B

McGraw-Hill's General Instructions for Freelance Proofreaders

HOUSE STYLE

Use *The Chicago Manual of Style* (*CMS*), fifteenth edition, *Merriam-Webster's Collegiate Dictionary,* eleventh edition, and our general house style sheet. The style sheet takes precedence over *CMS* and *Webster's* when there is a conflict.

You should always receive a terms/names list and sometimes copy editor's notes and clean-up notes. Read the notes over before you begin to proofread and refer to them as needed. Highlighted are any instructions pertinent to your work.

MARKING GALLEY PAGES

Contrary to *The Chicago Manual of Style* instructions, draw guidelines from the text to corrections in the margin. Use standard proofreading symbols and make sure your corrections are readable. We prefer that you use red pencil; don't use green, because that is our typesetters' color. If you are reading after another proofreader, use a different color pencil. Sign your name on the first page of galleys in the pencil you chose.

Mark typesetting errors, which include bad breaks, with a circled PE in the margin next to the correction. Look up bad breaks in *Webster's* (not *CMS*), and write the correct breaks in the margin and a circled "per Web" next to the correction. Do not put a circled BB in the margin. If there is reflow from first pages to second, or revised, pages, and bad breaks occur in the reflowed copy,

those also are to be marked PE. Anything you mark to be changed that is *not* a PE, mark EA (editor's alteration) and circle in the margin. Note that McGraw-Hill allows end-of-line breaks from recto to verso pages and vice versa.

Do not mark broken type or dirt spots. It's just the photocopier.

Point out obvious loose lines and mark those PE as well.

Point out orphans (and mark as PEs only those that are a result of a hyphenated word on the previous line). Our definition of an orphan is ANYTHING shorter than the paragraph indent as well as a partial word; i.e., the only word on the last line of a paragraph cannot be part of a hyphenated word (unless it is a compound word). (For example, it is okay to have "far-reaching" break at the hyphen so that "reaching" is alone on the last line of the paragraph. But it is *not* okay to have "rebroadcast" break so that "broadcast" is alone on the last line.) Except for "un-," a line should never end with fewer than three characters, and a line should always begin with a syllable of at least three characters. Note that our typesetting program (Quark) will break contractions and they shouldn't be broken—please mark.

Do not mark *widows* unless you are reading revised galley pages.

When deleting words before a punctuation mark, use the close-up sign to show that the punctuation should remain.

Do not circle anything in the text unless you mean "spell out." Circle, in the margin, anything that should not be set, including queries and proofreading symbols. Do *not* circle corrections that should be set.

QUERIES

We do not expect you to copyedit the book; your primary task is to find PEs, especially if you are proofreading first galleys against the manuscript, and to correct spelling or grammar errors. If, in your silent read, you find consistency or sense problems or if you have suggestions for additions, deletions, reorganizations, or other editing, write your query or suggestion in the margin or on a Post-it® note.

Do not query misspelled words. First, check the terms list and notes to see if the word was intentionally treated in a certain way. If not, look it up in *Webster's* and correct it. Also, be careful when you are correcting hyphenation. Some words are hyphenated differently depending on whether they are used as verbs, adjectives, or nouns.

If you notice a consistent "error," please call the editorial services manager before you "correct" or query it throughout the galleys.

STAGES OF PROOFREADING

Proofreading first galley pages Proofread galleys against the copyedited manuscript. Mark PEs, which may include bad breaks, loose lines, and orphans as defined above, and EAs.

If a large portion of copy has been omitted (more than you can write clearly in the margin), attach the manuscript page(s) to the galley on which the copy should be inserted. Indicate the missing copy on the manuscript page, and indicate on the galley where that missing copy should go.

Double-check cross-references to other chapters or sections of the book. Make sure the chapter number is correct and the chapter title is exactly as it appears elsewhere in the book. If there is any information to be filled in later, draw a guideline from the place where the missing information will appear to the margin and write "to come," *and circle.*

Check spelling of names, places, etc., against the names list. If this step interferes with your proofreading, make a separate pass through the galleys to check them.

