Prefixes sub-, super-
These two prefixes are nearly opposite in meaning.

Sub-
1. means “under, below,” as in:
   - subsoil—layer of earth below the surface
   - submarine—a boat that can operate under water
2. Sub- also means “further; again,” as in:
   - subdivide—divide into smaller parts
   - subheading—a subordinate heading or title
3. A third meaning of sub- is “near, nearly,” as in:
   - subtropical—nearly tropical
   - subarctic—near the arctic region

Variants of sub- are suc-, suf-, sug-, sup-, and sus-, as in:
   - success
   - suffice
   - suggest
   - suppress
   - suspect

Super-
1. means “over, above,” as in:
   - superscript—something written above
   - superimpose—placed on top of something
2. Super- also means “besides; further; in high proportion; exceedingly,” as in:
   - superabundance—a greater amount than needed
   - supercharge—increase the effective power of
3. A third meaning of this prefix is “surpassing; more than the usual,” as in:
   - supernatural—beyond what is natural
   - supernova—brighter than the usual nova

A variant spelling of super- is sur-, as in surplus.

Directions: Using the above guidelines, write, on the blank lines, the definitions of the following words.

1. subagent
2. subject
3. sublime
4. succeed
5. suffer
6. support
7. suspend
8. superintendent
9. supervise
10. surname

Use these prefixes as you complete Exercise 6-14 on the template diskette.
Prefixes Signifying Numbers

Knowing the meanings of prefixes and combining forms (Exercise 99) signifying numbers will aid you in understanding and using words in which these components appear. To increase your proficiency, carefully study the guidelines and examples that follow.

**Mono-** means “one” or “single,” as in:
- *monopoly*—exclusive control of a business or a service
- *monoplane*—airplane with only one pair of wings

**Bi-** means “twice a, two, once every two,” as in:
- *biannual*—occurring twice a year
- *bicycle*—a lightweight vehicle with a metal frame and two wheels

**Di-** means “twice, double, two,” as in:
- *digraph*—two letters producing a single sound
- *dilemma*—situation requiring a choice between two alternatives

Do not confuse the numerical **di-** with the **di-** previously studied, a form of **dis-**.

**Semi-** means

1. “half,” as in:
   - *semitone*—a half step on a musical scale

2. “partly,” as in:
   - *semi-official*—having some degree of authority

3. “twice,” as in:
   - *semimonthly*—occurring twice a month

Note that **semi-** is not a hyphenated prefix, except when used with root words beginning with a capital letter, such as in *semi-Christian*, or sometimes with the vowel *i*, as in *semi-invalid*.

**Directions:** Study the following words by noting the meaning of the root word and the meaning of the numerical prefix. On the blank line, write the definition of the given word.

1. **monograph**

2. **monolingual**

3. **bifocals**

4. **bipartisan**

5. **dichotomy**

6. **diode**

7. **semicircle**

8. **semisoft**

---

Apply these numerical prefixes as you complete Exercise 6-15 on the template diskette.
Combining Forms

A combining form is an affix that is combined with words or with other combining forms to create new words. The following examples illustrate the combining forms signifying numbers, the meaning of each form, and examples of words containing combining forms.

