

DOCUMENT RESUME

ED 102 298

CE 002 985

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TITLE A Teacher's Ready-to-Use Packet of General Business Subjects Crossword Puzzles.
PUB DATE 71
NOTE 50p.
AVAILABLE FROM Dr. Peter Yacyk, Rider College, Trenton, New Jersey 08602 (\$4.00)

EDRS PRICE MF-\$0.76 HC Not Available from EDRS. PLUS POSTAGE
DESCRIPTORS Banking; Banking Vocabulary; *Business Education; Business English; Classroom Materials; Consumer Economics; Consumer Education; Economics; Instructional Aids; *Instructional Materials; Insurance Occupations; *Puzzles; *Secondary Education; Spelling; Taxes; *Vocabulary; Vocabulary Development; Vocabulary Skills

ABSTRACT

Eleven crossword puzzles, designed to give the student practice with the correct spelling and usage of those words needed to indicate his mastery of the concepts and understandings taught in business courses, are contained, with answer keys, in a teacher's packet. Any puzzle can be reproduced by ditto or by transparency for classroom use. There is one puzzle for each of the following content areas: business and our economic system; casualty insurance; the consumer and the law; consumer protection; credit; economics; Federal income taxes; investments; labor and American business; life insurance; and money and banking. (Author/AJ)

ED102298

A TEACHERS

EADY TO US

PACKET OF

GENERAL BUSINESS SUBJECTS

CROSSWORD

PZZLES

DR PETER YACYK

REFER

TO

TRENTON

NEW

JERSEY

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Peter Yacyk

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You can use the crossword puzzle as a very effective and enjoyable learning-by-doing device. It may be used to great advantage in subjects such as General Business, Economics, Business Law, Business Arithmetic, Consumer Education, Principles of Business Organization and Management, Bookkeeping and Home Economics. The crossword puzzle may be given periodically as a class activity or homework assignment while the teacher is covering a particular unit; or it may be used as a culminating activity or unit test.

The crossword puzzle gives the student practice with the correct spelling and usage of those words needed to indicate his mastery of the concepts and understandings tested. It also allows for review without the teacher doing all the work.

The more able student might be encouraged to work on a crossword puzzle to enrich his program; whereas the less able student may be assigned a puzzle as a supplementary assignment with permission to use his text or other materials to assist him.

The puzzle can be reproduced by removing the desired pages from the packet and, with the use of 3M ditto masters, Type 655 by running them through a 3M copying machine. In addition, transparencies can be made in the same manner by using 3M transparencies, No. 588. If a transparency machine or overhead projector are not available, the "keyed" puzzle may be shown on the opaque projector. By using these devices, it is easier for the students and teacher to see and discuss the correct answers.

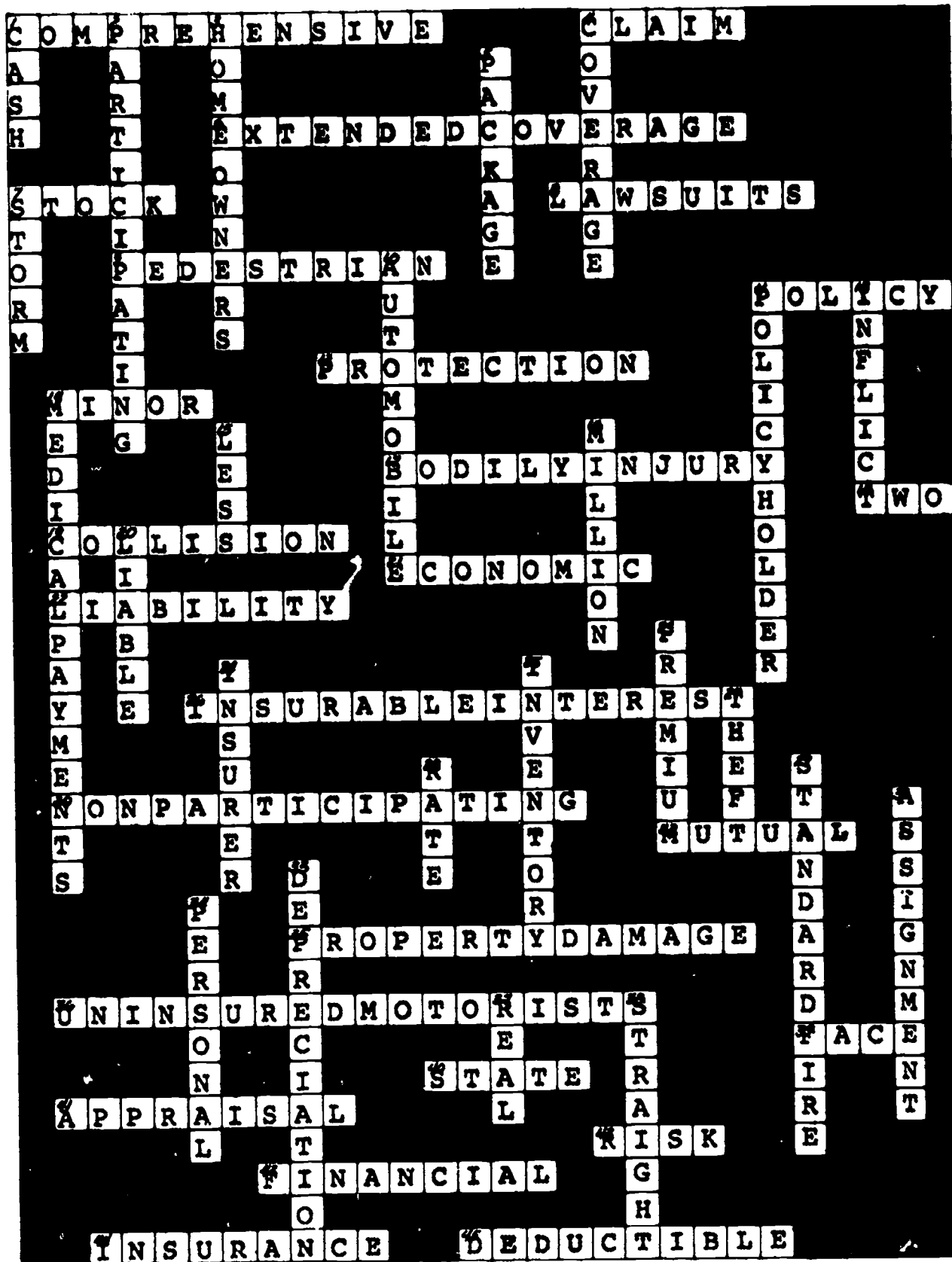
"A Teacher's, Ready-to-Use, Packet of General Business Subjects Crossword Puzzles" by Dr. Peter Yacyk, Rider College, Trenton, New Jersey 08602

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CASUALTY INSURANCE



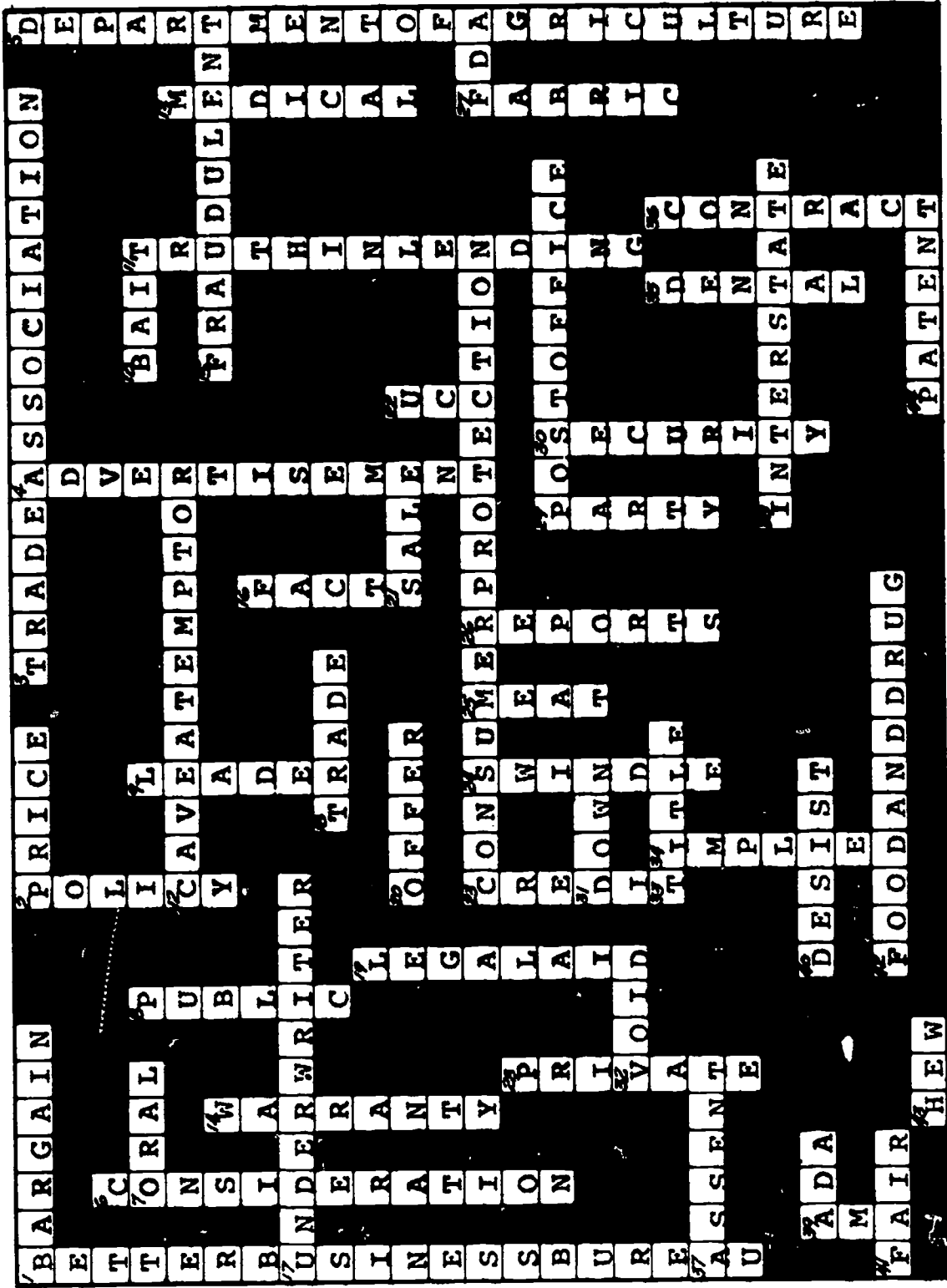
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CONSUMER AND THE LAW

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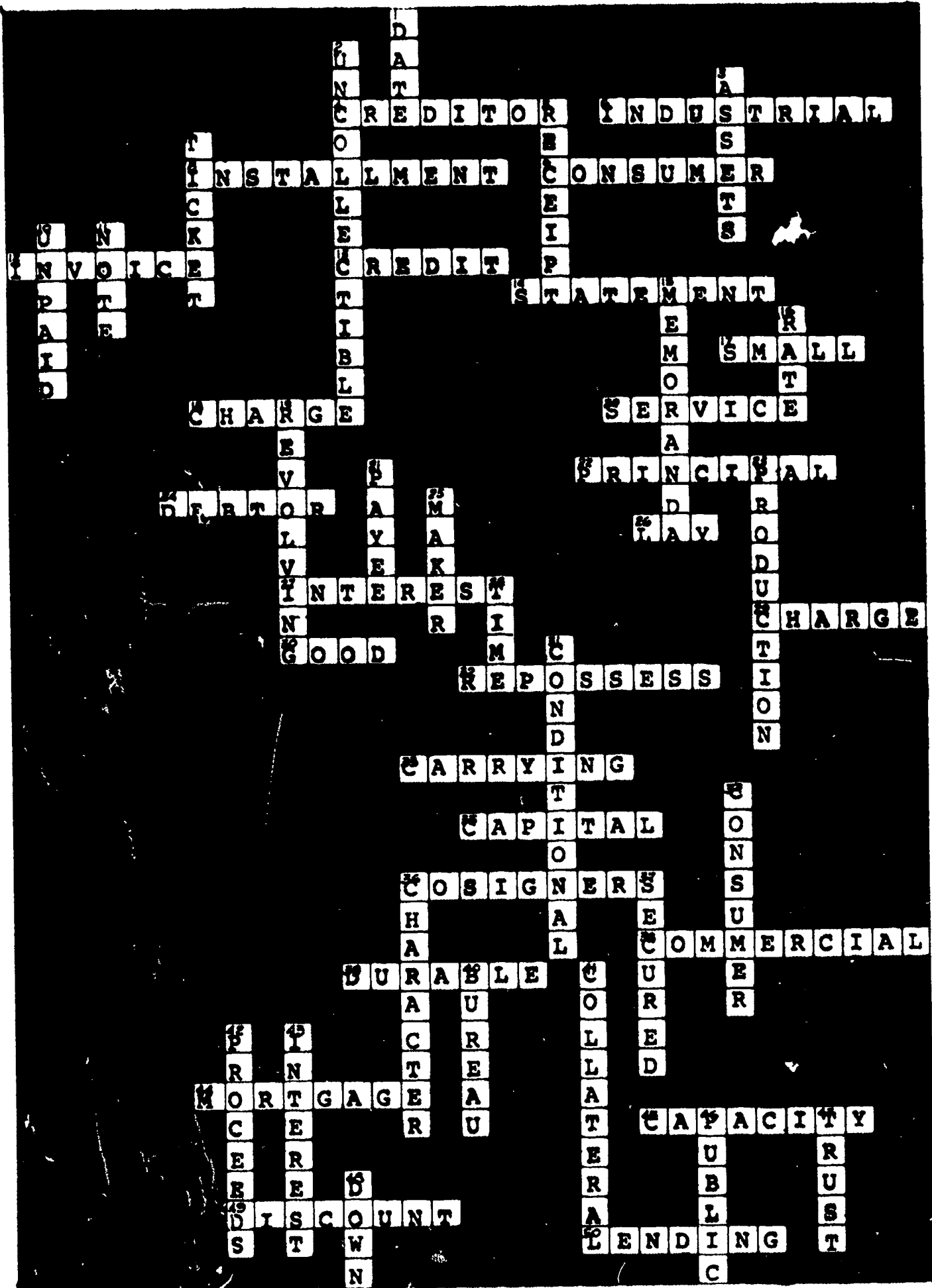
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CONSUMER PROTECTION

