appropriate verbal strategies, he will achieve his purpose. Gumperz (1982) then proposes a set of constructs which he refers to as contextualization cues or verbal strategies which participants are likely to signal and allude to and use as discourse strategies. A review of this approach contains these constructs. In our analysis, we would apply them to the language of insurance advertisements which constitute our data.

In addition to Gumperz's theory of interactional sociolinguistics, the Systemic Functional Grammar (SFG) is incorporated into our framework to enable us do a thorough description and analysis of the lexical and syntactic options selected and used as strategies in our data. This is because of the focus of 'SFG' on language function. M.A.K. Halliday, the proponent of this grammar views language in general and grammar in particular as a system of choices or options with complex relations between them (Allerton, 1979:6). A fundamental principle of his model of grammar is that it regards language as social behaviour and also relate structural analysis to meaning and social context (Oyeleye, 1998; Melrose, 1995:35). It sees meaning as choice. To Halliday, language users choose what they say from the many options available to them in the language system they use. He claims that language structure reflects the social uses to which it is put. This model's sociological focus and its adequacy in description as our review of its organisation earlier in this chapter portrays make it an attractive and suitable one for a thorough description and analysis of the lexical and syntactic strategies employed in our data. It also sets it apart from all other major theories of grammar. These are the traditional grammar which is prescriptive, defines part of speech on the basis of meaning and claims to offer a universal standard for the study of all languages; the immediate constituent grammar, which analyses linguistic texts into constituents, K. Pike's tagmemic grammar which is based on slot and filler principle, and the transformational generative grammar which sees language as knowledge or meaning as a hidden mentalistic process (Wiredu and Oyeleye, 1978).

2.7.1 Justification for the application of aspects of Gumperz (1982)'s constructs to the language of insurance advertising in an EI2 situation

Gumperz (1982) work titled *Discourse Strategies* is central to J.J. Gumperz's contributions to interactional sociolinguistics. It is an approach that encourages a close analysis of utterances as they reflect and create meaning within their context. It

sees context not only as a place where language is, but as an entity that is socially created through language. Before any interaction can take place at all, what is to be interpreted must be created and in the process of creation, the initiator of the discourse will have to enlist the co-operation of his interlocutor(s) and actually seek to get him or them conversationally involved in the discourse before he can achieve his communicative ends. In order to do this and sustain the involvement he requires linguistic and socio-cultural knowledge which he shares with his interlocutors. These linguistic and socio-cultural knowledge are the discourse strategies which he calls on, alludes to and hints at in the process of interaction. And because his interlocutor(s) recognize and understand them, they respond to them and allow them to channel their interpretation of the messages they are receiving. When they do not react to them or are unaware of their functions, interpretation will differ and misunderstanding may occur. Gumperz (1982) calls these hints contextualization cues or verbal strategies. They are signaling mechanisms of language and behaviour (verbal and non verbal signs) that relate what is said to the contextual knowledge...that contributes to the presuppositions necessary to accurate inferencing of what is meant and the appropriate ones suitable for the particular interaction or discourse have to be alluded to. This submission of Gumperz (1982) is eclectic in approach having elements from other sociologically influenced methods, namely the ethnography of communication and labovian sociolinguistics. The present study applies these constructs to the language of insurance advertising in Nigeria, an EL2 situation. Nigeria is an EL2 situation, due to the status of English in her and the linguistic situation of the country.

English came into the country through colonialism and the activities of the early Christian missionaries who brought the gospel of Jesus Christ to Nigeria. Over the years, because of the multilingual situation of Nigeria, English language has assumed a very important position in the country. Apart from being the language of the colonial administration during colonialism, it is also presently the language of government. It plays a tremendous role in the Nigerian educational system right from the elementary school level. It is the medium of instruction from the first day of the pupil in school and for someone to proceed in his studies, there is the need for him to have a good knowledge of English, otherwise his hope will be dashed. Certified competence in English language is like the key to success in Nigeria. English is also the language of administration, trade, commerce, the language of the law of the country and it is the dominant language in the Nigerian media today.

As earlier mentioned, the multilingual situation of Nigeria made this possible. In this kind of situation, successful inter-ethnic trade, commerce and interaction, have to be conducted in the language that is understood by all the participants. This is why any formal transaction in Nigeria is carried out in English, even though it is not a mother tongue.

The situation or scenario described above, implies that a large majority of Nigerians are bilinguals, since in order to succeed in the Nigerian society they have to be able to speak and use English in addition to their mother tongue. English is therefore, their L2. Bilingualism which is one of the major consequences of languages in contact involves the use of two or more languages. (Weinrich, 1955:5). It has been broadly divided into 2 and these are societal and individual bilingualism (Akindele and Adegbite 1992). A very significant factor in describing cases of societal bilingualism is the specification of the function of each of the languages in a community. The languages that are involved in societal bilingualism must in one way or another function legally and approximately for promotion of the political and cultural purposes on a nationwide basis. Another case of societal bilingualism mentioned by Hamer and Blanc (1990) exists in a situation where apart from the local languages that belong to the ethnic groups, there are still other languages of wider communication, with such languages going beyond regional barriers. This is the situation in Nigeria where English language is given the official status to transact official business within and beyond regional barriers. In a survey carried out by Doherty (1972), quoted by Ogunyemi (1990), it is revealed that the use of English as a second language is taking a lead in different settings in Nigeria. The data collected in that study show that it is only at the home setting that the users' mother tongue predominates (Cook 1991).

The variety of English that is being used in this manner is a variety that emerged from the contact between standard British English and the indigenous languages spoken in Nigeria. It is tagged Nigerian English. It is a variety of English that is being used to express the world views, perceptions, cultures and thoughts of Nigerians. There are some salient variations in meaning between it and standard British English. It is however still English except that a native speaker of English may not fully grasp its whole meaning unless he or she has some measure of exposure to the Nigeria culture. The language of insurance advertising which is the focus of this study is couched in this variety of English.

Our argument for applying Gumperz (1982)'s constructs of Discourse strategies to texts in this variety of English and in this kind of situation is that the variations in meaning between our variety and Standard British English does not disqualify it from being English. Users of this variety use it to communicate effectively alluding to different aspects of their culture and world views just as speakers of standard British English use their variety to also communicate effectively. A close situation to this is American English, the variety of English used in America to express American experiences, culture and worldview which is different from standard British English. Also, since insurance advertisements couched in standard Nigerian English are addressed to Nigerian users of English, an exploration of their persuasive strategies using Gumperz (1982) constructs is appropriate and the meanings of whatever is alluded to in this discourse will be fully grasped by the audience who are from the same cultural milieu.

Also the argument for applying aspects of the constructs to the language of insurance advertising in the print media and not face to face interactions like Gumperz (1982) did, derived from our premise that advertising like face to face interaction is a communicative event. The fact that there are no visible or on-the-spot interlocutors in advertising does not mean that there are 'no interlocutors' at all or that it is not a communicative event. The interlocutors in this case are presumed or imagined and the advertiser has them in mind as he crafts his advertising message. They are the prospective or actual consumers of the product he is advertising, they are people in the real world. They are the advertiser's target audience, the people he is communicating with (Courtland and William, 1986).

Advertising like interaction, face-to-face encounters, or conversations has a communicative intent or goal, a message which their advertiser wants his audience to receive. He is concerned about how his imagined or presumed audience will decode or interpret this message without misunderstanding it and therefore employs various strategies to ensure that this does not happen and that the intended message is received. Because he is the initiator of the discourse, he uses his liberty to signal to, allude to and hint at the socio-cultural knowledge and beliefs which he shares with his imagined audience in the process of passing across his messages to them. He also seeks to get them conversationally involved through these factors and he puts down his advertising messages as if they are actually present with him because he sees them in his mind as he crafts his advertising message.

It should be noted that feedback in advertising has shown and verified that advertising as a communicative event is an effective one and that the message was received despite the absence of interlocutors (Courtland and Williams, 1986). Feedback can take many forms, some of which are responses to a survey, phone-inquiry, increased sales and it is also possible, now, to have instantaneous feedback on the same channel used by the advertising message. An instance of this is web advertising. In view of the points discussed above, an application of aspects of Gumperz (1982)'s contributions to the language of insurance advertising in Nigeria will no doubt reveal that some of the discourse strategies that are employed in interactions or face-to-face encounter abound in the language of advertising.

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CHAPTER THREE

REVIEW OF LITERATURE

3.0 Introduction

Theoretical issues that are pertinent to this study were discussed in chapter two. In this chapter, a review of some related literature is done. Previous studies on the advertising discourse which is the subject matter of this thesis are also reviewed including works on discourse analysis.

3.1 Review of relevant literature

According to Van Dijk (1985), Discourse Analysis is both an old and a new discipline whose origins can be traced back to the study of language, public speech and literature more than 2,000 years ago. Fakoya (1998) opines that as a result of historical developments, the origin of modern discourse analysis can be located in the mid 1960s. The early interest in systematic discourse analysis was essentially a descriptive and structuralist enterprise, mainly at the boundaries of linguistics and anthropology.

However, the early 1970s saw the publication of the first monographs and collections wholly and explicitly dealing with systematic discourse analysis as an independent orientation or research within and across several disciplines. Against notions such as the 'ideal native speakers' and 'homogenous speech community', sociolinguistic work began to stress the importance of language variation in the sociocultural context. This reorientation also began to pay specific attention to discourse, as seen in the work of Labov (1972a, b.) Another important development in the early 1970s was the discovery in linguistics of the philosophical work by Austin, Grice and Searle about speech acts. Whereas sociolinguistics stressed the role of language variation and the social context, this approach considered verbal utterances not only as sentences, but also as specific forms of social action. This new dimension added a pragmatic orientation to the usual theoretical components of language.

The early 1970s also witnessed important developments in sociology, such as the increasing attention being paid to the analysis of everyday conversations and other forms of material dialogue in social interaction. Work by Harvey Sacks initiated and stimulated the analysis of everyday conversation and the early 1970s saw the first

published and widely, read version of his work (e.g. Sacks, Schegloff and Jefferson, 1974). Natural and spontaneous language use was primarily identified with conversation and other forms of dialogue in the social situations. These people's work show that, people not only have implicit knowledge of the rules and of grammar, but also of the rules of, for example, turn taking in conversation. In this respect, this conversation analysis provided the first elements of a grammar of verbal interaction (Fakoya 1998). However, the approach by Sinclair and Coulthard (1975) showed that not only conversations, but also dialogues in the classroom or in other institutional settings received extensive interest.

There are several researchers whose work have thrown light on the appropriate ways to analyse interactional and even non-interactional discourse. These researchers constitute a large number, but, there exists not much difference among many of the theories advanced by such scholars. One of the most prominent among them is Eija Ventola. Her work (especially, 1988) is a systemiotic description which illustrates how a piece of social interaction – realized both verbally and non-verbally – is analysed by using a multi-level approach called systemiotics.

Pointing out that the plane of language is organized in three separate levels or strata – Discourse, lexicogrammar and phonology, Ventola suggests that linguistic analysis of social interaction should start with a phonological analysis since when people think of language as social behaviour, it is the actual sounds (the level of phonology) that probably seem closest to us. For her, once one starts considering texts on the stratum of discourse, more meanings open up for the analyst. In summary, Ventola argues that in order to understand the social meaning of a text, for instance, we have to consider what structures i.e. meanings are being created or realized on the planes of genre, register and language. While describing Ventola's theory Hjelmslev sees it as a 'semiotics whose expression plane is another semiotic system', (Martin 1985b). yet, one would agree that such a multi-layer approach is necessary if we are to understand how a piece of social interaction fully realizes the meaning it does.

Research in Discourse analysis has usually originated from either of two schools of thought: People who work in the tradition of scholars at Birmingham University (i.e. the Birmingham School) and those whose methodology conforms to that of Ethnomethodologists (or conversation analysts). Due to certain research needs or another, scholars have had to align to either of these schools. Even though one could say that the two schools have the same functional-structural descriptive goals, a

few divergent methods set them apart. Discourse Analysis, the domain of the two schools of thought has suddenly blossomed displaying and manifesting different approaches. New approaches have also emerged, partly to bridge the gaps created by earlier methods of analysis and to extend the frontier of the domain of Discourse Analysis. Three of such new approaches are Typological Discourse Analysis (TDA) Forensic Discourse Analysis (FDA) and Critical Discourse Analysis, each of which addresses a different social issue (though not exactly at variance with those identified and analysed by earlier methods).

Coming down to Nigeria which is the homebase of this study, Discourse Analysis is relatively new in all Nigerian Universities. As a result, only a few research work bordering on it exist. The ones that exist are based on perspectives and insights derived from the different schools of thoughts and work discussed in this section. Akindele (1986) seems to be the first major attempt at Discourse Analysis.

He studied speaker's rights in English – English and Yoruba – English Family Discourse. His aim was to investigate speaker's rights to initiate conversations in native English (English – English) and English as a second Language (Yoruba – English) in Families. To handle some aspects of his data, Akindele based the framework for the analysis on the Birmingham approach to Discourse Analysis and some theoretical suggestions advanced by the Conversation Analysts. Because of the in-depth nature of the research and his keen methodological insight, his contribution is generally acclaimed to be a major landmark in discourse analysis in Nigeria. The research endeavour to find out whether the English-English and Yoruba-English would be hierarchically structured into higher social positions occupied by adults and lower positions occupied by children, the hierarchical ordering of both types of family would be reflected in the relative frequency with which the older and the younger participants initiated discourse, selected next speakers and interrupted one another. The hierarchical ordering of the Yoruba- English family would be more rigidly ordered and maintained than that of the English-English family in such a way that the participants in the discourse could not erode their positions in the hierarchy to initiate talk whenever they chose, etc.

According to Akindele, on the basis of his expectations, the total proportion of initiations, current-speaker-selects-next techniques and interrupts that the older adults in both types of family conversation would produce, would be greater than that of the younger adults. His findings, confirmed his expectations though the same results did

not support the prediction that the younger adults would select only their equal as next speaker, self-select only when interacting with their own age group and interrupt only members of their own age group. A few impressive researches have also been conducted after Akindele (1986). Two of them were Adebija (1988) and Nwogu (1995).

Adebija (1988) is a discourse pragmatic analysis of military coup speeches in Nigeria. The aim of this research paper was to “investigate from a general pragmatic perspective, military coup speeches in Nigeria as discourse” (1988:254). It paid particular attention to discourse tactics employed by the speakers to ensure that the illocutionary forces of their discourse are achieved. Given that a military coup is a social and political anomaly, the research revealed that the speakers were uniquely sensitive to the anomalous discourse contexts, and relied on the discourse socio-cultural constraints and values of the Nigerian people “relating to indirectness, social rank and collective essence”. The paper also demonstrated that the speeches employed “at least eight crucial discourse tactics germane to self-identifying, discourse initiating, atmosphere sanitizing and discrediting of incumbents, gathering of support, assuming and exercising authority, confidence building, survival and departure” (1988:254).

The research further demonstrated that the discourse tactics were pragmatically effective to convey their illocutionary forces. “to assist and manoeuvre the addressees into making the intended inference”. Adebija’s analytical approaches were socio-linguistic, ethnographic and pragmatic, all stressing the need to adopt a methodology of studying language from social context. This is in order to determine the destiny of utterance and the various uses which participants in their interactive contexts make of language or discourse. However, Adebija’s analysis of coup speeches are in oral discourse while the present study analyses written discourse from the language of advertising and also investigate the persuasive strategies used in them. Even though our texts are written as if they are to be orally delivered, they are still from the print media and an adaptation of Gumperz’s theory of interactional sociolinguistics is applied to them.

Nwogu (1995), unlike Akindele (1986), did not base his work on the Birmingham or the Conversation analyst approach, he based it on Swales (1981, 1990) genre analysis model. He examines the differences in the organisation of discourse in three parallel genres of written medical texts – the abstract to a medical research paper, the research article itself and the journalist version of the research

article that appears in a popular science magazine or newspaper. The analysis covers three levels of organisation: schematic structure, thematic progression and cohesion, but concentrates on the level of thematic organisation, which he calls the 'Given – New information structure'. The basic aim of the analysis is to answer the question: Does the experimental research report have its own set of organizing principles (rhetorical structure) that distinguishes it from those of abstracts or journalistic reporting.

Nwogu notes that a lot still needs to be done in equipping ESP (English for special purpose) practitioners with the skills necessary to function optimally as members of the discourse community. For instance, ESP teachers need competence in the analysis of academic discourse, especially in science and technology. In line with Swales (1986), he suggests that one credible way out is an understanding of the forms and functions of genres of (written) academic discourse. In conclusion, this work generally emphasizes the relevance of discourse analysis in developing language materials. According to him, when we teach our students to observe these conventions, we empower them to take on roles in their chosen profession" (1995:25). This work and our work are both from written discourse but the methodology is different. Our work approached its data from an interactional sociolinguistic view point because of the imagined interlocutors that are addressed in them and analysed the persuasive strategies that are employed by their advertisers.

After Nwogu (1995) we also have Fakoya (1998) and Chiluya (2005). Fakoya (1998), who based the framework for his analysis on conversation analysis and the Birmingham approach to Discourse Analysis, presents an indepth description of formal University classroom discourse in Nigeria and evolves a paradigmatic schema which represents the mode of lecturing in Nigerian Universities. The aim of the work was to provide a detailed illustrative system for analysing the verbal interaction in the Nigerian University classrooms. The data for his work consisted of live recordings of lectures delivered in University classrooms as well as discussions or exchanges during tutorials in order to maintain the naturalness of the discourse. These were from several disciplines which include Engineering, Physics, Mathematics, Computer Science, History, Law, Geography, Economics, Sociology, Political Science, Linguistics and Literature. However, his analysis of these data only took account of descriptive levels such as syntax and lexico-semantics. The work looked at linguistic texts to understand how language functions and how interactants succeed in their communicative

enterprise and derive satisfaction from accomplished interactions. The findings of this study agrees with the hypotheses that “lectures open and are brought to a close via structurally devised linguistic techniques such as those employed in interactions involving two or more participants in a formal context, that topics are introduced, annexed and terminated through linguistic structured format and that there are more linguistic interactions in science lectures than in humanities, that participants participate more in science than in the humanities.” In conclusion, his work highlights the significance at the multiparty, ‘dialogue’ system, implicitly characteristic of the language and situation of instructional discourse in the Nigerian University, a feature that ultimately both reveals the kinds of discourse strategies adopted by lecturers, and also ensures effective learning by students. This is one of the major works in discourse analysis in Nigerian especially interactional sociolinguistics. Fakoya’s work like Akindele (1983) is a discourse analytic work based on the Birmingham’s model, it is essentially an exchange with real interlocutors. The present study is an investigation of the persuasive strategies employed in advertising discourse from the print media. The interlocutors or audience in the texts are imagined. Even though the study like Fakoya (1998) also analyses its data from the interactional sociolinguistic stand point, the theory adapted and applied is Gumperz (1982)’s contributions to interactional sociolinguistics and not the Birmingham’s mode. It did not restrict its analysis to just the level of syntax and lexico-semantics but included an analysis of the data at other levels of linguistic description.

Chiluwa (2005), which is another work on discourse Analysis, applies pragmatic and the ethnographic theory to the study of news discourse. Hence the tag ‘discourse-pragmatic’ given to the work. He specifically investigates discourse strategies in the headlines and lead stories of three main Nigerian news magazines: The Tell, The News and Newswatch from 1996 to 2002. The linguistic model employed for this research was the systemic functional grammar, while a combination of sociolinguistic, pragmatic and ethnographic approaches were used to examine the pragmatic dimension of social meaning in the data. These approaches consider language as a social semiotic, in which situated discourse demonstrates the relationship of linguistic performance and socio-cultural order. The findings of the research work demonstrated that the print media (Tell, The News and Newswatch) apply a number of significant discourse markers in their headlines and lead stories to achieve pragmatic functions and mediate social processes. These discourse markers

are in themselves a product of language as social semiotic or social meaning. The three news magazines under study apply the principles of social responsibility in their quest for social emancipation and adopt critical discourse strategies to respond to social crises and scandals in Nigeria. It has also shown that the choices of linguistic items are informed by the overriding ideological positions of the news magazines, as news is often influenced by the biases of individual journalists or the ideals of the news magazines. It has further shown that pragmatic discourse tactics are critical linguistic strategies targeted at social change and that media discourse strategies are pragmatically encoded to satirize, attack and denounce social ills. This work is one of the recent works on media discourse in Nigeria. The present study is similar to Chiluiwa (2005) in that, they are both on the print media and their data are from written discourse. The methodology is however different from the one employed by Chiluiwa (2005). It applied an adaptation of Gumperz's theory of interactional sociolinguistics to the language of insurance advertisement and takes cognisance of the imagined interlocutors addressed in the data in its analysis of the persuasive strategies employed by the advertisers. Also the texts analysed are advertisements and not headlines and lead stories that Chiluiwa (2005) analysed. Chiluiwa's work is appropriately located in media discourse while the present work is directly from the advertising discourse.

