

EXHIBIT L



Banking Terminology

THIRD EDITION



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forth specific criteria for when a sale of a loan may be recorded as a sale, as opposed to a collateralized borrowing. Recourse is one of the primary factors taken into consideration. Legal documentation, as well as economic substance, may differ for various types of transactions referred to as sales.

loan schedule A list of the due dates, amounts of payments, balances after payments, and other information relevant to a specific loan.

loan shark A person or firm that lends money to a poor credit risk at an excessively high or illegal rate of interest.

loan submission A package consisting of papers and documents required for the approval of a loan.

loan swap The exchange by one lender of all or part of a particular loan with a second lender for all or part of a loan to the same or a different borrower. Under generally accepted accounting principles (GAAP), if the loans swapped are deemed to be substantially-the-same (as defined in GAAP), there is generally no gain or loss recognized. If the loans swapped are not substantially-the-same, the fair values of the loans are considered in determining the amount of gain or loss to be recognized. *See also* fair value; LDC loan swaps; substantially-the-same.

loan syndication A group of banks that join together to make a loan too large for one bank to make.

loan-to-value ratio The ratio between the amount of a loan and the appraised value of the security for that loan, expressed as a percentage of the appraised value.

lobby depository A receptacle on a bank's premises that allows customers to make deposits without teller assistance.

local *See* floor trader.

local item A deposited check drawn on another bank within the same city or geographic area.

local system A computer system not connected to any other computer facility.

local transaction date The month and day on which a transaction takes place.

lockbox A banking service provided for the rapid collection of a customer's receivables and rapid credit to the customer's account. The service includes collecting the mail from the company's post office box; sorting, totaling, and recording the payments; processing the items; and making the necessary bank deposit.

locked-in trade An executed trade, the terms of which have been agreed to by both parties. A locked-in trade is guaranteed by the clearing corporation to settle, unless both parties agree to cancel the trade.

locked market A market in which the bid price equals the asked price.

lockup certificates of deposit Certificates of deposit sold with the understanding that they will not be traded.

log A record of everything pertinent to a machine run, including an identification of the machine run; record of any alteration of switch settings; identification of input and output tapes; copy of mutual key-ins; identification of all machine errors and failures; and record of all actions taken.

logging The recording of data on a storage system. Particular types of system activities.

logical flowchart A diagram of work order or built-in operation of a specific machine, using symbolic notation for the information input, output, and logical operation.

log-normal distribution A probability distribution expressed in logarithmic terms. The distribution is continuous and implies that the assets or commodities cannot fall to zero but also normal distribution.

long (1) Owning or contracted to sell a security established before the future is bought out the price of the offsetting sale. To establish a long position to buy a futures contract.

long coupon A bond with an interest period longer than the payment interval. For example, a bond semiannually is a "long coupon" if the first coupon is scheduled more than 6 months after the dated date of the bond.

long hedge A hedge involving the purchase of a future contract. Hedge locks in a price received at a future date. Importers or exporters may use hedges for protection against a change in the cash price of a commodity.

long position (1) A position in a security or market maker's position.

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encoding A fraudulent reading of magnetically encoded data from a card; transferring such data to another card.

opening pricing Using a high initial price for a new product.

past-due account A borrower or cardholder with a past-due balance who cannot pay.

post-dated check A trade that is settled 1 day later than the normal settlement.

prepayment An option to skip the scheduled payment, offered annually to cardholders who meet specified requirements.

recipient With respect to a generation-skipping transfer, a recipient or beneficiary who is at least two generation levels below that of the transferor.

recovery The process of locating borrowers who have stopped making their loan payments and cannot be reached by their last known address or employer.

benchmark A security whose market price appears not to reflect some basic improvement in the company's position or some general upward movement of comparable securities in the market.

waiver A designation for an extension of credit indicating that it has not been repaid as agreed or according to contract terms.

IGS (state and local government securities) Special U.S. government securities that are sold by the Secretary of the Treasury to states, municipalities, and other local government bodies.

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through individual subscription agreements. The interest rates and maturities of SLUGS are arranged to comply with arbitrage restrictions imposed under Section 103 of the Internal Revenue Code. SLUGS are most commonly used for deposit in escrow in connection with the issuance of refunding bonds.

Small Business Administration (SBA) An independent federal agency, created in 1953, to help small businesses. The SBA makes loans directly or guarantees loans made to small businesses.

Small Business Investment Act of 1958 Federal legislation that provides the current authority for the Small Business Administration to aid in financing small businesses.

small business investment company A private firm that provides equity financing, long-term loans, and managerial services to small businesses. These firms were established under the Small Business Investment Act of 1958 and are licensed, regulated, and partially subsidized by the Small Business Administration.

smart card A credit card imbedded with a microprocessor that gives the card the capacity to compute or to communicate information. For example, a smart card may include such information as a cardholder's secret code, which makes possible off-line authorization, with verification by the card's microprocessor.

Smithsonian Agreement (1971) An international agreement resulting in a devaluation of the U.S. dollar in relation to other currencies.

social responsibility The obligation of a company to conduct business activities in a way that does not adversely

source

affect its customers or the community as a whole and to devote a portion of its resources to civic improvement efforts.

societal marketing As a result of the consumer movement, marketing by banks that involves public affairs programs, consumer financial counseling, and education in general.

Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.) A nonprofit, cooperative organization of international banks that provides an international telecommunication system for the exchange of electronic information among banks.

software A set of programs, procedures, and possibly associated documentation, concerned with the operation of a computer. *Compare with hardware.*

sole corporation A one-person corporation whose authority, duties, and powers are attached to and vested in the office and not in the person who currently holds the office.

sole proprietorship A business owned and operated by one person.

solid logic technology Miniaturized modules, used in computers, that increase the speed of the circuitry by reducing the distance that currents travel.

sort The distribution of anything into particular groups, following a specified classification system (for example, grouping checks so they can be sent to the bank on which they are drawn). The classification can be alphabetic, numeric, by location, and so on.

source (1) Origin. (2) Original document.

The Dictionary of
BANKING

Over 5,000 Terms Defined and Explained

Charles J. Woelfel

A BankLine Publication



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COMMAND An act by which human powers are ordered and moved to action.

