

# **EXHIBIT E**

---

**DICTIONARY  
OF  
BANKING  
TERMS**

---

by

**Thomas P. Fitch**

*Consulting Editors*

**Irwin Kellner**

Senior Vice-President & Chief Economist  
Manufacturers Hanover Trust Company

**Donald G. Simonson**

Anderson School of Management  
University of New Mexico

**Ben Weberman**

Senior Editor  
*Forbes Magazine*



New York • London • Toronto • Sydney

1990

ENCRYPTION

218

**encryption** scrambling of sensitive information, such as account numbers or access codes, to prevent unauthorized use. The DATA ENCRYPTION STANDARD (DES), the encryption format adopted by the financial industry, requires that information scrambling take place in a computer or terminal before transmission. See also MESSAGE AUTHENTICATION.

**encumbrance** right or claim to real property that passes with title, for example, easements, judgment liens, and mortgages. An encumbrance does not hinder transfer of ownership, though it may reduce the market value of the property.

**endorsement** signature on the back of a negotiable instrument, such as a CHECK. Endorsement legally transfers ownership to another party. The UNIFORM COMMERCIAL CODE recognizes five kinds of endorsement: (1) BLANK ENDORSEMENT or unqualified endorsement; (2) special endorsement; for example, "Pay to the order of ABC Company"; (3) restrictive endorsement, writing limiting further negotiation, such as "for deposit only"; (4) qualified endorsement, "Pay to ABC Bank, without recourse"; and (5) conditional endorsement, "Pay XYZ Company upon completion of contract." (Rarely used.)

The Expedited Funds Availability Act of 1987 imposes certain restrictions on check endorsements, requiring endorser to write their names in the top 1-1/2 inches on the back of a check, leaving space for bank endorsements.

**endorser** person who, by signing a check or negotiable instrument, transfers his ownership interest to another party. The endorser promises to make good on the check if it is dishonored for any reason.

**end-to-end** foreign exchange term for the end-of-month working date against another end-of-month working date, regardless of the actual number of days in between. The forward maturity dates (the SPOT dates for delivery) in future months are fixed at the last business day in a given calendar month. Also known as *fixed dates*. The only exception is when the maturity date falls on a nonbusiness day; then the spot date is moved ahead to the next business day. The term also can apply to the

219

ENDORSEMENT

ENDORSEMENT

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

Space for  
Bank  
Endorsements

\* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

## SETTLEMENT

562

**settlement**

1. **Banking.** The accounting process recording the respective debit and credit positions of the two parties involved in a transfer of funds. Funds are available for use and may be drawn at any time afterward. Funds transferred through Fed Wire are available for use at the time the transfer occurs, and are settled by adjusting the RESERVE ACCOUNT balances of the sending and receiving banks. Checks, automated clearing house transfers, and other payments between banks are settled on a provisional basis, because the possibility exists that the person initiating the transfer of funds may not have sufficient funds to cover the payment, or the payment cannot be processed for various reasons. See also NETTING; NET SETTLEMENT.
2. **Real Estate.** The CONVEYANCE or transfer of property to a purchaser, and recording of the mortgage lien on the property deed by the bank financing the transaction. Also known as a mortgage closing.
3. **Securities.** The delivery of securities by a selling broker, and payment by the buying broker, normally five business days (regular way delivery) after the transaction date. Settlement can sometimes take longer than five days, especially in new issues of tax-exempt bonds.

**settlement date**

1. **Banking.** The date that funds transferred through the Federal Reserve Fed Wire, or private network are deposited in a customer's account and available for use. Fed Wire and CLEARING HOUSE INTERBANK PAYMENTS SYSTEM (CHIPS) transfers are settled the same day. Automated clearing house transfers are settled the next day. See also FINALITY OF PAYMENT.
2. **Securities.** The date that securities sold actually changes hands. Under regular way settlement, transfer of ownership occurs five days after the transaction. Under seller's option settlement, delivery of securities in completion of a trade can be delayed up to 60 days from the trade execution date.

**settlement option**

1. **Foreign Exchange.** A contract in which the seller has the option to settle a FORWARD CONTRACT at any time within a specified period.

563

## SHARED APPRECIATION MORTGAGE (SAM)

2. **Securities.** A seller's option to deliver securities at any time from five days after the transaction date (known as regular way corporate settlement) to as late as 60 days after the transaction date.

**settlement price** in futures, the figure determined by the closing range of prices and used to calculate trading gains or losses. Settlement prices are used to determine gains, losses, margin calls, and invoice prices for deliveries. Also, the price of a financial instrument underlying an option contract when the contract is exercised.

**severally but not jointly arrangement** commonly used in corporate UNDERWRITING in which each member of a selling group assumes responsibility for selling a share of the total offering, but is not responsible for actions of the other parties. Each member of the selling group is responsible for a portion of the original contract, but not for any unsold shares. Also called a *divided account* or *Western Account*. See also JOINTLY AND SEVERALLY.

**share account** account offered by a CREDIT UNION, paying earnings to its members as dividends rather than INTEREST. The major forms of share accounts are regular share accounts, an interest bearing account similar to personal savings accounts at banks and savings institutions; SHARE DRAFT ACCOUNTS, an interest bearing account permitting withdrawals or transfers by writing drafts against the account; money market accounts, often called money market share accounts and share certificate accounts, which are similar to term savings accounts. Credit union shares are subject to RESERVE REQUIREMENTS if they allow more than three telephone transfers or preauthorized transactions a month.

**shared appreciation mortgage (SAM)** residential mortgage combining a fixed rate of interest at below market rates, and lender participation in any equity appreciation in the mortgaged property. A shared appreciation mortgage has a low monthly payment, as compared to a fixed rate CONVENTIONAL MORTGAGE, and typically is a short-term (under five years) loan. This type of mortgage is appealing to mortgagors who borrow in



Merriam-Webster  
**OnLine**

Home  
Visit Our Sites  
Premium Services  
Downloads  
Word of the Day  
Word Games  
Open Dictionary  
Spelling Bee Hive  
Word for the Wise  
Online Store  
Help  
About Us



Also Visit [Unabridged Dictionary](#) [Learner's Dictionary](#) [Word Central for Kids](#) [Collegiat](#)

Dictionary  Thesaurus  Spanish/English

## real time

One entry found for **real time**.

Main Entry: **real time**

Function: *noun*

: the actual time during which something takes place <the computer may partly analyze the data in *real time* (as it comes in) -- R. H. March> <chatted online in *real time*>

- **real-time** *adjective*

Visit [Britannica.com](#) for [more information on "real time"](#)

Get the [Top 10 Search Results for "real time"](#)

### Ads by Google

#### [Fast real-time PCR](#)

LightCycler® 480 System, 96/384 multiwell format. Learn more & win!  
[www.roche-applied-science.com](#)

#### [Innovative Cyclers Range](#)

Extensive Range of Thermocyclers and Thermocycler Validation Tools  
[www.QuantaBiotech.com](#)

#### [Telomerase activity](#)

One step Real Time PCR assay for Telomerase activity detection  
[www.alliedbiotechinc.com](#)

#### [Pronunciation Symbols](#)

**MODERN  
DICTIONARY  
of  
ELECTRONICS**

**SIXTH EDITION**

**REVISED AND UPDATED**

**Rudolf F. Graf**

**Newnes**

**Boston Oxford Johannesburg Melbourne New Delhi Singapore**

i-  
ty  
id  
r-  
af  
w  
d  
r-  
y

Newnes is an imprint of Butterworth-Heinemann

Copyright © 1997 by Butterworth-Heinemann

Ⓜ A member of the Reed Elsevier group

All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the publisher.

Ⓢ Recognizing the importance of preserving what has been written, Butterworth-Heinemann prints its books on acid-free paper whenever possible.

**Library of Congress Cataloging-in-Publication Data**  
Graf, Rudolf F.

Modern dictionary of electronics / by Rudolf F. Graf. — 6th ed.  
p. cm.

Reprint. Originally published: Indianapolis, Ind. : H.W. Sams, © 1984.

ISBN 0-7506-9870-5

1. Electronics—Dictionaries.

TK7804.G67 1996

621.381'03—dc 20

96-25894

CIP

**British Library Cataloguing-in-Publication Data**

A catalogue record for this book is available from the British Library.

The publisher offers special discounts on bulk orders of this book.

For information, please contact:

Manager of Special Sales  
Butterworth-Heinemann  
313 Washington Street  
Newton, MA 02158-1626  
Tel: 617-928-2500  
Fax: 617-928-2620

For information on all Newnes electronics publications available, contact our World Wide Web home page at: <http://www.bh.com/bh>

Edited by: *Charlie Buffington and Jack Davis*

Illustrated by: *T.R. Emrick*

Printed in the United States of America  
10987654321

We are in the midst of advances in electronics. To keep up with this expansion, we must reflect the ever-expanding nature of electronics. It must not only reflect the ever-expanding nature of electronics, but also explain terms with authority and in a way that is quickly suited to its time.

Those who work in electronics must effectively communicate their knowledge. Originators of new definitions frequently find their actual use by others.

Every new edition of the electronics industry dictionary is dedicated to the electronics industry, which its content were a clear and simple style. The level of complexity of the dictionary is a surprise that this sixth edition is probably the most comprehensive. It contains definitions of electronics and related fields. The fifth edition published in 1984 was filled with the first edition's definitions, which were reviewed and enhanced to improve the intelligence of the definitions requiring updates, modifications, and additions.

While this work is in the field of electronics, it will evolve and establish itself as a standard. The publisher will update it periodically; thus, it is warmly welcomed.



**recombination velocity—recording lamp**

834

bine with holes in the valence band. If an actual population inversion between portions of the valence and conduction bands (or between adjacent localized states of acceptors or donors near these bands) is achieved, stimulated emission and laser amplification or oscillation can take place. This is the radiation process of importance in injection lasers.

**recombination velocity**—On a semiconductor surface, the normal component of the electron (or hole) current density at the surface divided by the excess electron (or hole) charge density at the surface.

**reconditioned-carrier reception**—Also called exalted-carrier reception. Reception in which the carrier is separated from the sidebands in order to eliminate amplitude variations and noise, and then is increased and added to the sidebands in order to provide a relatively undistorted output. This method is frequently employed with a reduced-carrier signal-sideband transmitter.

**record**—1. A character or characters that are grouped together in the flow of data in a system; for example, one line of type of the contents of a punched card. A record may be of fixed length, as with punched cards, or of variable length, as with a line of type. 2. A group of related facts or fields of information handled as a unit; thus a listing of information, usually printed or in printable form. 3. The process of putting data into a computer storage device. 4. To preserve for later reproduction. 5. Relating to data that is treated as a unit of logical information. The delineation of a record may be arbitrary and determined by the designer of the information format. (A record may be recorded on all or part of a block or more than one block.) 6. A collection of related items of data (fields) treated as a unit.

**record changer**—1. A device which will automatically play a number of phonograph records in succession. 2. A type of automatic turntable capable of playing a number of records (usually 6 to 10) in sequence.

**record code**—A special control code used to mark the separation between adjacent records.

**record compensator**—Also called a record equalizer. An electrical network that compensates for different frequency-response curves in various recording techniques.

**recorded tape**—Also called a prerecorded tape. 1. A tape that contains music, dialogue, etc., and is sold to audiophiles and others for their listening pleasure. 2. A commercially available recorded tape.

**recorded value**—The value recorded by the marking device on a chart with reference to the division lines marked on the chart.

**recorded wavelength**—In a phonograph record, the length of groove required for a signal of given frequency to complete one cycle. At any particular distance from the record center, i.e., at a particular groove velocity, the recorded wavelength decreases with increasing frequency. Similarly for a given frequency, the recorded wavelength decreases with progress toward the record center (i.e., as groove velocity decreases).

**record equalizer**—See Record Compensator.

**recorder**—Also called recording instrument. 1. An instrument that makes a permanent record of varying electrical impulses—e.g., a code recorder, which punches code messages into a paper tape; a sound recorder, which preserves music and voices on disc, film, tape, or wire; a facsimile recorder, which reproduces pictures and text on paper; and a video recorder, which records television pictures on film or tape. 2. A device which makes a record of changes in varying electrical quantities or signals.

**record gap**—In a computer, a space between records on a tape. It is usually produced by acceleration or deceleration of the tape during the write operation.

**recording ammeter**—An ammeter that provides a permanent recording of the value of either an alternating or a direct current.

**recording blank**—See Recording Disc.

**recording channel**—One of several independent recorders in a recording system, or independent recording tracks on a recording medium.

**recording-completing trunk**—A trunk for the purpose of extending a connection from a local line to a toll operator; it is used for recording the call and completing the toll connection.

**recording curve**—See Equalization.

**recording demand meter**—Also called demand recorder. An instrument that records the average value of the load in a circuit during successive short periods.

**recording density**—The number of bits recorded per unit of length in a single linear track in a recording medium.

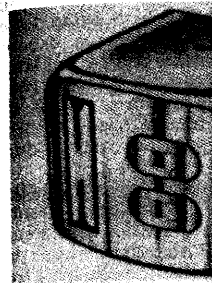
**recording disc**—Also called a recording blank (unrecorded) disc made for recording purposes.

**recording head**—A magnetic head that transforms electrical variations into magnetic variations for storage on magnetic media. (See also Cutter.) See art, p. 835.

**recording instrument**—Also called a recorder or graphic instrument. An instrument which makes a graphic record of the value of one or more quantities as a function of another variable (usually time).

**recording lamp**—A light source used in the variable-density system of sound recording on movie film. Its intensity varies

835



Recording h

in step with the variation frequency signal sent through recording level—The required to provide a recording.

**recording-level meter**—A tape or disc recorder that idea of the signal level; the recording medium moment. It is intended the recording levels to tape or disc is neither excessive levels or with too little signal, other noise to intrude meters come in a variety meters that register average value of the signal professional vu meter those designed to show peak levels of the signal readily classifiable in group.

**recording loss**—In recording, the loss that occurs level because the amplitude the recording stylus amplitude of the wave medium.

**recording noise**—Noise amplifier and other recorder.

**recording preamplifier**—amplifier.

**recording-reproducing purpose head**—used in recording spot—An acted on by the registered facsimile recorder.

**recording storage tube**—cathode-ray tube in which of an image can be stored pattern of electrostatic charge surface. There is but the stored information out at any later time electric output signal.

**recording stylus**—inscribes a groove in medium.



# Webster's Encyclopedic Unabridged Dictionary of the English Language

*The dictionary entries are based on the First Edition of *The Random House Dictionary of the English Language**

*Webster's Encyclopedic Unabridged Dictionary of the English Language*

Copyright © 1994 by Random House, Inc.

All rights reserved under International and Pan-American Copyright Conventions.

No part of this book may be reproduced or transmitted by any means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system, without permission in writing from the publisher. Please contact Random House Reference, 280 Park Avenue, New York, NY, 10017 for permission.

This edition produced by Random House Reference for Reading is Fun.

This work was originally published in 1994 by Gramercy Books, an imprint of Random House Value Publishing.

#### **Acknowledgments and Permissions**

The "Dictionary of the English Language" section of this book (*Webster's Encyclopedic Unabridged Dictionary of the English Language*) is based on the first edition of *The Random House Dictionary of the English Language, the Unabridged Edition*, copyright © 1983 by Random House, Inc.

*A Manual of Style*, copyright © 1986 by Crown Publishers, Inc. is excerpted and reprinted by arrangement with Crown Publishers, Inc.

ISBN 0-375-42582-9

2001 Reading is Fun Edition

Printed and bound in the United States of America

New York Toronto London Sydney Auckland

**L commerc(ium)**, equiv. to *commerc(ari)* (to) trade together [*com- + mercari*, deriv. of *merc-*, s. of *merx* (goods) + *-um* n. suffix]. —**Syn.** 1. See *trade*.

**Commerce** (kom/ars), *n.* 1. a town in SW California. 9555 (1960). 2. a town in NE Texas. 5789 (1960). 3. a town in central Georgia. 3551 (1960).

**Commerce Town**, a town in central Colorado. 8970 (1960).

**commercial** (ka mūr/shəl), *adj.* 1. of, pertaining to, or characteristic of commerce. 2. engaged in commerce. 3. prepared, done, or acting with sole or chief emphasis on salability, profit, or success: a *commercial product*; *His attitude toward theater is very commercial*. 4. (of an airplane, airline, or flight) a. engaged in transporting passengers or goods for profit. b. civilian and public, as distinguished from military or private. 5. not entirely or chemically pure: *commercial soda*. 6. catering especially to traveling salesmen by offering reduced rates, space for exhibiting products, etc.: a *commercial hotel*. —**n.** 7. *Radio and Television*, a brief announcement or visual presentation designed as an advertisement. 8. *Brit. Informal*, a traveling salesman. [COMMERCE + -IAL] —**com-mer-cial-ly**, *adv.*

—**Syn.** 1. COMMERCIAL, MERCANTILE refer to the activities of business, industry, and trade. COMMERCIAL is the broader term, covering all the activities and relationships of industry and trade. In a derogatory sense it may mean such a preoccupation with the affairs of commerce as results in indifference to considerations other than wealth: *commercial treaties*; a *merely commercial viewpoint*. MERCANTILE applies to the purchase and sale of goods, or to the transactions of business: a *mercantile house* or *class*.

**commercial agency**, a concern which investigates for the benefit of its subscribers the financial standing, reputation, and credit rating of individuals, firms, corporations, and others engaged in business.

**commercial art**, graphic art created specifically for commercial uses, esp. for advertising, illustrations in magazines or books, or the like. Cf. *fine art*. —**com-mer-cial art-ist**, *n.*

**commercial attaché**, an attaché in an embassy or legation representing the commercial interests of his country.

**commercial bank**, a bank specializing in checking accounts and short-term loans.

**commercial code**, a telegraphic code designed to convey a message with a minimum number of words and thereby reduce toll costs.

