



AGA
Editorial
Style Manual

July 2007

INTRODUCTION TO PUBLICATION STYLE

In the words of the Associated Press, the rules for making style are: “make clear and simple rules, permit few exceptions to the rules and rely heavily on the chosen dictionary as the arbiter of conflicts.” Within these pages you will find basic rules to live by: when to capitalize, when to use periods, when to use affect or effect, as well as many facts to help busy people make quick decisions. If you can't find your answer here, our arbiter dictionary is Webster's.

The fundamental purpose of any style manual is to bring consistency to publications. AGA's style manual is based primarily upon the Associated Press Stylebook and on the accumulated style decisions made by the editor over time. These decisions and rules reflect the audience we serve and the types of publications we produce.

This document is also designed to help AGA communicators and staff better serve the Association's membership by becoming familiar with the profession in which our members work. The government financial management profession is complicated in that it covers three levels of government, each of which has its own rules and organizations. Both government and the accounting and auditing professions are famous for their acronyms. It is very important that we get these acronyms and organizations correct in everything we do on the members' behalf. Please take some time to familiarize yourself with this information.

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A

A

a, an

Use a before consonant sounds; an before vowel sounds: a one-year term, an 1890s celebration.

abbreviations and acronyms

A few universally recognized abbreviations are required in some circumstances. Some others are acceptable depending on the context. But in general, avoid alphabet soup. Do not use abbreviations or acronyms which the reader would not quickly recognize.

Some general principles:

Before a Name: Abbreviate the following titles when used before a name outside direct

Quotations: Dr., Gov., Lt. Gov., Mr., Mrs., Rep., the Rev., Sen. and certain military designations listed in the military titles entry. Spell out all except Dr., Mr., Mrs., and Ms. when they are used before a name in direct quotations. For guidelines on how to use titles, see legislative titles and military titles.

After a Name: Abbreviate junior or senior after an individual's name, but there is no comma after the person's name. So it would be Arthur A. Hayes Jr. or Clyde G. McShan II. Abbreviate company, corporation, incorporated and limited when used after the name of a corporate entity. See entries under these words and company names. In some cases, an academic degree may be abbreviated after an individual's name. See academic degrees.

With Dates or Numerals: Use the abbreviations A.D., B.C., a.m., p.m., No. and abbreviate certain months when used with the day of the month.

Right: In 450 B.C.; at 9:30 a.m.; in room No. 6; on Sept. 16.

Wrong: Early this a.m. he asked for the No. of your room. **Correct:** Early this morning he asked for your room number. The abbreviations are correct only with figures.

In Numbered Addresses: Abbreviate avenue, boulevard and street in numbered addresses: He lives on Pennsylvania Avenue. He lives at 1600 Pennsylvania Ave. See addresses.

Follow an organization's full name with an abbreviation or acronym in parenthesis: U.S. Government Accountability Office (GAO).

academic degrees

Use an apostrophe in bachelor's degree, a master's, etc.

Use B.A., M.A., LL.D. and Ph.D. etc. only after a full name—never after just a last name.

When used after a name, an academic abbreviation is set off by commas: Daniel P. Smith, Ph.D., CGFM, CIA, spoke. Academic degrees always go first, certifications go second, with CGFM leading the list.

Do not precede a name with a courtesy title for an academic degree and follow it with the abbreviation for the degree in the same reference.

Wrong: Dr. Sam Jones, Ph.D.

Right: Dr. Sam Jones, a chemist.

academic departments

Use lowercase except for words that are proper nouns or adjectives: the department of history, the history department, the department of English, the English department.

academic titles

Capitalize and spell out formal titles such as professor, chancellor, chairman, etc., when they precede a name. Lowercase elsewhere. Lowercase modifiers such as history in history Professor Oscar Handlin or department in department Chairman Jerome Wiesner.

accept, except

Accept means to receive. Except means to exclude.

accommodate

accounting standards

Rules set forth to ensure that all organizations follow the same generally accepted accounting principles (GAAP). To achieve a "clean" or unqualified audit opinion, an organization must prepare its financial statements in accordance with generally accepted accounting principles. The Governmental Accounting Standards Board (GASB) sets accounting standards for state and local governments. The Federal Accounting Standards Advisory Board (FASAB) sets accounting standards for the federal government. The Financial Accounting Standards Board (FASB) sets accounting standards for the private sector.

accounts payable

Current liabilities or debts of a business that must be paid in the near future.

accounts receivable

Amounts due to a company for merchandise or services sold on credit. These are short-term assets.

activity-based management

administration

Lowercase: the administration, the president's administration, the governor's administration, the Reagan administration.

affect, effect

Affect as a verb means to influence. The game will affect the standings. Affect as a noun is best avoided. It occasionally is used in psychology to describe an emotion, but there is no need for it in everyday language.

Effect as a verb means to cause: He will effect many changes in the company.

Effect, as a noun, means result: The effect was overwhelming. He miscalculated the effect of his actions. It was a law of little effect. Tip: In almost all cases, a noun requires effect and a verb calls for affect.

addresses

Use the abbreviations Ave., Blvd. and St. only with numbered addresses: 1600

Pennsylvania Ave. Spell them out and capitalize when part of a formal street name without a number: Pennsylvania Avenue. Lowercase and spell out when used alone or with more than one street name: Massachusetts and Pennsylvania avenues.

All similar words (alley, drive, road, terrace, etc.) always are spelled out.

Capitalize them when part of a formal name without a number; lowercase when used alone or with two or more names.

Always use figures for an address number: 9 Morningside Circle.

Spell out and capitalize First through Ninth when used as street names; use figures with two letters for 10th and above: 7 Fifth Ave., 100 21st St.

Abbreviate compass points used to indicate directional ends of a street or quadrants of a city in numbered addresses: 222 E. 42nd St., 562 W. 43rd St., 600 K St. N.W. Do not abbreviate if the number is omitted: East 42nd Street, West 43rd Street, K Street Northwest.

after-

No hyphen after this prefix when it is used to form a noun: aftereffect, afterthought.

Follow after with a hyphen when it is used to form compound modifiers: after-dinner drink, after-theater snack.

afterward

Not afterwards.

AGA-Association of Government Accountants (tagline-Advancing Government Accountability)

Founded in 1950 as the Federal Government Accountants Association, FGAA's name was changed in 1975 to reflect the expanding membership, which now featured state and local government finance professionals. In 1988, AGA elected Meredith Williams, its first National President from state government.

AGA Today

AGA's bi-weekly newsletter, which focuses primarily on news from the government accountability profession with some Association news included. AGA was founded in 1999.

agencywide**Agency for International Development**

USAID is acceptable on second reference.

ages

Always use figures. When the context does not require years or years old, the figure is presumed to be years. Ages expressed as adjectives before a noun or as substitutes for a noun use hyphens.

Examples: A 5-year-old boy, but the boy is 5 years old. The boy, 7, has a sister, 10. The woman, 26, has a daughter 2 months old. The law is 8 years old. The race is for 3-year-olds. The woman is in her 30s. (No apostrophe)

aid, aide

Aid is assistance. An aide is a person who serves as an assistant.

Alabama: AL**all right (adv.)**

Never alright. Hyphenate only if used colloquially as a compound modifier. He is an all-right guy.

allude, refer

To allude to something is to speak of it without specifically mentioning it. To refer is to mention it directly.

a.m., p.m.

