The Composition of Words

Avoiding errors in your writing is one of the purposes of this chapter, as we look more closely at words and their makeup.

Learning Goals
Upon completing the lessons in Chapter 3, you should be able to:
✓ Spell correctly the words containing the sound of seed.
✓ Understand compound words and be able to differentiate when a compound word should be written as one word, two words, or a hyphenated word.
✓ Apply the Rule Analysis Guidelines for adding suffixes to words ending in silent -e and -ie.
✓ Correctly follow the rule for words ending in -y.
✓ Spell correctly words containing the ei and ie sequences.
✓ Spell correctly words in which gh and ph contain the sound of f.
✓ Understand and use correctly the terms introduced through the specialized exercises.

Words Containing the Syllable Pronounced seed
Because of identical pronunciations, words ending with the sound of seed need special attention.1 By remembering the words governed by three basic principles, you will have no difficulty in spelling such words.
1. -sede: Only one word and its derivatives2 use this spelling: supersede. This word is derived from the Latin sedere, meaning "to sit," and from the prefix super-, meaning "over."
2. -ceed: Three words in our language, along with their derivatives, utilize this spelling. These words are exceed, proceed,3 and succeed. They are derived from the Latin cedere, meaning "to go, yield," and from the prefixes ex- "out of", pro- “forth”, and sub- “in place of.” A helpful sentence to remember these words might be the following: "A business succeeds when its proceeds exceed its expenses."
3. -cede: All other words using the syllable pronounced seed are spelled with -cede. For example, accede, intercede, precede, recede, and secede. These words are also derived from the Latin cedere (“to go, yield”) and from the prefixes ac-, which is a form of ad-, meaning “to, for”; inter- “between”; pre- “before”; re- “back, again”; and se- “aside.”

Another method of remembering the words is to relate supersede to -sede, to relate the concept of “going forward” to -ceed as well as the three basic words, and to relate the concept of “going backward” to -cede.

1 Because seed is a word and not a syllable used as an affix, this word and its derivatives do not adhere to the guidelines presented.
2 The word derivatives, as used here, refers to words formed from a given root word by the addition of different suffixes: superseding, superseded.
3 One example of a derivative word that does not follow the -ceed spelling is procedure and its derivative procedural.
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³ One example of a derivative word that does not follow the -ceed spelling is procedure and its derivative procedural.

"San Diego spends a quarter million dollars yearly cleaning little from its streets."
—from the West Hollywood, FL, Herald Shopper

"Refreshments of cake squares iced with glue were served."
—quoted in the Reader's Digest
The Hyphen/Compound Words

A hyphen not only divides words at the ends of lines but also serves as a mark of punctuation in compound words and with specified prefixes.

A **compound** is a word constructed from two or more short words and may or may not contain a hyphen. Three types of compound words are found in the English language:

**Open Compound.** An open compound is a combination of words so closely associated they constitute a single concept but are spelled as two or more words without a hyphen. Examples of the open compound are *credit card, disk drive,* and *spelling bee.*

**Solid Compound.** A solid compound is a combination of words spelled as one word without a hyphen. Examples of the solid compound are *rollerblades, spreadsheet,* and *database.*

**Hyphenated Compound.** A hyphenated compound is a combination of words joined by one or more hyphens. Examples of the hyphenated compound are *air-conditioned, by-product,* and *runner-up.*

Hyphens are also consistently used when two nouns, two adjectives, an adjective and a noun, or an adverb and an adjective act in combination to modify a following noun (as in *up-to-date information* and *well-mannered person*), but not with an adverb ending in -ly and the following adjective (such as *frequently used words*).

Although the trend is away from the overuse of hyphens, they are still used with certain prefixes, particularly *self-.* The prefixes *non-, pre-, re-,* and *semi-* are seldom hyphenated today, unless omission of a hyphen could cause misreading.

To correctly use the hyphen in compound words other than those modifying a noun, implement the following guidelines:

1. Use a hyphen in spelling compound numbers from twenty-one to ninety-nine and with fractions when spelled out: two-thirds, six-eighths. However, avoid using the hyphen if the fraction serves as a noun: *One half* of the papers are graded.
2. Use a hyphen to avoid ambiguity or misreading: *recover* a chair from a thief, but *re-cover* a chair with velvet; *retire* an old beat-up car, but *re-tire* a car in need of new wheels.
3. Use a hyphen in compounds containing a prepositional phrase unless the dictionary shows that the preferred spelling is without the hyphen: *daughter-in-law* and *man-o'-war,* but *attorney at law* and *editor in chief.*
4. Use a hyphen after any prefix preceding a proper noun or adjective: *post-Christmas, non-Christian,* and *un-American.* The prefix in such words is not capitalized.
5. Use a hyphen with the prefix *self-:* *self-supported* and *self-improvement.* Only the words *selfish* and *selfless* and their derivatives are not hyphenated.
6. Avoid adding hyphens to prefixes, as in *non-taxing task,* *pre-trial publicity,* and *co-operating* with the law, unless guidelines 4 and 5 specify their use.

When you have questions about the proper use of the hyphen or the correct spelling of compound words, consult an up-to-date dictionary, because word usage and words are constantly changing.
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3. Use a hyphen in compounds containing a prepositional phrase unless the dictionary shows that the preferred spelling is without the hyphen: daughter-in-law and man-o'-war, but attorney at law and editor in chief.

4. Use a hyphen after any prefix preceding a proper noun or adjective: post-Christmas, non-Christian, and un-American. The prefix in such words is not capitalized.

5. Use a hyphen with the prefix self-: self-supported and self-improvement. Only the words selfish and selfless and their derivatives are not hyphenated.

6. Avoid adding hyphens to prefixes, as in non-taxing task, pre-trial publicity, and co-operating with the law, unless guidelines 4 and 5 specify their use.

When you have questions about the proper use of the hyphen or the correct spelling of compound words, consult an up-to-date dictionary, because word usage and words are constantly changing.
Exercise 20

Name______________________________

Words with the Sound of seed

Directions: On the blank line following each prefix, write sede, ceed, or cede to spell the word correctly. In some words, you may need to alter the spelling slightly as you write the derivatives of the root words.

1. Ex_____ing the speed limit, the car pro_____ed down the street to allow the driver to inter _____ with the mayor in an effort to alter the pro_____ure for speeding fines.

2. After we suc_____ed in establishing a dike along the swollen river, the waters began to re_____.

3. If you will ac_____ to represent my position in the party’s platform, I’ll con_____ my candidacy, offering you my full support as you pro_____ toward the nomination.

4. These orders super_____ those given you previously. Please pre_____ me to the podium as I explain to the stockholders why our liabilities ex_____ed our assets this fiscal year.

5. The pro_____ings of the conference will be published in book form along with the new pro_____ures voted by the membership.

6. Super_____ing the horse and buggy, the horseless carriage—the automobile—brought an ex_____ingly new and faster lifestyle.

7. Con_____ing defeat, the incumbent admitted his pre_____ing remarks about tobacco as well as his re_____ing funds led to his downfall.

8. To ex_____ our stated goals this year, we must suc_____ in our efforts at inter_____ing between management and workers.

9. May Ling’s forehead re_____s near the hairline; perhaps that explains her suc_____ing in everything she does.

10. The state governors ac_____d in their request for more control at the local level. Their petition super_____d the previous Executive Order from the president.

For additional practice using words with the sound of seed, complete Exercise 3-1 on the template diskette.
Exercise 20

Name _______________________________________

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Directions: On the blank line following each prefix, write sede, ceeed, or cede to spell the word correctly. In some words, you may need to alter the spelling slightly as you write the derivatives of the root words.

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For additional practice using words with the sound of seed, complete Exercise 3-1 on the template diskette.
Applying Compound Words

Directions: Review the guidelines on page 32 concerning the use of compound words; then complete the following exercise. On the blank line following each phrase or clause, rewrite the bold-faced words as (1) an open compound, (2) a solid compound, or (3) a hyphenated compound.