**commercial college**, a school that trains people for careers in business.

**commercial credit**, credit issued by a bank to a business to finance trading or manufacturing operations.

**commercial fertilizer**, fertilizer manufactured chemically, as distinguished from natural fertilizer, as manure.

**com-mer-cial-ize** (ka mūr/shə līz'), *v.t., -is-ed, -is-ing*. Chiefly *Brit.* commercialize. —**com-mer-cial-i-za-tion**, *n.*

**com-mer-cial-ism** (ka mūr/shə līz'əm), *n.* 1. the principles, practices, and spirit of commerce. 2. a commercial attitude in noncommercial affairs; inappropriate or excessive emphasis on profit, success, or immediate results. 3. a commercial custom or expression. [COMMERCE + -ISM] —**com-mer-cial-ist**, *n.* —**com-mer-cial-ist-ic**, *adj.*

**com-mer-cial-ize** (ka mūr/shə līz'), *v.t., -ized, -iz-ing*. 1. to make commercial in character, methods, or spirit. 2. to emphasize the profitable aspects of. 3. to offer for sale; make available as a commodity. Also, *esp. Brit.*, commercialise. [COMMERCE + -IZE] —**com-mer-cial-i-za-tion**, *n.*

**commercial law**, the legal regulations governing transactions and related matters in business and trade.

**commercial paper**, negotiable paper, as drafts, bills of exchange, etc., given in the course of business.

**commercial pilot**, an airplane pilot employed to transport passengers, goods, etc., esp. one who is specially licensed by the government on the basis of competence and experience.

**commercial traveler**. See *traveling salesman*.

**com-mie** (kom/ē), *n.* *Dial.* a playing marble, esp. one that is not used as a shooter. [by shortening and alter.; see COMMON, for common marble]

**com-mie** (kom/ē), *n., adj. (often cap.) Informal*. communist. [by shortening and alter.]

**com-mi-nate** (kom'ə nāt'), *v.t., v.i., -nat-ed, -nat-ing*. 1. to threaten with divine punishment or vengeance. 2. to curse; anathematize. [back formation from COMMINATION]

**com-mi-na-tion** (kom'ə nā'shən), *n.* 1. a threat of punishment or vengeance. 2. a denunciation. 3. (in the Church of England) a penitential office read on Ash Wednesday in which God's anger and judgments are proclaimed against sinners. [*L* *comminatio*- (s. of *comminatio*), equiv. to *comminā*(us), ptp. of *commināri* (com- + *min*(ae) threats + *-ātus* -ATE1) + *-iōn*-iōn] —**com-mi-na-tor**, *n.* —**com-mi-na-tive**, *adj.* —**com-mi-nā-tōr**, *n.* —**com-mi-nā-tōr**, *n.*

**Com-mines** (kō mēn'), *n.* Philippe de (fē lēp' də). See *Comines, Philippe de*.

**com-min-gle** (kō mīng/gəl), *v.t., v.i., -gled, -gling*. to mix or mingle together; combine. [COM- + MINGLE] —**com-min-gler**, *n.*

**com-mi-nute** (kom'ə nōōt', -nyōōt'), *v., -nut-ed, -nut-ing, adj.* —**v.t.** 1. to pulverize; triturate. —**adj.** 2. comminuted; divided into small parts. 3. powdered; pulverized. [*L* *comminūt*(us), ptp. of *comminuere*, equiv. to *com-* + *minuere* to lessen, akin to *minor* (MINOR)] —**com-mi-nu-tion**, *n.*

**com-minuted fracture**, a fracture of a bone in which the separated parts are splintered or fragmented. See *ilus*, under *fracture*.

**com-mis-ce** (kō mis/ē), *v.* (in prescriptions) mix together (usually used imperatively). [*L* *com-*]

**com-mis-er-ate** (kō mīz'ə rāt'), *v., -at-ed, -at-ing*. —**v.t.** 1. to feel or express sorrow or sympathy for; pity. —**v.i.** 2. to sympathize; condole (usually foll. by *with*): *They commiserated with him over the loss of his wife*. [*L* *commiserāt*(us) (ptp. of *commiserāri*), equiv. to *com-* + *misere* pitiable + *-ātus* -ATE1] —**com-mis-er-able**, *adj.* —**com-mis-er-a-tion**, *n.* —**com-mis-er-a-tive**, *adj.* —**com-mis-er-a-tive-ly**, *adv.* —**com-mis-er-a-tor**, *n.*

**com-mis-sar** (kom'ī sār', kom'ī sār'), *n.* 1. the head of one of the major governmental divisions of the U.S.S.R.: called *minister* since 1946. 2. an official in any communist government whose duties include political indoctrination, detection of political deviation, etc. [*Russ* *Kommissar* < G < ML *commissār*(us) COMMISSARY]

**com-mis-sar-i-at** (kom'ī sār'ē at), *n.* 1. any of the major governmental divisions of the U.S.S.R.: called *ministry* since 1946. 2. the organized method or manner by which food, equipment, transport, etc., is delivered to armies. 3. the department of an army charged with supplying provisions. [*L* *commissariāt*(us), equiv. to ML *commissari*(us) COMMISSARY + *-ātus* -ATE1]

**com-mis-sar-y** (kom'ī sər'ē), *n., pl. -sar-ies*. 1. a store that supplies food and equipment, esp. in an army, mining camp, or lumber camp. 2. a dining room or cafeteria, esp. one in a motion-picture studio. 3. a person to whom some responsibility or role is delegated by a superior power; a deputy. 4. *Eccles.* an officer who, by delegation from the bishop, exercises spiritual jurisdiction in remote parts of a diocese, or is entrusted with the performance of duties of the bishop in his absence. 5. commissar. 6. (in France) a police official, usually just below the police chief and mayor. 7. *Mil. Obs.* an officer of the commissariat. [late ME *commissarie* < ML *commissari*(us), equiv. to L *commiss*(us) (ptp. of *committere* to COMMIT) + *-arius* -ARY] —**com-mis-sar-i-al** (kom'ī sār'ē əl), *adj.*

**com-mis-sion** (kō mīsh'ən), *n.* 1. the act of committing or giving in charge. 2. an authoritative order, charge, or direction. 3. authority granted for a particular action or function. 4. U.S. a. a document conferring authority issued by the President of the U.S. to officers in the Army, Navy, and other military services, and by State governments to justices of the peace and others. b. the power thus granted. c. the position or rank of an officer in any of the armed forces. 5. a group of persons authoritatively charged with particular functions: a *park commission*. 6. the condition of being placed under special authoritative responsibility or charge. 7. a task or matter committed to one's charge: *The designer received a commission to design an office building*. 8. the act of committing or perpetrating a crime, error, etc.: *The commission of a misdemeanor is punishable by law*. 9. something that is committed. 10. authority to act as agent for another or others in commercial transactions. 11. a sum or percentage allowed to an agent, salesman, etc., for his services: *to work on a twenty percent commission*. 12. in commission, in service. b. in operating order: *A great deal of work will be necessary to put this radio in commission again*. c. Also, into commission. Navy. (of a ship) manned and in condition for or ordered to active service. 13. out of commission, a. not in service. b. not in operating order: *The stove is out of commission*. —**v.t.** 14. to give a commission to: *to commission a graduate of a military academy*. 15. to authorize; send on a mission. 16. to give the order which places a warship, military command, etc., in a state of complete readiness for active duty. 17. to give a commission or order: *The owners commissioned a painting for the building's lobby*. [ME < L *commissio*- (s. of *commissio*) a commissioning. See COM-, MISSION, COMMIT] —**com-mis-sion-al**, *adj.* —**com-mis-sion-ary**, *adj.* —**com-mis-sion-ship**, *n.*

**com-mis-sion-naire** (kō mīsh'ən nār'), *n.* *Brit.* a person who does small, miscellaneous errands or performs minor services, as a messenger, porter, etc. [*F* *com-missionnaire*, equiv. to *com-mission* COMMISSION + *-aire* -ER2]

**com-mis-sioned officer**, a military or naval officer holding rank by commission (including, in the U.S., second lieutenants, ensigns, and all higher ranks).

**com-mis-sion-er** (kō mīsh'ən ər'), *n.* 1. a person commissioned to act officially; a member of a commission. 2. a government official or representative in charge of a department or district: the *police commissioner*; the *commissioner of a colony*. 3. an official chosen by an athletic association to exercise broad administrative or judicial authority: the *baseball commissioner*. 4. *Slang*, a betting broker. [late ME *commissyoner*. See COMMISSION, -ER2] —**com-mis-sion-er-ship**, *n.*

**Com-mis-sion-ers Stand-ard Or-di-nary Ta-ble**, U.S. a mortality table used as a minimum standard for reserves and surrender values by most life insurance companies based on the combined experience of a large number of insurers for the period 1950-54 and accepted in 1958 after comparison with the experience of a smaller number of insurers for the period 1954-57. *Abbr.*: CSO, C.S.O.

**com-mis-sion house**, a brokerage firm that buys and sells securities on commission for its clients.

**com-mis-sion mer-chant**, an agent who receives goods for sale on a commission basis or who buys on this basis and has the goods delivered to a principal.

**com-mis-sion pen-nant**, a long pennant flown at the mainmast of a commissioned government ship.

**com-mis-sion plan**, a system of municipal government in which all the legislative and executive powers of the city are concentrated in the hands of a commission.

**com-mis-sure** (kom'ī shōōr'), *n.* 1. a joint; seam; suture. 2. *Bot.* the joint or face by which one carpel coheres with another. 3. *Anat.*, Zool. a connecting band, as of nerve tissue, etc. [late ME < L *commissur*(a), equiv. to *com-* + *mis-sure* (see COMMISSURE) + *-ura* -URE] —**com-mis-su-ral** (kō mīsh'ər əl, kom'ī shōōr' əl, -shōōr'-), *adj.*

**com-mis-sur-o-my** (kom'ī shə rōt'ə mē), *n., pl. -mies*. *Surg.* the incision of a band of commissures, esp. of mitral fibers. Cf. *valvulotomy*. [COMMISSURE + *-o-* + -TOMY]

**com-mit** (kō mīt'), *v.t., -mit-ted, -mit-ting*. 1. to give in trust or charge; consign. 2. to consign for preservation: *to commit to writing, memory, etc.* 3. to consign to custody: *to commit a delinquent to a reformatory*. 4. to send into a battle: *The commander has committed all his troops to the front lines*. 5. to pledge (oneself) to a position on an issue or question; express (one's inten-

tion, feeling, etc.): *Asked if he was a fused to commit himself*. 6. to place in tion or hospital by or as if by leg: *was committed on the certificate of*. 7. to bind or obligate, as by pledge or a *to commit oneself to a promise; to be com of action*. 8. to entrust, esp. for safeke *to commit one's soul to God*. 9. to deliv disposal: *to commit a manuscript to* do; perform; perpetrate: *to commit mur*. 11. *Parl. Proc.* to refer (a bill or the lik for consideration. [ME *committē* < equiv. to *com-* + *mittere* to send, g; *mit*'-table, *adj.* —**com-mit**'-ter, *n.*

**com-mit-ment** (kō mīt'mənt), *n.* 1. mitting. 2. the state of being com *Proc.* the act of referring or entrusting t consideration. 4. consignment, as to p ment to a mental institution or hospita *recommended commitment as the wis*; order, as by a court, judge, etc., confir mental institution or hospital: *He wa his commitment was issued without a he written order of a court directing that fined in prison; mittimus*. 8. perpetu sion, as of a crime. 9. the act of commi engaging oneself. 10. a pledge or pr *We have made a commitment to pay*. 11. engagement; involvement: *They h mitment to religion*. 12. *Stock Exchange* to buy or sell securities. b. a sale or pur Also, *committal* (for def. 1, 3-11). [C

**com-mit-tal** (kō mīt'təl), *n.* an act or mitting, as to an institution, a cause commitment: *The committal of large su party aided the candidate immensely*.

**com-mit-tee** (kō mīt'tē), *n.* 1. a pe persons elected or appointed to perfor function, as to investigate, report on, ( ticular matter. 2. See *standing comm* person to whom the care of a person or mitted. [late ME < AF, equiv. to c COMMIT) + *-ee* -EE] —**com-mit**'-tee-i-ship', *n.*

**com-mit-tee-man** (kō mīt'tē mən, -m (-mən, -mən')), *n.* a member of a cc leader of a political ward or precin steward. [COMMITTEE + MAN']

**com-mit-tee of correspond-enc** American Revolutionary period) a con by a town or colony to communicate measures taken toward redress of grie **com-mit-tee of one**, an individ function alone as a committee.

**com-mit-tee of the whole**, a consisting of all the members presen liberative rather than a legislative cap debate and preliminary consideration ing legislative action.

**com-mit-tee wom-an** (kō mīt'tē w -wom-ən), *n.* woman serving as a tr mittee. [COMMITTEE + WOMAN']

**com-mix** (kō mīks'), *v.t., v.i. to mix* [back formation from earlier *committi* (ptp. of *commiscere*), equiv. to *com-* + *miscere* to mix) + *-it* -it; ptp. ending]

**com-mix-ture** (kō mīks'tū-), *n.* 1. the act or process of commixing or the condition of being commixed; mixture. 2. (in a Eucharistic service) the placing of a part of the Host in the chalice. [*L* *commixtur*(a), equiv. to *committ*(us) (see COM-MIX) + *-tura* -TURE]

**com-mode** (kō mōd'), *n.* 1. a low cabinet or sim lar piece of furniture, often highly ornamental, containing drawers or shelves. 2. a stand or cupboard containing a chamber pot or washbasin. 3. toll elaborate headress consisting chief work decorated with lace, ribbons, et in the late 17th and early 18th cen *commod*(us) convenient, equiv. to *co mode*]

**com-mo-de**'step', any of two or of a stair that have curved ends su

**com-mo-di-ous** (kō mō'dē əs), *adj.* convenient; roomy: *a commodious ap or adequate for the purpose*: a c [late ME < ML *commodios*(us), eq (us) convenience (see COMMODITY —**com-mo-di-ous-ly**, *adv.* —**com-mo-di-ty** (kō mōd'ī tē), *n., pl* thing of use, advantage, or value. 2. or commerce, esp. a product as dis service. 3. *Obs.* a quantity of good modie < MF < L *commodiāt*- (s. of c to *commod*(us) (see COMMODE) + *-itā*

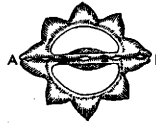
**com-mo-di-ty dol-lar**, U.S. a unit whose gold content would vary an official index of commodity prices

**com-mo-di-ty exchange**, an buying and selling of commodities coffee, sugar, and grains) for future

**Com-mo-di-ty Ex-change Auth** the division of the Department of Agr vises the trading of futures on com *Abbr.*: CEA

**com-mo-di-ty mon-ey**, U.S. a currency using commodity dollars as

**com-mo-dore** (kom'ə dōr', -dōr'), (not used in peacetime) a grade of rank below a rear admiral. 2. *Brit.* temporary command of a squadron captain on the same ship. 3. *Navy*, when two or more ships of war are c 4. (in the U.S. Navy and Merchant in command of a convoy. 5. The sen deriv., derivative; equiv., equivalent



Commissure (def. 2) AB, Line of the commissural faces of the two carrels

CONCISE ETYMOLOGY KEY: <, descended or derived from; >, whence; b., blend of, blended; c., cognate with; m., modification of; obl., oblique; r., replacing; s., stem; sp., spelling; trans., translation; ? , origin unknown, perhaps; \*, hypothetical. See the full key in:



**endomorphism**

pertaining to endomorphs. c. taking place within a rock mass. 2. *Psychol.* having a heavy body build characterized by the relative prominence of structures developed from the embryonic endoderm (contrasted with *ectomorphic*, *mesomorphic*). [ENDO- + MORPHIC] —*en-do-mor'ph-y*, *n.*

**en-do-mor-phism** (en/dō mōr'fīz əm, -də), *n.* 1. *Mineral.* a change brought about within the mass of an intrusive igneous rock. 2. *Math.* a homomorphism of a set into itself. [ENDO-MORPH(-) + ISM]

**en-do-mor-phism ring**, *Math.* the ring consisting of all endomorphisms of a given Abelian group.

**en-do-par-a-sit-e** (en/dō par'ə sīt'ē), *n.* an internal parasite (opposed to *ectoparasite*). [ENDO- + PARASITE] —*en-do-par-a-sit-ic* (en/dō par'ə sīt'ik), *adj.*

**en-do-pe-ri-d-i-um** (en/dō pē'rīd'ē əm), *n.* *Bot.* the inner of the two layers into which the peridium is divided. [*< NL; see ENDO-, PERIDIUM*] —*en-do-pe-ri-d-i-al*, *adj.*

**en-do-pha-sia** (en/dō fā'zhə, -zhē ə, -zē ə), *n.* internal speech with no audible vocalization. Cf. *exophasia*. [*< I endofasia*. See ENDO-, PHASIA]

**en-do-phyte** (en/də fīt'), *n.* *Bot.* a plant living within another plant, usually as a parasite. [ENDO- + PHYTE] —*en-do-phyt-ic* (en/də fīt'ik), *adj.* —*en-do-phyt'i-cal-ly*, *adv.* —*en-doph-y-tous* (en/də fīt' təs), *adj.*

**en-do-plasm** (en/də plaz'am, -dō), *n.* *Biol.* the inner portion of the cytoplasm of a cell. Cf. *ectoplasm* (def. 1). [ENDO- + PLASM] —*en-do-plas'mic*, *adj.*

**en-dop-o-dite** (en/də p'ə dīt'), *n.* *Zool.* the inner or medial branch of a biramous crustacean appendage. Also, *en-dop* (en/də p'ə dīt'). Cf. *exopodite*, *protopodite*. [ENDO- + P'ODITILE < Gk pōd-, (s. of pōis) foot + -ITILE] —*en-dop-o-dit-ic* (en/də p'ə dīt'ik), *adj.*

**en-do-pty-er-y-gote** (en/dō ptēr'ə gōt'), *adj.* 1. belonging or pertaining to the division *Endopterygota*, comprising the insects that undergo complete metamorphosis. —*n.* 2. an insect of the division *Endopterygota*. [*< NL Endopterygota* (a group of insects. See ENDO-, PTERYGOTE)]

**end/or-gan**, *Physiol.* one of several specialized structures found at the peripheral end of sensory or motor nerve fibers.

