

GENERIC STYLE SHEET

Last Updated August 2004

Note to writers, editors, and proofreaders: This style sheet attempts to cover the basic style rules needed for writing and editing manuscripts for publication. If a style issue is not covered, consult the fifteenth edition of *The Chicago Manual of Style*.

1. GENERAL

1.1 Italics

*Italic type* is indicated in hard-copy edits by underscoring the words to be italicized. Use italics (rather than quotation marks or all-capital letters) in the following situations:

For special emphasis: Whatever *can* go wrong *will* go wrong.

For words being defined: An *adult test* may be defined as . . .

For words used as words: The meaning of the word *competitive* is . . .

For the titles of complete published works (the book *Supermanaging*) or periodicals (*BusinessWeek*) or newspapers (*The Wall Street Journal*). When newspapers and periodicals are mentioned in text, an initial the, even if part of the official title, is lowercased and not italicized. Do not italicize the name of a newspaper or periodical when it is part of the name of a building, organization, prize, or the like; for example, Fortune 500.

For single letters used as variables or to represent constants:

utility *U*

indifference curve *I*<sub>2</sub>

The elasticity of supply is measured by the elasticity coefficient *E*<sub>2</sub>

Note: The use of italics makes it unnecessary to set off variables with commas:

The measure of materiality *M* is the amount . . .

*But* use commas to set off the units in which a variable is measured:

The monthly output of oil *O*<sub>*m*</sub>, bbl, is related to . . .

Multiple-letter abbreviations used as variables or used to represent constants are set in roman type.

GNP   NAV

Letters used as symbols are set in italic type:

*x* axis   *xy* plane   point *A*

## 1.2 Quotation Marks

Quotation marks should be used sparingly. Reserve them for the following situations:

Picturesque speech and coinages, on first usage only:

. . . which Carvalho has called “voodoo controls”

My best “guesstimate” is . . .

Jargon that may not yet be in universal usage: the “demassified society”

The titles of articles, sections, or chapters in a complete published book or periodical:  
“MBO: A Backward Glance” (from *Business Horizons*)

Note: Commas and periods always precede the closing quotation marks:

Alaska has banned “junk telephone calls,” which are . . .

The best brochure was entitled “Investments Abroad.”

Colons, semicolons, question marks, and exclamation points always follow the closing quotation mark unless a question mark or an exclamation point belongs within the quoted matter.

## 1.3 Punctuation

Use a comma before the *and* or *or* in a series: securities, stocks, and bonds

Use dashes sparingly to highlight an important thought inserted into or added at the end of a sentence:

The cable audience is more fragmented—it is the nature of the beast.

Slashes should be avoided in almost all situations, notable exceptions being:

and/or            either/or            *n*/30, 1/20 (terms of credit)

Generally, the slash should be used only when it means *per* or is being used in a ratio:

ft/h            male/female ratio

Do not use slashes when it is unclear whether they mean *and*, *or*, *and/or*, or something else expressible in words. Use them only when two mutually exclusive functions are linked. In such cases a hyphen can also be used:

input/output device      *OR*      input-output device

Use a hyphen (or en dash, if compound words) if two functions or things work jointly:

secretary-treasurer      public relations–public affairs business

#### 1.4 Plurals

Add only s (no apostrophe) to make plurals of terms that consist of all-capital letters or of figures:

ABCs      three Bs      CPAs      CC&Rs      1980s      2s

Note: Use an apostrophe if confusion might result, e.g., too many I's

Use apostrophe with s for the plural of lowercase terms and math unknowns:

Aa's (bonds)      *x*'s

Be aware of the singular and plural forms of words taken directly from Latin and Greek:

datum, data	criterion, criteria
stratum, strata	phenomenon, phenomena
medium, media	

The words on the left side of the commas are singular; the ones on the right side are plural. Singular verbs and pronouns should be used with the singular forms: "This criterion applies to . . ." The plural pronouns and verbs should be used with the plural forms: "These criteria apply to . . ."

*Exception:* Data is now also accepted as a singular mass noun. In scientific and technical usage, data is still often followed by a plural verb. In general usage, the singular form is more widely accepted: "This data is inconclusive."

#### 1.5 Bias-Free Publishing

In your presentation of both text and illustrations, be sensitive to problems such as the ones shown below and use your ingenuity to solve them without awkwardness.

## Problem

The programmer needs to have all this information at his fingertips.

the foreman, the salesman, businessman

man-hours

Approaches to some recurring issues are:

Use of the word *chairman*: In references to individuals whose names and positions are or were “real,” do not alter the position titles:

Bruce D. Henderson served as chairman of the board of the Boston Consulting Group, Inc. (not *chair* of the board)

But use a suitable alternative term in general or fictional references:

Often the chairperson of the board establishes subcommittees . . .