1. an automobile's **air bag**
2. an **all American** candidate
3. a **back-seat** driver
4. a **blow by blow** description
5. use **dental floss** regularly
6. a **fair-weather** fan
7. a **fifty-fifty** proposition
8. a dead **give away**
9. a dented **guard rail**
10. 50-cent **half dollar**
11. flag at **half mast**
12. head on **collision**
13. the **life guard** on duty
14. returned to the **minor leagues**
15. **ninety nine** of one hundred
16. a **non thesis** program
17. **off the record** interview
18. an **out patient** basis
19. it's **pay back** time
20. a pre Christmas **sale**
21. the **runner up** to the winner
22. a **self imposed** penalty
23. a **semi annual** sale
24. an active **smoke alarm**
25. **take out** food
26. **top secret** report
27. a **two edged** sword
28. a **wake up call**
29. given **walking papers**
30. the **zip code directory**

Additional practice in applying compounds is found in Exercise 3-2 on the template diskette.
Words Ending in Silent e and ie
A number of spelling rules are used throughout this text to help you spell related words more effectively. The first three rules are presented on this page. Each rule is followed by a briefing-by-rule example that illustrates the application of the rule.

Rule 1: When a word ends in a silent -e that is preceded by a consonant, usually retain the e when adding a suffix beginning with a consonant.

Rule Analysis

TERMS
A. The silent -e at the end of the word must be preceded by a consonant.
B. The suffix to be added must begin with a consonant.

Where both terms are met, retain the e.

Example: manage

Note: (1) Some common exceptions are ninth and wisdom. (2) A few words may be spelled either with the -e retained or omitted although the preference is to omit the e: judgment.

Rule 2: When a word ends in silent -e that is preceded by a consonant, generally drop the e when adding a suffix beginning with a vowel.

Rule Analysis

TERMS
A. The silent -e at the end of the word must be preceded by a consonant.
B. The suffix to be added must begin with a vowel.

Where both terms are met, drop the e.

Example: refusal

Note: (1) Exception: mileage. Words ending in silent -e preceded by the soft sounds of c or g retain the e on the addition of the suffixes -able or -ous. Examples: advantageous, changeable, outrageous, noticeable. (2) The words dyeing, singeing, and tingeing retain the e to distinguish them from dying, singing, and tinging.

Rule 3: When a word ends in -ie, generally drop the e and change the i to y when adding the suffix -ing. (This is done to prevent two i's from coming together.)

Rule Analysis

TERMS
A. The word must end in -ie.
B. The suffix to be added must be -ing.

Where both terms are met, drop the e and change the i to y.

Example: lying

Note: Words ending in silent e preceded by the vowel o retain the final e on the addition of a suffix: hoe, hoeing.
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Rule Analysis

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The silent -e at the end of the word must be preceded by a consonant.</td>
<td>manage</td>
</tr>
<tr>
<td>B. The suffix to be added must begin with a consonant.</td>
<td>-ment</td>
</tr>
</tbody>
</table>

Where both terms are met, retain the e.

Note: (1) Some common exceptions are ninth and wisdom. (2) A few words may be spelled either with the -e retained or omitted although the preference is to omit the e: judgment.

Rule 2: When a word ends in silent -e that is preceded by a consonant, generally drop the e when adding a suffix beginning with a vowel.

Rule Analysis

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The silent -e at the end of the word must be preceded by a consonant.</td>
<td>refuse</td>
</tr>
<tr>
<td>B. The suffix to be added must begin with a vowel.</td>
<td>-al</td>
</tr>
</tbody>
</table>

Where both terms are met, drop the e.

Note: (1) Exception: mileage. Words ending in silent -e preceded by the soft sounds of c or g retain the e on the addition of the suffixes -able or -ous. Examples: advantageous, changeable, outrageous, noticeable. (2) The words dyeing, singeing, and tingeing retain the e to distinguish them from dying, singing, and tinging.

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Rule Analysis

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The word must end in -ie.</td>
<td>lie</td>
</tr>
<tr>
<td>B. The suffix to be added must be -ing.</td>
<td>-ing</td>
</tr>
</tbody>
</table>

Where both terms are met, drop the e and change the i to y.

Note: Words ending in silent e preceded by the vowel o retain the final e on the addition of a suffix: hoe, hoeing.
Words Ending in y

**Rule 4:** When a word ends in y that is preceded by a consonant, generally change the y to i when adding any suffix except the suffix -ing.

**Rule Analysis**

**TERMS**

<table>
<thead>
<tr>
<th>A. The y at the end of the word must be preceded by a consonant.</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>beauty</td>
<td>beauty ful</td>
</tr>
</tbody>
</table>

B. The suffix may be any suffix except -ing.

Where both terms are met, change the y to i.

Note: Some common exceptions are: beauteous, charitable, myself, piteous, secretaryship, shyness.

**Rule 5:** When a word ends in y, retain the final y when adding the suffix -ing.

**Rule Analysis**

**TERMS**

<table>
<thead>
<tr>
<th>A. The word must end in y.</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>satisfy</td>
<td>satisfy ing</td>
</tr>
</tbody>
</table>

B. The suffix to be added is -ing.

Where both terms are met, retain the y.

**Rule 6:** When a word ends in y that is preceded by a vowel, generally retain the y when adding a suffix.

**Rule Analysis**

**TERMS**

<table>
<thead>
<tr>
<th>A. The y at the end of the word must be preceded by a vowel.</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>pay</td>
<td>pay ment</td>
</tr>
</tbody>
</table>

B. The suffix may be any suffix.

When both terms are met, retain the y.

Note: Some forms of irregular verbs do not follow this rule; for example, lay, laid; pay, paid; say, said.

**Briefing by Rule: Words Ending in y**

Rules 4 through 6 indicate when the final y should be changed to i and when the final y should be retained on the addition of a suffix. To brief by rule in words ending in y, underscore once the letters in the word that would require the final y to be changed to i. Underscore twice the letters in the word or suffix that would require the final y to be retained. The following are examples of briefing by rule in words ending in y.

<table>
<thead>
<tr>
<th>TERM A</th>
<th>TERM B</th>
<th>WORD</th>
<th>WORD + SUFFIX</th>
</tr>
</thead>
<tbody>
<tr>
<td>industry</td>
<td>-al</td>
<td>industry</td>
<td>industrial</td>
</tr>
<tr>
<td>decay</td>
<td>-ed</td>
<td>decay</td>
<td>decayed</td>
</tr>
<tr>
<td>try</td>
<td>-ing</td>
<td>try</td>
<td>trying</td>
</tr>
</tbody>
</table>
Words Ending in \( y \)

**Rule 4:** When a word ends in \( y \) that is preceded by a consonant, generally change the \( y \) to \( i \) when adding any suffix except the suffix \( -ing \).

**Rule Analysis**

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The ( y ) at the end of the word must be preceded by a consonant.</td>
<td>beauty</td>
</tr>
<tr>
<td>B. The suffix may be any suffix except ( -ing ).</td>
<td>beauty ful</td>
</tr>
</tbody>
</table>

Where both terms are met, change the \( y \) to \( i \).

Note: Some common exceptions are: beauteous, charitable, myself, piteous, secretaryship, shyness.

**Rule 5:** When a word ends in \( y \), retain the final \( y \) when adding the suffix \( -ing \).

**Rule Analysis**

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The word must end in ( y ).</td>
<td>satisfy</td>
</tr>
<tr>
<td>B. The suffix to be added is ( -ing ).</td>
<td>satisfy ing</td>
</tr>
</tbody>
</table>

Where both terms are met, retain the \( y \).

**Rule 6:** When a word ends in \( y \) that is preceded by a vowel, generally retain the \( y \) when adding a suffix.

**Rule Analysis**

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The ( y ) at the end of the word must be preceded by a vowel.</td>
<td>pay</td>
</tr>
<tr>
<td>B. The suffix may be any suffix.</td>
<td>pay ment</td>
</tr>
</tbody>
</table>

Where both terms are met, retain the \( y \).