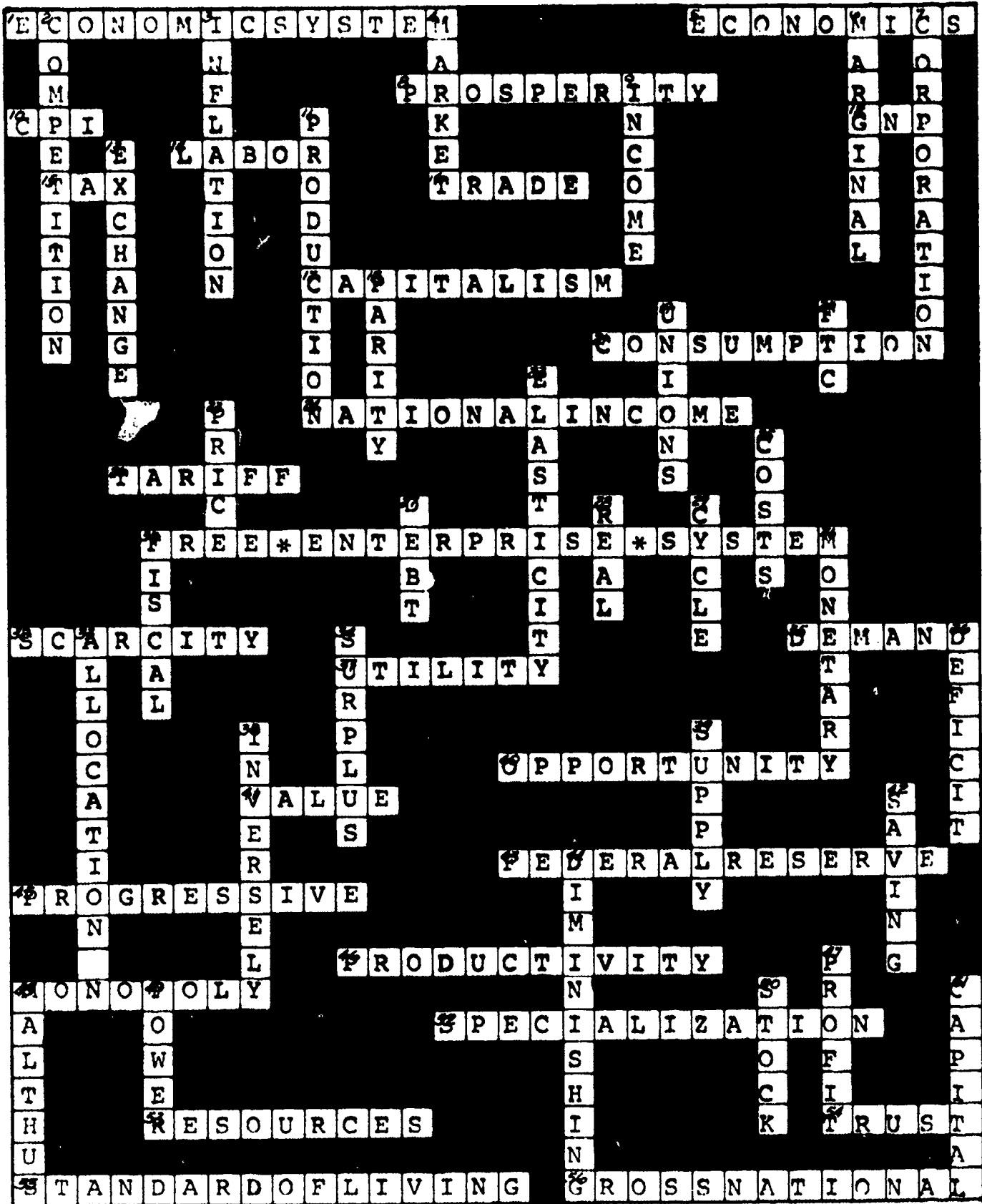


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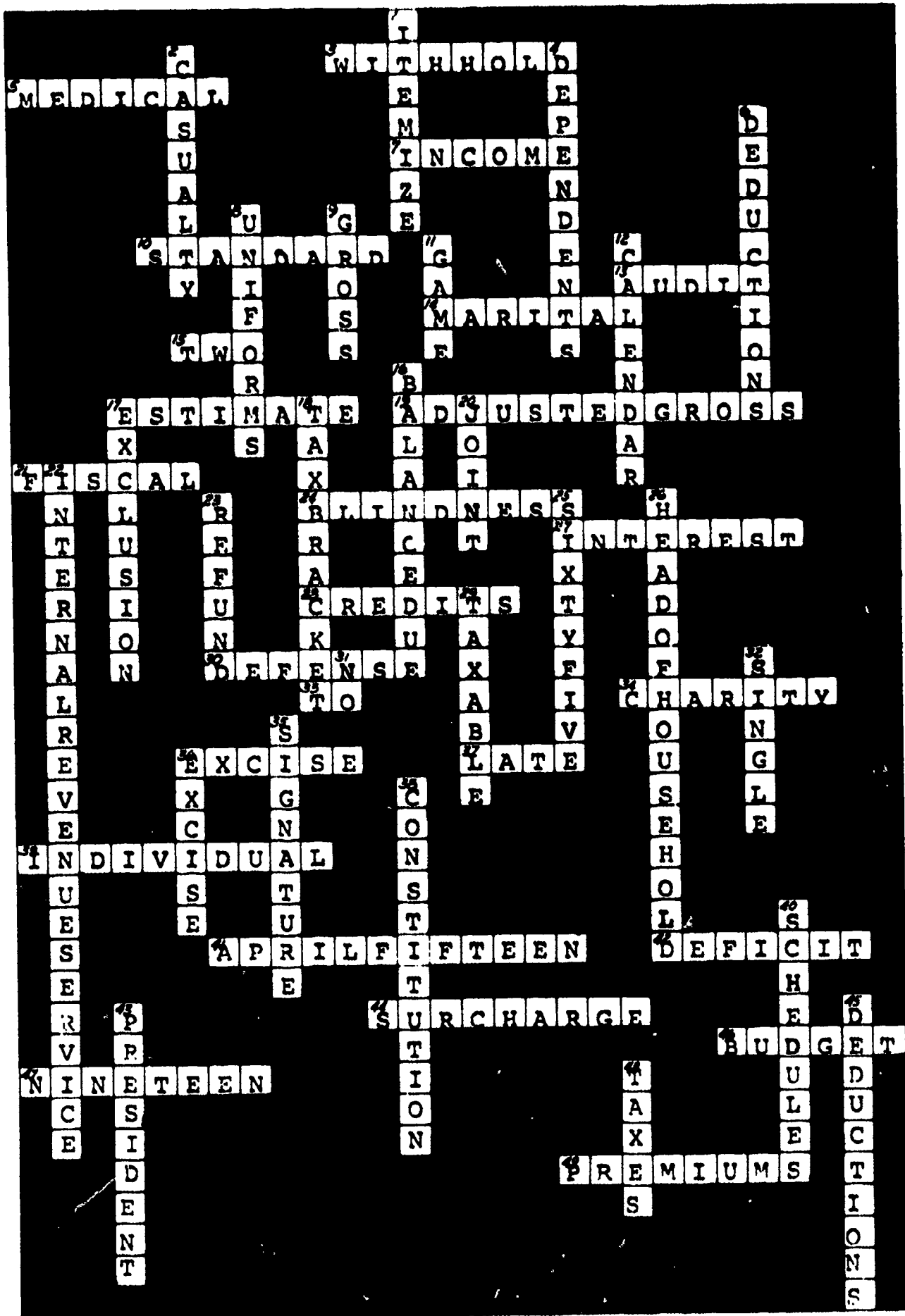


ECONOMICS



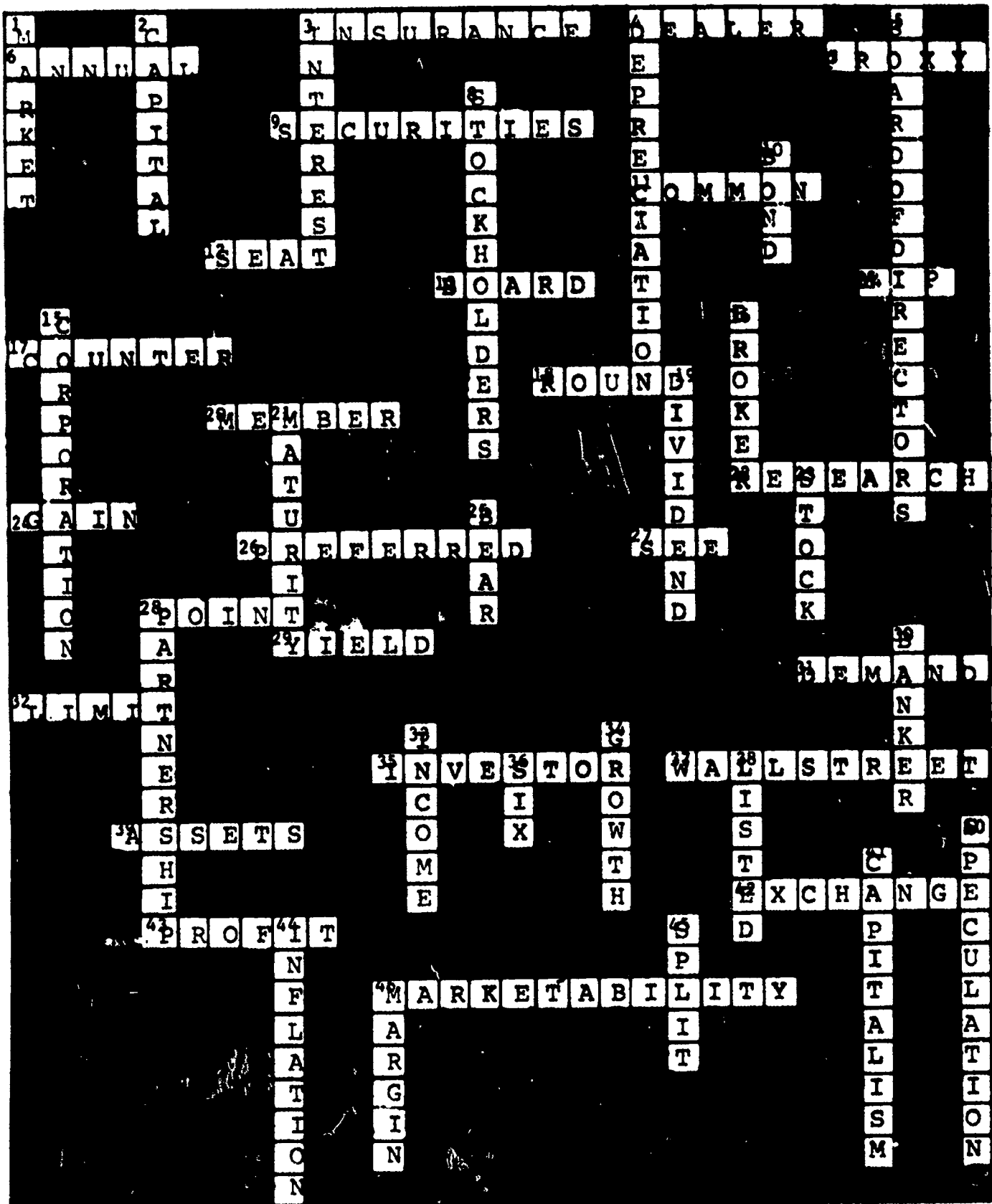
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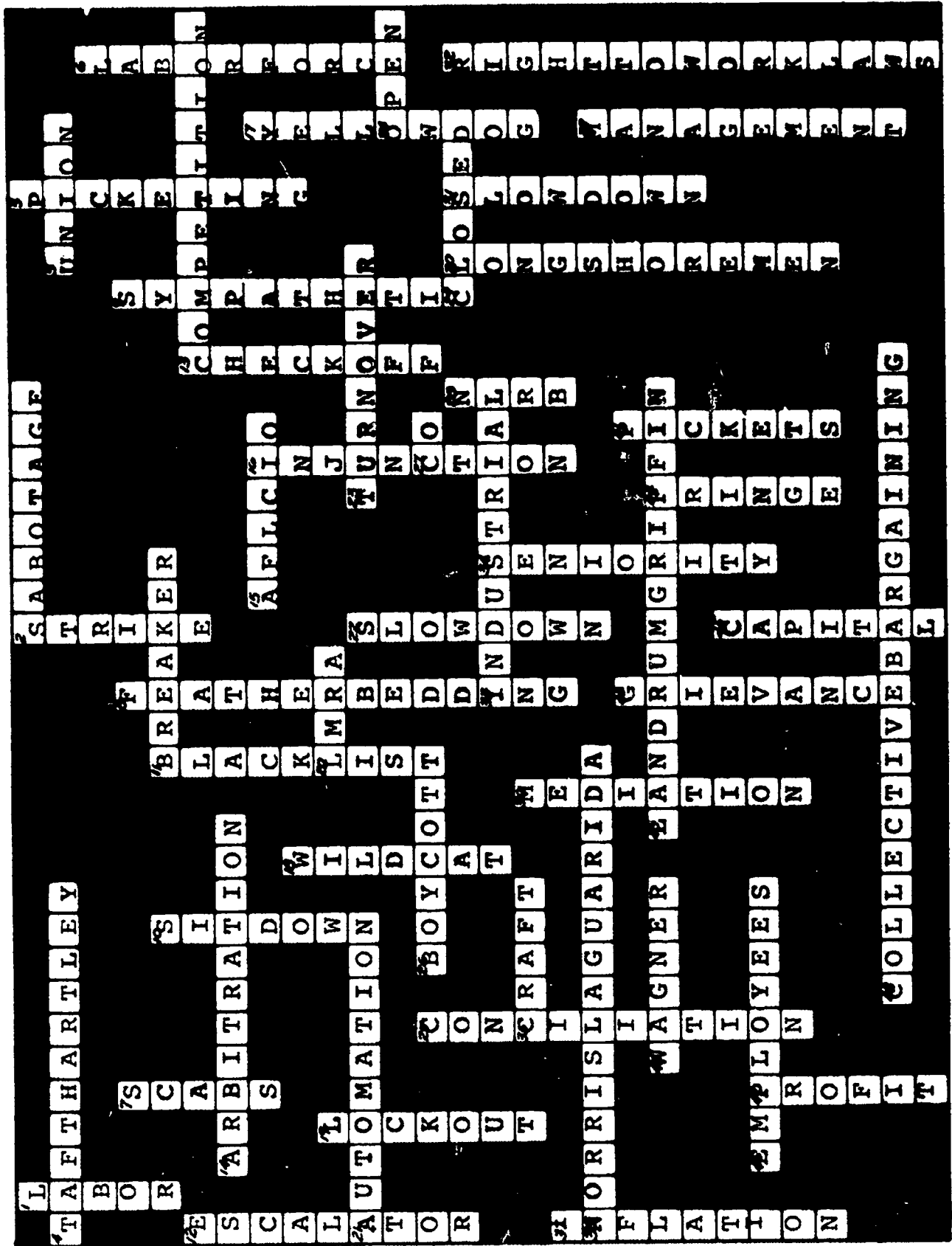
INVESTMENTS