The term *worker’s compensation*: References to the actual piece of legislation should be in the form *Workmen’s Compensation Law*. But in general references, use the form *worker’s compensation laws*.

Use of pronouns with antecedents of indeterminate gender: Do not use the generic masculine pronoun *he* exclusively. Alternate the use of *he* and *she* when necessary and be sure to avoid gender stereotypes, such as *doctor/he* and *nurse/she*. Do not use *they* as a singular pronoun. Avoid overuse of *he or she*, *him or her*. When possible change antecedent and pronoun to plural or recast sentence to avoid need for singular pronoun.

## 1.6 Subscripts

Treat as subscripts all qualifying words, letters, or numbers attached to a symbol:

$SE_A$  (achieved standard error of estimate)

$SE_T$  (target standard error of estimate)

Lowercase whole words or abbreviations used as subscripts:  $v_{out}$ ,  $m_{est}$

## 1.7 Ellipses

An ellipsis—the omission of a word, phrase, sentence, or more from a quoted piece of text—is indicated by three spaced dots, whether the omission occurs in the middle of a sentence or between sentences. An ellipsis may be preceded or followed by a comma, semicolon, colon, question mark, or exclamation point as fidelity to the original text or ease of reading requires. The

first word after an ellipsis is capitalized if it begins a complete sentence, whether it was capitalized in the original or not.

*So . . . do the kind, . . . discrete, . . . thing whenever you can, and you will be considered extraordinary . . . Leaders understand what good manners really mean: You possess the self-discipline necessary to become a leader yourself.*

## 2. MANUSCRIPT ELEMENTS

### 2.1 Numbering Systems

McGraw-Hill business books are divided into single-numbered chapters. If you wish to group your chapters into parts, you should number the chapters consecutively from the first to the last. In other words, if Part One ends with Chapter 5, the first chapter in Part Two will be Chapter 6, rather than Chapter 1 again. For readability, chapters should be broken up into sections with appropriate headings.

### 2.2 Figures

All illustrations that are not typed as tables are called *Figures*, including line drawings, photos, flowcharts, checklists, and business forms. Double-number the figures, using the chapter number as a prefix and beginning with Figure 1 in each new chapter. Thus, the first illustration in Chapter 6 will be numbered Figure 6.1.

### 2.3 Tables

All tables should be double-numbered in a separate sequence from figures but with the same kind of numbering system. Thus, the first table in Chapter 6 will be Table 6.1.

**NOTE:** Always refer to tables and figures by number (“as shown in Figure 2.3”). Do not use the form “as shown below.”

### 2.4 Table Footnotes

Use symbols (\*, †, ‡, §, ¶). If a table has more than five footnotes, use italic lowercase letters (*a*, *b*, *c*, etc.) instead of symbols for the footnotes in that table.

### 2.5 Text Footnotes

Notes that provide comments on the main text should be treated as *footnotes* and set at the bottom of the page. Use the symbols shown in item 2.4 above to identify footnotes, starting with an asterisk for each new page. When preparing the electronic manuscript, text footnotes are to be created using the footnote feature of the word processing software. The footnote feature will automatically position all footnotes at the bottom of the page where the footnote reference appears.

In rare instances, a decision will be made to position all notes, including source references that would normally be treated as endnotes and positioned at the back of the book, as footnotes at the bottom of the text pages. In this instance, use numbers rather than symbols to identify the notes.

## 2.6 Lists

McGraw-Hill uses three different styles for displayed lists: unnumbered, numbered, and bulleted. Please choose one of these three styles for each list in your manuscript.

### Unnumbered List

Selling price  
Shipping and handling  
charge  
Return rate (percent  
of gross sales)

### Numbered List

1. Part number  
2. Order number  
3. Date order was  
issued

### Bulleted List

- Hold present market share.
- Increase market share by selling. Sacrifice ROI.
- Sell a share of operations.

Note: No end punctuation is needed unless one of the items contains a complete sentence; then put a period at the end of each item (see the bulleted list above).

Word each list so that all the items are parallel. (For example, the first and second lists above are made up of all nouns or noun phrases. In the third list, each item begins with a verb.)

If you wish to have subitems in a numbered list, use the following order of subordination:

1. Construction costs
  - a. Skilled labor
    - (1) Basins
      - (a) Concrete

If you wish to enumerate items within a paragraph (not set off from text), use numbers between parentheses, as shown above, and punctuate as usual for a series.

## 2.7 Extracts

Display any material quoted word for word that will amount to at least four printed lines; that is, indent both sides of the excerpt and leave extra space above and below. Omit quotation marks at the beginning and end of displayed extracts. Authors: cite your source for extracted material, including author, title, city, publisher, date of publication, and page number.