**en-dorse** (en/dōrs'), *v.* —*dorsed*, —*dors-ing*, *n.* —*v.t.* 1. to approve, support, or sustain: *to endorse a statement*. 2. to write (something) on the back of a document, paper, etc.: *to endorse instructions*; *to endorse one's signature*. 3. to designate oneself as payee of (a check) by signing, usually on the reverse side of the instrument. 4. to sign one's name on (a commercial document or other instrument). 5. to make over (a stated amount) to another as payee by one's endorsement. 6. to acknowledge (payment) by placing one's signature on a bill, draft, etc. —*n.* 7. *Heraldry.* a narrow pale, about one quarter the usual width and usually repeated several times. Also, *indorse* (for def. 1-6). [*v.* (with *en-* for *in-*) of earlier *indorse* < ML *indorsare* (var. of *indorsare*) (to) put on the back, equiv. to L *in-* + *dors*(um) (back); *r. endoss*, ME *endosse*(n) < OF *endosse*(r), equiv. to *en-* + *dos* < L *dors*(um)] —*en-dors'able*, *adj.* —*en-dors'er*, *n.* —*en-dors'ing-ly*, *adv.*

**en-dorsed** (en/dōrst'), *adj.* *Heraldry.* 1. (of a pale) between endorses: *a pale endorsed*. 2. endorsed. [ENDO- + -ED<sup>2</sup>]

**en-dor-see** (en/dōr sē, en/dōr-), *n.* a person to whom a negotiable document is endorsed. Also, *indorsee*. [ENDORSE + -EE]

**en-dorse-ment** (en/dōrs'mənt), *n.* 1. approval or sanction: *The program for supporting the arts won the government's endorsement*. 2. the placing of one's signature, instructions, etc., on a document. 3. the signature, instructions, etc., placed on the reverse of a commercial document, for the purpose of assigning the interest therein to another. 4. *Insurance.* a clause under which the stated coverage of an insurance policy may be altered. Also, *indorsement*. [ENDORSE + -MENT]

**en-do-sarc** (en/də sār'k'), *n.* *Biol.* the endoplasm of a protozoan (opposed to *ectosarc*). [ENDO- + SARCO] —*en-do-sar'cous*, *adj.*

**en-do-scope** (en/də skōp'), *n.* 1. a slender, tubular instrument used to examine the interior of a body cavity or hollow viscus. 2. an optical instrument for distinguishing between natural and cultured pearls by examination of holes drilled into them. [ENDO- + SCOPE] —*en-do-scop-ic* (en/də skōp'ik), *adj.* —*en-dos-cop-ist* (en/də skōp'ist), *n.* —*en-dos'co-py*, *n.*

**en/doscop/ic cam-era**, a very small camera that can be inserted through the anus or other body cavity in medical examination.

**en-do-skel-e-ton** (en/dō skel'ē tən), *n.* *Zool.* the internal skeleton or framework of the body of an animal (opposed to *exoskeleton*). [ENDO- + SKELETON] —*en-do-skel'e-tal*, *adj.*

**en-dos-mo-sis** (en/dos mō'sis, -dōz-), *n.* *Physical Chem.* 1. osmosis from the outside toward the inside. 2. (in osmosis) the flow of a substance from an area of lesser concentration to one of greater concentration (opposed to *exosmosis*). Also, *en-dos-mos* (en/dos mōs', -dōz-). [*END-* + OSMO-SIS] —*en-dos-mo-tic* (en/dos mō'tik, -dōz-), *adj.* —*en-dos-mot'i-cal-ly*, *adv.*

**en-do-sperm** (en/də spōr'm), *n.* *Bot.* nutritive matter in seed-plant ovules, derived from the embryo sac. [ENDO- + SPERM, modeled on *F endosperme*]

**en-do-spore** (en/də spōr', -spōr'), *n.* 1. *Bot.* the inner coat of a spore. 2. *Bacteriol.* a spore formed within a cell of a rod-shaped organism. [ENDO- + SPORE] —*en-do-spor-ous* (en/də spōr' əs, en/də spōr'-, -spōr'-), *adj.* —*en-dos'por-ous-ly*, *adv.*

**en-do-spo-ri-um** (en/də spōr'ē əm, -spōr'-), *n., pl. -spōr'ia* (-spōr'ē ə, -spōr'ē-), *n.* *Bot.* endospore (def. 1). [ENDO- + NL *sporium* < Gk spor(ā) seed + -ion dim. suffix]

**en-doste-um** (en/dos tē əm), *n., pl. -te-a* (-tē ə), *Anat.* the membrane lining the medullary cavity of a bone. [END- + NL *ostium* < Gk *ostēon* bone]

**en-dos-to-sis** (en/də stō'sis, -də-), *n.* *Anat.* bone formation beginning in the substance of cartilage. [END- + OSTOSIS]

**en-do-the-cium** (en/dō thē'shē əm, -sē əm), *n., pl. -cia* (-shē ə, -sē ə), *Bot.* 1. the lining of the cavity

of an anther. 2. (in mosses) the central mass of cells in the rudimentary capsule, from which the archesporae are generally developed. 3. (in bryophytes) the central mass of cells in the capsule, including the spores and columella. [ENDO- + THECIUM] —*en-do-the-ci-al* (en/dō thē'shē əl, -shē əl), *adj.*

**endotheli-**, a combining form of **endothelium**: *endotheloid*.

**en-do-the-li-al** (en/dō thē'lē əl), *adj.* pertaining to endothelium. [ENDO- + THELI- + -AL]

**en-do-the-li-oid** (en/dō thē'lē ōid'), *adj.* resembling endothelium. [ENDO- + THELI- + -OID]

**en-do-the-li-oma** (en/dō thē'lē ō mō), *n., pl. -mas, -ma-ta* (-mə tə), *Pathol.* a tumor originating from the endothelium. [ENDO- + THELI- + -OMA]

**en-do-the-li-um** (en/dō thē'lē əm), *n., pl. -lia* (-lē ə), a type of epithelium composed of a single layer of smooth, thin cells which lines the heart, blood vessels, lymphatics, and serous cavities. [ENDO- + THELIUM; cf. EPITHELIUM]

**en-do-ther-mic** (en/dō thēr'mik), *adj.* *Chem.* noting or pertaining to a chemical change which is accompanied by an absorption of heat (opposed to *exothermic*). Also, *en-do-ther-mal* (en/dō thēr'məl), *adj.* —*en-do-ther-mal-ly*, *adv.* —*en-do-ther-mism*, *n.*

**en-do-tox-in** (en/dō tōk'sin), *n.* *Biochem.* the toxic protoplasm liberated when a microorganism dies and disintegrates, as in *Eberthella typhi*, the causative agent of typhoid fever. Cf. *exotoxin*. [ENDO- + TOXIN] —*en-do-tox'ic*, *adj.*

**en-do-tox-oid** (en/dō tōk'sōid), *n.* any toxoid prepared from an endotoxin. [ENDO- + TOXOID]

**en-do-trophic** (en/dō trōf'ik), *adj.* (of a mycorrhiza) growing inside the cells of the root. Cf. *ectotrophic*. [ENDO- + TROPHIC]

**en-dow** (en/dou'), *v.t.* 1. to provide with a permanent fund or source of income: *to endow a college*. 2. to furnish, as with some gift, faculty, or quality; equip: *Nature has endowed him with great ability*. 3. *Archaic.* to provide with dower. [ME *endōw*(n) < OF *endouer*, equiv. to *en-* + *ēre* < L *dōwre* < *dōw*, equiv. to *dōt-* (s. of *dōs*) dōwry + *-wre* v. suffix] —*en-dow'er*, *n.* —*Syn.* 2. invest, clothe, endue.

**en-dow-ment** (en/dou'mənt), *n.* 1. the act of endowing. 2. the property, funds, etc. with which an institution or person is endowed. 3. Usually, *en-dow-ments*, an attribute of mind or body; a gift of nature. [late ME; see ENDO- + -MENT]

**en-dow-ment in-sur-ance**, life insurance providing for the payment of a stated sum to the insured if he lives beyond the maturity date of the policy, or to a beneficiary if the insured dies before that date.

**end/pa-per**, *Bookbinding.* a sheet of paper, often distinctively colored or ornamented, folded to form two leaves, one of which is pasted flat inside either cover of a book, the other forming a flyleaf. Also called *end sheet*.

**end-piece** (end/pēs'), *n.* a piece that forms, or is at, an end. [END<sup>1</sup> + PIECE]

**end/plate**, *Mining.* one of the shorter members of a set. Cf. *wall plate* (def. 3).

**end-play** (end/plā'), *Bridge.* —*n.* 1. any play, usually near the end of a contract, which puts one's opponent into the lead and forces him to lose one or more tricks that he would have won if he were not leading. —*v.t.* 2. to put into the lead by an endplay. [END<sup>1</sup> + PLAY]

**end/point**, 1. a final or concluding point. 2. *Chem.* the point in a titration usually noting the completion of a reaction and marked by a change of some kind, as of the color of an indicator.

**end-point** (end/pōint'), *n.* *Math.* the point on each side of an interval marking its extremity on that side. [END<sup>1</sup> + POINT]

**end/pro-duct**, the final or resulting product, as of an industry, process of growth, etc.: *Cloth is one of the end products of cotton manufacture. An active mind should be an end product of education.*

**en-drin** (en/drin), *n.* *Chem.* a white, crystalline, water-insoluble, poisonous, solid isomer of dieldrin, C<sub>12</sub>H<sub>8</sub>OCl<sub>2</sub>, used as an insecticide. [appar. *en-* or *end-* (? ) + (DIE)LDRIN]

**end/run**, *Football.* a running play in which the ball-carrier attempts to outflank the defensive end. Also called *end sweep*, *sweep*.

**end-shake** (end/shāk'), *n.* *Horol.* the free longitudinal movement of arbors or the like between bearings. [END<sup>1</sup> + SHAKE]

**end/sheet**, See *end paper*.

**end-stopped** (end/stōpt'), *adj.* *Pros.* (of a line of verse) ending at the end of a syntactic unit that is usually followed by a pause in speaking and a punctuation mark in writing.

**end/ta-ble**, a small table placed beside a chair or at the end of a sofa.

**end-to-end** (end/tō ənd', -tə-), *adj., adv.* end<sup>1</sup> (def. 26).

**en-due** (en/dō, -dyōō'), *v.t., -dued*, —*du-ing*. 1. to invest or endow with some gift, quality, or faculty. 2. to put on; assume: *Hamlet ended the character of a madman*. 3. to clothe. Also, *indue*. [ME *endue*(n) (to) induce, cover < OF *enduire* < L *inducere* to lead in, cover, INDUCE]

**en-dur-a-ble** (en/dōr'ə bəl, -dyōōr'-), *adj.* capable of being endured. [ENDURE + -ABLE] —*en-dur'a-bil'i-ty*, *en-dur'a-ble-ness*, *n.* —*en-dur'a-bly*, *adv.* —*Syn.* bearable, tolerable.

**en-dur-ance** (en/dōr'əns, -dyōōr'-), *n.* 1. the fact or power of enduring or bearing anything: *He has amazing physical endurance*. 2. lasting quality; duration: *His friendships have little endurance*. 3. something endured, as a hardship; trial. [ENDURE + -ANCE] —*Syn.* 1. See *patience*.

**en-dur-ance ra-tio**. See *fatigue ratio*.

**en-dur-ant** (en/dōr'ənt, -dyōōr'-), *adj.* capable of enduring hardship, misfortune, or the like. [ENDURE + -ANT]

**en-dure** (en/dōr', -dyōōr'), *v.* —*dured*, —*dur-ing* —*v.t.* 1. to hold out against; sustain without impairment

or yielding; undergo: *to endure great financial pressure with equanimity*. 2. to bear without resistance or patience; tolerate: *I cannot endure to listen to your any longer*. 3. to admit of; allow; bear: *His poor such that it will not endure a superficial reading*. 4. to continue to exist; last: *These words will endure long as men live who love freedom*. 5. to support aid force or influence of any kind; suffer without yielding: *Even in the darkest ages man endured*. 6. to have or gain continued or acknowledged recognition, as of worth, greatness, etc.: *His plays have endured for more than three centuries*. [ME *endure*(n) < OF *endure*(n) *indurāre* to harden, steel, make lasting, equip, *in-* + *dūrāre* to last, be or become hard, *dūr* (dūrūs hard)] —*en-dur'er*, *n.*

**en-dur-ing** (en/dōr'ing, -dyōōr'-), *adj.* 1. last-permanent: *a poet of enduring greatness*. 2. past long-suffering. [ENDURE + -ING<sup>2</sup>] —*en-dur'ing-ly*, *adv.* —*en-dur-ing-ness*, *n.*

**end/ use** (yōōs), the ultimate use for which a thing is intended or to which it is put.

**end-ways** (end/wāz'), *adv.* 1. on end: *We set the endways in order to fix the legs*. 2. with the end up or forward. 3. toward the ends or end; length. 4. end-to-end. Also, *end-wise* (end/wiz'). [END- + -WAYS]

**en-dym-ion** (en/dim'ē ən), *n.* 1. *Class. Myth.* a man who was kept immortally youthful and beautiful through eternal sleep; beloved of the goddess *Artemis*, who came to him every night in the cave where he lived. 2. (*italics*), a narrative poem (1818) by John Keats, a crater in the first quadrant of the face of the moon having a dark floor; about 78 miles in diameter.

**end/zone**, 1. *Football.* an area at each end of the field between the goal line and the end line. 2. *Hockey.* an area at each end of the rink between the line and the closer of the two blue lines. Cf. *zone*.

**ene**, *Chem.* a combining form indicating unsaturated hydrocarbons (anthracene; benzene), esp. those of the alkene series (butylene). [*< Gk -ēnē*, fem. of *ēnēs* suffix denoting origin or source]

**ENE**, east-northeast. Also, *E.N.E.*

**en ef-et** (ən nā fē'), *French.* in effect; in the reality.

**en-e-ma** (en/ə mē), *n.* *Med.* 1. the injection of a solution into the rectum. 2. the fluid injected. [*< LL enema*, equiv. to *en-* + *ēma* (s. of *ēma* throw) + *-ma* n. suffix]

**en-em-y** (en/ə mē), *n., pl. -mies*, *adj.* —*n.* 1. a person who feels hatred for or fosters harmful designs against another; an adversary or opponent: *They are now who were our friends*. 2. an armed foe; an opponent: *We attacked the enemy on their ground*. 3. a hostile nation or state: *England and France have been enemies*. 4. a citizen of such a state: *enemies, persons, nations, etc., that are hostile to another: Let's make up and stop being enemies*. 5. something harmful or prejudicial: *His unbridled ambition is his worst enemy*. 6. the Enemy, the Devil.

**en-em-y**, belonging to a hostile power or to any national: *enemy property*. 7. *Obs.* inimical; ill-disposed: *enemically friendly*. 8. *Obs.* inimical; ill-disposed: *enemically friendly*. 9. *Obs.* inimical; ill-disposed: *enemically friendly*. 10. *Obs.* inimical; ill-disposed: *enemically friendly*.

**en-em-y**, 1. antagonist. *ENEMY*, *FOE* refer to a personal or personal adversary. *ENEMY* emphasizes the idea of hostility; to overcome the enemy; a bitter word, a more literary word, may be used interchangeably with *enemy*, but emphasizes somewhat more the fact to be feared from such a one: *deadly foe; arch-enemy; mankind (the Devil)*. —*Ant.* 1. friend. 2. ally.

**en-em-y al-ien**, an alien residing in a country at war with the one of which he is a citizen.

**Enemy of the People, An**, a play (1905) by Henrik Ibsen.

**en-e-o-lith-ic** (ē'nē ō lith'ik), *adj.* *Chalcolithic* or *Aeneolithic*.

**en-er-get-ic** (en/ər jēt'ik), *adj.* 1. possessing inherent energy; forcible; vigorous: *an energetic man*. 2. powerful in action or effect; effective: *to take energetic measures against crime*. Also, *en-er-get-i-cal* (en/ər jēt'ik əl), *adj.* —*en-er-get-i-cal-ly*, *adv.* —*Syn.* 1. See *active*. 2. effectual, strong. —*Ant.* 1. listless.

**en-er-get-ics** (en/ər jēt'iks), *n.* (construed as the branch of physics that deals with energy) ENERGETIC(-ICS) —*en-er-get'i-cist*, *n.* —*en-er-get'ic-tic* (en/ər jēt'ik t'ik), *adj.*

**en-er-gise** (en/ər jiz'), *v.t., v.i., -gised*, —*gising*. *Chiefly Brit.* energize. —*en-er-gis'er*, *n.*

**en-er-gism** (en/ər jiz'm), *n.* *Ethics.* the belief in the self-realization is the highest good. [*< G Energein*. See *ENERGY*, -ISM] —*en-er-gist*, *n., adj.* —*en-er-gis'tic*, *adj.*

**en-er-gize** (en/ər jiz'), *v., -gized*, —*giz-ing*. 1. to give energy to; rouse into activity: *to energize a weak man*. 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy.

**en-er-gize** (en/ər jiz'), *v., -gized*, —*giz-ing*. 1. to give energy to; rouse into activity: *to energize a weak man*. 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy. —*v.t.* 2. to be in operation; put forth energy.

**en-er-gis-m** (en/ər jiz'm), *n.* *Ethics.* the belief in the self-realization is the highest good. [*< G Energein*. See *ENERGY*, -ISM] —*en-er-gist*, *n., adj.* —*en-er-gis'tic*, *adj.*

**en-er-gis-tic** (en/ər jiz'tik), *adj.* 1. possessing inherent energy; forcible; vigorous: *an energetic man*. 2. powerful in action or effect; effective: *to take energetic measures against crime*. Also, *en-er-get-i-cal* (en/ər jēt'ik əl), *adj.* —*en-er-get-i-cal-ly*, *adv.* —*Syn.* 1. See *active*. 2. effectual, strong. —*Ant.* 1. listless.