Carry over art and/or photo keying. Transfer from the manuscript to the galley page any unresolved queries.

If you are dry reading, look for spelling and grammar errors as well as sense and consistency. When you find errors during the dry read, check against the manuscript to see if they are actually overlooked PEs. Also check against the terms/names lists and notes in case there are instructions or explanations for the errors you find.

Look for and point out orphans and, in seconds or revised galley pages, widows as well.

Proofreading second or third galley pages Make sure corrections marked on the first galleys have been made on the second galleys and that no new errors have been introduced.

Mark PEs, which include bad breaks, loose lines, widows, and orphans as defined previously, and EAs.

Dry read as described above.

Reading final pages Read as if you are a consumer, correct spelling and grammar errors, and query as needed. Point out widows and orphans. (We define a widow as the first line at the top of a page whose width is less than three-quarters of the full measure.)

A page must start with at least the last two lines in a paragraph; it must end with at least the first two lines of a paragraph. If necessary, the latter rule can be broken before the first rule. If the first rule must be broken, there must be no widow as the first line of a page.

C

Proofreading Checklists

Typed Copy

FIRST READING

Read the instructions.

Compare with original text—deviations from text, doubly typed words, typographical errors, and incorrect word breaks.

SECOND READING

Begin compiling your style sheet.

Read for content—fact or format inconsistency, word usage, sentence structure, subject and verb agreement, repetition of thoughts or phrases, and incorrect math.

Check the language mechanics—capitalization, punctuation, spelling, grammar, and hyphenations; legal mandates, footnotes, bibliographies, table of contents, index, tables, and charts.

THIRD READING

Read for completeness and perfect copy.

Compare with your style sheet notes.

If the copy has been retyped, it should be read again by the proofreader.

Typeset Copy (First Galleys)

FIRST READING

Compare with dead copy (never with the designer's layout)—deviations from text, doubly typed words, typographical errors, incorrect word breaks, pairs of quote marks and parentheses.

SECOND READING

Follow the type specifications—check typeface and font (weight, width, posture, and size), leading, line length, paragraph indents, copy depth, column margins (rags), alignment (vertical and horizontal), and centering.

THIRD READING

Look at size and placement of rules, dashes, hyphens, and bullets; widows and orphans; page sequence; page and line breaks; letterspacing and word spacing; consecutive word breaks; dirty copy or broken characters (if applicable); and type density.

FOURTH READING

A final read for completeness of copy, including heads, subheads, captions, legal information, and footnotes.

When marking typeset copy, remember to mark a circled **PE** (printer's error) or **EA** (editor's alteration) beside each correction or change. Printer's errors will be corrected at no charge, but the editor's alterations will be charged to your company.

After corrections have been made by the typesetter, read the entire copy again. If there is no time to read it all, at least re-read a line or two above and below the line where the correction was made (as well as the corrected line, of course). Watch for new word breaks, line breaks, and page breaks. Double-check the table of contents to make sure it is consistent with the newly corrected copy. Indexing should also be checked again by the editor or proofreader.

If the copy has been re-typeset, it should be read again by the proofreader.

Revised Galleys

FIRST READING

Compare with dead copy—final check for typographical errors and deviations from first galleys; inclusion of all copy elements, including heads, subheads, captions, footnotes, tables, lists, legends, logos, photographs, legal information, trademarks, and copyright line.

SECOND READING

Review type specifications and designer's instructions to the typesetter; check for uniform positioning and alignment of all elements (numbers, heads, subheads, and captions); watch for uneven, crowded, or loose spacing; check for correct pagination, and compare copy against table of contents.

THIRD READING

Look for overall completeness.

Printer's Proof

It is always a safeguard to read the printer's proof against the final text, although this is usually impossible for book-length projects. The proofreader should review the proof, watching for the following: inconsistent leading and alignment, positioning of elements, missing elements, spacing, type density, and dirty places or broken characters on the proof. If changes are needed, they should be marked with a circled **PE** or **EA**.