## 2.8 Appendixes

Use letters (Appendix A) and treat elements within appendixes as follows: Table A.1, Figure A.1.

## 2.9 Endnotes, Further Reading, Bibliography

Follow the style shown:

*Endnotes* include all source references for statements quoted or cited in the text. Key the sources to superscript numbers in the text beginning with number 1 for each chapter of the book. Endnotes are to be created using the endnote feature of the word processing software, keeping the notes embedded in their respective chapters.

Call a list *Further Reading* if it consists solely of sources you want to recommend to your readers. Arrange items in alphabetical order by author's last name.

If you wish to provide one list of books containing some sources to which you are indebted for information but which have not been cited in the text and some which you would like to recommend, call the list *Bibliography* and arrange items alphabetically by author's last name.

Be sure that all the following information is presented in consistent order and according to the format shown:

Books: Author, *Title*, edition [if any], city: publisher, year of publication, page numbers, URL if electronic source. [NOTE: For numbered lists, such as Endnotes, authors' names are given in normal order (first, middle, last). For alphabetical lists, such as Further Reading and Bibliography, authors' names are inverted (last, first, middle), but only for the first of two or more authors.]

Periodicals: Author, "Article Title," *Periodical Title*, volume, issue, date, pages, URL if electronic source.

Unpublished Material: Author, "Title," type of material (e.g., thesis, paper, lecture), organization, date, URL if electronic source.

Online Sources: Author of the content, title of the page, title or owner of the site, URL, access date.

## 2.10 Figure Captions (Legends)

Type all figure captions double-spaced in the form of a list. Use the word *Figure* and the figure number at the beginning of each caption. A caption may consist of one or two words, a complete sentence, or a lead-in title followed by a sentence of explanation. Place any credits in parentheses at the end of the caption.

Figure 2.3. U.S. households investing in stocks and mutual funds. (*Investor's Business Daily*)

### 3. NUMBERS, MEASUREMENTS, AND ABBREVIATIONS

#### 3.1 Numbers

Spell out numbers from 1 through 9; use figures for numbers above 9.

*General usage:* eight business owners 15 employees

*Age:* three-year-olds aged 20 years a 40-year-old man

*Period of Time:* two-minute commercial 60-day trial

*Measurement:* three-mile walk a 20-minute wait 30-mile drive packages over two pounds

Use figures for numbers to be manipulated and for “pure numbers.”

3 white and 2 red  $3 + 2 = 5$  a factor of 4

Use figures for dates.

January 6 January 1980 on January 6, 1980, we shall . . .

Use figures for amounts of money.

\$7 \$350 check \$13.50 each \$12 million 5 cents

In text, do not use the abbreviations K to represent thousands or M to represents millions.

*Note:* Repeat the dollar sign (but not the word *dollar*) in ranges.

\$2 million to \$3 million \$5 to \$10 25 to 30 dollars

Use figures for percentages.

3 percent 30 to 40 percent

*Note:* Generally, spell out *percent* in text, but use the percent sign (%) in tables.

However, in copy that includes many percentage figures (like professional-level finance texts or investment guides), use of the % sign is more appropriate.

Use figures for time of day.

7 a.m. noon 5:30 p.m. midnight 6:00 train

*Note:* Omit :00 with a.m. and p.m.

*Exception:* With *o'clock* the number is always spelled out: seven o'clock in the evening

Use commas in numbers of four or more digits.

3,000            30,000

Use zero before a decimal point (except in heavily statistical passages, where zeros before the decimals are omitted throughout).

0.5            probability of .5            (or  $p = .5$ )

Use consistent mathematical signs in word or number equations. For example, multiplication may be indicated by times signs or center dots. Choose just one style for consistency throughout the manuscript. Be sure to use the mathematical times sign and not the letter x. The preferred style for fractions is to use a slash (/) to separate the numerator and denominator rather than a built-up fraction.

$1 \times 2 \times 3$  OR  $1 \cdot 2 \cdot 3$              $2 + (a + 3)/b + 4$

Use a colon, a hyphen, or the word *to* for numerical ratios. Ratios made up of words are expressed by a slash or a hyphen. Ratios expressed in symbols are usually written with a slash. The form selected should be consistent throughout the book.

a 10:1 chance *or* a 10-to-1 chance  
a 4-1 vote *or* a 4-to-1 vote  
male/female ratio *or* male-female ratio  
 $a/b$  ratio

Spell out all ordinals that can be expressed in one or two words.

twenty-fifth anniversary            twentieth century

Spell out indefinite numbers and amounts.

man in his thirties            thousands of readers

Spell out numbers that fall at the beginning of a sentence. (Note: If the number requires more than two words when spelled out, reword the sentence.) In expressions containing both single-digit and multidigit numbers, treat both alike.