Note: Some forms of irregular verbs do not follow this rule; for example, lay, laid; pay, paid; say, said.

**Briefing by Rule: Words Ending in \( y \)**

Rules 4 through 6 indicate when the final \( y \) should be changed to \( i \) and when the final \( y \) should be retained on the addition of a suffix. To brief by rule in words ending in \( y \), underscore once the letters in the word that would require the final \( y \) to be changed to \( i \). Underscore twice the letters in the word or suffix that would require the final \( y \) to be retained. The following are examples of briefing by rule in words ending in \( y \).

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<tr>
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<th>TERM B</th>
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<th>WORD + SUFFIX</th>
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<tr>
<td>industry</td>
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<tr>
<td>decay</td>
<td>-ed</td>
<td>decay</td>
<td>decayed</td>
</tr>
<tr>
<td>try</td>
<td>-ing</td>
<td>try</td>
<td>trying</td>
</tr>
</tbody>
</table>
**Exercise 22**

**Words Ending in Silent e and ie**

This exercise allows you to apply the Rule Analysis of specific words and their suffixes using Rules 1 through 3. Exercise 3-3 on the template diskette applies the same principles as you mentally brief by rule using contextual clues.

**Directions:** Apply your knowledge of Rules 1 through 3 by combining the root word with the suffix in each of the following to form a completed word. Use the Rule Analysis to determine if the silent e or the ie should be retained or dropped; then write the completed word in the Word + Suffix column.

<table>
<thead>
<tr>
<th>Root Word</th>
<th>Suffix</th>
<th>Word + Suffix</th>
<th>Root Word</th>
<th>Suffix</th>
<th>Word + Suffix</th>
</tr>
</thead>
<tbody>
<tr>
<td>achieve</td>
<td>-able</td>
<td></td>
<td>elevate</td>
<td>-or</td>
<td></td>
</tr>
<tr>
<td>adhere</td>
<td>-ing</td>
<td></td>
<td>expire</td>
<td>-ation</td>
<td></td>
</tr>
<tr>
<td>anticipate</td>
<td>-ion</td>
<td></td>
<td>foreclose</td>
<td>-ure</td>
<td></td>
</tr>
<tr>
<td>argue</td>
<td>-ment</td>
<td></td>
<td>grace</td>
<td>-ful</td>
<td></td>
</tr>
<tr>
<td>arrive</td>
<td>-al</td>
<td></td>
<td>handle</td>
<td>-ing</td>
<td></td>
</tr>
<tr>
<td>assure</td>
<td>-ance</td>
<td></td>
<td>improve</td>
<td>-ment</td>
<td></td>
</tr>
<tr>
<td>blame</td>
<td>-less</td>
<td></td>
<td>lie</td>
<td>-ing</td>
<td></td>
</tr>
<tr>
<td>browse</td>
<td>-ing</td>
<td></td>
<td>manage</td>
<td>-ment</td>
<td></td>
</tr>
<tr>
<td>calculate</td>
<td>-ion</td>
<td></td>
<td>memorize</td>
<td>-ation</td>
<td></td>
</tr>
<tr>
<td>celebrate</td>
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<td>please</td>
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<tr>
<td>colonize</td>
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<td>pursue</td>
<td>-ant</td>
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<td>congratulate</td>
<td>-ions</td>
<td></td>
<td>rare</td>
<td>-ity</td>
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<tr>
<td>continue</td>
<td>-ance</td>
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<td>retire</td>
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<td>debate</td>
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<td>schedule</td>
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<tr>
<td>dedicate</td>
<td>-cation</td>
<td></td>
<td>tabulate</td>
<td>-or</td>
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<tr>
<td>die</td>
<td>-ing</td>
<td></td>
<td>televis</td>
<td>-ion</td>
<td></td>
</tr>
<tr>
<td>educate</td>
<td>-ion</td>
<td></td>
<td>vie</td>
<td>-ing</td>
<td></td>
</tr>
</tbody>
</table>

Apply these principles as you read from contextual sentences by completing Exercise 3-3 on the template diskette.
**Exercise 22**

Name ________________________________

**Words Ending in Silent e and ie**

This exercise allows you to apply the Rule Analysis of specific words and their suffixes using Rules 1 through 3. Exercise 3-3 on the template diskette applies the same principles as you mentally brief by rule using contextual clues.

**Directions:** Apply your knowledge of Rules 1 through 3 by combining the root word with the suffix in each of the following to form a completed word. Use the Rule Analysis to determine if the silent e or the ie should be retained or dropped; then write the completed word in the Word + Suffix column.

<table>
<thead>
<tr>
<th>ROOT WORD</th>
<th>SUFFIX</th>
<th>WORD + SUFFIX</th>
<th>ROOT WORD</th>
<th>SUFFIX</th>
<th>WORD + SUFFIX</th>
</tr>
</thead>
<tbody>
<tr>
<td>achieve</td>
<td>-able</td>
<td></td>
<td>elevate</td>
<td>-or</td>
<td></td>
</tr>
<tr>
<td>adhere</td>
<td>-ing</td>
<td></td>
<td>expire</td>
<td>-ation</td>
<td></td>
</tr>
<tr>
<td>anticipate</td>
<td>-ion</td>
<td></td>
<td>foreclose</td>
<td>-ure</td>
<td></td>
</tr>
<tr>
<td>argue</td>
<td>-ment</td>
<td></td>
<td>grace</td>
<td>-ful</td>
<td></td>
</tr>
<tr>
<td>arrive</td>
<td>-al</td>
<td></td>
<td>handle</td>
<td>-ing</td>
<td></td>
</tr>
<tr>
<td>assure</td>
<td>-ance</td>
<td></td>
<td>improve</td>
<td>-ment</td>
<td></td>
</tr>
<tr>
<td>blame</td>
<td>-less</td>
<td></td>
<td>lie</td>
<td>-ing</td>
<td></td>
</tr>
<tr>
<td>browse</td>
<td>-ing</td>
<td></td>
<td>manage</td>
<td>-ment</td>
<td></td>
</tr>
<tr>
<td>calculate</td>
<td>-ion</td>
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<td>memorize</td>
<td>-ation</td>
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</tr>
<tr>
<td>celebrate</td>
<td>-ion</td>
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<td>peruse</td>
<td>-al</td>
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<tr>
<td>cohere</td>
<td>-ence</td>
<td></td>
<td>please</td>
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<tr>
<td>colonize</td>
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<td>postpone</td>
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</tr>
<tr>
<td>commute</td>
<td>-ing</td>
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<td>pursue</td>
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<tr>
<td>congratulate</td>
<td>-ions</td>
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<td>rare</td>
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<tr>
<td>continue</td>
<td>-ance</td>
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<td>create</td>
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<td>die</td>
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<td>televis  e</td>
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<td>educate</td>
<td>-ion</td>
<td></td>
<td>vie</td>
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<td></td>
</tr>
</tbody>
</table>

Apply these principles as you read from contextual sentences by completing Exercise 3-3 on the template diskette.
**Exercise 23**

**Words Ending in y**

**Directions:** After reviewing Rules 4 through 6 on page 36, brief by rule the following words. In Term A, underscore once the letters that require the final y to be changed to i, and underscore twice the letters that require the final y to be retained. In Term B, underscore twice if the suffix does not apply the rule. Check the illustration at the bottom of page 36 for an example of briefing by rule. Exercise 3-4 on the template diskette allows you to apply these words in contextual material.