<table>
<thead>
<tr>
<th>COMBINING FORM</th>
<th>MEANING</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>tri-</td>
<td>three</td>
<td>triennial—lasting three years</td>
</tr>
<tr>
<td>quadri- (quadr-)</td>
<td>four</td>
<td>quadrant—a quarter of a circle</td>
</tr>
<tr>
<td>tetra-</td>
<td>four</td>
<td>tetrarchy—government by four people</td>
</tr>
<tr>
<td>penta-</td>
<td>five</td>
<td>pentagon—figure with five sides and angles</td>
</tr>
<tr>
<td>hexa- (hex-)</td>
<td>six</td>
<td>hexagon—figures with six sides and angles</td>
</tr>
<tr>
<td>hepta- (hept-)</td>
<td>seven</td>
<td>heptameter—line of verse with seven metrical feet</td>
</tr>
<tr>
<td>sept- (septem-, septi-)</td>
<td>seven</td>
<td>septet—music for seven voices</td>
</tr>
<tr>
<td>octo- (oct-, octa-)</td>
<td>eight</td>
<td>octave—group of eight</td>
</tr>
<tr>
<td>deca- (dec-, dek-, deka-)</td>
<td>ten</td>
<td>decade—period of ten years</td>
</tr>
<tr>
<td>centi- (cente-)</td>
<td>one hundred</td>
<td>centennial—having to do with 100 years</td>
</tr>
<tr>
<td>kilo-</td>
<td>one thousand</td>
<td>kilometer—unit of length equal to 1000 meters</td>
</tr>
<tr>
<td>mill- (mille-, milli-)</td>
<td>one thousand</td>
<td>millennium—period of 1000 years</td>
</tr>
<tr>
<td>poly-</td>
<td>many</td>
<td>polysyllable—a word of more than three syllables</td>
</tr>
</tbody>
</table>

Directions: In the second column, read the given definition, then write one of the above combining forms to correctly spell the word defined.

<table>
<thead>
<tr>
<th>WORD</th>
<th>DEFINITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>watt—unit of power equal to 1000 watts</td>
</tr>
<tr>
<td>2.</td>
<td>nity—group of three</td>
</tr>
<tr>
<td>3.</td>
<td>narian—person 100 years old</td>
</tr>
<tr>
<td>4.</td>
<td>meter—line of verse with six metrical feet</td>
</tr>
<tr>
<td>5.</td>
<td>theism—belief in more than one god</td>
</tr>
<tr>
<td>6.</td>
<td>gram—unit of mass equal to 10 grams</td>
</tr>
<tr>
<td>7.</td>
<td>rangle—four-sided space</td>
</tr>
<tr>
<td>8.</td>
<td>second—unit of time equal to 1/1000 of a second</td>
</tr>
<tr>
<td>9.</td>
<td>chloride—compound containing four atoms of chloride</td>
</tr>
<tr>
<td>10.</td>
<td>pus—sea animal with eight arms</td>
</tr>
<tr>
<td>11.</td>
<td>meter—line of verse with five metrical feet</td>
</tr>
<tr>
<td>12.</td>
<td>uagenarian—person who is 70 years old</td>
</tr>
<tr>
<td>13.</td>
<td>gon—figure having seven sides and angles</td>
</tr>
<tr>
<td>14.</td>
<td>mester—period of three months</td>
</tr>
</tbody>
</table>

Continue your application of combining forms by completing Exercise 6-16 on the template diskette.
Review of Prefixes
Directions: Using the contextual clues contained in the sentence definition, determine the correct prefix from the list at the left. On the blank line preceding each root word, write the prefix to complete the meaning of the sentence.

1. Annual retail sales are highest during the _______Christmas period.
2. A statement given under pressure is typically made under _______test.
3. To convince someone to do your bidding is to _______suade him or her.
4. To protect one when he or she is in danger is to _______serve her or his life.
5. Avoiding quitting is to be _______relenting.
6. Not being kept under control is to be _______restrained.
7. One who isn’t influenced by others’ actions may be said to be a _______conformist.
8. A near total amount obtained before tax is added to the goods is a _______total.
9. _______sonic speed is greater than the speed of sound.
10. To further contract a current contract is to _______contract it.
11. _______ferance is the power to bear something with patience.
12. A tax placed on goods or services already taxed is called a _______tax.
13. To stop operations is to _______pend action.
14. Computer language consisting of zeros and ones is _______nary.
15. _______glycerides consist of any of a group of esters of glycerol reacting with three fatty acids.
16. A sale held twice a year is a _______annual event.
17. Having double and triple or more bonds and free valences, as in vegetable oil, is said to be _______unsaturated.
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, and the 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. famous (adj.) celebrated; very well known (Note the difference between famous and notorious. Famous is used in a positive sense, and notorious is used with a negative connotation, meaning “well known because of a bad reputation.”)
   Amelia Lindy is famous for her home-style chili. Butch Cassidy was notorious for robbing banks.