Published Works

It is the masochistic proofreader who reads again at this stage. Finding an error too late only adds to the anxiety of an already nerve-wracking occupation. When the proofreader sees the article or advertisement in final print, the page should be quickly turned. If there is an error, it will undoubtedly be caught and reported to you by someone whose own errors you correct daily. Don't go looking for trouble.

D

Words and Phrases Commonly Confused or Misused

a ~ an
ability ~ capability ~ capacity
accept ~ except
ad ~ add
adapt ~ adept ~ adopt
admission ~ admittance
adverse ~ averse
advert ~ avert
advice ~ advise
affect ~ effect
aid ~ aide
all ready ~ already
all together ~ altogether
alley ~ ally
allude ~ elude
allusion ~ delusion ~ illusion
altar ~ alter
ambiguous ~ ambivalent
amend ~ emend
among ~ between
amoral ~ immoral
amuse ~ bemuse
and ~ plus
anecdote ~ antidote
ante- ~ anti-
appraise ~ apprise
assassin ~ murderer
assay ~ essay
assume ~ presume
assure ~ ensure ~ insure
attorney ~ lawyer
audience ~ congregation ~ spectators
avenge ~ revenge
avoid ~ evade
baited ~ bated
bare ~ bear
bazaar ~ bizarre
because ~ since
beside ~ besides
better than ~ more than
between ~ among
blatant ~ flagrant
bloc ~ block
boat ~ ship
born ~ borne

bough ~ bow
brake ~ break
breach ~ breech
breadth ~ breath ~ breathe
bring ~ take
burglary ~ robbery
calendar ~ calender
cannon ~ canon
canvas ~ canvass
capital ~ capitol
censer ~ censor
ceremonial ~ ceremonious
cession ~ session
chafe ~ chaff
childish ~ childlike
chord ~ cord
cite ~ sight ~ site
classic ~ classical
climactic ~ climatic
clench ~ clinch
common ~ mutual
compare to ~ compare with
complementary ~ complimentary
compose ~ comprise
comprehensible ~ comprehensive
confute ~ refute
connote ~ denote
consul ~ council ~ counsel
contemptible ~ contemptuous
continual ~ continuous
convince ~ persuade
corps ~ corpse

could care less ~ couldn't care less
cove ~ lagoon
credible ~ creditable ~ credulous
criteria ~ criterion
dairy ~ diary
delusion ~ illusion
deprecate ~ depreciate
desert ~ dessert
diagnosis ~ prognosis
different from ~ different than
discomfit ~ discomfort
discreet ~ discrete
disinterested ~ uninterested
dispute ~ refute
distinct ~ distinctive
dual ~ duel
e.g. ~ i.e.
effective ~ effectual
egoism ~ egotism
elegy ~ eulogy
elicit ~ illicit
emigrate ~ immigrate
eminent ~ immanent ~ imminent
energize ~ enervate
enthused ~ enthusiastic
entitled ~ titled
equable ~ equitable
ever so often ~ every so often
explicit ~ implicit
farther ~ further
faze ~ phase

fewer ~ less
flail ~ flay
flair ~ flare
flaunt ~ flout
flounder ~ founder
forceful ~ forcible
foreword ~ forward
fortuitous ~ fortunate
gamble ~ gambol
got ~ gotten
grisly ~ grizzly
hangar ~ hanger
hanged ~ hung
hardly ~ scarcely
hardy ~ hearty
he/she/I ~ him/her/me
historic ~ historical
hyper- ~ hypo-
I/you ~ myself/yourself
i.e. ~ e.g.
idle ~ idol
if I was ~ if I were
imply ~ infer
in ~ into
in behalf of ~ on behalf of
incidence ~ incident
incite ~ insight
incredible ~ incredulous
indict ~ indite
ingenious ~ ingenuous
intense ~ intensive
inter- ~ intra-
irregardless ~ regardless
its ~ it's
judicial ~ judicious