<table>
<thead>
<tr>
<th>WORD</th>
<th>SUFFIX</th>
<th>TERM A</th>
<th>TERM B</th>
<th>WORD + SUFFIX</th>
</tr>
</thead>
<tbody>
<tr>
<td>accessory</td>
<td>-s</td>
<td>accessory</td>
<td>-s</td>
<td></td>
</tr>
<tr>
<td>allergy</td>
<td>-ic</td>
<td>allergy</td>
<td>-ic</td>
<td></td>
</tr>
<tr>
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<tr>
<td>verify</td>
<td>-cation</td>
<td>verify</td>
<td>-cation</td>
<td></td>
</tr>
</tbody>
</table>

Apply these principles to contextual material as you complete Exercise 3-4 on the template diskette.
Words Ending in y

**Directions:** After reviewing Rules 4 through 6 on page 36, brief by rule the following words. In Term A, underscore once the letters that require the final y to be changed to i, and underscore twice the letters that require the final y to be retained. In Term B, underscore twice if the suffix does not apply the rule. Check the illustration at the bottom of page 36 for an example of briefing by rule. Exercise 3-4 on the template diskette allows you to apply these words in contextual material.

<table>
<thead>
<tr>
<th>WORD</th>
<th>SUFFIX</th>
<th>TERM A</th>
<th>TERM B</th>
<th>WORD + SUFFIX</th>
</tr>
</thead>
<tbody>
<tr>
<td>accessory</td>
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<tr>
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<td>query</td>
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<tr>
<td>verify</td>
<td>-cation</td>
<td>verify</td>
<td>-cation</td>
<td></td>
</tr>
</tbody>
</table>

**Apply these principles to contextual material as you complete Exercise 3-4 on the template diskette.**
Words Containing ei and ie Sequences
The rule you learned in elementary school—i before e except after c—doesn’t always work. For example, what about words such as counterfeit, protein, and sleigh? Each of these words contains the ei sequence, but none is preceded by the c. Although it still has exceptions, a better rule to learn is:

Rule 7: When e and i occur together in a word, the i precedes the e in all but the following circumstances: (a) when the long sound of e follows c, (b) when the two vowels are pronounced as long a, (c) when the two vowels are pronounced as long i, and (d) when the two vowels are pronounced as short i, following the letter f.

Notice how the four parts of this rule are applied in the following rule analysis:

Rule Analysis

<table>
<thead>
<tr>
<th>TERMS</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>The ei sequence is used when:</td>
<td></td>
</tr>
<tr>
<td>A. the long sound of e follows c.</td>
<td>receive</td>
</tr>
<tr>
<td>B. the two vowels are pronounced as long a.</td>
<td>weigh</td>
</tr>
<tr>
<td>C. the two vowels are pronounced as long i.</td>
<td>sleight</td>
</tr>
<tr>
<td>D. the two vowels are pronounced as short i, following the letter f.</td>
<td>counterfeit</td>
</tr>
</tbody>
</table>

EXCEPTIONS TO THE RULE: Some commonly used words spelled with the e before i include the following:

- foreign
- heifer
- heir
- leisure
- neither
- protein
- seize
- sovereign
- their
- weird

Briefing by Rule: Words containing ei and ie sequences
Briefing by rule in words containing the ei and ie sequences is accomplished by writing one of the following: (1) the part of the rule that applies, if any; (2) the word exception if the ei sequence is used even though a part of the rule does not apply; or (3) the words does not apply if no part of the rule applies and the term in question is not an exception.

<table>
<thead>
<tr>
<th>CORRECT SPELLING</th>
<th>TERM MET</th>
<th>SEQUENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>conceive</td>
<td>sound of long e after c</td>
<td>ei</td>
</tr>
<tr>
<td>neighbor</td>
<td>sound of long a</td>
<td>ei</td>
</tr>
<tr>
<td>surfeit</td>
<td>sound of short i after f</td>
<td>ei</td>
</tr>
<tr>
<td>height</td>
<td>sound of long i</td>
<td>ei</td>
</tr>
<tr>
<td>foreign</td>
<td>exception</td>
<td>ei</td>
</tr>
<tr>
<td>achiever</td>
<td>does not apply</td>
<td>ie</td>
</tr>
<tr>
<td>lieutenant</td>
<td>does not apply</td>
<td>ie</td>
</tr>
</tbody>
</table>
Words Containing \( ei \) and \( ie \) Sequences
The rule you learned in elementary school—\( i \) before \( e \) except after \( c \)—doesn’t always work. For example, what about words such as counterfeit, protein, and sleigh? Each of these words contains the \( ei \) sequence, but none is preceded by the \( c \). Although it still has exceptions, a better rule to learn is:

**Rule 7:** When \( e \) and \( i \) occur together in a word, the \( i \) precedes the \( e \) in all but the following circumstances: (a) when the long sound of \( e \) follows \( c \), (b) when the two vowels are pronounced as long \( a \), (c) when the two vowels are pronounced as long \( i \), and (d) when the two vowels are pronounced as short \( i \), following the letter \( f \).

Notice how the four parts of this rule are applied in the following rule analysis:

**Rule Analysis**

**Terms**
The \( ei \) sequence is used when:

- A. the long sound of \( e \) follows \( c \).
- B. the two vowels are pronounced as long \( a \).
- C. the two vowels are pronounced as long \( i \).
- D. the two vowels are pronounced as short \( i \), following the letter \( f \).

**Exceptions to the Rule:** Some commonly used words spelled with the \( e \) before \( i \) include the following:

- foreign
- heifer
- heir
- leisure
- neither
- protein
- seize
- sovereign
- their
- weird

**Briefing by Rule:** Words containing \( ei \) and \( ie \) sequences
Briefing by rule in words containing the \( ei \) and \( ie \) sequences is accomplished by writing one of the following: (1) the part of the rule that applies, if any; (2) the word exception if the \( ei \) sequence is used even though a part of the rule does not apply; or (3) the words does not apply if no part of the rule applies and the term in question is not an exception.

<table>
<thead>
<tr>
<th>Correct Spelling</th>
<th>Term Met</th>
<th>Sequence</th>
</tr>
</thead>
<tbody>
<tr>
<td>conceive</td>
<td>sound of long ( e ) after ( c )</td>
<td>( ei )</td>
</tr>
<tr>
<td>neighbor</td>
<td>sound of long ( a )</td>
<td>( ei )</td>
</tr>
<tr>
<td>surfeit</td>
<td>sound of short ( i ) after ( f )</td>
<td>( ei )</td>
</tr>
<tr>
<td>height</td>
<td>sound of long ( i )</td>
<td>( ei )</td>
</tr>
<tr>
<td>foreign</td>
<td>exception</td>
<td>( ei )</td>
</tr>
<tr>
<td>achiever</td>
<td>does not apply</td>
<td>( ie )</td>
</tr>
<tr>
<td>lieutenant</td>
<td>does not apply</td>
<td>( ie )</td>
</tr>
</tbody>
</table>
When Principles Don’t Work

The majority of words can be spelled correctly using the briefing-by-rule guidelines; however, a number of words do not adhere to these guidelines. Study the following steps to learn the correct spelling of those words not governed by a specific rule.

To learn to spell such words, apply the following guidelines:

1. Examine the word in detail. Carefully note the spelling of the word, and spell the word aloud.
2. Check the dictionary for the correct pronunciation of the word, and pronounce it aloud several times.
3. Associate the meaning with the word itself.
4. Construct a sentence using the word correctly.
5. Return to the word after a brief time and see if you can still spell and use the word correctly. If you have difficulty spelling or using the word, repeat the above steps, constructing several new sentences that use the word correctly and descriptively.

For example, let’s use the word *antiquity* to see how this works. At this point, you may or may not know the full meaning of the word.

**Step 1.** Examine the word in detail: *antiquity an tiq ui ty*

**Step 2.** Check the dictionary for correct pronunciation: *an tik’ wi te*

**Step 3.** Associate the meaning with the word: *time long ago; antiquity is similar to ancient—both meaning time long ago.*

**Step 4.** Construct a sentence using the word: *Antiquities from the second century A.D. have recently been unearthed in Greece*

**Step 5.** Return to the word after a time and review it.

The sentence you write in step 4 should be meaningful and should reveal the nature of the definition. Compare the above sentence with the following: *I found an antiquity.* The latter sentence is grammatically correct but does not reveal the meaning of the word. As a result, no learning occurs when this sentence is used as a memory aid.