**en-er-gis-tic** (en/ər jiz'tik), *adj.* 1. possessing inherent energy; forcible; vigorous: *an energetic man*. 2. powerful in action or effect; effective: *to take energetic measures against crime*. Also, *en-er-get-i-cal* (en/ər jēt'ik əl), *adj.* —*en-er-get-i-cal-ly*, *adv.* —*Syn.* 1. See *active*. 2. effectual, strong. —*Ant.* 1. listless.

**en-er-gis-tic** (en/ər jiz'tik), *adj.* 1. possessing inherent energy; forcible; vigorous: *an energetic man*. 2. powerful in action or effect; effective: *to take energetic measures against crime*. Also, *en-er-get-i-cal* (en/ər jēt'ik əl), *adj.* —*en-er-get-i-cal-ly*, *adv.* —*Syn.* 1. See *active*. 2. effectual, strong. —*Ant.* 1. listless.

**en-er-gis-tic** (en/ər jiz'tik), *adj.* 1. possessing inherent energy; forcible; vigorous: *an energetic man*. 2. powerful in action or effect; effective: *to take energetic measures against crime*. Also, *en-er-get-i-cal* (en/ər jēt'ik əl), *adj.* —*en-er-get-i-cal-ly*, *adv.* —*Syn.* 1. See *active*. 2. effectual, strong. —*Ant.* 1. listless.

**en-er-gy** (en/ər jē), *n., pl. -gies*. 1. Often, *a*, the capacity for vigorous activity; a vital force: *the energy of a young man*. 2. *Chiefly Brit.* a feeling of tension caused by over-exertion: *He felt an energy of tension caused by over-exertion*. 3. an exertion of such power: *She gave an energy of such power: I seem to have no energy left*. 4. an exertion of such power: *She gave an energy of such power: I seem to have no energy left*. 5. the habit of vigor: *He has an energy of such power: I seem to have no energy left*. 6. the habit of vigor: *He has an energy of such power: I seem to have no energy left*. 7. the habit of vigor: *He has an energy of such power: I seem to have no energy left*.

**en-er-gy** (en/ər jē), *n., pl. -gies*. 1. Often, *a*, the capacity for vigorous activity; a vital force: *the energy of a young man*. 2. *Chiefly Brit.* a feeling of tension caused by over-exertion: *He felt an energy of tension caused by over-exertion*. 3. an exertion of such power: *She gave an energy of such power: I seem to have no energy left*. 4. an exertion of such power: *She gave an energy of such power: I seem to have no energy left*. 5. the habit of vigor: *He has an energy of such power: I seem to have no energy left*. 6. the habit of vigor: *He has an energy of such power: I seem to have no energy left*. 7. the habit of vigor: *He has an energy of such power: I seem to have no energy left*.

**en-er-gy** (en/ər jē), *n., pl. -gies*. 1. Often, *a*, the capacity for vigorous activity; a vital force: *the energy of a young man*. 2. *Chiefly Brit.* a feeling of tension caused by over-exertion: *He felt an energy of tension caused by over-exertion*. 3. an exertion of such power: *She gave an energy of such power: I seem to have no energy left*. 4. an exertion of such power: *She gave an energy of such power: I seem to have no energy left*. 5. the habit of vigor: *He has an energy of such power: I seem to have no energy left*. 6. the habit of vigor: *He has an energy of such power: I seem to have no energy left*. 7. the habit of vigor: *He has an energy of such power: I seem to have no energy left*.



index of refraction

Indienne

index of refraction, Optics. a number indicating the speed of light in a given medium as either the ratio of the speed of light in a vacuum to that in the given medium (absolute index of refraction) or the ratio of the speed of light in a specified medium to that in the given medium (relative index of refraction). Symbol: n. Also called index, refractive index.

index plate, Mach. a plate perforated with rows of different numbers of equally spaced holes as a guide for indexing work.

index set, Math. a set whose elements are used to indicate the order of the elements of a sequence, series, etc.

India (in'dē ə), n. a republic in S Asia; comprises most of former British India and the semi-independent Indian States and Agencies; became a dominion in 1947; became fully independent on January 26, 1950, with membership in the Commonwealth of Nations. 634,700,000; 1,246,880 sq. mi. Cap.: New Delhi. Hindi, Bharat. [OE < L < Gk. equiv. to Ind(ós) the Indus river (< OPers Hindu, lit., the river; s. Skt sindhu) + -ia -ia]



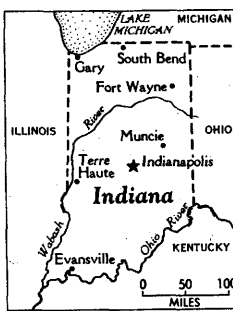
India chintz, a sturdy, heavyweight fabric constructed in a figured weave, used esp. in upholstery. Also called India cot/ton.

India drug/get, drugget (def. 1).

India ink, (sometimes i.c.) 1. a black pigment consisting of lampblack mixed with glue or size. 2. a liquid ink from this. Also called Chinese ink.

India-man (in'dē ə mən), n., pl. -men. Naut. See East Indianman.

Indian (in'dē ən), n. 1. Also called American Indian, Red Indian, a member of the aboriginal race of America or of any of the aboriginal North and South American stocks, usually excluding the Eskimos. 2. Informal. any of the indigenous languages of the American Indians. 3. a member of any of the peoples native to India or the East Indies. 4. Brit. a European, esp. an Englishman, who resides or has resided in India or the East Indies. 5. Astron. the constellation Indus. -adj. 6. of pertaining to, or characteristic of, the American Indians or their languages. 7. of pertaining to, or characteristic of, India or the East Indies. 8. made of Indian corn: Indian meal. 9. Zoogeog. belonging to a geographical division comprising India south of the Himalayas, and Pakistan and Ceylon. [ME < ML Indĭān(us). See INDIA, -AN]



Indian an-a (in'dē ən ə), n. 1. Robert Clark, born 1928, U.S. painter of pop art. 2. a state in the central United States; a part of the Midwest. 5,490,179; 36,291 sq. mi. Cap.: Indianapolis. Abbr.: Ind. -Indi-an-i-an (in'dē ən i ən), adj., n.

Indian a bal/lot, a ballot on which the candidates are listed in separate columns by party. Also called party-column ballot. Cf. Massachusetts ballot, office-block ballot.

Indian a gency, headquarters of an Indian agent. Indian a gent, an official representing the U.S. government in dealing with an Indian tribe or tribes.

Indian an-ap-olis (in'dē ə n ə p ə lis), n. a city in and the capital of Indiana, in the central part. 476,258 (1960).

Indian apple. See May apple.

Indian bal/sam. See Peru balsam.

Indian bi/son, the bison.

Indian bread, 1. See corn bread. 2. tuckahoe (def. 1).

Indian bread/root, breadroot.

Indian cher/ry. See yellow bush.

Indian club, a metal or wooden club shaped like a large bottle, used singly or in pairs for exercising the arms.

Indian co/bra, a highly venomous cobra. Naja naja, common in India, having markings resembling a pair of spectacles on the back of the hood. Also called spectacled cobra.

Indian corn, 1. corn (def. 1). 2. any primitive corn with variegated kernels, often used for decorative purposes. 3. Dial. any coarse variety of corn grown for fodder. 4. Brit. table corn; corn on the cob.

Indian cress, a nasturtium, Tropaeolum majus, of South America, having red-spotted or red-striped, yellow-orange flowers, the young flower buds and fruits being used as seasoning.

Indian cup/, See cup plant.

Indian cur/rant, a shrub, Symphoricarpos orbiculatus, found from South Dakota and Texas to the eastern coast of the U.S., having hairy leaves, white flowers, and reddish-purple fruit. Also called coralberry.

Indian Des/ert. See Thar Desert.

Indian el/ephant, any elephant of the genus Elephas, of India and neighboring regions. Cf. elephant (def. 1).

Indian Em/pre, British India and the Indian states ruled by native princes but under indirect British control: dissolved in 1947 and absorbed into India and Pakistan.

Indian fig/, a bushy or treelike cactus, Opuntia Ficus-indica, of central Mexico, having yellow flowers nearly four inches wide and juicy, red, edible fruit.

Indian file/, in single file, as of persons walking.

Indian giv/er, Informal. a person who takes back a gift that he has given. -In'dian giv'ing.

Indian haw/thorn, a handsome, evergreen shrub, Radohloepis indica, of southern China, having pinkish-white flowers in loose clusters.

Indian head/er, a New England fishing schooner of c1900, having a rounded stem.

Indian hemp/, 1. a dogbane, Apocynum cannabinum, of North America, the root of which has laxative and emetic properties. 2. hemp (def. 1). Also called Choctaw-root.

Indian Hill/, a town in SW Ohio. 4526 (1960).

Indian hip/po. See bowman's root.

Indian-ize (in'dē ə niz'), v.t., -ized, -is-ing. Chiefly Brit. Indianize. -In'di-an-i-za'tion, n.

Indian-ize (in'dē ə niz'), v.t., -ized, -is-ing. to make Indian or cause to become Indianlike, as in character, customs, appearance, etc. [INDIAN + -IZE]

Indian ju/jube, an evergreen shrub or small tree, Zizyphus mauritiana, of India, having leaves that are rusty-hairy on the underside and small, round, red, acid fruit. Also called cottony jube.

Indian let/tuce, 1. See consumption weed. 2. See winter purslane.

Indian lic/orice, a woody, East Indian, fabaceous shrub, Abrus precatorius, bearing seeds used for beads and having a root used as a substitute for licorice. Also called rosary pea.

Indian lot/us, a lotus, Nelumbo nucifera, of southern Asia, having fragrant pink or rose flowers. Also called East Indian lotus, Egyptian lotus, sacred lotus.

Indian mad/der, chay?.

Indian mal/low, 1. a malvaceous plant, Abutilon Theophrasti, having yellow flowers and velvety leaves, introduced into America from southern Asia. 2. any of certain related species.

Indian meal/, Chiefly Brit. See corn meal.

Indian mil/let, 1. durra. 2. See pearl millet.

Indian mul/berry, a small tree, Morinda citrifolia, found from India to Australasia, having shiny leaves, white flowers, and fleshy, yellowish fruit, yielding red and yellow dyes.

Indian Mu/tiny. See Sepoy Rebellion.

Indian O/cean, an ocean S of Asia, E of Africa, and W of Australia. 28,357,000 sq. mi.

Indian o-la (in'dē ə n ə l ə), n. 1. a town in central Iowa. 7062 (1960). 2. a town in W Mississippi. 6714 (1960).

Indian paint/brush, any of several showy, scrophulariaceous herbs of the genus Castilleja, as C. linariaefolia, of the southwestern U.S.: the State flower of Wyoming.

Indian pink/. See fire pink.

Indian pipe/, a leafless, saprophytic plant, Monotropa uniflora, of North America and Asia, having a solitary flower and resembling a tobacco pipe.

Indian pitch/er. See common pitcher plant.

Indian pota/to. See giant sunflower.

Indian pud/ding, a sweet baked pudding made of corn meal, molasses, milk, and spices.

Indian red/, 1. earth of a yellowish-red color, found esp. in the Persian Gulf, which serves as a pigment and as a polish for gold and silver objects. 2. a pigment of that color prepared by oxidizing the salts of iron.

Indian rice/, the wild rice plant.

Indian Run/ner, one of a breed of domestic ducks.

Indian sal/ad, waterleaf (def. 2).

Indian san/dle. See white snakeroot.

Indian silk/. See India silk.

Indian States' and A/gencies, the former semidependent states and agencies in India and Pakistan: became independent states of, or otherwise affiliated with, the republics of India and Pakistan 1947. Also called Native States.

Indian sum/mer, a period of mild, dry weather, usually accompanied by a hazy atmosphere, occurring in the U.S. and Canada in late autumn or early winter.

Indian Sum/mer of a For/syte, a novel (1918) by John Galsworthy. Cf. Foreyte Saga, The.

Indian tea/, See New Jersey tea.

Indian Ter/ritory, a former territory of the United States: now in E Oklahoma. ab. 31,000 sq. mi.

Indian tobac/co, a common, American herb, Lobelia inflata, having small, blue flowers and inflated capsules.

Indian tur/nip, 1. the jack-in-the-pulpit. 2. its root.

Indian wolf/, a wolf, Canis lupus pallipes, found in Asia south of the Himalayas.

Indian wres/tling, 1. a form of wrestling in which two opponents, lying side by side on their backs and in opposite directions, lock corresponding legs and each attempts to force the other's leg down until one opponent is unable to remain lying flat on his back. 2. a form of wrestling in which two opponents clasp each other's right or left hands and, placing the corresponding feet side by side, attempt to unbalance each other. 3. a form of wrestling in which two opponents, usually facing one another across a table, rest their right or left elbows on the table and, placing their corresponding forearms upward and parallel, grip each other's hand, the object being to force the opponent's hand down so that it touches the table.

Indian yell/ow, 1. Also called purree, snowshoe, an orange-yellow color. 2. Painting. a. Also called purree, a yellow pigment formerly derived from the urine of cows fed on mango leaves. b. a pigment derived from coal tar, characterized chiefly by its yellow color and permanence.

India pa/per, 1. a fine, thin, but opaque paper made in the Orient, used chiefly in the production of thin-paper editions and for impressions of engravings. 2. See Bible paper.

India print/, a plain-weave cotton characterized by brilliantly colored motifs resembling those designed in India, rendered by the block-print method.

India rub/ber, -1. rubber (def. 1). 2. a rubber eraser. 3. Archaic. a rubber overshoe. Also, in rub/ber.

India silk/, a soft, lightweight fabric constructed of plain weave, woven chiefly in India. Also, Indian. India wheat, a buckwheat, Fagopyrum tartaricum of India, having loose clusters of greenish or yellow flowers, grown for soil improvement. Also called d. wheat.

Indic (in'dik), adj. 1. of or pertaining to India. 2. Ling. of or belonging to a subbranch of Indo-European languages, Sanskrit, Hindi, Urdu, Bengali, and many other Indo-European languages. India, Ceylon, and Pakistan: Indo-Aryan. Indic(us) India < Gk Indikós. See INDIA, -IC

indic-, 1. indicating. 2. indicative. 3. indicator. In-di-can (in'də kən), n. 1. Chem. a glucoside, C<sub>12</sub>H<sub>22</sub>O<sub>11</sub>, which occurs in plants yielding indigo, and in sulfate, C<sub>12</sub>H<sub>21</sub>O<sub>11</sub>SO<sub>4</sub>, a component of urine. [ < L dic(um) INDIGO + -AN]

in-di-cant (in'də kənt), n. 1. that which indicates. -adj. 2. Obs. serving to indicate; indicative. [ < indicant (s. of indicans) pointing, prp. of indicat. equiv. to indic- (see INDICATE) + -ant -ANT]

in-di-cate (in'də kət'), v.t., -cat-ed, -cat-ing. 1. to signify; to betoken; imply: His hesitation indicated a willingness. 2. to point out or point to; direct attention to: to indicate a place on a map. 3. to show; make known: The thermometer indicates air temperature. 4. state or express, esp. briefly or in a general way: indicated his disapproval but did not go into detail. Med. a. (of symptoms) to point out (a particular remedy, treatment, etc.) as suitable or necessary. b. to show the presence of (a condition, infection, etc.). [ < L indicatū pointed out or at (pp. of indicare), equiv. to indic- (of index) INDEKX + -ātus -ATE] -in'di-ca'tion, n.

in-dic-ated horse/power, the horsepower of a reciprocating engine as shown by an indicator record. Abbr.: ihp. I.H.P., i.h.p., i.h.p.

in-di-ca-tion (in'də kə'ti-ən), n. 1. anything serving to indicate or point out, as a sign, token, etc. 2. Med. special symptom or the like which points out a suitable remedy or treatment or shows the presence of a disease. 3. act of indicating. 4. the degree marked by an instrument. [ < L indicatĭōn- (s. of indicatĭo). See INDICATE]

in-di-ca-tive (in'dik ə tiv), adj. 1. indicating; pointing out; suggestive (usually fol. by of): His behavior was indicative of mental disorder. 2. Gram. noting or pertaining to the mood of the verb used for ordinary or objective statements, questions, etc., as the verb plays in John plays football. Cf. imperative (def. 3), subjunctive (def. 1). -n. Gram. 3. the indicative mood. 4. verb in the indicative. [ < LL indicatĭvus (us). See INDICATE, -IVE] -in'di-ca'tive-ly, adv.

in-di-ca-tor (in'də kə'tər), n. 1. one who or that which indicates. 2. a pointing or directing device, as a pointer on an instrument. 3. an instrument which indicates the condition of a machine or the like. 4. an instrument for measuring and recording variations of pressure in the cylinder and recording variations of pressure in the cylinder of an engine. 5. Chem. a. a substance which indicates the presence, and sometimes the concentration, of a certain constituent. b. a substance often used in titration to indicate the point at which the reaction is complete. 6. Ecol. a plant or animal that indicates, by its presence in a given area, the existence of certain environmental conditions. [ < LL; see INDICATE, -OR]

in-di-ca-to-ry (in'dik ə tər'ē, -tər'ē, in'də kə-), adj. serving to indicate. [ < LL indicatōri(us). See INDICATE -ORY]

in-di-ces (in'di sēz'), n. a pl. of index.

in-di-ci-a (in dish'ē ə), n., pl. -ci-a, -ci-as. 1. an envelope marking substituted for a stamp or a regular cancellation on each item in a large shipment of mail. 2. Also called indicium, an indication; token; evidence. [ < L, pl. of indicium INDICIUM]

in-di-ci-al (in dish'ē ə l), adj. 1. of, pertaining to, or resembling an indication; indicative: behavior indicial of a personality disorder. 2. of, pertaining to, or resembling an index or an index finger. [INDICI(A) + -AL] -in'di-ci-al-ly, adv.

in-di-cial equa-tion, Math. an equation that is obtained from a given linear differential equation and that indicates whether a solution in power series form exists for the differential equation.

in-di-ci-um (in dish'ē ə m), n., pl. -di-ci-a (-dish'ē ə), -di-ci-ums. indicia (def. 2). [ < L, equiv. to indic- (s. of index) INDEKX + -UM neut. sing. ending]

in-di-co-lite (in dik'ə lit'), n. a dark-blue tourmaline, used as a gem. [ < F; INDIGO, -LITE]

in-dict (in dit'), v.t. 1. to charge with an offense or crime; accuse of wrongdoing: He tends to indict everyone who disagrees with him. 2. (of a grand jury) to bring a formal accusation against, as a means of bringing to trial: The grand jury indicted him for murder. and he was held without bail. [var. sp. (< ML) of INDITE] -in-dict'er, n.

in-dict'or, n. -Syn. 1. arraign. -Ant. 1. acquit.

in-dict-a-ble (in dit'ə bəl), adj. 1. liable to being indicted, as a person. 2. making one liable to indictment, as an offense. [INDICT + -ABLE] -in-dict'a-bly, adv.

in-di-c-tion (in dik'shən), n. 1. a proclamation made every 15 years of the later Roman Empire, fixing the valuation of property to be used as a basis for taxation. 2. a tax based on such valuation. 3. Also called cycle of indiction, the recurring fiscal period of 15 years in the Roman Empire, long used for dating ordinary events. 4. a specified year in this period. 5. the number indicating it. 6. Archaic. authoritative proclamation. [ME indiccio(u)n < L indiction- (s. of indictio) announcement, equiv. to indic(um) announced (pp. of indicere) + -iōn -iōN] -in-dic'tion-al, adj.

in-dict-ment (in dit'mənt), n. 1. act of indicting. 2. Law. a formal accusation initiating a criminal case, presented by a grand jury and usually required for felonies and other serious crimes. 3. any charge or accusation: archaeological findings that constitute an indictment of Roman morality. 4. state of being indicted. [ME indictment. Cf. See INDICT, -MENT]

Indi-enne (au'dē ən', Fr. an dyen'), adj. 1. (of food) prepared or seasoned in East Indian style, as with curry. -n. 2. (l.c.) fabric printed or painted in imitation of fabrics made in India. [ < F, fem. of indien INDIAN]

CONCISE ETYMOLOGY KEY: <, descended or derived from; >, whence; b., blend of, blended; c., cognate with; deriv., derivative; equiv., equivalent; imit., imitative; modification of; pl., plural; s., singular; stem, stem; spelling; trans., translation; ? origin unknown, perhaps; \*, hypothetical. See the full key inside the front cover.