Lowercase with periods. Avoid the redundant 10 a.m. this morning.

amendments to the Constitution

Use First Amendment, 10th Amendment, etc.

American Accounting Association (AAA), referred to as Triple A. This organization represents accounting educators. <http://aaahq.org/>

American Federation of Government Employees

Use this full name on first reference to prevent confusion with other unions that represent government workers. Headquarters in Washington.

American Federation of State, County and Municipal Employees

Use this full name on first reference to prevent confusion with other unions that represent government workers. Headquarters in Washington.

American Institute of Certified Public Accountants (AICPA),

referred to as the AICPA. This organization represents more than 330,000 accountants who are certified in one or more state CPA societies. Membership is voluntary and the AICPA does not certify CPAs. Rather, they are certified within their own states and the AICPA provides CPE and other professional support. The AICPA is known around the world as a top trainer and educator of practicing accountants. www.aicpa.org/index.htm.

American Society of Military Comptrollers (ASMC), referred to as ASMC. This organization is AGA's equivalent in the defense community. ASMC offers a Certified Defense Financial Manager (CDFM) program, modeled after the CGFM. ASMC has about 17,000 members. www.asmcnline.org.

among, between

Between refers to only two items or individuals. Among is used when more than two are involved.

annual

An event cannot be described as annual until it has been held in at least two consecutive years.

Do not use the term first annual. Instead, note that the sponsors intend to hold the event annually.

annual meeting

Lowercase in all uses.

anti-

Hyphenate all except the following words, which have specific meanings of their own: antibiotic, antibody, anticlimax, antidote, antifreeze, antigen, antihistamine, antiknock, antimatter, antiparticle, antipasto, antiperspirant, antiphon, antiphony, antiseptic, antiserum, antithesis, antitoxin, antitrust, antitussive. This approach has been adopted in the interests of readability and easily remembered consistency. Hyphenated words, many of them exceptions to Webster's, include: anti-aircraft, anti-bias, anti-inflation, anti-intellectual, anti-labor.

antitrust

Any law or policy designed to encourage competition by curtailing monopolistic power and unfair business practice.

anybody, any body, anyone, any one

One word for an indefinite reference: Anyone can do that. Two words when the emphasis is on singling out one element of a group: Any one of them may speak up.

appreciation

Increase in value of property, as opposed to depreciation.

April

Never abbreviated.

Arizona: AZ

Arkansas: AR

army

Capitalize when referring to U.S. forces: the U.S. Army, the Army, Army regulations. Do not use the abbreviation USA. Use lowercase for the forces of other nations: the French army.

asset

Current cash and other items readily converted into cash, usually within one year.

asset, fixed

Plant, land, equipment, long-term investments that cannot be readily liquefied without disturbing the operation of the business.

Association

Do not abbreviate. Capitalize as part of a proper name: Association of Government Accountants. When referring to AGA, capitalize Association when it stands alone. The Association's membership. All other associations are referred to in lower case in stand-alone instances.

The Association of Certified Fraud Examiners (ACFE), referred to as the ACFE. This is an international, 25,000-member professional organization dedicated to fighting fraud and white-collar crime. With offices in North America and Europe and chapters around the globe the Association is networked to respond to the needs of anti-fraud professionals everywhere. Issues the Certified Fraud Examiner (CFE) designation. www.cfenet.com.

Association of Local Government Auditors (ALGA), formerly known as the National Association for Local Government Auditors, is a professional organization whose mission is to improve local government auditing. The organization disseminates information and ideas about financial and performance auditing, provides training and offers a national forum to discuss auditing issues. www.governmentauditors.org

assure, ensure, insure, secure

Assure distinctly implies the removal of doubt and suspense from a person's mind. Ensure is to make sure, certain or safe; to guarantee. Insure stresses the taking of necessary measures beforehand. Secure implies action taken to guard against attack or loss.

attorney, lawyer

In common usage the words are interchangeable. Technically, however, an attorney is someone (usually, but not necessarily, a lawyer) empowered to act for another. Such an individual occasionally is called an attorney in fact. A lawyer is a person admitted to practice in a court system. Such an individual occasionally is called an attorney at law. Do not abbreviate, do not capitalize unless it is an officeholder's title and if it appears before the individual's name: defense attorney Perry Mason, attorney Perry Mason, District Attorney John Smith.

attorney general, attorneys general

Never abbreviate. Capitalize only when used as a title before a name. Attorney General Alberto Gonzales.

August

Abbreviate to Aug. when followed by a date: Aug. 15, 1998, August of 1998.

B

bachelor of arts, bachelor of science

A bachelor's degree or bachelor's is acceptable in any reference. See academic degrees for guidance on when abbreviations are acceptable.

backward

Not backwards.

balance sheet

A listing of assets, liabilities and net worth showing the financial position of a company at a specific time. A bank balance sheet is generally referred to as a statement of condition.

balloon mortgage

A mortgage whose amortization schedule will not extinguish the debt by the end of the mortgage term, leaving a large payment (called a balloon payment) of the remaining principle balance to be paid at that time.

bankruptcy

An individual or organization, acting voluntarily or by court order, liquidates its assets and distributes the proceeds to creditors. There are various filings under U.S. Bankruptcy Code:

Chapter 7—Sometimes referred to as straight bankruptcy, this filing usually leads to liquidation of a company. A company in Chapter 7 proceedings may be able to continue operating under the direction of a court trustee until the matter is resolved. If the company can resolve its problems and settle with creditors in the interim, it may not have to be liquidated.

Chapter 11—The most common form of bankruptcy, this action frees a company from the threat of creditors' lawsuits while it reorganizes its finances. The debtor's reorganization plan must be accepted by a majority of its creditors. Unless the court rules otherwise, the debtor remains in control of the business and its assets.

Chapter 12—This is an extension of Chapter 11, designed to help debt-burdened family farms. It allows family farmers to operate under bankruptcy court protection while paying off creditors.

Chapter 13—Called the “wage earner” bankruptcy, this is available to individuals who promise to repay as many debtors as possible from available income.

basis point

The movement of interest rates or yields expressed in hundredths of a percent.

bear market

A period of generally declining stock prices.

because, since

Use *because* to denote a specific cause-effect relationship: He went because he was told. *Since* is acceptable in a causal sense when the first event in a sequence led logically to the second but was not its direct cause: He went to the game, since he had been given the tickets.

benchmark

beside, besides

Beside means at the side of, next to. *Besides* means in addition to.

between, among

Between refers to only two items or individuals. *Among* is used when more than two are involved.

biannual, biennial

Biannual means twice a year and is a synonym for the word *semiannual*. *Biennial* means every two years.

Big Board

Acceptable on second reference for New York Stock Exchange.

bimonthly

Means every other month. *Semimonthly* means twice a month.

biweekly

Means every other week. *Semiweekly* means twice a week.

blue chip stock

Stock company known for its long-established record of making money and paying dividends.

board

Capitalize only when an integral part of a proper name: AGA's Professional Certification Board. Second reference: the board.

board of directors, board of trustees

Always lowercase.

bond ratings

Grades assigned by credit-rating agencies to corporate and municipal debt securities, based on the borrower's expected ability to repay. The higher the grade, the lower the interest rate a borrower must pay. The two major Wall Street credit-rating firms are Moody's Investors Service, Inc. and Standard & Poor's bond ratings. Both issue a variety of grades. Standard & Poor's bond ratings, for example, include 10 basic grades: in order, AAA, AA, A and BBB, given to borrowers with the strongest ability to repay; BB, B, CCC, CC and C, for more speculative securities; and D, for securities that are in payment default.

both/as well as

Use one or the other, not both. Carrie had both a facial and a massage. Or: Carrie had a facial as well as a massage.