COMMERCE A trade, business, industry, or interchange of goods for a profit.

COMMERCE DEPARTMENT An executive branch department under the direction of the Secretary of Commerce dealing with such matters at the national oceanic and atmospheric administration, the international trade administration, export administration, economic affairs, and travel and tourism.

COMMERCIAL BANK A name given to one of the classes of nongovernmental banking institutions under bank. Commercial banks are designed primarily to finance the production, distribution, and sale of goods as well as providing long-term or capital funds. The term full-service banking has been promoted in recent years as a more descriptive term because of the diversification of commercial banks into many operations other than commercial lending, including consumer banking, mortgage banking, commercial sales financing and factoring, international banking, trust banking, and many other functions.

COMMERCIAL BORROWERS Merchants who borrow on short-term notes largely to finance inventories or who realize on notes and accounts receivable by discounting them.

COMMERCIAL CREDIT Used to indicate credit furnished to manufacturers, wholesalers, jobbers, and retailers—those engaged in the manufacture and distribution of commodities; a transaction involving the use of a commercial letter of credit.

COMMERCIAL CREDIT COMPANIES Concerns also known as credit or finance companies, engaged in the business of lending or buying and collecting on installment contracts and open book accounts from manufacturers and merchants.

COMMERCIAL CREDIT DOCUMENTS A generic term for instruments used in connection with commercial loans, such as bills of lading.

COMMERCIAL DISCOUNTS Notes given to lending banks by mercantile firms upon which interest is paid in advance; cash discounts offered by a seller to a purchaser to

encourage the payment of invoices in advance of maturity allowed by the terms of credit.

COMMERCIAL FINANCING Financing provided for current open accounts receivable, inventories, fixed assets, and certain securities of manufacturers, wholesalers, mills, and converters on a nonnotification plan (not giving notice to customers of the assignment of the invoices) on various bases as to assumption of liability by the finance company or other lender.

COMMERCIAL LETTER OF CREDIT A letter of credit issued specifically to facilitate trade or commerce.

COMMERCIAL LOAN Extension of credit for activities of business other than the acquisition and holding of real estate.

COMMERCIAL PAPER All classes of short-term negotiable instruments (notes, bills, and acceptances) that arise out of commercial, as distinguished from speculative, investment, real estate, person, or public transactions, usually sold on a discount basis; short-term notes, bills of exchange, and acceptances arising out of industrial, agricultural, or commercial transactions, the essential qualities of which are short-term maturity (not exceeding nine months), having an automatic or self-liquidating nature, and nonspeculativeness in origin and purpose of use.

COMMERCIAL PAPER FUTURES The commercial paper futures contract on the Chicago Board of Trade that calls for delivery of prime commercial paper rated A-1 by Standard & Poor's Corporation and P-1 by Moody's Investors Services, and approved as deliverable by the Chicago Board of Trade, maturing not more than 90 days from the date of delivery.

COMMERCIAL PAPER NAMES Among bank credit persons, a reference to corporations and partnerships that habitually borrow through the open market by issuing commercial paper.

COMMERCIAL REAL ESTATE LOANS Loans secured by nonfarm, nonresidential properties.

COMMINGLING To mix or combine, as with the investment or trust funds of individuals.

COMMISSION In general, compensation paid by a principal to an agent for services rendered in that capacity; the charge made by brokers or banks for various services rendered to customers.

COMMISSION CREDIT BUREAU A special mercantile agency, whose services are confined to the release of credit information upon textile and dry goods names, including all branches of these trades.

COMMISSIONER OF BANKING In state regulation of banks and trust companies, a title to designate the official charged with such responsibility; also known as superintendent of banks in some states.

COMMISSION HOUSE A brokerage concern, whose members are also members of a stock or other exchange and execute orders to buy and sell on such exchange or exchanges, as distinguished from exchange members who trade only for their own accounts.

COMMISSION TRADE A transaction in which the legal relationship is that of principal (customer) and agent (broker) and in which the broker is compensated for services by a commission.

COMMITMENT A pledge or engagement; a contract involving financial responsibility or a contingent financial obligation to be performed in the future, e.g., an obligation to pay for subscribed stock on call, to take up bonds subscribed or purchased on the delivery date, or orders entrusted to a broker for buying and selling securities.

COMMITMENT FEES Bank charges associated with an agreement that obligates the bank to make a loan under specific conditions.

COMMITTEE FOR ECONOMIC DEVELOPMENT An independent, nonprofit, nonpartisan, and nonpolitical research and education organization consisting of business executives and educators.

COMMITTEE ON LUNACY A person appointed by a court, usually upon the initiative or relatives, to administer the affairs and protect the state of a person adjudged to be a lunatic. The term is synonymous with *conservator*.

COMMITTEE ON UNIFORM SECURITIES IDENTIFICATION PROCEDURES A committee of the American Bankers Association that devised numerical and alphabetical descriptions of securities traded on the exchanges and in the over-the-counter markets, as well as certain others.

COMMODITIES A basic agricultural, mineral, or other basic product traded on a commodity exchange.

COMMODITY CREDIT CORPORATION An agency of the United States, authorized to (1) support prices of agricultural commodities through loans, purchases, payments, and other operations; (2) make available materials and facilities required in the production and marketing of agricultural commodities; (3) procure agricultural commodities for sale to other government agencies, foreign governments, and domestic, foreign, or international relief or rehabilitation agencies, and to meet domestic requirements; (4)

SELLING OUT

derwriting group who purchase securities from one or more of the underwriters and then resell them to their customers.

SELLING OUT The exercise of the legal right accorded a broker to close out an account of a customer, or of a bank to close out a broker's loan, for failure to furnish additional margin when demanded.

SELLING SHORT A short sale.

SEMIANNUAL INTEREST Interest that is payable twice a year, as required upon the majority of bonds.

SEMIMUNICIPAL BONDS Bonds that are not necessarily the obligation of all the taxpayers of the issuing municipality, but that are obligations of such taxpayers who secure the benefit of the improvements constructed from the proceeds of those bonds.