# individualization

interests of the community. 6. *Archaic*. state or quality of being indivisible or inseparable. [INDIVIDUAL + -ITY]

—**Syn.** 1. See **character**.

**in-di-vid-u-al-ize** (in/də vij'vō ə līz'), *v.t.*, -ized, -izing. 1. to make individual or distinctive; give an individual or distinctive character to. 2. to mention, indicate, or consider individually; specify; particularize. Also, *esp. Brit.*, individualize. [INDIVIDUAL + -IZE]

**in/divi-dual-i-za'tion**, *n.* —in/di-vid'v-u-al-iz'er, *n.* **in/divi-dual-ity**, *n.* —in/di-vid'v-u-al-iz'er, *n.* **in-divi-dual-ly**, *adv.* the liberty of an individual to exercise freely the rights accepted as being outside of governmental control.

**in-di-vid-u-al-ly** (in/də vij'vō ə lē), *adv.* 1. in an individual or personally unique manner: *His interpretation was individually conceived.* 2. one at a time; separately: *The delegates were introduced individually.* 3. personally: *Each of us is individually responsible.* [INDIVIDUAL + -LY]

**in/divi-dual med'ley**, *Swimming*. a race in which the total distance is divided into three equal portions, each swimmer using the breaststroke for the first portion, the backstroke for the second, and a different stroke of his choice for the third. Cf. **medley relay** (def. 2).

**in-di-vid-u-ate** (in/də vij'vō ə tē), *v.t.*, -ated, -ating. 1. to form into an individual or distinct entity. 2. to give an individual or distinctive character to; individualize. [**L** *individuū*(us) made individual, ptp. of *individuāre*. See INDIVIDUAL(-ATE)] —in/di-vid'v-u-ā'tor, *n.*

**in-di-vid-u-a-tion** (in/də vij'vō ə 'tʃən), *n.* 1. act of individualizing. 2. state of being individualized; individual existence; individuality. 3. *Philos.* the determination or contraction of a general nature to an individual mode of existence; development of the individual from the general. [INDIVIDUATE + -ION]

**in-di-vis-i-ble** (in/də viz'ə bəl), *adj.* 1. not divisible; not separable into parts; incapable of being divided; *one nation indivisible*. 2. something indivisible. [**ME** < **LL** *indivisibilis*]. See **IN-3**, **DIVISIBLE**] —in/di-vis'i-bil'i-ty, *n.* —in/di-vis'i-bil-ness, *n.* —in/di-vis'i-bly, *adv.* *esp. before a vowel*, *ind-*

**Indo-**, a combining form of **indigo**: *indophenol*. Also, *esp. before a vowel*, *ind-*

**Indo-**, a combining form of **India**: *Indo-European*. [**L** < **Gk**; comb. form of **L** *Indus*, **Gk** *Indós*]

**Indo-Aryan** (in/dō ər'ē ən, -ən, -ar', -ār'yən), *n.* 1. a member of a people of India who are Indo-European in speech and Caucasoid in physical characteristics. —*adj.* 2. **Indic** (def. 2). 3. of, pertaining to, or characteristic of the Indo-Aryans.

**Indo-British** (in/dō-brit'ish), *adj.* of Indian and British origin, sponsorship, etc.

**Indo-chi-na** (in/dō-ki'nə), *n.* a peninsula in SE Asia, between the Bay of Bengal and the South China Sea, comprising South Vietnam, North Vietnam, Cambodia, Laos, Thailand, Malaya, and Burma. Also called **Farther India**. Cf. **French Indochina**.



**Indo-Chinese** (in/dō-ki'nēz', -nēs'), *adj.*, *n.*, *pl.* -nese. Sino-Tibetan (no longer current).

**in-doc-ile** (in dos'īl), *adj.* not docile; not amenable to teaching or training. [**L** *indocil*(is). See **IN-3**, **DOCILE**] —in/dō-sil'i-ty, *n.*

**in-doc-tri-nate** (in dok'trē nāt'), *v.t.*, -nated, -nating. 1. to instruct (in a doctrine, principle, ideology, etc.). 2. to teach or inculcate. 3. to imbue (a person) with learning. [**IN-3** + **ML** *doctrinā*(us) taught, ptp. of *doctrinare*; see **DOCTRINE**, -ATE<sup>1</sup>] —in/doc'tri-nā'tion, *n.* —in/doc'tri-na'tor, *n.*

**in-doc-tri-nize** (in dok'trē nīz'), *v.t.*, -nized, -nizing. indoctrinate. [**INDOCTRIN**(ATE) + -IZE] —in/doc'tri-ni-za'tion, *n.*

**Indo-Eu-ro-pe-an** (in/dō yōr'ə pē'ən), *n.* 1. a family of languages characterized by inflection, grammatical number, and, typically, gender and ablaut, and by basic vocabularies which have many correspondences, jointly in sound and in meaning, and including many of the Germanic, Italic, Hellenic, Slavic, and Indo-Iranian branches. Cf. **family** (def. 11), **number** (def. 3), a member of any of the peoples speaking an Indo-European language. —*adj.* 4. of or belonging to Indo-European. 5. speaking an Indo-European language: *an Indo-European people*.

**Indo-Eu-ro-pe-an-ist** (in/dō yōr'ə pē'ə nīst), *n.* a linguist specializing in the study, esp. the comparative study, of the Indo-European languages. [**INDO-EUROPEAN** + -IST]

**Indo-Ger-man-ic** (in/dō jər man'ik), *adj.*, *n.* Indo-European (no longer current).

**Indo-Hit-tite** (in/dō hit'tit), *n.* a language family in which Proto-Anatolian and Proto-Indo-European are considered coordinate. Cf. **Hittite** (def. 2).

**Indo-I-ra-ni-an** (in/dō i rā'nē ən), *n.* 1. a branch of the Indo-European family of languages, including Persian, Pashto, Avestan, Kurdish, and the Indo-European languages of the Indian subcontinent. —*adj.* 2. of or belonging to Indo-Iranian.

**in-dole** (in/dōl), *n.* *Chem.* a colorless to yellowish solid, C<sub>8</sub>H<sub>7</sub>N, having a low melting point and a fecal odor, found in the oil of jasmine and clove and as a putrefaction product from animals' intestines; used in perfumery and as a reagent. [**IND-** + -OLE]

**in/dole-a-cetic acid** (in/dōl ə sē'tik, -set'ik, in/-), *Biocem.* a crystalline, water-insoluble powder, C<sub>8</sub>H<sub>7</sub>NCOOH, a natural plant hormone, used esp. for stimulating growth and root formation in plant cuttings. Also called **beta-indoleacetic acid**, **heteroauxin**. [**INDOLE** + **ACETIC**]

**in/dole-bu-tyric acid**, (in/dōl byōō tīr'ik, in/dōl-), *Biocem.* a white or yellowish, crystalline, water-insoluble powder, C<sub>8</sub>H<sub>7</sub>NCOOH, a natural plant hormone, used esp. for stimulating growth and root formation in plant cuttings. Also called **beta-indoleacetic acid**, **heteroauxin**. [**INDOLE** + **BUTYRIC**]

hormone similar to indoleacetic acid and used for the same purposes. [**INDOLE** + **BUTYRIC**]

**in-do-lence** (in/dōləns), *n.* quality or state of being indolent. [**L** *indolentia* painlessness. See **INDOLENT**, -ENCE]

**in-do-lent** (in/dōlənt), *adj.* 1. having or showing a disposition to avoid exertion; lazy; slothful: *an indolent person.* 2. *Pathol.* causing little or no pain. [**L** < **in-** (s. of *indolens*) + **do-** (s. of *dolens*) painful, ptp. of *dolere*; see **DOLE**<sup>2</sup>, -ENT] —in/do-lent-ly, *adv.*

—**Syn.** 1. slow, inactive, sluggish, torpid. See **idle**.

**in-dole-g-e-nous** (in/dōləj'ə nəz), *adj.* *Biocem.* producing or causing the production of indole. [**INDOLE** + -O + -GENOUS]

**Indo-Malay-an** (in/dō mə lā'yən), *adj.* of Indian and Malayan origin, sponsorship, etc.

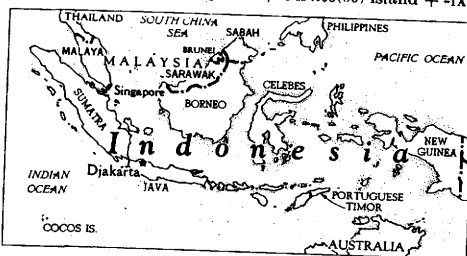
**in-dom-i-ta-bil-i-ty** (in dom'i tē bil'i tē), *n.* quality or condition of being indomitable. [**INDOMITABLE** + -ITY]

**in-dom-i-ta-ble** (in dom'i tē bəl), *adj.* that cannot be subdued or overcome, as persons, pride, courage, etc.: *an indomitable valor; indomitable valor.* [**L** < **LL** *indomitabilis* < **L** *indomitus*(us) untamed (< **in-** IN-3 + **domitus**, ptp. of *domare*) + -abilis -ABLE] —in-dom'i-ta-ble-ness, *n.* —in-dom'i-ta-bly, *adv.*

—**Syn.** unconquerable, unyielding. See **invincible**.

—**Ant.** yielding.

**Indo-ne-sia** (in/də nē'zha, -shə, -zē ə, -dō-), *n.* 1. See **East Indies** (def. 1). 2. **Republic of**. Formerly, official name (1949), **United States of Indonesia**. Formerly, in the Malay Archipelago, consisting of 3000 small islands, received independence from the Netherlands in 1949. 97,085,384 (1961); ab. 580,000 sq. mi. *Cap.*: Djakarta. [**INDO** + **Gk** *nēstos* island + -IA]



**Indo-ne-sian** (in/də nē'zhan, -shan, -zē ən, -dō-), *n.* 1. Also called **Malaysian**. a member of the ethnic group consisting of the natives of Indonesia, the Filipinos, and the Malays of Malaya. 2. a member of a light-colored race supposed to have been dominant in the Malay Archipelago before the Malays, and believed to constitute one element of the present mixed population of Malaya and perhaps Polynesia. 3. Official name, Bahasa Indonesia, an amalgam of several Indonesian languages that is based mostly on Malay and is used as the official language of the Republic of Indonesia. 4. the westernmost subfamily of Malayo-Polynesian languages, including those of Formosa, the Philippines, the Malagasy Republic, and Indonesia, as well as Malay. —*adj.* 5. of or pertaining to the Malay Archipelago. 6. of or pertaining to Indonesia, the Indonesians, or their languages. [**INDONESIA** + -AN]

**in-door** (in/dōr', -dōr'), *adj.* occurring, used, etc., in a house or building, rather than out of doors: *indoor games; an indoor grill.* [**aph.** var. of *within-door*, orig. phrase *within the door*, i.e., inside the house]

**in-door base-ball**, softball played indoors.

**in-doors** (in/dōrz', -dōrz'), *adv.* in or into a house or building: *He ran indoors.* [**INDOOR** + -S]

**Indo-Pa-cific** (in/dō pə sif'ik), *adj.* of or pertaining to the areas of the Indian and Pacific oceans off the coast of SE Asia.

**in-doph-e-nol** (in/dō fē'nōl, -nōl, -nol), *n.* *Chem.* 1. the para form of HOC<sub>6</sub>H<sub>4</sub>N=C<sub>6</sub>H<sub>4</sub>O, a quinonimine derivative which is the parent substance of the blue and green indophenol dyes. 2. any derivative of this compound. 3. any of various related dyes. [**INDO-** + **PHENOL**]

**Indore** (in/dōr'), *n.* 1. a former state in central India: now part of Madhya Pradesh. 2. a city in W Madhya Pradesh, in central India. 394,900 (1961).

**in-dorse** (in/dōrs'), *v.t.*, -dorsed, -dorsing. endorse. —in/dōrs'a-ble, *adj.* —in/dōr-see (in/dōr'sē), in/dōr'sē), —in/dōrs'er, in/dōr'sor, *n.*

**in-dorse-ment** (in/dōrs'mənt), *n.* endorsement.

**in-dox-yl** (in dok'sil), *n.* *Chem.* a crystalline compound, C<sub>8</sub>H<sub>7</sub>NO, which is obtained by the hydrolysis of indican and is readily oxidized to furnish indigo. [**IND-** + (HYDR)OXYL]

**in-dra** (in/drə), *n.* 1. *Hinduism*. the chief of the Vedic gods, the god of rain and thunder. 2. a boy's given name.

**in-draft** (in/draft', -drāft'), *n.* 1. an inward flow or current, as of air, water, etc. 2. *Archaic*. attraction; magnetism. Also, *esp. Brit.*, in/draught'. [**IN-** + **DRAFT**]

**in-dra-ni** (in drā'nē), *n.* *Hindu Myth.* the consort of Indra. [see **INDRA**, **RANEE**]

**in-drawn** (in/drōn'), *adj.* 1. reserved; introspective: *a quiet, indrawn man.* 2. made with the breath drawn in: *an indrawn sigh.* [**IN-** + **DRAWN**]

**in-dre** (an/drə), *n.* a department in central France. 251,432 (1962); 2667 sq. mi. *Cap.*: Châteauroux.

**in-dre-et-Loire** (an drā'war'), *n.* a department in W central France. 292,000 (1962); 10,000 sq. mi. *Cap.*: Tours.

**in-dri**

**Indri** [**L** < **F** *anima*]

**In Du** beak.

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]

**in-du-l** [**L** < **in-** (s. of *indulens*) + **du-** (s. of *dolens*) certain]



Indra



linger

found in the North Pacific, related to the greening. Also, ling' cod'. Also called cultus. [LING1 + cod1]
linger (lɪŋg'gɔr), n. 1. to remain or stay on in a place longer than is usual or expected, as if from reluctance to leave it: We lingered awhile after the party. 2. to remain alive; continue or persist, although slowly dying or tending to cease, disappear, etc.: She lingered only a few months after the heart attack. Such practices still linger among the older natives. 3. to dwell in contemplation, thought, or enjoyment: to linger over the beauty of a poem. 4. to be tardy in action; delay; dawdle: to linger in discharging one's duties. 5. to walk slowly; saunter along. 6. to pass (time, life, etc.) in a leisurely or a tedious manner (usually fol. by away or out): We lingered away the whole summer at the beach. He lingered out his last years in utter solitude. 7. Archaic, to drag out or protract. [ME lenger to dwell, remain (somewhere), freq. of lengen, OE lencgan to delay, prolong, lit., lengthen. See LONG1, -ER] —ling'er-er, n. —ling'er-ing-ly, adv. —Syn. 1, 4. tarry. 1, 5. loiter.

ling-erie (lɪŋ'zɛrɪ), n., pl. ling'ɛrɪ (-jə; Fr. lanʒɛrɪ ɛrɛ'), cotton, silk, rayon, lace, etc., worn by women. 2. Articles of lingerie; being lacy or frilly. [*F*, equiv. to MF ling'erie (< *L* lineus of flax; see LINE1) + -erie -ERY] or speech, esp. if strange or foreign. 2. the specialized language or speech peculiar to a particular field, group, class, etc.; terminology. 3. the language or speech peculiar to a particular individual. [*<* Lingua Franca lingua; see LINGUA] —Syn. 2. cant, argot, patois, slang, jargon.

