

EXHIBIT E

**DICTIONARY
OF
BANKING
TERMS**

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ENCRYPTION

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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

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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

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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.

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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



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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*

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**MODERN
DICTIONARY
of
ELECTRONICS**

SIXTH EDITION

REVISED AND UPDATED

Rudolf F. Graf

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We are in the midst of advances in electronics. To keep up with this expansion, we must reflect the ever-expanding nature of the field. It must not only reflect the ever-expanding nature of the field, 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 terms in actual use by others.

Every new edition of the electronics industry dictionary is dedicated to providing communication, deriving from a clear and simple style which its content were a level of complexity of which its content were a clear and simple style. It is a surprise that this sixth edition is probably the most comprehensive and contains definitions of terms and related fields. The fifth edition published in 1984 filled the first edition with definitions which were reviewed and enhanced to improve the intelligence of the definitions requiring updating, modification and expansion.

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 its evolution is welcomed.

recombination velocity—recording lamp

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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.

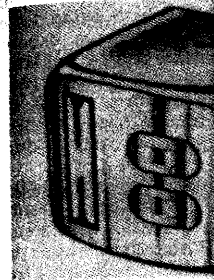
recording disc—Also called a recording blank (unrecorded) disc made for recording purposes.

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

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Recording h

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

recording-level meter—A tape or disc recorder that gives an idea of the signal level in the recording medium moment. It is intended to show 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 of meters that register average value of the signal professional vu meter those designed to show peak levels of the signal readily classifiable in a group.

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

recording noise—Noise amplifier and other recorder.

recording preamplifier—amplifier.

recording-reproducing purpose head—used in a recording spot—An actuated 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 a medium.

Webster's Encyclopedic Unabridged Dictionary of the English Language

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Webster's Encyclopedic Unabridged Dictionary of the English Language

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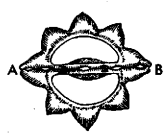
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L commerc(ium), equiv. to *commerc(ari)* (to) trade together [*com- + mercari*, deriv. of *merc-*, s. of *merx* (goods) + *-um* n. suffix].
 —Syn. 1. See *trade*.
Commerce (kom/ars), n. 1. a town in SW California. 9555 (1960). 2. a town in NE Texas. 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., -ised, -ising. Chiefly *Brit.* commercialize. —**com-mer-cial-iza-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, -izing. 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-iza-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., -nated, -nating. 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* -ATE) + *-iōn* -ION] —**com-mi-na-tor**, n. —**com-mi-na-tory** (ka-min'ə-tōr/ē, -tōr/ē, kom'in-ə), adj.
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-* + MISCE]
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* -ATE] —**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-āt), 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* -ATE]
com-mis-sar-y (kom'ī sār'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 *commissus*(us) (ptp. of *committre* 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, a. 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 committing. See COM-, MISSION, COMMIT] —**com-mis-sion-al**, adj. —**com-mis-sion-ary**, adj. —**com-mis-sion-ship**, n.
com-mis-sion-aire (kō mīsh'ə-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* -AIR]
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'ə-nər), 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, -ER] —**com-mis-sion-er-ship**, n.
Com-mis-sion-ers Stand-ard Or-dinary 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* to do; perform; perpetrate: *to commit mur*. 11. *Parl. Proc.* to refer (a bill or the lik for consideration. [ME *committre* < 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 wise*; 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 man, -m (-mən, -mən')), n. 1. a member of a c 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 r mittee. [COMMITTEE + WOMAN]
com-mix (kō mīks'), v.t., v.i. to mi [back formation from earlier *committ* (ptp. of *commiscere*), equiv. to *com-* + *miscere* to mix) + *-it* -IT ptp. ending].
com-mix-ture (kō mīks'tū-cher), 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 chie 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:

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/oo ə liz/), *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.*, individualise. [INDIVIDUAL + -IZE]

in/divi-dual-i-za'tion, *n.* —in/di-vid/ʊ-əl-iz/er, *n.* **in/divi-dual-ity**, *n.* 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/oo 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/oo 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/ʊ-ə-tor, *n.*

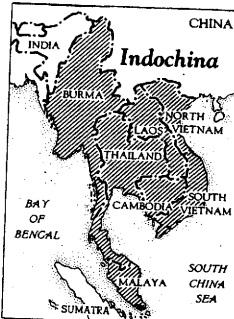
in-di-vid-u-a-tion (in/də vij/oo ə tʃən/), *n.* 1. act of individualizing. 2. state of being individualized; individuality. 3. *Philos.* the determination or contraction of a general nature to an individual mode of existence; development of the individual from the general. [INDIVIDUATE + -ION]

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-bly, *adv.*

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/), *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/trə 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**] —in/doc/tri-na/tion, *n.* —in/doc/tri-na-tor, *n.*

in-doc-tri-nize (in dok/trə niz/), *v.t.*, -nized, -nizing. indoctrinate. [**INDOCTRIN**(ATE) + **-IZE**] —in/doc/tri-ni-za/tion, *n.*

Indo-Eu-ro-pe-an (in/dō yōōr/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. 1), **number** (def. 3). 2. the prehistoric parent language of this family. 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 yōōr/ə pē/ə nist), *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/it), *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, C₈H₇N, 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/-), *Biotech.* a crystalline, water-insoluble powder, C₈H₉NCH₂COOH, 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 tir/ik, in/dōl-dōl-), *Biotech.* a white or yellowish, crystalline, water-insoluble powder, C₈H₉NCH₂CH₂COOH, a natural plant hormone, used esp. for stimulating growth and root formation in plant cuttings. Also called **beta-indolebutyric 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** *indolent* (s. of *indolens*) < **in-** **IN-3** + *dolent* (s. of *dolens*) painful, ptp. of *dolere*; see **DOLE**², **-ENT**] —in/do-lent-ly, *adv.*

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

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

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

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

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

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

Indo-ne-sia (in/də nə/zhə, -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-nesian (in/də nə/zhən, -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 HOC₆H₄N=C₆H₄O, 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/ə-ble, *adj.* —in-dor-see (in/dōr sē/), in-dōrs/er, in-dōrs/or, *n.* —in/dōrs/er, *n.*

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

in-dox-yl (in dok/sil), *n.* *Chem.* a crystalline compound, C₈H₇NO, 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 iwar/), *n.* a department in W central France. 292,000 (1962); 10,000 sq. mi. *Cap.*: Tours.