2. fewer (adj.) having a smaller number (Note the difference between fewer and less. Fewer is used with things that can be counted. Less is used with amounts and quantities considered as a whole.)
   This examination contains ten fewer questions than the last exam; as a result, less paper was used in the duplication process.

3. forego (v.) to precede; to go before (Note the difference between forego and forgo. Forego uses the prefix fore-, meaning “before.” Forgo means “to do without.”)
   A reputation of being an enthusiastic worker will often forego a person into a new situation. Because I’m on a diet, I’ll forgo dessert.

4. fortuitous (adj.) happening by chance; bringing favorable results (Some people confuse the meaning of fortuitous with the definition of fortune. Thus, an inheritance is a fortune unless it happened by chance.)
   The company’s profits increased this quarter because of a fortuitous investment in the circuit market.

5. futile (adj.) not successful; useless; not important
   Our planning was futile since nothing worked as we anticipated.

6. good (adv.) having high quality; effective (Note the difference between good and well. Good means “effective,” or it relates to quality. Well means “thoroughly, satisfactory.” Referring to health, good means in “high spirits,” but well indicates a state of being.)
   After that good dinner, I feel well since my body has ceased shaking from hunger pangs.

7. gratis (adv.), (adj.) without charge
   The contest winner will receive a gratis dinner for two, compliments of management.

8. healthy (adj.) having good health (Note the difference between healthy and healthful. Healthy refers to the state of health; healthful refers to something that is conducive to good health.)
   My body feels much more healthy since I have started eating healthful foods.

9. historic (adj.) famous or important to history (Note the difference between historic and historical. Historic refers to something important to history. Historical refers to an event based in history.)
   The original historic trip to the moon has been captured in a historical novel by E. J. Mann.

10. holocaust (n.) complete destruction by fire; wholesale destruction (Do not confuse holocaust with Holocaust relating to the genocide of Jews by the Nazis.)
    In its wake, the hurricane left a holocaust of the town.

Apply these words as you complete Exercise 6-17 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 as directed.

1. incidence (n.) range of occurrence or influence; extent of effects
   incidents (n.) events; chance happenings
   The incidence of serious illness last winter caused several heroic incidents in emergency rooms.

2. incite (v.) to stir up; to urge on to action
   insight (n.) a keen understanding; discernment
   Watching the leader incite the protesters to demonstrate, I gained a new insight into mob rule.

3. indemnify (v.) to compensate for damage or loss; to protect against loss; insure
   indemnity (n.) a payment for damages or losses incurred; security against damages; insurance
   Double indemnity insurance will indemnify beneficiaries twice the face amount for death by accident.

4. ingenious (adj.) clever; skillful
   ingenuous (adj.) frank; sincere; naive
   The ingenuous but gullible young lady fell victim to the ingenious tactics of the scam artist.

5. instance (n.) an example; an occasion; a case
   instants (n.) particular moments in time
   Several instances were named in which fleeting instants of time made the difference between success and failure.

6. loose (adj.) not fastened; not tight; not shut up; free; (v.) to set free
   lose (v.) to be unable to find; not to have something any longer; to be unable to keep; to be defeated
   loss (n.) a person, thing, or amount lost
   The dog managed to lose its chain, escape, and run loose throughout the neighborhood, causing considerable damage and creating a financial loss for its owner.

7. mantel (n.) a shelf above a fireplace
   mantle (n.) a long, loose cloak without sleeves;
   something that covers
   Wearing a dark mantle that covered his shoulders, the general was depicted in the picture placed on the fireplace mantel.

8. marital (adj.) pertaining to marriage
   martial (adj.) pertaining to war
   During World War II, many young couples were married in marital ceremonies before the soldier left to perform his martial duties.