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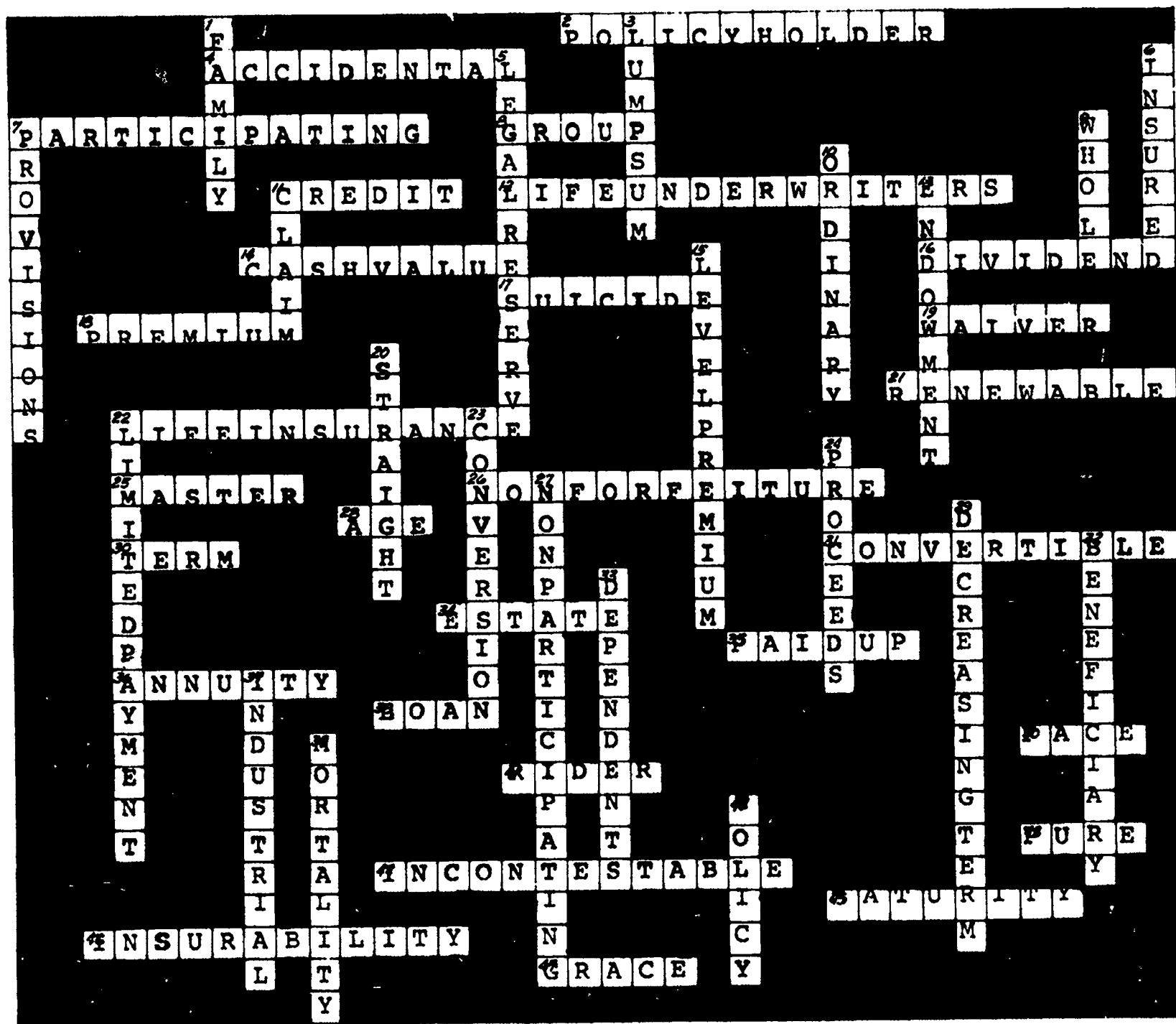
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LABOR AND AMERICAN BUSINESS



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LIFE INSURANCE



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MONEY and BANKING

1 BANK RECONCILIATION
2 BANK
3 NATIONAL
4 FEDERAL RESERVE
5 NATIONAL
6 FEDERAL RESERVE
7 ENDORSEMENT IN BLANK
8 FORGE
9 FEDERAL RESERVE
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21 FEDERAL RESERVE
22 BANK STATEMENT
23 DEPOSIT
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42 CHECKBOOK
43 CHECKBOOK
44 CHECKBOOK
45 CHECKBOOK
46 CHECKBOOK
47 WITHDRAWAL



BUSINESS AND OUR ECONOMIC SYSTEM CROSSWORD PUZZLE

ACROSS

1. The using up of goods and services.
3. Ownership in a corporation is represented by a share of _____.
4. A person who buys and uses goods.
6. A Partnership in which both partners share equally the responsibilities and the liabilities.
8. Striking worker stationed by the entrance of the business involved in the labor dispute.
10. If responsibility for business debts only extends to the value of the business property, the owners are said to have _____ liability.
13. The use of machines to complete a series of operations with little or no human aid.
15. A way of dividing production so that each worker only does one job.
16. A business owned by one person. (Abbreviation)
17. A corporation that offers its stock for general sale to anyone who wishes to buy it.
19. Organized union members are responsible for the _____ movement.
20. The final outlet in the distributing system is the _____ market.
22. Changing the form of location of natural things to satisfy human wants.
24. The amount of goods and services that can be bought at a particular price.
27. The process of separating the supply of a commodity into classes according to established standards.
29. The Taft-Hartley _____ tried to balance the interests of labor, management, and the public interest.
30. A minimum price established for farm products.
32. Usefulness.
34. Unions may be classified as local, national, or _____ national.
35. A type of market which sells only in large lots.
36. A union strike that is not authorized by the national union is a wild _____ strike.
38. A court order commanding the performance or refraining of some act.
40. A plant union which is usually part of a larger national union.
42. A plant that will hire only union workers is a _____ shop.
44. Benefits an employee may receive in addition to his wages.
45. Industrial Relations (Abbreviation)

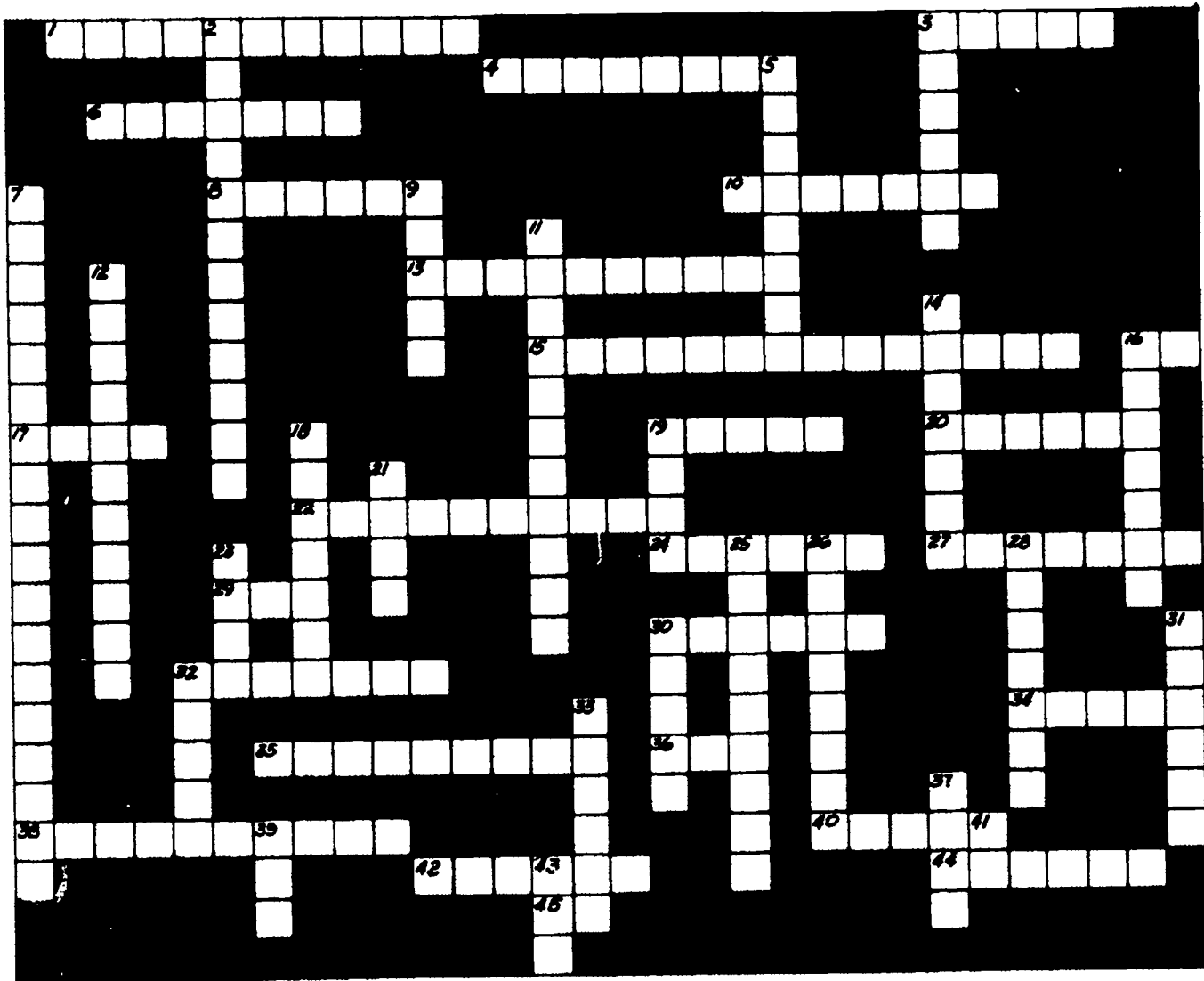
BUSINESS AND OUR ECONOMIC SYSTEM CROSSWORD PUZZLE

DOWN:

2. A condition that exists when people do not have work.
3. People buy stock by the _____.
5. A market which is larger in scope than the local but smaller than a national market.
7. A business owned by one person. (two words)
9. A union whose members are usually workers in a single occupation.
11. Same as 1 across.
12. A person who owns stock in a company.
14. A marketing function which involves holding the goods for a period of time.
16. A marketing function which involves getting the consumer to buy a product.
18. Any buildings, equipment, or other physical property other than raw materials used in a business.
19. Natural resources used in the production process are referred to as _____.
21. An item or a commodity.
23. Most people _____ more than what they have.
25. The process of getting goods from the producer to the consumer.
26. Large scale marketing like that of the automobile industry is known as _____ marketing.
28. Stocks are bought and sold on the floor of an exchange by the _____ method of selling.
30. The amount for which an article sells.
31. A temporary stoppage of work by a group of employees.
32. An organized group of employees.
33. A person who buys stock for his own account and sells to customers from his own inventory.
37. _____-Hartley Act tried to balance the interests of labor, management, and the public.
39. Businesses making a profit must pay a _____ which is based on their net income.
41. Labor Relations (Abbreviation)
43. A _____-down strike is one where employees stop working but remain on the premises of the employer.

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BUSINESS AND OUR ECONOMIC SYSTEM



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CASUALTY INSURANCE CROSSWORD PUZZLE

ACROSS

1. Insurance protection against loss or damage to one's car by fire, theft, floods, storm, etc.
4. A demand for something believed to be due.
6. Additional protection of property against losses from such causes as windstorm, explosions, riots, and vehicles. (two words)
7. A type of company that is a corporation formed according to the laws of the particular state.
8. A homeowner must consider possible losses arising from _____ resulting from personal injury to guests. (two words)
9. A person who is injured in an automobile accident while walking is known as a _____.
11. A contract between one who buys insurance and the insurance company.
13. Insurance provides the insured _____.
14. A _____ usually has to pay a higher premium for automobile insurance than adults.
17. An owner or authorized driver of a car is protected by _____ liability insurance from claims resulting from injuries or death to others caused by the car. (two words)
18. The number of parties with insurable interest in case of a home with a mortgage on it.
19. Insurance protection against loss or damage to one's own automobile involved with another car or other objects.
21. The risk that involves the loss of property or earning power.
22. Insurance for protection against heavy losses resulting from lawsuits.
26. A financial interest in insured property. (two words)
30. Insurance on which the premium is calculated to cover as closely as possible the anticipated cost of the insurance protection and on which no dividends are paid.
32. An insurance company owned by its policyholders.
35. Insurance providing protection against claims of damage to the possessions of other people. (two words)
36. Insurance protecting the policyholder against losses if he is injured by a driver who carries no insurance or by a hit and run driver.
39. The amount stated on the policy that will be paid in case of death or in an endowment policy, at maturity.
40. Operation of insurance companies are regulated by the _____.
41. An estimate of the value of property.
42. The uncertainty of loss or damage to one's property.
43. All 50 states have enacted _____ responsibility laws.
44. A protection plan whereby many persons enter in order to provide funds for losses suffered by any of them.
45. A provision in auto collision insurance policies whereby the insured pays for any damage up to a given amount, such as \$50, or \$100. The insurance company pays for damages beyond what the insured paid.