Last but not the least in this aspect of our review is the work by Hunjo (2010). A very recent work on discourse analysis and specifically, critical discourse analysis, the study examined text production processes in order to discover political practices enacted in texts. Its data were Wole Soyinka's *You Must Set Forth at Dawn, Interventions* (Volume I-V) and *Climate of Fear*. The framework for its analysis was composed of critical discourse analysis theories of Teun van Dijk and Norman Fairclough. These were complemented by Jacob May's Critical Pragmatic theory and M.A.K. Halliday's Systemic Functional Linguistics. Through these theories the study investigated Soyinka's deployment of metaphor, intertextuality, lexicalization, passivisation and transitivity to account for his handling of his political discourse.

The findings of the research study showed that resistance ideology in Soyinka's texts is set against anti-democratic dispositions such as narcissism, hypocrisy, tyranny, election fraud, economy profligacy and constitutional abuse. It also revealed that Soyinka uses metaphors of robbery, game and criminality to represent political actors, actions and processes that obstruct the entrenchment of

liberal democracy as a system of governance. He chooses lexical devices such as coinages, contextuality and framed lexical analogy. The study concluded that studying political texts unveils the political ideologies that constrain Nigeria's democratization processes. The work under review and Chilwa (2005) are similar in that they both employed the Critical Discourse Analysis approach as part of their investigative tools. The data to which they applied this approach are however different. Chilwa's data are from media discourse while Hunjo (2010)'s are from political discourse. They however still share in common a discovery of how power themes are enacted through language in written texts.

This present study is different from the two works both in methodology and objectives. It is however also a research on written texts but from the advertising discourse. It also falls within the mainstream of discourse analysis like the two studies but applies an adaptation of Gumperz's theory of interactional sociolinguistics to insurance advertising texts from the print media with the aim of analysing the persuasive strategies hidden in them. This we ambitiously hope will not only fill gaps, but will also broaden the scope of the language to which discourse analytic theories have been applied. Before we do a review of earlier works on the advertising discourse which is the subject matter of this study, we would briefly consider in the next section what other literature has to say about the language of advertisement.

3.2 The language of advertisement

Language is an important tool in communication, indeed it is a primary reference system in communication. Since advertising is a form of communication, language is therefore a major component in advertising. The language of advertising has its own features and terminologies which differ from standard language. This is what (Dyer, 1983:142) refers to as loaded language. This loaded language is used to attract attention and influence and persuade the audience to respond to the advertised product.

Thus, the language of advertising becomes one of the many varieties of English with its own peculiarities, aimed at achieving set goals. Its central goal is to trigger a specific response from the target audience (O'neil, 1986: 119; Coshgarian, 1986:115) or seek to draw attention to available products and services for the sake of selling them. To achieve this, the advertising discourse exhibits the following characteristics:

- (a) brevity and purposefulness: advertisers are faced with the cost of space and air time and to achieve their desired results despite these constraints, engineer their language, ruthlessly edit and are purposeful. Their language is characterised by compressed words, phrases, clauses, sentences and paragraphs. Every word phrase or sentence in the advertisement contributes towards realising the advertising goal. The language of advertising is further characterised by Slags Wyckham (1984:303) argues that advertisers employ slangs because they desire to communicate with their audience in the language that most of them will be comfortable. Solecism, the deliberate breaking of the rule of grammar is commonly found in misspelt words and the breaking of punctuation rules. According to Wyckham (1984:304), advertisers ignore the rules of punctuation in order to make the consumption of their copy more palatable. It is observed that advertisers perform the functions of punctuation marks with the use of graphitic devices such as fonts or different sizes of the same font. Neologisms on the creation of new words is also found in advertising.
- (b) rich and arresting: the language of advertising must be rich and arresting in order to be able to penetrate and get to the level of conscious attention of the audience. This is done through the use of such devices like incongruous words or sentences, imagery, sound symbolism or strong visuals with emotional value.
- (c) involving: the language of advertising goes on to get the audience involved in its message after drawing its attention. This is done through the use of the language and symbols that the audience is familiar with and can easily identify with. Finally, to get the audience involved in what the advertising message is saying, the advertisement must present some benefits that fit into the expectation of the audience and the benefit must be presented as the solution to the reader's problem.
- (d) simple: according to O'neil (1986), the language of advertising is deliberately kept simple through the use of everyday, common place diction. The overriding consideration in the choice of diction is the impact the advertisers desire to have on their audience.
- (e) reference: This is also present in the language of advertising. This is an inferential process which involves a hearer's ability to connect what is said

with previous or additional information in order to determine what a speaker means by an utterance. To establish a referent, its name is mentioned while in subsequent reference to the same object an appropriate pronouns is used (Yule, 1997:131).

- (f) Inter-textuality: an advertisement is often composed of texts and pictures. The texts are linked with the pictures through appropriate reference devices.

At the lexical level, words used in advertising are generally positive and simple. Leech (1966) notes that British advertisers often use adjectives. The advertisers of the texts analysed for this study employed not just adjectives, they use adverbs and nouns also.

Tone of voice is another important element in the advertising language. This is deliberately used to attract audience attention. The ‘tone of voice’ sometimes recreate the experience of having and enjoying the product (Dyer, 1983:143). According to Dyer (1983:143), the variety of tone of voices of advertising language include: i. breezing or efficient sounding voice, ii. warm and cosy voice iii. a seductive and intimate voice iv. Insistent, pushing and aggressive voice. A lot of works have been done on the language of advertising and different linguistic theories have also been applied to it with varied objectives. A few of such works are reviewed in the next section.

3.3 Review of related research works

As earlier mentioned, the present study is based on the contributions of Gumperz (1982) complemented by systemic functional grammar and insights from pragmatics. Its aim is to identify and analyse the persuasive strategies employed in the language of insurance advertising in the print media. Other linguistic theories have been applied to the language of advertising as instanced by Adegbija (1982), Ude (1997) who applied the speech Acts theory to the language of consumer advertisement, and public service advertisement respectively.

Adegbija (1982) sets out to apply the speech acts theory to the language of advertising with the intention of filling two gaps – the one left by Leech (1966) and the other left by speech acts theorists. He notes that Leech’s (1966) study of advertising is a detailed and excellent study of the form of language, rather than its meaning or transmission. Adegbija points out that no major semantic study has been

done on the language of advertising and that this fact creates a gap in its study. It is this gap that he sets out to fill by applying the speech acts theory to it. In addition, he sets out to probe into how advertising language relates to the real purpose of consumer advertising. In other words, he deals with factors that are involved in encoding and decoding advertisements which are the essential aspects of the transmission of advertisements.

He examines 100 automobile, food and medicine advertisements randomly selected from the Nigerian *Daily Times* of the first six months of 1981. The samples were taken at three intervals such that two days are omitted between samples. The advertisements were subjected to detailed analysis with a view to showing what types of speech acts are present in them, what propositional attitudes they express, what rhetorical strategies they employ, which verbal means contribute to the related propositional attitudes, which ones comment on the speech act itself and what pragmatic backgrounds they assume. Adegbija's study is innovative in the sense that it not only analyses extended discourse, it also concentrates on actual use of language in a social institution, consumer advertising rather than on contrived utterances. The present study which is also on the language of advertising moves on to apply a different theory to the language of advertisement, specifically insurance advertisements.

Ude (1997) which is closely related to Adegbija (1982) also applies the speech act theory to the language of some public service advertisements put out on the radio in Nigeria. Its aims are to investigate the types of speech acts that characterize them, the relationships the speech acts contract with one another in a sequence and the impact of cohesive elements on the speech acts. This means in effect that this study is an attempt to apply the speech acts theory to suprasentential stretches of language instead of just isolated sentences. The public service advertisements that constitute its data represent actual use of language in a real life situation rather than contrived illustrations. They are public service advertisements that are concerned with Nigeria's drive for a new socio-economic and political order, with focus on the structural adjustment programmes, the social mobilisation programme and the political education programme. The findings of the research work showed that assertives and directives are the predominant types of speech acts used in the advertisements. There are no instances of commissives, expressives and declarations in any of the data, thus suggesting that these speech acts may not be effective in achieving the goals of a mass

mobilisation programme. The analysis also showed that in sequences within a discourse, speech acts tend to contract special relationships with one another. Three types of relationships which such speech acts so contract were identified, namely relations of justification, amplification and contrastive apposition. The configuration of speech act types was shown to be such that assertive speech acts and directive speech acts co-occur in sequence mediated by a relation of justification. In conclusion, Ude (1996) constitutes another significant contribution to works on the application of linguistic theories to the language of advertising. The advertising texts in it are from the electronic media and do not constitute written discourse like the present study. The present study which is also an application of a linguistic theory to the language of advertisement focuses on the language of insurance advertising in the print media and investigates both the linguistic and sociolinguistic elements of the advertisements that are used as persuasive strategies. This is done through an adaptation of Gumperz (1982)'s constructs on discourse strategies and systemic functional grammar.

Fajenyo (2003) is a more recent work on the language of advertising. Its primary concern is the exploration of the aesthetics of verbal lore in Yoruba jingles and advertisement discourse in the broadcast media. The data for the study were gathered from jingles and advertisements from archives and during air time on radio stations in almost all the Yoruba speaking states of Nigeria. Further information were collected from textual materials like books, journals, monographs from different libraries, the internet and oral interviews conducted with advertising practitioners and audience.

The study highlights the thematic pre-occupations of jingles and advertisements and for the purpose of its analysis, insights, were drawn from mass communication, advertising and discourse analysis theories. From the pragmatic point of view, Fajenyo (2004) establishes the 'differentia specifica' (Olateju, 1998:189) between the ordinary discourse and jingles as well as advertisement discourse. It also shows that as a means of cost reduction and message accessibility, advertising practitioners resort to economy of words and semantic diplomacy leading to ellipsis in their advertisements. They also resort to speech variations in order to communicate meaningfully with their perceived audience. The research goes further to validate the notion that the interlocutor (advertiser in this case) takes his audience socio-cultural and linguistic backgrounds into consideration while communicating with him. These

notions agree with J. Gumperz's view about what happens in a communicative event and according to his (1982) work it is what interlocutors allude to through contextualization cues while communicating and they also see it as part of their discourse strategies. This research work is however different from the present study in that it is on oral advertising discourse in Yoruba language while the present study centres on the language of insurance advertisement in the print media in the context of Nigerian English.

Olaosun (2006) and Akhimien (2007) are also significant recent studies on the advertising discourse. Akhimien (2007) is another application of the speech act theory to the language of newspaper advertising while Olaosun (2006) approaches this discourse from a different perspective. However, we would only review Olaosun (2006) because two earlier studies on the application of the speech act theory to the language of advertising have been done in this section. Olaosun (2006) did an analysis of the language and the visuality features of some randomly selected newspaper commodity advertisements with the aim of accounting for the meaning of the verbal and non-verbal codes (strategies) used in the texts and their effectiveness in the overall context of advertising. His randomly selected data came from 2002 to 2004 editions of *The Punch*, *The Vanguard*, *This Day*, *The Nigerian Tribune*, *The Sun* and *The Guardian* and are 200 in number. He analysed the language of these advertisements using M.A.K. Halliday's Systemic Functional Linguistic Theory and their visuality through semiotics and pragmatic theories. His findings showed that newspaper advertisers in Nigeria draw on a range of codes in order to communicate their intended meaning to their audience. Some of the codes include graphological, graphic, semiological and rhetorical codes. All these interact a great deal in projecting the communicative intents of the advertisers. His work further demonstrates that Nigerian commodity advertisers rely heavily upon the macro-linguistic context from which they draw the aforementioned codes and certain contemporary modes of communication, these are then blended with their own 'creativities' and manifest mostly in the non-verbal features of their advertisements. These non-verbal and the verbal features of the texts which constitute the language of the advertisement have significant impact on readers' attention, exposure, awareness, recognition, comprehension and recall as well as their attitudes and beliefs and they could automatically influence their purchases behaviour.

The research work further showed that obscurity in the language of newspaper advertising is due primarily to its use of semiological codes and that this kind of discourse in Nigeria, targets mostly two responses from its recipients. These are the cognitive and affective responses. It also concluded that the form and content of newspaper advertising in Nigeria are constrained by certain social issues. It should be noted there that even though Olaosun (2006) is a work on written discourse like the present study the advertisements which constitute its data are commodity advertisements of varied consumable and non-consumable items. The present study focuses only on the language of insurance advertising and investigates the persuasive strategies employed in it through an interactional sociolinguistic approach. This we ambitiously believe is more systematic and organised and would give one a clear, definite and rich understanding of the language of that brand of advertising in Nigeria.

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CHAPTER FOUR

SYNTACTIC AND PHONO-GRAPHOLOGICAL STRATEGIES

This chapter deals with an analysis of the syntactic, graphological and phonological strategies employed in the language of insurance advertising in Nigeria. Out of the linguistic repertoire available to the advertisers of our texts in the Nigerian linguistic situation, they have deliberately selected the syntactic and the phonographological features that would not only enhance their persuasive discourse but also deliver part of the information they are trying to pass across. This section analyses these options and seeks to reveal how the advertisers used the grammatical units of sentences, clauses, groups and graphological features as persuasive strategies. It must be stated from the onset that this is not a research work in syntax, therefore our analysis shall be limited to the primary level of delicacy of classifying the sentences found in our data into their different parts and how they are used as strategies of persuasion. Bearing in mind that graphological features of written texts are carriers of phonological information or meaning (Olaosun, 2001) and that our data are from print advertising, the phonological features used in our texts are deliberate and an analysis of this is also done. Our syntactic strategies are analysed first.

4.1 The sentence: structural categories

The sentence is the highest grammatical unit in our model of description. As earlier mentioned in this work, M.A.K, Halliday's systemic functional grammar will be used in our analysis of the syntactic and lexico-semantic strategies employed in our data. In this model of grammar, the sentence is the highest grammatical unit and it plays a crucially important role in carrying meaning (Huddleston and Pullum, 1997). This is followed in a descending order by the clause, the group, the word and the morpheme. The relation among the units goes from the top (the highest) to the bottom (the smallest) each units consists of one or more than one of the units next below it on the rankscale. Based on its form, a sentence could be simple, compound or complex depending on the type of clauses it is composed of (Egbe, 2000). Halliday (1994) also identifies another class named 'minor sentence' or minor clause. Functionally, a sentence could be declarative, interrogative, exclamatory or imperative. Our data contain all these sentence types but there is a preponderance of the simple, declarative

and complex sentences. We would start with an analysis of the simple sentence as it occurs in our data.

4.1.1 The simple sentence

A simple sentence is a sentence that contains one independent or main clause and this is the sentence type that runs throughout our data. Only two out of the 100 samples in our data do not have the simple sentence in their make up. The remaining samples have them in addition to other sentence types. These simple sentences can however, be classified into two groups. There are some that are truly simple not only syntactically but also in terms of the messages they convey. They are clear, direct and convey one main, easy to understand selling message. The second group of simple sentences are the ones that are simple syntactically in that they have just one clause but they are semantically complex, so that at a glance they do not look like simple sentences. This is because the one clause they contain has elements that are heavily modified. Some have complements that are made up of long and wordy groups and ‘subjects’ that are both pre and post modified. This is because the advertisers use them to convey a lot of messages about themselves to the reader. Instances of the first group of simple sentences are listed below:

Table 4.1.1: Nigerian Insurance Industry ad

i	S	P	C
	Life	Is	not a bed of rose

(BBA 04)

Table 4.1.2: Atlantic Insurance ad

ii	S	P	C
	Atlantic Insurance Company Ltd.	Takes	the burden off your mind

(BBA)

Table 4.1.3: Royal Exchange Assurance ad

iii	S	P	C
	We	Celebrate	85 years of insurance craftsmanship

(The Guardian Feb. 28, 2006)

Table 4.1.4: Aiico Insurance ad

iv	S	P	C	A
	You	can put	all your eggs	In our basket

(Daily Champion, Nov. 20, 2007)

Table 4.1.5: Cornestone Insurance ad

v	S	P	C	A
	You	're	never alone	with Cornerstone

(The Punch April 8, 2003)

Table 4.1.6: Sovereign Trust Insurance ad

vi	A	S	P	C
	After the storm	there	's	Sovereign Trust Insurance

(The Punch June 3, 2006)

Table 4.1.7: Industrial and General Insurance ad

vii	P	C	A
	Secure	your future	in our world

(The Guardian, August 30, 2006)

Table 4.1.8: Aiico Insurance ad

viii	A	S	P	C
	All over the world today	special companies	are adding	Distinct values to life

(The Punch, Sept. 1, 2004)

Table 4.1.9: Unitrust Insurance Co ad

ix	S	C
	Unitrust Insurance Co Ltd.	the quiet confidence

(Daily Champion, Nov. 20, 2007)

Table 4.1.10: Leadway Assurance ad

x	P	C
	Give	your employees the substance of life.

(The Punch, June 5, 2006)

Most of the simple sentences in our data follow the unmarked order pattern that we have in normal sentences. That is, the subject, verb, predicator complement and adjunct (SPCA) elements of sentence or clause structure following each other in

that order. Some of the examples above reveal this while some have structures that deviate from this arrangement as instanced by sentences vi, vii, viii, and xi some have also been subjected to ellipsis. For instance, part of sentences vii, xi and x have been ellipited in sentence (vii)

vii	P	C	A
	Secure	your future	in our world

The subject element has been ellipited. This thermatizes the predicator, and makes it the most important word in the sentence. In sentence (ix) it is the predicator element that is ellipited which foregrounds the subject element and draws attention to it and the attribute expressed by the complement.

ix	S	C
	Unitrust Insurance Co Ltd.	the quiet confidence

The structure of sentence (x) is similar to that of sentence (vii) except for the absence of an adjunct. They both have their subjects ellipited and the predicator element foregrounded as seen below.

x	P	C
	Give	your employees the substance of life.

Apart from the simple sentences discussed so far, the second type of simple sentences we have in our data, as earlier mentioned are the ones that are semantically complex. They have the normal one clause structure that simple sentences have but one or two elements of this structure are either pre and post modified or contain an embedded or rankshifted clause. This is because they are used to convey many messages semantically. They are simple sentences used to convey complex ideas. Instances are:

Table 4.1.11: Leadway assurance ad

i	A	S	P	C
	At Leadway Assurance Company Limited	Listening to the clients, big or small	is	a time-honoured rule

(The Punch, March 1, 2004, pg. 25)

Table 4.1.12: United Trust Assurance ad

ii	A	S	P	C
	At the United Trust Assurance Company Limited	our customers	are inspired	by our efficient claims settlement mechanism made possible by trust.

(The Guardian, December 10, 2003)

Sentence (i) is an example of a simple sentence whose subject element is post modified and while sentence (ii) is an instance of the semantically complex simple sentences, it has the structure. ASPC which is a marked simple sentence structure but its complexity derives from its complement element which contains an embedded or a rankshifted clause. This embedded clause expresses a piece of information that complements the object.

Apart from simple sentences, our investigation of the syntactic choices made by insurance advertisers reveals that they also select and use compound and complex sentences to convey their messages to their audience. Compound sentences are considered first.

4.1.2 Compound sentences

A compound sentence contains two or more independent or main clauses in a relation of conjoining rather than embedding. These clauses have simple conjuncts and there could also be multiple and recursive conjoining. Clauses in a compound sentence are usually of equal importance because they are both independent clauses thus the advertisers of our texts project and convey to their audience, information and ideas that have equal importance and significance through this sentence type with the aim of persuading them to patronise them. This gives such information equal prominence, equal emphasis and draws to them the same degree of attention. Instances are analysed below:

Table 4.1.13: Leadway Assurance ad

S	P	C		Linker
Our clients	are	Dear to us		And
S	P	C	A	
We	fulfil	our promises	with a passion	

(The Punch, Friday, Dec. 17, 2004, pg. 23)

Table 4.1.14: Equity Life Insurance ad

A	S	P	C	Linker
At Equity Life Insurance Company	we	Are	specialists transacting life insurance business	and
S	P	C		A
We	have brought	happiness to many		through our life insurance policies.

(Daily Champion Tuesday, Nov. 20, 2002 pg. 42).

Sentence (i) is from an advertisement sponsored by Leadway Assurance Company and it has two independent clauses joined together by the coordinating conjunction ‘and’. This assigns equal importance to the two clauses and the information they bear. The fact that their clients are precious to them and they are committed to the fulfillment of whatever they promise their client are very important messages they want their audience to comprehend though this sentence. Sentence (ii) is from an advertisement by Equity Life Insurance Company and also contains two independent clauses joined together by ‘and’. Though this sentence type, two very important messages about the expertise of the company and how they have impacted lives were conveyed to their imagined audience. They are of equal importance and emphasis. The advertisers of our texts have actually used this sentence type as part of the strategies to project ideas and messages that are of equal importance and attention. This they did without sacrificing brevity.

4.1.3 Complex sentences

A complex sentence is a major sentence type that consists of one main clause plus one or more subordinate or dependent clauses. There are several instances of this in our data. They occur with heavy pre and post modification, long and wordy adjuncts and complements and the advertisers use them to convey a lot of information and still maintain brevity. Instances of these are analysed below:

Table 4.1.15: Nikon Insurance ad

i	A	S	P	C
	At the New NICON	we	dare	to be different
	S	P		C
	because we	are committed		to our vision to remain the leading insurance company in Africa

(Daily Champion, Tuesday Nov. 20, 2007)

Table 4.1.16: NF Insurance ad

ii	S	P	C	
	As pillars	would support	a building	
	S	P	C	A
	So we	grant	you succor	by paying your claims promptly

(The Guardian October 29, 2003; Pg. 57)

Table 4.1.17: Leadway Assurance ad

iii	A	S	P	C		
	If	you	've therefore been wondering	why and how	S we	P bare
			A with remarkable strength	S you	A now	
	P		C			
			S	P	C	
	Know	that we	owe	it all to the listening ear		

(The Punch, March 1, 2004, Pg.25).