9. material (n.) the substance of anything manufactured; fabric; (adj.) physical; occupying space; important
   materiel (n.) equipment and supplies used by an army or other organization
   Artillery cannons and other war materiel are manufactured of the strongest steel material.

10. may be (v. phr.) a verb form indicating possibility (with emphasis on the two separate words)
    maybe (adv.) possibly; perhaps (with emphasis on may)
    Maybe Joan can raise her grade point this semester; if so, she may be a scholarship finalist.

11. meat (n.) animal flesh used as food; the edible part of anything
    meet (v.) to come face to face with; receive at a place of arrival; to come together; (n.) a meeting
    mete (v.) to distribute; to allot fairly
    Ms. Baker indicated that to meet success with coworkers, one must mete praise upon others as well as focus on the meat of a problem.

12. mediate (v.) to be a go-between; to bring about an agreement or to help settle a dispute
    meditate (v.) to engage in deep thought; to reflect
    Before beginning to mediate between union and management, the arbitrator sat in a quiet room to meditate on his actions.

Apply your knowledge of these words as you complete Exercise 6-19 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 as directed.

1. monetary (adj.) relating to money or currency
   monitory (adj.) admonishing; warning
   The president’s monitory letter encouraged a new responsible monetary policy to avoid bankruptcy.

2. moral (adj.) good in character and conduct; capable of understanding right and wrong; virtuous; (n.) the lesson to be drawn from a story
   morale (n.) moral or mental condition regarding courage, confidence, and enthusiasm
   Employee morale is often affected by the moral character of company leaders.

3. mortality (n.) the condition of being sure to die at some time; death rate
   mortally (adv.) fatally; so as to cause death; grievously
   Insurance mortality rates are based upon statistics of people who die a natural death as well as those who are mortally injured in accidents.

4. naval (adj.) pertaining to the navy or ships
   navel (n.) point of connection between the abdomen and the umbilical cord; the central point
   The jacket of his naval uniform barely covered the sailor’s navel.

5. noisy (adj.) making much noise; loud
   nosy (adj.) prying; rudely or improperly inquisitive
   My nosy neighbor complained to the authorities about our noisy party.

6. nor (conj.) and not; neither; used with neither or (conj.) a word used to express a choice; used with either
   Neither apples nor oranges were available at the supermarket; however, either pears or tangerines are just as good.

7. ordinance (n.) a rule or law; an established religious ceremony
   ordnance (n.) military apparatus or supplies of all kinds
   The ordinance passed by the city council legislated all military ordnance must be housed or stored at least five miles outside the city.

8. overdo (v.) to do too much; exhaust; exaggerate
   overdue (adj.) delayed beyond the set time
   Don’t overdo such strenuous work; you may be overdue for heart problems.

9. packed (v.) past tense of pack; crowded; loaded
   pact (n.) an agreement; treaty
   According to the binational pact, the supplies must be packed and shipped by January 1.

10. pail (n.) a round container; a bucket
    pale (adj.) without much color; (n.) a long and narrow board used for a fence
    Although appearing pale in her face, Jill hoisted the pail filled with milk for the community bake-off.

11. pain (n.) a feeling of being hurt; sorrow
    pane (n.) a single sheet of glass or plastic in a division of a window or door
    Pain shot up Kenny’s arm as he broke the window pane with his fist.

12. pair (n.) a set of two used together; an engaged or married couple; (v.) to arrange into groups of two
    pare (v.) to cut or trim the outer part
    The happy pair began to pare the juicy pears, preparing them for bottling.