lay ~ lie
lead ~ led
leave ~ let
lend ~ loan
lesser ~ lessor
lighted ~ lit
lightening ~ lightning
like ~ such as
loath ~ loathe
loose ~ lose
luxuriant ~ luxurious
masterful ~ masterly
material ~ materiel
mean ~ median
medal ~ meddle ~ metal
militate ~ mitigate
miner ~ minor
moral ~ morale
nauseated ~ nauseous
naval ~ navel
noisome ~ noisy
official ~ officious
or ~ nor ~ neither
oral ~ verbal
ordinance ~ ordnance
orient ~ orientate
palate ~ palette ~ pallet
passed ~ past
peace ~ piece
peaceable ~ peaceful
pedal ~ peddle ~ petal
periodic ~ periodical
perquisite ~ prerequisite
persecute ~ prosecute
perspective ~ prospective

pertaining ~ pertinent
plain ~ plane
practicable ~ practical
practically ~ virtually
pre- ~ pro-
precede ~ proceed
premier ~ premiere
prescribe ~ proscribe
pretense ~ pretext
principal ~ principle
prophecy ~ prophesy
prostate ~ prostrate
proved ~ proven
quiet ~ quite
regard ~ regards
regardless ~ irregardless
respectfully ~ respectively
raise ~ rise
role ~ roll
sanitarium ~ sanitorium
scraggly ~ scraggy ~ spindly
seasonable ~ seasonal
select ~ selected
sensual ~ sensuous
set ~ sit
shear ~ sheer
stationary ~ stationery
than ~ then
that ~ which
their ~ there ~ they're
these kinds ~ this kind
to ~ too ~ two
tortuous ~ torturous
transient ~ transitory
trooper ~ trouper
try and ~ try to
turbid ~ turgid
unexceptionable ~
  unexceptional
usage ~ use
use to ~ used to
vain ~ vane ~ vein
valuable ~ valued
venal ~ venial
weather ~ whether
when ~ where
which ~ that
who ~ whom
who's ~ whose
you're ~ your

E

General Office Style Sheet

This style sheet is for a fictitious consulting firm, whose clients are city and county governments.

FORMAT

- Unless otherwise noted, format assumes vertical spacing of six lines per inch.
- Examples of the following are attached to the sheet.

Letters

Elements and Spacing Between Elements

Heading or letterhead
  (3 blank lines)
Date
  (3 blank lines)
Address
  (2 blank lines)
Reference lines
  (2 blank lines)
Salutation
  (1 blank line)
Body
  (1 blank line)
Complimentary close
  (4 blank lines)
Signature
  (2 blank lines)
Stenographic references
  (1 blank line)
Enclosures

Notes

- All lines are set flush with the left margin.
- Paragraphs are not indented.
- There is one blank line between paragraphs.

Long Letters

Left/right margins	1″/1″
Tabs	0.5″
Top margins	1st page, 1.5″; 2nd page, 1″
Bottom margin	1″
Paper	Standard engraved letterhead

Note

- On letters longer than one page, type "Page _____ of _____" one-half inch (three lines) from the bottom of the page.

Short Letters

Left/right margins	1″/1″
Tabs	0.5″
Top/bottom margins	Centered vertically on page
Paper	Standard engraved letterhead

Envelopes (Standard Engraved #10)

Left margin	3.5″
Top margin	2″

Notes

- When an address line must be continued on a second line, indent the second line two spaces.
- Suite, room, or apartment numbers follow the street address on the same line.