Britain

Acceptable in all references for Great Britain, which consists of England, Scotland and Wales.

bulleted lists

Use periods, not semicolons in bulleted lists.

bull market

A period of generally increasing market prices.

bureau

Capitalize when part of the formal name for an organization or agency: the Bureau of Labor Statistics, the Newspaper Advertising Bureau. Lowercase when used alone or to designate a corporate subdivision: the Washington bureau of the Associated Press.

C

cabinet

Capitalize references to a specific body of advisors heading executive departments for a president, king, governor,

C

etc.: The president-elect has made his Cabinet selections. The capital letter distinguishes the word from the common noun meaning cupboard, which is lowercase.

Cabinet titles

Capitalize the full title when used before a name; lowercase in other uses: Secretary of State Condoleezza Rice, but Robert M. Gates, defense secretary.

California: CA

capital

When used in a financial sense, capital describes money, equipment or property used in a business by a person or corporation.

capital gain, capital loss

The difference between what a capital asset cost the price it brought when it was sold.

capital/capitol

Capital is a city where a seat of government is located. Capitol refers to the building. Capitalize U.S. Capitol and the Capitol when referring to the building in Washington. Follow the same practice when referring to state capitol buildings.

Certified Fraud Examiner

CFE appropriate on second reference or after the full

name of a certified individual. Awarded by the Association of Certified Fraud Examiners (ASFE).

Certified Government Financial Manager (CGFM)

AGA founded the CGFM Program in 1994 to recognize the unique skills and training required of government financial managers. About 5,500 AGA members are CPAs and more than 9,200 are CGFMs. The CGFM is now used as first reference in all AGA publications or after the full name of a certified individual. CGFM is always the first designation listed, after any postgraduate degrees: John Smith, Ph.D, CGFM, CPA.

CGFM Examinations, CGFM Program

When used together with CGFM, program and examinations are capitalized. They are lower case when used without CGFM. Refer to the examinations as PLURAL-there are three of them! Try to avoid the slang of “exams” whenever possible.

Certified Internal Auditor

CIA appropriate on second reference or after the full name of a certified individual. Awarded by the Institute of Internal Auditors (IIA).

Certified Government Auditing Professional

CGAP certification offered by the Institute of Internal Auditors

Capitalization

In general, avoid unnecessary capitals. Use a capital letter only if you can justify it by one of the principles listed here. Many words and phrases, including special cases, are listed separately in the AP Stylebook. Use lowercase if the dictionary lists it as an acceptable form for the sense in which the word is being used.

Some basic principles:

Proper Nouns: Capitalize nouns that constitute the unique identification for a specific person, place or thing: John, Mary, America, Boston, England. Some words, such as the examples just given, are always proper nouns. Some common nouns receive proper noun status when they are used as the name of a particular entity: General Electric, Gulf Oil.

Proper Names: Capitalize common nouns such as party, river, street and west when they are an integral part of the full name for a person, place or thing: Democratic Party, Mississippi River, Fleet Street, West Virginia. Lowercase these common nouns when they stand alone in subsequent references: the party, the river, the street. Lowercase the common noun elements of names in all plural uses: the Democratic and Republican parties, Main and State streets, lakes Erie and Ontario.

Popular Names: Some places and events lack officially designated proper names but have popular names that

are the effective equivalent: the Combat Zone (a section of downtown Boston), the Main Line (a group of Philadelphia suburbs). The principle applies also to shortened versions of the proper names of one-of-a-kind events: the Series (for the World Series), the Derby (for the Kentucky Derby). This practice should not, however, be interpreted as a license to ignore the general practice of lowercasing the common noun elements of a name when they stand alone.

Derivatives: Capitalize words that are derived from a proper noun and still depend on it for their meaning: American, Christian, Marxist. Lowercase words that are derived from a proper noun but no longer depend on it for their meaning: french fries, venetian blind.

Sentences: Capitalize the first word in a statement that stands as a sentence.

Compositions: Capitalize the principal words in the names of books, movies, plays, poems, operas, songs, radio and television programs. AGA style is to italicize these titles as well.

Titles: Capitalize formal titles when used immediately before a name. Lowercase formal titles when used alone or in constructions that set them off from a name by commas. Use lowercase at all times for terms that are job descriptions rather than formal titles.ouns receive proper noun status when they are used as the name of a particular entity: General Electric, Gulf Oil.

Certified Management Accountant

CMA appropriate on second reference or after the full name of a certified individual. Awarded by the Institute of Management Accountants (IMA).

Certified Public Accountant

CPA appropriate on second reference or after the full name of a certified individual. Awarded by state boards of accountancy. Are often members of the American Institute of Certified Public Accountants (AICPA).

chairman, chairwoman

Capitalize as a formal title before a name: company Chairman Henry Ford, committee Chairwoman Margaret Smith. Do not capitalize as a casual, temporary position: meeting chairman Robert Jones. Do not use chairperson unless it is an organization's formal title for an office.

chief financial officer

CFO acceptable on second reference. Capitalize only before a full name. Lowercase in all other uses.

Chief Financial Officers Act

The CFO Act of 1990 established the Chief Financial Officer and Deputy Chief Financial positions in the 24 largest federal agencies. AGA was a big supporter of the act and incidentally, the final act very closely resembled an earlier AGA report on the subject. The Association considered the passage of the CFO Act to be a huge victory. NOTE: The word Officers as used in Chief Financial Officers Act is plural, NOT possessive.

Chief Financial Officers Council

The CFO Council is an organization of the CFOs and deputy CFOs of the largest federal agencies, and senior officials of the Office of Management and Budget and the U.S. Department of the Treasury who work collaboratively to improve financial management in the U.S. government. In 1997, the council requested that AGA begin the Certificate of Excellence in Accountability Reporting (CEAR) Program, which recognizes excellence in the preparation and issuance of federal Accountability. NOTE: The word Officers as used in Chief Financial Officers Council is plural, NOT possessive.

cities and towns

Capitalize them in all cases. The preferred form for a section of a city is lowercase: the north end, western Los Angeles. Capitalize widely recognized sections of a city: South Side (Chicago), Lower East Side (New York). Spell out the name of cities unless in direct quotes: "We're going to L.A."

city

Capitalize city as part of a proper name: Kansas City, New York City. Lowercase elsewhere: a Texas city and in all "city of" phrases: city of Boston. Capitalize when it is part of a formal title before a name: City Manager Frank Smith. Lowercase when not part of the formal title, city Health Commissioner Frank Smith.

closely held corporation

A corporation in which stock shares and voting control

are concentrated in the hands of a small number of investors, but for which some shares are available and traded on the market.

co-

Retain the hyphen when forming nouns, adjectives and verbs that indicate occupation or status: coauthor: co-host, co-pilot, etc. Use no hyphen in other combinations: coed, cooperate, coordinate.

collective nouns

Nouns that denote a unit take singular verbs and pronouns: class, committee, crowd, family, group.

Some usage examples: The committee is meeting to set its agenda. A herd of cattle was sold.

Plural in form: Some words that are plural in form become collective nouns and take singular verbs when the group or quantity is regarded as a unit. A thousand bushels is a good yield. (A unit.) A thousand bushels were created. (Individual items.)

college

Capitalize when part of a proper name: Dartmouth College.