Table 4.1.18: Leadway Assurance ad

S	P	C			
			S	P	A
It	is	their assurance	that their family's well-being	will not be threatened	in the event of sudden death

(The Punch, June 5, 2006).

Table 4.1.19: Nigerian Insurers Association ad

v	A	S	P	C	A	
	If	your employer	has	up to 5 staff	on pay roll	
S	P	C				
		S	P	C		
	the Pension Reform Act 2004 Section 9(3)	requires	that he or she	must maintain	a life insurance policy	for all employees

(The Punch, March 1, 2004, Pg. 25)

Sentence (i), (ii) and (iv) have the normal structure of a complex sentence with the main clause and the subordinate clause. Sentences (iii) and (v) are however more complex. Sentence (iii) has one main clause and three subordinate clauses. One of the subordinate clauses is embedded in the adjunct element of another subordinate clause while the third one is embedded in the complement element of the main clause. Sentence (v) also has one main clause plus two subordinate clauses, one of which is embedded in the complement element of the main clause. The advertisers of our texts are able to convey a lot of information to their prospective audience through this sentence type. We have a very high occurrence of it in our corpus.

The three sentence types analysed so far were the ones discovered in our data of insurance advertising texts. We however, noted that, out of the three, the simple sentence, has the highest level of occurrence as there is hardly any text that does not contain one. Also, most of the advertising texts that we have are made up of a combination of two or three sentence types depending on the space available and the

combination of type faces they select while a few actually have one sentence type occurring throughout the text. An instance of this is the billboard advertisement sponsored by the image committee of the Nigerian Insurance Industry. This is analysed below:

S	P	C
Life	is not	a bed of roses

P
Be Insured

Table 4.1.20: Nigerian Insurance Industry

P	C	A
Take	an insurance policy	today

(See BBA 04)

There are three sentences in the entire sample and they are all simple sentences. Functionally, our data consist of three sentence types namely declarative, imperative and interrogative but the dominant one is the declarative. This is analysed in the next section.

4.2 The sentence: functional categories

4.2.1 Declarative sentences

Declarative sentences are traditionally used to make assertions which may be true or false (Egbe, 1996). The ones in our corpus are all declaring the good qualities or virtues of the insurance company, the benefits they have to offer their clients, the need for insurance, what you stand to gain if you are insured and the highly qualitative services they have to offer. (All these with the main communicative intent of persuading the reader to take out an insurance policy with the company advertising). Instances of these sentences are listed below:

- (i) Royal Trust Assurance ... friendly, fair, prompt (BBA 03)
- (ii) Truth is we're 80 yet younger, fresher and better (BBA 01)
- (iii) Our Claims-Paying Ability is not a mere Claim (The Punch, Dec. 17, 2004, pg. 23).

- (iv) We offer complete solutions. (Daily Champion, Nov. 13, 2007).
- (v) We combine professionalism, modern technology and people's competencies to give you more secure cover and financial coverage. (The Guardian, September 9, 2006 p. 26).
- (vi) We are raising the stakes with more innovation (The Punch, Sept. 18, 2006, pg. 67)
- (vii) Our stability lies in sound leadership and professional skills. (The Guardian, Feb. 22, 2006, pg. 25).
- (viii) It's a risky world. (Daily champion, Nov. 20 2007, pg. 17).
- (ix) You can prevent business failure. (The Guardian, March 29, 2006 pg. 21).
- (x) You're never alone with cornerstone (The Punch, April, 18, 2003, pg. 25).
- (xi) Forward is the position we play in the insurance business. (The Guardian, Sept. 13, 2006).
- (xii) After the storm, there's Sovereign Trust Insurance (The Guardian, Feb. 2005, pg. 47).
- (xiii) We are stronger now as Consolidated Hallmark Insurance Plc. (Daily Champion, April 3, 2007).
- (xiv) With ACEN Insurance, you can hold your ground and survive the worst (The Guardian, Feb. 27, 2006, pg. 23).
- (xv) Peace of mind comes from entrusting your fortunes to trusted hands. (The Punch April 2, 2003, pg. 19).
- (xvi) Life is not a bed of roses. (BBA 04).
- (xvii) Excellent service response is our Hallmark. (Daily Champion, Feb. 19, 2008 pg. 24).
- (xviii) You can put all your eggs in our basket. (Daily Champion, Nov. 23 2007).
- (xix) Our cherished clients expect nothing less from an innovative insurer. (The Guardian, May 7, 2001).

All the examples listed above have one common communicative intent and this is to persuade their audience to take out an insurance policy with the company that is advertising. The advertisers use these sentence types to make claims and assertions about themselves with the goal of provoking and obtaining a favourable response from their readers, and persuading them to patronise them.

4.2.2 Imperative Sentences

The second sentence type that is found in the syntactic make-up of our data are imperative sentences. They are not as dominant as declarative sentences but they run through our texts and contribute significantly to the persuasive discourse of the advertisers. Imperative sentences also known as commands are used by the advertisers of our texts to order or imperiously advise the reader or their audience to take a step or perform some specific action that the company considers beneficial to him or her and ultimately the company. Examples are listed below:

Table 4.1.21: Nigerian Insurance Industry

i	P	C	A
	Take	an insurance policy	today

(BBA 04)

Table 4.1.22: Aiico Insurance ad

ii	P	C
	Get	the Aiico Protection

(Daily Champion, Nov. 20, 2002, pg. 10)

Table 4.1.23: Leadway Assurance ad

iii	P	C
	Give	your employees the substance of life

(The Punch, June 5, 2006, pg. 20)

Table 4.1.24: Royal Exchange Assurance ad

iv	P	A	P	C
	Come	over to Royal Exchange Assurance Plc	to benefit	from the power of change

(The Guardian, June 4, 2006)

Table 4.1.25: Nigerian Insurance Industry ad

v	P
	Be insured

(BBA 04)

Table 4.1.26: Industrial and General Insurance ad

vi	P	A	P	A
	Come	to our world	and reach	for the top

(The Guardian, Sept. 13, 2006)

Table 4.1.27: Industrial and General Insurance ad

vii	P	C	A
	Secure	your future	in our world

(The Guardian, August 30, 2006).

Table 4.1.28: Royal Trust Assurance ad

viii	P	C
	Experience	the world of Royal Trust Assurance

(BBA 08)

Structurally, the imperative sentences above which are representative of what we have in our data have the structure of normal direct commands in that they have no overt grammatical subject and their predicator element is the imperative finite verb. They lack the force of a command but it is implied. This is because the relationship between the advertiser and the imaginary audience who is being addressed in this advertising discourse lacks any form of authority on both sides and so neither can issue any command to the other and also, all the actions or steps the advertisers want the readers to take are in the interest of the reader and will not harm him or her. The commands therefore come out like urges or persuasive summons despite their imperative structures. This is a strong persuasive strategy.

4.2.3 Interrogative sentences

The third sentence type noted in our data are interrogative sentences. They are however too scanty in number for one to regard them as a persuasive strategy in the language of insurance advertising. Out of the 100 samples in our data, only 4 have this sentence type. In the texts in which they occur, they are more like rhetorical questions. This is because the advertiser or speaker just assumed that the response to the question is positive and goes on to give his information on the basis of that assumption. This questioning mode is a strategy to get the imagined audience interested in the discourse before the information is given. It is therefore a persuasive strategy in the text in which it occurs. The two instances analysed below exemplify this:

- i. Are you an employee in the private or public sector? This message is for you ... (The Guardian, March 2, 2006).
- ii. Are you planning on taking a new policy or renewing the current one? (The Punch, December 17, 2004, pg. 23).

In text (i & ii), the advertiser just assumed that the response is positive and went on to give his information. This sentence type is scarce in our data probably because the advertisers have a lot of information to pass across to the audience and therefore prefer to use the sentence types that is most suitable within the space they have. We will now move on to consider the features that our advertisers used to achieve syntactic cohesion.

4.3 Features of syntactic cohesion

The syntactic relationship between the constituents of a construction gives each constituent a particular function which can be made semantically explicit. Part of these relationship is cohesive and the syntactic features that are used to achieve this in our data are reference, conjunction and ellipsis. They constitute part of the syntactic strategies of the advertisers of our texts. This is because if their texts are disjointed and their messages are not linked together, their persuasive discourse would be impaired. Hence, the need for cohesion and the first feature we are starting with is reference.

4.3.1 Pronominal references

As earlier mentioned one of the ways syntactic linkage is achieved by the advertisers of our texts is through 'references', specifically, pronominal references. And the use of personal pronouns "you", "we", "yours", "us" are used to effect this. There are instances of the use of demonstrative pronouns 'these' and 'this' to achieve the same purpose. Personal pronouns you, we, yours and us are used in 63 out of the 100 texts in our data. In all these texts, 'you' is used to refer to the prospective insurance client or policy holders while 'we' and 'our' refer to the insurance company and her team of insurance experts. In the few instances that we have, the demonstrative pronouns, 'this' and 'these' are used to refer to the package and the expertise the insurance company has to offer. These items syntactically link the different aspects of our texts together and make them to harmoniously hang together. That is, the speaker of the message of the text, the message of the text and the audience the message is addressed to are neatly linked together. Instances of this are highlighted and analysed in the texts below:

i. Our claims – paying Ability

Is Not a Mere claim

Are you planning on taking a new policy or renewing the current one?

THINK LEADWAY!

Last year alone we paid out ... our clients are dear to us and ...

LEADWAY ASSURANCE COMPANY LIMITED

(The Punch, December 17, 2004, pg. 23).

ii. No Stories!

We pay your claims promptly

Royal Exchange Insurance, Nig. Plc.

(App.

iii. You can put all your

eggs

in our basket

AIICO Insurnace Plc.

(Daily Champion, Tuesday, November 20, 2007)

iv. Protection and Wealth

Consolidated

We combine professionalism, modern technology and people's competencies to give you more secure cover ...

Consolidated

Insurers Ltd

(The Guardian, Saturday, September 9, 2006)

v. The Strength

of Niger

For over four decades

Niger Insurance Plc

has built a reputation as the industry prime mover,

delivering quality insurance services. With investments in

... Niger Insurance is equipped to meet your insurance needs

This is the strength

of Niger

(Daily Champion, April 3, 2007)

In texts (i) – (iv) the personal pronouns 'we', 'our' and 'us' refer to the insurance company that is doing the advertising while 'you' and 'your' refer to the prospective client or the imagined audience that is being addressed. And there are both anaphoric and cataphoric relations within the texts which create textual cohesion. For instance 'we' (text i) anaphorically refers to Leadway, 'we' (text ii) cataphorically refers to Royal Exchange Insurance Nig. Plc. 'Our' (text iii) cataphorically refers to AIICO Insurance Plc while "this" (text iv) anaphorically refers to the expertise of Niger Insurance Plc. This kind of linking neatly ties the texts together. Apart from pronominal references, conjunctions are also used to syntactically link the constituents of our texts together. This is considered below:

4.3.2 Conjunctions

In our texts, the conjunction that is significantly used to achieve cohesion is the additive 'and'. It occurs in 33 out of the 100 texts that constitute our data. In the texts where they are used, the advertisers use them to add more information to the one or ones they have already stated. They are used to add and increase information about the sterling qualities of the insurance companies, the benefits of taking out insurance policies, the uncertainties or the risks in life and information that contribute to making their communicative intent easy to understand. This conjunction effectively link

together information in the text in which it occurs and makes them to hang together as one piece. Instances are analysed below:

- i. We combine professionalism, modern technology and people's competencies to give you more secure cover and financial coverage.
(Consolidated Risk Insurers Ltd., The Guardian, September 8, 2006, pg. 29).
- ii. ... You need a world class insurance company like (61 that's got it all-passion, capabilities, integrity innovation and professionalism to give you first-hand protection ...
igi Industries and General Insurance Company Limited
(The Guardian, August 30, 2006)
- iii. Every
Step
We get even better
... Restructured and repositioned ... managed by a team of highly skilled and committed professionals. Supported by vibrant and resourceful board of directors, that is why we remain a highly capitalised insurance company ...
Guinea Insurance Plc.
(Daily Champion, May 22, 2007).
- iv. Take away the risk ...
and you can do anything
Nicon Insurance Corporation
- strong and caring
(The Guardian, November 13, 2002)
- v. Forward
is the position we play
in the insurance business ...
come to our world and reach for the top
Industrial and General Insurance Company Limited.
(The Guardian, September 13, 2006).
- vi. You can't stop
businesses risk ...
While the business world is getting
Increasingly volatile, competitive
and unpredictable by the day, there

is the challenge of managing risk
and keeping your business from failing ...

Acen

Insurance Company Plc.

(The Guardian, March 29, 2006).

- vii. You're never alone
with cornerstone
Life can sometimes be one lonely,
long and tortuous race ...

Cornerstone Insurance Plc

(The Punch, April 8, 2003, pg. 25)

'and' is used in instances i, ii and iii to increase and link together all the information in the texts that tell us about the qualities and the expertise of the insurance companies. It is used in iv and v to increase and link together information about the result or benefits of taking out insurance policies while in vi and vii, it is used to increase and link together information about the risks and uncertainties in business and life. These pieces of information are to further persuade the prospective clients to take out insurance policies.

Apart from the two cohesive features we have analysed so far, ellipsis is another item that features prominently in our texts, it runs through our data and is definitely one of the persuasive strategies of our advertisers. It will however be considered and analysed under our graphological strategies and will not be repeated here. An analysis of these strategies is done in the next section.

4.4 Graphological features

Graphology can be defined as the study of the system of symbols that have been designed to communicate language in the written form. Graphological devices are used in written texts to suggest what sounds, gestures, facial expressions, intonation and tone of voice would have otherwise communicated. They are therefore very significant and important in print advertising as a wrong placement of any device or a wrong use of one can affect the message of the advertising text. The ones discovered in our data which would be analysed below are punctuation marks, lettering and typography.

4.4.1 Punctuation marks

Punctuation marks are crucial and indispensable to the total packaging and structuring of a good advertisement. According to Weathers and Winchester (1978:362), how we punctuate a text depends upon the context in which it occurs, “upon the particular nuances of meaning that we wish to communicate and upon the rhetorical profile we are attempting to achieve.” In all the one hundred samples we have in our data, we discover that the advertisers make deliberate use of the punctuation marks which they believe would help their audience to follow their thought process and eventually get their message. The punctuation marks that run through our data and which are strategically used are the ellipsis, the dash and underlining.

Ellipsis which is the one we are considering first occurs in 46 different samples out of the 100 we have in our data. It is not used to show that a word has been omitted or left out of the text, as it is used, normally, it is used by the advertisers to serve their own purposes. It is used in most of the samples to project the image and amplify the virtues of the insurance company which are expressed in words that come immediately after it. This is part of their effort to persuade their prospective clients to patronise them. In all the 46 samples where it occurs, the name of the company always comes immediately above or before it, followed immediately after it are the virtues or qualities (expressed in words) which the Insurance company claims to possess. It is therefore linking the company’s name with the virtues or qualities they claim to possess, thereby creating the impression of introducing the company in its entirety. Below are some examples:

(i) SOVEREIGN TRUST

INSURANCE PLC.

...we’ve got you covered!

(*Daily Champion*, November 20, 2007, pg. 31)

(ii) UNITRUST INSURANCE CO. LTD.

... The Quiet Confidence

(*Daily Champion*, Nov. 20, 2007, pg. 24).

(iii) LEADWAY ASSURANCE COMPANY LIMITED

... efficient and reliable

(The Punch, Monday, June 5, 2006, pg. 27)

(iv) ROYAL EXCHANGE ASSURANCE (NIGERIA) PLC

... Experienced, Viable and Competent

(The Guardian, Sunday, June 4, 2006)

(v) EQUITY LIFE INSURANCE

COMPANY LIMITED

... Assuring a Future Without Tears.

Apart from the manner discussed above, ellipsis is also used by the advertisers of our texts to indicate that some words are actually missing, but that those words should be supplied by the reader because they can be just any descriptive word that comes to the reader's mind, in the context of the advertisement. Instances of this are analysed below:

(i) After the Storm.....

... There's

SOVEREIGN TRUST INSURANCE

(The Guardian, Feb. 27, 2005, pg. 47).

(ii) Forward

is the position we play
in the insurance business...

... it's always the way we think

Industrial and General Insurance Company Limited.

(The Guardian, Sept. 13, 2006)

In text (i) the elliptical dots come immediately after the expression.

'After the Storm' and just before the expression 'there is sovereign trust insurance'. It gives the impression that one can slot in any word one likes in between the two expressions as long as they fit into the context described by the two expressions. For instance, one can slot in expressions like the darkness, the tragedy, the trauma and now have the text written like this (without the ellipsis). After the storm, the darkness, the tragedy, and the trauma, there's Sovereign Trust Insurance.

This is still in harmony with the persuasive discourse of the advertisers. The use of the ellipsis in the manners discovered in our data is therefore a deliberate persuasive strategy.

Another punctuation mark which is used as a strategy of persuasion in our data is underlining. This is used in two ways which convey part of the communicative intents of the advertisers to the audience. The first manner in which it is used is to draw attention to the word or expression that is underlined and consequently to the message it carries. It is saying that the expression or word is important and its linguistic message should be noted. Instances of this usage are analysed below:

- (i) This is sponsored by Leadway Assurance Company Ltd, it goes thus
Leadway is now in the Coal City.

To ensure that all inhabitants of Enugu and its environs experience our Efficient and Reliable Services, we have opened our office at:

AKALAKA HOUSE

(The Punch, June 16, 2003, pg. 23)

- (ii) One Good Company:

CUSTODIAN

Multiple Competencies:

- Risk Underwriting.
- Risk Management.
- Life Assurances
- Consulting Services.

(Sponsored by Custodian and Allied Insurance Limited)

(The Punch, Nov. 16, 2004, pg. 23).

- (iii) Peace of Mind comes from entrusting your fortunes to Trusted Hands

(Sponsored by Leadway Assurance Company Limited)

(The Punch, April 2, 2003 pg. 19).

- (iv) We're in the best shape to serve the world

Our cherished clients expect nothing less from an Innovative Insurer

(Cornerstone Insurance Plc.)

(The Guardian, May 7, 2001 pg. 13)

In texts (i), (ii), (iii) and (iv), the words and the expressions that are underlined draw the attention of the readers immediately both to what they mean, the message they carry and the fact that they are important. The message in this instance refers to the high level competence and trustworthiness of the company. The reader notes that if they are not important they would not have been highlighted and this makes him or her take the message seriously. The purpose of highlighting is to persuade their audience to trust the company. The second manner in which underlining is used by the advertiser of our texts is to highlight the names of the Insurance companies that are sending out the advertising message. This occurs at the end of the advertising message when they have finished advertising their services and policies. They then put their names and underline before putting the addresses and phone numbers. This highlights the name of the company, make it to stand out and gives the impression that they are saying, this is our name, do not confuse us with another company. Instances of this are also given below:

- (i) United Trust Assurance Company Limited
31, Akin Adesola Street, Victoria Island, Lagos.
(The Punch, Nov. 19, 2003, pg. 41).
 - (ii) New Line Insurance Co. Limited
Lagos Gate House, Ibadan.
(The Guardian, Nov. 13, 2008, pg. 57)
 - (iii) Regency Alliance Insurance Plc.
- we earn you confidence
(Daily Champion, Feb. 26, 2008).
 - (iv) Law
Union
&
Rock
Insurance PLC
14, Hughe Avenue,
- (Daily Champion, Feb. 19, 2008, pg. 23)
- (v) Sovereign Trust
Insurance Plc
25 Adetokunbo Ademola Street, 2, Greek Road, Victoria Island, Lagos
(The Guardian, Feb. 27, 2005, pg. 47)

The third punctuation mark which we observe is also used as a persuasive strategy in our data is the dash. It is used generally for explanatory purposes. In some of our texts, it is used to introduce new or additional explanation or information about the insurance company that is being advertised. This foregrounds the information and the message it carries about the insurance company and constitutes a favourable part of the entire message. Instances of this are analysed below:

- (i) NGI – YOUR ARMOUR AGAINST FATE
(See App. 01).

- (ii) That’s the new LASACO – Stronger, more solid and prosperous.
(The Guardian, August 24, 2006, pg. 30)

- (iii) REGENCY ALLIANCE INSURANCE PLC.
- we earn your confidence
(Daily Champion, Feb. 19, 2008, pg. 18)

- (iv) UNION ASSURANCE COMPANY LIMITED
- An Associate of Union Bank of Nigeria Plc.
(Daily Champion, Nov. 20, 2007, pg. 17).

- (v) Your pension means a lot to your world tomorrow, that’s why these five
now make one – AIICO
Pension Managers Ltd.
(The Punch April 25, 2006, pg. 23)

All the information and explanations introduced and foregrounded by the dash in texts (i) to (v) contribute favourably to the image of the insurance companies that are being advertised and are therefore part of their persuasive bid. This confirms that the dash has been deliberately selected as a discourse strategy. Another graphological feature that is deliberately selected and used as a persuasive strategy by the advertisers of our texts is lettering, this is discussed in the next section.