Ten to fifteen trials were run.  
Attendance ranged from 9 to 125 employees.

Spell out one of two *adjacent* numbers.

Ninety 35-lb weights            125 ten-cent stamps

Spell out simple fractional quantities except in mixed numbers.

two-thirds            three-quarters            a half pound of butter     $4\frac{1}{2}$  times as much

### 3.2 Units of Measure

In ordinary humanistic copy (as opposed to scientific or technical copy), don't abbreviate units of measure (e.g., minutes, miles per hour, inches, centimeters). Use of numbers as described in 3.1 applies here.

six feet tall      65 miles per hour      a five-minute walk

Use "per" with spelled-out units of measure and when one or more of the items is not a unit of measure.

three pieces per second      20 shares per employee      \$450 per week

Hyphenate simple measurements used as adjectives.

a 14-pound weight      a 5-foot-6-inch board      a 4-mm-thick layer

In technical and scientific copy, numbers used with abbreviations and symbols are always set in figures. No periods are needed after abbreviations of units. Use the same abbreviated form for measurements whether singular or plural.

several inches      1 in, 25.4 in      1 gal, 50 gal      8°F

Use a slash or "p" to express "per" with abbreviated units of measure.

3 ft/h      5 r/min      65 mph

### 3.3 Abbreviations

Omit periods in abbreviations consisting of capital initial letters. Spell out such abbreviations only on their first use in text. If an acronym is accepted as everyday terminology, such as CEO, there is no need to spell it out.

FIFO first in, first out

FTC Federal Trade Commission

NYSE New York Stock Exchange

REITs real estate investment trusts

Era designations should be full caps and no periods. Note that AD (*anno Domini*, in the year of the Lord) precedes the year number and BC (before Christ) follows.

AD 1066

44 BC

Omit periods in most academic degrees.

BA Bachelor of Arts  
MA Master of Arts  
MBA Maser of Business Administration

*Exceptions:* Ph.D. Doctor of Philosophy  
Ed.D. Doctor of Education

United States: Use abbreviation with periods as an adjective, spell out as a noun.

U.S. companies *but* manufacturing companies in the United States

Set off the abbreviations *i.e.* and *e.g.* with commas. When they occur next to numbers or symbols, replace them with *that is* and *for example*, respectively.

### 3.4 Cross-References

Do not make cross-references to specific page numbers. Use figure numbers, table numbers, chapter numbers, and so on for all references to specific content.

Appendix Appendix A  
Chapter Chapter 1  
Column column 3  
Figure Figure 1.2  
Part Part 1  
Table Table 1.4

Use plurals to refer to more than one item.

Chapters 2 and 3 discuss . . . Figures 2.1 and 2.2 show . . .

Use ranges to refer to three or more consecutive items.

Tables 2.8 to 2.10 indicate . . .  
In Figures 2.10 to 2.13 we see . . .

## 4. CAPITALIZATION

**4.1** *Capital letter after a colon in text:* capitalize the first word after a colon only when the material following the colon (1) consists of two or more sentences or (2) is a quoted sentence.

**4.2** *Titles and Headings:*

- a.** Capitalize the first and last words, even when they are articles, prepositions, and short conjunctions
- b.** Capitalize all major words—nouns, pronouns, verbs, adjectives, adverbs, and some conjunctions

- c. Capitalize the first word following a colon. When an em dash rather than a colon is used, what follows the em dash is not normally considered to be a subtitle or subhead, and the first word is not necessarily capitalized.
- d. Lowercase articles—*a, an, the*
- e. Lowercase all prepositions, regardless of length, except when they are stressed, used adverbially or adjectivally, or used as conjunctions
- f. Lowercase short conjunctions—*and, but, if, for, or, nor*
- g. Lowercase the words *to* and *as* in any grammatical function
- h. *Hyphenated compounds*: (1) always capitalize the first element, (2) capitalize any subsequent element unless (a) it is an article, preposition, or coordinating conjunction, (b) it follows a prefix or combining form that cannot stand by itself as a word, or (c) it is part of a spelled-out number.

**4.3** Use all capitals only in the following situations:

Acronyms: IRA, REIT

Abbreviations of company names: IBM, S&P, UPS

Company name requires it: QUALCOMM, E\*TRADE

**4.4** Use generic terms rather than trade names whenever possible. If using a trademarked or registered name, be sure to capitalize the name, e.g., Xerox, Realtor. When you make reference to trademarks that belong to others, you do not need to use the symbols ™ and ®. Capitalizing the trade names is sufficient.