Apply these words as you complete Exercise 6-20 on the template diskette.
## 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. encyclopedia</td>
<td>en cy clo pe di a</td>
<td>find cyclo in encyclopedia</td>
</tr>
<tr>
<td></td>
<td>(n.) set of books giving information on all branches of knowledge; book treating a topic fully</td>
<td></td>
</tr>
<tr>
<td>2. enthusiastic</td>
<td>en thu si as tic</td>
<td>see si as a tic</td>
</tr>
<tr>
<td></td>
<td>(adj.) eagerly interested; full of zeal</td>
<td></td>
</tr>
<tr>
<td>3. environmental</td>
<td>en vi ron men tal</td>
<td>ron in environmental</td>
</tr>
<tr>
<td></td>
<td>(adj.) having to do with conditions, influences, and surroundings affecting living things</td>
<td></td>
</tr>
<tr>
<td>4. epilepsy</td>
<td>ep i lep sy</td>
<td>a pile in epilepsy</td>
</tr>
<tr>
<td></td>
<td>(n.) chronic disorder of the nervous system characterized by convulsions and unconsciousness</td>
<td></td>
</tr>
<tr>
<td>5. especially</td>
<td>es pe cial ly</td>
<td>special between e and ly</td>
</tr>
<tr>
<td></td>
<td>(adv.) chiefly, more than others; particularly</td>
<td></td>
</tr>
<tr>
<td>6. extension</td>
<td>ex ten sion</td>
<td>sion, not tion, ends extension</td>
</tr>
<tr>
<td></td>
<td>(n.) addition; stretching; telephone connected to main telephone</td>
<td></td>
</tr>
<tr>
<td>7. extraordinary</td>
<td>ex traor di nar y</td>
<td>extra and ordinary compose extraordinary</td>
</tr>
<tr>
<td></td>
<td>(adj.) beyond what is usual; remarkable; exceptional</td>
<td></td>
</tr>
<tr>
<td>8. familiar</td>
<td>fa mil iar</td>
<td>a familiar liar</td>
</tr>
<tr>
<td></td>
<td>(adj.) well known; ordinary; (n.) close associate</td>
<td></td>
</tr>
<tr>
<td>9. government</td>
<td>gov em ment</td>
<td>to govern is government</td>
</tr>
<tr>
<td></td>
<td>(n.) rule or authority of a country, state, or district</td>
<td></td>
</tr>
<tr>
<td>10. grammar</td>
<td>gram mar</td>
<td>mar in grammar</td>
</tr>
<tr>
<td></td>
<td>(n.) study of words and correct usage of words; rules of correct usage</td>
<td></td>
</tr>
<tr>
<td>11. grateful</td>
<td>grate ful</td>
<td>grate as in “grates on my nerves”</td>
</tr>
<tr>
<td></td>
<td>(adj.) feeling kindly because of favor received; thankful; welcome</td>
<td></td>
</tr>
<tr>
<td>12. guarantee</td>
<td>guar an tee</td>
<td>guard your guarantee</td>
</tr>
<tr>
<td></td>
<td>(n.) promise to repair or replace purchased product; (v.) to promise to repair; stand back of</td>
<td></td>
</tr>
</tbody>
</table>

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Apply these spelling words as you complete Exercise 6-21 on the template diskette.
Business-Related Terminology

Many health-insurance policies today are a form of managed care. The 12 terms used in this exercise are taken from a managed-care glossary provided by insurance companies. Read each paragraph, and note the use of the bold-faced terms. Then study the definitions of the bold-faced terms provided below each paragraph. On a separate sheet of paper, write a business-related sentence in which each term is correctly used.

When you enter the workforce, your employer will likely provide an opportunity for you to join a managed-care organization, also called an HMO (health maintenance organization). After a physical examination that checks for any preexisting condition, you will be part of the organization paid through employer and employee premiums.

1. preexisting condition. a medical condition that was present before the insurance became effective
2. premiums. the fees employees and the employer pay for employees' health coverage

The insurance company arranges capitation with doctors, hospitals, and clinics that agree to participate as part of the managed-care network. Each time you visit a doctor on a fee-for-service basis, your indemnity insurance will pay most of your bill, including prescribed formularies, based upon the coinsurance stipulation. On each visit, you will be charged a small copayment, ranging from $5 to $15 per visit, unless you have a deductible policy in which you pay the full cost of the visit until you have paid the deductible amount; then the insurance will pay the full amount.