Using these five steps as you meet new words and particularly as you meet words that don’t apply to the principles presented will aid you in mastering the spellings and meanings of words.
When Principles Don’t Work

The majority of words can be spelled correctly using the briefing-by-rule guidelines; however, a number of words do not adhere to these guidelines. Study the following steps to learn the correct spelling of those words not governed by a specific rule.

To learn to spell such words, apply the following guidelines:

1. Examine the word in detail. Carefully note the spelling of the word, and spell the word aloud.
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3. Associate the meaning with the word itself.
4. Construct a sentence using the word correctly.
5. Return to the word after a brief time and see if you can still spell and use the word correctly. If you have difficulty spelling or using the word, repeat the above steps, constructing several new sentences that use the word correctly and descriptively.

For example, let’s use the word *antiquity* to see how this works. At this point, you may or may not know the full meaning of the word.

Step 1. Examine the word in detail: *antiquity* an tiq uy ty

Step 2. Check the dictionary for correct pronunciation: *an tik’ wi te*

Step 3. Associate the meaning with the word: *time long ago; antiquity* is similar to *ancient*—both meaning *time long ago*.

Step 4. Construct a sentence using the word: *Antiquities from the second century A.D. have recently been unearthed in Greece*

Step 5. Return to the word after a time and review it.

The sentence you write in step 4 should be meaningful and should reveal the nature of the definition. Compare the above sentence with the following: *I found an antiquity*. The latter sentence is grammatically correct but does not reveal the meaning of the word. As a result, no learning occurs when this sentence is used as a memory aid.

Using these five steps as you meet new words and particularly as you meet words that don’t apply to the principles presented will aid you in mastering the spellings and meanings of words.
Name__________________________

Words Containing *ie* and *ei* Sequences

**Directions:** On the blank line to the right of each sentence, spell correctly any words in the sentence containing *ie* or *ei* that are misspelled.

1. My beleif in atheism was not percieved as a positive quality by my associates. __________

2. Decaffienated coffee is no longer alein to many deiters and health professionals. __________

3. The counterfeiter produced bills that decieved many a freindly casheir. __________

4. For your convenience, the recipieint of the Twentieth Annual Fronteir Award will be available shortly for an interveiw. __________

5. We have added dreid fruit, a few cookies, and a little protien to your deit. __________

6. The unconcieted but fiesty hier to the Van Bloomburg fortune thanked her nieghbors for their assistance. __________

7. Joe was forced to forfiet his match for the featherwieght championship when one of the viens in his arm started bleeding. __________

8. Amy's holstien heifer placed first at the fair and recieved a blue ribbon. __________

9. The inconcievable happened when Matt began his riegn as president by siezing his predecessor's breif-case as if it were a war trophy. __________

10. Sliegh bells were ringing as we glided quickly over the feild, yielding only to snow drifts. __________

11. When the governor reveiwed the documents, he discovered that not only he but also our entire socie-ty had been decieved by a master international theif. __________

12. All people must observe proper hygeine so their bodies will function as effeicently as possible. __________

13. Marcelle cherishes her family hierloom, a portrait of her great-grandfather, even though its wieght pulls the plaster off the wall. __________

14. Five boys aged 12-15 were the theives who pulled the hiest at the corner store, and their parents were completely unaware of thier activities. __________

Additional practice in spelling words containing the *ei* and *ie* sequences is provided in Exercise 3-5 on the template diskette.
Name

Words Containing **ie** and **ei** Sequences

**Directions:** On the blank line to the right of each sentence, spell correctly any words in the sentence containing **ie** or **ei** that are misspelled.

1. My belief in atheism was not percieved as a positive quality by my associates.

2. Decaffienated coffee is no longer alein to many deiters and health professionals.

3. The counterfeiter produced bills that decieved many a freindly casheir.

4. For your convenience, the receipient of the Twentieth Annual Fronteir Award will be available shortly for an interveiw.

5. We have added dreid fruit, a few cookies, and a little protien to your deit.

6. The unconcieted but fiesty hier to the Van Bloomburg fortune thanked her nieghbors for their assistance.

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12. All people must observe proper hygeine so their bodies will function as effeicently as possible.

13. Marcelle cherishes her family hierloom, a portrait of her great-grandfather, even though its wieght pulls the plaster off the wall.

14. Five boys aged 12–15 were the theives who pulled the hiest at the corner store, and their parents were completely unaware of thier activities.

**Additional practice in spelling words containing the **ei** and **ie** sequences is provided in Exercise 3-5 on the template diskette.**
Exercise 25

Name

Words with ph and gh Sounding Like f

A digraph is two consecutive letters that together create a single sound. Most digraphs cause little confusion, such as wh in where, th in them, and ch in choice. However, problems do occur when a digraph produces a sound different from either of the individual letters.

Two such digraphs are gh and ph, which in a number of words contain the sound of f.

The digraph gh is frequently silent; for example, nigh, sleigh, and slight. However, in a number of words, such as rough and cough, the gh sounds like f.

More frequently, however, the digraph ph typically takes the sound of f, as in pharmacy, alphabet, and photograph. The primary exceptions occur when two shorter words are joined together with the first word ending with p and the second word beginning with h as in haphazard and loophole.

Test your ability to recognize when the ph and gh contains the f sound as you complete the exercise on this page as well as the exercise on the template diskette.

Directions: On the blank line following each sentence, correctly spell all misspelled words in the sentence.

1. Students who have not studied phonetics occasionally have a rough time recognizing diphthongs.

2. The new headphones came wrapped in enough cellophane to start our own supply.

3. The murky atmosphere of the club was no laughing matter for people with fobias of closed-in places.

4. The pharmacist gave me some good cough syrup that faded out the itchy feeling in my throat.

5. Not only do clauses, phrases, and hyphens give me a tough time but graphics and geography do the same.

6. The bibliographic notations in the monograph cause the reader to place emphasis on deciphering the author’s meanings.

Continue working with ph and gh sounding like f as you complete Exercise 3-6 on the template diskette.
Word with **ph** and **gh** Sounding Like **f**

A **digraph** is two consecutive letters that together create a single sound. Most digraphs cause little confusion, such as **wh** in *where*, **th** in *them*, and **ch** in *choice*. However, problems do occur when a digraph produces a sound different from either of the individual letters.

Two such digraphs are **gh** and **ph**, which in a number of words contain the sound of **f**.

The digraph **gh** is frequently silent; for example, **nigh**, **sleigh**, and **slight**. However, in a number of words, such as **rough** and **cough**, the **gh** sounds like **f**.

More frequently, however, the digraph **ph** typically takes the sound of **f**, as in *pharmacy*, *alphabet*, and *photograph*. The primary exceptions occur when two shorter words are joined together with the first word ending with **p** and the second word beginning with **h** as in *haphazard* and *loophole*.

Test your ability to recognize when the **ph** and **gh** contains the **f** sound as you complete the exercise on this page as well as the exercise on the template diskette.

**Directions:** On the blank line following each sentence, correctly spell all misspelled words in the sentence.

1. Students who have not studied fonetics occasionally have a rouf time recognizing difthongs.

2. The new headfones came wrapped in enouf cellofane to start our own supply.

3. The murky atmosfere of the club was no laufing matter for people with fobias of closed-in places.

4. The farmacist gave me some good couf syrup that fased out the itchy feeling in my throat.

5. Not only do clauses, frases, and hyfens give me a touf time but grafics and geografy do the same.

6. The bibliografic notations in the monograf cause the reader to place emfasis on decifering the author's meanings.

Continue working with **ph** and **gh** sounding like **f** as you complete Exercise 3-6 on the template diskette.
Using the Correct Word

Directions: Gain greater mastery of your English vocabulary skills by using each of the following words correctly. Study each word with its part of speech, definition, key to correct usage, and illustrative sentence. As you read the sentence, note the contextual clue that aids learning of the word's definition. After studying the words, write on a separate sheet of paper additional sentences using each word, then submit the sentences to your instructor. Each sentence should be clear enough that a reader unfamiliar with the words will understand their meanings from reading your contextual clues.