**4.5** Avoid unnecessary capitalization. Some guidance on specific cases follows.

blacks, whites, Hispanic Americans, African Americans, Italians, and Irish  
capitalism, communism, communist tendencies

circuit court of appeals, the First Circuit Court of Appeals

the U.S. Congress, congressional proceedings, *The Congressional Record*

the federal government, federal taxes

General Marshall, the general

President Green, president of the XYZ Company

President Bush, the president of the United States, the president

The South (region), south (direction)

The Southwest, the southwestern states

the Snowbelt, the Sunbelt

Washington State, the state of Washington

the Capitol building, the state capital, state funds

Vice President Brown, vice president in charge of sales

World War I, World War II, the Vietnamese War, the war in Vietnam

the Industrial Revolution; the Great Depression, the Depression; the crash of 1929; the events of September 11 or events of 9/11

Generation X, Generation Xer

Nobel Prize, the Nobel Peace Prize, the Nobel Prize for Literature, a Nobel Prize winner

*Exception to general capitalization rule for titles:* In displayed copy, such as quote and epigraph attributes, professional titles are capitalized even when following a personal name.

I keep a list of objections I run into for each of the services I sell. Next to each one I jot down points to say or questions I need to ask.

—Thomas M. Jones  
Vice President of Sales  
Move Over Corporation

## 5. COMPUTER AND ONLINE

### 5.1 Spelling and Hyphenation

business-to-business (B2B) commerce	laptop
business-to-consumer (B2C) commerce	log on, log off (v.); logon, logoff (adj.)
chat room	m-words (retain hyphen): m-business
cyber-: cybercash, cyberspace	newsgroup
desktop	offline
dot-com (n., adj.), dot-commer	online
double-click	voice mail
e-words (retain hyphen): e-mail, e-business	World Wide Web, the Web
firewall	Web site, Web address, Web page
home page	Webmaster, Webcast, Webcam, Webzine
Internet (cap), the Net	Web-based, Web-centric
intranet (lowercase)	

### 5.2 Capitalization

*At the beginning of a sentence:* E-mail is an informal . . .      Dot-com companies . . .

*Headline style:* E-mail Is an Informal . . .      Dot-com Companies Are . . .

Company and brand names that begin with a lowercase letter pose a problem when they begin a sentence in text. Recast the sentence so the name does not begin the sentence. In headings using a capital and lowercase style, retain the company's capitalization style.

eBay and Customer Relationship Management (*as a heading*)

### 5.3 Web and E-mail Addresses

Do not refer to Web addresses as URLs, except in very technical copy.

Set Web and e-mail addresses in roman; do not underscore.

Eliminate the *http://* from a Web address. If the protocol is other than *http://*, such as *ftp://*, only then should the protocol be included in the Web address.

Include *www.* in the Web address. Note that not all Web addresses begin with *www.*, so do not automatically add it to an address.

Sentence punctuation should be placed at the end of Web and e-mail addresses.

If a Web or e-mail address breaks at the end of the text line, do not add the end-of-line hyphen.

Never break an address containing a hyphen after the hyphen.

Break Web addresses between elements—*after* a single (/) or double (//) slash; *before* a tilde (~), a period, a comma, a hyphen, an underline, a question mark, a number sign, or a percent symbol; or *before or after* an equals sign or an ampersand.

Break an e-mail address *after* the symbol @ or *before* a period.

## 6. GRAMMAR AND USAGE

The following list contains areas in which grammar and usage mistakes often occur when writing and editing a manuscript. For specific rules pertaining to these topics please consult such reference sources as *The Chicago Manual of Style*, Fifteenth Edition, and *Words into Type*, Third Edition.

### *Grammar*

Agreement of subject and verb

Agreement of pronoun and antecedent

### *Word Usage*

affect-effect

assure-ensure-insure

backward(s)-forward(s)-toward(s)

cite-site

comprise-compose

farther-further

that-which

who-whom

## 7. SPELLING AND HYPHENATION

### 7.1 Dictionary or Spelling Guide

Follow *Webster's Eleventh New Collegiate Dictionary* ([www.m-w.com](http://www.m-w.com)) for spelling and hyphenation. Check the latest *Webster's New International Dictionary* for words not found in the *Collegiate*.

Use the first form shown when several spellings are given. If a word combination is not shown as hyphenated or closed up or does not appear in the dictionary, make it separate words.

## 7.2 Use of the Hyphen

Avoid using hyphens to connect easily understood combinations of nouns: music master, data communication area, decision making. Use the hyphen for adjectival modifiers that become easier to understand if they are grouped together: one-sided story, brown-and-red mixture. Use the hyphen principally to clarify; avoid overuse.

