

Mean Scored Summary

Top Summary

Screenshot

3:09 PM John

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The screenshot shows a web browser window with the address bar displaying the URL: `ialcomputing/HW5/245783newsML.txt.MeanScoredSummary.htm`. The page content is a summary of a news article about a new "smart" card. The text is as follows:

Three Canadian financial institutions on Tuesday launched North America's first city-wide, reusable "smart" card designed to replace cash in retail transactions. The Exact card will be tested under a pilot programme operated by Bank of Montreal, Toronto-Dominion Bank and Canada Trust, a unit of CT Financial Services Inc. **The project will be in Kingston, Ontario, city of about 100,000 people located 168 miles (270 km) northeast of Toronto.** About 600 Kingston merchants -- including convenience stores, gas stations and fast food outlets -- signed up with the test project. The consortium is advertising Exact as an alternative to cash, credit and debit cards. **Canadians currently spend between C\$40 billion (\$29 billion) and C\$60 billion (\$44 billion) using small coins and bills.** "With Exact you don't have to carry as many small bills and coins, and you'll always have the exact change required to make fast, convenient purchases," said Ron Hodge, vice president of card and direct services for TD Bank. Canadians are among the biggest users of plastic cards in the world. They carry an estimated 46.2 million debt and credit cards, while use of these cards has jumped 43 percent in the past year, according to a recent industry survey. "Technology is rapidly changing the face of money, providing faster, easier and more secure transactions. **This is only the beginning,**" said Tim Hockey, vice president of core banking services for Canada Trust. Exact will be followed in early 1997 by a community-wide test of Mondex, a rival "smart" card system developed in Britain. Exact is based on smart card technology developed by Belgium-based Banksys. Royal Bank of Canada and Canadian Imperial Bank of Commerce will roll out their Mondex system in Guelph, a city of about 100,000 people 50 miles (80 kms) west of Toronto. Both systems are similar in that they involve storing money on a computer chip embedded within a card. When a customer uses the card to make a purchase, the value is subtracted from the card. Customers simply insert their card in the merchant's special, hand-held purchase terminal. The merchant enters the purchase price and the customer presses the "OK" button. The electronic value of the sale is collected in the purchase terminal and transferred via telephone modem to the merchant's bank account at the end of the day. **Exact users can load, or electronically transfer cash from bank account to the card, up to C\$200 (\$147) from terminals in the Kingston branches of Bank of Montreal, TD Bank and Canada Trust.** Load terminals will also be located in shopping malls, student campuses and selected stores. The card will initially be offered at no charge. But after an introductory period, each financial institution will set a fee for its own customers.

The screenshot shows a web browser window with the address bar displaying the URL: `in/cs/socialcomputing/HW5/245783newsML.txt.TopSummary.htm`. The page content is a top summary of the same news article. The text is as follows:

Three Canadian financial institutions on Tuesday launched North America's first city-wide, reusable "smart" card designed to replace cash in retail transactions. The Exact card will be tested under a pilot programme operated by Bank of Montreal, Toronto-Dominion Bank and Canada Trust, a unit of CT Financial Services Inc. **The project will be in Kingston, Ontario, city of about 100,000 people located 168 miles (270 km) northeast of Toronto.** About 600 Kingston merchants -- including convenience stores, gas stations and fast food outlets -- signed up with the test project. The consortium is advertising Exact as an alternative to cash, credit and debit cards. Canadians currently spend between C\$40 billion (\$29 billion) and C\$60 billion (\$44 billion) using small coins and bills. "With Exact you don't have to carry as many small bills and coins, and you'll always have the exact change required to make fast, convenient purchases," said Ron Hodge, vice president of card and direct services for TD Bank. Canadians are among the biggest users of plastic cards in the world. They carry an estimated 46.2 million debt and credit cards, while use of these cards has jumped 43 percent in the past year, according to a recent industry survey. "Technology is rapidly changing the face of money, providing faster, easier and more secure transactions. **This is only the beginning,**" said Tim Hockey, vice president of core banking services for Canada Trust. Exact will be followed in early 1997 by a community-wide test of Mondex, a rival "smart" card system developed in Britain. Exact is based on smart card technology developed by Belgium-based Banksys. **Royal Bank of Canada and Canadian Imperial Bank of Commerce will roll out their Mondex system in Guelph, a city of about 100,000 people 50 miles (80 kms) west of Toronto.** Both systems are similar in that they involve storing money on a computer chip embedded within a card. When a customer uses the card to make a purchase, the value is subtracted from the card. Customers simply insert their card in the merchant's special, hand-held purchase terminal. The merchant enters the purchase price and the customer presses the "OK" button. The electronic value of the sale is collected in the purchase terminal and transferred via telephone modem to the merchant's bank account at the end of the day. **Exact users can load, or electronically transfer cash from bank account to the card, up to C\$200 (\$147) from terminals in the Kingston branches of Bank of Montreal, TD Bank and Canada Trust.** Load terminals will also be located in shopping malls, student campuses and selected stores. The card will initially be offered at no charge. But after an introductory period, each financial institution will set a fee for its own customers.

Quantitatively, Mean Scored Summary resulted more important sentence than Top N Summary.

I liked Top N Summary since I read less get still get the main points.