1. aversion (n.) strong or fixed dislike; antipathy (Key: Note the spelling is aversion, not adver-sion)
   Randy says he has a strong aversion to manual labor and avoids it whenever possible.

2. believe (v.) accept as true or real (Key: Use believe rather than feel to state something true. Believe is an action verb and is stronger than the state-of-being verb feel.)
   I believe we should obey the speed limit as we travel the freeways this holiday.

3. bimonthly (adj., adv., n.) happening or appearing once every two months (Key: Bimonthly means every other month, not twice a month, which is semimonthly.)
   Janice Huff is the editor of the bimonthly magazine; she is responsible for publishing six issues a year.

4. boorish (adj.) bad-mannered, rude, clumsy (Key: Note the word is boorish, not bourish; its spelling is derived from a bore, a dull person.)
   Citing boorish behavior that demeaned her as a wife, Susan Calder filed for divorce from her husband.

5. bring (v.) carry from one place to another; cause to come (Key: Avoid using take when you mean bring. Bring implies carrying or leading a person or thing to the speaker. Take implies the direction away from the speaker.)
   Bring the salt and pepper when you come to the table.

6. burst (v.) break into pieces from pressure; explode; do by sudden force (Key: Avoid using bursted instead of burst.)
   Without warning, the hail burst upon us, damaging the fruit crop.

7. cogent (adj.) having the power to convince; convincing (Key: Cogent is not a synonym for cognizant, which means knowledge or awareness.)
   Maryanne’s cogent argument convinced management to adopt our proposal.

8. connotation (n.) any meaning in addition to the literal meaning of a word, suggested by a person’s association with that word (Key: Avoid confusing connotation with denotation, which means “the exact literal meaning.”)
   To some individuals, the connotation of cheap is inexpensive; to others, it suggests poor quality.

9. contends (v.) works hard against difficulty; struggles (Key: Avoid using contend when no difficulty or struggle is intended, such as “She contends he will be present.”)
   As he defends his thesis, Thomas contends the points he made are valid, although his committee isn’t convinced.

10. conscientious (adj.) careful to do what is right; controlled by conscience. (Key: Avoid using conscientious when you mean conscious. To be conscious is to be aware; to be conscientious is to be thorough, diligent, scrupulous. Also avoid using conscientious to mean conscience, the inner voice that prompts you.)
    Juanita is a very conscientious person who will bring honor to the firm; she should be hired.

Apply these words as you complete Exercise 3-7 on the template diskette.
Using the Correct Word

Directions: Gain greater mastery of your English vocabulary skills by using each of the following words correctly. Study each word with its part of speech, definition, key to correct usage, and illustrative sentence. As you read the sentence, note the contextual clue that aids learning of the word’s definition. After studying the words, write on a separate sheet of paper additional sentences using each word, then submit the sentences to your instructor. Each sentence should be clear enough that a reader unfamiliar with the words will understand their meanings from reading your contextual clues.

1. aversion (n.) strong or fixed dislike; antipathy (Key: Note the spelling is aversion, not adver- sion)
   Randy says he has a strong aversion to manual labor and avoids it whenever possible.

2. believe (v.) accept as true or real (Key: Use believe rather than feel to state something true. Believe is an action verb and is stronger than the state-of-being verb feel.)
   I believe we should obey the speed limit as we travel the freeways this holiday.

3. bimonthly (adj., adv., n.) happening or appearing once every two months (Key: Bimonthly means every other month, not twice a month, which is semimonthly.)
   Janice Huff is the editor of the bimonthly magazine; she is responsible for publishing six issues a year.

4. boorish (adj.) bad-mannered, rude, clumsy (Key: Note the word is boorish, notbourish; its spelling is derived from a bore, a dull person.)
   Citing boorish behavior that demeaned her as a wife, Susan Calder filed for divorce from her husband.

5. bring (v.) carry from one place to another; cause to come (Key: Avoid using take when you mean bring. Bring implies carrying or leading a person or thing to the speaker. Take implies the direction away from the speaker.)
   Bring the salt and pepper when you come to the table.

6. burst' (v.) break into pieces from pressure; explode; do by sudden force (Key: Avoid using bursted instead of burst.)
   Without warning, the hail burst upon us, damaging the fruit crop.

7. cogent (adj.) having the power to convince; convincing (Key: Cogent is not a synonym for cognizant, which means knowledge or awareness.)
   Maryanne’s cogent argument convinced management to adopt our proposal.

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   To some individuals, the connotation of cheap is inexpensive; to others, it suggests poor quality.

9. contends (v.) works hard against difficulty; struggles (Key: Avoid using contend when no difficulty or struggle is intended, such as “She contends he will be present.”)
   As he defends his thesis, Thomas contends the points he made are valid, although his committee isn’t convinced.

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    Juanita is a very conscientious person who will bring honor to the firm; she should be hired.

Apply these words as you complete Exercise 3-7 on the template diskette.
**Exercise 30**

**Word Pairs**

**Directions:** (1) Study the spellings and meanings of each set of words. Note how the words are used in the illustrative sentence. (2) On a separate sheet of paper, write a sentence in which each word is used correctly. You may elect to combine more than one word per sentence. Submit these sentences to your instructor as directed.

1. attendance (n.) the persons or number of persons present; persons attending; the act of attending
   attendants (n.) those who wait on others
   All nursing staff, including nurses' attendants, are required to be in attendance at this afternoon's meeting.

2. bad (adj.) evil; not good; inferior; naughty; following a linking verb use bad, not badly
   badly (adv.) in a bad manner; used to directly modify action verbs
   I feel bad for the players as I contemplate how badly our team played last night.

3. bail (n.) security given for release of a prisoner; (v.) to obtain the release of; to remove water
   bale (n.) a large bundle of goods; (v.) to tie large bundles
   The boat carrying bales of clothing sprung a leak, forcing us to bail rapidly to keep the cargo dry.

4. ball (n.) a round or oval object used in games; a formal party with dancing
   bawl (n.) a shout; (v.) to cry loudly
   Ricky started to bawl when his Little League team lost its final ball game.

5. band (n.) a strip of cloth or material that binds; a company of persons; a group of musicians playing together; (v.) to group together
   banned (v.) prohibited; forbidden
   The music of the Nitty Bitty Band has been banned in the Space Dome.

6. bare (adj.) without covering; nude; not concealed; (v.) to reveal; uncover
   bear (n.) an animal; (v.) to carry; bring forth; hold in mind; endure
   Bear in mind the bare facts of the case prove the accused is guilty.

7. bazaar (n.) a marketplace; a sale of contributed articles for charity
   bizarre (adj.) strikingly odd; fantastically weird; grotesque
   Many bizarre items were donated for the charity bazaar, items we'll never sell!

8. beat (v.) to strike repeatedly; defeat; (n.) basic unit of time in music
   beet (n.) a vegetable
   The beets look good, but this steak looks like a beat-up old cow!

9. berth (n.) a place to sleep on a ship, train, etc.; a position or job
   birth (n.) act of coming into life; beginning; bringing forth
   The woman gave birth to her daughter lying in the berth on the ship.

10. best (adj.) most desirable; (adv.) in the most excellent way; (n.) most favorable choice of three or more
    better (adj.) greater; improved; (n.) the more favorable of two; (adv.) more completely
    Henry is better at math than is Jose, but Joni is the best of the three.

11. biannual (adj.) occurring twice in one year
    biennial (adj.) occurring every two years
    The editor is elected on a biennial basis but is responsible for the biannual publications of Truth magazine.

12. blew (v.) past tense of blow; having moved air with force
    blue (n.) a color; (adj.) sad, depressed; puritanical; indecent
    The wind blew the fluffy white clouds across the deep blue sky.

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**Complete Exercise 3-9 on the template diskette.**
Word Pairs

Directions: (1) Study the spellings and meanings of each set of words. Note how the words are used in the illustrative sentences. (2) On a separate sheet of paper, write a sentence in which each word is correctly used. You may elect to combine more than one word per sentence. Submit these sentences to your instructor.