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Indra

linger

found in the North Pacific, related to the greening. Also, ling' cod'. Also called cultus. [LING' + cod']
linger (lɪŋg'gɔː), 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 LONG', -ER'] -lin'ger-er, n. -lin'ger-ing-ly, adv. -Syn. 1, 4. tarry. 1, 5. loiter.

ling-erie (lɪŋ'gɛəri), n., pl. ling'ɛəri (-jə; Fr. lanʒɛ'ri ɛʁ'). 1. underwear, sleepwear, and the like, of linen, cotton, silk, rayon, lace, etc., worn by women. 2. Articles of lingerie in general. -adj. 3, having the quality of lingerie; being lacy or frilly. [< F equiv. to MF ling'go (lɪŋg'gɔ), n., pl. -goes. Informal. 1. language 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. [< L lingua Franca lingua; see LINGVA'] -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'i), n., pl. -ries. the cow-cranberry, Vaccinium Vitis-Idaea. [< S w lingon mountain -lings, var. of -ling'. [ME -linges. See -LING', -s']

ling-gua (lɪŋ'gwa), n., pl. -guae (-gwɛ). the tongue or a part like a tongue. [< L]

ling-gua fran-ca (frɑŋ'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]

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

ling-gual (lɪŋ'gwal), 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'gual-ly, adv.

ling'gual protru'sion lisp', Phonet. See under lisp (def. 2).

ling-gul-form (lɪŋ'gwɔl fɔrm'), adj. tongue-shaped. [< L lingua(a) tongue + -i + -FORM]

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

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

ling-guis-tic (lɪŋ'gwɪstɪk), adj. 1. of or belonging to language: linguistic change. 2. of or pertaining to linguistics. [LINGUIST + -IC] -ling-guis-tic-ally, adv.

ling-guis-tic-al (lɪŋ'gwɪstɪkəl), 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.

linguis-tic-ian (lɪŋ'gwɪstɪʃən), n. Rare. linguist (def. 2). [LINGUISTIC + -IAN]

linguis-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.

ling-u-late (lɪŋ'gwɔlət), adj. formed like a tongue; ligulate. Also, lin'g-u-lat-ed. [< L lingu-lāt(us) tongue-shaped, equiv. to lingua(a) (dim. of lingua tongue; see -ULE) + -ātus -ATE']

lin-1-ment (lɪn'ə mɛnt), n. a liquid preparation, usually oily, for rubbing on or applying to the skin, as for sprains, bruises, etc. [late ME lymment < LL linimentum ointmentum -MENT]

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

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 LINE', -ING']

lin-ing² (lɪn'ɪŋ²), 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]

link¹ (lɪŋk¹), 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: a link of hair. 4. any of a number of sausages in a chain. 5. a unit in a communications system, as a radio relay station, a television broadcast, etc.

link² (lɪŋk²), n. 1. one of 100 rods or loops of equal length forming a surveyor's or engineer's chain. 2. Chem. bond¹ (def. 15). 9. Elect. See fuse link. 10. other parts by means of pivots or the like, for the punctuating line between the bowl and tail of a g. -r.l., r.i. up): The new bridge will link up with a hotel chain. [late 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.

link³ (lɪŋk³), 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]

linked¹ 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.

linked² 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 wɔ) 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) (h) 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 or 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 līnet, short for Rēnetweige linnet; see LINTWHITE]

Lin-net (lɪn'ɪt, lɪn'et), n. a girl's given name. Also, Lin-netta, 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 (lɛns), 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. [LINS'ED. 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, used in making paints, printing ink, etc.

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), n. 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 (c. < OF var. of say)]

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

lint (lɪnt), n. 1. staple cotton fiber used in making cotton goods. 2. minute shreds or ravelings of yarn, soft material for dressing wounds, produced by the ginning of cotton. 3. any other material for dressing wounds, produced by the ginning of cotton. OE līnet-flax (or flax-field) in līnetweige.

lin-tel (lɪn'tel), n. a horizontal arch supporting the weight above an opening window or a door. Also, Brit., lin'tol. [LIT., assimilated var. of 'linter' (LL linter, taken as synonym of linter) (old). See LIMIT, -AR']

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 + -ER']

Lin-ton (lɪn'tɔn), n. 1. a town in SW (1960). 2. a boy's given name.

lint-white (lɪn'thwaɪt, -wɪt'), n. Chiefly Scot. a white cloth, formerly used in flax-field trouble-maker, so called because it is used to remove lint from cloth. [LINT + WHITE]

lin-ty (lɪn'tɪ), adj. linty, lint-iest, covered with lint. [LINT + -Y]

Li-nus (lɪ'nəs), n. 1. Class. Myth. a poet, the inventor of melody and rhythm, of whose death, with the harvesting or withering of vegetation. b. Also called Līnus, son of the god of the dead, later sung to mourn the death of Adonis. 2. a boy's given name.

