

Expanded
and
Modernized

Prentice-Hall Editorial Staff

Revised by Mary A. De Vries

PRIVATE THIRD EDITION SECRETARY'S ENCYCLOPEDIC DICTIONARY

The authoritative, everyday
reference-and-guide
for the busy secretary

- ◆ Alphabetically Arranged
- ◆ Thousands of Entries Cover All Your Duties
- ◆ Quick Help at Your Fingertips

**PRIVATE SECRETARY'S
ENCYCLOPEDIC
DICTIONARY**

THIRD EDITION

PRIVATE SECRETARY'S ENCYCLOPEDIC DICTIONARY

THIRD EDITION

**By the
PRENTICE-HALL EDITORIAL STAFF**

**Revised by
MARY A. DE VRIES**

Prentice-Hall, Inc. Englewood Cliffs, New Jersey

Prentice-Hall International, Inc., *London*
Prentice-Hall of Australia, Pty. Ltd., *Sydney*
Prentice-Hall Canada Inc., *Toronto*
Prentice-Hall of India Private Ltd., *New Delhi*
Prentice-Hall of Japan, Inc., *Tokyo*
Prentice-Hall of Southeast Asia Pte Ltd., *Singapore*
Whitehall Books, Ltd., *Wellington, New Zealand*
Editora Prentice-Hall do Brasil, Ltda., *Rio de Janeiro*

© 1984 by

Prentice-Hall, Inc.
Englewood Cliffs, N.J.

*All rights reserved. No part of this
book may be reproduced in any form or
by any means without permission in
writing from the publisher.*

Library of Congress Cataloging in Publication Data

Main entry under title:

Private secretary's encyclopedic dictionary.

Includes index.

1. Business—Dictionaries. I. De Vries, Mary Ann.

II. Prentice-Hall, Inc.

HF1001.P78 1984 651'.03'21 83-11004

ISBN 0-13-711093-6

Printed in the United States of America

ABOUT THIS THIRD EDITION— A WORD FROM THE REVISER

The old adage that “it’s not what you know but whom you know” is a dangerous half-truth. The whole truth is that “what you know” makes the difference in the long run, and good reference books are an essential part of self-education, the key to professional growth. That’s why encyclopedic dictionaries are so popular. No one dares to be without one, since they generally make you better informed and specifically enhance your basic office skills at the same time.

The previous edition of *Private Secretary’s Encyclopedic Dictionary* was reorganized to make it not only a comprehensive source of vital information, but a valuable aid to learning and self-improvement as well. Definitions and practical, how-to-do-it instructions were grouped in major categories so that readers could pick a topic such as correspondence and find all of the entries pertaining to that subject conveniently collected in one chapter. This revised third edition retains that all-important feature. Entries are still arranged in 6 major subject areas and are further organized within these major sections into 18 chapters representing the principal fields of business:

- I **Office Procedures and Practices:** Office Procedures; Communications; Telephone, Telegraph, Postal Service; Conferences and Meetings; Travel; Office Supplies and Equipment
- II **Written Communication:** Grammar and Vocabulary; Correspondence; Editing and Publishing
- III **Business Law and Organization:** Business Law; Business Organization and Management
- IV **Accounting and Finance:** Accounting and Bookkeeping; Taxes; Business Mathematics, Investment, and Finance; Banking
- V **Real Estate and Insurance:** Real Estate; Insurance
- VI **Reference Section:** Information Sources; Tables, Weights, and Measures

With the huge task of reorganization out of the way, this time we were able to concentrate more fully on substantially expanding and modernizing the content. After all, the world of business changes dramatically these days—even within one year—and anyone who wants to succeed simply has to know more every day and be assured that his or her facts and figures are in tune with the modern

working world. That is a principal aim in this edition: to put you at the forefront of today's innovative and ever-changing professional arena. Quite simply, the book is designed to help you know more about the entire business and professional community and to help you work faster and better in your own office.