Reports to Clients

Elements and Style

Left/right margins	1.5″ on edge to be bound; 1″ on other edge
Title page	Position to match cutout in report cover
Table of contents	Top/bottom margins—1st page, 1.5″; subsequent pages, 1″
List of figures	Top/bottom margins—1st page, 1.5″; subsequent pages, 1″
Chapter title page	Top/bottom margins—1.5″/1″
All other pages	Top/bottom margins—1″/1″
Paragraphs	Indent 0.5″, no space between paragraphs
Page numbering	Style—table of contents through list of figures, lowercase Roman numerals; body of report, continuous Arabic numerals Location—center of page, 1/2″ from bottom If printing both sides of page, insert blank pages if necessary to start each chapter on an odd-numbered page.
Endnotes	Superscripted Arabic numerals
Paper	20# "client" bond

Memos

Left/right margins	1″/1″
Tabs	0.5″
Top margins	1st page, 1.5″; 2nd page, 1″
Bottom margin	1″
Paper	1st page—preprinted memo form; 2nd page—standard bond

TYPE STYLE

HP LaserJet 3380

Reports to clients	Times New Roman 12 pt (PS)
Memos	Courier (10 CPI)
Long letters	Times New Roman 12 pt (PS)
Short letters	Times New Roman 12 pt (PS)
Envelopes	Times New Roman 12 pt (PS)

GENERAL STYLE ELEMENTS

Dates

- June 1, 2005
- June 2005
- Summer 2004

Numerals

- Spell *one* through *nine*; numerals from *10* on.
- *3%*, not *three %* or *three percent.*
- *99%*, not *ninety-nine %* or *ninety-nine percent.*

Punctuation

- Put titles of speeches in quotes.
- Italicize names of books and newspapers.
- Put chapter titles and article titles in quotes.

CAPITALIZATION, HYPHENATION, ITALICS, POSSESSIVES, PUNCTUATION, AND SPELLING

(adj)	adjective	(pl)	plural
(cn)	collective noun	(poss)	possessive
(dict)	dictionary	(sing)	singular
(n)	noun	(v)	verb
(pa)	predicate adj		

A

B

Brzezinski, Wertmüller, and Velázquez, Engineers

C

the city (other than client's city)
the City (client's city)
City of Chicago
the county (other than client's county)
the County (client's county)
cul-de-sacs (pl)

D

database (n, adj)
DeKalb County
Department of Community Affairs (DCA)
Department of Housing and Urban Development (HUD)
Department of Natural Resources (DNR)
drafting film (do not use trade name)

E

F

Federal government
fee-simple (adj)

G

H

House Bill 215

I

IL (Illinois, in addresses)
Ill. 34 (Illinois State Highway 34)

J

K

L

the Legislature (client's state)

M

the Midwest
multi-family (adj)

N

O

P

Ph.D.'s (pl)

Q

R

Robinson and Associates

S

Senate Bill 14
the Soil Erosion Control Act

T

tax-exempt (adj)
townhouse (n, adj)

UV

WXYZ

the Zoning Ordinance (client's ordinance)

MISCELLANEOUS

F

Manuscript Style Sheet

The following manuscript is the source for the style sheet beginning on p. 135.

America Discovers Its Wilderness

Until the early 20th century, wilderness survived only as a byproduct of the movement to reserve public lands for other purposes. Then the Forest Service began experimenting in the early 1920's.

Arthur Carhart, the agency's first landscape architect, helped preserve the Trappers' Lake Region of Colorado from development, and Aldo Leopold, in 1924, created the Gila Wilderness in New Mexico, the first official wilderness area in the United States.

Wilderness Inventory

Chief Forester William Greeley ordered inventories of all undeveloped National Forest lands larger than 230,400 acres in 1926. Soon after, rules were established for managing "primitive areas." By the mid-1930's the agency had designated nearly 14 million acres of primitive land.

The leading advocate of wilderness preservation in the 1930's was Bob Marshall, who in 1937 became head of Recreation and Lands for the Forest Service. In 1939 Chief Forester Ferdinand Silcox approved Marshall's plan to inventory, study, and reclassify primitive lands as wilderness areas to provide them greater protection. . . .

Wild and Scenic Rivers Act

Congress passed the Wild and Scenic Rivers Act in 1968 to preserve portions of 50 rivers on Federal land in their free-flowing state. Many additions to this system followed.