3. capitation. a system of prepaying doctors and hospitals a set fee to provide health coverage for each employee, without regard to the type or number of services rendered
4. fee-for-service. traditional health coverage in which the patient or the insurer pays doctors and hospitals for each visit or service
5. indemnity insurance. traditional insurance that pays for specific coverages
6. formularies. a list of medications insurance plans will pay for without prior approval
7. coinsurance. the proportion the patient pays for medical service, such as 10 to 20 percent of the total bill
8. copayment. a fee to patients—usually $5 to $15—for doctor visits and medical services
9. deductible. the total annual amount the patient pays in some plans before the insurance begins payment

Many advantages exist for using such an organization, including lower health costs. The insurance company also makes some stipulations that appear to some to be disadvantages. The primary-care physician—sometimes called the gatekeeper—must be seen before you see a specialist. If a specialist is approved, your physician must first provide a referral or utilization review by the insurance company.

neither the surgeon nor the primary-care physician to a patient authorizing a specialist to treat the insurance companies for deciding whether to approve treatment
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. Several (incidence/incidents) of miscommunication have contributed to the declining (moral/morale) of the company.

2. Able to (incite/insight) the (noisy/nosy) crowd into action, Joan led the demonstration down Campus Drive.

3. Our insurance company will (indemnify/indemnity) beneficiaries based on statistics from the (mortality/mortally) table.

4. Rene has an (ingenious/ingenuous) method of getting people to help her, but she has a tendency to (overdo/overdue) her charm.

5. Does the family portrait look better on the (mantel/mantle) (or/nor) on the bookcase?

6. The Red Cross has the (material/materiel) all (packed/pact) and ready for shipment to the hurricane victims.

7. (May be/Maybe) in this (instance/instants), we should reconsider our initial bid.

8. Evan Thomas has agreed to (mediate/meditate) the disagreement and to (meat/meet/mete) out justice to both sides.

9. The (monetary/monitory) (loose/lose/loss) to insurance companies from the tornado mounted into the millions.

10. All (naval/navel) personnel will help load the (ordinance/ordnance) on the ship at 0800 tomorrow.

11. The smiling (pair/pare/pear) radiated happiness as the (marital/martial) ceremonies began.

12. His face went (pail/pale) as (pain/pane) shot up his arm.
Exercise 113

Name ____________________________

Review: Business and Computer Terminology

Directions: Review the business-related and computer-related terminology introduced in Exercises 108 and 109. Read each definition below, then circle the word that is defined. Part 1 reviews business-related terminology, and Part 2 concentrates on computer-related terminology.

**PART 1.**

**BUSINESS-RELATED TERMINOLOGY**

1. The fees employers and employees pay for insurance coverage are (coinsurance / copayments / premiums).
2. Another name for prescription medicine is (capitation / fee for service / formularies).
3. A medical condition that existed before insurance coverage begins is (deductible / preexisting condition / utilization review).
4. The total annual amount an employee pays before the insurance begins payment is the (copayment / deductible / indemnity insurance).
5. Also known as a gatekeeper, this person is the insured’s (capitation / primary care physician / utilization review).
6. The small fee paid each time the patient visits a doctor is the (coinsurance / copayment / deductible).
7. A form given by the primary doctor that enables the insured to visit a specialist is a (premium / referral / utilization review).
8. The process used by insurance companies to decide if they will approve treatment is the (capitation / referral / utilization review).

**PART 2.**

**COMPUTER-RELATED TERMINOLOGY**

9. The presenting of a document in its final edited form is (desktop publishing / formatting / justification).
10. Alignment of text flush against the right-hand margin is (cut and paste / justification / kerning).
11. Font files contained on a diskette and downloaded into a document are (soft fonts / styles / typeface).
12. The size of a particular character is known by its (font / kerning / point size).
13. A set of characters that provide the appearance of type is the (attributes / font / kerning).
14. Special features, such as underlining, bolding, and italics, are the (attributes / styles / typeface).
15. The process of moving text around is (cut and paste / desktop publishing / formatting).
16. The space between letters on a printed line is (kerning / point size / typeface).