4.4.2 Lettering

Our analysis here focuses on how the advertisers of our texts creatively use capital letters to strengthen their persuasive discourse. In the writing conventions of the English language, capital letters are used at the beginning of sentences, to start proper nouns and for the first person singular pronoun – I. This is not so in our advertising texts. In our data, capital letters are used in a deviant manner, rules concerning its usage are deliberately violated because the advertisers want to achieve their own specific communicative intent. This occurs in at least 60% of the samples in our data. For instance, we have texts where whole sentences or expressions are written in capital letters. This draws attention to the expressions and the messages they carry, emphasise their importance and give the reader the impression that this is the most important aspect of the message of the advertisement. The part of the texts that are capitalised like this are all giving good qualities about the competence of the insurance company and how reliable they are, all in a bid to persuade their audience to patronise them. Texts (i) to (iv) below contain examples of such expressions.

- (i) WE ARE RAISING THE STAKES
WITH MORE INNOVATION

DELIVERING
FUTURE
VALUES
TODAY

Within the world of our shield.

CRUSADER
INSURANCE

(The Punch, September 18, 2006, pg. 67)

- (ii) SEE HOW ATTITUDE DETERMINES ALTITUDE

Our attitude to handwork,
dedication to duty and prompt claim
is the secret of our continued growth

GOLDLINK INSURANCE
COMPANY LIMITED

(The Guardian, May 28, 2001, pg. 23)

- (iii) Insurance... THE POWER BEHIND YOU

Alliance and General Insurance Company Ltd.

(The Guardian, Oct. 30, 2003, pg. 59)

(iv) YOU'RE NEVER ALONE
WITH CORNERSTONE

Life can sometimes be one lonely, long
and tortuous race. But you have no
cause to despair...

(v) CORNERSTONE INSURANCE PLC
(*The Punch*, April 8, 2008, pg. 225)

Apart from using capital letters in the manner described above, the advertisers of our texts also use capital letters to project words or expressions that are considered to be keywords or important in any part of the advertisement. It does not really matter to them, where the keyword is, it could be at the beginning, middle or end of the sentence or an expression, depending on the message they want to project and wherever it occurs, it is capitalized. Instances of this can be found in the advertisements by United Trust Assurance Company Limited and Nikon Insurance Plc analysed below.

(i) RELATIONSHIP inspired by
TRUST

At the UNITED TRUST ASSURANCE
COMPANY LIMITED, our customers
are inspired by our efficient claims
settlement....

UNITED TRUST ASSURANCE
COMPANY LIMITED
32, Akin Adesola Street...

(*The Guardian*, December 10, 2003, pg. 61).

(ii) To be OUTSTANDING
You've got to be
DIFFERENT

At the New NICON, we dare to be different ...
We remain the clear LEADER ...

NICON INSURANCE PLC

(Daily Champion, Nov. 20 2007, pg. 33)

In text (i) we have the key words at the beginning and the end of the headline: **RELATIONSHIP AND TRUST** We have words written in small letters sandwiched between these keywords. This gives the impression that these capitalized words are more important than the remaining words in the entire text. It also gives emphasis and weight to the meaning they carry and the message they are trying to convey to the reader. This affects the entire text and conveys the message that they have a good relationship with their clients. This is because their clients have learnt to trust them because of their constant and consistently good performance in insurance claims settlement. Their message is a bid to persuade prospective clients to come and enjoy the good services their present clients are enjoying.

In text (ii) the keywords occur in the middle and at the end of the headline and are also capitalized. In this instance, the first one is sandwiched between words written in small letters while the second one comes after them:

OUTSTANDING and DIFFERENT

There are also two more keywords in the body copy of the advertising text: **NICON** and **LEADER**. The fact that they are capitalized draws attention to them, and shows that they are more important than any word in the text, and actually contains the most important aspect of the advertising text. When we consider the four keywords, one can deduce that they are saying that they (**NICON**) are outstanding and are different in an excellent manner and are clearly, the leader or the Icon of the insurance industry. This creative use of capitalization, from our analysis so far, is an effective persuasive strategy.

A third manner in which the advertisers of our texts use capital letters is by making each word in a sentence or an expression to start with capital letter. This is contrary to the normal writing convention where it is only the first letter of the first word in a sentence that you capitalize unless it is a proper noun or the first person personal pronoun, I. This device makes the words written like this bold, and adds to their clarity and legibility. Instances of this are in the texts below:

- (i) Protection & Wealth
Consolidated
CONSOLIDATED

RISK INSURERS LIMITED.

(The Guardian, September 9, 2006, pg. 29).

(ii) The

Listening

Ear

At Leadway Assurance Company Limited, listening to the clients ...

(The Punch, March 1, 2004, pg. 25).

(iii) Solutions Before You Realize You Need Them

Custodian

(The Punch, Nov. 13, 2006, pg. 21).

(iv) We're In The Best Shape To Serve The World

At cornerstone insurance plc, the standard we have set for...

CORNERSTONE INSURANCE PLC.

(The Guardian, May 7, 2001, pg. 15)

In conclusion, from our findings one can safely say, that the graphological features we have been considering is a deliberate choice made by insurance advertisers as part of their persuasive strategies to convince their imagined audience to patronise them. Another important graphological strategy discovered in our data has to do with typography and this would be considered in the next section.

4.4.3 Typography

Ogunwale (1990) defines typography as the use of type or typefaces in the printing process. This has to do with the arrangement, style and appearance of the printed words. A publication (or any printed texts)'s choice of typefaces directly influences how easily people read it. Typefaces are of different sizes and they are measured in points. Type is also said to have varying weights. It can be printed in its standard or roman form or in variation known as bold, italic and bold italic. It is also either serif or san serif. Serifs are the small extra bits at the ends of letters, while the san serif types are the types without those extra bits. Advertisers in print advertising, select the type or typefaces that they believe will help them to most effectively communicate their selling message to their audience and the ones that will

successfully amplify or emphasize every part of the text they wish to emphasize.

In order to achieve great legibility, high readability, and successfully get their messages across to the audience, the advertisers of the texts in our data strategically employ different types of typefaces to print their texts. Ninety-one percent of the advertisements we analysed in our study use the san serif typeface for their headlines and a combination of san serif and serif or the ornamental typefaces for their remaining copy elements, while, just nine percent, use the serif for both their headlines and the copy elements features. One factor that is common to all the samples is that, they all use typefaces of varying weights and so we have a combination of bold, italic and bold italic versions of different typeface families. For instance, all the headlines are set in bold typefaces, larger than the typefaces used for the remaining texts of the advertisements. This draws attention to them, makes one to be curious or intrigued enough to go on and read the entire message of the advertisement and enhances their persuasive discourse. Instances are analysed below:

(i) **The
Listening
Ear**

At Leadway Assurance Company Limited, listening...

(The Punch, March 1, 2004, pg. 25)

(ii) **THE NEXT LEADING LIGHT
In underwriting Operation**

Motor, Fire, Burglary...

(Daily Champion, Nov. 23, 2007, pg. 8)

(iii) **WE ARE RAISING THE STAKES
WITH MORE INNOVATION**

within the word of our shield

CRUSADER

(The Punch, September 18, 2006, pg. 67)

(iv) **Our Claims – Paying Ability
Is Not A Mere Claim**

Are you planning on taking a new policy or renewing...
LEADWAY ASSURANCE COMPANY LIMITED
(The Punch, December 17, 2004, pg. 23)

(v) **Secure
your future in
Our World**

When you've set a target to reach your goals...
(The Guardian, August 30, 2006).

All the headlines of the texts in (i) to (v) above are set in bold and large typefaces, larger than the typefaces that are used for the remaining part of the advertising copy. This draws attention to them and arouses one's interest in the entire message of the advert. Another device that also runs through all the samples in our data is the combination of typefaces of varying weights in a single advertisement. This is deliberately done by the advertisers to emphasise some parts of the advertising text, highlight and amplify any aspects of the message they wish to. It also gives the advertisement a very attractive and graphically designed appearance. An instance of this is in the advertisement of Consolidated Risk Insurers Limited analysed below:

**Protection & Wealth
Consolidated**

We combine professionalism, modern technology and people's competence...

CONSOLIDATED

RISK INSURERS LTD

... *consolidating relationships*

(The Guardian, September 9, 2006, pg. 29).

Typefaces of varying weights are used in the sample above and this strategically foregrounds different aspects of the text. For instance, 'protection and wealth' which is the first part of the headline are printed in bold typeface while the

last word in it (which is consolidated) is printed in huge bold typeface, bolder than protection and wealth.’ The body copy of the advertisement is in normal size typeface, not too small and not too big or bold while the last part of the entire copy is a combination of huge bold typeface, bold typeface and italics. The word that is in huge bold typeface in this part is also ‘consolidated’ while ‘consolidating relationships’ is in italics.

‘Consolidated’ which is the name of the insurance company and which also describes the quality of insurance they offer is foregrounded and highlighted throughout the text. This ensures that the readers do not miss the message and it is impressed on their minds. It is clear from this analysis that typography is also one of the persuasive strategies used by insurance advertisers to pass across their communicative intents.

Apart from the strategies discovered and discussed so far, insurance advertisers also deliberately select some phonological features from the linguistic repertoire of the Nigerian society and use them as part of their strategies of persuasion. These phonological features are considered and are analysed in the next section.

4.5 The phonological strategies

The phonological features that are going to be considered in this section can also be regarded as sound and sense features. They are sounds that do not just produce auditory appeal, but are also semantically significant. In the advertising discourse, sounds are used to produce pleasant musical effect in addition to being used to pass across messages. In print advertising, this is a significant and notable strategy used by advertisers to make print advertisements something which readers delight to read and find easy to memorize. The sound and sense features used in our samples by advertisers are alliteration and assonance.

4.5.1 Alliteration and assonance

Alliteration as a device is the repetition of the same consonant sound in a group of words, while assonance is the rendition of the same vowel sound. They could be in a line of prose or poetry. In our data, they are used to thematize the semantic content of the words in which they occur and to give the texts rhythm. Apart from the billboard advertisement sponsored by Royal Exchange Assurance Nig. Plc (BBA 01)

which repeats the unrounded central vowel /ɔ/ in

Truth is, we're 80

Yet younger fresher and better

which is a case of assonance, the device that is most abundant in instances is alliteration. Here different consonant sounds are repetitively used in lines of the different advertisement texts. This gives the texts rhythm and musicality. It also gives it memorability. Examples are analysed below.

(a) The voiceless bilabial plosive

/p/ is repeated below:

(i) One thing we've learnt through the years

professionalism pays

(The Punch, November, 1, 2006, pg. 27)

(ii) Forward

Is the position we play

in the Insurance Business...

IGI - Industrial and
General Insurance
Company Limited.

(The Guardian, September 13, 2006)

(b) Voiceless labiodental fricative /f/ is repeated below:

(i) Royal Trust Assurance Limited

... friendly fair and frompt

(BBA 03)

(ii) AIICO General Insurance Company Limited

... Firm for the future

(c) Alveolar Roll /r/ is repeated

(i) Guinea Insurance Plc is fully recapitalized,

restructured and repositioned to

carry any kind of risks for you.

(Daily Champion, May 27, 2007).

(d) Alveolar lateral sound /l/ is repeated

(i) Life can sometimes be one lonely long and

tortuous race. But...

CORNERSTONE INSURANCE PLC.

(The Punch, April 8, 2003, pg. 25)

(ii) THE NEXT LEADING LIGHT

In underwriting operations.

STAC INSURANCE PLC

(Daily Champion, November 23, 2007).

(e) Palatal glide /j/

Truth is, we're 80

Yet younger, fresher and better

(BBA 01)

(f) The Voiceless velar plosive /k/ is repeated below

Life can sometimes be one lonely, long and tortuous race...

no cause do despair...

with a cornerstone cover

Apart from giving the text in which it occurs sound aesthetics, this strategy thematizes the semantic content of the words in which it occurs and this further impresses on us, the message of the advertisers and strengthen their persuasive discourse.

4.6 Summary

In this chapter, an analysis of the syntactic, graphological and the phonological strategies employed in our data was done. The syntactic strategies were first considered and analysed through an examination of the grammatical units which make up the structure of the individual texts in our corpus. These are the sentences and the clauses. Our analysis reveals the fact that, the type of sentences found in our data were deliberately designed by the advertisers to be able to convey a lot of information to the readers (or audience and still be brief or short). Even the complex ones among them which are made so through embedding or the ones with multiple subordinate clauses still convey messages to the reader without losing brevity. Also, the fact that the choice of typefaces in which the sentences are cast and the space available for display either on the billboard or the newspaper necessarily affect the way the sentences are structured also confirm the fact that they are deliberate choices on the part of the advertisers and so are part of their means of achieving their communicative goals. Our analysis of the graphological features was done through an

examination of the advertisers choice of typology, lettering and punctuation marks. This was followed by the phonological features and the analysis revealed that these features were also deliberately selected by insurance advertisers with their messages in mind and therefore constitute part of their persuasive tools.

UNIVERSITY OF IBADAN

CHAPTER FIVE

THE RHETORICAL AND LEXICO-SEMANTIC STRATEGIES

An analysis of the rhetorical and lexico-semantic strategies employed as persuasive tools in the language of insurance advertising is done in this chapter. Photostat copies of insurance advertisements sourced from editions of The Guardian, The Punch and Daily Champion newspapers including samples from billboards constitute the data for this analysis. The study identifies the rhetorical devices in them and analyses how they act as part of the advertisers persuasive discourse. This is also done at the level of lexis. Our rhetorical strategies will be considered first.

5.1 Rhetorical strategies: figures of speech

In our analysis, we will start with the use of figures of speech. Figures of speech as a persuasive and rhetorical strategy constitute an important discourse device. They point to the non-linguistic context and setting of a text. Traditional figures of speech are often thought of as features of meaning and expression which according to Leech et al., (1982:160) are exceptional in ordinary language and have special communicative power and values. Some of these figures of speech are employed as persuasive strategies in the language of insurance advertising in Nigeria. The ones that are present in our data include symbolism, metaphor, hyperbole, personification and idioms. We will start our analysis with symbolism.

5.1.1 Symbolism

Mcathur (1996) and Gomez de Silva (1991) define symbolism as the use of symbols to represent and send messages about different things other than themselves. Something concrete or material is used to represent or suggest something that is abstract or non-material if an association can be found between them. It therefore becomes invested with symbolic meaning and can be used to express ideas and emotions. This figure of speech is used as a rhetorical strategy in many of the varied texts considered in our analysis.

42 out of the 100 varied insurance advertisements which constitute our data demonstrate its use. Most of the symbols used are however visual representations of part of the communicative intents of the advertisers and part of their means of persuading their imagined audience to accept their views while a few are in written

form. Some have been selected for examination in this section. For easy identification of the sources of the data in this section, they are coded as follows: The Guardian is TG, The Punch is TP, Daily Champion is coded DC, Billboard Advertisement is coded BBA while Appendix is APP. Below are instances of the use of symbolism from our data.

BBA 01

This is from a billboard advertisement of The Royal Exchange Insurance (Nig.) Plc. It is a picture of a young girl, actually a child, looking very fresh, clean and beaming with smiles. She seems to be looking confidently and contentedly into the future. She is used here to symbolize the insurance company itself which according to the message in front of her is “80 years old but is yet younger, fresher and better” like the young girl. The freshness and the youthfulness of this girl is an embodiment of their messages and this message is right in front of her on the billboard. It says:

**Truth is, we’re 80
yet younger, fresher and better.**

Their point of persuasion here is that even though they are old, their age has not affected their expertise and competence negatively, it has actually made them better.

BBA 02

This instance of symbolism is on the billboard advertisement of Linkage Assurance. There are two symbols depicting the message they are trying to pass across to members of their imagined audience. The first symbol is a picture of a woman looking totally despaired her face is a complete picture of sorrow, helplessness and alarm, to crown it all, her two hands are folded on her head which in the Nigerian culture symbolizes extreme adversity, fatality and misfortune. Just above her head is a message that simply reads:

‘Disaster’

The second symbol is at the extreme right hand side of the billboard, directly opposite the first picture. This time around it is a different picture of the same woman, simply and neatly dressed, looking very happy serene and beaming with smiles, a complete picture of rest and satisfaction. And just beside her head, there is a message that reads:

‘Relief’

These two symbols speak volumes about the message of the insurance company. They depict to the audience what the insurance company and their insurance policies can do to an individual in trouble, all this without using words. One does not need to be told before one understands that the first picture symbolizes disaster and despair while the second one symbolizes happiness, relief or what happened to the despaired woman through an insurance policy. The insurance policy she took before the disaster helped her to take care of whatever she had lost through her misfortune, hence her relief and serenity.

DC 01

This is from a newspaper advertisement by Leadway, an insurance company. It is a picture of a white bird, a dove, flying into a room through an open window. And the message below the window reads: ‘Peace of mind comes from entrusting your fortune to *Trusted hands*’. Traditionally a dove symbolizes peace and in this picture, it symbolizes the peace that comes into the mind of a person who has taken out an insurance policy with Leadway, so as the white dove flies into the room, peace (which it symbolises) comes into the mind, home or life of a person, the moment he takes out a policy with Leadway Insurance.

TP 01

This is sponsored by Cornerstone Insurance Plc and it is a picture of three men running as if in a race, on a long, deserted uphill road. Two of the men are tall and big in stature while the third man who is sandwiched between them is of a much smaller stature. The message on the part of the road behind them reads:

**YOU’RE NEVER ALONE
WITH CORNERSTONE**

The two big men in the race symbolize Cornerstone Insurance Plc, giving the third man support, encouragement and assistance as he runs the sometimes uphill race of life. They are positioned on his left and right hand sides to give him the assurance that he is not alone as he runs the race, even though the road is deserted the company is running with him. This man symbolizes the man or woman that takes out an

insurance policy with Cornerstone Insurance Plc. The uphill road on which he is running symbolizes life with its many challenges and problems. The message of the insurance company is clearly depicted through this strategy and their text also emphasises this.

DC 02

This is a picture of a stretched out hand of a man with a lit bulb in its open palm and there is a message above the bulb that reads:

THE NEXT LEADING LIGHT

In Underwriting Operations

The lit bulb symbolizes Stac Insurance Plc who sponsors the advertisement and their message is that they are the leaders, the pacesetters, the one showing the way, in insurance operations. This implies that they are the best, the leading insurance company, so prospective clients should come to them.

TP 02

This is from a newspaper advertisement sponsored by United Trust Assurance Company Limited. It is a picture of two birds; geese, standing very close together beak touching beak as if they are in a close discussion. And, there is a message immediately below them which reads:

RELATIONSHIP inspired by

TRUST

The two birds in the picture symbolize The Insurance Company and its client and the intimate relationship depicted by the way the birds are standing with their beaks so close together, as if in a private discussion symbolizes the close relationship between the insurance company and its client. This according to the message in print below the picture, is inspired by 'Trust'. Their clients trust them and so have a close relationship with them.

TP 03

This is also a newspaper advertisement and it is a picture of a child, a young girl whispering into the ears of her mother, and the mother, with a beatific smile on

her face, listens with rapt attention. The message below the picture reads.

The Listening Ear

The picture here symbolizes The Insurance Company and its client. The ‘mother’ who is doing the listening in the picture, symbolizes the insurance company and how it listens patiently and attentively all the time to its client, symbolized here by the child. The message of the advertiser is also clear through this strategy. They are saying that they care for whoever takes out an insurance policy with them, they give them full attention, listen to whatever complaints they have and take care of them the way a mother cares for her child.

TG 01

This is from an advertisement sponsored by NF Insurance Company Limited and it is a picture of a building whose frontage is supported by two strong pillars. There is a simple message beside it that reads:

The Pillars

The picture and the written message symbolize the insurance company and the strong support they would give their clients by paying their claims promptly and dispense any further responsibility they have towards them. The way the pillars of a building keep the building from collapsing or crumbling, they would keep their clients from collapsing under the weight of life’s risks and challenges.

TG 02

This is a picture of an athletic looking man, well muscled, naked from shoulder to waist, jogging. There is a message in front of him that reads:

**We’re In The
Best Shape To
Serve The World.**

This man symbolises the insurance company. Their message through this symbol is that they are well equipped and have the best resources to meet the needs of any client

that takes out an insurance policy with them. This is to persuade prospective clients to come and patronise them because they are competent.

DC 03

This is from an advertisement sponsored by Sovereign Trust Insurance Plc and it is a picture of a man and a woman in a posture that depicts intimacy. The two of them are beaming with smile and the man carries the woman on his back with her hands holding tightly to his neck (round about his shoulder) there is a message above them that reads:

A Pledge ...

To care ● To protect ● To assure.

This symbol represents the insurance company and whoever takes out insurance policy with them. Their message is that just as the couple in the picture are in an intimate relationship with each other, they are also in an intimate relationship with their clients and they pledge to care, protect and to assure them just as couples in relationships pledge to take care of each other.