ling-goe (lɪŋ'gɔ), n., pl. -goes. lingoe. ling-goe (lɪŋ'gɔ), n. 1. a metal weight attached to the cords of a Jacquard harness, for lowering the warp threads after they have been raised and for keeping the drawloom. Also, lingo. [*prob. <* F lingoi in cot] ling-on-ber-ry (lɪŋ'ɔn bɛr'ɪ), n., pl. -ries. the cow-cranberry, Vaccinium Vitis-Idaea. [*<* Sw lingon mountain -lings, var. of -ling2. [ME -linges. See -LING2, -S1]

lin-gua (lɪŋ'gwɑ), n., pl. -guae (-gwɛ). the tongue or a part like a tongue. [*<* *L*] lin-gua fran-ca (frɑŋk'kɑ), pl. lingua francas, that is widely used as a means of communication among speakers of other languages. 2. (cap.) the Italian-Provençal jargon formerly widely used in eastern Mediterranean ports. [*<* It: lit., Frankish tongue]

lin-gua ge-ral' (zɒ'ræl), (often caps.) a lingua franca based on Tupi and spoken in the Amazon basin of South America. [*<* Pg: general language]

lingual (lɪŋ'gwəl), adj. 1. of or pertaining to the tongue or some tongue-like part. 2. pertaining to the tongue, esp. the tip of the tongue, with the aid of the Phonet. a lingual sound, as *d, n, s, or r*. —*n.* 4. —*AL*] —ling'ual-ly, adv.

lin-gual pro-tru'sion lisp', Phonet. See under lisp (def. 2).

lin-gui-form (lɪŋ'gwɪ fɔrm'), adj. tongue-shaped. [*<* *L* lingua(a) tongue + -i + -FORM]

lin-gui-ni (lɪŋ'gwɪ nɪ), n. Italian Cookery, a type of pasta in long, slender, flat pieces. [*<* It, pl. of linguino, dim. of lingua tongue; see -INE1]

lin-guist (lɪŋ'gwɪst), n. 1. a person who is skilled in several languages; polyglot. 2. a specialist in linguistics. [*<* *L* lingua(a) tongue + -IST]

lin-guis-tic (lɪŋ'gwɪstɪk), adj. 1. of or belonging to language; linguistic change. 2. of or pertaining to linguistics. [LINGUIST + -IC] —linguis-tic-al-ly, adv.

lin-guis-tic-al (lɪŋ'gwɪstɪk əl), adj. (not in technical use) linguistic. [LINGUISTIC + -AL]

linguis-tic at-las. See dialect atlas.

linguis-tic form', any meaningful unit of speech, as a sentence, phrase, word, suffix, etc.

linguis-tic geog'raphy. See dialect geography.

lin-guis-ti-cian (lɪŋ'gwɪstɪʃən), n. Rare. linguist (def. 2). [LINGUISTIC + -IAN]

lin-guis-tics (lɪŋ'gwɪstɪks), n. (construed as sing.) the science of language, including phonetics, phonology, morphology, and syntax and often divided into historical linguistics and descriptive linguistics. [see LINGUISTIC, -ICS]

linguis-tic stock', 1. a parent language and all its derived dialects and languages. 2. the people speaking any of these dialects or languages.

lin-gu-late (lɪŋ'gwə lət'), adj. formed like a tongue; ligulate. Also, lin-gu-lat'ed. [*<* *L* lingu-lāt(us) tongue-shaped, equiv. to lingua(a) (dim. of lingua tongue; see -ULE) + -ātus -ATE1]

lin-1-ment (lɪn'ə mənt), n. a liquid preparation, usually oily, for rubbing on or applying to the skin, as for sprains, bruises, etc. [late ME lymment < *L* linimentum ointment, equiv. to lini(re) (var. of linere to smear) + -mentum -MENT]

lin-1-nin (lɪn'ɪnɪn), n. Biol. the substance forming the net-like structure which connects the chromatin granules in the nucleus of a cell. [*<* *L* lin(um) flax + -IN2]

lin-ing' (lɪn'ɪŋ), n. 1. that with which something is lined; a layer of material on the inner side of something. 2. Bookbinding, the material used to strengthen the back cover of a book after the sheets have been folded, backed, and sewed. 3. the act or process of lining something. [late ME lynnyn. See LINE2, -ING1]

lin-ing2 (lɪn'ɪŋ), n. 1. the act or process of lining. 2. the act of marking or ornamenting a surface with lines. 3. a design or ornamentation composed of lines. 4. Print, a system of designing type so that all characters of the same point size, regardless of font, will align with one another. [LINE1 + -ING1]

link' (lɪŋk), n. 1. one of the rings or separate pieces of which a chain is composed. 2. anything serving to connect one part or thing with another; a bond or tie: The locket was a link with the past. 3. a ring, loop, or the like: 5. a unit in a communications system, as a radio relay station, a television broadcast, etc.

link' (lɪŋk), n. equal to 7.92 inches. b. one of 100 rods or loops of equal length forming a surveyor's or engineer's chain. Chem. bond' (def. 15). 9. Elect. See fuse link. 10. Mach. a rigid, movable piece or rod, connected with other parts by means of pivots or the like, for the purpose of transmitting motion. 11. Typography, the connection to join by or as by a link or links; unite (often fol. by up): The new bridge will link up with a hotel chain. The company will soon link up with the mainland. ME link(e) < OE Dan lenka-chain; c. Icel hlekkir link Gelenk joint] —Syn. 2. connection, connective, copula. 12. bond, connect, league, conjoin, fasten, bind, tie, pin.

link' (lɪŋk), n. a torch, esp. of tow and pitch. [? special use of LINK1; the torches so called may have been made of strands twisted together in chainlike form]

link-age (lɪŋk'ɪdʒ), n. 1. the act of linking; state or manner of being linked. 2. a system of links. 3. Genetics, an association between two or more genes located on the same chromosome which tends to cause the characters determined by these genes to be inherited as an inseparable unit. 4. Mach. an assembly of four or more rods for transmitting motion, usually in the same plane or in parallel planes. Cf. space linkage. 5. any of various mathematical or drawing devices consisting of a turn about one another, usually in parallel planes. 6. Elect. a quantity associated with the magnetic flux in a coil or circuit, equal to the product of the number of lines of magnetic flux times the number of turns in the coil or circuit. [LINK1 + -AGE]

link'age group', Genetics, a group of genes in a chromosome that tend to be inherited as a unit.

link-boy (lɪŋk'boɪ), n. (formerly) a boy hired to carry a torch for a pedestrian on dark streets. [LINK2 + BOY]

linked (lɪŋkt), adj. Genetics. (of a gene) exhibiting linkage. [late ME; see LINK1, -ED2]

linked' rhyme', Pros. a rhyme in which the end of one rhyming line together with the first sound of the next line forms a rhyme with the end of the other rhyming line, as in Some birds fly / Towards the night.

linked' verse', Pros. a Japanese verse form in which stanzas of three lines alternating with stanzas of two lines are composed by two or more poets in alternation. Also called renga.

linking r, Phonet. the r-sound as reintroduced into an utterance by speakers of an r-dropping dialect when postvocalic r becomes intervocalic, as in the pronunciation (fɑr'ə wə) for far away by a speaker who would ordinarily pronounce far as (fɑ).

link'ing verb', a copulative verb.

link-man (lɪŋk'mæn), n., pl. -men. linkboy. [LINK2 + MAN1]

link' mo'tion, (in a steam engine) a valve gear using a moving link that acts with other parts, as rods from eccentrics, to determine the position of the valve at any phase of the cycle of revolution and thereby to determine whether the engine is run forward or in reverse.

Lin-kö-ping (lɪn'kɔ:pɪŋ), n. a city in S Sweden. 70,691 (1965).

links (lɪŋks), n.pl. See golf course. [ME lynkys slopes, OE hincas, pl. of hinc rising ground, equiv. to hlin(tan) (OE) lean, bend (akin to Gk klēinein to cause to slope) + -s suffix]

Link train'er, Aeron., Trademark, a ground training device used in instrument-flight training.

link-work (lɪŋk'wɜrk), n. 1. something composed of links, as a chain. 2. a linkage. 3. Mach. a mechanism or device in which motion is transmitted by links. [LINK1 + WORK]

Lin-lith-gow (lɪn lɪθ'gɔ), n. former name of West Lothian.

linn (lɪn), n. Chiefly Scot. 1. a cascade of water in a watercourse, esp. a waterfall or torrent of rushing water in a river or stream. 2. a pool of water, esp. at the foot of a waterfall. 3. a steep ravine or precipice. Also, lin. linne (Ir linn, Welsh llyn) pool]

Lin-nae-us (lɪn'neɪs), n. Car-o-lus (kar'ə las), (Carl von Linné), 1707-78, Swedish botanist.

lin-né (lɪn'neɪ), n. a crater in the first quadrant of the face of the moon; about 5 miles in diameter.

Lin-ne-an (lɪn'neɪn), adj. 1. of or pertaining to Linnaeus, who established the binomial system of scientific nomenclature. 2. noting anything pertaining to a former system of botanical classification introduced by him, based mainly on the number or characteristics of the stamens and pistils. Also, Lin-nae'an. [LINNAE(US) + -AN]

lin-net (lɪn'ɪt), n. 1. a small, Old World, fringilline songbird, Carduelis cannabina. 2. any of various related birds, as the house finch. [OE līnete, short for Rēnetweige linnet; see LINTWHITE]

Lin-net (lɪn'ɪt, lɪn'et), n. a girl's given name. Also, Linnetta, Lin'nete, Lynette.

lin-net hole', a small hole joining a glassmaking furnace to the arch.

lin-no-cut (lɪn'no kʌt'), n. 1. a cut made from a design cut into linoleum mounted on a block of wood. 2. a print made from such a cut. [LINO(TYPE) + CUT]

lin-no-le-ic (lɪn'no lɛɪk, lɪn'no lɛɪk), adj. Chem. of or derived from linoleic acid. [*<* Gk lin(ōn) flax + OLEIC]

lin-ole-ic acid, Chem. an unsaturated fatty acid, C17H33COOH, occurring as a glyceride in drying oils, as in linseed oil. Also, lin-ole-ic acid (lɪn'no lɛɪk).

lin-no-le-um (lɪn'no lɛɪəm), n. a floor covering formed by coating burlap or canvas with linseed oil, powdered cork, and rosin, and adding pigments to create the desired colors and patterns. [*<* *L* lin(um) flax, linen + OLEUM oil; formerly trademark]

lin-o-leum block', a piece of thick, soft, cork incised in relief with a design, pattern, or pictorial motif, and used in making prints.

Lin-o-type (lɪn'ə tɪp'), n., v., -typed, -typ-ing. —*n.* 1. Trademark, a typesetting machine that casts solid lines of type from brass dies, or matrices, which are selected automatically by actuating a keyboard.

Lins (lɛnds), n. a city in E Brazil.

lin-sang (lɪn'sɑŋg), n. any of several of the genera Prionodon (or Linsang) or Poiana, of Africa, having retractile tail. [*<* Malay]

lin-seed (lɪn'si:d), n. flaxseed. linsēd. See LINE2, SEED]

lin-seed cake', a cake or a mass of the oil from linseed, used chiefly as fuel.

lin-seed meal', ground linseed cake.

lin-seed oil', a drying oil obtained from linseed, used in making paints, printing ink, etc.

lin-sey (lɪn'sɛɪ), n., pl. -seys. linsey-woolsey (lɪn'sɛɪ wʊl'sɛɪ), coarse fabric woven from linen warp and woolsey weft.

linsey-woolsey (lɪn'sɛɪ wʊl'sɛɪ), coarse fabric woven from linen warp and woolsey weft. 2. any mixture that is inconspicuously jumble: That last speech was stale metaphor. Also called linsey. [lit., linen cloth, wool cloth, equiv. to LINEN) + -sey, var. of say cloth (< OF say, var. of say)]

lin-stock (lɪn'stɔk'), n. a staff with which to hold a match, formerly used in firing livestock. [*<* D linstok match-stick, with -lin-]

lint (lɪnt), n. 1. staple cotton fiber used in making cloth. 2. minute shreds or ravelings of yarn, soft material for dressing wounds, produced by the ginning of cotton. 3. cotton waste or ravelings of yarn, soft material for dressing wounds, produced by the ginning of cotton. 4. otherwise treating linen cloths, produced by the ginning of cotton. [OE līnet-flax (or flax-field) in līnetwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]

Lin-ton (lɪn'tɔn), n. 1. a town in SW England. 2. a boy's given name.

lint-white (lɪn'thwaɪt', -wɪt'), n. Chiefly Scot. a white cloth, formerly used in firing livestock. [*<* D līntwe; see LINTWHITE, -AR1]

lin-tel (lɪn'tɛl), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. līntel, assimilated var. of 'linter' (LL boundary (taken as synonym of līntwe; see LINTWHITE, -AR1)]

lin-ter (lɪn'tɛr), n. 1. linters, short cotton sticks to seeds after a first ginning. 2. a device for removing lint from cloth. [LINT + -ER1]



Lion and lioness (3½ ft. high at shoulder, total length 5 ft., tail to 3 ft.)





presbyope

pres-by-ope (prez/bē ɒp/, prez-/), n. Ophthalm. a presbyopic person. [back formation from PRESBYOPIA]

pres-by-ter (prez/bi tar, prez-/), n. 1. (in the early Christian church) an office bearer who exercised teaching, priestly, and administrative functions. 2. (in hierarchical churches) a priest. 3. an elder in a Presbyterian church. [ < eccl. L < Gk presbyter(os) elder, equiv. (prez bit/ər əl, prez-), adj. ]

pres-by-ter-ate (prez bit/ər it, -ə rāt/, prez-), n. 1. the office of a presbyter or elder. 2. a body of presbyters or elders. [ < ML presbyterāt(us). See PRESBYTER, -ATE ]

pres-by-ter-i-al (prez/bi tēr/ē əl, prez-/), adj. 1. of or pertaining to a presbytery. 2. presbyterian (def. 1). [PRESBYTERY + -AL]

pres-by-ter-i-an (prez/bi tēr/ē ən, prez-/), adj. 1. pertaining to or based on the principle of ecclesiastical government by presbyters or presbyteries. 2. (cap.) designating or pertaining to various churches having this form of government and holding more or less modified forms of Calvinism. —n. 3. (cap.) a member of a Presbyterian church; one who supports Presbyterianism. [PRESBYTERY + -AN]

pres-by-ter-i-an-ism (prez/bi tēr/ē ə niz/əm, prez-/), n. 1. church government by presbyters or elders, equal in rank and organized into graded administrative courts. 2. the doctrines of Presbyterian churches. [PRESBYTERIAN + -ISM]

pres-by-tery (prez/bi tēr/ē, prez-/), n., pl. -ter-ies. 1. a body of presbyters or elders. 2. (in Presbyterian churches) an ecclesiastical court consisting of all the ministers and one or two presbyters from each congregation in a district. 3. the churches under the jurisdiction of a presbytery. 4. the part of a church appropriated to the clergy. 5. Rom. Cath. Ch. a rectory. [late ME presbytery, -biory < LL presbyteri(um) < Gk presbyterion. See PRESBYTER, -IUM]

pre-school (adj. prē/skool/, n. prē/skool/), adj. 1. of, pertaining to, or intended for a child between infancy and school age; new methods of preschool education. —n. 2. a school or nursery for preschool children. [PRE- + SCHOOL]

pre-sci-ence (prē/shē əns, -shəns, presh/ē-, presh/əns), n. knowledge of things before they exist or happen; foreknowledge; foresight. [ME < LL praescientia foreknowledge. See PRE-, SCIENCE] —pre-sci-ent-ly, adj.

pre-scind (pri sind/), v.t. 1. to separate in thought; abstract. 2. to remove. —v.i. 3. to withdraw the attention (usually fol. by from). 4. to turn aside in thought. [ < L praescindere ] cut off in front. See PRE-, RESCIND

pre-score (prē skōr/, -skōr/), v.t., -scored, -scoring. [PRE- + SCORE]

Prescott (pres/kat), n. 1. William Hickling (hik/-lɪŋ, 1796-1859, U.S. historian. 2. a city in central Arizona. 12,861 (1960). 3. a town in SW Arkansas. 3533 (1960).

pre-scribe (pri skrib/), v., -scribed, -scribing. —v.t. 1. to lay down, in writing or otherwise, as a rule or course to be followed; appoint, ordain, or enjoin. 2. Med. to designate or order for use (a remedy, treatment, etc.). 3. Law. to render invalid by prescription. —v.i. 4. to lay down rules; direct; dictate. 5. Med. to designate remedies, treatment, etc., to be used. 6. Law. to claim a right or title by virtue of long use and enjoyment (usually fol. by for or to). b. to become invalid or outlawed by negative prescription, or through lapse of time, as a claim or action. [late ME < legal L praescribere (to) hold (property) by legal prescription, lit., to write before or above, equiv. to praescribere < scribere scrib/ər, n. See SHRIVE] —pre-scrib/a-ble, adj. —pre-scribe, n. 1. direct, dictate, decree.

pre-script (adj. pri skrip/, n. prē/skript; n. prē/skript), v. 1. prescribed. —n. 2. that which is prescribed or laid down, as a rule, precept, or order. [ < L praescribere an order, rule, lit., something written before or above, n. use of neut. of ptp. of praescribere to PRESCRIBE. See PRE-, SCRIPT ]

pre-script-i-ble (pri skrip/tə bəl), adj. 1. subject to or suitable for prescription. 2. depending on or derived from prescription, as a claim or right. [ < ML praescribibil-i-tas, n. See PRESCRIPTION, -IBLE ] —pre-script/i-bil-i-ty, n.

pre-scription (pri skrip/shən), n. 1. Med. a. a direction, usually written, by the physician to the pharmacist for the preparation and use of a medicine or remedy. b. the medicine prescribed: Take this prescription three times a day. 2. act of prescribing. 3. that which is prescribed. 4. Law. a. a long or immemorial use to continue such use. b. the process of acquiring rights of time. —adj. 5. (of drugs) sold only upon medical prescription; ethical. Cf. over-the-counter. [ME < legal L praescriptiōn- (s. of praescriptiō) legal possession (of property), law, order, lit., a writing before, hence, a heading. See PRESCRIPTION, -ION]

pre-scriptive (pri skrip/tiv), adj. 1. that prescribes; giving directions or injunctions: a prescriptive letter from an anxious father; a prescriptive method of writing in a dictionary. 2. depending on or arising from effective unchallenged tenure: the prescriptive rights of the landed gentry. [PRESCRIPT + -IVE, modeled on descriptive, etc.] —pre-scriptive-ly, adv. —pre-scriptive-ness, n.

pre-scrip-tive gram-mar, grammar that is considered in terms of what is correct, and therefore good standard, and that points out what is incorrect or substandard, and therefore bad usage.

pre-scho-las/tic, adj. pre-sci-en-tif/ic, adj. pre-scout/, adj.

pre-sea/son, n. pre-sea/son-al, adj.