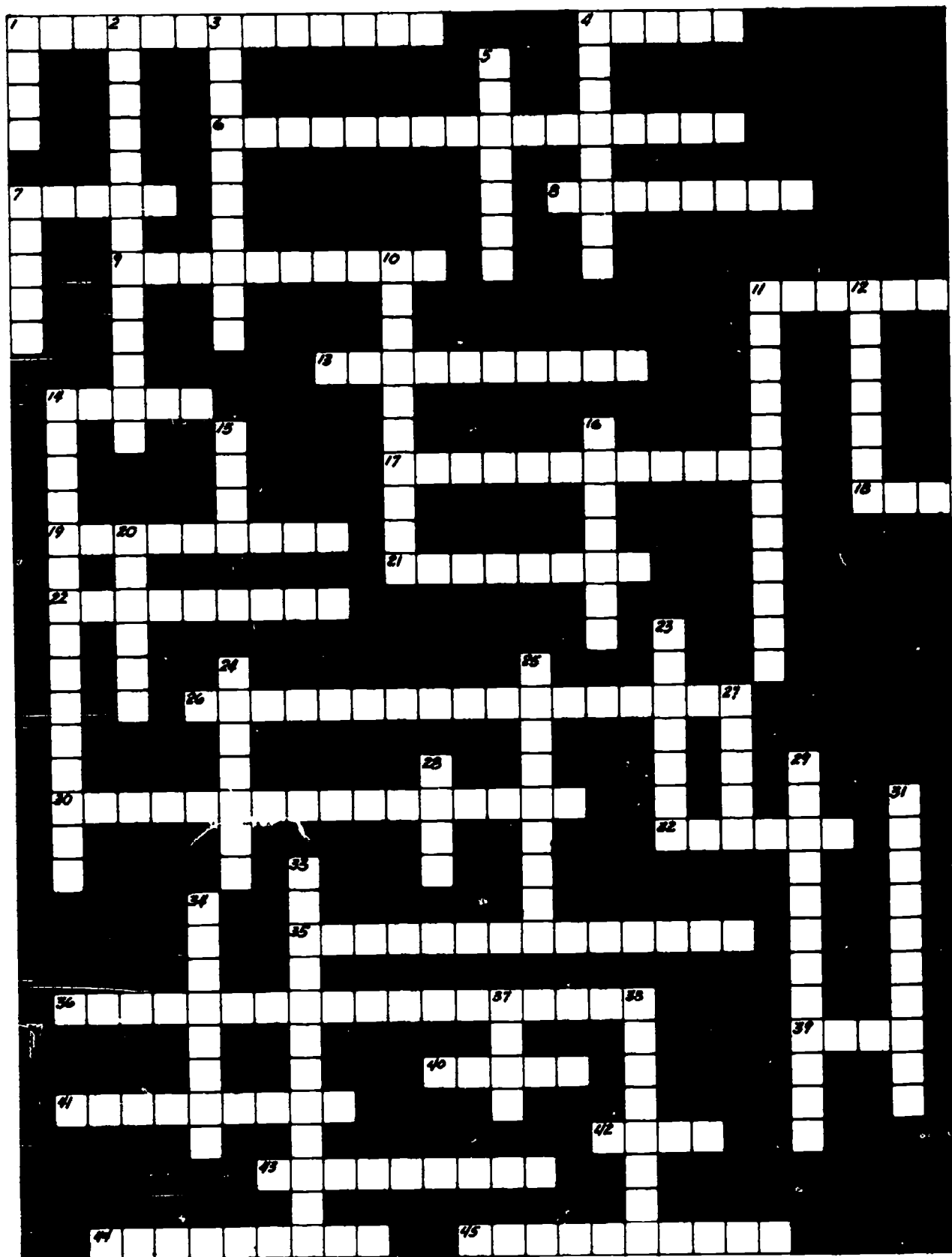
CASUALTY INSURANCE CROSSWORD PUZZLE

DOWN

1. Insurance companies must keep a reasonable amount of _____ to pay the claims of policyholders.
2. Insurance on which the policyholder is entitled to receive policy dividends reflecting the difference between the premium charged and actual experience.
3. A "packaged" policy covering a wide range of risks for owners of homes. (two words)
4. Any type of insurance protection.
5. Many car owners prefer a _____ policy which includes most, and sometimes all, of the coverages.
7. If a car is destroyed by fire or by _____, or if it is stolen, the amount that is paid to the insured is not necessarily equal to the cost of the car.
10. Every eleven seconds one person is killed or injured somewhere in the United States in an _____ accident.
11. A person who has insurance.
12. To cause harm or injury.
14. A type of insurance protection which covers the car owner and each passenger in the car at the time of accident. (two words)
15. The longer the term of the insurance, the _____ is the annual cost.
16. There are over eighty _____ cars on the American roads.
20. The owner of a car may be held _____ if it is involved in an accident.
23. The amount paid for insurance protection.
24. The insurance company sometimes referred to as the _____.
25. A list of goods and their estimated value.
27. Insurance can be purchased against loss of property caused by fire, windstorm, and _____.
28. The price of the insurance based on the risk.
29. The policy that protects you against damage to your home caused by fire and lightning. (two words)
31. The transfer (with approval of the insurance company) of a policy of insured property to new owners.
33. The decrease in value caused by use and time.
34. Property not attached to the land.
37. Property attached to land.
38. Extended coverage on fire insurance policies are more widely used today rather than _____ fire insurance policies.

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CASUALTY INSURANCE



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CONSUMER AND LAW CROSSWORD PUZZLE

ACROSS

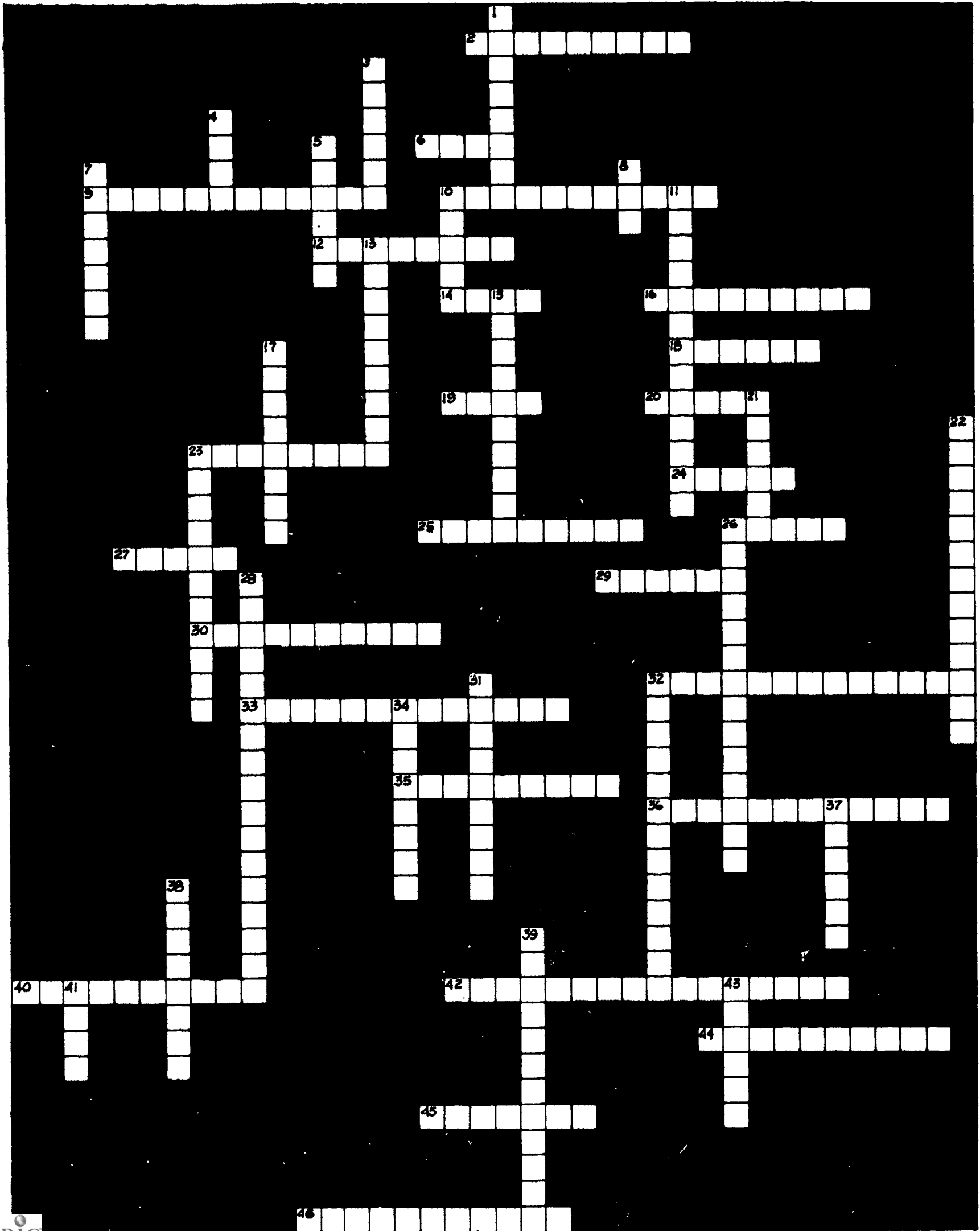
2. An _____ contract is one which is indicated orally or written.
6. _____ consideration--something already done before the promise is given.
9. Meeting of the minds. (two words)
10. Withholding or suspending (not discharging) of some step to enforce a valid claim.
12. An agreement between two or more competent parties which creates an obligation enforceable by law.
14. An amount owed by one to another.
16. A _____ contract consists of a promise given in exchange and as consideration for another promise.
18. A contract which must be complete before liability arises.
19. A private wrong or injury.
20. Good or enforceable.
23. The relationship of persons to things, which gives them exclusive control over things.
24. A proposal made by one party to another.
25. A sole right to print, publish, and sell one's composition.
26. An unlawful rate of interest.
27. Infant.
29. An adjustment agreed upon between two parties to settle a dispute.
30. Transfer of rights.
32. Term that applies to an action for the reasonable value of performance. (two words).
33. Rule stating that oral testimony is inadmissible to contradict a written contract. (two words)
35. A contract in which liabilities arise in separate parts.
36. A flat rejection of an offer.
40. Withdrawal of an offer.
42. To prevent someone from entering into a business. (three words)
44. Inability to pay debts in due course or time.
45. A mutual _____ is an error made by both parties to a contract.
46. The Statutes of _____ states that action must be taken within a certain amount of time.

CONSUMER AND LAW CROSSWORD PUZZLE

DOWN

1. Person named in a will to carry out the will.
3. The exclusive right "to make, use, and vend" an invention or discovery.
4. A document which tells how a person wants his property disposed at his death.
5. To break a contract.
7. An _____ contract is determined by conduct.
8. A rule of conduct.
10. Material misstatement of fact knowingly made.
11. Something of value in exchange for which a promise is given.
13. Food, clothing, shelter, medicine, and etc.
15. _____ releases a person from practically all his contractual obligations.
17. Prohibited by the Clayton Anti-Trust Act.
21. _____ is the exercise of force to make someone enter into a contract.
22. Person appointed by the court to carry out a will.
23. A contract may be discharged by 1. _____ 2. agreement 3. operation of law, and 4. breach.
26. _____ is an unfair advantage over a person to enter a contract.
(two words)
28. Material statement of fact unknowingly made.
31. Requirement.
32. _____ is one in which the law itself imposes an obligation in the nature of a contract; not the conduct of the parties.
34. A contract that can be dissolved of by either party is said to be _____.
37. A contract made to keep another contract open for a given period of time.
38. The substitution of a new obligation for an old one; either by parties or new terms.
39. To confirm a previous contract which was not binding.
41. A contract which was bad from the start and cannot be made good.
43. Unqualified offer to do what one is required in a contract.