SENDER "Any of the following that sends an item to a Federal Reserve bank for forwarding collections: a depository institution, a clearing institution, another Federal Reserve bank, an international organization, a foreign correspondent, or a branch or agency of a foreign bank maintaining reserves under Section 7 of the International Banking Act of 1978." Regulation J, 12 CFR 210.2 (1)

SENIOR ISSUE Senior bonds.

SEQUENTIAL SAMPLING Sample items not taken simultaneously, but sequentially.

SERIAL BONDS Bonds having multiple maturities instead of a single maturity for payment of principal.

SERIES E U.S. Savings Bonds issued before December 1965 that stop earning interest 40 years from their issue dates, and those issued after November 1965 will stop earning interest 30 years from their issue dates.

SERIES EE U.S. Savings Bonds designed to provide a safe, convenient investment medium for small investors and groups at a relative attractive yield with protection against market price fluctuations, sold at a 50 percent of face value in denominations from \$50 to \$10,000, with interest accruing through periodic increases in redemption value.

SERIES H U.S. Savings Bonds issued through December 1979 and having a final maturity 30 years from their issue date.

SERIES HH CURRENT INCOME BONDS U.S. Savings Bonds that pay interest semi-annually, available in exchange for Series E and EE Savings Bonds and savings notes with a total redemption value of \$500 or more, or through the reinvestment of the redemption proceeds of matured Series H bonds, issued at face value in denominations from \$500 to \$10,000, have a maturity of 10 years with a 10-year extended maturity period.

SERVICE CORPORATION A subsidiary of a bank or thrift institution that provides services, excluding the deposit function, for the entity that owns the service corporation or customers.

SERVICE INCOME Income from servicing loans.

SERVICE POTENTIAL A basic characteristic of assets reflecting future economic benefit; the scarce capacity to provide services or benefits to the entity that uses them.

SERVICE SALES TRANSACTION A transaction between a seller and a buyer in which, for a mutually agreed price, the seller performs, agrees to perform, or agrees to maintain readiness to perform an act or acts, including permitting others to use enterprise resources that do not alone produce a tangible commodity or product as the principal intended result, such as advertising agencies, computer service organizations, employment agencies, engineering firms, accounting firms, law firms, and many others.

SERVICING As applied to banking, the collection of mortgage payments, securing of escrow funds, payment of property taxes and insurance from the escrowed funds, monitoring delinquencies, accounting for and remitting principal and interest payments to the investor, and other services.

SERVICING RIGHTS Collection of payments from individual borrowers, the follow-up with delinquent borrowers, and the processing of escrow collections and payments, rights that may either be released with sold loans or retained.

SETTLEMENT RISK A risk that networks assume when payments are provisional or when a system participant is unable to settle its net debt position at the appointed time.

SETTLEMENT In general, the striking of a balance between two or more parties having mutual dealings with one another and payment of the debit balance by the debtor to the creditor; the striking of balances among members of a clearinghouse association; the process by which purchases and sales of securities among brokers are determined and the balances paid off at the stock exchange clearinghouse; a reference to when and how a financial transaction must be settled or is settled according to an agreement.

SETTLEMENT CLERK In banking practice, the name given to the bank representative or clerk who receives packages of checks delivered from each presenting bank and determines the total amount of checks so presented at the clearinghouse each day.

SETTLEMENT PRICE The end-of-day price used to calculate gains and losses in future

market accounts.

SETTLEMENT RISK The operational difficulties with funds even where the to perform.

SETTLEMENT SHEET The which a teller makes set each day.

SETTLING The procedure cash is proved against the also referred to as making

SETTLOR A trustor, donor, creates a voluntary trust "settles" an income, or beneficiary.

SEVERANCE TAX A tax levied and extraction of a natural gas, oil, or coal, assessed product extracted on the

SEXUAL HARASSMENT Advances, requests for other verbal or physical contact, viewed as a "bargain" or as environmental sexual

SHADE A slight concession of other verbal or physical contact or other association.

SHARE ACCOUNT Funds in purchased by a member of depositor that are received union in its usual course of which the credit union has gated to give, credit to the depositor.

SHARE CAPITAL The part of corporation that is represented shares of stock as distinguished "loan capital," which is retained and floating debt.

SHARE CERTIFICATE A transferable ownership instrument at a credit union that provides in the underlying agreement amount of shares is payable to a specified person.

SHARED APPRECIATION Shared equity; a mortgage borrower agrees to share with lender a percentage (often 30 to 50 percent) of the property appreciation in the property the borrower sells or transfers or after a specified number of years.

SHARED EQUITY An arranger co-mortgagor helps a buyer obtain approval and in return receives a share of the equity in the property.

SHARE DRAFT A negotiable order draft signed by an account holder credit union on which the depositor pay a certain sum of money or

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**THE INTERNATIONAL
DICTIONARY
of
DATA
COMMUNICATIONS**

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Internationa

Real mode

Real mode: An Intel operating mode that gives one program at a time a defined area of Random Access Memory (RAM) and direct access to peripherals.

Real time: The immediate processing of time-dependent input, such as point-of-sale transactions or computer-assisted instruction.

Real-time clock: A battery-powered clock built into a computer that keeps track of the time of day even when the power is off (not to be confused with the system clock that governs microprocessor cycles).

Reboot: Restart a computer, often necessary after a crash to re-initialize the Random Access Memory (RAM); usually generated from the keyboard or a reset button, but after severe crashes, the computer may have to be turned off and back on. *See Programmer's switch.*

Rec: One of the seven UseNet newsgroup hierarchies in UseNet, containing groups by recreational interests, including movies, comics, science fiction, audio systems, sports cars, aviation, collections and music of all kinds, brewing, cooking, board games, humor, and numerous individual sports.

Recalculation method: The way a spreadsheet program recalculates cell values after cell contents are changed. *See Recalculation order.*

Recalculation order: The sequence in which spreadsheet calculations are performed when new values, labels, or formulas are entered. Options recalculations by column or row, and natural recalculation.

Receive-Only (RO): A one-way device such as a printer plotter or graphics display that cannot send data.

Receive-Only (RO) device: A teletypewriter without a keyboard, used where no input to the computer is necessary.