## 7.3 Compounds

Join prefixes directly to the word:

antitrust	intramural	semiannual
biennial	midcourse	subgroup
cooperate	multidimensional	superimpose
counterrevolutionary	nonexempt	ultramodern
extrasensory	overrepresented	underdevelopment
hypersensitive	posttest	unilateral
infrastructure	preemployment	
interrelations	reexamine	

*Exceptions:*

*Two i's in a row:* anti-inflationary

*Prefix followed by a capital letter:* pro-American, mid-July

**Note:** Use an en dash when one or more of the elements in a compound adjective are open compounds: pre–World War II period

*Prefix followed by a hyphenated word:* non-interest-bearing account

*Prefix followed by the same prefix:* sub-subgroup, re-record, super-superpile

*Words commonly used as elements in a compound may or may not be joined:*

*Examples of elements joined directly to the word:*

twofold	leftmost	industrywide	grandchild
childlike	waterproof	stepson	

*Exceptions:* *like* when added to words ending in *l*, e.g., bell-like

*like* and *wide* when added to words of four or more syllables, e.g.,  
university-wide, penitentiary-like

*Examples of elements that are not joined directly to the word:*

near: *near collision* (open before a noun); *near-fatal accident* (hyphenated before an adjective)

self: *self-conscious*, *self-government* (both adjective and noun forms hyphenated)

## 7.4 Proper Names

To verify accurate usage of company names go to either the company's Web site or Hoover's Online. If you access the company's Web site, be sure to check either its copyright line or its press releases for correct text usage. Do not use the style in the company logo, which usually appears on the Web site's home page. A company logo does not always reflect the formal company name. You can also access Hoover's Online ([www.hoovers.com](http://www.hoovers.com)) for verifying company names. From the home page of Hoover's Online click on Browse Companies A-Z and search for the company name in the alphabetical listing. Below is a sampling of some often-used proper names.

Amazon.com	<i>Investor's Business Daily</i>
America Online (Internet division of Time Warner)	Kmart
Baldrige, Letitia	Lands' End
Baldrige, Malcolm (Malcolm Baldrige National Quality Award)	MasterCard
BellSouth	McDonald's
Buffett, Warren	Mercedes-Benz
<i>BusinessWeek</i>	Nasdaq
CD-ROM	Powell, Colin
Chicago Board of Trade (CBOT)	PricewaterhouseCoopers
Chicago Board Options Exchange (CBOE)	Procter & Gamble
Chicago Stock Exchange	<i>Publishers Weekly</i>
Citigroup	QUALCOMM
CompuServe	Salomon Brothers
DaimlerChrysler	Salomon Smith Barney
Deming, W. Edwards	Schwarzkopf, H. Norman
Dow Jones Industrial Average, DJIA, the Dow	Schwarzenegger, Governor Arnold
DuPont, E.I. du Pont de Nemours	Six Sigma
E*TRADE	Sprint PCS
eBay	Standard & Poor's (used when referring to the organization), S&P (used with indexes)
Federal Reserve Board, Federal Reserve System, the Fed, Federal Reserve Banks (pl.)	Starbucks
Fortune 500 company (no ital)	Streisand, Barbra
Hewlett-Packard	T. Rowe Price
	Time Warner (formerly AOL Time Warner)
	Wal-Mart
	WorldCom
	Yahoo!

## 7.5 Examples

The following alphabetical lists give examples of good spelling and hyphenation. Use these lists in conjunction with the principles stated above to be consistent in spelling, hyphenation, and use of the slash.

### 7.5.1 General

a priori  
above-average group, is above average  
above-mentioned  
accommodate  
ad hoc decision  
advisor  
after-tax rate of return  
agreed-upon date, is agreed upon  
also-runs  
anti-: anti-inflationary, antitrust, antiunion  
arbitrageur

baby boomers  
baby-boom generation  
before-tax rates of return  
benefited  
bestseller, bestselling  
biannually (twice a year, use semiannually  
to avoid confusion)  
biennially (occurring every 2 years)  
black-and-white solution  
blue chip companies  
blue-collar workers  
boardroom  
bottom line, bottom-line profit  
breakeven point, to break even  
brick-and-mortar store  
buildup (noun, adj.), to build up  
built-in  
businessman, businesswoman,  
businesspeople  
business school students  
by-election  
bylaws  
bypass (noun, verb)  
by-product

canceled, cancelable, cancellation  
cannot  
canvassing  
caregiver  
carryover, to carry over  
cash flow  
catalog, cataloged  
changeable

chargeable  
civil rights, civil rights movement  
civil service workers  
co-: coauthor, cochairperson, codefendent,  
coexist, coworker, co-owner  
common sense (noun), commonsense (adj.)  
common-stock holder  
cooperate  
co-ops  
coordinate  
copyeditor  
cost-effective approach, is cost effective  
cost of living, cost-of-living index  
counselors, counseling  
counter-: countermeasures;  
counterproductive; counterrisk  
credit card plans  
creditworthiness  
cross-examination, to cross-examine  
cross-reference, to cross-reference  
cross section, to cross-section