1138 pre-scrip-tiv-ist (pri skrip/tə vist), n. a writer, teacher, or supporter of prescriptive grammar. [PRE-SCRIPTIVE + -IST]

pre-scū-tum (prē skyōō/təm), n., pl. -ta (-tə), -tums. the anterior (dorsal) sclerite of a thoracic segment of an insect. [ < NL; see PRE-, SCUTUM ]

pre-se-lect (prē/si lekt/), v.t. to select in advance; choose beforehand: Preselect a roasting time, and the oven will shut off automatically when the roast is done. [PRE- + SELECT] —pre-se-lec-tion, n.

pre-se-lector (prē/si lekt/ər), n. a preamplifier between the antenna and receiving circuit of a radio to improve reception. [PRESELECT + -OR]

pre-sence (prez/əns), n. 1. state or fact of being present, as with others or in a place. 2. attendance or company: Your presence is requested. 3. immediate vicinity; close proximity: in the presence of witnesses. 4. Chiefly Brit. the immediate personal vicinity of a great personage giving audience or reception. 5. the ability to project a sense of ease, poise, or self-assurance, esp. audience: The speaker had a good deal of stage presence. 6. personal appearance or bearing, esp. of a dignified esp. of dignified or fine appearance: He is a real presence, even at a private party. 8. a divine or supernatural spirit. 9. Brit. Obs. See presence chamber. [ME < MF < L praesentia. See PRESENT, -ENCE]

pre-sence cham-ber, Chiefly Brit. the special room in which a great personage, as a sovereign, receives guests, holds audiences, etc.

pre-sence of mind/, a calm state of mind that allows one to act effectively in emergencies: When he heard someone enter the house, he had the presence of mind to call the police.

pre-sen-ile (prē sē/nīl, -nīl, -sen/īl), adj. pertaining to or exhibiting the characteristics of presenility; prematurely old. [PRE- + SENILE]

pre-sen-ility (prē/sē nīl/i tē), n. premature old age. [PRE- + SENILITY]

pre-sent (prez/ənt), adj. 1. being, existing, or occurring at this time or now: the present ruler. 2. at this time; state occurring at the moment of speaking. Knows is a present form in He knows that. b. noting or pertaining to a tense or other verb formation with such meaning. 4. being with one or others, or in the specified or understood place (opposed to absent): to be present at a wedding. 5. being here or there, rather than elsewhere: Is Carbon in the present here or under consideration? the present document; the present topic. 8. being before the mind. Obs. immediately alert and calm, esp. in emergencies. 10. 12. Gram. a. the present tense. b. a verb formation or construction with present meaning. c. a form in the present tense, used in a deed of conveyance, a lease, etc., to denote the document itself: Know all men by these presents. 14. Obs. the matter in hand. 15. at present, openings here at present. 16. for the present, for now; temporarily: For the present, we must be content with these, here, special use of prp. of praesens (s. of praesens) (others), i.e., to preside, be in charge. See PRE-, ESS, -ENT] —pre-sent-ness, n.

pre-sent-er, n. extant. See current. —Ant. 1. absent.

pre-sent-er, n. 1. to furnish or endow with a gift or the like, esp. by formal act: to give, often in a formal or ceremonious way: to present a bill, etc. 2. to bring, offer, or one's card. 3. afford or furnish (an opportunity, possibility, etc.). 4. to hand or send in, as a bill or a check, for payment: The waiter presented our bill for lunch. 5. to introduce (a person) to another, esp. in a formal manner: Mrs. Smith, may I present Mr. Jones? 6. to bring before or introduce to the public: to present a new play. 7. to exhibit. 8. to show or exhibit: This theater will present films on a larger screen. 9. to bring before the mind; offer for consideration: to present an alternative plan. 10. to set forth in words: to present arguments. 11. to represent, impersonate, or act, as on the stage. 12. to direct, point, or turn (something) to something or someone: He presented his back to the audience. 13. to level or aim charge against, as a person. 14. Law. a. to bring a formal notice of the proper authority, as an offense. 15. Eccles. for institution to a benefice. —n. 16. a thing presented as a gift; gift: Christmas presents. [ME present(n) < OF thing] present, i.e., to exhibit, bring into the presence of (someone) (ML: to make as a gift). See PRESENT]

pre-sent-a-ble (pri zen/tə bəl), adj. 1. that may be presented. 2. suitable, as in appearance, dress, manners, etc., for being introduced into society or company: a presentable young man. 3. of, or fit to be seen: A presentable man. [PRESENT + -ABLE] —pre-sent-a-ble-ness, n. —pre-sent-a-ble-ly, adv.

pre-set (prē set/), v., -set, -set-ting, adj. to set beforehand. —adj. 2. set in advance: This defense.

pre-sen-ta-tion (prez/ən tə/shən), n. 1. the act of presenting, or the introduction, as of a person at a court, or bestowal, as of a play or film. 2. the appearance of a particular part of the act of presenting. 3. the state of representation, as of a person at a court, or bestowal, as of a play or film. 4. the appearance of a particular part of the act of presenting. 5. the state of representation, as of a person at a court, or bestowal, as of a play or film. 6. the appearance of a particular part of the act of presenting. 7. the state of representation, as of a person at a court, or bestowal, as of a play or film. 8. the appearance of a particular part of the act of presenting. 9. the state of representation, as of a person at a court, or bestowal, as of a play or film. 10. the appearance of a particular part of the act of presenting. 11. the state of representation, as of a person at a court, or bestowal, as of a play or film. 12. the appearance of a particular part of the act of presenting. 13. the state of representation, as of a person at a court, or bestowal, as of a play or film. 14. the appearance of a particular part of the act of presenting. 15. the state of representation, as of a person at a court, or bestowal, as of a play or film. 16. the appearance of a particular part of the act of presenting. 17. the state of representation, as of a person at a court, or bestowal, as of a play or film. 18. the appearance of a particular part of the act of presenting. 19. the state of representation, as of a person at a court, or bestowal, as of a play or film. 20. the appearance of a particular part of the act of presenting. 21. the state of representation, as of a person at a court, or bestowal, as of a play or film. 22. the appearance of a particular part of the act of presenting. 23. the state of representation, as of a person at a court, or bestowal, as of a play or film. 24. the appearance of a particular part of the act of presenting. 25. the state of representation, as of a person at a court, or bestowal, as of a play or film. 26. the appearance of a particular part of the act of presenting. 27. the state of representation, as of a person at a court, or bestowal, as of a play or film. 28. the appearance of a particular part of the act of presenting. 29. the state of representation, as of a person at a court, or bestowal, as of a play or film. 30. the appearance of a particular part of the act of presenting. 31. the state of representation, as of a person at a court, or bestowal, as of a play or film. 32. the appearance of a particular part of the act of presenting. 33. the state of representation, as of a person at a court, or bestowal, as of a play or film. 34. the appearance of a particular part of the act of presenting. 35. the state of representation, as of a person at a court, or bestowal, as of a play or film. 36. the appearance of a particular part of the act of presenting. 37. the state of representation, as of a person at a court, or bestowal, as of a play or film. 38. the appearance of a particular part of the act of presenting. 39. the state of representation, as of a person at a court, or bestowal, as of a play or film. 40. the appearance of a particular part of the act of presenting. 41. the state of representation, as of a person at a court, or bestowal, as of a play or film. 42. the appearance of a particular part of the act of presenting. 43. the state of representation, as of a person at a court, or bestowal, as of a play or film. 44. the appearance of a particular part of the act of presenting. 45. the state of representation, as of a person at a court, or bestowal, as of a play or film. 46. the appearance of a particular part of the act of presenting. 47. the state of representation, as of a person at a court, or bestowal, as of a play or film. 48. the appearance of a particular part of the act of presenting. 49. the state of representation, as of a person at a court, or bestowal, as of a play or film. 50. the appearance of a particular part of the act of presenting. 51. the state of representation, as of a person at a court, or bestowal, as of a play or film. 52. the appearance of a particular part of the act of presenting. 53. the state of representation, as of a person at a court, or bestowal, as of a play or film. 54. the appearance of a particular part of the act of presenting. 55. the state of representation, as of a person at a court, or bestowal, as of a play or film. 56. the appearance of a particular part of the act of presenting. 57. the state of representation, as of a person at a court, or bestowal, as of a play or film. 58. the appearance of a particular part of the act of presenting. 59. the state of representation, as of a person at a court, or bestowal, as of a play or film. 60. the appearance of a particular part of the act of presenting. 61. the state of representation, as of a person at a court, or bestowal, as of a play or film. 62. the appearance of a particular part of the act of presenting. 63. the state of representation, as of a person at a court, or bestowal, as of a play or film. 64. the appearance of a particular part of the act of presenting. 65. the state of representation, as of a person at a court, or bestowal, as of a play or film. 66. the appearance of a particular part of the act of presenting. 67. the state of representation, as of a person at a court, or bestowal, as of a play or film. 68. the appearance of a particular part of the act of presenting. 69. the state of representation, as of a person at a court, or bestowal, as of a play or film. 70. the appearance of a particular part of the act of presenting. 71. the state of representation, as of a person at a court, or bestowal, as of a play or film. 72. the appearance of a particular part of the act of presenting. 73. the state of representation, as of a person at a court, or bestowal, as of a play or film. 74. the appearance of a particular part of the act of presenting. 75. the state of representation, as of a person at a court, or bestowal, as of a play or film. 76. the appearance of a particular part of the act of presenting. 77. the state of representation, as of a person at a court, or bestowal, as of a play or film. 78. the appearance of a particular part of the act of presenting. 79. the state of representation, as of a person at a court, or bestowal, as of a play or film. 80. the appearance of a particular part of the act of presenting. 81. the state of representation, as of a person at a court, or bestowal, as of a play or film. 82. the appearance of a particular part of the act of presenting. 83. the state of representation, as of a person at a court, or bestowal, as of a play or film. 84. the appearance of a particular part of the act of presenting. 85. the state of representation, as of a person at a court, or bestowal, as of a play or film. 86. the appearance of a particular part of the act of presenting. 87. the state of representation, as of a person at a court, or bestowal, as of a play or film. 88. the appearance of a particular part of the act of presenting. 89. the state of representation, as of a person at a court, or bestowal, as of a play or film. 90. the appearance of a particular part of the act of presenting. 91. the state of representation, as of a person at a court, or bestowal, as of a play or film. 92. the appearance of a particular part of the act of presenting. 93. the state of representation, as of a person at a court, or bestowal, as of a play or film. 94. the appearance of a particular part of the act of presenting. 95. the state of representation, as of a person at a court, or bestowal, as of a play or film. 96. the appearance of a particular part of the act of presenting. 97. the state of representation, as of a person at a court, or bestowal, as of a play or film. 98. the appearance of a particular part of the act of presenting. 99. the state of representation, as of a person at a court, or bestowal, as of a play or film. 100. the appearance of a particular part of the act of presenting. 101. the state of representation, as of a person at a court, or bestowal, as of a play or film. 102. the appearance of a particular part of the act of presenting. 103. the state of representation, as of a person at a court, or bestowal, as of a play or film. 104. the appearance of a particular part of the act of presenting. 105. the state of representation, as of a person at a court, or bestowal, as of a play or film. 106. the appearance of a particular part of the act of presenting. 107. the state of representation, as of a person at a court, or bestowal, as of a play or film. 108. the appearance of a particular part of the act of presenting. 109. the state of representation, as of a person at a court, or bestowal, as of a play or film. 110. the appearance of a particular part of the act of presenting. 111. the state of representation, as of a person at a court, or bestowal, as of a play or film. 112. the appearance of a particular part of the act of presenting. 113. the state of representation, as of a person at a court, or bestowal, as of a play or film. 114. the appearance of a particular part of the act of presenting. 115. the state of representation, as of a person at a court, or bestowal, as of a play or film. 116. the appearance of a particular part of the act of presenting. 117. the state of representation, as of a person at a court, or bestowal, as of a play or film. 118. the appearance of a particular part of the act of presenting. 119. the state of representation, as of a person at a court, or bestowal, as of a play or film. 120. the appearance of a particular part of the act of presenting. 121. the state of representation, as of a person at a court, or bestowal, as of a play or film. 122. the appearance of a particular part of the act of presenting. 123. the state of representation, as of a person at a court, or bestowal, as of a play or film. 124. the appearance of a particular part of the act of presenting. 125. the state of representation, as of a person at a court, or bestowal, as of a play or film. 126. the appearance of a particular part of the act of presenting. 127. the state of representation, as of a person at a court, or bestowal, as of a play or film. 128. the appearance of a particular part of the act of presenting. 129. the state of representation, as of a person at a court, or bestowal, as of a play or film. 130. the appearance of a particular part of the act of presenting. 131. the state of representation, as of a person at a court, or bestowal, as of a play or film. 132. the appearance of a particular part of the act of presenting. 133. the state of representation, as of a person at a court, or bestowal, as of a play or film. 134. the appearance of a particular part of the act of presenting. 135. the state of representation, as of a person at a court, or bestowal, as of a play or film. 136. the appearance of a particular part of the act of presenting. 137. the state of representation, as of a person at a court, or bestowal, as of a play or film. 138. the appearance of a particular part of the act of presenting. 139. the state of representation, as of a person at a court, or bestowal, as of a play or film. 140. the appearance of a particular part of the act of presenting. 141. the state of representation, as of a person at a court, or bestowal, as of a play or film. 142. the appearance of a particular part of the act of presenting. 143. the state of representation, as of a person at a court, or bestowal, as of a play or film. 144. the appearance of a particular part of the act of presenting. 145. the state of representation, as of a person at a court, or bestowal, as of a play or film. 146. the appearance of a particular part of the act of presenting. 147. the state of representation, as of a person at a court, or bestowal, as of a play or film. 148. the appearance of a particular part of the act of presenting. 149. the state of representation, as of a person at a court, or bestowal, as of a play or film. 150. the appearance of a particular part of the act of presenting. 151. the state of representation, as of a person at a court, or bestowal, as of a play or film. 152. the appearance of a particular part of the act of presenting. 153. the state of representation, as of a person at a court, or bestowal, as of a play or film. 154. the appearance of a particular part of the act of presenting. 155. the state of representation, as of a person at a court, or bestowal, as of a play or film. 156. the appearance of a particular part of the act of presenting. 157. the state of representation, as of a person at a court, or bestowal, as of a play or film. 158. the appearance of a particular part of the act of presenting. 159. the state of representation, as of a person at a court, or bestowal, as of a play or film. 160. the appearance of a particular part of the act of presenting. 161. the state of representation, as of a person at a court, or bestowal, as of a play or film. 162. the appearance of a particular part of the act of presenting. 163. the state of representation, as of a person at a court, or bestowal, as of a play or film. 164. the appearance of a particular part of the act of presenting. 165. the state of representation, as of a person at a court, or bestowal, as of a play or film. 166. the appearance of a particular part of the act of presenting. 167. the state of representation, as of a person at a court, or bestowal, as of a play or film. 168. the appearance of a particular part of the act of presenting. 169. the state of representation, as of a person at a court, or bestowal, as of a play or film. 170. the appearance of a particular part of the act of presenting. 171. the state of representation, as of a person at a court, or bestowal, as of a play or film. 172. the appearance of a particular part of the act of presenting. 173. the state of representation, as of a person at a court, or bestowal, as of a play or film. 174. the appearance of a particular part of the act of presenting. 175. the state of representation, as of a person at a court, or bestowal, as of a play or film. 176. the appearance of a particular part of the act of presenting. 177. the state of representation, as of a person at a court, or bestowal, as of a play or film. 178. the appearance of a particular part of the act of presenting. 179. the state of representation, as of a person at a court, or bestowal, as of a play or film. 180. the appearance of a particular part of the act of presenting. 181. the state of representation, as of a person at a court, or bestowal, as of a play or film. 182. the appearance of a particular part of the act of presenting. 183. the state of representation, as of a person at a court, or bestowal, as of a play or film. 184. the appearance of a particular part of the act of presenting. 185. the state of representation, as of a person at a court, or bestowal, as of a play or film. 186. the appearance of a particular part of the act of presenting. 187. the state of representation, as of a person at a court, or bestowal, as of a play or film. 188. the appearance of a particular part of the act of presenting. 189. the state of representation, as of a person at a court, or bestowal, as of a play or film. 190. the appearance of a particular part of the act of presenting. 191. the state of representation, as of a person at a court, or bestowal, as of a play or film. 192. the appearance of a particular part of the act of presenting. 193. the state of representation, as of a person at a court, or bestowal, as of a play or film. 194. the appearance of a particular part of the act of presenting. 195. the state of representation, as of a person at a court, or bestowal, as of a play or film. 196. the appearance of a particular part of the act of presenting. 197. the state of representation, as of a person at a court, or bestowal, as of a play or film. 198. the appearance of a particular part of the act of presenting. 199. the state of representation, as of a person at a court, or bestowal, as of a play or film. 200. the appearance of a particular part of the act of presenting. 201. the state of representation, as of a person at a court, or bestowal, as of a play or film. 202. the appearance of a particular part of the act of presenting. 203. the state of representation, as of a person at a court, or bestowal, as of a play or film. 204. the appearance of a particular part of the act of presenting. 205. the state of representation, as of a person at a court, or bestowal, as of a play or film. 206. the appearance of a particular part of the act of presenting. 207. the state of representation, as of a person at a court, or bestowal, as of a play or film. 208. the appearance of a particular part of the act of presenting. 209. the state of representation, as of a person at a court, or bestowal, as of a play or film. 210. the appearance of a particular part of the act of presenting. 211. the state of representation, as of a person at a court, or bestowal, as of a play or film. 212. the appearance of a particular part of the act of presenting. 213. the state of representation, as of a person at a court, or bestowal, as of a play or film. 214. the appearance of a particular part of the act of presenting. 215. the state of representation, as of a person at a court, or bestowal, as of a play or film. 216. the appearance of a particular part of the act of presenting. 217. the state of representation, as of a person at a court, or bestowal, as of a play or film. 218. the appearance of a particular part of the act of presenting. 219. the state of representation, as of a person at a court, or bestowal, as of a play or film. 220. the appearance of a particular part of the act of presenting. 221. the state of representation, as of a person at a court, or bestowal, as of a play or film. 222. the appearance of a particular part of the act of presenting. 223. the state of representation, as of a person at a court, or bestowal, as of a play or film. 224. the appearance of a particular part of the act of presenting. 225. the state of representation, as of a person at a court, or bestowal, as of a play or film. 226. the appearance of a particular part of the act of presenting. 227. the state of representation, as of a person at a court, or bestowal, as of a play or film. 228. the appearance of a particular part of the act of presenting. 229. the state of representation, as of a person at a court, or bestowal, as of a play or film. 230. the appearance of a particular part of the act of presenting. 231. the state of representation, as of a person at a court, or bestowal, as of a play or film. 232. the appearance of a particular part of the act of presenting. 233. the state of representation, as of a person at a court, or bestowal, as of a play or film. 234. the appearance of a particular part of the act of presenting. 235. the state of representation, as of a person at a court, or bestowal, as of a play or film. 236. the appearance of a particular part of the act of presenting. 237. the state of representation, as of a person at a court, or bestowal, as of a play or film. 238. the appearance of a particular part of the act of presenting. 239. the state of representation, as of a person at a court, or bestowal, as of a play or film. 240. the appearance of a particular part of the act of presenting. 241. the state of representation, as of a person at a court, or bestowal, as of a play or film. 242. the appearance of a particular part of the act of presenting. 243. the state of representation, as of a person at a court, or bestowal, as of a play or film. 244. the appearance of a particular part of the act of presenting. 245. the state of representation, as of a person at a court, or bestowal, as of a play or film. 246. the appearance of a particular part of the act of presenting. 247. the state of representation, as of a person at a court, or bestowal, as of a play or film. 248. the appearance of a particular part of the act of presenting. 249. the state of representation, as of a person at a court, or bestowal, as of a play or film. 250. the appearance of a particular part of the act of presenting. 251. the state of representation, as of a person at a court, or bestowal, as of a play or film. 252. the appearance of a particular part of the act of presenting. 253. the state of representation, as of a person at a court, or bestowal, as of a play or film. 254. the appearance of a particular part of the act of presenting. 255. the state of representation, as of a person at a court, or bestowal, as of a play or film. 256. the appearance of a particular part of the act of presenting. 257. the state of representation, as of a person at a court, or bestowal, as of a play or film. 258. the appearance of a particular part of the act of presenting. 259. the state of representation, as of a person at a court, or bestowal, as of a play or film. 260. the appearance of a particular part of the act of presenting. 261. the state of representation, as of a person at a court, or bestowal, as of a play or film. 262. the appearance of a particular part of the act of presenting. 263. the state of representation, as of a person at a court, or bestowal, as of a play or film. 264. the appearance of a particular part of the act of presenting. 265. the state of representation, as of a person at a court, or bestowal, as of a play or film. 266. the appearance of a particular part of the act of presenting. 267. the state of representation, as of a person at a court, or bestowal, as of a play or film. 268. the appearance of a particular part of the act of presenting. 269. the state of representation, as of a person at a court, or bestowal, as of a play or film. 270. the appearance of a particular part of the act of presenting. 271. the state of representation, as of a person at a court, or bestowal, as of a play or film. 272. the appearance of a particular part of the act of presenting. 273. the state of representation, as of a person at a court, or bestowal, as of a play or film. 274. the appearance of a particular part of the act of presenting. 275. the state of representation, as of a person at a court, or bestowal, as of a play or film. 276. the appearance of a particular part of the act of presenting. 277. the state of representation, as of a person at a court, or bestowal, as of a play or film. 278. the appearance of a particular part of the act of presenting. 279. the state of representation, as of a person at a court, or bestowal, as of a play or film. 280. the appearance of a particular part of the act of presenting. 281. the state of representation, as of a person at a court, or bestowal, as of a play or film. 282. the appearance of a particular part of the act of presenting. 283. the state of representation, as of a person at a court, or bestowal, as of a play or film. 284. the appearance of a particular part of the act of presenting. 285. the state of representation, as of a person at a court, or bestowal, as of a play or film. 286. the appearance of a particular part of the act of presenting. 287. the state of representation, as of a person at a court, or bestowal, as of a play or film. 288. the appearance of a particular part of the act of presenting. 289. the state of representation, as of a person at a court, or bestowal, as of a play or film. 290. the appearance of a particular part of the act of presenting. 291. the state of representation, as of a person at a court, or bestowal, as of a play or film. 292. the appearance of a particular part of the act of presenting. 293. the state of representation, as of a person at a court, or bestowal, as of a play or film. 294. the appearance of a particular part of the act of presenting. 295. the state of representation, as of a person at a court, or bestowal, as of a play or film. 296. the appearance of a particular part of the act of presenting. 297. the state of representation, as of a person at a court, or bestowal, as of a play or film. 298. the appearance of a particular part of the act of presenting. 299. the state of representation, as of a person at a court, or bestowal, as of a play or film. 300. the appearance of a particular part of the act of presenting. 301. the state of representation, as of a person at a court, or bestowal, as of a play or film. 302. the appearance of a particular part of the act of presenting. 303. the state of representation, as of a person at a court, or bestowal, as of a play or film. 304. the appearance of a particular part of the act of presenting. 305. the state of representation, as of a person at a court, or bestowal, as of a play or film. 306. the appearance of a particular part of the act of presenting. 307. the state of representation, as of a person at a court, or bestowal, as of a play or film. 308. the appearance of a particular part of the act of presenting. 309. the state of representation, as of a person at a court, or bestowal, as of a play or film. 310. the appearance of a particular part of the act of presenting. 311. the state of representation, as of a person at a court, or bestowal, as of a play or film. 312. the appearance of a particular part of the act of presenting. 313. the state of representation, as of a person at a court, or bestowal, as of a play or film. 314. the appearance of a particular part of the act of presenting. 315. the state of representation, as of a person at a court, or bestowal, as of a play or film. 316. the appearance of a particular part of the act of presenting. 317. the state of representation, as of a person at a court, or bestowal, as of a play or film. 318. the appearance of a particular part of the act of presenting. 319. the state of representation, as of a person at a court, or bestowal, as of a play or film. 320. the appearance of a particular part of the act of presenting. 321. the state of representation, as of a person at a court, or bestowal, as of a play or film. 322. the appearance of a particular part of the act of presenting. 323. the state of representation, as of a person at a court, or bestowal, as of a play or film. 324. the appearance of a particular part of the act of presenting. 325. the state of representation, as of a person at a court, or bestowal, as of a play or film. 326. the appearance of a particular part of the act of presenting. 327. the state of representation, as of a person at a court, or bestowal, as of a play or film. 328. the appearance of a particular part of the act of presenting. 329. the state of representation, as of a person at a court, or bestowal, as of a play or film. 330. the appearance of a particular part of the act of presenting. 331. the state of representation, as of a person at a court, or bestowal, as of a play or film. 332. the appearance of a particular part of the act of presenting. 333. the state of representation, as of a person at a court, or bestowal, as of a play or film. 334. the appearance of a particular part of the act of presenting. 335. the state of representation, as of a person at a court, or bestowal, as of a play or film. 336. the appearance of a particular part of the act of presenting. 337. the state of representation, as of a person at a court, or bestowal, as of a play or film. 338. the appearance of a particular part of the act of presenting. 339. the state of representation, as of a person at a court, or bestowal, as of a play or film. 340. the appearance of a particular part of the act of presenting. 341. the state of representation, as of a person at a court, or bestowal, as of a play or film. 342. the appearance of a particular part of the act of presenting. 343. the state of representation, as of a person at a court, or bestowal, as of a play or film. 344. the appearance of a particular part of the act of presenting. 345. the state of representation, as of a person at a court, or bestowal, as of a play or film. 346. the appearance of a