CONSUMER AND THE LAW



CONSUMER PROTECTION CROSSWORD PUZZLE

ACROSS

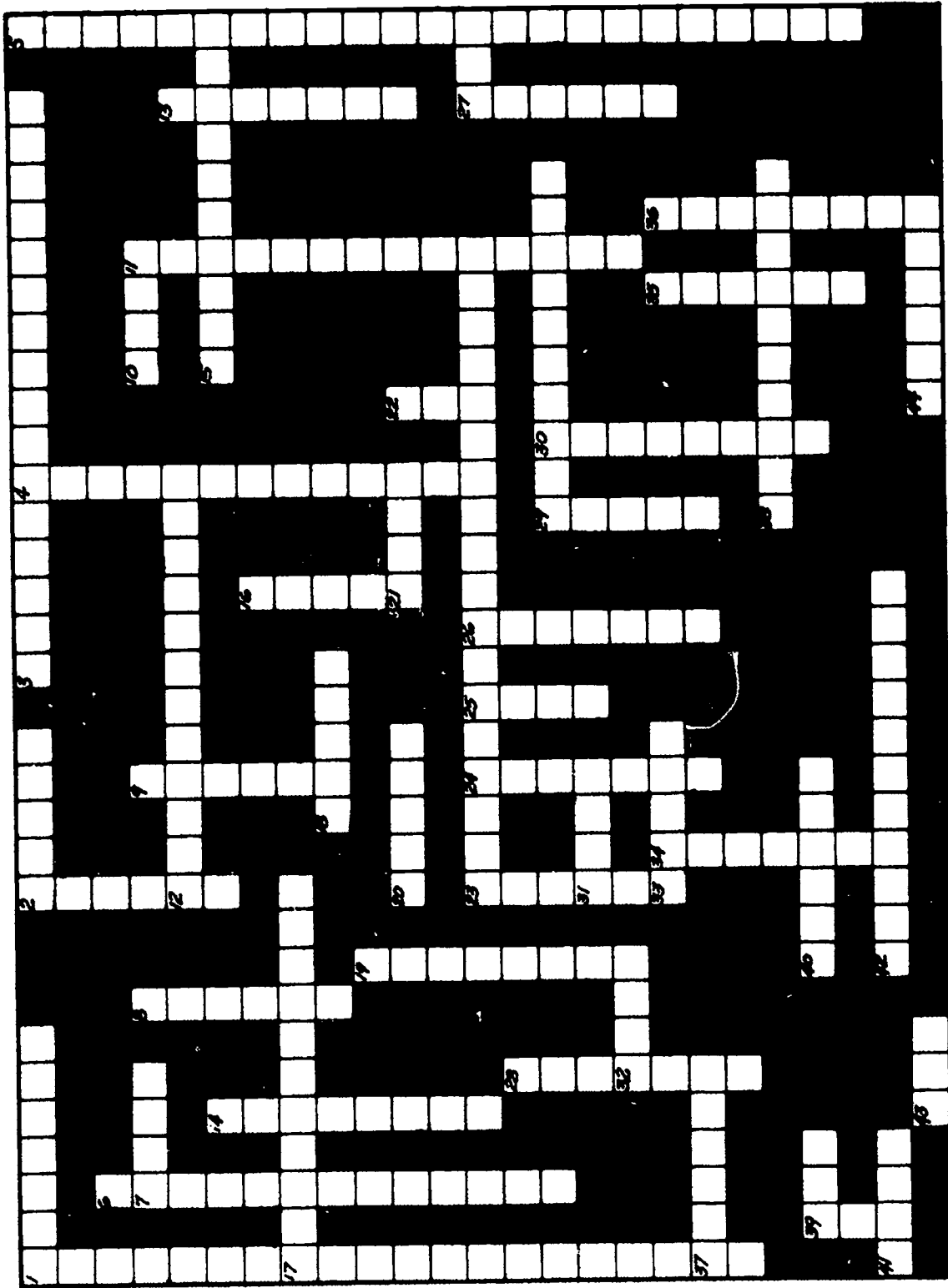
1. Consumers should realize that the lowest price does not always mean the best _____.
2. The amount of money paid for an article by a consumer is called the _____.
3. Many times an organization of producers engaged in the same type of business will help the consumer by setting standards and imposing tests of products. Such organizations are called _____. (two words)
7. Consumers often enter contracts without signing any papers. Such spoken contracts are called _____ contracts.
10. Sometimes businesses advertise goods at a very low price, but once the consumer is in the store, the salesman will try to sell him higher priced merchandise. Such deception is referred to as _____ and switch.
12. The philosophy of let the buyer beware is often referred to as _____. (two words)
15. A practice intentionally designed to deceive a consumer is called a _____ practice.
17. An insurer or someone who assumes risks.
18. The Federal _____ Commission was established to protect against monopolies and unfair or deceptive practices by business.
20. For a consumer to be bound by a contract there must be an _____ and acceptance.
21. A completed transaction in which goods were exchanged for money is referred to as a _____.
23. The topic which deals with freeing consumers from unfair and deceptive business practices is called _____. (two words)
27. A government agency which is responsible for developing and enforcing food and drug standards. (Abbreviation)
29. Although not often thought of as a consumer protection agency, this federal agency protects the consumer from fraud by mails. (two words)
31. When a consumer buys something on time, he is often required to deposit a large sum of money. Such a deposit is referred to as a _____ payment.
32. A contract that is not enforceable in the courts is called a _____ contract.
33. Evidence of ownership is represented by a _____.
37. Before there can be a valid contract, there must be a meeting of the minds of both parties. This meeting of the minds is known as mutual _____.
38. Many state and local consumer protection agencies have been established because Federal agencies only have jurisdiction in _____ commerce.
39. The purpose of the Council on Dental Therapeutics is to protect the public in respect to dental products.
40. An order which forbids the continued use of deceptive advertising is called a cease and _____ order.
41. Laws which make it possible for a manufacturer to establish the retail price of his goods is referred to as _____ trade laws.
42. The administration referred to in 27 across. (three words)
43. A federal agency concerned with child health, food, drug and cosmetic control and public health is the Department of _____, _____, and _____. (Abbreviation)
44. This agency indirectly protects the consumer by protecting the rights of inventors, it is the U. S. _____ Office.

CONSUMER PROTECTION CROSSWORD PUZZLE

DOWN:

1. This is a nonprofit organization established by business firms to help protect the consumer. (three words)
2. Certain practices developed by a business is often called the store's _____.
4. Businesses sometime try to deceive customers by making false claims in public notices. A public notice of this type is called an _____.
5. This federal agency is concerned with the improvement of farm products and the grading of meats. (three words)
6. What either party agrees to do in return for the other party of the contract.
8. Government agencies established to help protect consumers are called _____ agencies.
9. A product sold at a substantial loss to induce customers into a store is known as a loss _____.
11. Recent legislation which helps the consumer in the area of borrowing money and paying interest is called _____ laws. (three words)
13. The American _____ Association helps the consumer by testing medical apparatus and medical products.
14. The seller's promise that an article will operate in a certain way.
16. Booklets published by 1 down.
19. Organizations which are sponsored by lawyers and help the consumer by giving free legal advice are called _____ societies. (two words)
22. This law helps to make the sales laws in all the states the same. (Abbreviation)
23. Buying now and paying later is a simple definition of _____.
24. When a consumer gets an unfair deal by a business, he may refer to the unfair deal as a _____.
25. USDA CHOICE is a grade which would appear on _____.
26. Consumers Union publishes a monthly magazine called Consumer's _____.
27. The Flammable _____ Acts passed in 1953 prohibits the sale of certain highly flammable textiles.
28. The opposite of 8 down.
29. A person who agrees to a contract is called a _____ to the contract.
30. _____ and Exchange Commission regulates the sale of corporate stocks and bonds.
34. Contract which are neither written or oral but rather understood by one's action are _____ contracts.
35. The Council on Dental Therapeutics was established by the American _____ Association.
36. A written agreement between two people.
39. Popular abbreviation of association mentioned in 13 down.

CONSUMER PROTECTION



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CREDIT CROSSWORD PUZZLE

ACROSS

4. Anyone who sells on credit.
6. Debt incurred by industrial or business firms to meet payrolls, buy raw materials, build new plants, etc. is called _____ credit.
8. Loans where payments of principal and interest are made in regular weekly or monthly intervals.
9. An individual who makes direct use of goods and services.
12. Another word for bill or statement.
13. Buying now and promising to pay at some time in the future.
14. A form sent at regular intervals, to customers who have not paid for all purchases, showing a record of transactions this individual made with the business.
17. Personal loans made to a customer.
18. Account buying or the practice of buying on credit and then paying the entire amount at the end of the month.
20. A _____ charge is other than interest which may be added to the amount borrowed.
22. The amount that is promised to be paid (the face value of the note).
24. Anyone who buys on credit.
26. The _____ away is used to buy merchandise that is not needed immediately. The merchant sets the item aside and delivers it when paid.
27. That which is paid for the use of money.
29. Another name for a credit card (_____ plate).
30. Term used to describe the reputation of one who buys on credit and pays his bills when they are due.
32. To take back what was sold on the installment plan if payments are not made as agreed.
33. The amount of interest and other seller's costs added to the price of goods bought on installment credit is the _____ charge.
35. The amount of wealth an individual owns.
36. When two or more persons sign a note they are _____.
38. Name given to credit used by a business firm.
40. Goods that may be used for several years, such as automobile or refrigerator.
45. A legal document signed by the borrower giving the lender a claim against property of the borrower in case the principal or interest or both are not paid.
46. Means the ability to earn money.
49. Interest that is subtracted from the amount borrowed at the time the loan is made.
50. Any business or institution which makes credit services available is a _____ agency.

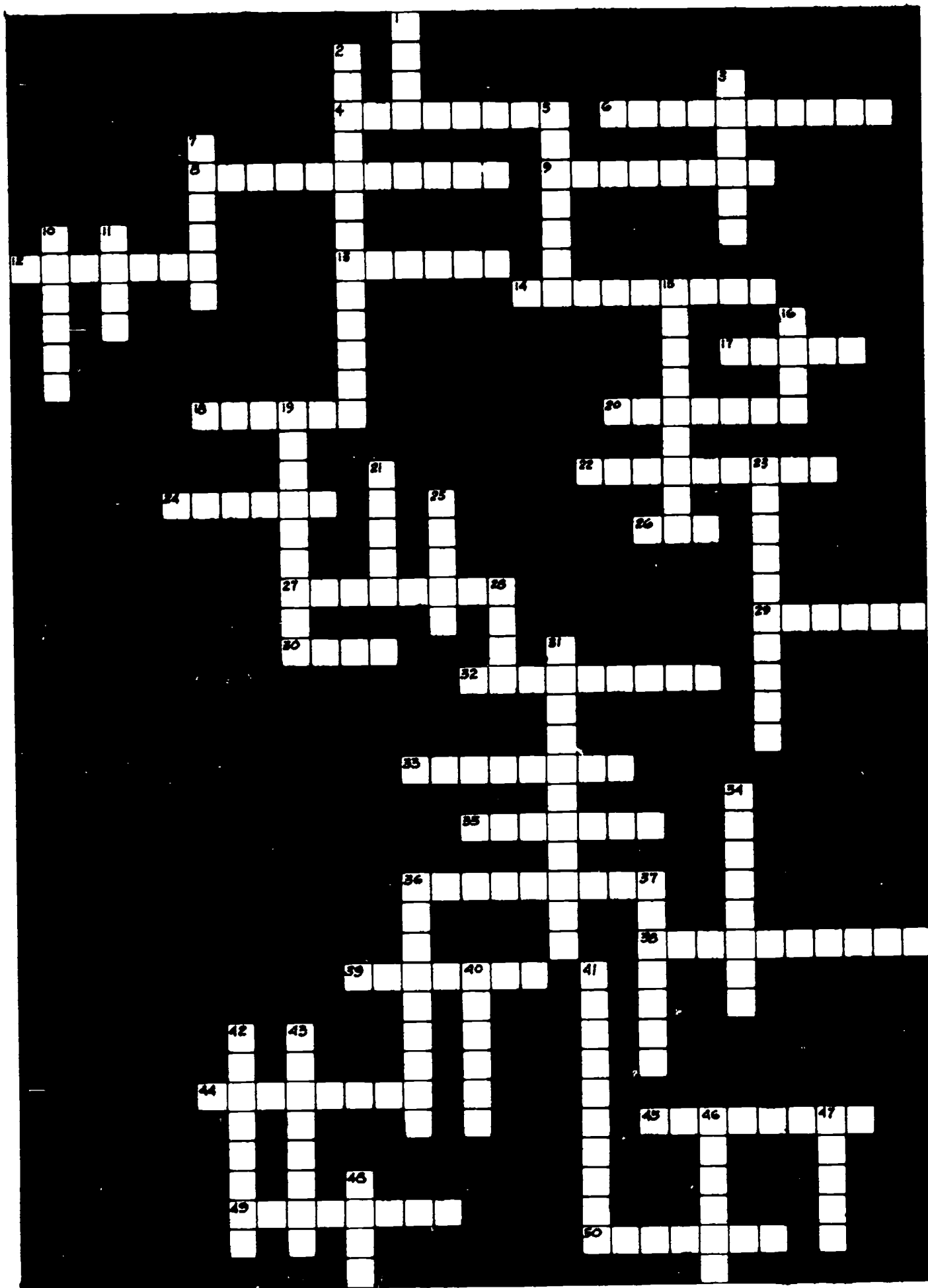
CREDIT CROSSWORD PUZZLE

DOWN:

1. The point in time that a note is issued.
2. Accounts of a few credit customers who do not pay what they owe.
3. Everything an individual, business or other institution owns that has value.
5. A written form of acknowledging the receiving of money. This can be offered as evidence that payment actually was made.
7. A form, sales _____, on which retailers make a record of sales.
10. The balance that remains to be paid and against which interest is usually charged.
11. A written promise to repay money a person borrows at a definite time.
15. A record of returned merchandise, a credit _____, is given to the customer if an item is brought back to the store or if the store owes the customer money because they overcharged him. (plural)
16. The per cent of interest charged for a loan.
19. A credit plan where the customer is allowed, on agreement, the amount of credit upon which he makes purchases.
21. The one to whom a promissory note is payable.
23. Another name for Commercial Credit.
25. The one who promises to make payment.
28. The days or months from the date of a note until it should be paid.
31. The agreement one signs when buying on installments is called a _____ sales contract.
34. Credit used by individuals for personal reasons.
36. Refers to a person's reputation for honesty and dependability.
37. Loans for which security is given.
40. An agency, called a credit _____, through which merchants exchange information about their credit customers.
41. Anything that is pledged as security for a loan.
42. The amount a person receives from a discounted note.
43. The amount paid for the use of money.
46. Debt incurred by a governmental unit in order to finance its activities, such as defense, roads, sewage, education, etc.
47. Credit involves _____ on the part of the borrower.
48. A _____ payment is part of the purchase price that is usually made at the time of purchase when buying on installments.

CREDIT

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ECONOMICS CROSSWORD PUZZLE

ACROSS

1. The set of laws, government regulations, private institutions, and customs that are used to solve the "what," "how," and "for whom" problems of a society. (two words)
5. Study of how man chooses to use scarce resources to fill his wants and needs.
8. A period when business activity is at an all-time high and there is full employment.
10. Cost-of-living index (abbreviation)
12. Usual abbreviation of 55 Across.
14. All persons 14 years of age or over who are working or looking for work constitute the _____ force.
15. The governments use the _____ system to divert income from the private to the public sector of the economy.
16. Balance of _____ refers only to exports and imports of goods and services.
17. An economic system in which capital goods are privately owned and privately directed toward the production of goods and services.
21. The act of using up (destroying) utility of a commodity or service.
24. Total earnings of employees, employers, shareholders and owners less taxes paid to governments is called _____. (two words)
26. Nations use this and other restrictive devices to limit imports and to increase the excess of exports over imports.
30. Our economic system is often referred to as the _____ *ENTERPRISE*SYSTEM.
32. The lack of enough productive resources to satisfy all the wants of its members.
35. The amounts that will be bought at different prices in any given market within a given period of time.
37. The usefulness of a good or a service to human beings; the ability to satisfy human wants.
40. The things we do without when we decide upon some particular allocation of productive resource is called _____ cost.
41. The exchange ratio between goods, or the command that one good has over other goods.
43. Has the responsibility of influencing the banking system in such a way as to contribute to economic stability and to promote economic growth. (two words)
45. A tax system that takes a larger percentage of income from higher-income people than from lower-income people is known as _____ taxation.
46. The foundation for high American wages, and generally for the high American standard of living, is termed "Labor _____."
48. Where effective competition is absent, economists apply the term _____ when describing the business.
52. Another term for Division of Labor.
53. Labor, capital goods, and natural resources are examples of economic _____.
54. The Federal Government plays a major role in enforcing competition through the anti _____ laws.
55. One's standard of consumption. (three words)
56. The total production of goods and services during a given period is measured by the _____ Product. (two words)