Here's what the third edition offers—in addition to everything you found in previous editions:

- Nearly 200 new entries, such as Purchasing; Time Management; *Robert's Rules of Order*; Expense Reports; Forms; Credit and Collection Letters; Typemarking; Franchise; Libel and Slander; Right-to-Work Laws; Syndicate; Cost Accounting; Goodwill; Double Taxation; Bill of Exchange; Line of Credit; Money Market; Computer Services; Escrow; Loan Insurance; Clipping Service.
- An expansion of previous entries to give you more practical information about how to type certain forms and documents and what steps to follow in processing something. Examples of expanded entries are Agenda (how to type it); Automobile Travel (how to reserve or cancel a car); Blueprinting (how to check a proof for errors); Trademark (how to apply for one); Collections (how to handle them); Cash Receipts Journal (how to post income); Lease (how to type one); Group Insurance (how to keep the necessary records).
- More and better cross-referencing to guide you quickly to essential related information and insure that you don't miss a thing. Dozens of previous entries were expanded to include more cross-references to associated data. Better yet, more than 100 completely new cross-references were added throughout the 18 chapters.

Like the previous edition, this one has sample forms and other illustrations and shows many easy-to-follow steps to take in completing tasks. To find the specific information and illustration you need, as well as general subject matter that interests you, two choices are available: (1) check the detailed table of contents, arranged by subject area, in the front of the book, or (2) look up the exact word or term, listed in the alphabetical index at the back of the book. You'll soon discover that the book offers everything you need to know to become a well-informed, widely respected, and highly capable professional.

Naturally, the book can and should be used to answer the many questions that arise each day in a busy office. But do remember that it can also be used as a study or refresher guide in your ongoing program of self-education. Either way, keep it on your desk and use it regularly for maximum benefit.

Mary A. De Vries

CONTRIBUTORS

Linda Brown, CPS
Executive Secretary
North Arkansas Community College
Harrison, Arkansas

Julie A. Dad
Research Consultant
Research Unlimited
Santa Monica, California

Gayle N. Fedrowitz
Administrative Assistant
National Railroad Passenger Corporation
Washington, D.C.

David Fogg, CPA
Controller
Macmillan Development, Inc.
National City, California

Jane M. Fullerton
Account Executive
Merrill Lynch, Pierce, Fenner and
Smith, Inc.
Torrance, California

Jerry A. Heitman
Executive Director
Professional Secretaries International
Kansas City, Missouri

Marie M. Mongan
Director
Thomas Secretarial Studio
Concord, New Hampshire

David L. Osmon
Attorney at Law
Osmon & Wilber
Mountain Home, Arkansas

Robert M. Stewart
Investment Broker
A. G. Edwards & Sons, Inc.
Mountain Home, Arkansas

Suzanne Wylie
Director of Library Services
Nathaniel Hawthorne College
Antrim, New Hampshire

CONTENTS

PART I. OFFICE PROCEDURES AND PRACTICES 23

1. OFFICE PROCEDURES 24

Alphabetizing and Indexing — Alphabetical Filing — Applicants — Assembling Mail — Assistant Secretary — Association for Secretaries — Automation (Office) — Bring-up Files — CPS — Callers — Certified Professional Secretary — Chain Feeding — Character Count — Chinese Copy — Chronological Filing — Collating — Color Coding — Column of Figures, Typing — Combing-Back — Conferences — Conforming — Contributions — Corrections on Typed Material — Correspondence — Cross References in Filing — Daily Mail Record — Data Processing — Decentralized Filing — Decimal System of Filing — Dewey Decimal System — Dictation, Taking and Transcribing — Donations — Drafts in Typing — Duplicating and Copying — Enclosure — Equipment — Erasures and Corrections on Typed Material — Etiquette in the Office — Exact Copy — Filing Equipment — Filing Systems — Folding Letters — Follow-up System — Future Files — Geographical Filing — Gifts — Guest List — Holidays — Incoming Mail — Index and Indexing — Information Storage and Retrieval — Itemized Material — Job Evaluation — Job Specification — Mail Record — Mass Card — Meetings, Arranging — Merit Rating — Microfilming — Minutes, Taking — Money Presents — Numerical Filing — Office Management — Out Files — Outgoing Mail — Personnel — Postal Regulations — Presents — Professional Secretaries International — Purchasing — Records Management — Recruiting — Reminder Systems — Routing Mail — Routing Slip — Screening Calls — Screening Personnel — Secretary's Assistant — Side Captions, Typing — Social Matters — Spacing Between Typewriter Characters — Statistical Typing — Suggestion System — Supervision of Assistants — Sympathy, Expressions of — Tabulated Material — Telegraph Services — Telephone, Using — Theater Tickets — Tickler File — Time Management — Training an Assistant — Transcription — Travel Arrangements — Typing — Underlining — Underscoring — "Z" Ruling