*The Dictionary of*  
**BANKING**

*Over 5,000 Terms Defined and Explained*

**Charles J. Woelfel**

*A BankLine Publication*



**IRWIN**

*Professional Publishing®*

Burr Ridge, Illinois  
New York, New York

# **BANKLINE**

**A BankLine Publication**

© 1994, Probus Publishing Company

ALL RIGHTS RESERVED. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the publisher and the author.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the author and the publisher are not engaged in rendering legal, accounting or other professional service.

Authorization to photocopy items for internal or personal use, or the internal or personal use of specific clients is granted by PROBUS PUBLISHING COMPANY, provided that the U.S. \$7.00 per page fee is paid directly to Copyright Clearance Center, 222 Rosewood Drive, Danvers, MA 01923, USA; Phone: 1-508-750-8400. For those organizations that have been granted a copyright license by CCC, a separate system of payment has been arranged. The fee code for users of the Transactional Reporting Service is 1-55738-728-1/94/\$00.00 + \$7.00.

ISBN 1-55738-728-1

Printed in the United States of America

BB

2 3 4 5 6 7 8 9 0

PSG

Probus books are available at quantity discounts when purchased for business, educational, or sales promotional use. For more information, please call the Director, Corporate/Institutional Sales at (800) 998-4644, or write:

Director, Corporate/Institutional Sales  
Probus Publishing Company  
1925 N. Clybourn Avenue  
Chicago, IL 60614  
Phone (800) 998-4644 Fax (312) 868-6250

**CASH FLOWS**

- not have sufficient cash flow to meet its obligations.
- CASH FLOWS** Cash receipts and disbursements. The statement of cash flows is a major financial statement prepared to report the cash provided and used by operating, investing, and financing activities and the aggregate effect of these activities on the cash balance during a period of time.
- CASH FLOWS ANALYSIS** A method of financial statement analysis that provides information about a company's liquidity, flexibility, and ability to generate future cash flows, especially as to their amounts, timing, and uncertainty. Cash flows analysis also provides information about an entity's ability to pay dividends and meet its obligations and can help explain the difference between net income and net cash flows from operating activities.
- CASH FLOWS STATEMENT** A financial report that shows the sources and uses of cash during an accounting period that discloses the cash operating, financing, and investing activities of a business or other accounting entity.
- CASHIER** Commonly, a person who receives and disburses money for a business; in banking, an officer responsible for the custody of the bank's assets and whose signature is required on all official documents.
- CASHIER'S CHECK** A bank's own check; a check drawn upon a bank and signed by its cashier, or assistant cashier, being a direct obligation of the bank, and provided to a customer of the bank or acquired from the bank for remittance purposes.
- CASH-IN TICKET** A paper filled in by a teller when cash is received, which is forwarded to the proof department in place of the cash for settlement.
- CASH ITEM** Checks, drafts, notes or acceptances deposited with a bank for immediate credit, but which are subject to cancellation of credit if they are not subsequently paid; any item immediately convertible into cash. Regulation J, 12 CFR 210.2 (e)
- CASH ITEM IN PROCESS OF COLLECTION** Checks in the process of collection, drawn on a bank or other depository institution that are payable immediately upon presentation in the United States; government checks drawn on the Treasury of the United States that are in the process of collection; and such other items in the process of collection that are payable immediately upon presentation in the United States and that are customarily cleared or collected by depository institutions as cash items. Regulation D, 12 CFR 204.2 (i)
- CASHLETTER** A transmittal letter that accompanies cash items from one bank to another and describes the items sent.
- CASHLETTER OF CREDIT** A letter addressed from one bank to one of its correspondents making available to the party named in the letter a fixed sum of money up to a future specific date, the sum indicated in the letter being equal to an amount deposited in the issuing bank by the party before the letter is issued.
- CASH MANAGEMENT** The management of cash relating to forecasting cash, managing cash flows, investing surplus cash, and maintaining banking relations.
- CASHMANAGEMENT ACCOUNT** A unified consumer account, offered by a brokerage house in cooperation with a bank, that allows individuals to consolidate the operation of their holdings of cash and securities, their checking, savings, and investment accounts, and their borrowings. A cash management account enables the consumer to use the securities in the investment account as collateral for advances and loans.
- CASH MARKET** A market in which transactions for purchase and sale of the physical commodity are made under whatever items are agreeable to the buyer and seller and are legal under the law and the rules of the market organization, where such exist.
- CASH ON DELIVERY** A purchase made with the understanding that the goods will be paid for when delivered.
- CASH OVER AND SHORT ACCOUNT** A ledger account used to handle shortages or overages of bank tellers and others until such circumstances can be explained.
- CASH POSITION** Holdings in cash and cash equivalents, expressed in terms of strong, weak, moderate, and other qualities.
- CASH RESERVE** Vault cash that is treated as part of a bank's legal reserves.
- CASH SURRENDER VALUE** That portion of the annual life insurance premium that will be returned to the policyholder in the event the policy is canceled. The cash surrender value of the policy increases each year as long as the policy is in force.
- CASHTRADE** A transaction in securities, grain, real estate, etc., in which cash is paid in full for immediate delivery, possession, and title.
- CASUALTY INSURANCE** The classification applied to insurance other than life or fire and marine insurance, and including such lines as automobile liability, worker's compensation, accident and health, and miscellaneous lines.
- CATS** Certificate of Accrual on Treasury Securities; zero coupon instruments created by stripping United States Treasury securities.
- CATTLELOAN COMPANY** A company orga-



**FINANCIAL INSTITUTIONS**

common stocks, cyclical economic indicators, and countless others.

**FINANCIAL INSTITUTIONS** Business organizations that offer a broad base of financial services or specialize in specific functions, products, or services, e.g., commercial banks, thrift institutions, investment banks, pension funds, credit unions, investment companies, insurance companies, securities brokers and dealers, real estate investment trusts, stock exchanges and others that deal in money and money equivalents.

**FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA)** Federal legislation resulting from the thrift crisis of the 1980s that revised the structure of the deposit-insurance system, creating a new Bank Insurance Fund and a Savings Association Insurance Fund under the management of the Federal Deposit Insurance Corporation, to reform, recapitalize, and consolidate the federal deposit insurance system, to enhance the regulatory and enforcement powers of the federal financial institutions regulatory agencies, and for other purposes.

**FINANCIAL INSTITUTIONS REGULATORY AND INTEREST RATE CONTROL ACT OF 1978** Federal legislation including in its 20 titles a variety of provisions relating to supervisory authority over depository institutions, management interlocks, foreign branching, changes in the Savings and Loan Control Act, correspondent accounts, disclosures of material facts, rights to financial privacy, charters of thrift institutions, NOW accounts authorization, interest rate control, the National Credit Union Central Liquidity Facility, Export-Import Bank Act amendments, the Electronic Fund Transfer Act, and other matters.

**FINANCIAL INSTITUTIONS SUPERVISORY ACT OF 1966** An act that required compliance by thrift institutions with cease and desist orders issued by the Bank Board to correct unsafe or unsound practices of the institutions, authorizing the Bank Board to remove officers and directors of associations that engage in such practices, or violate law or federal regulation.

**FINANCIAL INSTRUMENTS** Cash, evidence of an ownership interest in an entity, or a contract that has both of the following characteristics which place emphasis on the future receipts, payments or exchange of cash or other financial instruments that ultimately result in cash: (1) the contract imposes on one entity a contractual obligation to deliver cash or another financial instrument to a second entity or to exchange financial instruments on potentially unfavorable terms

with the second entity, and (2) the contract conveys to the second entity a contractual right to receive cash or another financial instrument from the first entity or to exchange other financial instruments on potentially favorable terms with the first entity. Financial instruments include: currency, trade receivables and payables, debt securities and common stock, certain insurance contracts, financial futures and forward contracts, interest rate swaps and caps, collateralized mortgage obligations and financial guarantees.

**FINANCIAL INTERMEDIARY** Financial institutions associated with the exchange of money between borrowers and lenders in the credit market accomplished either from a direct exchange of credit between borrowers and lenders or from an indirect exchange through a financial institution.

**FINANCIAL LEVERAGE** Ratio of debt to equity or ratio of financial charges to operating profit before fixed charges; obtaining capital from debt or preferred shares and using the capital to earn a return by investing in assets.

**FINANCIAL MARKETS** A market that brings together borrowers and lenders (or investors) and establishes and communicates the prices at which they are willing to make transactions.

**FINANCIAL PLANNING** The art and science of putting money to work for an individual, company, or other entity; personal financial planning involves the evaluation of a person's current financial position and financial goals leading to a presentation of a plan to achieve these goals.

**FINANCIAL PRODUCT DERIVATIVES** Financial contracts that derive their value from another asset, interest rate, exchange rate, or index, such as mortgage-backed securities and collateralized mortgage obligations; an agreement to enter into interest rate and cross-currency swaps; commodity swaps; caps, floors, and collars; forwards, futures, and options.

**FINANCIAL RATIO** A ratio formulated to obtain information relating to trends, relationships, liquidity, solvency, activity, condition, performance used in evaluating a business or financial statements.

**FINANCIAL RECORDKEEPING AND CURRENCY AND FOREIGN TRANSACTIONS REPORTING ACT OF 1970** The Bank Secrecy Act requiring the reporting of transactions involving currency of more than \$10,000.

**FINANCIAL REPORTING** Includes not only financial statements but also other means of communicating information that relates to