Colorado: CO**commas**

Do not use the Oxford comma before and/or in a series: black, white and red; black, white or red.

committee

Do not abbreviate. Capitalize when part of a formal name: the House Appropriations Committee. Do not capitalize committee in shortened versions of long committee names or on second reference.

commodity

The products of mining or agriculture before they undergo extensive processing.

common stock, preferred stock

An ownership interest in a company.

company, companies

Use Co. or Cos. when a business uses either word at the end of its proper name: Ford Motor Co., American Broadcasting Cos. But: Aluminum Company of America. If company or companies appears alone in second reference, spell the word out. The forms for possessives: Ford Motor Co.'s profits, American Broadcasting Cos.' profits. Spelling out the words in these instances in preferred.

compared to, compared with

Use compared to when the intent is to assert, without the need for elaboration, that two or more items are similar: She compared her work for women's rights to Susan B. Anthony's campaign for women's suffrage. Use compared with when juxtapositioning two or more items to illustrate similarities and/or differences: His time was 2:10, compared with 2:14 for his closest competitor.

complement/compliment

To complement is to complete, to round out or to bring to perfection. To compliment is to praise or admire. Marcel loved to compliment Albertine. "That chemise complements your eyes."

comptroller, controller

Comptroller generally is the accurate word for government financial officers. Controller generally is the proper word for financial officers of businesses. There are exceptions to both usages. Capitalize comptroller and controller when used as the formal titles for financial officers and when they precede the name of the individual.

comptroller general

Lower case except when preceding the full name of the current or a former comptroller general of the United States. Comptroller General of the United States David M. Walker is serving a 15-year term. He was appointed by President Clinton in 1998 to lead the GAO.

Comprehensive Annual Financial Reports (CAFR)**conference titles (in AGA Conference Programs)**

The one exception to the title rule—capitalize titles after names. Sequence should be: name, postgraduate degrees, certifications (CGFM first), title; federal agency, state or city.

congress

Capitalize U.S. Congress and Congress when referring to the U.S. Senate and House of Representatives. Although Congress is sometimes used as a substitute for the House, it is properly reserved for reference to both the Senate and the House. Lowercase when used as a synonym for convention or in second reference to an organization that uses the word as part of its formal name: the Congress of Racial Equality, the congress.

congressional

Lower case in all instances.

Connecticut: CT**constitution**

Capitalize references to the U.S. Constitution, with or without the U.S. modifier. When referring to constitutions of other nations or of states, capitalize only when used with the name of the nation or state. Lowercase in other uses: the organization's constitution.

CPE: Continuing Professional Education

The cornerstone of AGA's existence. Most accounting professionals require some CPE each year to maintain a variety of certifications. Certified Public Accountants (CPAs) are required to obtain 80 hours of CPE every two years, 24 hours of which must be in government-related topics. That is where AGA comes in. We offer CPE that is recognized by 44 of the 50 state boards of accountancy as relevant government CPE for CPAs. CGFMs are also required to earn 80 hours of CPE every two years. What sets CGFMs apart from CPAs is that the CPE for CGFMs must all be related to government financial management.

convince/persuade

You convince someone of something. You persuade someone to do something. Father convinced Bud that work would do him good, and persuaded him to get a job.

cross-service**D****dangling modifiers**

Avoid modifiers that do not refer clearly and logically to some word in the sentence.

Dangling: Taking our seats, the game started. (Taking does not refer to the subject, game, nor to any other word in the sentence. Correct: Taking our seats, we watched the opening of the game. (Taking refers to we, the subject of the sentence.)

days of the week

Capitalize them, do not abbreviate.

December

Abbreviate to Dec. when followed by the date: Dec. 15, 1998, Dec. 15, December of 1998.

decision-maker, decision-making**deflation**

A decrease in the general price level, which results from a decrease in total spending relative to the supply of available goods on the market. Deflation's immediate effect is to increase purchasing power.

Delaware: DE**departments (federal)**

Always use U.S. before the name to denote a federal agency. Department of Agriculture (USDA acceptable on second reference); Department of Commerce; Department of Defense (DoD); Department of Education; Department of Energy; (DOE); Department of Health and Human Services (HHS); Department of Homeland Security; Department of Housing and Urban Development (HUD); Department of the Interior; Department of Justice; Department of Labor (DOL); Department of State; Department of Transportation (DOT); Department of the Treasury; Department of Veterans Affairs (VA).

depreciation

The reduction in the value of capital goods due to wear and tear or obsolescence. Estimated depreciation may be deducted from income each year as one of the costs of doing business.

director

The formal title for the individuals who head the Federal Bureau of Investigation and the Central Intelligence Agency. Capitalize when used immediately before their names or those of others for whom director is a formal title: FBI Director Robert S. Mueller III. Most uses of director, however, involve an occupational description and are not capitalized in any case: company director Joseph Warren.

discount

Interest withheld when a note, draft or bill is purchased.

discount rate

The rate of interest charged by the Federal Reserve on loans it makes to member banks. This rate has an influence on the rates banks then charge their customers.

District of Columbia

Abbreviate as D.C. when used in conjunction with Washington. Spell out when used alone.

The District, rather than D.C., should be used in subsequent references.

dollars

Always lowercase. Use figures and the \$ sign in all except casual references or amounts without a figure: The book cost \$4. Dad, please give me a dollar. For specified amounts, the word takes a singular verb: He said \$500,000 is what they want. For amounts of more than \$1 million, use the \$ and numerals up to two decimal places. Do not link the numerals and the word by a hyphen: He is worth \$4.35 million. The form for amounts less than \$1 million: \$4, \$25, \$500, \$1,000, \$650,000.

Dow Jones & Co.

The company publishes the Wall Street Journal, Barron's National Business and Financial Weekly. It also operates the Dow Jones News Service and provides the Dow Jones Industrial average, the Dow Jones transportation average, the Dow Jones utility average and the Dow Jones composite average.

E**e-business****e-commerce****e-government****e-mail****effect, affect**

Effect as a verb means to cause: He will effect many changes in the company. Effect, as a noun, means result: The effect was overwhelming. He miscalculated the effect of his actions. It was a law of little effect. Affect as a verb means to influence. The game will affect the standings. Affect as a noun is best avoided. It occasionally is used in psychology to describe an emotion, but there is no need for it in everyday language.

e.g.

Avoid. Means 'for example'

either or . . .neither nor

The nouns that follow these words do not constitute a compound subject; they are alternate subjects and require a verb that agrees with the nearer subject: Neither they nor he is going. Neither he nor they are going.

ensure, insure (see assure)

Use ensure to mean guarantee: Steps were taken to ensure accuracy. Use insure for references to insurance: The policy insures his life.

Environmental Protection Agency

EPA is acceptable on second reference.

essential and nonessential clauses

Used here in place of the terms restrictive and nonrestrictive clauses. Both provide additional information about a word or phrase in the sentence. The difference between them is that the essential clause cannot be eliminated without changing the meaning of the sentence—it so restricts the meaning of the word or phrase that its absence would lead to a substantially different interpretation of what the author meant. The nonessential clause, however, can be eliminated without altering the basic meaning of the sentence—it does not restrict the meaning so significantly that its absence would radically alter the author's thought.

