

GLOSSARY

ANTEBELLUM: before the US Civil War.

BLUE LAWS: laws forbidding certain practices (e.g., conducting business, gaming, drinking liquor), especially on Sundays.

CAPITAL BUDGET: a financial plan for acquiring and improving buildings or land, paid for by the sale of bonds.

CAPITAL PUNISHMENT: punishment by death.

CIVILIAN LABOR FORCE: all persons 16 years of age or older who are not in the armed forces and who are now holding a job, have been temporarily laid off, are waiting to be reassigned to a new position, or are unemployed but actively looking for work.

CLASS I RAILROAD: a railroad having gross annual revenues of \$83.5 million or more in 1983.

COMMERCIAL BANK: a bank that offers businesses and individuals a variety of banking services, including the right of withdrawal by check.

COMPACT: a formal agreement, covenant, or understanding between two or more parties.

CONSOLIDATED BUDGET: a financial plan that includes the general budget, federal funds, and all special funds.

CONSTANT DOLLARS: money values calculated so as to eliminate the effect of inflation on prices and income.

CONTINENTAL CLIMATE: the climate typical of the US interior, having distinct seasons, a wide range of daily and annual temperatures, and dry, sunny summers.

COUNCIL-MANAGER SYSTEM: a system of local government under which a professional administrator is hired by an elected council to carry out its laws and policies.

CREDIT UNION: a cooperative body that raises funds from its members by the sale of shares and makes loans to its members at relatively low interest rates.

CURRENT DOLLARS: money values that reflect prevailing prices, without excluding the effects of inflation.

DEMAND DEPOSIT: a bank deposit that can be withdrawn by the depositor with no advance notice to the bank.

ELECTORAL VOTES: the votes that a state may cast for president, equal to the combined total of its US senators and representatives and nearly always cast entirely on behalf of the candidate who won the most votes in that state on Election Day.

ENDANGERED SPECIES: a type of plant or animal threatened with extinction in all or part of its natural range.

FEDERAL POVERTY LEVEL: a level of money income below which a person or family qualifies for US government aid.

FISCAL YEAR: a 12-month period for accounting purposes.

FOOD STAMPS: coupons issued by the government to low-income persons for food purchases at local stores.

GENERAL BUDGET: a financial plan based on a government's normal revenues and operating expenses, excluding special funds.

GENERAL COASTLINE: a measurement of the general outline of the US seacoast. See also TIDAL SHORELINE.

GREAT AWAKENING: during the mid-18th century, a Protestant religious revival in North America, especially New England.

GROSS STATE PRODUCT: the total value of goods and services produced in the state.

GROWING SEASON: the period between the last 32°F (0°C) temperature in spring and the first 32°F (0°C) temperature in autumn.

HOME-RULE CHARTER: a document stating how and in what respects a city, town, or county may govern itself.

INSTALLED CAPACITY: the maximum possible output of electric power at any given time.

MAYOR-COUNCIL SYSTEM: a system of local government under which an elected council serves as a legislature and an elected mayor is the chief administrator.

MEDICAID: a federal-state program that helps defray the hospital and medical costs of needy persons.

MEDICARE: a program of hospital and medical insurance for the elderly, administered by the federal government.

METROPOLITAN AREA: in most cases, a city and its surrounding suburbs.

NO-FAULT INSURANCE: an automobile insurance plan that allows an accident victim to receive payment from an insurance company without having to prove who was responsible for the accident.

NORTHERN, NORTH MIDLAND: major US dialect regions.

OMBUDSMAN: a public official empowered to hear and investigate complaints by private citizens about government agencies.

PER CAPITA: per person.

POCKET VETO: a method by which a state governor (or the US president) may kill a bill by taking no action on it before the legislature adjourns.

PROVED RESERVES: the quantity of a recoverable mineral resource (such as oil or natural gas) that is still in the ground.

PUBLIC DEBT: the amount owed by a government.

RELIGIOUS ADHERENTS: the followers of a religious group, including (but not confined to) the full, confirmed, or communicant members of that group.

RETAIL TRADE: the sale of goods directly to the consumer.

REVENUE SHARING: the distribution of federal tax receipts to state and local governments.

RIGHT-TO-WORK LAW: a measure outlawing any attempt to require union membership as a condition of employment.

SAVINGS AND LOAN ASSOCIATION: a bank that invests the savings of depositors primarily in home mortgage loans.

SERVICE INDUSTRIES: industries that provide services (e.g., health, legal, automotive repair) for individuals, businesses, and others.

SOCIAL SECURITY: as commonly understood, the federal system of old age, survivors, and disability insurance.

SOUTHERN, SOUTH MIDLAND: major US dialect regions.

STOLPORT: an airfield for short-takeoff-and-landing (STOL) aircraft, which require runways shorter than those used by conventional aircraft.

SUNBELT: the southernmost states of the United States, extending from Florida to California.

SUPPLEMENTAL SECURITY INCOME: a federally administered program of aid to the aged, blind, and disabled.

TIDAL SHORELINE: a detailed measurement of the US seacoast that includes sounds, bays, other outlets, and offshore islands.

TIME DEPOSIT: a bank deposit that may be withdrawn only at the end of a specified time period or upon advance notice to the bank.

VALUE ADDED BY MANUFACTURE: the difference, measured in dollars, between the value of finished goods and the cost of the materials needed to produce them.

WHOLESALE TRADE: the sale of goods, usually in large quantities, for ultimate resale to consumers.