5.1.2 Metaphor

A metaphor is a figure of speech in which there is an implicit comparison between essentially different things that have some fairly strong, point of resemblance (Gomez de Silva, 1991). A word is used in a metaphoric sense if a reference peculiar to that word is transferred to another. In other words, one is saying that X is Y because of a particular feature or quality that is common to both X and Y. Ricoeur (1978:60) states that the purpose of metaphor is often to achieve a better image or meaning of the referent; so that “one thought in the image of another that is better, suited to making it more tangible or more striking than if it were presented directly and without any sort of disguise. A thorough knowledge of metaphor enables the writer or speaker to encode meanings subtly, either in creating the metaphor of tension or one that is giving insight as opposed, to the very popular mere juxtaposition of any two objects, which do usually go together. It also enables us to see what it is possible to say and how to say it (Shibles 1971:23).

Giving further explanation about metaphor, Chilton (1988) adds that it is perceiving one thing a story or a conceptualized reality called ‘script’ (or frame/schema) in terms of another script (or frame). Some are “culture specific” and

some are “a product of our cultural symbols” and highly useful in seeking to plant a picture of reality on anyone’s mind as ‘the property of entailment’ (Chilton, 1988:61). Metaphor is unconsciously entrenched in our language semantic system, it is pervasive in everyday life and its role in social discourse is significant.

Metaphors are of different types, they operate in most of the word classes either as nouns or noun phrase, verbs, adjectives, prepositions or adverbs. So they have both grammatical and semantic implications and can be distinguished within texts as grammatical metaphor or semantic metaphor (Goatly, 1993). Instances of this device abound in our data and they constitute part of the persuasive strategies employed in the language of insurance advertising in Nigeria. Some examples are highlighted and analysed.

- i. Rock Solid Insurance (Daily Champion, Feb 18, 2008)
- ii. Aiico Pension Managers Limited ... Make your tomorrow count. (The Punch April 25, 2006, P. 23).
- iii. Let’s take you through The New path to succeed. (Daily Champion, Nov. 2007, P. 25)
- iv. The next leading light in underwriting operations (Daily Champion, November 20, 2007)
- v. After the storm ... there is sovereign Trust Insurance (the Guardian, Feb. 27, 2005, P. 48).
- vi. NGI shield of Protection covers all! ... (App 01).
- vii. NGI Your armour against fate (Appendix 01, App 01).
- viii. Life can sometimes be one lonely long and tortuous race..... with us, you’re never alone (The Punch, April 8, 2003, P. 25).
- ix. Experience The World of Royal Trust Assurance (BBA 03).
- x. We build our world around you (The Punch Sep 1st, 2004, P. 21).
- xi. Life is not a bed of Roses ... Be insured (BBA 04).
- xii. You need the reassurance that behind all the dark clouds there is sovereign Trust (The Punch, Wednesday April 2, 2003. P 19).
- xiii. Peace of mind comes from entrusting your fortunes to trusted hands (The Punch Wednesday, April 2, 2003 P. 19).
- xiv. Secure you future in Our World (The Guardian, August 30, 2006).
- xv. Cornerstone Insurance Plc Steady hands... our stability lies ... (The Guardian, Feb. 22, 2006).

An analysis of the examples listed above is done below.

'Rock Solid Insurance' is a metaphorical expression wherein the class or type of insurance coverage offered by the advertiser is described as solid as rock. That is, all the attributes or qualities that make a rock what it is naturally, are present in the services, they have to offer. A rock is solid and its solidity is of the highest quality, it is dependable, stable, firm, unchangeable, consistent and has a lot of strength and so do the insurance services they have to offer their clients, it has all the qualities of a 'rock' and is therefore described as rocksolid. This is meant to give the imagined audience confidence in the company and persuade him or her to patronise them.

Aiico Pension Managers Limited ... Make your tomorrow count.

The word 'tomorrow' in the text above is another instance of the use of metaphor in the language of Insurance advertising. 'Your tomorrow' here simply means your future, not just the next day. It refers to your future experience on earth as far as finances are concerned and how comfortable you want your life to be during this period. The advertisers are saying that the insurance company who also does pension management can make this period of your life comfortable relevant and enjoyable for you. Hence the use of the word count.

Let's take you through the new path to succeed.

The 'new path' here metaphorically refers to the new business principles, guidelines, techniques assistance and information which the insurance company have to offer any person or company who takes out an insurance policy with them. They believe this would inevitably lead to success, hence they make it part of their advertisement and invite prospective clients to come and experience it. This is an effective discourse strategy and its communicative intent cannot be misinterpreted.

The Next Leading light in underwriting operations...

The metaphor here which is the word 'light' actually refers to Stac Insurance Plc. Which are the sponsors of the advertisement. Stac Insurance Plc sees herself as not just the 'light in underwriting operations' but as the 'leading light'. What she is saying is that she is ahead of other insurance companies. She illuminates, guides and shows others where to go which is an attribute she shares with light and she also shows them how to go about it, she has the best techniques and offers in insurance operations. The unspoken invitation is therefore asking, prospective 'clients to come' to them since they are the best.

After the Storm ... There is sovereign Trust Insurance.

‘The storm’ in this text does not refer to a literal ‘storm’. It metaphorically refers to problems and life tragedies like accidents, losses, misfortunes, mishaps, theft and all kinds of life challenges that have the ability of leaving people shaken, confused, lost, bereaved, unhappy and generally in need of assistance from sources outside themselves. They happen to ordinary people and they also befall companies which are controlled by people. The advertisers of the text above are therefore saying that after any of these ‘stormy’ experiences, they are waiting or are present to assist anybody who takes out an insurance policy with them. They will protect them from the debilitating effects of these tragedies of life. The fact that they promise to be present to give their support is a means of persuading their prospective client to patronise them.

N61 shield of protection covers all!

In this advertising text, ‘N61 shield of protection’ is a metaphorical expression that refers to the insurance policies offered for services by Nigerian General Insurance Company Limited. ‘N61’ in the expression stands for the name of the company while the shield of protection refers to the insurance policies the company has to offer. The policies are metaphorically referred to as a shield of protection because of what prospective clients stand to benefit from them and how they have been packaged to financially assist these clients whenever they are faced with life’s financial crises and losses. They would not feel the effects of these losses because of their relationship with the insurance company through these policies. That is why they are regarded as N61 shield of protection and this is also to persuade their imaginary audience to patronise them.

N61 Your Armour against fate

This is also an advertisement sponsored by The Nigerian General Insurance Company Ltd. In this instance the insurance company itself is metaphorically regarded as the client’s armour against fate. An armour as defined by Funk et al., (1965), is a defensive outfit or covering of a warrior as in ancient warfare. It could be a suit, a mail or a coat. Its essence however is to defend or protect the outward body or appearance of the warrior, hence it is worn. So in the light of this definition, the advertisers are saying that when you take out an insurance policy with N61 you are putting on an armour, the insurance company itself. This is because it would defend and protect every aspect of your life against whatever problem fate may bring your way, the way an armour protects and defends a warrior.

Life can sometimes be one lonely, long and tortuous race...

In this advertisement by Cornerstone Insurance Plc, life is described and regarded as a tortuous race. It is likened to a sporting event whereby the participants run competitively in order to reach a goal or the finishing line of the sport. In this case, the race which is life is 'tortuous', long and lonely'. The advertisers are saying that life like a 'race' is not easy, you have objectives to achieve goals to reach and the course of reaching and achieving them are sometimes stressful, unpleasant, and full of discomfort and pains by virtue of the experiences that one might have through them. One may also be all alone, and without any support or assistance during these unpleasant experiences that come with life. With this metaphor, the advertisers have succeeded in depicting an accurate picture of what life can sometimes be and their communicative intent is to eventually persuade their render to take out an insurance policy with them so that they can have assistance and support when life problems come.

Experience the world of Royal Trust Assurance.

The instance of metaphor in the text above is 'the world of Royal Trust Assurance'. Here Royal Trust Assurance is likened to a world on its own and when you take out an insurance policy with them you are seeing as experiencing their world and the benefits they have to offer. To reinforce this strategy, a drawing of the globe containing all the continents of the world is placed underneath this message.

Peace of mind comes from entrusting your fortunes to Trusted Hands.

This is from an advertisement sponsored by Leadway Insurance Plc. The metaphor 'Hands' refers directly to the insurance company. They are saying in essence that they are trustworthy, reliable and dependable and they will take good care of your investment and give you returns if you take out an insurance policy with them. They will not disappoint you in your hour of need. Their communicative intent is very clear through this device. All the instances of metaphor analysed so far show that the sponsors of the insurance advertisement in our study deliberately select the device as part of their persuasive strategies.

5.1.3 Hyperbole

Hyperbole is a deliberate exaggeration or overstatement. Chilwa (2005) describes it as a strategy that is used in drama to show great emotion or passion. Even though it exaggerates excessively, its intention is not to tell a lie or deceive because

the reader can easily infer the truth in question or the accurate picture from the exaggeration (Wales, 1989). Instances of this device abound in our data and are deliberately selected and used by insurance advertisers to enhance their persuasive discourse. Some examples are given and analysed below.

- i. A million ways to love your family (BBA 05).
- ii. We continue to deliver on our promise ... to be with you in life and beyond (Daily champion 2000 pg 39).
- iii. Continental reemerged ... into over N10 billion world class company with entirely new outlook (Daily Champion, Sept 20, 2007, pg 18).
- iv. Industrial And General Insurance Company Limited
... Insurance world is ours (The Guardian, Wednesday Sept. 13, 2006, pg. 27).
- v. Ageless reliability. New technologies (The Guardian, June 4, 2006, pg. 30).
- vi. Cornerstone
... unfailing service
(Daily Champion, Nov. 20, 2007).

The highlighted expression a million ways... is an hyperbole of number. The number of ways you can love your family is deliberately inflated and exaggerated to give the impression of uncountability, that is, too many to count. The same thing applies to the expression N10 billion world class company. An attempt is made to quantify the quality or the status of the company, hence the exaggeration. The expression ... promise to be with you in life and beyond in the text by Capital Express Assurance Company is also an overstatement. The advertiser's promise to be with their clients not only in their life but in after life as 'beyond' signifies is an exaggeration and an overstatement of their faithfulness to their clients. This is because once the client dies and goes to the great beyond, there is no way the Insurance company can accompany him or her there or be with him.

It is also an overstatement for the advertisers of Industrial And General Insurance Company Limited to say that the insurance world is theirs in their text ... insurance world is ours. This is an exaggeration of their importance in terms of status and class in the insurance world because the world belongs to all insurance companies and not to a single company. Also, the word ageless in the text 'ageless reliability' sponsored by Royal Exchange Assurance is an exaggeration of the sense of reliability

possessed by the advertiser. To say that it is 'ageless' is hyperbolic and is an overstatement since the insurance company itself has a beginning and therefore has an age. It necessarily implies that all the qualities or virtues that it has, begin with the inception of the company and are as old as the company if they have been manifesting in the company from the beginning of their operation. However, the aims of the advertisers in the instances analysed so far is to create a positive impression about the status and the virtues possessed by the insurance companies and thus persuade the reader to patronise them.

The text ...unfailing service used by Cornerstone Insurance Plc in their advertisement is also hyperbolic. It is an exaggeration of their services, to say that they never fail. It would have been more convincing if it were a testimony given about them by one of their clients. However, their aim is to persuade their audience to come and take out insurance policies with them because of the quality of their services. In conclusion, hyperbole as a rhetorical device constitutes part of the persuasive strategies used by the insurance advertisers in our data.

5.1.4 Personification

Personification is a literary device used in rhetorical analysis to denote human attributes to non-human, nature or virtue. It confers on them the ability to perform human action and describes them as doing it. In transformational grammar, it is strictly deviant because it violates the normal selectional rule for nouns and verbs (Wales, 1989). Like metaphor and symbolism, personification features prominently in the language of insurance advertising in Nigeria. They denote human attributes to the insurance company and insurance policies. The following examples are examined closely.

- i. Crusader continues to re-develop and upgrade operational platforms and processes to deliver greater efficiency. (The Punch, Monday, Sept, 18, 2006, pg. 67).
- ii. RAP ... guaranteed comfort on retirement (see App 02).
- iii. Law Union and Rock Insurance Co. of Nigeria Ltd protects you all the year round (App .03).
- iv. ... to serve you better, Sovereign Trust has gone public. (The Punch, June 28, 2004, pg. 23).
- v. ACEN Insurance Company Plc can help you surmount the challenge (The

Guardian, Wednesday, March 29, 2006).

- vi. THINK LEADWAY Last year alone We paid out a princely sum of N995.6 million in claims.

(The Punch December 17, 2004, pg. 23).

- vii. Sovereign Trust brings our solid capital base and outstanding human resources assets..

(The Guardian February 27, 2005, pg 47.)

Crusader Continues to redevelop and upgrade operational platforms and processes to deliver greater efficiency, convenience and better quality services.

(The Punch, Sept, 18, 2006:67).

Crusader Insurance Nig Plc is portrayed here as a human entity that has the ability to think, plan and evolve procedures and take actions that lead to growth and improve the quality of what it is offering. This is personification and it creates more impact on the minds of the prospective clients.

'RAP... guaranteed comfort on retirement.'

'RAP' which stands for Retirement Annuity Plan is an insurance policy and is overtly personified here. It is given the ability to make comfort a certainty and a reality for those who embrace it. The same thing applies to the text about Law Union and Rock Insurance Co of Nigeria Ltd. It is given the ability to protect and can actually protect all year round. To protect means to provide or give a sort of defence or shelter against harm or danger, so this insurance company is overtly personified and is spoken of as an entity that can shield and defend its client throughout the year.

...to serve you better, Sovereign Trust has gone public

This is also a case of personification whereby Sovereign Trust Insurance Plc is spoken of as a person that can actually address the public through either a press conference or a public announcement. The text could have read 'We at sovereign Trust Insurance Plc have gone public or the management of Sovereign Trust Insurance Plc has gone public ... but it does not, it strategically assumes its present format because of the communicative effect, the advertisers know it would have on the audience, Sovereign Trust is magnified and is given the status of a big and important person. This same device is used in the advertisement by ACEN Insurance company Plc. The company is personified and given the human ability to help people surmount their challenges. It is spoken of as a living person that is endowed with this ability. It states thus:

When the business world is getting increasingly volatile, competitive... ACEN Insurance Company Plc can help you surmount the challenges.

This is also repeated in the advertisement by Leadway Insurance Plc (The Punch Dec. 17, 2004) where it says ‘Think Leadway’ and the advertisement goes on to actually use the personal pronoun ‘We’ to refer to Leadway. From our analysis so far, one can conclude that personification is a deliberate rhetorical strategy used by insurance advertisers to create positive impressions about their companies and their services, amplify the two and present them as some big, and influential human beings, with the communicative intent of persuading their audience to buy their insurance policies.

5.2 Idioms

Merriam-Webster (1986) defines an idiom as an expression that is established in the usage of a language and is peculiar to itself either in grammatical construction or in having a meaning that cannot be derived as a whole from the combined meaning of its elements. In English, these expressions are characteristically fixed in collocation and restricted in grammatical mobility (Wales, 1989) as in Monday week not ‘Monday’ a week from now or spill the beans not the beans are spilled. Also their meanings are not determined by the linguistic forms or features that make up the expressions but the context of use. Some idioms are metaphorical and their meanings have been determined and have become obvious over the years due to the frequency of use. In advertising discourse, idioms, like proverbs, are vehicles for easy transmission of the advertisers’ messages. They are deliberately employed as part of their strategies of persuasion. The following are instances from our data and are analysed below:

- i. Life is not a bed of roses.. Be insured.
(Billboard Advert: BBA 04).
- ii. You can put all your eggs in our baskets.
(Daily Champion, November 20, 2007).
- iii. Your feet on firm ground
(The Guardian, February 27, 2006).
- iv. You can eat your cake and still have it...
(App 04)
- v. The taste of the porridge is in the eating.
(App 05).
- vi. No half measures.
(Daily Champion, Nov. 13, 2007, pg. 8).

Life is not a bed of roses...

(BBA. 04).

'Life is not a bed of roses' is an idiom that is metaphorical and it means that life is not all soft, beautiful, colourful, smooth and without problems. It has unexpected and unpleasant experiences and risks. One should therefore be insured, get protection against the problems one may have in life. This is persuasive. The full message reads:

Life is not a bed of roses ...

Be Insured.

You can put all your eggs in our baskets.

(Daily Champion Nov. 20, 2007).

The expression 'You can put all your eggs in our baskets' is an idiom that is metaphorical and has been reversed to give the opposite of the meaning of the original idiom. The original and the established idiom actually says 'you cannot put all your eggs in one basket' which means that you are taking a great risk if you concentrate all your effort on one project, invest all your money in one venture or put all your hope on just one item. This is because if the venture or the project fails, your hope is dashed into pieces and you have gained nothing, just like somebody who put all his or her eggs in one basket, if there was an accident and all the eggs, got broken, he (she) has nothing left at the end of the day. The advertisers of our text have revised this idiom and are saying that you can actually put all your eggs in their basket and they are implying that they will be safe. Their full message goes thus:

You can put all your

Eggs

In our basket

Aiico Insurance Plc

Firm for the future.

The message that your eggs or plan for the future are safe with them is conveyed through the expression 'firm for the future' in plain language, they are persuading and inviting the reader to take out an insurance policy with them on any aspect of his or her endeavour and the future is secured.

Now you can eat your cake and still have it...

(Appendix 04)

The text from appendix 04 above is actually a reversed form of an old idiom. It has been reversed to give the opposite of the meaning of the original idiom. The actual idiom says ‘you can’t eat your cake and still have it.’ This means that you must be ready to sacrifice or pay a price for whatever new goal you want to achieve or new benefit you plan to acquire. You must be ready to give something in exchange for them. You can’t have both the new achievement or benefit and what you have given in the course of procuring it. One has to go for the other. The reversed form of this idiom which is what we have above says the contrary. According to the advertisers, ‘you can eat your cake and still have it.’ This is with regard to the insurance policy they are advertising. Normally, the holder of a ‘life insurance policy’ which is the policy they are advertising does not enjoy any protection or benefit from the policy when he is alive and holding the policy. He takes the pain of paying his premium and maintaining the policy in order to safeguard the future of his family or children after his demise. They are the beneficiary of the policy, they are the ones who collect the money from the insurance company and are protected from whatever sufferings the holder’s death would have brought them. The life insurance policy that is being advertised in this text is however different. The policy holder can benefit from the policy, withdraw regular cash through it while he is still alive. He does not have to die before anybody can enjoy the life insurance policy. He can save for his future need and pay his insurance premium while he is alive and he can also enjoy part of the benefits of the insurance policy while he is still alive hence the use of the idiom ‘now you can eat your cake and still have it’, to persuade the prospective client.

The taste of the porridge is in the eating...

(App 05)

The idiom above is from an advertisement by Leadway Assurance Company Limited. It means the only way to know the quality of a substance or services, the benefit or pleasure it has to offer, is to have a personal experience of it or go through it. So, the advertisers are saying that the only way to know or experience the benefits and the qualitative services that Leadway Assurance Company has to offer, is to take out an insurance policy with them. You will have a first hand experience of how they are when you do this.

Your feet, on firm, ground ... with

ACEN Insurance, you can hold your ground and survive the worst.

(The Guardian, February 27, 2006).

The text above is an idiom used in the advertisement by Acen Insurance Company Plc. The message they are trying to convey through the idiom is that when you take out an insurance policy with their company, you won't be let down, you can depend on them, they are solid, immovable and trustworthy, you can overcome whatever problem of life that comes your way through your business or through any other means. Hence their persuasive statement 'your feet on firm ground'. They represent your 'firm ground'. Another persuasive strategy that is used throughout all our data is pictorial rhetorics and this is discussed below.

5.3 Pictorial rhetoric

Pictorial rhetoric has to do with the use of pictures to convey parts of one's communicative intents to one's participants in a communicative event. Pictures and photographs are not only eye-catching in advertisements, they often arrest the attention of the reader. Uhunwmagho (1989) citing Meltzoff (1978:577) states that languages, semiotic codes and the rhetorical inflection of each, separately and in comparison with others, lead us to our judgement of the speaker's meaning – both his intended meaning and his unintentional meaning. When we are shown a picture, we use linguistics to analyse the words which come with the picture and we also focus on the messages conveyed by the images in the pictures. This is its 'iconicity'. This is because pictures are a communication channel and consequently a means of making meaning. They have persuasive power and create impressions. In most cases they serve as signifiers of subliminal messages, identified and interpreted through some method of association (Olaosun, 2006). Scollon and Scollon (2003) commenting about visual semiotics observe that the visual components of a text are usually independently organized and has a grammatical structure of its own. They also opine that the way a signified is represented pictorially has a message and can affect the interpretation of the entire text. In Insurance advertisements, this is done deliberately, pictures are arranged in the ways the advertisers believe would best convey parts of their messages, and totally enhance what they are saying, in addition to strongly persuade their audience to buy their product.

This strategy runs through all the samples in our data. All of them use pictures and drawings as part of the persuasive strategies to achieve their communicative ends.