2. COMMUNICATIONS: TELEPHONE, TELEGRAPH, AND POSTAL SERVICE

82

Area Codes — Business Communication — C.O.D. Mail — Cablegram — Certified Mail — Code Address, Registered — Conference Calls — Direct International Service — Domestic Postal Service — Domestic Telegraph Service — FCC — Federal Communications Commission (FCC) — Federal Express — First-Class Mail — Forwarding Mail — Fourth-Class Mail — Incoming Mail — Insured Mail — International Cable or Radio — International Communications — International Mail — International Radio — International Telegraph Carriers — International Telex Service — International Time Chart — Interoffice Communication — Leased-Channel Service — Letter Telegram — Long-Distance Calls — Mailgram — Messenger Service — Mobile and Ship-to-Shore Calls — Money Orders — Multiple Addresses — Night Letter — Outgoing Mail — Overseas Calls — Overseas Telex Service — Parcel Post — Person-to-Person Telephone Calls — Postal Service — Priority Mail — Radio Photo Service — Registered Mail — Second-Class Mail — Ship-to-Shore Calls — Shore-to-Ship and Ship-to-Shore Communication — Special Delivery Mail — Station-to-Station Calls — Telegram — Telegraph Service, Domestic — Telephone — Telephone Directory — Telephone List — Telephone Service — Telex Service — Third-Class Mail — Time Differentials — Time Zone — Typing Telegrams — United Parcel Service — Written Communication — Zone, Postal

3. CONFERENCES AND MEETINGS

111

Adjourned Meeting — Adjournment — Agenda — Annual Meeting — Appointment — Appointment Calls — Call of Directors' Meeting — Call of Stockholders' Meeting — Called Meeting — Conference — Convention — Directors' Meetings — Docket — First Meeting of Stockholders — Incorporators' Meeting — Loaded Conference — Meeting — Minutes — Motion — Notice of Meeting — Order of Business — Parliamentary Procedure — Proxy — Proxy Committee — Quorum — Recess — Regular Meeting — *Robert's Rules of Order* — Seminar — Sine Die — Special Meeting — Stockholders' Meetings — Sunday or Holiday Meetings — To Rise — Waiver of Notice

4. TRAVEL

138

ASTA — Air Travel — Automobile Travel — Baggage — Cancellation of Reservation — Credit Cards — Customs — Expense Reports — Foreign Travel — Hotels — Itinerary — Letters of Credit — Motels — Passenger Representative — Passport — Plane Reservation — Railroad Travel — Reservations — Sleeping Accommodations — Tickets, Payment for and Delivery of — Time

and Route Schedule — Timetable — Train Reservation — Travel Agency — Travel Appointment Schedule — Travel Card — Travel Funds — Travel Supplies — Traveler's Checks — Visa