Recommended Standard 232 (RS-232 or RS232C): (1) The electrical, mechanical, and procedural standard interface developed by the Electronic Industries Association (EIA) for communications among computers, printers, and modems. (2) The mechanical and electrical specification for asynchronous transmission between Data Terminal Equipment (DTE) and Data Communication Equipment (DCE); external peripherals such as modems are attached to personal computers through an RS-232-compatible serial port. *See Modem; Printer; Scanner.*

Recommended Standard 336 (RS-336): A specification for the interface between a modem (Data Communication Equipment or DCE) and

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Recover: Brin
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Recursion: Pr
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Translate

Translate: Convert a file from one format to another or a program from one programming language to another.

Transmission code: A code for sending information over telephone lines.

Transmission control: The layer in the Systems Network Architecture (SNA) that manages communications.

Transmission control character: Any character used to control or facilitate transmission of data between Data Terminal Equipment (DTE), initiating such operations as addressing, polling, delimiting and blocking messages, and checking for transmission errors.

Transmission Control Protocol (TCP): A specification for software that bundles and unbundles data into packets, manages network transmission of packets, and checks for errors.

Transmission Control Protocol/Internet Protocol (TCP/IP): A set of communications standards created by the U.S. Department of Defense (DOD) in the 1970s that has now become an accepted way to connect different types of computers in networks because the standards now support so many programs. Occasionally called Transfer Control Protocol/Internet Protocol.

Transmit: To send information electronically.

Transparency: A clear piece of acetate on which information can be written or printed (by laser, ink jet, or copier, though different materials may be required) for display by overhead projection.

Transparency adapter: An attachment that lets scanners scan slides and transparencies.

Transparent: A computer operation or entity that is invisible to those using it (e.g., the formatting codes a program inserts in the document that are not present on the screen).

Transparent Bridging (TB): An Internet Engineering Task Force (IETF) standard using a Spanning Tree Algorithm where the behavior of the bridge is transparent to the traffic.

Transport connection: A communications path that is a virtual circuit between users.

Transport layer: The fourth layer of the seven layers in the Open Systems Interconnection (OSI) model, above the network, data-link, and physical layers. The transport layer is responsible for the integrity



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file allocation table A table that the operating system uses to locate files on a disk. Because of fragmentation, a file may be divided into many sections that are scattered around the disk. The FAT keeps track of all these pieces.

In DOS systems, FATs are stored in *hidden files*, called *FAT files*.

The FAT system for older versions of Windows 95 is called VFAT, and the one for new versions of Windows 95 and Windows 98 is called FAT32.

⇒ See also CLUSTER; DISK; FAT32; FILE; FILE MANAGEMENT SYSTEM; FRAGMENTATION; PARTITION; SLACK SPACE; VFAT.

file attribute See under ATTRIBUTE.

file compression See under DATA COMPRESSION and *packed file*.

⇒ See also DATA COMPRESSION; PACKED FILE.

file defragmentation See under FRAGMENTATION.

file extension See EXTENSION.

file format A format for encoding information in a file. Each different type of file has a different file format. The file format specifies first whether the file is a binary or ASCII file, and second, how the information is organized.

⇒ See also FILE; FORMAT; GRAPHICS FILE FORMATS; PDF.

file fragmentation See FRAGMENTATION.

file locking See under LOCK.

file management system The system that an operating system or program uses to organize and keep track of files. For example, a *hierarchical file system* is one that uses directories to organize files into a tree structure.

Although the operating system provides its own file management system, you can buy separate file management systems. These systems interact smoothly with the operating system but provide more features, such as improved backup procedures and stricter file protection.

⇒ See also DIRECTORY; FAT32; FILE ALLOCATION TABLE; HIERARCHICAL; NFS; NTFS; VFAT; VSAM.

filename The name of a file. All files have names. Different operating systems impose different restrictions on filenames. Most operating systems, for example, prohibit the use of certain characters in a filename and impose a limit on the length of a filename. In addition, many systems, in-

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provided by the Centronics port.

Macintoshes have a SCSI port, which is parallel but more flexible.

⇒ See also CENTRONICS INTERFACE; ECP; EPP; IRDA; LOCAL TALK; PARALLEL PORT; SCSI; SERIAL PORT; USB.

parallel processing The simultaneous use of more than one CPU to execute a program. Ideally, parallel processing makes a program run faster because there are more engines (CPUs) running it. In practice, it is often difficult to divide a program in such a way that separate CPUs can execute different portions without interfering with one another.

Most computers have just one CPU, but some models have several. There are even computers with thousands of CPUs. With single-CPU computers, it is possible to perform parallel processing by connecting the computers in a network. However, this type of parallel processing requires very sophisticated software called distributed processing software.

Note that parallel processing differs from multitasking, in which a single CPU executes several programs at once.

Parallel processing is also called *parallel computing*.

⇒ See also CLUSTERING; CPU; DISTRIBUTED PROCESSING; HIGH PERFORMANCE COMPUTING; MPP; MULTITASKING; NUMA; SUPERSCALAR.

parameter 1. Characteristic. For example, *specifying parameters* means defining the characteristics of something. In general, parameters are used to customize a program. For example, filenames, page lengths, and font specifications could all be considered parameters. **2.** In programming, the term *parameter* is synonymous with *argument*, a value that is passed to a routine.

⇒ See also ARGUMENT; ROUTINE.

parameter RAM (PRAM) See PRAM.

parent directory Refers to the directory (or folder) above another directory (or folder). Every directory, except the root directory, lies beneath another directory. The higher directory is called the *parent directory*, and the lower directory is called a subdirectory. In DOS and UNIX systems, the parent directory is identified by two dots (..).

⇒ See also DIRECTORY; ROOT DIRECTORY.

parity The quality of being either odd or even. The fact that all numbers have a parity is commonly used in data communications to ensure the validity of data. This is called *parity checking*.

⇒ See also PARITY CHECKING.

parity bit See under PARITY CHECKING.

parity checking In communications, *parity checking* refers to the use of

tected mode extender is run first.