Lin-wood (lɪn'wʊd), n. a town in SE (1960). 3. a boy's given name.

lin-y (lɪ'nɪ), adj. lin-ier, lin-iest. 1. full of lines. 2. resembling lines; linelike. [LINT + -Y]

lin-yph-id (lɪnɪf'ɪd), n. 1. a spider of the family Linyphiidae, comprising the sheet-web spider. 2. belonging or pertaining to the family Linyphiidae. [< Gk Linyphiidae (ae) < Gk Linyphos (os) linen + NL -ID; see -ID]

Lin-yu (lɪn'yʊ), n. a city in NE China, on the Liaotung; strategically located at the E end of the Great Wall. 35,000 (est. 1957). Formerly, Shanhai.

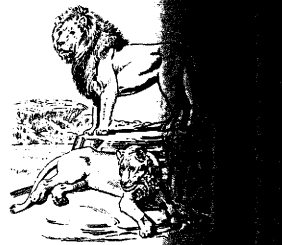
Lin Yu-tang (lɪn'yʊ'tɑŋg), n. (Lin Yu-tang), 1895, Chinese author and philologist in the U.S.

Lin-z (lɪnz), n. a port in N Austria, on the Danube River. 196,200 (1961).

Lin-zer torte (lɪn'zɛr tɔrt'), pl. Lin-zer tortes (lɪn'zɛr tɔrt's). a sweet pastry, often made with nuts, having a filling of red jam and a lattice top. G: lit., Linz torte]

Liod (lɪɔd), n. (in the Volsunga Saga) the wife of Sigmund and mother of Sigurd and Signy. Also, Ljod.

li-on (lɪ'ɔn), n. 1. a large, grayish-tan cat, Panthera leo, native in Africa and southern Asia, the male of which has a mane. 2. this animal as the national emblem of Great Britain. 3. a man of great strength, courage, etc. 4. a person of note or celebrity who is much sought after. 5. Brit. an object of interest or note. 6. (cap.) Astron. the constellation or sign of Leo. 7. (cap.) a member of any one of the internationally affiliated service clubs (International Association of Lions Clubs) founded in 1917 and dedicated to promoting responsible citizenship, sound government, and community, national, and international welfare. 8. Numis. a silver, Anglo-Gallic denier, issued during the reign of Henry III (1155-1156), bearing the figure of a lion. c. various other coins bearing the figure of a lion. d. head. 9. beard the lion in his den, to confront one in his own familiar surroundings in order to dispute. 10. twist the lion's tail, to tax the people or provoke Great Britain. [ME < OF, var. of