5. OFFICE SUPPLIES AND EQUIPMENT

150

Addressing Machines — Audio-visual Equipment — Automatic Data-Processing Equipment — Billing Machines — Board Basket — Bookkeeping and Accounting Machines — Business Machines — Calculating Machines — Calendars — Carbon Paper — Check-Writing Machines — Collating Equipment — Combination Envelope — Composing Machine — Computers — Continuation Sheets — Copying Machines — Data-Processing Equipment — Diary — Dictating Machines — Duplication Equipment — Dvorak Keyboard — Electronic Data-Processing Equipment — Electronic Computer — Filing Equipment — Forms — Law Blank — Legal Back — Legal Cap — Letterhead — Master — Office Supplies — Pocket Memo Calendar — Postal Meter — Printed Law Blank — Punched-Card Equipment — Second Sheets — Sorting Device — Stationery — Stencils — Supplies — Tabulating Machines — Teletypewriter — Television — Typesetting Equipment — Typewriters — Typewriter-Correction Supplies — Typewriter Ribbons — Visible Filing Equipment — Window Envelope — Word Processors — Writing Paper

PART II. WRITTEN COMMUNICATION

167

6. GRAMMAR AND VOCABULARY

168

Abbreviations — Adjective — Adverb — Agreement of Verb with Subject — Alternate Subject — Apostrophe — Appositive — Brackets — Capitalization — Collective Nouns — Colon — Comma — Compound Personal Pronouns — Compound Subject — Compound Terms — Division of Words — Double Negatives — Ellipsis — Future Tense — Gerunds — Grammar and Vocabulary — Hackneyed Words and Phrases — Hyphen — Infinitive — Intervening Noun — Intransitive Verbs — Irregular Verbs — Language — Mood — Noun — Omission of Words — Parentheses — Participle — Past Tense — Perfect Tense — Period — Plurals of Compound Terms — Possessives — Predicate Nominative — Preposition at the End — Present Tense — Pronouns — Punctuation — Question Mark — Quotation Marks — Semicolon — Sequence of Tenses — Split Infinitive — Subjunctive Mood — Suffix — Tense — Transitive, Intransitive Verbs — Verbs — Vocabulary — Voice — Words, Commonly Misused

7. CORRESPONDENCE**198**

Acceptance, Letters of — Acknowledgment Letters — Address on Letters — Addressing Officials (Chart) — Adjustment in Account, Letters Making — Appointment Letters — Attention Line — Blind-Copy Notation — Body of Letter — Business Cards — Carbon-Copy Distribution — Christmas Card Lists — Complaint, Letters of — Complimentary Close — Condolence, Letters of — Confidential Notation — Congratulations, Letters of — Credit and Collection Letters — Dateline — Declination, Letters of — Enclosure Notation — Envelopes — Follow-up Letters — Form Letters — Holiday Card Lists — Identification Line — Indention — Information, Letters That Process — Inside Address — Introduction, Letters of — Invitations — Layout — Letter of Transmittal — Letters — Mailing Notation — Memo — Model Letters — Notation — Personal Letters — Personal Notation — Postscript — Reference Line — Refunds, Letters Requesting — Regret to Formal Invitation — Reservations, Letters Making — Reminders — Sales Promotion Letters — Salutation — Seasonal Good Wishes, Letters of — Signature — Social-Business Letters — Stationery — Subject Line — Thank You Letters — Visiting Cards

8. EDITING AND PUBLISHING**257**

Advertising — Agate Line — Appendix — Associated Press (AP) — Backbone (of Book) — Backing — Back Matter — Ben Day Process — Bibliography — Blueprinting — Boldface — Cold Type — Contents — Copy — Copy Editing — Copyfitting — Copy Preparation — Copyright — Cropping — Cut — Dummy — Duplicating Processes — Editing — Extract — Footnotes — Front Matter — Full Measure — Galley Proof — Gravure — Halftone — Hot Type — Index and Indexing — Inferior Figure — Italic — lc — Layout — Letterpress — Libel — Lightface — Line Drawing — Linecuts and Halftones — Linotype — Lithographic — Logo — Lowercase — Ludlow — Manuscript — Mat — Mechanical — Media, Advertising — Mimeograph — Monotype — Negative Proof — News Release — Offset — Ozalid — Page Proof — Pasteup — Patent — Photocopying — Photostat — Pica — Planographic — Plate — Point — Preface to a Book — Press Release — Printing — Proofreaders' Marks — Proofreading — Proofs — Public Domain — Query — Quoted Material — Relief Printing — Report — Repro Proof — Roman — Running Head — Spine — Stet — Superior Figure — Table of Contents — Title Page — Type Face — Type Measurements — Typemarking — Typesetting — Typing Manuscript — United Press International (UPI) — Uppercase — Whiteprint — Widow — Word Count