⇒ See also DOS; EXTENDED MEMORY; INTEL MICROPROCESSORS; MICROSOFT WINDOWS; MULTITASKING; OS/2; PROTECTED MODE; VIRTUAL MEMORY.

real time Immediate response by a computer system. The term is used to describe a number of different computer features. For example, real-time operating systems are systems that respond to input immediately. They are used for such tasks as navigation, in which the computer must react to a steady flow of new information without interruption. Most general-purpose operating systems are not real-time because they can take a few seconds, or even minutes, to react.

Real time can also refer to events simulated by a computer at the same speed that they would occur in real life. In graphics animation, for example, a real-time program would display objects moving across the screen at the same speed that they would actually move.

⇒ See also ISOCHRONOUS; OPERATING SYSTEM; OS/9.

real-time clock A clock that keeps track of the time even when the computer is turned off. Real-time clocks run on a special battery that is not connected to the normal power supply. In contrast, clocks that are not real-time do not function when the computer is off.

Do not confuse a computer's real-time clock with its CPU clock. The CPU clock regulates the execution of instructions.

⇒ See also CLOCK SPEED; CPU.

Real Time Streaming Protocol See RTSP.

Real-Time Transport Protocol See RTP.

RealVideo A streaming technology developed by RealNetworks for transmitting live video over the Internet. RealVideo uses a variety of data compression techniques and works with both normal IP connections as well as IP Multicast connections.

⇒ See also IP MULTICAST; REALAUDIO; STREAMING.

reboot To restart a computer. In DOS, you can reboot by pressing the Alt, Control, and Delete keys simultaneously. This is called a warm boot. You can also perform a cold boot by turning the computer off and then on again.

On Macs, you reboot by selecting the "Restart" option from the Special menu.

⇒ See also BOOT.

recalculate In spreadsheet programs, *recalculation* refers to computing the values of cells in a spreadsheet. Recalculation is necessary whenever you change a formula or enter new data into one or more cells. Depending on

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Dedi

To my

8 track buffering

DSII drives are track-buffered) should have *interleave factors* of 1.

clickpad A pointing device that allows you to move the mouse pointer by sliding a finger around on a touch-sensitive face. To click, you tap your finger on the surface or press a button.

tracks per inch (tpi) A measurement of the data-storage density of magnetic disks, such as *floppy disks*. The greater the tpi, the more data the disk can hold. In *DOS*, *double-density 5¹/₄-inch floppy disks* are formatted with 48 tpi, and *high-density 5¹/₄-inch disks* are formatted with 96 tpi. High-density *3¹/₂-inch floppy disks* are formatted with 135 tpi.

track-to-track seek time The time a hard or floppy disk drive requires to move the *read/write head* from one *track* to the next. Track-to-track seek time is much less important than *access time* in comparing disk drives.

tractor feed A printer paper-feed mechanism in which *continuous paper* is pulled (or pushed) into and through the printer by a sprocket wheel. The sprockets fit into prepunched holes along the left and right edges of the paper. *Dot-matrix printers* typically come with tractor-feed mechanisms. Tractor-feed printers require you spend time carefully separating the pages after printing.

traffic The volume of messages sent over a *network*.

transactional application In a *local area network (LAN)*, a program that creates and maintains a master record of all the transactions in which *network* participants engage, such as filling out invoices or time-billing forms. If a system *crash* results in the loss of data, this record can be used to restore data files to an earlier state. See *nontransactional application*.

transceiver Concatenation of transmitter and receiver. 1. In *local area networks (LANs)*, an adapter that enables a workstation to connect to the network cabling. 2. In wireless *wide area networks (WANs)*, a *modem* that can send and receive data via radio frequencies. See *personal digital assistant (PDA)*.

transducer A device that converts a detectable physical phenomenon, such as sound, pressure, or light, into electronic signals that can be processed by a computer.

transmitter 519

transfer rate The number of *bytes* of data that can be transferred per second from a disk to the *microprocessor*, after the *read/write head* reaches the data. The maximum transfer rate is limited by how fast the disk rotates and the *areal density* of the data on the disk (or how fast data passes under the drive head). These inflexible hardware limitations can be overcome by caching disk information. See *access time*, *Enhanced System Device Interface (ESDI)*, *hardware cache*, and *Small Computer System Interface (SCSI)*.

transient See *surge*.

transient command See *external command*.

transistor An electronic device, with three connectors, that can be used for switching or amplification. Invented at Bell Laboratories in 1947, transistors are simple *semiconductor* devices that provide an inexpensive, low-power replacement for the bulky, power-consuming, and unreliable vacuum tubes that were used previously for amplification and switching purposes in electronic circuits.

transistor-transistor logic (TTL) monitor An obsolete type of *monochrome monitor* that accepts *digital video signals*. TTL monitors work only with *Hercules* and *MDA video adapters*, and have been replaced by monitors that conform to *Video Graphics Array (VGA)* and *Super VGA* display standards.

translate To convert a *data file* from one *file format* to another, or to convert a *program* from one *programming language* or *operating system* to another.

Transmission Control Protocol (TCP) On the *Internet*, the protocol (standard) that permits two *Internet-connected computers* to establish a reliable connection. TCP ensures reliable data delivery with a method known as *Positive Acknowledgment with Retransmission (PAR)*. The computer that sends the data continues to do so until it receives a confirmation from the receiving computer that the data has been received intact. See *Internet Protocol* and *TCP/IP*.

Transmission Control Protocol/Internet Protocol See *TCP/IP*.

transmitter In *push media*, a program that sends updated information to subscribers. An example is *Castanet's Transmitter*,

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Also, ready-made. [*F* < *E*; term introduced by Duchamp in 1915]

ready-mix (red'ē miks', -miks'), *n.* 1. a commercial preparation in which the principal ingredients have already been mixed for easy use: a *novice cook's reliance on ready-mixes*. —*adj.* 2. Also, **ready-mixed**, being a ready-mix; consisting of ingredients that are already mixed: *ready-mix pancakes*. [1945-50]

ready mon'ey, money that is in hand or may be obtained quickly or easily; cash. [1870-75]

ready reck'oner, reckoner (def. 2). [1750-60]

ready room', a room in which members of a aircraft await their orders for takeoff. [1940-45, Amer.]

ready-to-wear (red'ē tō wār'), *n.* 1. clothing made in standard sizes; ready-made clothing. —*adj.* 2. pertaining to or dealing in such clothing: *the ready-to-wear business*; a *ready-to-wear shop*. Cf. **made-to-measure, made-to-order**. [1890-95, Amer.]

ready-wit-ted (red'ē wīt'id), *adj.* having a quick wit or intelligence. [1875-85] —**ready-wit-ted-ly**, *adv.* —**ready-wit-ted-ness**, *n.*

Reagan (rā'gan), *n.* Ronald (Wilson), born 1911, 40th president of the U.S. 1981-89.