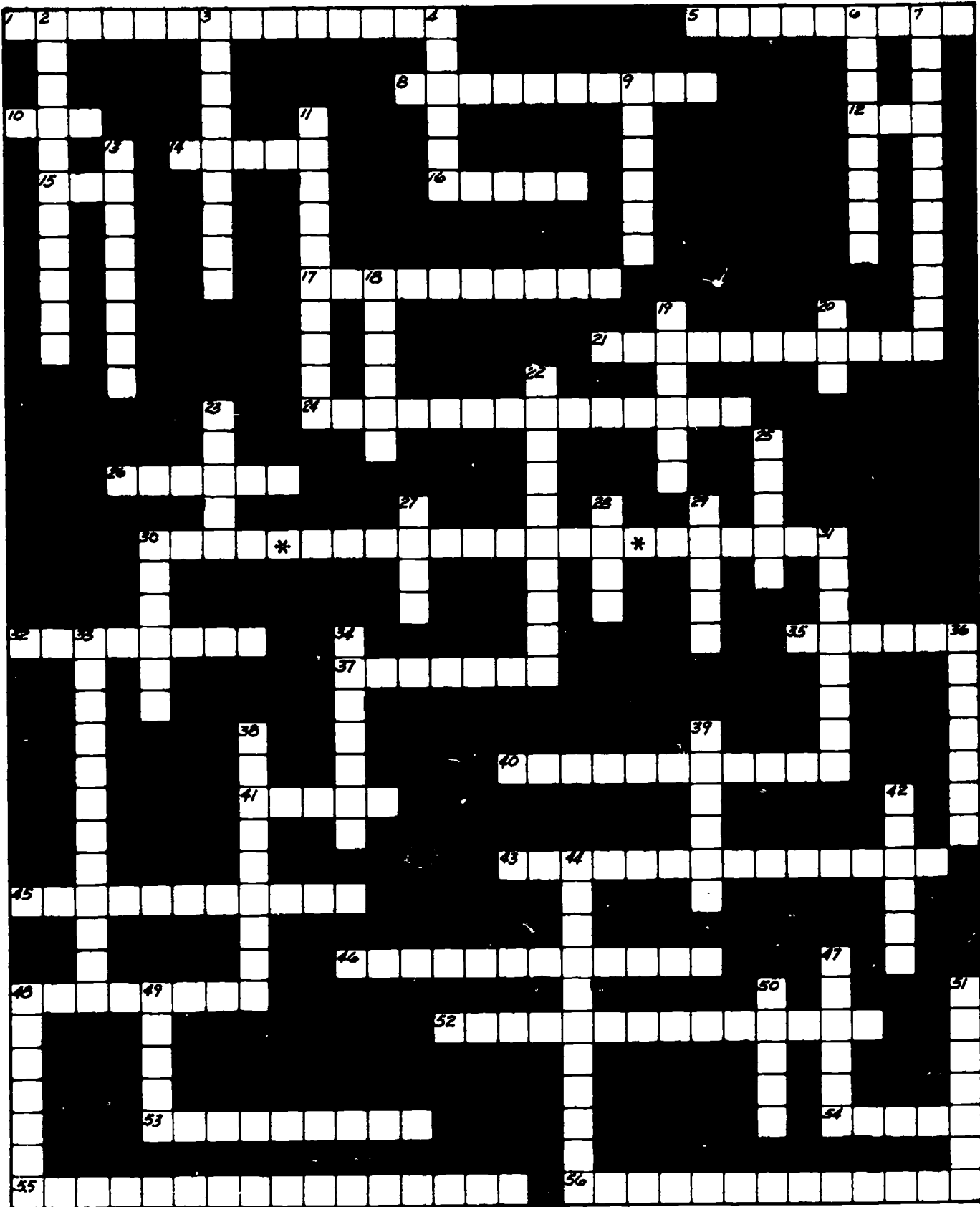
ECONOMICS CROSSWORD PUZZLE

DOWN

2. The effort of two or more business firms, acting independently to attract a customer.
3. Erodes the value of savings and may lead to disruptive speculation and misallocation of resources.
4. Where prices rise and fall in response to relative demands and supplies.
6. The utility of the last or least important unit of a commodity is known as _____ utility.
7. The dominant form of business organization in the American economy.
9. Wages, interest, rent and profit are the four major classes of _____.
11. Land, labor, capital and management are factors of _____.
13. Money serves as a medium of _____.
18. The concept that a given output of farm products should always result in the same purchasing power for the farmer.
19. Improved the strength and general position of workers in the American economy.
20. An agency designed to prevent monopoly that will injure consumers and to insure the benefits of competition. (Abbreviation)
22. Illustrates the degree of increase in purchases when price declines and decrease in purchases when price rises.
23. Reflects shifting demand and supply conditions, and is the main regulator of the allocation of scarce resources into production of the most desired goods and services.
25. Variable and fixed are the two major classifications of _____.
27. The public _____ is primarily the result of deficits incurred during wars.
28. The buying power of one's income is referred to as _____ income.
29. The rise and fall of business activity that takes place in a country is known as the business _____.
30. All actions taken by the Federal Government to influence economic conditions is known as _____ policy.
31. All actions taken by the Federal Reserve System to influence money and credit conditions is referred to as _____ policy.
33. Distribution of productive resources.
34. Decreases in the public debt.
36. What the government creates when it spends more than it collects in taxes.
38. According to the "Law of Demand," quantity varies _____ to the price.
39. Production of a commodity.
42. The process of withholding productive resources from the production of consumer goods.
44. A point in business where further increases in labor, or material, or utilized land brings a proportionately smaller return is known as _____ returns.
47. How goods are produced is largely determined by the _____ motive.
48. Thomas _____ is noted for his Theory of Population.
49. The amount of money available for spending at a given time and services for which this money may be exchanged is known as purchasing _____.
50. Represents ownership in a corporation.
51. The stock of man-made productive resources, such as machines, buildings and equipment.

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ECONOMICS



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FEDERAL INCOME TAXES CROSSWORD PUZZLE

ACROSS

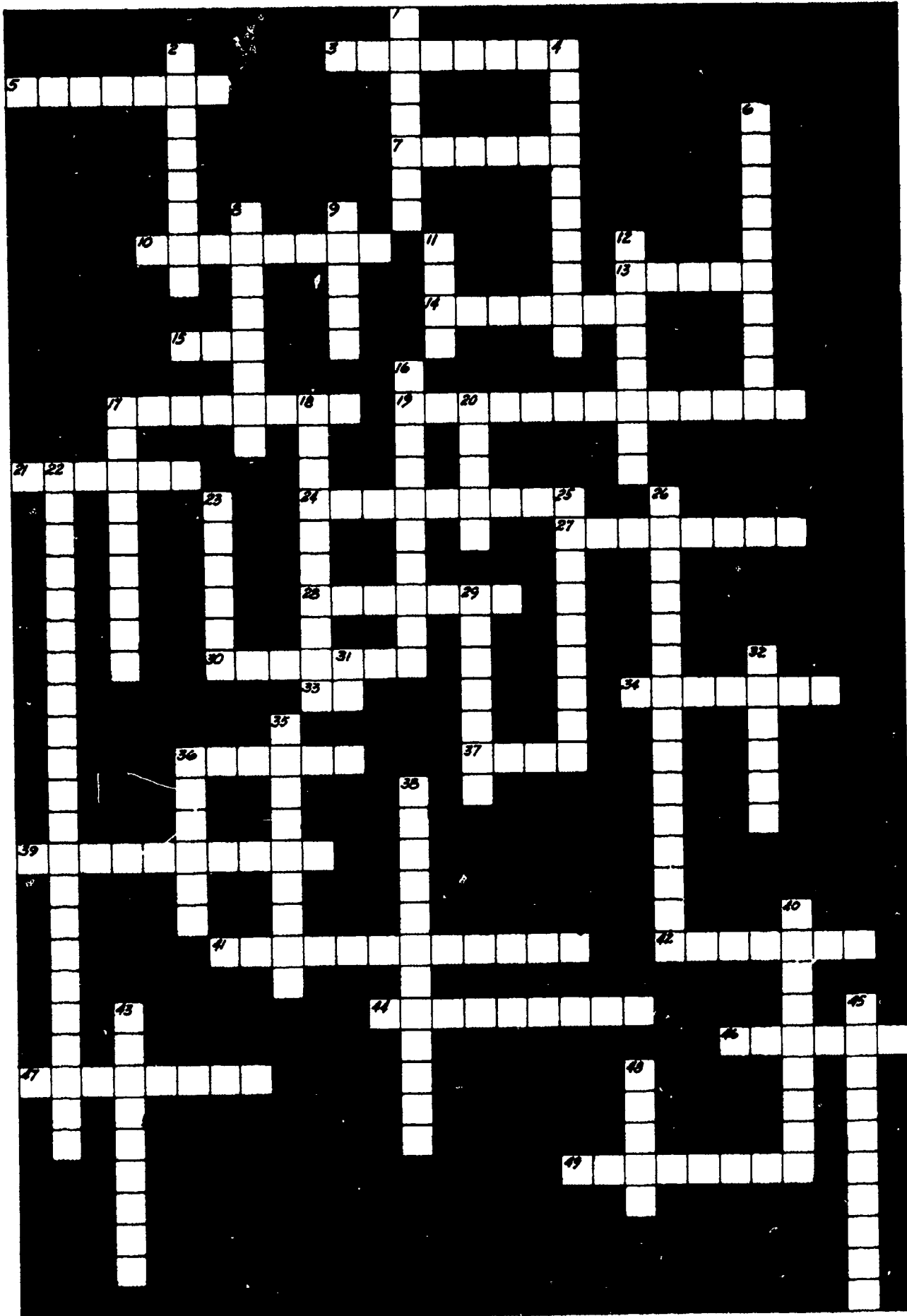
3. Employers are bound by law to _____ a certain portion of wages as regular payments for income taxes.
5. One of the basic 5 categories of itemized deductions.
7. Another term for revenue or money received.
10. Those who do not elect to itemize their deductions can take advantage of the _____ deduction.
13. If your return includes a large charitable deduction out of proportion to your income, the chances are good that you will be subject to an _____.
14. The joint return presupposes that the two people involved are joined by a _____ relationship.
15. John and Mary are both 24 years of age and filing a joint return for the first time. Assuming that neither is blind, how many exemptions are they allowed?
17. If you expect to have over \$200 of income from sources other than wages subject to withholding, you are required to _____ your tax and pay it in quarterly installments.
19. Medical and dental expenses must be reduced by 3 percent of one's _____ income. (two words)
21. _____ policy refers to all the activities of government in raising and in spending money.
24. The only physical disorder which qualifies one for an extra exemption is _____.
27. _____ Typical income subject to income tax, but not included in wages might be _____.
28. Federal income tax withheld from your wages, estimated tax payments, excess FICA tax withheld (two or more employers), and nonhighway federal gasoline tax are examples of _____.
30. The greatest portion of Federal spending is for _____.
33. In order to compute Adjustments _____ Gross Income, you determine whether or not you received Sick Pay, Moving Expenses, or Employee Business Expenses.
34. Property as well as cash may be deducted as _____.
36. A small, but very important part of the government's revenue comes from _____ taxes.
37. You will most probably be penalized if you 1040 return is _____.
39. Form 1040 is called a United States _____ Income Tax Return.
41. The due date for filing one's return for all those not on a fiscal year or special tax year is _____.
42. When the government spends more than it receives, there is said to be a _____.
44. A tax based on your total tax is called a _____.
46. The government's way of accounting for all funds spent is known as the Federal _____.
47. So long as parents provide over half the support of a child, they may claim the child as an exemption as long as he is under _____ years of age.
49. Taxpayers are now allowed to deduct 50 percent, by not more than \$150 for their medical insurance _____.

FEDERAL INCOME TAXES CROSSWORD PUZZLE

DOWN

1. All taxpayers have the right to elect to _____ their deductions.
2. This type of loss is considered a legitimate deduction.
4. Besides one's spouse, other typical exemptions might include _____.
6. A widow, age 66, is entitled to two _____.
8. Those in certain professions who elect to itemize their deductions might possibly include the cost and maintenance of _____ (wearing apparel) as a miscellaneous deduction.
9. The starting point in computing one's tax is to first find one's _____ income.
11. Monies won in a _____ of chance are considered income.
12. The year used by the average taxpayer is the _____ year.
16. If your tax payments for 1971 are less than your total tax, you will be required to pay the _____ when filing your return. (two words)
17. Each taxpayer is entitled to receive the first \$100 in dividends from domestic corporations tax free. This incentive is called the dividend _____.
18. When one's income is radically changing from year to year, so, too, will his _____. (two words)
20. Some married people elect to file a separate return, but most find it advantageous to file a _____ return.
22. The agency responsible for auditing Federal income tax returns is the _____. (three words)
23. If your tax payments for 1971 are larger than your total tax, you will be entitled to a _____.
25. Those who are _____ years of age and over receive an additional exemption. (two words)
26. If an unmarried person is supporting his two sisters, he might qualify for _____ filing status. (three words)
29. The figure which is used to directly compute your tax is called _____ income.
31. Will you receive an additional exemption if you are forced to retire at 60 years of age due to an incurable paralysis?
32. The tax reform act of 1969 finally offers a few benefits to the _____ taxpayers.
35. Without your _____ at the bottom of the 1040 form, your return will be rejected for you to resubmit.
36. The main sources of the federal government's income include individual and corporate income taxes, social security taxes, borrowing, and _____ taxes.
38. The federal government receives its authority to tax from the _____.
40. The miscellaneous forms which one might be required to submit in addition to the 1040 form are called _____.
43. The authority and responsibility for formulating the budget (fiscal policy) are centered in the _____.
45. State and local income taxes, as well as property and sales taxes are considered as legitimate _____.
48. Local, state, and federal governments continue to receive the major portion of their income from _____.