The Wilderness Act transferred 9 million acres of National Forest wilderness land into the wilderness system and required review of the 5 million acres of remaining primitive land for possible inclusion. Beyond the scope of the Wilderness Act were millions of acres of undesignated but undeveloped land in the National Forests that were also potential wildernesses. . . .

Eastern Wilderness Areas

Almost all the eastern National Forests had been created from cut-over and partially roaded land and, although many of the forests had grown back, none of them were as pristine as the forests of the West. The Forest Service wanted to create a separate "Wild Areas" System in the 1970's for eastern areas, arguing that the Wilderness Act did not allow inclusion of cut-over areas. . . .*

*Dennis Roth. "America Discovers Its Wilderness," Our American Land. U.S. Government Printing Office: 1987, pp. 77–79.

STYLE SHEET: AMERICA DISCOVERS ITS WILDERNESS		
CAPITALIZATION **HYPHENATION** **ITALICS** **POSSESSIVES** **PUNCTUATION** **SPELLING** (adj) adjective (cn) collective noun (dict) dictionary (n) noun (pa) predicate adj (pl) plural (poss) possessive (sing) singular (v) verb	**A** agency	**B** byproduct
C Arthur Carhart Chief Forester Congress cut-over (adj)	**D** *Dates* 20th century mid-1930's	**E** East eastern Eastern Wilderness Act (so-called)
F Federal Forest Service	**G** Gila Wilderness William Greeley	**H**

I	J	K
L Aldo Leopold	**M** Bob Marshall Midwest Multiple Use- Sustained Yield Act of 1960	**N** *Numbers* all-numerical style 14 million National Forest(s) Northeast
O	**P**	**Q**

R	S	T
reclassify/ reclassification Recreation and Lands roaded (adj)	Ferdinand Silcox South Summer	Trapper's Lake Region
U-V	**W** West Wild and Scenic Rivers Act (1968) "Wild Areas" System Wilderness Act the Wilderness Society (the Society)	**X-Y-Z**

MISCELLANEOUS FACTS/NOTES

STYLE

initial-caps head, boldface, centered
initial-caps subhead (lowercase articles, prepositions, conjunctions), book weight, italic, flush left
flush left first paragraph under subhead, indent following paragraphs 1 em
comma before *and* in series
line endings—no word breaks
Adobe Caslon typeface, 11/16 x24. +5 before subs

G

Client Style Sheet

The corporate structure and titles for the Peoples and Southeast Corporation are given below. The style sheet begins on p. 140.

THE PEOPLES AND SOUTHEAST CORPORATION
The "Corporation"
Subsidiaries of the Corporation
(Note: Indent indicates subsidiary status.)

PEOPLES AND SOUTHEAST GEORGIA CORPORATION

- The Peoples and Southeast National Bank
  - Peoples and Southeast Capital Corporation
  - Peoples and Southeast Securities Corporation
  - The Onondaga Corporation
  - P&S Real Estate Services, Inc.
    - Peoples and Southeast International Bank
      - Peoples and Southeast International Bank of New Orleans
- Peoples and Southeast Mortgage Corporation
- PSGA Funding Corporation
- P&S Business Credit, Inc.
- P&S Capital Corporation

PEOPLES AND SOUTHEAST TRUST COMPANY, INC.

- Peoples and Southeast Trust Company (Georgia), N.A.
- Peoples and Southeast Trust Company (South Carolina), N.A.
- Peoples and Southeast Trust Company (Florida), N.A.

PEOPLES AND SOUTHEAST INSURANCE SERVICES, INC.

P&S FAMILY CREDIT, INC.

- P&S Family Credit of Alabama, Inc.
- P&S Family Credit of Florida, Inc.

PEOPLES AND SOUTHEAST FLORIDA CORPORATION

- The Peoples and Southeast National Bank of Florida
  - Southeast Land Sales, Inc.
  - Southwest Land Sales, Inc.