Each picture conveys one aspect of their messages or symbolizes it and this is deliberate. Out of the 100 samples we have in our data, only 12 of them do not have pictures while the remaining 88 use pictures as part of their persuasive strategies. These are pictures depicting the different challenges or accidents that can occur in life, pictures painting the joyous and happy state of persons who have taken out insurance policies, and we have pictures about the transformative effect of insurance on people who have just experienced losses, they all create a good effect about insurance on one, and depict it as an option that one should try. Instances of these pictures are analysed below:

BBA 05



Figure 5.3.1: BBA 05

The picture above (BBA 05) conveys the message of a happy, united contented and a loving family after taking an insurance policy. We have the father, the mother and their two children, all beaming with smiles and their posture in the picture shows that there is much love among them. The picture itself comes after a message that reads:

‘A million ways to love your family’

without this message, the picture itself already conveys volumes about the effect an insurance policy can have on a family, which is part of the advertiser’s persuasive strategies to convince prospective clients to patronise them. They are saying that one of the ways of showing love to your family is to take out an insurance policy that will

affect them and make life comfortable for them and their company has this policy.

Another picture from the message sponsored by the Image Committee of the Nigerian Insurance Industry conveys a similar message. (see BBA 04).

BBA 04



Figure 5.3.2: BBA 04

This also contains a mother and her two daughters beaming with smiles and hugging each other. One gets the message that the source or the reason for their happiness is because they have taken out an insurance policy and are therefore protected from disaster and sorrow. The message in front of them confirms this, it reads:

Take an insurance policy today ...

Be insured

The emphasis on 'be insured' confirms that they are happy because they are insured.

The newspaper advertisement sponsored by Lasaco Insurance Plc. (TG 02) contains the picture of a man looking content, serene and beaming with smiles. In the background near him, there is a picture of a posh and expensive looking but damaged car.



Figure 5.3.3: TG 03

It is as if despite the damages done to the car, he is still happy, contented and unruffled, he doesn't have a care in the world, he is satisfied. The message below him reads:

Another satisfied customer

a Lasaco policy ensures you have a reason to smile.

The message of the advertiser is very clear here. They are saying that they have financially helped the man to offset the cost of repairing his damaged car, they have paid and settled all his insurance claims so he doesn't have to worry about how to get money to buy another car or repair the expensive-looking, damaged one. They have assisted him financially and he is happy and satisfied. All this happened because he took out an insurance policy with them, he is their customer or client. They are using his experience to pass a message across to prospective customers and persuade them to patronize the company because they satisfy their clients. All these are conveyed through the pictures. Apart from the pictures analysed so far, whose messages are about the bright and happy outcome of having an insurance policy, there

are pictures which bring out another dimension of the insurance message. For instance the billboard advertisement sponsored by Atlantic insurance company Ltd (see BBA 06).

BBA 06



Figure 5.3.4: BBA 06

contains three different pictures about the negative happenings of life. There is a picture about what looks like a ghastly multiple motor accident, another picture contains a huge ship on the sea whose owner is trusting will arrive the harbour safely and the third picture contains a deeply stressed up, confused and worried man. After these pictures and the terrible and negative aspects of life they convey there is a comforting message in writing in front of them which says:

‘takes the burden off your mind’

The whole message on the billboard when rearranged reads:

‘Atlantic Insurance Company Ltd’ takes the burden off your mind”.

The burden in question is the burden of worrying, being terribly stressed up and having to bear the effects of the disastrous and negative happenings of life which the pictures in the billboard depict. The way this strategy is used has a deep effect on one or on whoever reads the message because the images the pictures contained are part of the reality of life.

The message sponsored by Linkage Assurance also contains a similar message (see BBA 02). In their own case, there are two pictures. The first

BBA 02



Figure 5.3.5: BBA 02

Picture contains a woman in the background of a fire outbreak. The fire is still burning behind her while she has her two hands folded on her head. Despair, horror and misery written all over her; she has definitely lost everything she possesses. Directly opposite her at the extreme end of the billboard, there is another picture of this same woman, in smiles looking serene, contented and happy with life. Something has definitely happened to her to bring about this transformation. The answer is not far fetched because in between the two pictures, there is a message that reads:

‘Disaster to Relief’
at the speed of light

The pictures clearly convey the fact that the woman’s situation was transformed from disaster to relief immediately through the help of insurance. From our analysis so far, it is very clear that pictorial rhetoric is a very powerful persuasive strategy and it succeeds in passing across the messages of the advertisers to their audience in a very strong manner. Their persuasive intent cannot be missed. We will now move onto analyse the lexico-semantic strategies.

5.4 Lexico-semantic Strategies

The lexical contents of our data have similar meanings running through and underlining them. It also reveals that the advertisers use words that portray their companies, their policies and the practice of insurance favourably. These words are strongly linked together and form a unified whole. This causes a strong projection of the messages of their texts and consequently a strong persuasive discourse. The features that are used to achieve this strong cohesion are collocation and lexical repetition which will be considered below.

5.5 Features of lexical cohesion

5.5.1 Collocations

Oyeleye (1985) citing Catford (1965) defines collocation as the company lexical items keep; their preference for some lexical neighbours and environment. Halliday and Hasan (1976: 286) also define it as the regular co-occurrence of lexical items i.e. the sharing of the same environment by some lexical items. There could however be overlaps since items may belong to more than one lexical set. The lexical sets in our data are dominated by lexical items that belong to the set memberships of morality indicators, skill indicators and status indicators. The lexical items that denote the meanings of the aforementioned expressions are used when talking about the insurance company. This is illustrated in the table below:

Table 5.5.1: Collocations

A	B	C
Skill-indicative lexical items	Status-indicative lexical items	Morality-indicative lexical items
'unfailing service' (The Guardian, Feb. 22, 2000)	'a Brand New World Class Company' (Sep. 20, 2002)	'Efficient and Reliable' (The Punch, Nov. 1, 2006)
'exceptional competence and expertise'. (Daily Champion, Nov. 20,2007)	'innovative insurer' (The Guardian, May, 2001)	'Reliable Insurer' (Daily Champion, Nov. 20,2007)
	Sound leadership and professional skills. (The Guardian, February 22nd, 2006)	Trusted hands (The Punch, April 12, 2003)

'Excellent service response' (Daily Champion, Feb., 19, 2008)	'Industry prime mover' (Daily Champion. April 3, 2007)	'friendly, fair and prompt' (BBA 03).
	Multiple competencies (The Punch, November 16th, 2004)	
'World-class insurance, service delivery' (Daily Champion, Feb 26, 2008)	'Leading Insurance Company' (The Punch, Nov. 16, 2004)	'experienced, viable and competent' (The Guardian, June 4, 2006)
'Efficient and reliable services' (The Punch, June 16, 2003)	'Focused, technology driven' (The Punch, April, 28, 2003).	'Ageless Reliability' (Daily Champion, Feb. 19, 2008).
'Prompt claims payment' (Daily Champion, Nov. 20, 2007)	'New LASACO - stronger, more solid and prosperous' (The Guardian, Aug. 24. 2006)	'a genuine heart for people' (Daily Champion, Nov. 23, 2007)
'Personal service' (Daily Champion Nov. 20, 2007)	'Uniquely woven, elegantly positioned' (The Guardian, Dec. 3, 2009)	'a symbol of strength and commitment' (Daily Champion, Nov. 20, 2007)
'Efficient claims settlement mechanism' (Daily Champion, Dec. 10, 2003)	'The clear leader' (Daily Champion, Nov. 20, 2007)	'strong and caring (The Guardian Nov., 13 2002)
'Rock solid insurance' (Daily Champion Feb. 19,2006)	Strong capital base, state of the art Technology 'Highly motivated workforce' (The Punch, Nov. 19, 2003, p. 41)	'Relationship, integrity, zeal, excellence' (Daily Champion, Nov. 13,2007).

The items in 'Set A' graphically describe and announce the excellent service delivery or the high quality services offered by the insurance companies. All the advertisers of our texts claim to have this kind of services to deliver to their prospective clients, since they have been offering it to their present clients. The lexical items in Set 'B'

focus on the classy status of the company. They describe the companies as high quality or high caliber insurance companies where excellence or high standards are already part of their make-up. Set 'C' contains lexical items that extol the moral values of the company and this is important since everything about insurance involves money. The items that are in all the lexical sets are all related and are all positively projecting every aspect of the insurance company with the communicative goal of persuading their readers to take out insurance policies with them. One gets the impression that the advertisers deliberately selected these lexical items with the intention of using them as persuasive strategies.

5.5.2 Lexical repetition

It refers to the repetition of 'content words' in a text as opposed to grammatical words. The repetition of these content words link the meaning of the text together and make it a unified whole. The frequency of occurrence of some key words in our texts serves to link the theme of the text together and is also an indicator of the importance of the meaning they contribute to the texts. It gives the text semantic unity and make it one whole part. Out of the 100 texts in our samples, 33 of them demonstrate the use of this cohesive device. In some of these samples, it is the name of the insurance company that is repeatedly mentioned in the text while some contain a repetition of some key words in the texts. In the first group this device draws one's attention to the name of the insurance company and impresses it on one's mind. It seems to be saying to one that the text is about this company, everything in it revolves round it, so don't forget it. This is the theme of the text and it gives it semantic unity. In the second group, the repeated word links the different parts of the text together, gives the impression that it is the focus of the message of the text and makes it a unified whole. Instances of the two groups are analysed below: (The repeated words are highlighted)

i. Sovereign Trust

... because

change is constant

as part of our

repositioning to serve you better,

Sovereign Trust has gone public

...

welcome to

Sovereign Trust Insurance Plc.

Sovereign Trust Insurance Plc RC31962

(The Punch, June 28, 2004 pg. 23)

ii. Cornerstone Insurance Plc

Steady hands

our stability lies in sound leadership

and professional skills

our management group has its roots

in ...

Cornerstone Insurance Plc. Unfailing Service

(The Guardian, February 22, 2006).

iii. NGI shield of protection

covers all

As the first indigenous insurance company in the country

The Nigerian General Insurance is reputed for insurance expertise

and ... see us at The Nigerian General Insurance

Headquarters or any of our branches.

We handle ...

NGI – Your Armour against fate

The Nigerian General Insurance

Co. Ltd.

(Appendix 01)

iv. Capital Express Assurance Limited

The new symbol of the

Capital Express Brand

Our new logo delivers 3 core value

Propositions ...

Capital Express Assurance Limited

Now operates from its

New Corporate Head Office located at

No. 13 ...

CAPITAL EXPRESS ASSURANCE LIMITED

... with you in life and beyond

The Capital Express Place
Capital Express Assurance Limited

- v. RELATIONSHIP inspired by
TRUST

At the UNITED TRUST ASSURANCE
COMPANY LIMITED, our customers
are inspired by our efficient
claims settlement mechanism
may possibly by ...

UNITED
TRUST

... inspired by your TRUST

UNITED TRUST ASSURANCE COMPANY
LIMITED

N 51 Akin Adesola Street
(The Guardian, December 10, 2003)

- vi. Take away the risk ...
... and you can do anything
Risk is everywhere. At sea, over land,
in business, at home ... to ensure
you can always forge ahead in a
world full of risk, you need the
strength of NICON because with NICON
once we take away the risk you can do anything.

NICON INSURANCE CORPORATION

(The Guardian, November 13, 2002).

- vii. You can't stop
business risk you can prevent business
failure.

While the business world is
getting increasingly volatile, competitive and

unpredictable by the day, there is the challenge
of managing risk and keeping your
business from failing ...

ACEN

Insurance

COMPANY PLC

(The Guardian, March 29, 2006, pg. 21)

viii. Our claims – paying ability

Is Not A Mere Claim

Are you planning on taking
a new policy or renewing the
current one.

THINK LEADWAY!

Last year alone, we paired out
a princely sum of

N995.6 million in claims

Leadway Assurance Company Limited

(The Punch, Friday December 17, 2004, pg. 23)

ix. The strength

... of Niger

For over four decades

Niger Insurance Plc

has built a reputation

...
Niger Insurance Plc is
equipped to meet your
insurance needs.

This is the Strength

of Niger

Nigerian Insurance

PLC

(Since 1962)

(The Champion, Tuesday, April 3, 2007).

- x. Secure
your future in
our world
when you've set a target to reach
your goals in life and business, you
need a world class insurance company
like IGI that's got it all – passion
capability, integrity ...
it's your turn to secure your future in
our world.
Industrial and General Insurance
Company Limited
(The Guardian, Wednesday, August 30, 2006)

In texts 'i to v' above, the name of the insurance company that is being advertised is repeated several times at the beginning, in the body of the texts and at the end. This gives the reader the impression that the entire text of each sample is about the company, what has been discussed at its beginning and throughout its body is contributing to the company. This ties the message of each text neatly together. The same cohesive device is used in texts 'vi to x' but some key words instead of the names of the companies are repeated. (These key words are highlighted in the samples). The repetition of the key word in each sample gives the text semantic unity, draws attention to the meaning of that key word and links up neatly what the text has been discussing. This is part of their bid to persuade, strengthen the advertisers persuasive discourse and communicate to the reader the purposefulness and singleness of their minds.

Apart from collocations and lexical repetition, the advertisers of our texts also use lexical items from different word classes to depict the risks or challenges that we have in life which make insurance necessary, the relief from them or the succour that one can experience as a result of taking insurance policies and the different virtues of their own particular company which you as a client would experience if you patronize them. All these are with the communicative intent of persuading the reader to take the step of patronizing their companies for insurance services. The words that are used in

this manner fall into the following word - classes: nouns, adjectives and verbs and they would be considered below.

5.6 Word classes

A writer's choice of lexical items is a very important aspect of his communicative strategies. This is because, it is principally through the exploration of the meanings of words that he conveys his message to his readers. Our focus here is not just lexical meaning but the different word classes or common parts of speech they are selected from to further intensify the persuasive strategies of the advertisers. We will start with the noun.

5.6.1 Nouns

Nouns are traditionally defined as the naming word class which can function grammatically as the head of a nominal group, in subject or complement position of a clause structure (Adejare and Adejare, 1996: 15; Bloor and Bloor, 1995: 15, 16; Halliday, 1974). The words in our corpus that belong to this word class are of four types. We have the ones that name the sterling qualities or virtues of the insurance companies that are being advertised and this set runs through all the samples that we have in our data.

Examples are highlighted below:

- i. ... You need the strength, expertise and reach of Nikon ...
(Advertisement by NICON Insurance Corporation, The Guardian Nov. 13, 2002)
- ii. ... the Ultimate in underwriting excellence
(NF Insurance Company Limited)
The Guardian, Oct. 23, 2006.
- iii. highly skilled and committed Professionals
(Ad. by Guinea Insurance Plc.)
The Daily Champion. May 22, 2007.
- iv. Ageless reliability, New technologies.
(Ad. by Royal Exchange Assurance (Nig.) Plc)
The Guardian June 4, 2006.
- v. ... pacesetters in the delivery of exceptional insurance products and services.

(Industrial and General Insurance Company Ltd.)

The Guardian, Sep. 13, 2006.

- vi. The next leading light in underwriting operations
.... a passion for high standards.
(Stac Insurance Plc. in Daily Champion, 23, 2007.)
- vii. Creativity and integrity, timeless principles of excellent business practices
have been brought together.
(Ad. By Royal Exchange Assurance Nig. Plc.)
The Guardian, June 4, 2006).
- viii. You need a world class insurance company like 16 that got it all - passion,
capability, integrity, innovation and professionalism
(Ad. By industrial and general Insurance company Ltd.)
The Guardian Aug. 30, 2006).
- ix. Values we keep.... experience, trust, care ...
(Ad. by Goldlink Life Assurance Co. Ltd. Daily champion, Nov. 20,
2007, pg. 25)
- x. A symbol of strength and commitment, provide real cover...
(Ad. Unitrust Insurance Co. Ltd. Daily Champion, Nov. 20, 2007, pg. 4).
- xi. Consolidated Hallmark: Professionalism, relationship, integrity, zeal,
excellence.
(Ad. by Consolidated Hallmark Insurance Plc. Daily Champion, Nov.,
13, 2007)

We also have nouns that denote and connote the negative happenings and challenges of life which make it wise and necessary for one to take out insurance policies. The advertisers chose and use them in order to sensitise, remind and persuade the reader(s) that they are a necessary aspect of life and that he or she should prepare ahead, against such happenings through insurance. Examples of such lexical items are highlighted below:

- i. ... first-hand protection against uncertainties of life.
(Ad. by Industrial and General Insurance Company Ltd. The Guardian,
Wednesday, August 30, 2006).
- ii. You can't stop business risk.
(Ad. ACEN Insurance Company Plc. The Guardian March 29, 2006).
- iii. Disaster to relief ... at the speed of light

- (Ad. By Linkage Assurance Company BBA 02).
- iv. Life can sometimes be one lonely long and tortuous race.
(Ad. by Cornerstone Insurance Plc. The Punch, April 8, 2003))
 - v. After the storm.... There is sovereign Trust ...
(Ad. by Sovereign Trust Insurance Plc. The Guardian, Feb. 27, 2005).
 - vi. ... Expertise in the underwriting and management of specialized risks especially oil and gas.
(Ad. By IGI Industrial and General Insurance Co. Ltd. Daily Champion Nov. 20, 2007, pg. 39).
 - vii. Provide you with unshakeable insurance protection against life's surprises.
Behind all the dark cloud, there is Sovereign Trust Insurance.
(Ad. By Sovereign Trust Insurance Plc. The Guardian, Feb. 27, 2005, p. 4).
 - viii. You can prevent business failure
(Ad. by Acent Insurance Plc. The Guardian, March, 29, 2006).
 - ix. NGI - Your Armour against fate
(Ad. by The Nigerian General Insurance Co. Ltd. APP 01)

The third type are the nouns that denote and connote what happen to you when you take out an insurance policy. They graphically suggest to the reader(s) the effects or the positive result of taking out insurance policies against life's risks, the fact that one would not feel the impact of the risks or disaster at all because of the protection one receives against it through insurance. These nouns provoke positive feelings in reader's mind and suggest very strongly that insurance is a good thing. Examples are highlighted below:

- i. Your access to a rewarding life
 - ▶ (Daily Champion, May 15, 2007. Ad. by Standard Alliance Insurance)
- ii. Disaster to relief at the speed of light
(Ad. by Linkage Assurance Plc. BBA 02).
- iii. Sovereign Trust bring our ... unshakable insurance protection against life's surprises.
(Ad. by Sovereign Trust Insurance Plc. The Guardian, Feb. 27, 2005).
- iv. ... as your life specialist Company, we assure you a future without tears
(Ad. by Equity Life Insurance Co. Ltd. Daily Champion, Feb. 19, 2008).

- v. As pillar would support a building, so we grant you succor...
(Ad. by NF Insurance Company Ltd. The Guardian, Oct, 23, 2003).
- vi. Give your employees the substance of life.
(Ad. by Leadway Assurance Company Limited. The Punch June 5, 2006).
- vii. ... a world class insurance company like IGI... to give you First hand protection against the uncertainties of life.
(Ad. By IGI Industrial and General Insurance Co. Ltd. Daily Champion Nov. 20, 2007, pg. 39).
- viii. Peace of mind comes from entrusting your fortune to trusted hands.
(Ad. by Leading Assurance Co. Ltd. The Punch, April 2, 2003).
- ix. Solutions, before you realise you need them
(Ad. by Custodian and Allied Insurance Co. Ltd. The Punch, November, 10, 2006).
- x. We combine professionalism ... to give you more secure cover and financial advantage
(Ad. by Consolidated Risk Insurers. The Guardian, Sept. 9, 2006).
- xi. Take away the risk ... and you can do anything
[Nicon Insurance Company. The Guardian, Nov. 13, 2002).

Finally, we have nouns that just name the range of Insurance products and the different types of insurance services or policies that the insurance companies have to offer. Most of these are one word nouns and the ones that are modified are not heavily pre or post modified like the ones we have been considering. Instances are highlighted and analysed below:

- i. Within the world of our shield
Life. General business. Investment. Trusteeship
(Ad. by Crusader Insurance Plc. The Punch, Sept. 18, 2006. Pg 67).
- ii. Oil & gas. Accident. Life & Pension. General Insurance.
(Ad. by Alliance and General Insurance Co. Ltd. The Guardian, Oct., 30, 2003).
- iii. Sure we are a top notch insurance company be it life, marine, automobile, accident or property insurance.
(Ad. by Leadway Assurance Company Limited. The Guardian, Oct.
- iv. AIICO Insurance Plc.

firm for the future.

Life Insurance. Non Life Insurance. Financial Services

{Ad. by AIICO Insurance Plc. The Punch, Sept. 1, 2007}.

v. Relationship Inspired by Trust ...

Life. Pension. Fire. General Insurance

(Ad. by United Trust Assurance Company Ltd. The Punch, Nov. 19, 2003, p. 41).

From our investigation of the lexical items from the noun word class so far, we can safely conclude that the advertisers of our texts have their communicative intents or goals in mind before selecting them and that they are part of their persuasive strategies. Apart from nouns, the set of lexical items that are also used excessively in all our texts are from the adjective word class and these are examined next.

5.6.2 Adjectives

Adjectives are lexical items that are used to describe other words (Egbe 2000: 57; Dyes, 1982). The advertisers of our texts make quite a significant use of them in all their texts. Most of them are attributive and they are used to emphasise, intensify, amplify and graphically convey different aspects of the advertiser's messages.