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FEDERAL INCOME TAXES



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INVESTMENTS CROSSWORD PUZZLE

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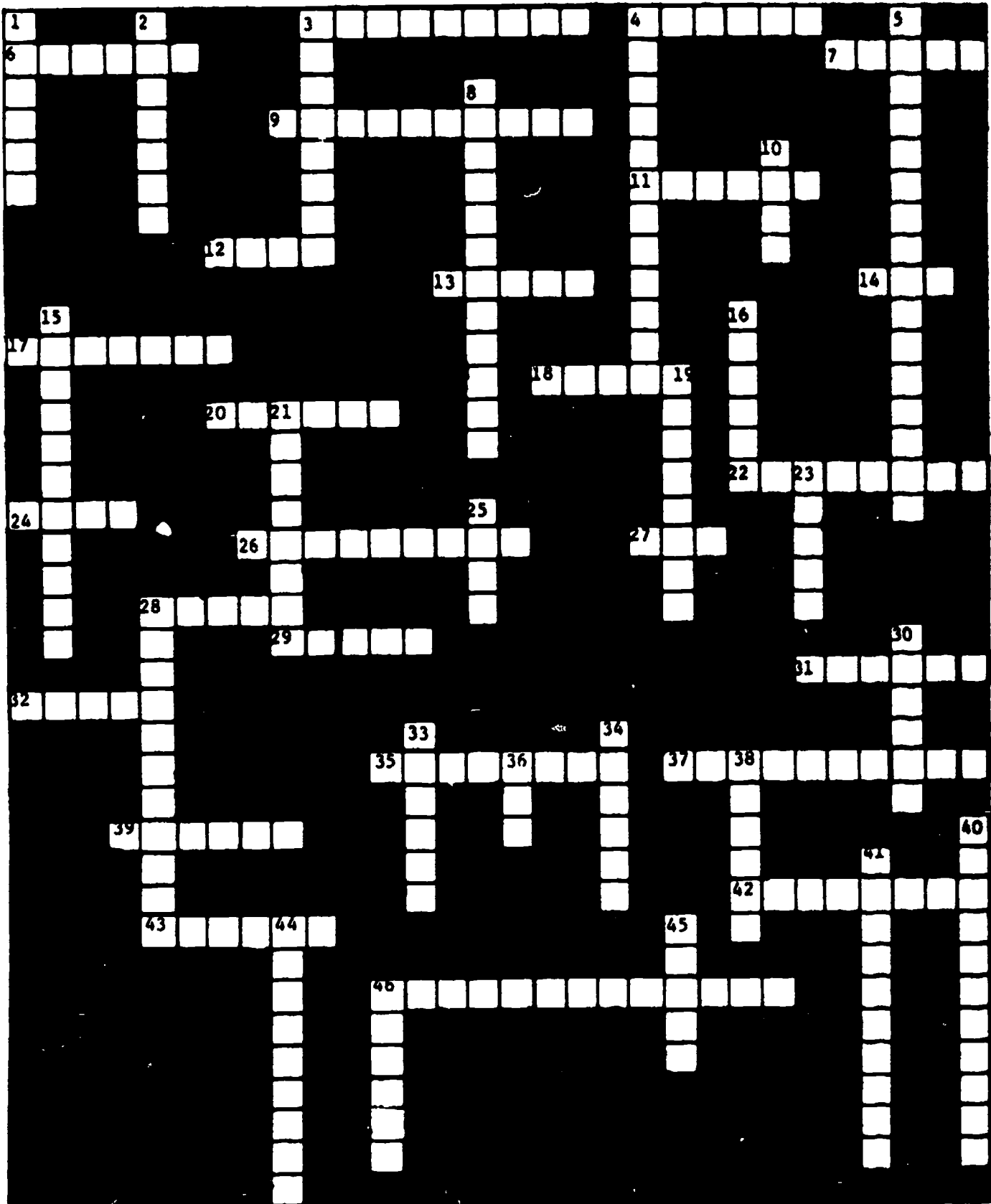
3. Before investing most financial advisors feel that you should have an adequate _____ program.
4. One who buys for his own account and sells to a customer from his own inventory.
6. _____ reports are issued to stockholders, covering the previous year's activities, financial statement, and future prospects.
7. Written authorization given by a shareholder to someone else to represent him and vote his shares at a shareowners' meeting.
9. Stocks and bonds.
11. Stock which provide its holders with the greater opportunity for growth and appreciation.
12. Membership on a securities exchange.
13. The "Big _____" is a nickname given to the New York Stock Exchange.
14. A method of buying stock on the installment plan. (Abbreviation)
17. The Over-the-_____ market is the chief market for U. S. Government bonds, municipal bonds, and bank and insurance stocks.
18. A _____ lot order is buying stocks in multiples of 100 shares.
20. A brokerage firm organized as a partnership and having at least one general partner who is a member of the New York Stock Exchange.
22. Corporations often retain part of their profits for _____ and development.
24. If you buy a security for \$10 and sell it for \$20, the difference is referred to as a capital _____.
26. Stock which promises its holders a specified return.
27. The federal agency which sees that corporations that sell their stocks to the public provides truthful information about the company and its securities. (Abbreviation)
28. One dollar.
29. Dividends paid by a company expressed as a percentage of the current price.
31. The law of supply and _____ determines the price of securities traded on an exchange.
32. A customer's order to a securities broker to buy or sell at a specified price.
35. A person who buys securities for steady income and/or possible long-term growth may be referred to as an _____.
37. The center of the financial world. (two words)
39. Everything a corporation owns may be referred to as its _____.
42. A place where stocks and bonds of approved companies is listed, and then may be bought and sold.
43. What is left after a corporation subtracts its expenses from its income.
46. Ability for a security to be bought and sold at a reasonable price is said to have _____.

INVESTMENTS CROSSWORD PUZZLE

DOWN

1. Securities bought at the best available price are said to be bought "at the _____."
2. The primary tools of production in any society are land, labor, and _____.
3. Money paid to bondholders for the use of their capital.
4. The wearing out of machines and equipment.
5. A group which makes major decisions of a corporation and is elected by the stockholders. (three words)
8. Individuals who risk their capital and of which there are over 20 million today.
10. Similar to an I. O. U. or a Promissory Note.
15. Ownership in this business enterprise is represented by shares of stock.
16. Serves as a middleman and charges a commission for his services.
19. When a corporation makes a profit it often pays its stockholders a _____ for the use of their capital.
21. The date on which a bond is paid off by a corporation.
23. Represents ownership in a corporation.
25. A "_____ market" is a market of declining prices.
28. One of our basic types of business organizations which is generally owned by two persons.
30. An investment _____ is one who buys newly issued securities and sells them to the public.
33. Type of stock recommended for elderly persons.
34. Type of stock recommended for young investors.
36. If you were to have bought a stock for \$50 and it paid a \$3.00 dividend, your yield would be _____ per cent.
38. Stocks and bonds traded on a securities exchange are often referred to as "_____ securities."
40. There is always some _____ when a person buys stock. The greater the risk--the greater the return.
41. An economic system which provides for all or almost all the capital goods to be owned by private citizens, rather than by the government.
44. In general, common stock is a good protection against loss of purchasing power due to _____. This normally occurs during a period of rising prices.
45. A Company will _____ its stock in order to make its price reasonable for the public.
46. Buying stock on _____ means using credit to buy the stock.

INVESTMENTS



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LABOR AND AMERICAN BUSINESS CROSSWORD PUZZLE

ACROSS

2. The damaging of machinery or goods by workers because of resentment against an employer.
4. Another name for the Labor-Management Relations Act.
5. An organization that represents a group of workers in bargaining with their employers.
11. Those employed to take the place of striking workers are called strike
13. Rivalry between two or more businesses.
14. A person chosen to decide a dispute between employer and employees.
15. Largest union in the U. S. (Abbreviation)
20. Initials for the law which is to limit some of the rights enjoyed by labor organizations.
21. The use of machines to complete a series of operations with little or no human aid.
23. The number of persons hired within a given period to replace those leaving or dropped.
24. Type of shop where a company will hire employees regardless of whether or not they are union members.
26. To combine in refusing to have dealings with a person or business.
27. An association of persons for a purpose of carrying on a business. (Abbreviation)
29. A type of shop where an agreement to employ only persons who are already members of a union.
33. Union where all employees in the same industry in an area, regardless of their particular trade or craft.
35. Unions that admit only workers of the same trade.
38. Act of 1932 of congress which makes yellow-dog contracts unenforceable.
42. Another name for the National Labor Relations Act.
43. Federal Law pertaining to unions and management (Labor Management Reporting and Disclosure Act.) This law is also known as the Kennedy-_____ - _____ Act.
46. Those who earn their income by working for someone else.
48. The process by which representatives of labor unions work out agreements with employers,

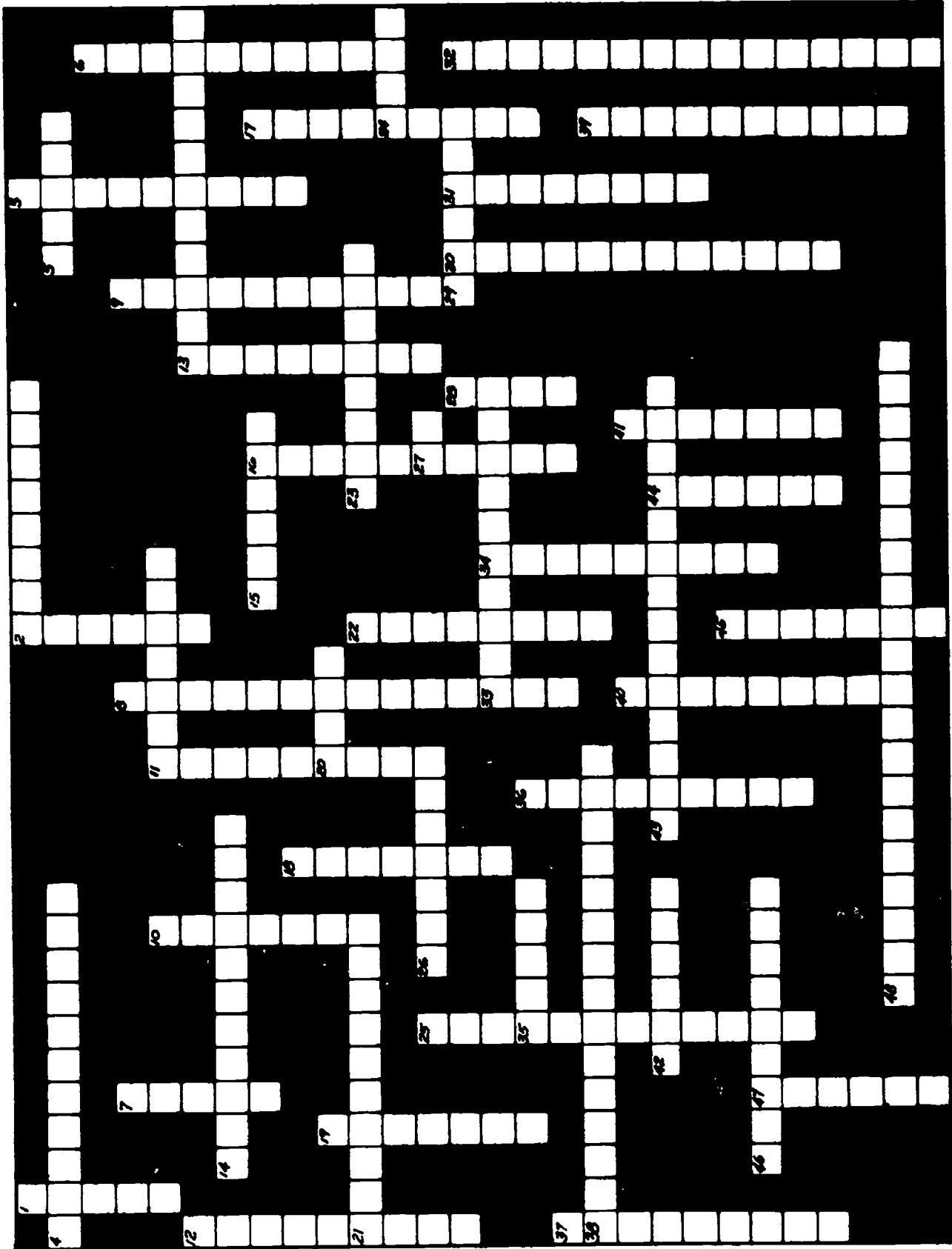
LABOR AND AMERICAN BUSINESS CROSSWORD PUZZLE

DOWN

1. The human effort that goes into production.
2. A deliberate refusal on the part of employees of a business to work.
3. The stationing by a labor organization of striking workers at the entrance to a business involved in a labor dispute to keep others from entering.
6. Everyone 14 years of age or over who is working or looking for work.
7. Workers who refuse to go out on strike, or try to get benefits of a union without joining.
8. The retention of employees who add nothing whatever to the productive process of the organization.
9. A strike that is called in order to help another group of workers even though the strikers do not have any grievance of their own.
10. A strike whereby the workers report for work but refuse to carry out their task.
11. Lists containing the names of employees who were unsatisfactory to the previous employer.
12. Clause calling for the adjustment of wage rates as changes occur in the cost of living.
13. An agreement under which the employer deducts union dues from the employees' pay and turns the money over to the union.
17. A contract that certain companies try to force upon prospective employees. By signing it, the employee agrees never to join a union while in the company employ.
18. A strike that is not approved by the union to which those on the strike belong.
19. The closing of a plant by management because of a dispute with the workers.
22. Workers give the appearance of working while in agreement to reduce output.
25. A series of conferences between labor and management to attempt to resolve disagreements or difficulties. There are no outsiders present.
28. A governmental agency that administers an act which is designed to insure to workers the right to organize and to bargain collectively with their employers. (Initials)
30. The name of the type of union workers that are employed on the docks of ship yards.
31. Workers give the appearance of working while in agreement to reduce output.
32. State laws that do not allow unions to require union membership of a person in order to secure or to maintain employment.
34. A system of layoffs, rehiring, and promotions according to length of service with the company.
36. A conference that is held between labor and management with an outsider acting as chairman. The chairman tries to help the two parties come to terms.
37. A general increase in prices.
39. Skillful control or direction; also those responsible for control.
40. A complaint that one side or the other is not living up to the terms of a labor agreement.
41. Union members who walk back and forth before the entrance to their plant carrying placards that state that the employees are on strike.
44. Benefits granted employees in addition to wages, such as pensions, vacations, and insurance.
45. All equipment and man-made facilities used by businesses to produce goods and services.
47. The difference between what a business earns and what it costs that business to operate.