PART III. BUSINESS LAW AND ORGANIZATION 281

9. BUSINESS LAW 282

Acceleration Clause — Accounting — Acknowledgment — Affidavit — AFL-CIO — American Digest System — Answer — Antiprice Discrimination — Anti-Strikebreaking Act (Byrnes Act) — Antitrust Laws — Arbitration — Assessment — Assignment — Attachment — Attestation — Bailment — Bankruptcy — Book and Records (Corporate) — Boycott — Breach of Contract — Breach of Warranty — Bulk Sales Law — CAB — Capital — Capital Stock — *Caveat Emptor* — Chose in Action — Citations to Legal Authorities — Civil Aeronautics Board (CAB) — Clayton Act — Collection Agency — Commerce Clause — Commodity Exchange Act — Common Law — Complaint — Consent Decree — Consideration — Constructive Receipt — Contracts — Cooling-Off Period — Corpus Juris Secundum System — Courts — Covenants — Default — De Facto Corporation — De Jure Corporation — Delectus Personae — Department of Labor — Derivative Action — Disability Benefit Laws — Discharge of Contract — Docket — Doing Business — Eminent Domain — Endorsement — Estoppel — Execution — Fair Employment Practices — Fair Labor Standards Act — Fair-Trade Acts — Federal Trade Commission Act — Fiduciary — Franchise — Fraud — Garnishment — Guaranty — ICC — Indemnification of Directors and Officers — Indemnity — Independent Contractor — Injunction — Installment Contract — Interstate Commerce Commission — Interstate Commerce, Intrastate Commerce — Judgment — Jurat — Labor Department — Laches — Legal Tender — Libel and Slander — Liquidated Damages — Lockout — Miller-Tydings Act — Monopoly — Monopoly Price — National Labor Relations Act — National Labor Relations Board — National Reporter System — Negotiable Instrument — Nonnegotiable Instrument — Notarize — Notary Public — Novation — Offer and Acceptance — Official Reports — Open Shop — Option — Patent — Personal Property — Piercing the Corporate Veil — Pledge — Power of Attorney — Preemptive Rights — Price Discrimination — Price Fixing — Pricing Practices — Protest — Quasi — Ratification — Regulation of Business — Representative Action — Resale Price Maintenance — Right-to-Work Laws — Robinson-Patman Act — Sale — Seal — Securities Act of 1933 — Securities Exchange Act of 1934 — Service of Process — Sherman Anti-Trust Act — Slander — Social Security Act — State Fair Employment Practice Acts — Statute of Frauds — Statute of Limitations — Statutory Law — Statutory Redemption — Subpoena — Summons — Suretyship — Taft-Hartley Act — Tenancy in Common — Testimonium Clause — Tort — Trademark — Trespass — Trust — Trust Deed — Unemployment Insurance — Unfair Competi-

tion — Unfair Employment Practice — Unfair Practices — Uniform Commercial Code — Usury — Void; Voidable — Voting Trust — Wage-Hour Law — Waiver — Warranty — Wheeler-Lea Act — Without Recourse — Witness to Signature — Workmen's Compensation Laws — Writ