They evoke positive emotion or feelings in the readers towards the insurance practitioners and the practice of insurance itself. For instance, the ones that describe the insurance practitioners evoke in one a feeling of trust, confidence, assurance and total conviction in their ability to give sound insurance protection. Some of these adjectives are highlighted in the following expressions:

Steady hands, enterprising young people, Innovative insurer, highly skilled and committed professionals, vibrant and resourceful, board of directors, strong and reliable insurers, experienced professionals, highly trained, exceptional confidence, and focused.

In the same vein, the ones that describe or qualify the insurance company as an organization or an entity also evoke in the readers the same kind of feeling towards the company – that of absolute confidence, trust and the conviction that the company is capable of giving one a good insurance cover. In this set are adjectives and adjectival phrases like Leading light, a brand new, world-class company, highly capitalized, younger, fresher and better, stronger, more solid and prosperous, efficient,

reliable, a top notch insurance company, excellent track record, solid asset base, strong and caring. They all effectively instill into the reader a ‘feeling of strong confidence in the company’s capability and a sense of its high caliber status. There are also adjectives that point to the reader the challenges or negative happenings of life and the positive and protective results of taking out insurance policies against them. Adjectives that describe these sides of life are present in all the texts so that one cannot miss their message about the need to get insurance protection and to patronise the company doing the advertising. Instances of them are long and lonely tortuous race, risky world, special risks, innumerable risks, stormy times, hectic times, dark clouds. The ones that describe the life-giving effects of insurance policies are firm ground, unshakable insurance protection, brighter future, bright, rewarding life, first-hand protection, real cover.

Apart from adjectives and nouns, we also have lexical items from the verb word class that are deliberately used by the advertisers of our texts as persuasive strategies. These are considered below.

5.6.3 Verbs

Verbs can be defined as words associated with describing actions, states and processes (Adejare and Adejare, 1996; 25; Huddleston, 1995). Majority of the verbs encountered in our study denote and suggest the specific actions the advertisers of our texts want the imaginary audience to take or perform, the actions they themselves have taken in the past to equip their companies and the ones they intend to perform once you take out an insurance policy with them. The remaining set of verbs are verbs that are just performing grammatical functions. This makes them non-performative and the first set performative. These performative verbs were deliberately selected by the advertisers of our texts to describe the actions they have taken to make their companies the most suitable insurance companies for the prospective client and to describe the specific actions they will perform for him and on his behalf if he takes out insurance policies with them. Instances of these verbs are analysed below:

- i. We build our world around you
(Aiico Insurance Plc. The Punch, September, 2004).
- ii. We combine professionalism, modern technology ...
(Consolidated Risk Insurer Ltd. The Guardian, September 9, 2006).
- iii. Values we keep.... experience, trust, care.

- (Goldlink Insurance Group. Daily Champion, Nov. 2, 2007).
- iv. We offer complete solutions
(Consolidated Hallmark Insurance PIC. Daily Champion, Nov. 13, 2007).
 - v. We have toned up our muscles to offer service that is outstanding
(Cornerstone Insurance PIC. The Guardian, May, 7, 2001).
 - vi. We are raising the stakes with more innovation....
(Crusader Insurance. The Punch, Sept. 18, 2006).
 - vii. Sovereign Trust brings our solid capital base and outstanding human resources.
(Sovereign Trust Insurance. The Guardian, Feb. 27, 2005).
 - viii. ... so we grant you succor by paying your claims promptly.
(NF Insurance Company Ltd. The Guardian, Oct. 23, 2003).
 - ix. C Re provides first class insurance and other financial services.
(Continental Reinsurance Plc. Daily Champion, September 20, 2002).
 - x. Cornerstone Protects.
(Cornerstone Insurance PIC. Daily champion, Nov. 20, 2007).
 - xi. A pledge ... to care, to protect, to assure
(Sovereign Trust Insurance Plc. Daily Champion, November 20, 2007).
 - xii. .. At Aiico, we make it our business to care, protect and serve you...
(Aiico Insurance Plc. The Punch, Sept.. 1, 2004).

The verbs underlined in examples i to vii above are all describing the steps or the actions that the advertisers have taken to get themselves equipped and make themselves the leading or the best insurance company in the market while the ones underlined in viii to xii describe the specific actions the insurance companies will perform for you on your behalf if you take out insurance policies with them. As earlier mentioned above, we also have performative verbs that denote and suggest specific actions which the advertisers persuasively invite the audience to take, after reading their texts. Instances of these verbs are analysed below:

- i. Give your employees the substance of life
(The Punch, June 5, 2006).
- ii. Get the Aiico protection.
(Daily Champion, Nov. 20, 2007).
- iii. Secure your future in our world.
(The Guardian, Aug. 30, 2006).

- iv. Come to our world and reach for the top
(The Guardian, Sept. 13, 2006).
- v. Step into our offices and experience the excellent and reliable range of service.
(The Guardian, October 2, 2003).
- vi. Are you planning on taking a new policy.... think Leadway.
(The Punch, December 17, 2004).
- vii. Come over to Royal Exchange Assurance and benefit....
(The Guardian, June, 4, 2006).
- viii. Life is not a bed of roses.... Be insured
(BBA04)
- ix. Experience the world of Royal Trust Assurance...
- x. ... remember that with us, you're never alone.
(The Punch, April 8, 2003).
- xi. ... whatever your insurance needs trust us to offer solutions that will delight you.
(The Punch, June 16, 2003).
- xii. Multiple competences: risk underwriting, risk management, life Assurance...
Now it's up to you to pick the solution that suits your need.
(The Punch, November 16, 2004).

All the verbs underlined in the expressions above describe and suggest the specific actions the advertisers of our texts want the readers to take after reading their messages about insurance, how their companies are and what they have to offer.

In conclusion, all the lexical items in the three word classes considered enable the advertisers to build vividly comprehensive pictures about their companies, their strength, experience, competence, expertise, what they have to offer, the need for insurance and the benefits of insurance, in the minds of their readers and they also enable them to strongly persuade the readers to take positive actions towards patronizing their companies. There is no doubt that these lexical items constitute part of their persuasive tools.

5.7 Summary

In this chapter, an analysis of the rhetorical and lexico-semantic strategies employed in the language of insurance advertising was done. The rhetorical strategies were analysed through an exploration of the figures of speech discovered in the data

including pictorial rhetoric (pictures). Our analysis reveals that insurance advertisers make deliberate use of rhetoric as part of their discourse strategies. Bearing in mind that one of the basic objectives of advertising is to persuade, the advertisers of our texts have gone all out to take advantage of the persuasive nature of rhetorical devices and use them as part of their persuasive discourse. Different rhetorical strategies were used to pass across different aspects of the message of the advertisers to their audience and this message cannot be misconstrued. We want to observe that all the texts in the data analysed in this section are couched in standard or educated Nigerian English and is therefore easy to understand for the audience targeted by the advertisers considering the fact that majority of the people that take out insurance policies in Nigeria are people that are educated and are relatively comfortable. Our analysis of their lexico-semantic strategies reveals that the advertisers select lexical items that enable them to vividly describe and convey to the reader(s), the different aspects of the insurance message, the sterling qualities and expertise of their different companies and to finally persuade the readers to come and be insured.

CHAPTER SIX

VERBAL STRATEGIES

So far we have identified and analysed different aspects of the persuasive strategies employed in the language of insurance advertising in Nigeria. Our analysis has shown that all the strategies interact to signal and convey the communicative intents of the advertisers of our texts. Communication is a social activity requiring the coordinated efforts of two or more individuals. Mere talks to produce sentences, no matter how well-informed or elegant, do not in themselves constitute communication. Participants in a communicative event therefore need the knowledge and ability which go considerably beyond the grammatical competence to decode sentences. These are the instruments that create and sustain conversational involvement in their interlocutors, they also guide and channel the interpretation of their intents (Gumperz, 1982). Gumperz (1982) further refers to these instruments as contextualization cues or verbal strategies. Because the speakers in our texts are the initiators of the advertising discourse, they employ some of these strategies as part of their persuasive tools despite the fact that their interlocutors were imagined and not visible.

The ones discovered in our data are speech style switching, reliance on shared social and cultural rules, allusion to shared history, values and mutual obligation and reliance on shared knowledge and presuppositions about the world. Their analysis is done below.

6.1 Speech-style switching

The speakers in our texts adopt different types of speech-styles as part of their means of persuading their audience. Each text has only one speaker throughout, and he addresses himself to his/her imaginary audience (who serves as his interlocutor(s)) as if he or she is there and he can see him, he further seeks to create conversational involvement with him or her and tries to sustain it while he passes across the full message of the advertisement. The speakers in all the texts considered switch from one speech-style to another as they move from one aspect of their messages to the other. A total of 84 out of the 100 samples we have in our data demonstrate this pattern while the remaining 16 maintain only one speech-style through out the course of the texts.

There are switches from informal to semi-formal speech-style, informal to formal, formal to semi-formal, semi-formal to informal, semi-formal to formal and formal to informal speech-styles. There are also switches from informal to semi-formal and back to informal, formal to informal to semi-formal speech styles. The pattern that is most common in our samples is the switch from informal to semi-formal speech styles. More than half of the texts we have in our data open their messages in an informal speech-style and use it to relate familiarly and in an engaging manner with their imaginary interlocutor(s). They therefore succeed in attracting their interest in the advert before switching to a more serious speech style: formal to semi-formal, to relate more messages about the advertised policy or company. This gives the message a note of seriousness and sincerity and finally they close on that note or switch back to an informal speech-style to close on a more friendly note.

An instance of these switches is in the message sponsored by Royal Exchange Assurance Nig. Plc. (BBA 01). The speaker opens the message with an informal speech style and in a conversation engaging voice says (it is as if he can see the person he is addressing):

Truth is, we're 80

Yet younger, fresher and better

He moves on to give the name of the insurance company but switches to a formal speech-style in the process. After giving the name of the company, back to the informal and gives another quality of the company in an announcer-like voice:

efficient, viable and experience

This is a persuasive device and it succeeds in getting one interested in what the speaker is saying and in getting conversationally involved until the end of the message.

Another instance is in the advertisement sponsored by the Nigerian General Insurance Company Limited (APP 01). The speaker here also opens the text with an informal and an announcer-like speech-style. It goes thus:

NGI shield of protection

Covers all!

(there is a drawing of a big shield beside this statement)

He then switches from this speech-style to a more serious one, a semi-formal speech-style, and informs his imaginary interlocutors about what his insurance company has to offer, he goes thus:

‘As the first indigenous insurance company in the country, The Nigerian General Insurance is reputed for insurance expertise ... we handle marine, motor, life, etc. insurance policies’.

After this message, he switches back to the informal speech-style and in a flippant and announcer-like manner says:

NGI – Your Armour against fate!

He closes his message on this note as if to say, listen to me and don’t ever forget that NGI is your armour against fate. The speech-style switching in this excerpt follows the pattern switch from informal to semi-formal and back to informal, this is a persuasive strategy.

A third instance is from the advertisement sponsored by Union Assurance Co. Ltd. (Daily Champion, November 20, 2007), it follows the pattern informal to semi-formal speech-style. The advertisement itself has a picture of the globe and beside it that of a man involved in the dangerous sport of ‘surfing’. Under these pictures the advertiser starts his message in a conversational tone and in an informal speech style, with the statement:

it’s a risky world, lets have you covered

He then changes his tone and becomes more serious as he gives the name of the insurance company and two of its positive qualities:

Union Assurance Co. Ltd.

- an associate of Union Bank of Nigeria Plc

... the Strong and Reliable Insurer.

The speech-style switching here is from informal to semi-formal and are just two, a pattern that is similar to this is in the advertisement sponsored by Guinea Insurance Plc (Daily Champion, May 22, 2007) but the switches there are three because the speaker switches back to the informal from semi-formal speech-style. He opens the advertising message with an informal speech-style by saying:

Every step,
We get even
better

He changes to the semi-formal speech-style as he gives some information about the company that will boost its image and persuade the hearer that it is a strong and capable company, he says:

Guinea Insurance Plc is fully recapitalised.

- Shareholders funds in excess of N3.5 billion.
- Restructured and repositioned to carry any risks for you ...
- Supported by vibrant and resourceful board of directors

After giving this information he changes his tone and switches his speech-style back to informal and in a persuasive and conversational tone says:

That's why we remain a highly capitalised Insurance company with modern technology in Nigeria, today!

Guinea Insurance Plc,

... Exceeding your expectations.

It is obvious that the switches in speech-style is deliberate and is a strategy used by the advertisers of our texts to get their audience involved and interested in their message right from the beginning, get their messages across to them while they are still interested and end on a friendly and persuasive note.

Our last instance of the use of this strategy is from a billboard advertisement sponsored by Linkage Assurance (BBO). The speaker in the advert also starts the message with an informal speech-style and in a quick, informative and announcer-like voice says:

‘Disaster to Relief at the speed of Light’

He switches to a semi-formal speech-style as he gives the name of the company and quickly switches back to informal as he gives a positive quality about the company. It goes thus:

Linkage Assurance

Your link to a secure tomorrow

As earlier mentioned, more than 80 percent of the samples in our data open their messages in an informal manner before switching to another type of speech-style. This is deliberate and is a tactic on the part of the advertisers used to get their audience's attention, and get them interested in what they have to say because this type of speech-style makes people to relax a little and put them in a lighter mood, light enough to absorb the message the advertiser is trying to pass across to them.

Also, different speech-styles signal different social meaning and as the advertisers switch from one speech-style to another, they are relying on the semantic import they signal and the fact that their readers who are their imaginary interlocutors are aware of these imports and would count them as part of the messages they are trying to pass across to them. This device also makes the different texts interesting to read and it is evident that it is one of the discourse strategies deliberately employed by the advertisers to enhance their persuasive presentation. Another verbal strategy that is present in our data is reliance on shared knowledge and presuppositions about the world and this will be considered next.

6.2 Shared knowledge and presuppositions about the world

Knowledge and presuppositions about the world shared by participants in a discourse are important for a smooth reception and perception of their messages. The shared knowledge referred to here are not simply shared rules for the interpretation of linguistic items but shared knowledge about the world to which a speaker can allude or appeal. In our data, we have some items of knowledge and presuppositions about the world which the speakers in our texts share with their audience (who are their imaginary interlocutors), because they are from the same society. They therefore rely on them and signal to them through inference in the course of passing across their advertising messages. They expect their audience to use their own knowledge about such issues (since it is shared) to bear on their understanding of the advertising message.

One of the presuppositions about the world which the speakers in our texts rely heavily on and refer to as they communicate, because their audience knows about it, is the presupposition that life is not a smooth course. It is believed that at a particular point in the course of life, there would be challenges, risks and dangerous experiences and so one should prepare ahead of such experiences, so that when they come, one would have succour or help and not feel the devastating effect that such experiences always have. So, the advertisers of our texts merely refer to them or allude to them and they expect their audience to fully understand what they are saying without any detailed information. An instance of this can be found in the advertisement sponsored by the image committee of the Nigerian Insurance Industry (BBA 04). It simply states this:

Life is not a bed of Roses:

be insured.

Through their message they are relying on the presupposition they share with the audience about life, the fact that things are not always pleasant, beautiful, rosy and smooth in life, if they are going on smoothly now, a time of challenges and risk is coming so, do something now that will help you in future when such a time comes. Hence their persuasive appeal:

be insured,
take an insurance policy today.

Another instance of reliance on this presupposition can be found in the advertisement sponsored by Cornerstone Insurance Plc (The Punch, April 8, 2003, pg. 25). The main text says:

Life can sometimes be one
lonely long and tortuous
race ... you have no cause
to despair with a cornerstone
cover.

The presupposition is also repeated and after it, the speaker invites the reader to come and take refuge with Cornerstone Insurance Plc. This strategy runs through our texts and this seems logical because, if there are no risks, challenges, financial and business failures in life, untimely death that could render a family destitute, etc., there would hardly be any need for insurance. The insurance advertisers therefore cashes in on this and rely on their audiences' knowledge of it as they persuade them for patronising.

Another presupposition about the Nigerian society which the advertisers of our texts also rely on has to do with pension. It is common knowledge to both the advertisers of our texts and their audience that if one retires from active service in Nigeria without a good and robust pension, one's future may be lived in abject poverty and penury. This is one of the reasons why majority of Nigerians who are not involved in business, scramble for jobs that have retirement benefits like pension and gratuity. The Federal Government of Nigeria has also reinforced this by making it compulsory for employers of labour to put in place a form of pension scheme for their employees and this scheme has to be managed or supervised by insurance companies. The advertisers of our texts rely on this shared item of knowledge in their message signal it in a cursory manner and pass their message across to their audience expecting them to allow what they also know about pension, influence their interpretation of the

advertising message. We have an instance of this in the advertisement sponsored by IBTC Pension Managers (BBA) where we have a picture of a man in suit, looking wonderingly into the future and the short message:

Your pension

Your future

then the name of insurance company is written under the message. It is as if the advertiser is reminding the man about the importance of his pension and the name of the insurance company that can help him to manage it.

This same strategy is used in the advertisement sponsored by Aiico Pension Managers which is a group of insurance companies (The Punch, April 25, 2006, p. 23). Their message goes thus:

Your pension means a lot to your world tomorrow ...

Aiico Pension Managers Limited makes your tomorrow count.

They are also relying on what the audience knows about the future and all the detailed information about the quality of life one would live after retirement if one's pension is properly managed and they expect them to use this knowledge in the course of what they have to say about their company. They end by saying that they would manage their pension well and make sure they enjoy their future and have enough money to live on throughout their life. Their message ends with a persuasive undertone and says:

Aiico Pension Managers Limited, makes your tomorrow count.

Apart from presuppositions about the world, the advertisers of our texts also rely on some items of knowledge which they share with their audience, use words which signal this knowledge and expect them to consider the input of this knowledge in the process of interpreting their advertising message. An instance of this can be found in the advertisement sponsored by Linkage Assurance (BBA). The speaker in the text relies on the audience's knowledge about physics where 'light' is a subject matter. He just makes a comment about 'light' which can only be understood by an application of what one knows about 'light' through physics. He said:

'... at the speed of light'

According to physics, light travels in an extremely fast manner, almost in the twinkling of an eye. It is only if one knows this, will one be able to fully understand and interpret correctly the communicative intent of the speaker. The speaker however knows this, and feels that his audience is enlightened enough and must have done

some physics at one point or the other in their education and would therefore understand his comment about light and bring it to bear on their interpretation of his message. The entire message reads

Disaster to Relief

... at the speed of light.

That is, in a very fast manner, and at an extremely fast rate, the insurance company would bring relief and succour to your disastrous situation and change it to a pleasant and happy one. The emphasis in their message is the speed with which they would help you.

Another instance of this strategy also occurs in the advertisement sponsored by Royal Exchange Assurance Nig. Plc (The Guardian, June 4, 2006). Here, the advertisers rely on the knowledge they share with the audience about how an elder or an old man is viewed in the Nigerian culture. An elderly man, whose head is completely covered with gray hair, who is also enlightened and carries himself well is accorded great respect by everybody. Wisdom, dignity and integrity are associated with such a person and generally with the elder in the Nigerian culture. The advertiser relies on this knowledge and uses an elderly man, whose head and moustache are covered with gray hair, to symbolise the insurance company and through the message in front of the picture, refer to the qualities associated with such men as being the qualities of their company. The message goes thus:

Ageless reliability

New technologies

Creativity and integrity, timeless practice of excellent business practice.

(The Guardian, June 4, 2006).

Instances of this strategy abound in our data. The advertisers of our text rely on different items of knowledge about different things, which are also shared by their audience who are their imaginary interlocutors and participants in this communicative event. Our last instance is from the advertisement sponsored by Leadway Assurance Company Limited (The Punch, April 2, 2003, pg. 19). Here the advertisers of our text rely on the knowledge they share with their audience about what a white dove symbolises and use it in their advertising message. In the message, a picture of a white dove is seen flying into a room through an open window and the text under the picture reads:

Peace of mind comes from entrusting your fortunes to trusted hands.

A white dove is usually used to symbolise peace and this is shared knowledge to both the advertisers and the people they are communicating with, that is, audience and their clients. So, the white dove flying into the room symbolises the peace that comes into one's mind as one insures with Leadway Assurance. His message cannot be missed by the audience as they use their knowledge about the dove to process, what the advertiser is actually passing on to them. This is a deliberate persuasive strategy employed as part of the means of achieving their communicative intent. Apart from this strategy, the advertisers also rely on the social and cultural rules they share with their audience, they refer to them and signal them in their persuasive discourse. This is considered in the next section.

6.3 Shared social and cultural rules

The advertisers of our texts also rely on the social and cultural rules they share with their audience. They use words and pictures that signal these rules without actually mentioning the particular rules and they expect their audience to recognize them and process them along with their advertising message. An instance of this is in the advertisement sponsored by Leadway Assurance Company Limited (The Punch, March 1, 2004, pg. 25). Here the advertisers are relying on the unwritten social and cultural rule about 'listening' which he shares with his audience. In the Nigerian culture a good mother is supposed to cultivate the habit of listening carefully and with attention to whatever may be bothering her child or children. As a rule, one is not likely to come across a mother that will push away or shout on any of her children that is seriously whispering what is bothering him or her into the mother's ear, a good mother always listens. This is known to everybody and the advertisers rely on this shared rule and call themselves the listening ear, like the mother, who sees listening to their client as a time-honoured rule and always listens to them. They then move on to pass their message on to their audience. The message goes thus:

The

Listening Ear

At Leadway ... listening to the client big or small is a time-honoured rule ...