LABOR AND AMERICAN BUSINESS

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LIFE INSURANCE CROSSWORD PUZZLE

ACROSS

2. A person who has insurance.
4. A double indemnity policy pays double the face value of a policy if death is _____.
7. Insurance on which the policyholder is entitled to receive policy dividends reflecting the difference between the premium charged and actual experience.
8. Type of insurance plan often provided by a wage earner's company.
11. Short-term insurance on the life of a person buying on installment.
12. Life insurance agents are also known as _____. (two words)
14. A permanent life insurance policy has a feature which the policyholder may borrow against. (two words)
16. Mutual life insurance companies refund part of the premium, reflecting the difference between expected and actual mortality, interest earnings, and operation expenses. This refund is referred to as _____.
17. If one commits _____ within two years of the time the policy is taken out, the beneficiary will not collect the face value of it.
18. Amount paid for insurance.
19. A provision that under certain conditions an insurance policy will be kept in full force by the company without the payment of premiums is called a _____ of premium.
21. A term policy that the policyholder can continue for one or more terms without taking a physical examination.
22. An insurance that gives financial protection in case of death. (two words)
25. A policy between an insurance company and an employer from which the employees engage in group insurance.
26. The choice of values, either in cash or in the form of insurance, available to the policyholder if he elects to discontinue paying premiums.
28. A major factor in determining the premium one has to pay for a life insurance policy is his _____.
30. Type of life insurance policy that protects for a given period of years.
31. An insurance policy that may be changed into another type.
34. One of the fastest ways of creating an _____ for a family is to buy life insurance.
35. All life insurance companies provide a choice of nonforfeiture values to a policyholder who stops paying premiums on any policy except term insurance. These choices are cash value, extended term insurance, and _____ insurance.
36. A contract that provides a regular income for life, or for a specified number of years, or for life but with payments for a certain period to a beneficiary if the annuitant does not live to receive them.
38. All permanent life insurance have policies _____ values. This means that insurance protection need not be given up to get the use of cash in an emergency.
40. The amount stated on the policy that will be paid in case of death or, in an endowment policy, at maturity.
41. A family income _____ may be added to a straight life policy.
43. Term insurance is often called _____ life insurance.
44. A clause which states that after a certain period of time an insurance company must continue a person's policy as long as premiums are paid.
45. The date on which an endowment policy provides payment is the _____ date.
46. Acceptability to the company of an applicant for insurance.
47. A period following the date an insurance premium is due during which the premiums may be paid.

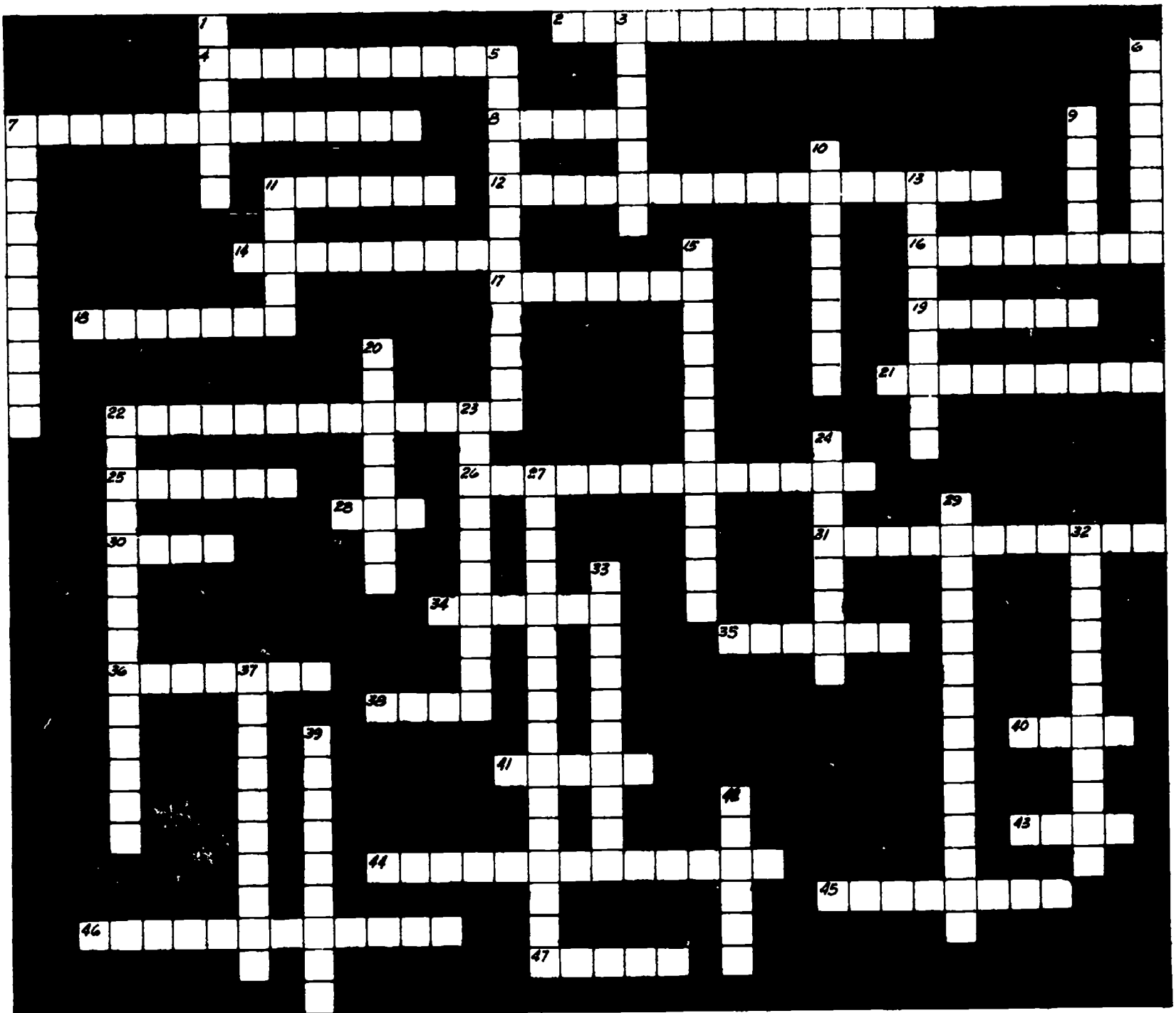
LIFE INSURANCE CROSSWORD PUZZLE

DOWN

1. A life insurance plan which provides insurance on the lives of all members of a household.
3. The settlement option in which the entire proceeds of a life insurance policy are paid to the beneficiary at once. (two words)
5. State insurance laws specify the minimum amounts the insurance company must maintain on its policies, the minimum amounts are called _____.
(two words)
6. A person who has insurance.
7. Promises made in an insurance policy.
9. Another term given to straight life insurance, _____ life.
10. A term that is used to mean a straight life policy.
11. A formal notice to an insurance company requesting payment of an amount due under the terms of a policy.
13. Type of life insurance that amounts to an insured savings plan.
15. Insurance for which the cost is distributed evenly over the period during which premiums are paid; that is, the premium remains the same from year to year. (two words)
20. The least expensive type of permanent protection in life insurance, is _____
life.
22. The type of insurance in which premiums are paid for a set number of years, but protection lasts for life. (two words)
23. A provision often included in term policies is the right of _____
which enables the policyholder at any time within a period specified in the policy, to elect to surrender the term policy and receive in exchange a new policy on a permanent plan.
24. The amount paid to the beneficiary of a life insurance policy.
27. Insurance on which the premium is calculated to cover as closely as possible the anticipated cost of the insurance protection and on which no dividends are paid.
29. An insurance that provides a smaller amount of protection each year it is in force. (two words)
32. The person named in a policy to receive the insurance proceeds at the death of the insured.
33. If the head of a household should become disabled or die, his _____
would be left without their chief source of income.
37. Insurance sold in small amounts and for which premiums are often collected weekly or monthly.
39. A statistical table showing the death rate at each age, usually expressed as so many per thousand.
42. A contract between one who buys insurance and the insurance company.

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LIFE INSURANCE



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MONEY AND BANKING CROSSWORD PUZZLE

ACROSS

1. The procedure of bringing the balance of the bank statement into agreement with the check register or check stubs. (two words)
7. A type of bank that is regulated by the federal government.
8. The illegal signing of another's name to a check.
9. An organization which guarantees deposits for each account up to a certain amount. (Abbreviation)
12. An endorsement that consists of only the name of the endorser is an _____ . (three words)
15. A person to whom a check or note is made payable.
16. A nationwide banking plan set up by the federal government to assist banks in serving the public more efficiently. (Abbreviation)
19. One who issues and signs a check.
20. Deposits made in savings accounts are _____ deposits.
22. A report prepared by the bank and sent to each checking account depositor showing the condition of his account. (two words)
23. Money that is placed in a bank account by a customer.
26. A personal check that is guaranteed by the bank. (two words)
27. A person's handwritten name used for business or legal purposes.
29. A form issued by a post office directing that money be paid to a business or a person, or to his order. (two words)
30. The portion of a bank's deposits that cannot be loaned.
31. Amount paid for loaning money.
32. A bound book of checks containing two parts (the stub and the check).
35. A charge by the bank for the use of a checking account. (two words)
36. A bank's record of a customer's deposits and withdrawals is his _____?
38. Interest is paid for the _____ of money.
39. A check that bears a future date.
40. An employee, bank clerk, of a bank who receives and pays out money is commonly called a _____.
43. Money that is not genuine.
44. An organization that manages money and property of others. (two words)
45. When one takes money out of the bank it is called a _____.

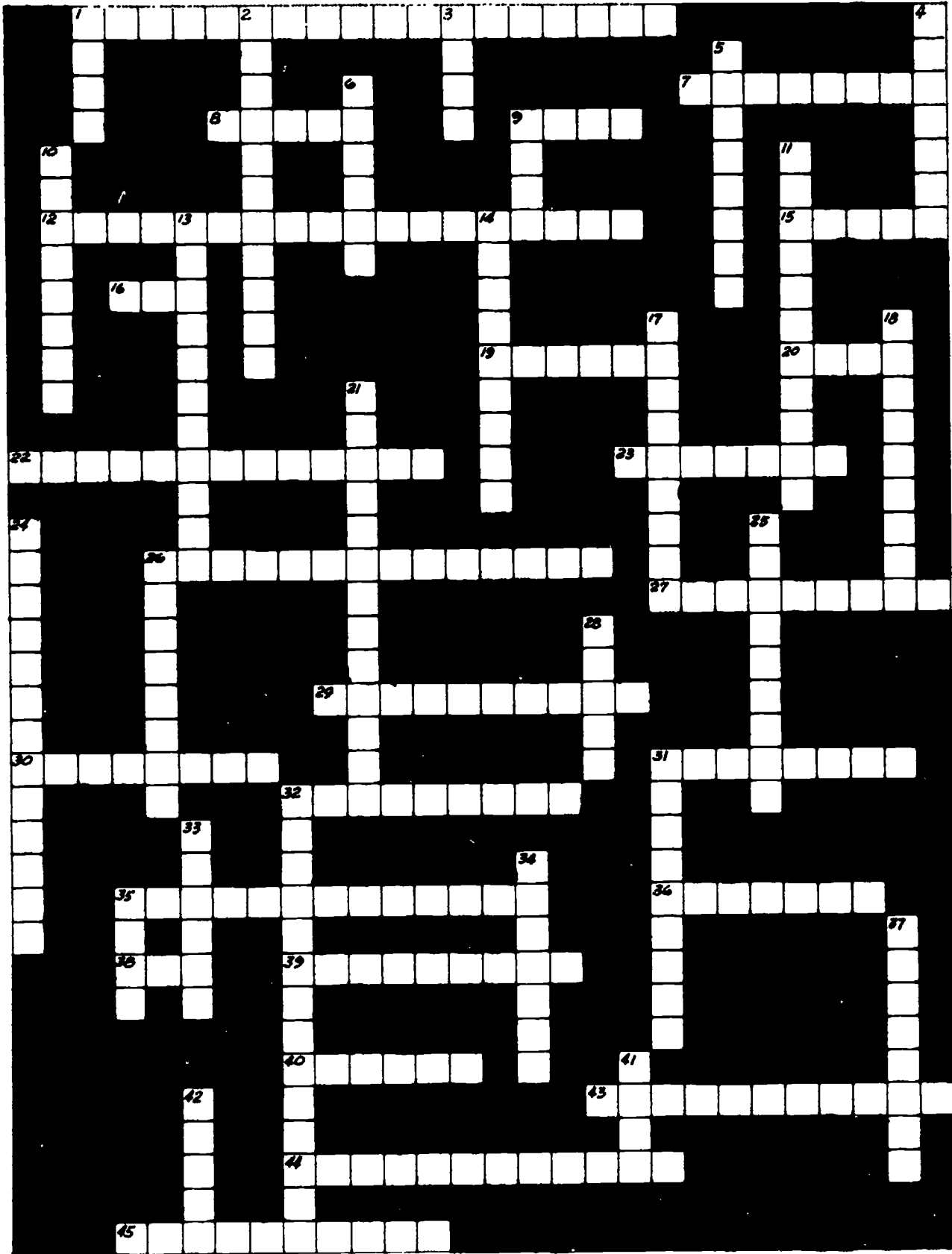
MONEY AND BANKING CROSSWORD PUZZLE

DOWN

1. A financial institution which accepts deposits and makes loans for its customers.
2. Before one transfers a check, he must write his name on the back of the check. The signature on the back of the check is called an _____.
3. One endorses a check on the back at the _____ end.
4. The amount on deposit in a bank account at a given time.
5. A book used for recording savings deposits that serves as the depositor's receipts.
6. Because money one deposits in a checking account may be withdrawn at any time, checking accounts are called _____ deposits.
9. In order to make sure no one but Patrick Jones will be able to cash the check, one would use an endorsement in _____.
10. To write a check for more than one has on deposit.
11. One fills out a printed form when depositing cash or checks. (two words)
13. A _____ endorsement limits the use of a check to a specific purpose such as "For Deposit Only."
14. A check that a bank official draws on the bank's deposits in another bank. (two words)
17. To avoid carrying large amounts of money and to avoid difficulty in cashing personal checks, travelers buy _____ checks.
18. When one puts his money in the bank he is a _____.
21. A place where banks exchange checks drawn on each other. (two words)
24. The bank's record of the way a customer signs his name. (two words)
25. A check that has been paid by the bank.
26. A check that a bank draws on its own funds is called a _____ check.
28. An order written by a depositor directing a bank to pay out money for him.
31. A decrease in the purchasing power of the dollar.
32. The device which stamps the amount of a check on the proper line. (two words)
33. Exchanging goods for goods.
34. A cancelled check should be kept because it serves as a _____.
35. A part of the checkbook that provides space to record deposits and gives the details concerning the check.
37. The process of collecting payment for checks is called.
41. Money lent at interest by a bank.
42. A bank account opened in the name of two or more people.

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MONEY and BANKING



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