1. bloc (n.) a group united for a common purpose
   block (n.) a solid piece of wood; an obstruction; a city square; a group of things of the same kind; (v.) to hinder passage
   The bloc of European nations has banded together to block passage of the trade agreement.

2. board (v.) to get on a ship or airplane; (n.) a long, flat piece of wood; daily meals provided in return for payment
   bored (v.) pierced with a rotary tool; wearied by dullness
   I was so bored on the island that I could hardly wait to board the cruise ship and have some fun!

3. bolder (adj.) more fearless; more striking to the eye
   boulder (n.) a large rock
   The young hiker was bolder than I was, scrambling carelessly over the boulders with no safety precautions.

4. boom (n.) a deep, rumbling noise; a sudden increase in business; a long beam; (v.) to burst into sudden activity
   boon (n.) a great benefit; a blessing
   The boom in car sales was an unexpected boon to our economy.

5. boor (n.) a rude, bad-mannered person
   bore (v.) to make a hole by means of a rotary tool; weary by being dull; (n.) a dull, tiresome person or thing; (v.) past tense of bear
   Don't be a boor; get your tools and help Jessica bore a hole in the cabinets.

6. born (adj.) having been brought into life by birth
   borne (v.) having been carried; past participle of bear
   Having borne my son for over nine months, I was greatly relieved when he was finally born—two weeks late.

7. brake (n.) a device that slows or stops motion;
   break (v.) to shatter into parts; damage; ruin financially; (n.) an interruption in continuity; a broken place
   Apply your brake before you smash into the garage and break my new pottery.

8. breadth (n.) width; extent; freedom from narrowness in outlook
   breath (n.) the air drawn into and forced from the lungs; light breeze
   breathe (v.) to inhale and exhale air
   After determining the breadth of the small room, we exited the building to breathe in a breath of fresh air.

9. bridal (adj.) having to do with a bride or a wedding
   bridle (n.) the head part of a horse's harness;
   (v.) to put a harness on a horse; to hold back; check; control
   Hold the horse's bridle; we don't want the bridal party's ride to the church to end in a disaster.

10. buy (v.) to purchase
   by (prep.) near; beside; according to; (adv.) at hand; past
   bye (n.) position of advancing to next round in sports without playing
   Since the defending tennis champion has a bye in the first round, he passed the time by going out to buy a new racket.

11. cannon (n.) an artillery gun
    canon (n.) church law or dogma; criterion
    The bishop announced that a church canon forbids placing a cannon on church property.

12. canvas (n.) a strong, coarse cloth; an oil painting
    canvass (v.) to go through territory for votes, orders, donations, etc.; to examine carefully
    Mother will canvass the entire neighborhood for donations so she can purchase a canvas by the renowned painter.

Apply your knowledge of these words as you complete Exercise 3-10 on the template diskette.
Word Pairs

Directions: (1) Study the spellings and meanings of each set of words. Note how the words are used in the illustrative sentences. (2) On a separate sheet of paper, write a sentence in which each word is correctly used. You may elect to combine more than one word per sentence. Submit these sentences to your instructor.

1. bloc (n.) a group united for a common purpose; block (n.) a solid piece of wood; an obstruction; a city square; a group of things of the same kind; (v.) to hinder passage
   The bloc of European nations has banded together to block passage of the trade agreement.

2. board (v.) to get on a ship or airplane; (n.) a long, flat piece of wood; daily meals provided in return for payment
   bore (v.) pierced with a rotary tool; wearied by dullness
   I was so bored on the island that I could hardly wait to board the cruise ship and have some fun!

3. bolder (adj.) more fearless; more striking to the eye
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   Having borne my son for over nine months, I was greatly relieved when he was finally born—two weeks late.

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   Apply your brake before you smash into the garage and break my new pottery.

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   After determining the breadth of the small room, we exited the building to breathe in a breath of fresh air.

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   bridle (n.) the head part of a horse’s harness; (v.) to put a harness on a horse; to hold back; check; control
   Hold the horse’s bridle; we don’t want the bridal party’s ride to the church to end in a disaster.

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    canon (n.) church law or dogma; criterion
    The bishop announced that a church canon forbids placing a cannon on church property.

12. canvas (n.) a strong, coarse cloth; an oil painting
    canvass (v.) to go through territory for votes, orders, donations, etc.; to examine carefully
    Mother will canvass the entire neighborhood for donations so she can purchase a canvas by the renowned painter.

Apply your knowledge of these words as you complete Exercise 3-10 on the template diskette.
Name

**Spelling Words Correctly**

**Directions:** Master the spelling of the following words. Write each word as dictated by your instructor and provide a definition for each word.

<table>
<thead>
<tr>
<th>WORD</th>
<th>SYLLABICATION</th>
<th>LEARNING KEY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. annihilate</td>
<td>an ni hi late</td>
<td>say hi to your late enemy</td>
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<tr>
<td>2. antique</td>
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<td>4. apparel</td>
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<td>a before e in apparel</td>
</tr>
<tr>
<td>5. appropriate</td>
<td>ap pro pri ate</td>
<td>i ate in appropriate</td>
</tr>
<tr>
<td>6. athletics</td>
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<td>le is in athletics</td>
</tr>
<tr>
<td>7. attacked</td>
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<td>ck retained—attacked</td>
</tr>
<tr>
<td>8. auxiliary</td>
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<td>only one l in auxiliary</td>
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<tr>
<td>9. banquet</td>
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<td>quet in banquet</td>
</tr>
<tr>
<td>10. battalion</td>
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<td>a lion in battalion</td>
</tr>
<tr>
<td>11. benefitted</td>
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<td>two t’s in benefitted</td>
</tr>
<tr>
<td>12. bouquet</td>
<td>bou quet</td>
<td>sound of kay spelled quet</td>
</tr>
</tbody>
</table>

*Use your knowledge of these words as you complete Exercise 3-11 on the template diskette.*
Name

**Spelling Words Correctly**

**Directions:** Master the spelling of the following words. Write each word as dictated by your instructor and provide a definition for each word.

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</table>

*Use your knowledge of these words as you complete Exercise 3-11 on the template diskette.*
Business-Related Terminology

Directions: The selected terms on this page relate to your ability to save and borrow money. Read each paragraph and note the use of the bold-faced terms. Then read the definitions of the bold-faced terms below each paragraph. On a separate sheet of paper, write a business-related sentence using each term correctly.

Whether you are saving or borrowing money, use wisdom in making your decisions. Your financial situation can be a great benefit to you, or it can be an albatross around your neck.

Because savings typically gain **compound interest**, a regular savings plan such as **time deposits** can improve your financial situation. To gain additional interest, put as much money as you can into **certificates of deposit (CDs)** whenever possible and let the CDs **roll over**, particularly if the funds are not immediately needed elsewhere.

1. **compound interest.** an interest yield calculated on a balance increased by each interest payment
2. **time deposits.** interest-bearing accounts with commercial banks that carry specified maturities and are subject to penalty for early withdrawal
3. **certificate of deposit (CD).** a fixed-time-period savings that pays greater interest than regular savings
4. **roll over.** to renew a loan or a CD without withdrawal, using the latest interest rate

When borrowing is necessary, shop around for the best bargains, as you would shop for a new appliance, because all financial institutions do not offer the same advantages. For example, an **automatic overdraft loan** from your checking account typically charges a very high rate of interest and is not a wise investment. An **unsecured loan** typically is not cheap either. If you have **collateral**, particularly in the form of **negotiable instruments**, your rates will be lower. These lower rates are typically based on the **prime rate** set by the government.