Punctuation: An essential clause must not be set off from the rest of the sentence by commas. A nonessential clause must be set off by commas. The presence or absence of commas provides the reader with critical information about the writer's intended meaning. Note the following examples:

Reporters who do not read the stylebook should not criticize their editors. (The writer is saying that only one class of reporters, those who do not read the stylebook, should not criticize their editors. If the who...stylebook phrase were deleted, the meaning of the sentence would change substantially.)

Reporters, who do not read the stylebook, should not criticize their editors. (The writer is saying that all reporters should not criticize their editors. If the who...stylebook phrase were deleted, this meaning would not be changed.)

Use of Who, That, Which: When an essential or nonessential clause refers to a human being or animal with a name, it should be introduced by who or whom. (See the who, whom entry.) Do not use commas if the clause is essential to the meaning; use them if it is not.

That is the preferred pronoun to introduce essential clauses that refer to an inanimate object or an animal without a name. Which is the only acceptable pronoun to introduce a nonessential clause that refers to an inanimate object or an animal without a name. The pronoun which may occasionally be substituted for that in the introduction of an essential clause that refers to an inanimate object or an animal without a name. In general, this use of which should appear only when that is used as a conjunction to introduce another clause in the same sentence: He said Monday that the part of the army which suffered severe casualties needs reinforcement. See that (conjunction) for guidelines on the use of that as a conjunction.

essential and nonessential phrases

Use here in place of the terms restrictive and nonrestrictive phrases. The underlying concept is the one that also applies to clauses: An essential phrase is a word or group of

words critical to the reader's understanding of what the author had in mind. A nonessential phrase provides more information about something. Although the information may be helpful to the reader's comprehension, the reader would not be misled if the information were not there.

Punctuation: Do not set an essential phrase off from the rest of the sentence with commas:

We saw the award-winning movie *One Flew Over the Cuckoo's Nest*. (No comma, because many movies have won awards, and without the name of the movie the reader would not know what movie was meant.)

They ate dinner with their daughter Julie. (Because they have more than one daughter, the inclusion of Julie's name is critical if the reader is to know which daughter is meant.)

Set off nonessential phrases with commas:

We saw the 1975 winner in the Academy Award competition for best movie, *One Flew Over the Cuckoo's Nest*. (Only one movie won the award. The name is informative but even without the name no other movie could have been meant.)

They ate dinner with Julie and her husband, David. (Julie has only one husband. If the sentence read and her husband David, it would suggest that she had more than one husband.)

Descriptive Words: Do not confuse punctuation rules for nonessential clauses with the correct punctuation when a nonessential word is used as a descriptive adjective. The distinguishing clue is often the absence of an article or pronoun:

Right: Julie and her husband David went shopping. Julie and her husband, David, went shopping. Company Chairman Henry Ford II made the announcement. The company chairman, Henry Ford II, made the announcement.

Euro

The common currency of the European Union.

every day (adv.) everyday (adj.)

He goes to work every day. She wears everyday shoes.

every one, everyone

Two words when it means each individual item: Every one of those clues was worthless.

One word when used as a pronoun meaning all persons: Everyone wants his life to be happy.

exclamation point (!)

Avoid. It's like a silent scream.

executive director

Capitalize before a name only if it is a formal corporate or organizational title.

F

family names

Capitalize words denoting family relationships only when they precede the name of a person or when they stand

unmodified as a substitute for a person's name: I wrote to Grandfather Smith. I wrote Mother a letter. I wrote my mother a letter.

farther, further

Farther refers to physical distance: He walked farther into the woods. Further refers to an extension of time or degree: She will look further into the mystery.

February

Abbreviate to Feb. when followed by the date: Feb. 15, 1998, Feb. 15, February of 1998.

federal

Use a capital letter for corporate or governmental bodies that use the word as part of their formal names: Federal Express, the Federal Trade Commission. Lowercase when used as an adjective to distinguish something from state, county, city, town or private entities: federal assistance, federal court, the federal government. Also: federal District Court (but U.S. District Court is preferred) and federal judge John Sirica (but U.S. District Judge John Sirica is preferred).

Federal Accounting Standards Advisory Board (FASAB)

FASAB, (pronounced FAY-SAB) was established in 1990 to consider and recommend accounting principles for the federal government. NOTE that the name of this organization is the FEDERAL (not Financial) Accounting Standards Advisory Board. The AICPA recognizes FASAB as the accounting standard-setting organization for the federal government. www.fasab.gov.

Federal Aviation Administration

FAA is acceptable on second reference.

Federal Bureau of Investigation

FBI is acceptable as second reference. To avoid alphabet soup, use "the bureau" in some references.

Federal Communications Commission

FCC is acceptable on second reference.

federal court

Always lowercase.

Federal Deposit Insurance Corp.

FDIC is acceptable on second reference.

Federal Emergency Management Agency

FEMA is acceptable on second reference.

Federal Energy Regulatory Commission

FERC is acceptable on second reference.

Federal Farm Credit Board

Do not abbreviate.

federal funds, federal funds rate

Money in excess of what the Federal Reserve says a bank must have on hand to back up deposits. The excess can be lent overnight to banks that need more cash on hand to meet their reserve requirements. The interest rate on these loans is the federal funds rate.

F

Federal Highway Administration

Reserve the FHA abbreviation for Federal Housing Administration.

Federal Home Loan Bank Board

Do not abbreviate.

Federal Housing Administration

FHA is acceptable on second reference.

Federal National Mortgage Association (Fannie Mae), Federal Home Mortgage Company (Freddie Mac)

Fannie Mae, a publicly held company traded on the New York Stock Exchange, packages mostly Federal Housing Administration mortgages. Fannie Mae is acceptable on second reference. The association's bonds are known as Fannie Maes. Freddie Mac, a publicly held company traded on the New York Stock Exchange, packages conventional mortgages as well as FHA mortgages.

Federal Register

Published every workday, it is the legal medium for recording and communicating rules and regulations established by the executive branch of the federal government. Individuals or corporations cannot be held legally responsible for compliance with a regulation unless it has been published in the Federal Register.

Federal Reserve System, Federal Reserve Board

On second reference, use Federal Reserve, the Fed, the system or the board.

Federal Trade Commission

FTC is acceptable on second reference.

FGAA-Federal Government Accountants Association

The precursor to AGA, FGAA was founded in 1950 by Robert W. King and a group of federal accountants. The name was changed in 1975 to reflect the inclusion of members from state and local governments.

fewer, less

In general, use fewer for individual items, less for bulk or quantity: Fewer than 10 applicants called. (Individuals) I had less than \$50 in my pocket. (An amount) But: I had fewer than 50 \$1 bills in my pocket. (Individual items)

Financial Accounting Foundation (FAF)

FAF governs both the Financial Accounting Standards Board (FASB), which sets accounting standards for the private sector, and the Governmental Accounting Standards Board (GASB), which sets standards for state and local governments.

Financial Accounting Standards Board (FASB)

Since its establishment in 1973, FASB (pronounced FAZ-bee) has been the designated standards-setting organization in the private sector. Its mission is to establish and improve standards of financial accounting and reporting for organizations in the private sector, and in so doing, provide for the education of issuers, auditors and users of financial information. FASB's standards govern the preparation of financial reports. They are officially recognized as authoritative by the

Securities and Exchange Commission and the American Institute of Certified Public Accountants. FASB is governed by the Financial Accounting Foundation (FAF)

Financial Executives International (FEI), referred to as FEI. This organization represents top-level private sector financial managers. FEI has 15,000 members. *www.fei.org*.