Reagan-omics (rā'gā nom'iks), *n.* the economic policies put forth by the administration of President Ronald Reagan, esp. as emphasizing supply-side theory. [1980-85; *B. REAGAN and ECONOMICS*] —**Reagan-om'ic**, *adj.*

re-agent (rē ā'jənt), *n.* Chem. a substance that, because of the reactions it causes, is used in analysis and synthesis. [1790-1800; RE(AG) + AGENT; cf. ACT]

reagin (rē ā'jin, -gin), *n.* Immunol. 1. Also called **Wassermann antibody**, an antibody formed in response to syphilis and reactive with cardiolipin in various blood tests for the disease. 2. an antibody found in certain human allergies, as hay fever and asthma. [1910-15; < *G. Reagin*, equiv. to *reag(ieren)* to react + *-in -in'*]

real' (rē'əl, rēl), *adj.* 1. true; not merely ostensible, nominal, or apparent: *the real reason for an act*. 2. existing or occurring as fact; actual rather than imaginary, ideal, or fictitious: *a story taken from real life*. 3. being an actual thing; having objective existence; not imaginary: *The events you will see in the film are real and not just made up*. 4. being actually such; not merely so-called: *a real victory*. 5. genuine; not counterfeit, artificial, or imitation; authentic: *a real antique*; *a real diamond*; *real silk*. 6. unfeigned or sincere: *real sympathy*; *a real friend*. 7. Informal. absolute; complete; utter: *She's a real brain*. 8. Philos. a. existent or pertaining to the existent as opposed to the nonexistent. b. actual as opposed to possible or potential. c. independent of experience as opposed to phenomenal or apparent. 9. (of money, income, or the like) measured in purchasing power rather than in nominal value: *Inflation has driven income down in real terms, though nominal income appears to be higher*. 10. Optics. (of an image) formed by the actual convergence of rays, as the image produced in a camera (opposed to *virtual*). 11. Math. a. of, pertaining to, or having the value of a real number. b. using real numbers: *real analysis*; *real vector space*. —*adv.* 12. Informal. very or extremely: *You did a real nice job painting the house*. —*n.* 13. See **real number**.

14. for real, Informal. a. in reality; actually: *You mean she dyed her hair green for real?* b. real; actual: *The company's plans to relocate are for real*. c. genuine; sincere: *I don't believe his friendly attitude is for real*. 15. the real, a. something that actually exists, as a particular quantity. b. reality in general. [1400-50; late ME < LL *reālis*, equiv. to *L. re-*, var. s. of *res* thing + *-ālis -al'*] —**re-al-ness**, *n.*

—**Syn.** 1-5. REAL, ACTUAL, TRUE in general use describe objects, persons, experiences, etc., that are what they are said or purport to be. That which is described as REAL is genuine as opposed to counterfeit, false, or merely supposed: *a real emerald*; *real leather binding*; *My real ambition is to be a dentist*. ACTUAL usually stresses contrast with another state of affairs that has been proposed or suggested: *The actual cost is much less, to conceal one's actual motive*. TRUE implies a perfect correspondence with actuality and is in direct contrast to that which is false or inaccurate: *a true account of the events*; *not bravado but true courage*. See also **authentic**.

—**Usage.** The intensifying adverb REAL, meaning "very," is informal and limited to speech or to written representations of speech: *He drives a real beat-up old car*. The adjective REAL meaning "true, actual, genuine, etc." is standard in all types of speech and writing: *Their real reasons for objecting became clear in the discussion*. The informal adjective sense "absolute, complete" is also limited to speech or representations of speech: *These interruptions are a real bother*.

re-al' (rā āl'; Sp. *re āl'*), *n.* pl. **re-als** (rā ālz'), *Sp. re-ales* (re ā'les), a former silver coin of Spain and Spanish America, the eighth part of a peso. [1605-15; < Sp. *royal* < *L. rēgālis* REGAL]

re-al' (rā āl'; Port. *re āl'*), *n.* sing. of **reals**.

re'al ax'is (rē'əl, rēl), *Math.* the horizontal axis in an Argand diagram.

re'al estate' (rē'əl, rēl), 1. property, esp. in land: *three acres of real estate*. 2. See **real property**. [1705-15] —**re'al-es-tate'**, *adj.*

re-al-estate invest'ment trust', an unincorporated trust created for the purpose of investing in real property or to extend credit to those engaged in construction. Abbr.: REIT

re-al-gar (rē āl'gər, -gār), *n.* arsenic disulfide, As₂S₃, found in nature as an orange-red mineral and also produced artificially: used in pyrotechnics. Also called **red orpiment**. [1350-1400; ME < ML *realgar* < *Ar. rahj al-ghār* powder of the mine or cave]

re-al-ia (rē ā'lē ə, -āl'ē ə, rā ā'lē ə), *n.pl.* 1. Educ. objects, as coins, tools, etc., used by a teacher to illustrate everyday living. 2. Philos. things that are real. [1945-50; < LL *reālia* real (things), neut. pl. of *reālis*; see **REAL**]

re'al in'come (rē'əl, rēl), the amount of goods and services that money income will buy. [1925-30]