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

precontemplate

predic

pre-contract (n. prē kon'trakt; v. prē/kon trakt'/), n. 1. a preexisting contract which legally prevents one from making another contract of the same nature. 2. (formerly) such an agreement constituting a legally binding betrothal. —v.t. 3. to bind by means of a precontract. 4. to contract for or agree to do (something) in advance of beginning it: They precontracted all the terms and conditions. —v.i. 5. to make an advance contract or agreement. [PRE- + CONTRACT] —pre-contractive, adj. —pre-contractual (prē kōn-trakt'chōō əl), adj.
pre-cook (prē kōōk'), v.t. to cook (food) partly or completely beforehand, so that it may be cooked or warmed and served quickly at a later time. [PRE- + COOK] —pre-cook'er, n.
pre-cool (prē kōōl'), v.t. to cool in advance; cool artificially, as meat or fresh produce, before shipping. [PRE- + COOL] —pre-cool'er, n.
pre-critical (prē krit'ikal), adj. Med. anteceding a crisis. [PRE- + CRITICAL]
pre-cursor (pri kūr'sər, prē'kūr-), n. 1. one who or that which precedes, as in a job, a method, etc.; a predecessor. 2. one who or that which goes before and indicates the approach of someone or something else; harbinger: The first robin is a precursor of spring. [*L* praecursor forerunner. See PRE-, CURSIVE, -OR'] —Syn. 1. forerunner. 2. herald.
pre-cursor-y (pri kūr'sər-ē), adj. 1. of the nature of a precursor; preliminary; introductory: precursory remarks. 2. indicative of something to follow: precursory indications of disease. Also, pre-cur-sive (pri kūr'siv) [*L* praecursorius]. See PRECURSOR, CURSORY]
pre-, predicate.
preda/ceous div/ing bee/tle, any of numerous water beetles of the family Dytiscidae that have the body adapted for swimming and feed on small aquatic animals.
pre-da-cious (pri dā'shəs), adj. predatory; rapacious. Also, esp. Biol., pre-da/ceous. [PREDA(TORY) + ACIOUS] —pre-da-cious-ness, pre-dac-i-ty (pri das'i-tē); esp. Biol., pre-da/ceous-ness, n.
pre-date (prē dāt'), v.t., -dat-ed, -dat-ing. 1. to date before the actual time; antedate: He predated the check by three days. 2. to precede in date: a house that pre-dates the Civil War. [PRE- + DATE']
pre-da-tion (pri dā'shən), n. 1. deprecation; plundering. 2. act of plundering or robbing. 3. predatory behavior. 4. a relation between animals in which one organism captures and feeds on others. [*L* praedā-tiōn- (s. of praedatō) a taking of booty, plundering. See PREDATORY, -ION]
preda-tion pres/sure, Ecol. the effect of predation upon a population, resulting in the decrease in size of that population.
pre-dat-ism (pri dā'tiz əm), n. the state of living as a predator or by predation. [PREDAT(ION) + -ISM]
pre-da-tor (prē dā'tər), n. a predatory person, organism, or thing. [*L* praedator plunderer, equiv. to praedatō (sup. of praedatō) to plunder, deriv. of praeda prey + -or-OR']
pre-da-tory (prē dā'tōr-ē, -tōr-ē), adj. 1. of pertaining to, or characterized by plunder, pillage, robbery, or exploitation: predatory tactics. 2. addicted to or living by plunder, pillage, robbery, or exploitation: predatory bands of brigands. 3. Zool. habitually preying upon other animals. [*L* praedatōri(us). See PREDATOR, -OR'] —pre-dā-tōr-i-ly, adv. —pre-dā-tōr-i-ness, n. —Syn. 1, 2. rapacious.
pre-dawn (prē dāwn, prē'-), n. 1. the period immediately preceding dawn. —adj. 2. of pertaining to the time immediately prior to dawn. [PRE- + DAWN]
pre-de-cease (prē'di sēs'), v.t., -ceased, -ceas-ing. to die before (another person), the occurrence of an event, etc.). [PRE- + DECEASE]
pre-con-tem-plate (v. -plāt-ed, -plāt-ing.
pre-con-tem-pla-tion, n.
pre-con-tem-po-ra-ne-i-ty, n.
pre-con-tem-po-ra-ne-ous, adj.; -ly, adv.
pre-con-tend', v.t.
pre-con-ten-tion, n.
pre-con-ten-ment, n.
pre-con-test', v.t.
pre-con-test, n.
pre-con-tin-en-tal, adj.
pre-con-trac-tive, adj.
pre-con-trac-tu-al, adj.
pre-con-trib-ute, v.t., -ut-ed, -ut-ing.
pre-con-trib-u-tion, n.
pre-con-trib-u-tive, adj.
pre-con-triv-ance, n.
pre-con-trive', v., -trived, -triv-ing.
pre-con-trol', n., v.t., -trolled, -trol-ing.
pre-con-tro-ver-sial, adj.
pre-con-tro-ver-sy, n., pl. -sies.
pre-con-ven-tion, n.
pre-con-ver-sa-tion, n.
pre-con-ver-sa-tion-al, adj.
pre-con-ver-sion, n.
pre-con-vert', v.t.
pre-con-vey', v.t.
pre-con-vey-ance, n.
pre-con-vict', v.t.
pre-con-vic-tion, n.
pre-con-vince', v.t., -vinc-ed, -vinc-ing.
pre-cook', v.t.
pre-Co-per-ni-can, adj.
pre-Co-per-ni-can-ism, n.
pre-cop-y, n., v.t., -cop-ied, -cop-y-ing.
pre-cor-a-coid', adj.
pre-cor/dial, adj.
pre-cor-ne-al, adj.
pre-cor-o-na-tion, n.
pre-cor-rect', v.t.; -ly, adv.
pre-cor-rec-tion, n.
pre-cor-res-pond', v.t.
pre-cor-res-pond-ence, n.
pre-cor-res-pond-ent, adj.
pre-cor-ri-dor, n.
pre-cor-rupt', v.t.; -ly, adv.; -ness, n.
pre-cor-rup-tion, n.
pre-cor-rup-tive, adj.
pre-cos/mic, adj.
pre-cos/mi-cal, adj.; -ly, adv.
pre-cos/tal, adj.
pre-coun-sel, n., v., -sleed, -sel-ing or (esp. Brit.) -selled, -sel-ing.
pre-coun-sel-lor, n.
pre-cov'er, v.t.
pre-cra-ni-al, adj.; -ly, adv.
pre-cra-sa-tion, n.
pre-cred-it, v.t.
pre-cred-i-tor, n.
pre-creed', n.
pre-crit-i-cism, n.
pre-crit-i-cize', v.t., -cized, -ciz-ing.
pre-cru-cial, adj.
pre-cru-cial, adj.