Financial Systems Integration Office (FSIO)

The FSIO, within the General Services Administration, was formerly known as the Joint Financial Management Improvement Program (JFMIP).

firm

A business partnership is correctly referred to as a firm: He joined a law firm. Do not use firm in references to an incorporated business entity. Use the company or the corporation instead.

first come, first served

Use hyphens when this phrase is used as a compound modifier (Seats will be granted on a first-come, first-served basis.) No hyphen is necessary otherwise.

fiscal, monetary

Fiscal applies to budgetary matters. Monetary applies to money supply.

fiscal year

The 12-month period that a corporation or governmental body uses for bookkeeping purposes. The federal government's fiscal year starts three months ahead of the calendar year.

Florida: FL

Food and Drug Administration

FDA is acceptable on second reference.

follow up (v.) follow-up (n. and adj.)

fractions

Spell out amounts less than one, using hyphens between the words: two-thirds, four-fifths, etc. Use figures for precise amounts larger than one, converting to decimals whenever practical.

full-

Hyphenate when used to form compound modifiers: full-length, full-page, full-scale.

full time, full-time

Hyphenate when used as a compound modifier: He works full time. She has a full-time job.

fund raising, fund-raising, fund-raiser

Fund raising is difficult. The planned a fund-raising event. A fund-raiser was hired.

futures

Futures contracts are agreements to deliver a quantity of goods, general commodities, at a specified price at a certain time in the future. Options, which are also widely traded on the nation's commodities exchanges, give buyers the right but not the obligation to buy or sell something at a certain price within a specified period.

G

U.S. Government Accountability Office (GAO)

GAO, formerly known as the General Accounting Office, is the investigative arm of Congress. It is a nonpartisan agency that audits federal programs. Comptroller General of the United States David M. Walker heads the GAO.

U.S. General Services Administration

GSA is acceptable on second reference.

Generally Accepted Accounting Principles

GAAP is acceptable on second reference. To achieve a “clean” or unqualified audit opinion, an organization must prepare its financial statements in accordance with generally accepted accounting principles. GAAP is set by the Governmental Accounting Standards Board (GASB) for state and local governments; Financial Accounting Standards Board (FASB) for the private sector; Federal Accounting Standards Advisory Board (FASAB) for the federal government.

Georgia: GA**good, well**

Good is an adjective that means something is as it should be or is better than average. When used as an adjective, well means suitable, proper, healthy. When used as an adverb, well means in a satisfactory manner or skillfully. Good should not be used as an adverb. It does not lose its status as an adjective in a sentence such as I feel good. Such a statement is the idiomatic equivalent of I am in good health. An alternative, I feel well, could be interpreted as meaning that your sense of touch was good.

Government Accountants Journal

The precursor to the Journal of Government Financial Management, AGA's flagship publication since 1951.

Government Financial Management TOPICS

AGA's biweekly newsletter, which covers primarily news from within the Association. TOPICS is acceptable on second reference. TOPICS was founded in 1960.

governmentwide**Governmental Accounting Standards Board**

GASB (pronounced GAZ-bee) is acceptable on second reference. Do NOT use Government Accounting Standards Board, a common error. The mission of the Governmental Accounting Standards Board is to establish and improve standards of state and local governmental accounting and financial reporting. It was established in 1983 by the Financial Accounting Foundation (FAF).

Government Finance Officers Association (GFOA), referred to as GFOA. Represents state and local government finance officers. This group is a primary competitor with AGA for state and local members. GFOA issues a prestigious certificate to state and local governments that achieve excellence in their Comprehensive Annual Financial Reports (CAFR), which includes their audited financial statements reporting. It is called the Certificate of Achievement for Excellence in Financial Reporting and is similar in concept to AGA's Certificate of Excellence in Accountability Reporting (CEAR) Program.

The CEAR Program recognizes FEDERAL agencies' that are judged on the merits of their ACCOUNTABILITY REPORTS, not their financial statements. GFOA has 14,100 members. www.gfoa.org.

grant-in-aid, grants-in-aid

H

half-

Follow Webster's . Hyphenate if not listed there. Some frequently used words without a hyphen: halfback, halfhearted, halftone, halftrack. Some frequently used combinations that are two words without a hyphen: half brother, half dollar, half size. Some frequently used words that include a hyphen: half-hour, half-moon, half-truth.

hedging

A method of selling for future delivery whereby a dealer protects himself/herself from falling prices between the time he/she buys a product and the time he/she resells or processes it.

homepage

One word

I

i.e.

Avoid. Means 'that is'

Illinois: IL**impact**

Do not use impact as a verb meaning affect. Use impact only as a noun. Wrong: The third-quarter loss will impact our earnings projections for the year. Right: Will this have any impact on my raise?

implement

Procedures are implemented; recommendations are followed.

Index of Leading Economic Indicators

A composite of 12 economic measurements that was developed to help forecast likely shifts in the U.S. economy as a whole. It is compiled by the U.S. Department of Commerce.

Indiana: IN**inflation**

A sustained increase in prices. The result is a decrease in the purchasing power of money.

in order to

Unless there's a need for special emphasis, drop in order and use to.

inspector general

Capitalize only before the full name of an inspector general, lowercase in all other references. Plural: inspectors general. Are referred to as IGs.

Inspector General Act

The 1978 act, as amended, established the responsibilities and duties of a presidentially appointed IG in each department and major agency. The IGs work to find fraud, waste and abuse in federal agencies and participate in the prosecution of offenders. The IG and the IG staff operate independently of other agency personnel. They oversee both investigations and audits. The IG Act was amended throughout the 1980s to increase the number of agencies with statutory presidentially appointed IGs, culminating in 1988 with the establishment of IGs appointed by the agency heads in smaller, independent agencies. The latter group is called statutory IGs. There are now 57 statutory IGs.

There are two IG councils. The President's Council on Integrity and Efficiency (PCIE) for the Presidentially appointed IGs and the Executive Council on Integrity and Efficiency (ECIE) for the statutory IGs.

Institute of Internal Auditors (IIA),

Referred to as The IIA. The Institute of Internal Auditors is a professional association for the internal auditing profession worldwide. Internal auditors are "business generalists" who specialize in efficiency and effectiveness for the good of the organization and its shareholders. Their roles include monitoring, assessing and analyzing organizational risks and controls; and reviewing and confirming information and compliance with policies, procedures and laws. IIA issues the Certified Internal Auditor (CIA) certification. The IIA also offers the Certified Government Auditing Professional (CGAP) certification, which recognizes the important contributions of government auditors. IIA has 70,000 members in 120 countries. www.theiia.org.

Institute of Management Accountants (IMA)

The leading professional organization devoted exclusively to management accounting and financial management. IMA offers the Certified Management Accountant (CMA) certification. IMA has 73,000 members. www.imanet.org.

International Monetary Fund

IMF acceptable on second reference. A supply of money supported by subscriptions of member nations, for the purpose of stabilizing international exchange and promoting orderly and balanced trade.

Internet, intranet

into, in to

Into is for entering something (a room or a profession), for changing the form of something (an ugly ducking) or for making contact (with a wall). Otherwise, use in to. Tip: If you can drop the 'in' without losing the meaning, the term you want is in to. "Bring the guests (in) to me, then we'll all go (in) to dinner."

irregardless

This isn't a word. Use regardless.

it's, its

It's is a contraction for it is or it has: It's up to you. It's been a long time. Its is the possessive form of the neuter pronoun: The company has lost its assets.