re-al-ism (rē'ə liz'əm), *n.* 1. interest in or concern for the actual or real, as distinguished from the abstract, speculative, etc. 2. the tendency to view or represent things as they really are. 3. *Fine Arts*. a. treatment of forms, colors, space, etc., in such a manner as to emphasize their correspondence to actuality or to ordinary visual experience. Cf. **idealism** (def. 4), **naturalism** (def. 2). b. (usually *cap.*) a style of painting and sculpture developed about the mid-19th century in which figures and scenes are depicted as they are experienced or might be experienced in everyday life. 4. *Literature*. a. a manner of treating subject matter that presents a careful description of everyday life, usually of the lower and middle classes. b. a theory of writing in which the ordinary, familiar, or mundane aspects of life are represented in a straightforward or matter-of-fact manner that is presumed to reflect life as it actually is. Cf. **naturalism** (def. 1b). 5. *Philos.* a. the doctrine that universals have a real objective existence. Cf. **conceptualism, nominalism**. b. the doctrine that objects of sense perception have an existence independent of the act of perception. Cf. **idealism** (def. 5a). [1810-20; REAL + -ISM; cf. *F. réalisme*]

re-al-ist (rē'ə list), *n.* 1. a person who tends to view or represent things as they really are. 2. an artist or a writer whose work is characterized by realism. 3. *Philos.* an adherent of realism. —*adj.* 4. of or pertaining to realism or to a person who embodies its principles or practices: *the realist approach to social ills*; *realist paintings*. [1595-1605; REAL + -IST; cf. *F. réaliste*]

re-al-istic (rē'ə list'ik), *adj.* 1. interested in, concerned with, or based on what is real or practical: *a realistic estimate of costs*; *a realistic planner*. 2. pertaining to, characterized by, or given to the representation in literature or art of things as they really are: *a realistic novel*. 3. resembling or simulating real life: *a duck hunter skilled at making realistic decoys*. 4. *Philos.* of or pertaining to realism or realists. [1855-60; REALIST + -IC] —**re-al-ist'ic-ally**, *adv.*

—**Syn.** 1. pragmatic, common-sense, hard-headed, sensible.

re-al-ity (rē āl'i tē), *n.* pl. **-ties** for 3, 5-7. 1. the state or quality of being real. 2. resemblance to what is real. 3. a real thing or fact. 4. real things, facts, or events taken as a whole; state of affairs: *the reality of the business world*; *vacationing to escape reality*. 5. *Philos.* a. something that exists independently of ideas concerning it. b. something that exists independently of all other things and from which all other things derive. 6. something that is real. 7. something that constitutes a real or actual thing, as distinguished from something that is merely apparent. 8. **In reality**, in fact or truth; actually: *brave in appearance, but in reality a coward*. [1540-50; < ML *reālitās*. See **REAL**, -ITY]

reality prin'ciple, *Psychoanal.* the motivating force or mechanism by which the child, who has previously sought immediate gratification of all wishes, realizes that gratification must sometimes be deferred or forgone. [1920-25]

reality test'ing, *Psychiatry*, the objective evaluation of situations, defective in certain psychoses, that enable one to distinguish between the external and the internal worlds and between the self and the nonself. [1920-25]

re-al-i-za-tion (rē'ə lē zā'shən), *n.* 1. the making or being made real of something imagined, planned, etc. 2. the result of such a process: *The new church was the realization of a ten-year dream*. 3. the act of realizing or the state of being realized. 4. an instance or result of realizing. 5. *Music*. a. the act of realizing a figured bass. b. a printed score of a realized figured bass. [1605-15; < *F. réalisation*, MF, equiv. to *realis* (er) to REALIZE + *-ATION*]

re-al-ize (rē'ə līz'), *v.* -ized, -iz-ing. —*v.t.* 1. to grasp or understand clearly. 2. to make real; give reality to (a hope, fear, plan, etc.). 3. to bring vividly to the mind. 4. to convert into cash or money: *to realize securities*. 5. to obtain as a profit or income for oneself by trade, labor, or investment. 6. to bring as proceeds, as from a sale: *The goods realized \$1000*. 7. *Music*. to sight-read on a keyboard instrument or write out in notation the full harmony and ornamentation indicated by (a figured bass). 8. *Ling.* to serve as an instance, representation, or embodiment of (an abstract linguistic element or category): *In "Jack tripped," the subject is realized by "Jack," the predicate by "tripped," and the past tense by "-ed."* —*v.i.* 9. to convert property or goods into cash or money. Also, esp. Brit., **re'al-ize**. [1605-15; < *F. réaliser*, MF, equiv. to *real* REAL + *-iser -ize*] —**re'al-iz-able**, *adj.* —**re'al-iz-a-ble-ness**, *n.* —**re'al-iz-a-ble-ly**, *adv.* —**re'al-iz'er**, *n.*

—**Syn.** 1. conceive, comprehend. 2. accomplish, effect. 3. See **imagine**. —**Ant.** 1. misunderstand.

re-al-life (rē'əl lif', rēl'-), *adj.* existing or happening in reality: *real-life drama*. [1830-40]

re'al line' (rē'əl, rēl), *Math.* 1. See **number line**. 2. the real axis in the complex plane.

re-al-ly (rē'ə lī'), *u.t.*, *v.i.*, -lied, -ly-ing. to ally again or anew. [1425-75; late ME *realy* < MF *real(l)ier*; see **RALLY**]

re-al-ly (rē'ə lē, rē'lē), *adv.* 1. in reality; actually: *to see things as they really are*. 2. genuinely or truly: *a really honest man*. 3. indeed: *Really, this is too much*. —*interj.* 4. (used to express surprise, exasperation, etc.) [1400-50; late ME; see **REAL**, -LY]

realm (rēlm), *n.* 1. a royal domain; kingdom: *the realm of England*. 2. the region, sphere, or domain within which anything occurs, prevails, or dominates: *the realm of dreams*. 3. the special province or field of something or someone: *the realm of physics*; *facts within the realm of political scientists*. [1250-1300; ME *realme*, *reaume* < OF *realme*, deriv. of *real* < *L. rēgālis* REGAL] —**Syn.** 1. See **kingdom**.