(The Punch, March 1, 2004, p. 25).

They then move on to advertise their company and persuade their audience to patronise them.

Another instance of this strategy is in the advertisement sponsored by African Alliance Insurance Company Limited. Here, the advertisers rely on the social and cultural rule that guide festival greetings in Nigeria which he also shares with his audience. He relies on the audience's understanding of this rule and subtly passes on his message. He knows that in Nigeria, people usually express and send greetings to each other publicly and privately during different religious festivals and celebrations. And as an unwritten social, rule, when they do so, they bring in some Muslim words of greetings or some Christian expression of greetings if it is a Christian festival. They also slot in one or two words of prayers before ending their message. The advertiser of our text observes this rule by first greeting the audience in the Islamic way, using an Islamic expression, after offering a short prayer in the name of 'Allah' the Islamic god, he then subtly advertises their insurance policy. The message goes thus:

Barka de Sallah,
May the blessing of Allah be yours as you celebrate Id-El-Fitry
African Alliance Pioneer of the Family ... (Islamic Life Insurance
Plan) Maa Salam.
African Alliance Insurance Company Limited.
(APP 06)

In addition to the message, there is a picture of a family all dressed in the Islamic way and full of smiles in the advertisement, advertising the company's policy for families. The man is complying with the social rule of expressing best wishes during festivals and advertising their product at the same time. This puts members of his audience in a good frame of mind and in a favourable disposition towards his message and they also remember that there are insurance policies put together for Islamic families and men. The advertisers definitely, deliberately employ this as his persuasive strategy.

A third instance of reliance on the social and cultural rule the advertiser shares with his audience is in the billboard advertisement sponsored by Linkage Assurance (BBA 02). Here the advertiser relies on the cultural rule that guides comportment, posture and composure in the Nigerian society, signals this through a picture he puts in his advertising message and he expects his audience to allow the rule to guide their interpretation of the posture of the person in the picture. This is part of his persuasive

discourse. In the Nigerian society, there are some postures that a normal person in a normal and pleasant frame of mind does not assume because they signal and convey negative messages and meaning. If one assumes any of them, people will ask questions because of the message one is passing across to them through it. This is one of the postures the advertiser made the woman in the picture to assume (BBA 02). The woman looks despaired, as if she wants to cry and shout for help at the same, time and she has her two hands folded on top of her head.



Figure 6.3.1: BBA 02

This, according to the Nigerian cultural rule which is shared by both the advertisers and the audience, implies that the woman is in serious trouble, evil or disaster has befallen her and she does not know what to do. This is part of the communicative intent of the advertiser before he brings in the assistance and the effect of an insurance policy on the woman. This he does through another picture of the same woman now in smiles. This device is part of their persuasive strategy. The last strategy we would consider will be done in the next section and this is allusion to shared history and values.

6.4 Allusions to shared history and values

The advertisers of our texts allude to several societal values and history which they share with the audience they are communicating with. This device is one of the contextualization cues proposed by Gumperz (1982). This audience or readers are their 'interlocutors' and their participants in the advertising discourse. They are the ones the advertisers have in mind and focus on as they compose their persuasive messages. And they put them together as if they could see and hear this audience, this gives the entire advertising message the quality of a speech written in the way the speaker intends to deliver it. It is therefore infused with a lot of strategies to ensure that their communicative intent is achieved. One of the values alluded to in these message is the one placed on the family by the Nigerian society.

The advertisers of our texts know that their audience are members of this society and that they share this value with them. They also know that in this society, everybody expects the man of the house (who is the head of the family) to educate the children, care for them, supply all their needs and generally do everything to make everybody in the family comfortable. He is supposed to love them and give them a good future. He is also expected to hold his family together and united through love. The advertisers know this and are also aware that their audience shares it, so they allude to it through inference and expect the audience, to interpret their messages in the light of everything that the two of them know about the family and societal expectations from the man towards it. For instance, the advertisement sponsored by Leadway Assurance Company Ltd (APP 07) opens its message through this allusion. It goes thus:

Because you love them ...

... in a million ways'

He then advertises an insurance policy called 'comfort 5' and slots in a picture of one big happy, loving and united family (comprising father, mother and their children, all in smiles) in front of the message as if to say your family can be like this if you express your love for them through different means including taking out insurance policies for them to make them very comfortable. This strengthens his persuasive discourse.



Figure 6.4.1: Leadway Assurance Plc (APP 07)

We also have an instance of this allusion in the advertisement sponsored by Wapic Insurance Plc. (App 08). Here the allusion is done through the picture of a young looking happy family comprising a young father, mother and a baby, all looking happy and contented. This comes before the advertising message.



Figure 6.4.2: Wapic Insurance Plc (APP 08)

Apart from the value placed on the family, another value which the advertisers of our text repeatedly allude to in the course of persuading their prospective clients is 'security'. Nigerians greatly value their future security. Security in terms of having money to meet their needs and responsibility and those of their children now and in the future when they are no longer able to work, whether they are on pension or not. They want to invest in whatever would make their future as comfortable as they are now if not more. Both the advertisers of our texts and their audience share this value hence the allusion. For instance, the advertiser of The Law, Union and Rock Insurance Co. of Nigeria Ltd (APP 03) starts the message by saying:

“Making more Nigerians feel more secured”

He did not expatiate or give more details about 'security', he has alluded to it and he is relying on the fact that he shares some knowledge about it with his audience and so they would understand his point. He just goes on with his message as he later says

‘... Law Union and Rock is working all the year round to make more Nigerians feel more secured today and be confident of tomorrow ...’

He further alludes to security in his closing statement which goes thus:

Law Union and Rock Insurance Co. of Nig. Ltd.
protects you all the years round”.

'Protection' makes one feel secured and this is what he is alluding to. In order to buttress this point, a picture of Nigerians dressed in different attires and looking very happy and joyous with smiles on their faces is included in the advert (APP 03) as if to say, we are happy, confident, safe, contented and secured.

Another instance of allusion to this value is in advertisement sponsored by IGI Industrial and General Insurance Co. Ltd. (The Guardian, August 20, 2006). Here the advertiser opens his message with the allusion. He says:

Secure

Your future in our world.

Here your future refers to the time when you won't be working again either with or without retirement benefits and the future of your children. All Nigerians want their future to be more comfortable than their present status and if not more, then, nothing less than what they have now will satisfy them. Hence the quest and the value on security. The advertisers share this value with them, alludes to it and persuades them to come for security in their company. He further goes on to say:

... At IGI, we give our indispensable customers, a sure cover that protects their life and business today and assures them of a brighter future ...

His persuasive discourse is presented in the light of the sharedness of this value. It is also alluded to in the advertisement sponsored by Aiico General Insurance Company Ltd (Daily Champion, Nov. 20, 2007, pg. 16). The message simply says:

Get the Aiico
Protection

This implies that there is a need for protection and security. This is an allusion to the value placed on it by Nigerians and the quest for it. The message further says:

At Aiico General, our focus is on helping you
protect your valuable assets, your vehicles, your
business, your money ...

The advertiser expects the audience to interpret and understand his message in the light of everything that has to do with this value.

Apart from the values discussed so far, the advertisers of our texts also allude to moral values which are highly regarded in the Nigerian society and culture and they claim to have these values and so will not disappoint whoever patronize them. They know as well as their audience that moral values like integrity, trustworthiness, honesty, stability, reliability, consistency and efficiency are highly valued and appreciated in the Nigerian culture and society. They therefore allude to some of these values and claim them as part of the qualities possessed by their companies; they expect the audience to understand what they fully stand for, and see their company in a good light and patronize them. An instance of this can be found in the advertisement sponsored by Leadway Assurance Company Ltd. (The Punch, April 2, 2003, p. 19). Here the message opens with an allusion to trustworthiness. It goes thus:

Peace of mind comes from entrusting
your fortunes to trusted hands

The expression 'trusted hands' there refers to the Insurance Company and it is saying that they are trustworthy, can be trusted. This is one of the values highly regarded by both the audience and the advertisers. The same moral value is alluded to in the advertisement sponsored by United Trust Assurance Company Ltd. (The Guardian December 10, 2003, pg. 61). Here the advertiser also starts the message with an allusion:

Relationship inspired by

Trust

They are also saying that their company has the moral value of trustworthiness and that they have proved it to their clients which is why they have a good relationship with them. Their clients trust them and have found them to be trustworthy. There is also another instance in the advertisement by Unitrust Insurance Co. Ltd (Daily Champion, Nov. 20, 2007, pg 24). Here the message starts with:

A symbol of strength and
commitment
and closes with 'your confidence and trust is
well placed'.

That is to say that they are trustworthy, this is an allusion to the moral value of trustworthiness.

Apart from trustworthiness, the advertisers also allude to stability and consistency; these are also high moral values which Nigerians highly appreciate in business ventures and individuals. These companies allude to them and also claim that their insurance companies have these virtues and are therefore dependable, all in a bid to make their persuasion convincing. An instance of this is in the advertisement sponsored by Law Union and Rock Insurance Plc (Daily Champion, February 19, 2008, pg. 23), the advertiser opens this text with that allusion:

'Rock solid insurance'

that is, the kind of insurance they give is stable, consistent and dependable. The allusion to these virtues is through the expression 'rock solid' and he closes the message with

Law Union and Rock
Insurance Plc
... solid as ever

The advertiser expects the audience to interpret their message in the light of the sharedness of these values and therefore understand their communicative goal. The same value is alluded to by the advertiser of Cornerstone Insurance Plc. (The Guardian, February 22, 2006). He starts by saying:

'steady hands, our stability lies in solid
leadership and professional skills ...'

The expression 'Steady hands' stands for the company. The advertiser is already alluding to dependability which is a moral value. This is because when you are steady,

you are stable and when you are stable, you are dependable or reliable. These are all virtues or moral values cherished by the Nigerian society and the advertisers allude to them as part of his strategies of persuasion. The advertisers of Royal Exchange Assurance Nig. Plc. (Daily Champion, February 19, 2008) allude to integrity and reliability and claims that their insurance company possesses them. They know that Nigerians highly value them, respect and trust those who have such virtues, they therefore allude to them and pass on their insurance messages expecting the audience to link their allusion to the value the society places on these moral qualities and interpret their message in the light of it. They open their message with the allusion:

‘Ageless reliability
New technology
Creativity and integrity
timeless principles ...
have been brought together
... at the new Royal Exchange Assurance ...
(Daily Champion, February 19, 2006).

This allusion to values is a deliberately selected persuasive strategy on the part of the advertisers of our texts. Apart from alluding to virtues, the advertisers of our texts also allude to some bits of history they share with their audience. For instance, some insurance companies in the past have created a negative history and name for the industry by not paying their clients’ claims on time or not paying at all, so that a lot of Nigerians have that negative impression about insurance companies. They believe they might not pay their claims and that they cannot be trusted. This bit of history is what some advertisers of our texts allude to and make claims that they are different from companies that do that and that they have proofs and would therefore pay their clients’ claims promptly. They don’t give details about this history, they just allude to it and move on to persuade their audience. For instance the billboard advertisement sponsored by Royal Exchange Assurance (Nigeria) Plc (BBA 07) simply reads:

No stories!
We pay your claims on time.

Here the expression ‘No stories’ is an allusion to the practice of some insurance companies who for one reason or the other, delay the payments of their clients’ claims or do not pay them at all. This has given them a negative reputation and has made Nigerians skeptical about trusting an insurance company. They believe

that when it is time for them to collect their entitlement or claims from the company, they could tell different stories or give different reasons as to why they can't pay yet or won't pay at all. The advertisers of our texts and the audience are both aware of this so the advertisers just allude to it without giving details and present their persuasive message. The picture of the man in the advertisement, his posture and their facial expression are conveying the same message (BBA 07).

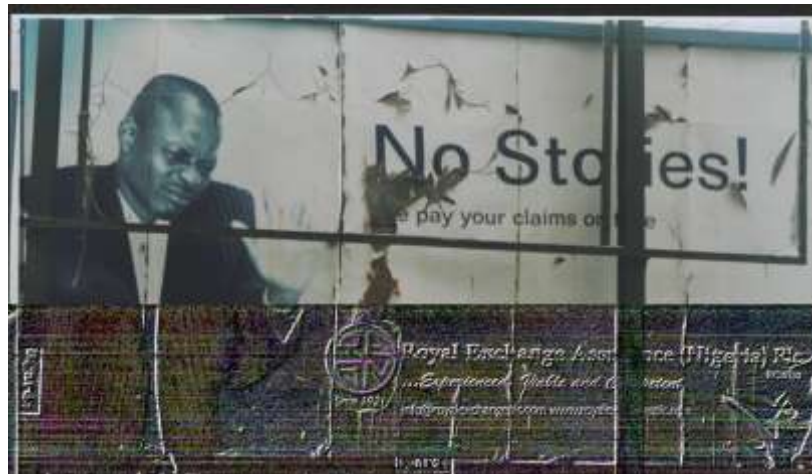


Figure 6.4.3: Royal Exchange Assurance (BBA 07)

The advertiser expects his audience to understand the semantic content of what he has alluded to and interpret his advertising message in the light of its import. This strategy is also used in the advertisement sponsored by Leadway Assurance Company Limited (The Punch, July 5, 2006, pg. 33). In this instance, the advertisers allude to this issue first through the picture in their advertisement and the message under the picture. This picture is a picture of the cheque the company used to pay out their clients claims for the year 2005, containing the amount paid and the purpose of the cheque. Under this picture we have the allusion through their text, it reads:

“You don't want just promises”

This is an allusion to what some insurance companies have done and are still doing. They make nice and good promises to their clients when the clients are about to take out insurance policies with them but when it is time to pay out their claims, they do not fulfil their promises. Instead, they start telling stories. Leadway Assurance is saying through the allusion that they are not like that, they don't just make promises, they fulfil them and their proof is the cheque they used to pay their clients' claims in the year 2005, and its picture is in the advertisement. This is part of their strategies to

persuade the audience to trust and believe them and so come and take out insurance policies with them. The device successfully makes a point and the communicative intent of the advertiser cannot be misinterpreted.

6.5 Summary

An analysis of the verbal strategies employed in our data was done in this chapter. Our analysis reveals that the advertisers of our texts signal through inferences and also allude to shared history and values, shared socio-cultural rules, shared knowledge and presuppositions about the world as part of their tools of persuasion. They expect their audience to consult the knowledge they shared with them about these factors and allow what they know to influence their interpretation of the advertising message. They also employ different types of speech-styles in the process of conveying their messages. Their choice of these strategies are deliberate and purposeful, and are part of their means of ensuring that they get the audience conversationally involved throughout the course of delivering their messages thereby persuade them.

CHAPTER SEVEN

SUMMARY AND CONCLUSION

This chapter gives a summary of the study. It highlights the findings made in the course of analysing the data and presents a conclusion that derived from it. The chapter ends with suggestions of areas for further studies in the language of advertising.

7.1 Summary of the study

This study sought to identify and analyse the persuasive strategies employed in the language of insurance advertising in the print media in Nigeria. It further aimed to describe how these strategies interact to convey the message of the advertisers and how they are used for the purpose of persuasion.

The data, consisting of one hundred published insurance advertisements, were collected from three purposively selected Nigerian national newspapers. These are *The Guardian*, *The Punch* and *Daily Champion* between 2001 and May 2009. They were complemented with billboard advertisements from all the southwestern states of Nigeria. This enables us to have enough volume of advertisements for the study.

Analysis of data was done through an adaptation of Gumperz's theory of interactional sociolinguistics complemented by Halliday's Systemic Functional Grammar. The sociolinguistic elements of our data were examined through Gumperz (1982)'s constructs of discourse strategies. How they function and interact to serve as persuasive strategies for the advertisers, were described and analysed. Hymes (1962) sees communicative competence as the speaker's ability to produce appropriate utterances in an appropriate situation and not mere grammatical sentences while Gumperz (1982) defines it in interactional terms as the knowledge of linguistic and related communicative conventions that speakers must have to create and sustain conversational involvement and eventually achieve their communicative ends. These conventions and presuppositions about the world have to be shared by the speaker and his fellow participants in the communicative event. They allude to them and rely on them in the process of communication. These underlied the analysis of the sociolinguistic elements of our data.

The Systemic Functional Grammar was applied to the description and analysis of the advertiser's choice among the lexical and syntactic options available to them in the linguistic repertoire of the English language in Nigeria.

In conclusion, the study revealed that insurance advertisers draw on all the resources available to them in the Nigerian society – linguistic, social, cultural, pictorial and aesthetic, to create a strong persuasive discourse.

7.2 Findings of the study

This study discovered that many pragmatic strategies were used as persuasive tools by insurance advertisers. They designed or craft their advertising texts as if there were visible interlocutors or participants in the advertising discourse and they used expressions and speech-styles that normally occur in informal and face-to-face interactions, because they wanted to get their imagined audience conversationally involved and build a strong persuasive discourse. They moved on to allude and to signal to presuppositions about the world and other contextualisation cues through inferences. Also, even though the data are in the written form, they do not abide by the writing convention. They assumed the forms of texts written to be orally delivered and there is always a voice or a speaker speaking through each text to the audience who are imaginary interlocutors. This makes it easy for them to employ some contextualisation cues as part of their persuasive strategies. The ones discovered are reliance on shared knowledge and presuppositions about the world, reliance on shared social and cultural rules, allusion to shared history and values and speech-style switching. These together with our findings about their lexical choice constitute the linguistic and sociolinguistic choices they made from the Nigerian society and its linguistic repertoire.

It was also discovered that advertisers' select among the lexical and syntactic options available to them in the linguistic repertoire of the English language in Nigeria as part of their persuasive strategies. Their syntactic options displayed a copious use of the simple sentence through which they declared their virtues and the benefits of patronising their companies. They have perfected the art of conveying a lot of information through this sentence type and made them semantically complex through embedding. At the lexico-semantic level, there is a dominant use of skill-indicative adjectives through which the companies are conveyed as experts and highly competent in their field. Morality indicative nouns were used to persuade potential

clients about the trustworthiness of the companies and a lot of action-provoking verbs were used to persuade the audience to take immediate decision or action about what they have read. Our findings also revealed the use of rhetorical devices like symbolism, metaphor, hyperbole and personification which further strengthened and enhanced the persuasive discourse of the advertisers.

At the graphological level, there was a creative and manipulative use of capital letters and ellipses which emphasised and drew attention to different parts of their messages. Pictorial rhetoric consisting of pictures, symbols and logos, in addition to typefaces of different sizes were also used to emphasise different aspects of their messages with the aim of persuading their potential clients.

7.3 Conclusion

The data analysed for this research clearly revealed that insurance advertisers in Nigeria considered the print media a powerful means of renewing the almost dead interest of the average Nigerian in participation in insurance. This explains their usage of all the resources available to them to build a strong and potent persuasive presentation. Despite the absence of visible interlocutors, insurance advertisers of our texts make use of verbal strategies that are normally used in speech situations or face-to-face interaction, for example, speech-style switching. This gives an affirmative answer to one of the questions raised at the beginning of this research. Also our findings revealed that the sociolinguistic elements that underlined the verbal strategies used by the advertisers are items of knowledge, cultural rules and the many things they share and have in common with their imaginary audience.

This research has confirmed the view held by Stanley et al., (1989) that signs that are used by advertisers are produced from a central 'social stock' of knowledge. This common stock of knowledge which is shared by the audience of an advertisement and its advertisers make it possible for the former to interpret the advertising message. It therefore means that interpretive problems which the audience often or might face are those that arise when the advertisers carry out their first function, that is when they create their own social stock of knowledge or when the audience does not recognize what they signal or allude to. This makes this shared central stock of knowledge very important and basic to the advertising discourse and the use of them through inferences and allusion, deliberate strategies and in this study, deliberate persuasive strategies.

7.4 Suggestions for further research

We have tried in this study to identify and analyse the persuasive strategies employed by insurance advertisers in their advertisement, we have however not ventured into an investigation of how effective these strategies are or whether they succeed in achieving the actual communicative ends of the advertisers, that is, whether the prospective clients are persuaded and take action.

According to Gumperz (1982) it is only when a move in a communicative event has elicited response that we can say that communication is taking place and when we perceive our desired response that we say we have achieved our communicative end. So for us to correctly make statements about the effectiveness of these strategies and whether they successfully (through the advertisements), influence their audience, persuade and provoke them to take out insurance policies with the insurance companies, we would need to carry out another study. This kind of study would have to involve the use of structured questionnaires and interviews that would be served to selected respondents in the Nigerian society and selected insurance companies in the process of data collection. And a quantitative and qualitative method of analysis would have to be employed in order to arrive at a near accurate conclusion about the effectiveness and the success of the strategies. We would also need to know if there are positive changes in the sales record of the insurance companies. This would be an interesting research area.

Even though majority of insurance advertisers seem to prefer the print media, we now have insurance advertisements on the television and quite a few on the radio too and an investigation of the persuasive strategies employed in them would constitute another area of interesting research. We are of the view that should these two areas of inquiry be ventured into, findings resulting from them would advance scholarship and knowledge that would also lead to further areas of further research.

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