J

January

Abbreviate to Jan. when followed by the date: Jan. 15, 1998, Jan. 15, January of 1998.

Joint Financial Management Improvement Program (JFMIP)

Now known as the Financial Systems Integration Office (FSIO) within the General Services Administration. In December 2004, the JFMIP principals voted to modify the roles and responsibilities of the JFMIP. As a result, the Office of Management and Budget (OMB) and the Chief Financial Officers (CFO) Council have updated FSIO's mission and scope of activities. The FSIO has three major responsibilities: core financial systems requirements development, testing and product certification; supporting the federal financial community on priority projects; and conducting outreach through an annual financial management conference and other related activities.

The Journal of Government Financial Management

AGA's flagship publication since 1951. The Journal is acceptable on second reference. Do not italicize the name within Journal text.

judgment

NOT judgement.

July

Never abbreviated.

June

Never abbreviated.

junior, senior

Abbreviate as Jr. and Sr. only with full names. Do not precede with a comma.

K

Kansas: KS

Kentucky: KY

Legally a commonwealth, not a state.

know-how

L

laws

Capitalize legislative acts but not bills: the Taft-Hartley Act, the Kennedy bill.

lay, lie

The action word is lay. It takes a direct object. Laid is the form for its past tense and its past participle. Its present participle is laying. Lie indicates a state of reclining along a horizontal plane. Its past tense is lay. Its past participle is lain. Its present participle is lying. When lie means an untrue statement, the verb forms are lie, lied, lying.

legislative titles

First Reference Form: Use Rep., Reps., Sen. and Sens. As formal titles in one or more names in regular text. Spell out and capitalize these titles before one or more names in a direct quotation. Spell out and lowercase representative and senator in all other uses. Spell out other legislative titles in all uses. Capitalize formal titles such as assemblyman, assemblywoman, city councilor, delegate, etc., when they are used before a name. Lowercase in other uses. Add U.S. or state before a title only if necessary to avoid confusion: U.S. Sen. Herman Talmadge spoke with state Sen. Hugh Carter.

Second Reference Form: Do not use legislative titles before a name on second reference unless they are part

of a direct quotation.

Congressman, Congresswoman: Rep. and U.S. Rep. are the preferred first-reference forms when a formal title is used before the name of a U.S. House member. The words congressman or congresswoman, in lowercase, may be used in subsequent references that do not use an individual's name, just as senator is used in references to members of the Senate. Congressman and congresswoman should appear as capitalized formal titles before a name only in direct quotations.

Organizational Titles: Capitalize titles for formal, organizational offices within a legislative body when they are used before a name: House Speaker Dennis Hastert, Senate Majority Leader Tom Dashle.

legislature

Capitalize when preceded by the name of a state: the Kansas Legislature. Retain capitalization when the state name is dropped but the reference is specifically to that state's legislature: Both houses of the Legislature adjourned today.

less, fewer

In general, use fewer for individual items, less for bulk or quantity. Fewer than 10 applicants called. (Individuals) I had less than \$50 in my pocket. (An amount) But: I had fewer than 50 \$1 bills in my pocket. (Individual items)

let up (v) letup (n and adj.)**leverage**

The use of borrowed assets by a business to enhance the return of the owner's equity. The expectation is that the interest rate charged will be lower than the earnings made on the money.

leveraged buyout

A corporate acquisition in which the bulk of the purchase price is paid with borrowed money. The debt is then repaid worth the acquired company's cash flow, with money raised by the sale of its assets or by the later sale of the entire company.

liabilities

Used in the financial sense, the word means all the claims against a corporation.

liaison**life cycle****life-size****lifetime****like, as**

Use like as a preposition to compare nouns and pronouns. It requires an object: Jim blocks like a pro. The conjunction as

is the correct word to introduce clauses: Jim blocks the linebacker as he should.

listserv

Not listserve. It's a trademark name for computer software for managing electronic mailing lists.

long term, long-term

Hyphenate when used as a compound modifier: We will win in the long term. He has a long-term assignment.

long time, longtime

They have known each other a long time. They are longtime partners.

Louisiana: LA**M****make up (v) makeup (n, adj)****manageable****March**

Never abbreviated.

margin

The practice of purchasing securities in part with borrowed money, using the purchased securities as collateral in anticipation of an advance in the market price.

Maryland: MD**Massachusetts: MA**

Legally a commonwealth, not a state.

master of arts, master of science

A master's degree or master's is acceptable in any reference.

May

Never abbreviated.

Michigan: MI

mid-

No hyphen unless a capitalized word follows: mid-America, mid-Atlantic, midsemester, midterm. Use a hyphen when mid- precedes a figure: mid-30s.

military titles

Capitalize a military rank when used as a formal title before an individual's name. Spell out any title used before a name in a direct quotation. Spell out and lowercase when title is substituted for a name: Gen. John J. Pershing arrived today. The general arrived today.

Minnesota: MN

Mississippi: MS

Missouri: MO

mix-up (v) mix-up (n, adj)

mock-up (n)

moneymaker

Montana: MT

monthlong

months

Capitalize the names of months in all uses. When a month is used with a specific date, abbreviate only Jan., Feb., Aug., Sept., Oct., Nov. and Dec. Spell out when using alone or with a year alone. When a phrase lists only a month and a year, do not separate the year with commas. When a phrase refers to a month, day and year, set off the year in commas: January 1996 was a cold month. Jan. 2 was the coldest day of the year.

Feb. 14, 1996, was the target date. Always use figures. Do not use st nd, rd or th. (May 9th is not correct.)

more than, over

Over generally refers to spatial relationships: The plane flew over the city. Over can, at times, be used with numerals: She is over 30. But more than may be better:

Their salaries went up more than \$20 a week. It should not be used in place of more than. Wrong: He had over 30 years experience. Right: He had more than 30 years experience. Right: Somewhere over the rainbow.

The tree cast shade over the house.

N**National Aeronautics and Space Administration (NASA)**

NASA is acceptable on second reference.

National Association for the Advancement of Colored People (NAACP)

NAACP is acceptable on second reference.

The National Association of State Auditors, Comptrollers and Treasurers, (NASACT)

This organization exists to represent the states' views on a variety of financial management topics. Its goal is to ensure that government fiscal and financial management is effective, efficient and professional. NASACT represents the

roughly 150 state auditors, comptrollers and treasurers-and their staff. *www.nasact.org*. NASACT and the National Association of State Comptrollers, which falls under the NASACT umbrella, signed partnership agreements with AGA several years ago.

National Association of State Boards of Accountancy (NASBA)

NASBA serves as a forum for the 54 U.S. boards of accountancy. NASBA sponsors a variety of programs and services designed to enhance the effectiveness of its member boards. Most states require continuing professional education (CPE) for CPAs to maintain active licenses. The fundamental purpose of CPE is to maintain and/or increase professional competence. The National Registry of CPE Sponsors is a program offered by NASBA to recognize sponsors who offer CPE in accordance with nationally recognized standards. Individuals seeking CPE credits should contact the state board in which a CPA holds their license to determine the CPE requirements.nationwide

navy

Capitalize when referring to U.S. forces: the U.S. Navy, the Navy, Navy regulations. Do not use the abbreviation USN. Use lowercase for the forces of other nations: the British navy.

neither nor (see either or entry)

Nebraska: NE

Nevada: NV

New Hampshire: NH

New Jersey: NJ

New Mexico: NM

New York: NY

New York Stock Exchange

NYSE or Big Board acceptable on second reference. Use the stock exchange or the exchange for other references.

nobody**no one**

North Carolina: NC

North Dakota: ND

November

Abbreviate to Nov. when followed by the date. Nov. 15, 1998, Nov. 15, November of 1998.

nowadays

Not nowadays.

numerals

Spell out numbers one through nine; 10 and above use numerals. This rule also applies to constructions such as seventh anniversary, sixth annual, etc.