re'al num'ber (rē'əl, rēl), *Math.* a rational number or the limit of a sequence of rational numbers, as opposed to a complex number. Also called **real**. [1905-10]

re'al part' (rē'əl, rēl), *Math.* the number *a* in the complex number *a* + *bi*. Cf. **imaginary part**. [1960-65]

re-al-po-li-tik (rā ālpō'lī tēk', rē-), *n.* political realism or practical politics, esp. policy based on power rather than on ideals. Also, **Re-al/po-li-tik**. [1910-15; < *G.* equiv. to *real* REAL + *Politik* politics, policy; see **POLITIC**] —**re-al-po-li-tik-er**, (rā ālpō'lē'ti kər, rē-), *n.*

re'al pres'ence (rē'əl, rēl), *Theol.* the doctrine that the substance of the body and blood of Christ are present in the Eucharist. [1550-60]

re'al prop'erty (rē'əl, rēl), *Law*, an estate or property consisting of lands and of all appurtenances to lands, as buildings, crops, or mineral rights (distinguished from *personal property*). [1760-70]

re'al stor'age, (rē'əl, rēl), *Computers*. (in a virtual storage system) the portion of addressable memory that consists of main storage. Also called **re'al mem'ory**.

re'al time' (rē'əl, rēl), 1. *Computers*, the actual time elapsed in the performance of a computation by a computer, the result of the computation being required for the continuation of a physical process. 2. the actual time during which a process takes place or an event occurs. 3. **In real time**, Informal. at once; instantaneously. [1950-55]

re'al-time (rē'əl tim', rēl'-), *adj.* *Computers*, of or pertaining to applications in which the computer must respond as rapidly as required by the user or necessitated by the process being controlled.

Re-al-tor (rē'əl tər, -tōr, rēl'-), *Trademark*, a person who works in the real-estate business and is a member of the National Association of Real Estate Boards, or one of its constituent boards, and abides by its Code of Ethics.

re-al-ty (rē'əl tē, rēl'-), *n.* real property or real estate. [1400-50; late ME *reālte*. See **REAL**, -TY]

re'al var'iable (rē'əl, rēl), *Math.* a variable to which only real numbers are assigned as values.

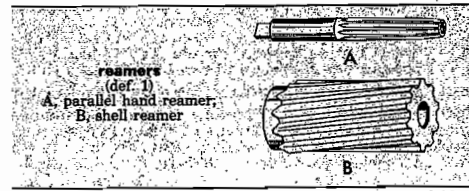
re'al wag'es (rē'əl, rēl), wages estimated not in money but in purchasing power. Cf. **nominal wages**. [1880-85]

real world' (rē'əl, rēl), the realm of practical or actual experience, as opposed to the abstract, theoretical, or idealized sphere of the classroom, laboratory, etc.: *recent college graduates looking for jobs in the real world of rising unemployment*. [1960-65] —**real-world'**, *adj.*

ream' (rēm), *n.* 1. a standard quantity of paper, consisting of 20 quires or 600 sheets (formerly 480 sheets), or 516 sheets (*printer's ream* or *perfect ream*). 2. Usually, **reams**, a large quantity: *He has written reams of poetry*. [1350-1400; ME *rem(e)* < MF *reime*, *rame* < Sp *rezma* < *Ar. rizmāh* bale]

ream' (rēm), *v.t.* 1. to enlarge to desired size (a previously bored hole) by means of a reamer. 2. to clear with a reamer; remove or press out by reaming. 3. to extract the juice from: *to ream an orange*. 4. *Slang*, a. to scold or reprimand severely (usually *fol. by out*). b. to cheat; defraud. [1805-15; orig. uncert.]

reamer (rē'mər), *n.* 1. any of various rotary tools, with helical or straight flutes, for finishing or enlarging holes drilled in metal. 2. any bladelike pick or rod used for scraping, shaping, or enlarging a hole: *a pipe reamer*. 3. a kitchen utensil for extracting and collecting juice from fruits, having a deep saucerlike base and in the center a grooved cone on which the fruit half is pressed down by hand. 4. *Dentistry*, a drill with a spiral blade, for enlarging root canals. [1815-25; REAM + -ER']



CONCISE PRONUNCIATION KEY: act, cāpe, dāre, pārt; set, ēqual; if, ice; ox, ōver, ōrder, oil, bōok, bōot, out; up, ūrge; child; sing; shoe; thin; that; zh as in treasure. ə = a as in alone, e as in system, i as in easily, o as in gallop, u as in circus. * as in fire (fīr), hour (hōr). l and n can serve as syllabic consonants, as in cradle (krād'l), and button (but'n). See the full key inside the front cover.

re-ag/grav-ate', *v.t.*, -vat-ed, -vat-ing.
re-ag/gre-gate', *v.*, -gat-ed, -gat-ing.
re-ag-gre-ga'tion, *n.*
re-ag/i-tate', *v.*, -tat-ed, -tat-ing.
re-ag-i-ta'tion, *n.*

re-al/len-ate', *v.t.*, -at-ed, -at-ing.
re-al-len-a'tion, *n.*
re-a-lign', *v.*
re-a-lign'ment, *n.*
re-al-lo-ga'tion, *n.*
re-al-loge', *v.t.*, -leged, -leg-ing.
re-al-l'ance, *n.*

re-al/lo-cate', *v.t.*, -cat-ed, -cat-ing.
re-al-lo-ca'tion, *n.*
re-al-lot', *v.t.*, -lot-ted, -lot-ting.
re-al-lot'ment, *n.*
re-al/ter', *v.*
re-al/ter-a-ble, *adj.*; -ble-ness, *n.*; -bly, *adv.*

re-al-ter-a'tion, *n.*
re-a-mal/ga-mate', *v.*, -at-ed, -at-ing.
re-a-mal/ga-ma'tion, *n.*
re-a-mass', *v.t.*
re-a-mass'ment, *n.*
re-a-mend', *v.*
re-a-mend'ment, *n.*

re-a-nal'y-sis, *n.*, pl. -ses.
re-an-a-lyze-a-ble, *adj.*
re-an-a-lyze', *v.t.*, -lyzed, -lyz-ing.
re-an-chor', *v.*
re-an-nex', *v.t.*
re-an-nex-a'tion, *n.*
re-an-no-tate', *v.*, -tat-ed, -tat-ing.