pre-Cru-sade', adj.
pre-crys-tal-line, adj.
pre-cul-ti-vate', v.t., -vat-ed, -vat-ing.
pre-cul-ti-va-tion, n.
pre-cul-tur-al, adj.; -ly, adv.
pre-cul-ture, n.
pre-cure', n., v.t., -cured, -cur-ing.
pre-cur-rent, adj.
pre-cur-ric-u-lar, adj.
pre-cur-ric-u-lum, n., pl. -lums, -la.
pre-cur-tain, n.
pre-cy-clone, n.
pre-cy-clon/ic, adj.
pre-cys-tic, adj.
pre-dam-age, n., v.t., aged, -ag-ing.
pre-dam-na-tion, n.
pre-Dan-te-an, adj.
pre-dar-k', adj.
pre-dar-k-ness, n.
pre-Dar-win-i-an, adj.
pre-da'ta, n.
pre-day', n.
pre-day/light, n.
pre-day/time, n.
pre-deal'er, n.
pre-deal-ing, n.
pre-death', n.
pre-death/ly, adj.
pre-de-bate', n.
pre-de-bat'er, n.
pre-de-bit, n., v.t.
pre-de-bit/or, n.
pre-de-ceive', v.t., -ceived, -ceiv-ing.
pre-de-ceiv'er, n.
pre-de-cep-tion, n.
pre-de-cide', v.t., -cid-ed, -cid-ing.
pre-de-ci-sion, n.
pre-de-ci-sive, adj.; -ly, adv.
pre-dec-la-ra-tion, n.
pre-de-clare', v.t., -clared, -clar-ing.
pre-dec-li-na-tion, n.
pre-de-cline', v.t., -clined, -clin-ing.
pre-de-creed', v.t., -creed, -cree-ing.
pre-de-dic-ate', v.t., -cat-ed, -cat-ing.
pre-de-dic-a-tion, n.
pre-de-duct', v.t.
pre-de-duc-tion, n.
pre-de-fault', n., v.
pre-de-feat', n., v.
pre-de-fect', n.
pre-de-fec-tive, adj.
pre-de-fence', n.
pre-de-fend', v.t.
pre-de-fense', n.
pre-de-fi-ance, n.
pre-de-fi-cient, adj.; -ly, adv.
pre-de-fine', v.t., -fined, -fin-ing.
pre-def-i-ni-tion, n.
pre-de-fray', v.t.
pre-de-fray'al, adj.
pre-de-fy', v.t., -fied, -fy-ing.
pre-de-gen-er-a-cy, n.
pre-de-gen-er-ate, adj.
pre-de-gree', n.
pre-de-lay', n., v.
pre-del-e-gate', n., v., -gat-ed, -gat-ing.
pre-del-e-ga-tion, n.
pre-de-lib-er-ate', v.t., -at-ed, -at-ing.
pre-de-lib-er-ate, adj.; -ly, adv.
pre-de-lib-er-a-tion, n.
pre-de-lin-e-ate', v.t., -at-ed, -at-ing.
pre-de-lin-e-a-tion, n.
pre-de-lin-quent, adj.; -ly, adv.
pre-de-lliv'er-y, n., pl. -er-ies.
pre-de-lude', v.t., -lud-ed, -lud-ing.
pre-de-lu-sion, n.
pre-de-mand', v.t.
pre-de-moc-ra-cy, n.
pre-dem-o-crat/ic, adj.
pre-dem-on-strate', v.t., -strat-ed, -strat-ing.
pre-dem-on-stration, n.
pre-dem-on-strative, adj.
pre-de-ni-al, adj.
pre-de-ny', v.t., -nied, -ny-ing.
pre-de-part-ment'al, adj.
pre-de-par-ture, n.
pre-de-pend-a-ble, adj.
pre-de-pend-ence, n.
pre-de-pend-ent, adj.
pre-de-plete', v.t., -plet-ed, -plet-ing.
pre-de-ple-tion, n.
pre-de-pre-ci-ate', v., -at-ing.
pre-de-pre-ci-a-tion, n.
pre-de-pre-sion, n.
pre-de-priv-a-tion, n.
pre-de-priv'e, v.t., -priv-ing.
pre-de-ri-va-tion, n.
pre-de-ri-ve', v.t., -rived, -riv-ing.
pre-des-cend', v.
pre-des-cent', n.
pre-de-scribe', v.t., -scrib-ing.
pre-de-scrip-tion, n.
pre-de-serve', v.t.
pre-de-serve', v.t., -serv-ing.
pre-de-serv', v.t.
pre-de-serve', n.
pre-de-serve', v.t., -serv-ing.
pre-de-sign', v.t.
pre-de-sir-ous, adj.; -ly.
pre-de-spond-ent, adj.
pre-des-ti-ni-tion, n.
pre-des-ti-ty, n.
pre-de-stry', v.t.
pre-de-struct', v.t.
pre-de-tach', v.t.
pre-de-tach-ment, n.
pre-de-tail', v.t.
pre-de-tain', v.t.
pre-de-tain'er, n.
pre-de-tect', v.t.
pre-de-tec-tion, n.
pre-de-ter-min-en-tal, adj.
pre-de-ter-min-op-ment, n.
pre-de-vice', v.t., -vised, -vis-ing.
pre-de-vo-tion, n.
pre-de-vour', v.t.
pre-di-ag-no-sis, n., pl. -di-ag-nos-tic, adj.
pre-di-ag-nos-tic, adj.
pre-di-cate (v. pred'icāt'; adj. n. -cat-ed, -cat-ing, adj. n. —v.t. 1. to predi-cate; assert. 2. Logic. a. to affirm or thing) of the subject of a proposition; term) the predicate of such a proposition; note; imply: His retraction predicates a chan-gel by on). He predicated his behavior on humanity. —v.i. 5. to make an affirmation. —adj. 6. predicated. 7. Gram. belong-ing to a predicate noun. —n. 8. Gram. (in man-as English) a syntactic unit that functions as two main constituents of a simple sentence: being the subject, and that consists of a verb. English may agree with the subject in num-ber all the words governed by the verb or mod-whole often expressing the action performed state attributed to the subject, as in here here. 9. Logic. that which is affirmed or denied of the subject of a proposition. [*L* praedica-tio to declare publicly, assert. praed- + dicere, comb. form of dicere to know; see -ATE'] —pre-di-ca-tion, n. —pre-di-ca-tive, adj. —pre-ly, adv.
pre-dic-ate ad/jec-tive, Gram. an ad-jective in the predicate, esp. with a copulative, attributive to the subject, as in He is dead, tive to the direct object, as in It made him.
pre-dic-ate cal/culus, Logic. See func-tion.
pre-dic-ate nom/i-native, (in Latin, and certain other languages) a predicate noun, in the nominative case.
pre-dic-ate noun, Gram. a noun used in a copulative verb or certain other make, choose, crown, and having the same as the subject, as in He is the king, or They king.
pre-dic-ate objec-tive, Gram. See objec-tive.
pre-di-ca-to-ry (pred'icātōr-ē, -tōr-ē), n. pertaining to preaching. [*L* praedica-tio preaching. See PRAECH, -ORY]
pre-dict (pri dikt'), v.t. 1. to tell in advance; to predict the weather; to predict the fall of a king. —v.i. 2. to foretell the future; make a prediction. [*L* praedict(us) ptp. of praedica-re to foretell, praed- + dicere to say; see DICUM] —pre-bil-i-ty, n. —pre-dict-a-ble, adj. —pre-dic-tion, n. —Syn. 1, 2. presage, divine, augur, project, cate, portend. PREDICT, PROPHECY, FORE-