PEOPLES AND SOUTHERN CORPORATION

- The Peoples and Southern National Bank of South Carolina
  - Carolina Atlantic, Inc.
- P&S Financial Services, Inc.
- Peoples and Southern Systems, Inc.
- Peoples and Southern Realty Corporation

STYLE SHEET FOR THE PEOPLES AND SOUTHEAST CORPORATION

USAGE/PLACEMENT

- Registration mark on a P&S service (such as MasterCard®)—once per page.
- P&S logo in box must have registration mark.
- Member(s) FDIC—must be used in ads that mention deposit services; must be used on all TV ads; Seniors Club; do not use on Trust ads.
- Equal Housing Lender logo—use on any ad that mentions real estate or mortgage loans.
- Plural for acronyms is with apostrophe (IRA's, ATM's).

TYPEFACE

- Caledonia—copy
- Caslon 540—heads

LEGAL FOR ALL PRINT

- ©2006 The Peoples and Southeast Corporation (except Peoples and Southeast Insurance Services, Inc.)
- P&S® logo (all print)

TRADEMARK RULES

- Always use as an adjective, modifying a generic or common name for the services. (Money Saver® banking services).
- Do not use as a general descriptive adjective.
- Never use as a verb.
- Never use as a noun. Never: Open a Money Saver® today. Use: Open a Money Saver® account today.
- Do not use in possessive form, such as P&S's.
- Do not pluralize a service mark.
- Do not couple service marks.
- In textual material, provide service marks with distinctive appearance by using all capital letters, italics, quotation marks, or different color or type size.
- Use proper notice for registered marks by placing a ® next to the mark.

CAPITALIZATION, HYPHENATION, ITALICS, POSSESSIVES, PUNCTUATION, AND SPELLING

(adj)	adjective	(pl)	plural
(cn)	collective noun	(poss)	possessive
(dict)	dictionary	(sing)	singular
(n)	noun	(v)	verb
(pa)	predicate adjective		

A

account officer
American Express® Travelers Cheque™
annuity
Answer Center
asset-based
Atlantic Southeast Airlines
Automated Cash Management
Automated Teller Machines
automated teller network

B

Bank 'N Shop Centers
Bank-by-Computer
Bank-by-Phone
BankCard Center
benefits package
benefits plan
Better Business Banking services
Big Saver Account
Bonus Checking account
Branch Manager
buy outs

C

cardholder
Cash Management Officer
Cash Management Services
cashier's checks
Certificates of Deposit (CD)
Certified Employee Benefit Specialists
Check Safekeeping
CIRRUS®
closely held (adj)
Commercial Premium Investment Account
Common Stock Fund
Corporate Cash Management
Custom wallet checks
Customer Service Representative

D

data bases
disability insurance

E

energy-efficient (adj)
energy-saving (adj)

F

Family Credit Services
fax
Federal Deposit Insurance Corporation (FDIC)
Federal Income Tax Form
financial specialist
fixed rate
Fixed Term (IRA)
Flat Fee Checking
401(k)
full-cost
full-service (adj)

G

Gold Coast (Florida)
Gold Reserve
Government Banking Division
Government Banking Services

H

HONOR℠

I

Income Fund
Individual Market Investment Account
Instant Banker(s)** (see Misc. Facts/Notes)
Instant Banker transaction
Instant Banking—Do not use as a noun
Instant Banking Card
Instant Checking
Instant Money Loan
InstantCheck Debit Card
Insurance Services
interest bearing (adj)
interest checking account
Investment Advisors
IRA* (see Misc. Facts/Notes)

J

K

KEOGH's (pl)

L

Loan pack
lock box

M

Market Investment Account
Market Investment Account Instant Check (NOT Accounts)
Market Line account
Market Reviews
Master Trust
Master Trust Department
Master Trust services
Master Trustee
MasterCard®
MasterCard® gold card
MIA/IRA
Minimum Balance Checking
money market (n, adj)***
Money Saver® account***
Money Saver® Checking***
mutual funds

N

Newcomer Guide
Newcomer Services
no-obligation (adj)
NOW Checking (no ®)