database, database system  
data processing, data processing center  
day care, day-care center  
daylong meetings  
daywork, dayworker  
decision maker  
decision making, decision-making process  
de facto  
desirable  
desktop  
dialogue  
dos and don'ts

editor in chief  
employee-management relations  
end users  
extracurricular

face-to-face  
fait accompli  
fallout  
faultfinding (noun, adj.)  
feedback

finesse  
fine tuning, fine-tuned, to fine-tune  
firsthand

first-in, first-out (FIFO)  
 first-rate idea, is first rate  
 flipchart  
 flowchart  
 follow-up (noun, adj.), to follow up  
 forego (to precede), forgo (to do without)  
 foreword (of a book), forward (motion)  
 Fortune 500 companies  
 freestanding  
 front line, frontline management  
 full-time employee, works full-time  
 fund-raising, fund-raiser  
 giveaways  
 goodbye  
 goodwill  
 granter  
 grass roots, grassroots movement  
  
 handheld (n., adj.)  
 health care, health-care costs  
 highly skilled technicians  
 high tech, high-tech devices  
 home care  
 homeowner  
 hookup (noun, adj.), to hook up  
  
 in-depth analysis, analyzed in depth  
 indexes (of books and investment),  
     indices (math)  
 in-house newspaper, published in-house  
 inter-: intercompany, interoffice  
  
 judgment  
  
 know-how  
  
 labeled  
 layoffs  
 lifelong  
 life span  
 lifestyle  
 -like: businesslike, childlike,  
     bell-like  
 longstanding  
  
 mainstream  
 makeup, to make up  
 manageable  
 marketplace  
 market share  
 markup (noun, adj.), to mark up  
  
 marshaled, marshaling  
 measurable  
 memorandum, memorandums  
 mid-: midcourse, midlife, midpoint  
 mindset  
 minirecession  
 minuscule  
 mock-up (noun)  
 modeled, modeling  
 money market, money market funds  
 multi-: multidivisional, multinational,  
     multiuse  
  
 nationwide  
 near-critical paths  
 newfound  
 no-load funds  
 non-: noncash, noncorporate, nonexempt,  
     nonlawyer, nonprofit, non-interest-bearing  
     account  
 not-for-profit organization  
  
 offhand  
 offline  
 offset (noun, adj., verb)  
 off-site  
 ongoing  
 online  
 on-site  
 output/input ratio  
 overall  
 overrun  
 oversimplified  
 over-the-counter stocks, traded over the  
     counter  
  
 paperwork  
 payback (noun, adj.), to pay back  
 paycheck  
 payload  
 payout rate  
 payroll  
 percent  
 per se  
 policyholder  
 policy maker  
 post-: postexpiration, postsales,  
     postindustrial, postwar,  
     post-World War II  
 precede

pre-: preemployment, preempt,  
 preexisting, preplanning,  
 preprogrammed  
 price/earnings ratio; P/E ratio  
 printout  
 problem solving, problem-solving  
 techniques  
 profit and loss statement  
 profit making, profit-making schemes  
 profit sharing, profit-sharing plan  
 profit taking, profit-taking month  
 pro forma visit  
 pro rata  
 prorated  
 pros and cons  
  
 quasi corporation  
 quid pro quo  
  
 real estate investment  
 real world, real-world scenarios  
 re-: reemphasize, reexamine, reorientation  
 résumé  
 return on investment (ROI)  
 risk taking, risk-taking maneuvers  
 road map  
 role playing, to role-play  
 rundown (noun), run-down house,  
 to run down  
  
 salable  
 sell-off (noun, adj.), to sell off  
 sellout (noun, adj.), to sell out  
 semiannually (twice a year)  
 semimonthly (twice each month)  
 setup (noun, adj.), to set up  
 shakeout (noun, adj.), to shake out  
 sign-off (noun, adj.), to sign off  
 sizable  
 social security tax  
 spin-off (noun, adj.), to spin off  
 split-commission deal  
 spot check, spot-check findings,  
 to spot-check  
 stand-alone (noun, adj.)  
 start-up (noun, adj.), to start up  
 stockholders  
 stock market  
 stock split  
 stopgap, stopgap measures  
 straightforward

straight-line method  
 takeover  
 suable  
 sub-, subassembly, subcommittee, subpoena,  
 subspecies, sub-subcommittee  
 suing  
 supersede  
 supply chain management  
 supply-side economics  
  
 takeout (noun, adj.), to take out  
 teenager  
 thank you, thank you note  
 tie-in (noun, adj.), to tie in  
 time and a half  
 time frame, time-frame adjustment  
 timeline  
 timetable  
 timeworn  
 toll-free calls  
 toward (not towards)  
 traceable  
 trademark  
 trade name  
 trade-off  
 trade union  
 traveled, traveling  
 troubleshooting  
 twofold  
  