pre-de-cis-sor (pred'isēs'ər, pred'isēs'ər or, esp. Brit., prē'di sēs'ər), n. 1. one who precedes another in an office, position, etc. 2. something succeeded or replaced by something else: The new monument in the park is more beautiful than its predecessor. 3. Archaic. an ancestor; forefather. [ME predecessor < AF < LL praedecessor, equiv. to L praepre- + decessor retiring official, equiv. to decess(us) retired (ptp. of decessere to withdraw; see DE-, CEDERE) + -or-OR']
pre-della (pri del'ə; It. prē del'lā), n., pl. -le (-lē; It. -le). Fine Arts. the base of an altarpiece, often decorated with small paintings or reliefs. [*L* slab < OHG or Langobardish *pret, var. of bret BOARD + -ella dim. suffix]
pre-des-ig-nate (prē dez'ig nāt', -des-'), v.t., -nat-ed, -nat-ing. to designate beforehand. [PRE- + DESIGNATE] —pre-des-ig-na-tion, n. —pre-des-ig-na-to-ry (prē dez'ig na tōr'ē, -tōr-ē), adj.
pre-des-ti-nar-i-an (pri des'tē nār'ē ən), adj. 1. of or pertaining to predestination. 2. believing in predestination. —n. 3. one who believes in predestination. [PREDESTIN(ATION) + -ARIAN] —pre-des'ti-nar-i-an-ism, n.
pre-des-ti-nate (v. pri des'tē nāt'; adj. pri des'tē nit, -nāt'), v.t., -nat-ed, -nat-ing, adj. —v.t. 1. Theol. to foreordain by divine decree or purpose. 2. Obs. to foreordain; predetermine. —adj. 3. predestined; fore-ordained. [ME < L praedestināt(us), ptp. of praedes-tināre to appoint beforehand. See PRE-, DESTINE, -ATE'] —pre-des'ti-nate-ly, adv.
pre-des-ti-na-tion (pri des'tē nā'shən, prē'des-'), n. 1. act of predestinating or predestining. 2. state of being predestinated or predestined. 3. fate; destiny. 4. Theol. a. the action of God in foreordaining from eternity whatever comes to pass. b. the decree of God by which certain souls are foreordained to salvation. Cf. election (def. 4), double predestination. [ME praedestināciōn < LL praedestinātiōn- (s. of praedes-tinātiō). See PREDESTINATE, -ION]
pre-des-tine (pri des'tin), v.t., -tin-ed, -tin-ing. to destine in advance; foreordain; predetermine: He seemed predestined for the ministry. [ME predestine(n) < L praedestināre]. See PRE-, DESTINE] —pre-des'ti-nable, adj.
pre-de-ter-mi-nate (prē'di tēr'mā nit, -nāt'), adj. determined beforehand; predetermined. [PRE- + DETERMINATE] —pre-de-ter'mi-nate-ly, adv.
pre-de-ter-mine (prē'di tēr'min), v.t., -min-ed, -min-ing. 1. to settle or decide in advance: He had pre-determined his answer to the offer. 2. to ordain in advance; predetermine: She believed that God had pre-determined her son's early death. 3. to direct or impel in advance to something: His sympathy for the poor pre-determined his choice of a career. [PRE- + DETERMINE] —pre-de-ter'mi-na-tion, n. —pre-de-ter'mi-na-tive (prē'di tēr'mā nā'tiv, -nō tiv), adj. —pre-de-ter'mi-ner, n.
pre-di-al (prē'dē əl), adj. praedial.
pre-di-ca-ble (prē'di kə bəl), adj. 1. that may be predicated or affirmed; assertable. —n. 2. that which may be predicated; an attribute. 3. Logic. any one of the various kinds of predicate that may be used of a subject. [*L* praedictabilis] assertable, equiv. to praedica(re) to declare publicly (see PRAECH) + -bilis -BLE] —pre-di-ca-bil-i-ty, n. —pre-di-ca-ble-ness, n. —pre-di-ca-bly, adv.
pre-di-ca-ment (pri dik'ə mənt), n. 1. an unpleasantly difficult, perplexing, or dangerous situation. 2. a class or category of logical or philosophical predication. 3. Archaic. a particular state, condition, or situation. [ME < LL praedīcāment(um) something predicated, asserted, deriv. of praedica-re. See PREDICATE, -MENT] —pre-dic-a-men-tal (pri dik'ə men'təl), adj. —pre-