O

Operations Group

P

P&S Answer Center
P&S Bank's (poss) (but not P&S's)
P&S Executor/Personal Representative
P&S Family Credit
P&S Market Reviews
P&S Trust and Financial Officer
The Peoples Bank of Tallahassee
Personal Banker
Personal Identification Number
Personal Trust Officer
policyholders
Preferred MasterCard®
Premium Investment Account
Public Finance Division

Q

R

Relationship Manager
Ready Equity Account (home equity loan)
Ready Reserve
Regular Business Checking
regular checking
resell
Revolving Account™ (one line)
R-values (n)

S

safe deposit boxes**** (see Misc. Facts/Notes)
self-directed (adj)
Self-Directed (IRA)
seniors account
Seniors Club
setup
Southeast, South

T

TARTAN Plus™ (see Misc. Facts/Notes)
Tax Anticipation Notes (TAN's)
tax-deferred (adj)
Tax-Deferred Annuities
tax-exempt
Tax-Exempt Lease
Telephone Banking System or Telephone Banking
term insurance
Time Deposit Account(s)
Travel Checking account
Travel Dollars
traveler's cheques or traveler's checks
travel-size bank
trust officer (or P&S Trust Officer)
T-shirt (n)

U

universal life
U.S. Treasury bill rate

V

Variable Rate (IRA)
VISA®
VISA® gold card

W

WIZARD℠ banking machines

X

Y

Your money's worth®

Z

MISCELLANEOUS FACTS/NOTES

- 175 branches all over GA; more than 290 Automated Teller Machines
- 160 branches throughout FL
- 387 branches throughout Southeast (387 employing over 11,353 people)
- 111 years of service (1894–2006)
- The P&S Answer Center—1-800-555-5555
- 239-RATE
- Seniors Club (55 and older)
- TARTAN Plus is a registered trademark of Recognition Equipment, Inc.
- *IRA—Fixed rate only. Substantial penalties may apply to early withdrawals from time deposit IRA's.
- **Instant Banker—AVAIL®/CIRRUS® charges apply to use on non–P&S automated teller machines, however.
- ***money market, Money Saver—Under license of agreements, these marks may not be used outside of designated Southeastern states.
- ****Safe deposit boxes—where available

PEOPLES AND SOUTHEAST SECURITIES LOCATIONS

Atlanta

1. Suite 1501
   78 North Avenue, N.E.
   Atlanta, Georgia 30346
   Local: (404) 555-1212
   Toll Free: 1-800-555-5552
2. 1 Perimeter Center West, N.W.
   Atlanta, Georgia 30346
   Local: (404) 555-2121
   Toll Free: 1-800-555-5553

Augusta

3. P&S National Bank Building
   523 Grant Street
   Augusta, Georgia 30902
   Local: (404) 555-1221
   Toll Free: 1-800-555-5554

Knoxville

4. First Tennessee Building
   Suite 1301
   16 South Helton Street
   Knoxville, Tennessee 37902
   Local: (615) 555-1212 Knoxville
   (615) 555-2121 Maryville
   (615) 555-2211 Oak Ridge
   Toll Free: 1-800-555-5555

Tampa

5. Eastshore Center
   Suite 16
   715 North Eastshore Boulevard
   Tampa, Florida 33607
   Local: (813) 555-1211
   Toll Free: 1-800-555-5556

Ft. Myers

6. Suite 201
   14 Second Street
   Ft. Myers, Florida 33901
   (located in First Atlantic Bank of Ft. Myers)
   Local: (813) 555-2212
   Toll Free: 1-800-555-5557

Ft. Lauderdale

7. One Financial Plaza
   18th Floor
   Ft. Lauderdale, Florida 33394
   Local: (305) 555-1112
   Toll Free: 1-800-555-5558

Florida Corporate

8. The Peoples and Southeast National Bank of Florida
   Eastshore Center
   715 North Eastshore Boulevard
   Tampa, Florida 33607
   Toll Free: 1-800-555-5559