10. BUSINESS ORGANIZATION AND MANAGEMENT

323

Abstract Company — Advertising Agency — Agency — Affiliated Companies — Alien Corporation — Annual Report — Articles of Incorporation — B/L — Bill of Lading — Board of Directors — Business Corporation — Business Organization, Forms of — Bylaws — Capital — Capital Structure — Cartel — Certificate of Incorporation — Chairperson of the Board — Charitable Corporation — Charter — Close Corporation — Closed Shop — Collections — Committee — Common Stock — Consignment — Consolidation — Controller (Comptroller) — Corporate Entity — Corporate Seal — Corporation — Corporation Service Company — Cumulative Preferred Stock — Cumulative Voting — De Facto Corporation — De Jure Corporation — Directors — Directors' Fees — Directors' Meeting — Docket — Domestic Corporation — Dummy Incorporators — Dun & Bradstreet — Eleemosynary Corporation — Executive Committee — Finance Committee — First-In-First-Out (FIFO) — Foreign Corporation — Foreign Trade — Franchise — Holding Company — Incorporated Partnership — Incorporators — Individual Proprietorship — Interested Director — Interlocking Directorates — Internal Reports — Interstate Commerce/Intrastate Commerce — Inventory — Investment Company — Joint Adventure (Venture) — Joint Stock Company — Junior Board of Directors — LCL — LIFO — Last-In-First-Out (LIFO) — LTL — Limited Partnership — Liquidation — Management Guide — Markdown — Markup — Massachusetts Trust — Merchandising, Retail — Merger — Moneyed Corporation — No-Par Stock — Noncumulative Preferred Stock — Nonprofit Corporation — Nonstock Corporation — Officers of a Corporation — Open Shop — Palletization — Par Value Stock — Parent Corporation — Partnership — Preemptive Right — Preferred Stock — President — Promoters — Proprietorship, Sole — Public Corporation — Public Service Corporation — Public Utility Corporation — Pyramiding — Quasi-Public Corporations — Registered Office — Reorganization — Reservation of Corporate Name — Resident Agent — Resolution — Resolutions Book — Retailing — Rights — Seal — Secretary (Corporate) — Silent Partner — Sole Proprietorship — State of Incorporation — Stock — Stockbook — Stock Certificate — Stock Corporation — Stock Insurance Company — Stock Ledger — Stockholder — Subchapter S Corporation — Subsidiary — Syndicate — Transfer Agent — Treasurer — Vetoing Stock — Vice-President — Voting at Stockholders' Meetings — Voting Trust — Voting-Trust Certificate — Watered Stock

PART IV. ACCOUNTING AND FINANCE 353

11. ACCOUNTING AND BOOKKEEPING 354

Accounting — Accounting Records for the Manager — Accounts Payable — Accounts Receivable — Accrual Accounting — Accrued Assets — Accrued Expenses — Accrued Income — Accrued Liabilities — Adjustment Entries — Assets — Audit — Auditor — Bad Debt Losses — Balance Sheet — Basis for Gain or Loss — Book Value — Books of Final Entry — Books of Original Entry — Calendar-Year Basis — Capital — Capital Asset — Capital Expenditure — Capital Gain and Loss — Capital Stock — Capitalization — Cash — Cash Account — Cash Accounting — Cash Disbursements Journal — Cash Journal — Cash Receipts Journal — Check — Circulating Capital — Closing Entries — Comparative Balance Sheet — Comparative Income Statement — Constructive Receipt — Control Account — Controller (Comptroller) — Cost Accounting — Credit — Cross-Footing — Current Assets — Current Capital — Current Liabilities — Current Ratio — Debit and Credit — Deficit — Depletion — Depreciation — Double-Entry Bookkeeping — Equity Capital — Expense Account — Financial Statement — Fiscal Period — Fiscal Year — Fixed Assets — Fixed Costs — Fixed Expenses (Charges) — Footing — Funded Debt — Gain or Loss — General Ledger — Goodwill — Gross Income — Gross Profit — Gross Revenue — Holding Period for Securities — Imprest Fund — Income — Income and Expense Statement — Income Statement — Intangible Assets — Interest — Journal — Ledger — Liabilities — Natural Business Year — Net Assets — Net Income — Net Profit — Net Working Capital — Net Worth — Notes Payable — Notes Receivable — Obsolescence — Operating Expenses — Operating Statement — Overhead — Paid-In Capital — Paid-Up Capital — Payroll — Payroll Journal — Petty Cash — Posting — Prepaid Expenses — Profit — Profit and Loss — Profit and Loss Statement — Quick Assets — Replacements — Retained Earnings — Revenue — Selling Expenses — Single-Entry Bookkeeping — Statement of Changes in Financial Position — Statement of Financial Position — Statement of Revenue and Expenditures — Subsidiary Journal — Subsidiary Ledger — Tax Accounting — Tax Records — Trial Balance — Variable Costs — Wasting Asset — Working Capital — Working Papers — Write-Off