pre-dam-na-tion, n.
pre-Dan-te-an, adj.
pre-dar-k', adj.
pre-dar-k-ness, n.
pre-Dar-win-i-an, adj.
pre-da'ta, n.
pre-day', n.
pre-day/light, n.
pre-day/time, n.
pre-deal'er, n.
pre-deal-ing, n.
pre-death', n.
pre-death/ly, adj.
pre-de-bate', n.
pre-de-bat'er, n.
pre-de-bit, n., v.t.
pre-de-bit/or, n.
pre-de-ceive', v.t., -ceived, -ceiv-ing.
pre-de-ceiv'er, n.
pre-de-cep-tion, n.
pre-de-cide', v.t., -cid-ed, -cid-ing.
pre-de-ci-sion, n.
pre-de-ci-sive, adj.; -ly, adv.
pre-dec-la-ra-tion, n.
pre-de-clare', v.t., -clared, -clar-ing.
pre-dec-li-na-tion, n.
pre-de-cline', v.t., -clined, -clin-ing.
pre-de-creed', v.t., -creed, -cree-ing.
pre-de-dic-ate', v.t., -cat-ed, -cat-ing.
pre-de-dic-a-tion, n.
pre-de-duct', v.t.
pre-de-duc-tion, n.
pre-de-fault', n., v.
pre-de-feat', n., v.
pre-de-fect', n.
pre-de-fec-tive, adj.
pre-de-fence', n.
pre-de-fend', v.t.
pre-de-fense', n.
pre-de-fi-ance, n.
pre-de-fi-cient, adj.; -ly, adv.
pre-de-fine', v.t., -fined, -fin-ing.
pre-def-i-ni-tion, n.
pre-de-fray', v.t.
pre-de-fray'al, adj.
pre-de-fy', v.t., -fied, -fy-ing.
pre-de-gen-er-a-cy, n.
pre-de-gen-er-ate, adj.
pre-de-gree', n.
pre-de-lay', n., v.
pre-del-e-gate', n., v., -gat-ed, -gat-ing.
pre-del-e-ga-tion, n.
pre-de-lib-er-ate', v.t., -at-ed, -at-ing.
pre-de-lib-er-ate, adj.; -ly, adv.
pre-de-lib-er-a-tion, n.
pre-de-lin-e-ate', v.t., -at-ed, -at-ing.
pre-de-lin-e-a-tion, n.
pre-de-lin-quent, adj.; -ly, adv.
pre-de-lliv'er-y, n., pl. -er-ies.
pre-de-lude', v.t., -lud-ed, -lud-ing.
pre-de-lu-sion, n.
pre-de-mand', v.t.
pre-de-moc-ra-cy, n.
pre-dem-o-crat/ic, adj.
pre-dem-on-strate', v.t., -strat-ed, -strat-ing.
pre-dem-on-stration, n.
pre-dem-on-strative, adj.
pre-de-ni-al, adj.
pre-de-ny', v.t., -nied, -ny-ing.
pre-de-part-ment'al, adj.
pre-de-par-ture, n.
pre-de-pend-a-ble, adj.
pre-de-pend-ence, n.
pre-de-pend-ent, adj.
pre-de-plete', v.t., -plet-ed, -plet-ing.
pre-de-ple-tion, n.
pre-de-pre-ci-ate', v., -at-ing.
pre-de-pre-ci-a-tion, n.
pre-de-pre-sion, n.
pre-de-priv-a-tion, n.
pre-de-priv'e, v.t., -priv-ing.
pre-de-ri-va-tion, n.
pre-de-ri-ve', v.t., -rived, -riv-ing.
pre-des-cend', v.
pre-des-cent', n.
pre-de-scribe', v.t., -scrib-ing.
pre-de-scrip-tion, n.
pre-de-serve', v.t.
pre-de-serve', v.t., -serv-ing.
pre-de-serve', v.t.
pre-de-serve', v.t., -serv-ing.
pre-de-sign', v.t.
pre-de-sir-ous, adj.; -ly.
pre-de-spond-ent, adj.
pre-des-ti-ni-tion, n.
pre-des-ti-ty, n.
pre-de-stry', v.t.
pre-de-struct', v.t.
pre-de-tach', v.t.
pre-de-tach-ment, n.
pre-de-tail', v.t.
pre-de-tain', v.t.
pre-de-tain'er, n.
pre-de-tect', v.t.
pre-de-tec-tion, n.
pre-de-ter-min-en-tal, adj.
pre-de-ter-min-op-ment, n.
pre-de-vice', v.t., -vised, -vis-ing.
pre-de-vo-tion, n.
pre-de-vour', v.t.
pre-di-ag-no-sis, n., pl. -di-ag-nos-tic, adj.
pre-di-ag-nos-tic, adj.
pre-di-cate (v. pred'icāt'; adj. n. -cat-ed, -cat-ing, adj. n. —v.t. 1. to predi-cate; assert. 2. Logic. a. to affirm or thing) of the subject of a proposition; term) the predicate of such a proposition; note; imply: His retraction predicates a chan-gel by on). He predicated his behavior on humanity. —v.i. 5. to make an affirmation. —adj. 6. predicated. 7. Gram. belong-ing to a predicate noun. —n. 8. Gram. (in man-as English) a syntactic unit that functions as two main constituents of a simple sentence: being the subject, and that consists of a verb. English may agree with the subject in num-ber all the words governed by the verb or mod-whole often expressing the action performed state attributed to the subject, as in here here. 9. Logic. that which is affirmed or denied of the subject of a proposition. [*L* praedica-tio to declare publicly, assert. praed- + dicere, comb. form of dicere to know; see -ATE'] —pre-di-ca-tion, n. —pre-di-ca-tive, adj. —pre-ly, adv.
pre-dic-ate ad/jec-tive, Gram. an ad-jective in the predicate, esp. with a copulative, attributive to the subject, as in He is dead, tive to the direct object, as in It made him.
pre-dic-ate cal/culus, Logic. See func-tion.
pre-dic-ate nom/i-native, (in Latin, and certain other languages) a predicate noun, in the nominative case.
pre-dic-ate noun, Gram. a noun used in a copulative verb or certain other make, choose, crown, and having the same as the subject, as in He is the king, or They king.
pre-dic-ate objec-tive, Gram. See objec-tive.
pre-di-ca-to-ry (pred'icātōr-ē, -tōr-ē), n. pertaining to preaching. [*L* praedica-tio preaching. See PRAECH, -ORY]
pre-dict (pri dikt'), v.t. 1. to tell in advance; to predict the weather; to predict the fall of a king. —v.i. 2. to foretell the future; make a prediction. [*L* praedict(us) ptp. of praedica-re to foretell, praed- + dicere to say; see DICUM] —pre-bil-i-ty, n. —pre-dict-a-ble, adj. —pre-dic-tion, n. —Syn. 1, 2. presage, divine, augur, project, cate, portend. PREDICT, PROPHECY, FORE-