5. **automatic overdraft loan.** an agreement with the bank that permits customers to write checks larger than the funds in their checking accounts
6. **unsecured loan.** a loan made on a borrower's signature, requiring no collateral
7. **collateral.** an asset a borrower pledges as security for a loan
8. **negotiable instruments.** legally contracted debts calling for the payment of money and transferable from one party to another before maturity
9. **prime rate.** the lowest interest on business loans, offered to a bank's preferred customers

Once you give the lender your **promissory note** to repay the loan, make a plan for **amortization** to gradually and periodically reduce your loan. Above all, you want to avoid **foreclosure**, which can result in the loss of your property.

10. **promissory note.** a written promise to pay a stated sum of money at the end of a specified period of time to a named party
11. **amortization.** the gradual reduction of a debt by means of equal periodic payments to meet principal and interest
12. **foreclosure.** action by a lender to force sale of property serving as collateral

Now apply these words as you complete Exercise 3-12 on the template diskette.
**Exercise 33**

**Business-Related Terminology**

**Directions:** The selected terms on this page relate to your ability to save and borrow money. Read each paragraph and note the use of the bold-faced terms. Then read the definitions of the bold-faced terms below each paragraph. On a separate sheet of paper, write a business-related sentence using each term correctly.

Whether you are saving or borrowing money, use wisdom in making your decisions. Your financial situation can be a great benefit to you, or it can be an albatross around your neck.

Because savings typically gain **compound interest**, a regular savings plan such as **time deposits** can improve your financial situation. To gain additional interest, put as much money as you can into **certificates of deposit (CDs)** whenever possible and let the CDs **roll over**, particularly if the funds are not immediately needed elsewhere.

1. **compound interest.** an interest yield calculated on a balance increased by each interest payment
2. **time deposits.** interest-bearing accounts with commercial banks that carry specified maturities and are subject to penalty for early withdrawal
3. **certificate of deposit (CD).** a fixed-time-period savings that pays greater interest than regular savings
4. **roll over.** to renew a loan or a CD without withdrawal, using the latest interest rate

When borrowing is necessary, shop around for the best bargains, as you would shop for a new appliance, because all financial institutions do not offer the same advantages. For example, an **automatic overdraft loan** from your checking account typically charges a very high rate of interest and is not a wise investment. An **unsecured loan** typically is not cheap either. If you have **collateral**, particularly in the form of **negotiable instruments**, your rates will be lower. These lower rates are typically based on the **prime rate** set by the government.

5. **automatic overdraft loan.** an agreement with the bank that permits customers to write checks larger than the funds in their checking accounts
6. **unsecured loan.** a loan made on a borrower’s signature, requiring no collateral
7. **collateral.** an asset a borrower pledges as security for a loan
8. **negotiable instruments.** legally contracted debts calling for the payment of money and transferable from one party to another before maturity
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Once you give the lender your **promissory note** to repay the loan, make a plan for **amortization** to gradually and periodically reduce your loan. Above all, you want to avoid **foreclosure**, which can result in the loss of your property.

10. **promissory note.** a written promise to pay a stated sum of money at the end of a specified period of time to a named party
11. **amortization.** the gradual reduction of a debt by means of equal periodic payments to meet principal and interest
12. **foreclosure.** action by a lender to force sale of property serving as collateral

**Now apply these words as you complete Exercise 3-12 on the template diskette.**
Selecting the Correct Word

Directions: In each of the following sentences, select the correct words from those given in parentheses. Write your choice from the first group of two or three words on the first blank line to the right of the sentence (Choice A) and your choice from the second group on the second blank line (Choice B).

1. (Attendance/Attendants) by the entire (board/bored) of directors stimulated the officers into acting immediately.

2. She felt (bad/badly) that our team (beat/beet) hers by such a large margin.

3. The charity (bazaar/bizarre) was officially opened as the centennial (band/banned) paraded around the fairgrounds.

4. The (best/better) article written during this (biannual/biennial) period from January to June will be entered in a national competition.

5. Little Boy (Blew/Blue) had to (breadth/breath/breathe) deeply before blowing his horn.

6. When the huge (bolder/boulder) plummeted into the water, it flooded our little rowboat, causing us to (bail/bale) frantically.

7. I was (born/borne) much too late to enjoy the great (boom/boon) the railroad brought to the West.

8. As the engineer hit the (brakes/breaks), my head struck the top of the (berth/birth).

9. (Bridal/Brindle) the horse and let's take a run around the (bloc/block).

10. Lacking persuasion to get me to (buy/by/bye) the product, the salesperson soon began to (boor/bore) me.

11. The (cannon/canon)/(ball/bawl) was ignited accidentally, ripping a hole in the side of the wall.

12. The (canvas/canvass) showed a large grizzly (bare/bear) attempting to climb a tree.
Review: Business and Computer Terminologies

Directions: Review the terminology presented in Exercises 15, 16, 33, and 34 that introduces business- and computer-related terminologies. Read each definition below; then circle the word that is defined.

PART 1. BUSINESS-RELATED TERMINOLOGY

1. The amount property is worth beyond what is owed on it is the assets / equity / overhead.

2. An interest yield calculated on a balance increased by each interest payment is compound interest / prime rate / simple interest.

3. A sharp increase in prices resulting from too great an increase in money or bank credit is appreciation / inflation / recession.

4. The renewal of a loan using the latest interest rates is amortization / certificate of deposit / rollover.

5. A charge made for the use of credit is a/an automatic overdraft loan / depreciation / finance charge.

6. A loan made on the borrower’s signature only is a/an credit / negotiable instrument / unsecured loan.

7. General business expenses, including lighting and salaries, are all considered part of fringe benefits / negotiable instruments / overhead.

8. An item the borrower pledges as security for a loan is assets / collateral / promissory note.

PART 2. COMPUTER-RELATED TERMINOLOGY

9. Printers and other hardware devices are part of the auxiliary storage / operating system / peripherals.

10. A storage unit equivalent to one character of information is a bit / byte / RAM.

11. Self-paced learnings on the computer are referred to as computer-assisted instruction / documentation / the program.

12. A magnetic disk made of iron oxide that permanently stays in the computer is the floppy disk / hard disk / software.

13. Additional copies of information on a secondary storage device is a/an backup / bootup / operating system.

14. The numbering system consisting of ones and zeros is the binary / chip / memory system.

15. Computer storage burned into computer chips is documentation / Random Access Memory / Read Only Memory.

16. Another name for the display unit on your computer is the modem / monitor / workstation.
**Review: Business and Computer Terminologies**

**Directions:** Review the terminology presented in Exercises 15, 16, 33, and 34 that introduces business- and computer-related terminologies. Read each definition below; then circle the word that is defined.

**PART 1. BUSINESS-RELATED TERMINOLOGY**

1. The amount property is worth beyond what is owed on it is the **assets / equity / overhead**.

2. An interest yield calculated on a balance increased by each interest payment is **compound interest / prime rate / simple interest**.

3. A sharp increase in prices resulting from too great an increase in money or bank credit is **appreciation / inflation / recession**.

4. The renewal of a loan using the latest interest rates is **amortization / certificate of deposit / rollover**.

5. A charge made for the use of credit is **automatic overdraft loan / depreciation / finance charge**.

6. A loan made on the borrower's signature only is **credit / negotiable instrument / unsecured loan**.

7. General business expenses, including lighting and salaries, are all considered part of **fringe benefits / negotiable instruments / overhead**.

8. An item the borrower pledges as security for a loan is **assets / collateral / promissory note**.

**PART 2. COMPUTER-RELATED TERMINOLOGY**

9. Printers and other hardware devices are part of the **auxiliary storage / operating system / peripherals**.

10. A storage unit equivalent to one character of information is **bit / byte / RAM**.

11. Self-paced learnings on the computer are referred to as **computer-assisted instruction / documentation / the program**.

12. A magnetic disk made of iron oxide that permanently stays in the computer is the **floppy disk / hard disk / software**.

13. Additional copies of information on a secondary storage device is **backup / bootup / operating system**.

14. The numbering system consisting of ones and zeros is the **binary / chip / memory system**.

15. Computer storage burned into computer chips is **documentation / Random Access Memory / Read Only Memory**.

16. Another name for the display unit on your computer is the **modem / monitor / workstation**.