12. TAXES 379

Ad Valorem Taxes — Adjusted Gross Income — Alternative Tax — Assessed Valuation — Assessment — Basis — Capital Gain and Loss — Carry-Back; Carry-Over — Casualty Loss — Child- and Dependent-Care Credit — Compu-

tation of Gain and Loss for Tax Purposes — Contributions — Credit, Tax — Date Basis — Declaration of Estimated Tax — Deductions — Deferred-Compensation Agreement — Deficiency — Dental Expense — Dependent — Direct Tax — Disability Income Exclusion — Dividends-Interest Exclusion — Documents Tax — Donations — Earned Income — Estate Tax — Estimated Tax — Excise Taxes — Exclusions — Exemptions — Experience Rating — Federal Insurance Contributions Act — Federal Unemployment Tax — Franchise Tax — Gift Tax — Graduated (Progressive) Tax — Head of Household — Income — Income Averaging — Income Tax — Income Tax Deductions — Income Tax Files — Income Tax Return — Individual Retirement Programs — Information Return — Inheritance Tax — Invalid-Care Expense — Joint Return — Maximum Tax on Personal Service Income — Medical and Dental Expenses — Medical Expense — Merit Rating — Miscellaneous Deductions — Multiple-Support Agreement — OASDI — Old Age, Survivors, and Disability Insurance (OASDI) — Other Deductions — Payroll Taxes — Personal Exemption — Personal Property Taxes — Property Taxes — Real Estate Records — Real Estate Taxes — Retirement Income Credit — Return — Royalties — Sales and Use Taxes — Self-Employment Tax — Sick Pay — Social Security Taxes — Stamp Tax — Standard Deduction — State and Local Taxes — State Income Taxes — State Unemployment Insurance Tax — Stock Transfer Tax — Surtax — Surviving Spouse — Surviving Widow or Widower — Tax Files — Tax Lien — Tax Sale — Taxable Income — Taxes — Taxes Other Than Federal Income — Taxes, the Secretary's Duties — Transfer Tax — Unearned Income — Withholding — Withholding Deposits — Zero-Bracket Amount

13. BUSINESS MATHEMATICS, INVESTMENTS, AND FINANCE

406

Acid Test Ratio — Addition, Shortcuts — Aliquot Part — American Stock Exchange — Amortization — Amortization Schedule — Amortized Loan — Annuity — Annuity Certain — Arabic Numerals — Arithmetic — Asked — Assessment — Assignment — Assumed Bonds — At the Market — At the Opening — Authorized Capital Stock — Averages — Baby Bond — Bankers' Shares — Basing-Point System — Bearer Bonds — Bearer Instrument — Bearish — Bears — Bid and Asked Prices — Big Board — Bill of Exchange — Bill of Sale — Black Market — Blue-Chip Stocks — Blue-Sky Laws — Board of Trade — Bond — Bond Discount and Bond Premium — Bond Power — Bond Quotation — Bond Transaction — Broad Market — Broker — Broker's Monthly Statement — Broker's Purchase and Sale Confirmation — Bullish — Bulls — Business Arithmetic — Call — Callable Bonds — Callable Preferred Stock — Carrying Charge — Cash Discount — Charge-Account Credit — Chattel — Closing Price — Collateral — Collateral Trust Bonds — Commission — Commodity Exchanges — Commodity Exchange Commission —