presbyope

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

pres-by-o-pi-a (prez/bē ɒ/pē ə, prez-/), n. Ophthalm. a defect of vision incident to advancing age, in which near objects are seen with difficulty; farsightedness. [*Gk presby-* (comb. form of *presbys* old, old man) + *-opia*] —pres-by-op-ic (prez/bē ɒp/ik, prez-/), adj. Presbytic.

pres-by-ter (prez/bi tər, 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 Presbytery [*< eccl. L < Gk presbyter(os)* elder, equiv. (prez/bi tər əl, prez-/), adj. —pres-by-ter-ial (prez/bi tər/ē əl, prez-/), adj. 1. of or pertaining to a presbytery. 2. presbyterian (def. 1). [PRESBYTERY + -IAL]

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

pres-by-ter-i-an-ism (prez/bi tər/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 tər/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. —n. 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] to record the sound of (a motion picture) before filming.

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. —n. 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 *praes-* PRE- + *scribere* scrib/er, 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 praescribibilis*]. —pre-script-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 praescriptio-* (s. of *praescriptus*) 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 legal prescription, as a right or title established by a long unchallenged tenure: *the prescriptive rights of the landed gentry*. [PRESCRIPTIVE + -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 lek/tər), n. a preamplifier between the antenna and receiving circuit of a radio to improve reception. [PRESELECT + -OR]

pres-ence (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 awe, 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.* *He felt a presence with him in the room*. [*PRESENT*] —pre-sen-ter, n. [ME < MF < L] —Syn. 3. neighborhood. 5. carriage, mien. —Ant. 1. absence.

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

pres-ence 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/ī tē), n. premature old age. [PRE- + SENILITY]

pres-ent (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 place, thing, or time?* 6. existing actually here or under consideration: *the present document*; *the present topic*. 8. being before the mind. 9. *Obs.* immediately alert and calm, esp. in emergencies. 10. *Obs.* immediate or instant. —n. 11. the present time. 12. *Gram.* a. the present tense. b. a verb formation or construction with present meaning. c. a form in the present tense. 13. *Law.* the present writings, or 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-sen-tant, n. —Ant. 1. absent.

pres-ent (v. pri zent/, n. prez/ənt), v.t. 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*. 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-sen-ter, n.

—Syn. 1. bestow, donate. See give. 2. proffer. 3. yield. 5. See introduce. 9. introduce. 11. enact. 16. BENEFICE, BONUS, tip, gratuity. PRESENT, GIFT, DONATION, and GIFT are both used to something freely given. PRESENT is the less formal; gift is generally used of something conferred (esp. with ceremony) on an individual, bride, DONATION applies to an important gift, usually of considerable size, though the term is often used, to avoid the suggestion of charity, in speaking of small gifts to or Red Cross. BONUS applies to something given in addition to what is due, esp. to employees who have worked for a year.

pre-sen-t-a-ble (pri zent/ə bəl), adj. 1. that may be presented. 2. suitable, as in appearance, dress, manners, etc., for being introduced into society or company: *pre-sen-t-a-ble*. —Ant. 1. unbecomingly. —pre-sen-t-a-ble-ly, adv. —pre-sen-t-a-ble-ness, n.

a presentable young man. 3. of appearance, or fit to be seen: *Are you presentable?* —pre-sen-t-a-ble-ness, n. —pre-sen-t-a-ble-ly, adv.

pres-ent/arms/, *Mil.* 1. a position of arms in which the rifle and the trigger side forward. 2. (of not under arms) the hand salute.

pres-ent-a-tion (prez/ənt tē/shən), n. 1. the act of presenting, or the introduction, as of a person at a conference, or bestowal, as of a play or film. 2. the presentation of a bill, note, or the appearance of a particular part of the act of the uterus during labor: *a breech presentation*. 3. the state of representation, as of a person at a conference, or bestowal, as of a play or film. 4. the presentation of a bill, note, or the appearance of a particular part of the act of the uterus during labor: *a breech presentation*. 5. the state of representation, as of a person at a conference, or bestowal, as of a play or film. 6. the presentation of a bill, note, or the appearance of a particular part of the act of the uterus during labor: *a breech presentation*. 7. the state of representation, as of a person at a conference, or bestowal, as of a play or film. 8. the presentation of a bill, note, or the appearance of a particular part of the act of the uterus during labor: *a breech 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pres-ent-a-tion-al (prez/ənt tē/shən əl), adj. 1. of or pertaining to presentation. 2. characterized by presentation: *presentationalism*. [PRESENTATION + -AL]

pres-ent-a-tion-al-ism (prez/ənt tē/shən əl izm), n. 1. a style of presentation, skit, scene, etc., in which the audience, with little or no attempt at identification, is made to identify itself with the characters. 2. a style of presentation, skit, scene, etc., in which the audience, with little or no attempt at identification, is made to identify itself with the characters. 3. a style of presentation, skit, scene, etc., in which the audience, with little or no attempt at identification, is made to identify itself with the characters. 4. a style of presentation, skit, scene, etc., in which the audience, with little or no attempt at identification, is made to identify itself with the characters. 5. a style of presentation, skit, scene, etc., in which the audience, with little or no attempt at identification, is made to identify itself with the characters. 6. a style of presentation, skit, scene, etc., in which the audience, with little or no attempt at identification, is made to 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Over 5,000 Terms Defined and Explained

Charles J. Woelfel

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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 terms 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