 un-: unacceptable, unbudgeted,  
 uncompensated, unnewsworthy,  
 un-American  
 underplanned  
 undervalued  
 updating, to update  
 up-front (adj.); up front (adv.)  
 usable  
 user-friendly  
  
 vice president  
 vice versa  
 vis-à-vis  
 voice-over (noun)  
 voice mail  
 well-being (noun)  
 well-defined, is well defined  
 well-educated, is well educated  
 white-collar workers  
 -wide: companywide, industrywide,  
 university-wide

word processing center  
workday  
worker's compensation  
work flow  
workforce  
work group  
workload  
workplace  
worksheet  
workshop  
workstation  
workup (noun, adj.), to work up (verb)  
workweek

worldwide  
write-off (noun, adj.), to write off

X ray, X-ray machine  
year-end (noun, adj.)  
year-in, year-out  
yearlong  
year-round

zero-base budgeting  
zero-defects program  
zip code, zip-code areas

### 7.5.2 Finance and Investment

401(k) plan  
adjustable-rate mortgages (ARMs)  
after-tax payment  
American Depository Receipts (ADRs)  
ask price  
asset-backed securities  
at-the-money  
basis point  
Black-Scholes option-pricing model  
blue chip stocks  
Bollinger Bands  
capital gains tax  
Chicago Board of Trade (CBOT)  
consumer price index (CPI)  
convertible-securities market  
day trader  
day trading  
dividend reinvestment plan (DRIP)  
dollar cost averaging  
downside  
downtick  
downtrend  
electronic communication network  
(ECN)  
Elliott wave  
euro  
exchange-traded funds  
  
federal (fed) funds rate  
Federal Home Loan Mortgage  
Corporation (Freddie Mac)  
Federal Housing Administration (FHA)

Federal National Mortgage Association  
(Fannie Mae)  
Federal Reserve Board, Federal Reserve  
System, the Fed  
Fibonacci numbers  
fixed-income fund  
floating-rate securities  
Government National Mortgage  
Association (Ginnie Mae)  
index, indexes  
individual retirement account (IRA)  
inflation-indexed securities  
initial public offering (IPO)  
interest-only securities  
in-the-money  
investment-grade securities  
Kondratieff wave  
large-cap stocks  
Level II (Nasdaq)  
London Interbank Offered Rate  
(LIBOR)  
market maker  
market timer

mid-cap stocks  
money market fund  
mortgage-backed securities  
municipal bond securities  
National Association of Securities  
Dealers (NASD)  
no-load funds  
over-the-counter (OTC) market  
overweight, overweighting  
pass-throughs

pretax returns  
price/book ratio (P/B ratio)  
price/earnings ratio (P/E ratio)  
principal-only securities  
real estate investment trust (REIT)  
SEP-IRA (Simplified Employee Pension IRA)  
SIMPLE-IRA (Savings Incentive Match Plan for Employees IRA)

small-cap stocks  
Standard & Poor's (used when referring to the organization), S&P (used with indexes)  
Student Loan Marketing Association (Sallie Mae)

### 7.5.3 Telecommunications

10BaseT, 10Base2  
American Standard Code for Information Interchange (ASCII)  
asymmetric digital subscriber line (ADSL)  
asynchronous transfer mode (ATM)  
audio frequency  
available bit rate (ABR)  
bandwidth  
baseband  
basic rate interface (BRI)  
bit error rate  
bus  
central processing unit (CPU)  
circuit switched; circuit switching  
compact disc  
cross-connect  
crosstalk  
data switching exchange (DSE)  
digital subscriber line (DSL)  
Ethernet  
Federal Communications Commission (FCC)  
fiber optics (n.), fiber-optic (adj.)  
frame relay technology  
input/output (I/O)

integrated services digital network (ISDN)  
International Organization for Standardization (ISO)

tax-deferred account, is tax deferred  
tax-exempt account, is tax exempt  
Treasury bill (use bill when 1 year and under), T-bill  
Treasury note (use note when over 1 year), T-note  
trendline  
U.S. Securities and Exchange Commission (SEC)  
upside  
uptick  
uptrend  
zero coupon bonds

International Telecommunication Union (ITU)  
Internet protocol (IP)  
Internetwork Packet Exchange (IPX)  
local area network (LAN)  
local exchange carrier (LEC)  
message switching  
off-hook  
on-hook  
open network architecture (ONA)  
open system interconnect (OSI)  
packet-switched networks  
private branch exchange  
public switched network (PSN)  
quality of service (QoS)  
read-only memory (ROM)  
Regional Bell Operating Company (RBOC)  
synchronized optical network (SONET)  
T1, T1 line  
twisted pair cable  
voice over Internet protocol (VoIP)  
wavelength  
wide area network (WAN)