Large numbers: When large numbers must be spelled out, use a hyphen to connect a word ending in y to another word; do not use commas between other separate words that are part of one number: twenty-one; one million two hundred thirty-five thousand.

Sentence start: Spell out a numeral at the beginning of a

sentence. If necessary, recast the sentence. There is one exception: a numeral that identifies a calendar year.

Wrong: 993 freshmen entered the college last year. Right: Last year 993 freshmen entered the college. Right: 1995 was a very good year.

Casual Uses: Spell out casual expressions: A thousand times no! Thanks a million. He walked a quarter of a mile.

Proper Names: Use words or numerals according to an organization's practice: 20th Century Fox, Big Ten.

Figures or Words: For ordinals—Spell out first through ninth when they indicate sequence in time or location: first base, the First Amendment, he was first in line. Starting with 10th use figures. Use 1st, 2nd, 3rd, 4th, etc. when the sequence has been assigned in forming names. The principal examples are geographic, military and political designations such as 1st Ward, 7th Fleet and 1st Sgt.

nonexchange

nonfinancial

nonmember

O

Occupational Safety and Health Administration

OSHA is acceptable on second reference.

October

Abbreviate to Oct. when followed by the date: Oct. 15, 1998, Oct. 15, October of 1998.

off-, -off

Follow Webster's New World Dictionary. Some commonly used combinations with a hyphen: off-color, off-peak, off-season, off-white, send-off, stop-off. Some combinations without a hyphen: cutoff, liftoff, offhand, offset, offshore, offside, offstage, playoff, standoff, takeoff.

office

Capitalize office when it is part of an agency's formal name: Office of Management and Budget. Lowercase in all other uses, including phrases such as: the office of the attorney general, the U.S. attorney's office.

Office of Management and Budget (OMB)

Use U.S. Office of Management and Budget. OMB is acceptable on second reference. OMB's predominant mission is to assist the president in overseeing the preparation of the federal budget and to supervise its administration in Executive Branch agencies. OMB oversees and coordinates the administration's procurement, financial management, information and regulatory policies.

off of

The of is unnecessary. He fell off the bed. Not: He fell off of the bed.

Ohio: OH

OK

Not okay.

Oklahoma: OK

old-time, old-timer, old times

on

Do not use on before a date or day of the week when its absence would not lead to confusion; The meeting will be held Monday. He will be inaugurated Jan. 20.

only

Means 'alone,' 'solely' or 'and no other.' Don't use only in place of but or except. Place only right before the word or phrase you want to single out.

on to, onto

If you mean aware of, use onto. I'm onto you. Otherwise, use on to. Hang on to your hat.

one-

Hyphenate when used in writing fractions: one-half, one-third. Use phrases such as a half or a third if precision is not intended.

one-sided

ongoing

online

No hyphen.

option

An agreement to buy or sell something, such as shares of stock, within a stipulated time and for a certain price.

out-

Follow Webster's. Some frequently used words: outargue, outbox, outdated, outfield, outfox, outpatient, outpost, output, outscore, outstrip, outwalk.

Oregon: OR

-out

Follow Webster's. Generally hyphenate nouns and adjectives, such as cop-out, fade-out, fallout, flameout, hide-out, pullout, walkout, washout. Two words for verbs: fade out, hide out, pull out, walk out, wash out.

out of bounds

The ball went out-of-bounds. Hyphenate as a modifier: He took an out-of-bounds pass.

out of court, out-of-court

They settled out of court. He accepted an out-of-court settlement.

over, more than

Over generally refers to spatial relationships: The plane flew over the city. Over can, at times, be used with numerals: She is over 30. But more than may be better: Their salaries went up more than \$20 a week. He had more than 30 years experience.

over-

Follow Webster's. A hyphen is seldom used. Frequently used words: overbuy, overexert, overrate, override.

-over

Follow Webster's. Frequently used words (all are nouns,

some are also adjectives): carry-over, holdover, takeover, stopover, walkover.

overall

A single word in use as an adjective or adverb: Overall, the Democrats succeeded.

P

part time, part-time

Hyphenate when used as a compound modifier. She works part time. She has a part-time job.

passer-by, passers-by

Pennsylvania: PA

Legally a commonwealth, not a state.

percent

Never use the symbol. Use figures. 1 percent, 2.5 percent, 10 percent. For amounts less than 1 percent, precede the dec-

possessives

Plural Nouns Not Ending in S: Add 's: the alumni's contributions, women's rights.

Plural Nouns Ending in S: Add only an apostrophe: the churches' needs, the girls' toys, the horses' food.

Nouns Plural in Form, Singular in Meaning: Add only an apostrophe: mathematics' rules, measles' effects. Apply the same principle when a plural word occurs in the formal name of a singular entity: General Motors' profits, the United States' wealth.

Nouns the Same in Singular and Plural: Treat them the same as plurals, even if the meaning is singular: one corps' location.

Singular Nouns Not Ending in S: Add 's: the church's needs, the girl's toys. Singular nouns ending in s sounds such as ce, x and z may take either the apostrophe alone or 's.

Singular Common Nouns Ending in S: Add 's unless the next word begins with s: the hostess's invitation; the hostess' seat.

Singular Proper Names Ending in S: Use only an apostrophe: Agnes' book, Achilles' heel.

Special Expressions: The following exceptions to the general rule for words not ending in s apply to words that end in an s sound and are followed by a word that begins with s: for appearance' sake, for goodness' sake.

Pronouns: Personal interrogative and relative pronouns have separate forms for the possessive.

None involve an apostrophe: mine, our, your, yours, his, hers, its, theirs, whose.

Compound Words: Applying the rules above, add an apostrophe or 's to the word closest to the object possessed: the major general's decision; the attorney general's

imal with a zero. The cost of living rose 0.6 percent. Repeat the word percent with each individual figure: He said 10 percent to 30 percent may not vote.

pile up (v) pileup (adj)

planning

Avoid the redundant future planning.

p.m., a.m.

Lowercase, with periods.

policy-maker (n), policy-making (n, adj)

post-

Follow Webster's. Some commonly used words: postdate, postdoctoral, postelection, postgraduate, postnuptial, post-operative, postscript, postwar.

practitioner

pre-

Follow Webster's. Some commonly used words: preeminent, preempt, preexist, predispose, prehistoric.

request, anyone else's request, John Adams Jr.'s father.

Joint Possession, Individual Possession: Use a possessive form after only the last word if ownership is joint: Fred and Sylvia's apartment.

Descriptive Phrases: Do not add an apostrophe to a word ending in s when it is used primarily in a descriptive sense: citizens band radio, Cincinnati Reds infielder, a teachers college. However, an 's is required when a term involves a plural word that does not end in s: a children's hospital, a people's republic.

Descriptive Names: Some governmental, corporate and institutional organizations with a descriptive word in their names uses an apostrophe and some don't. Follow the user's practice:

Actors' Equity, Ladies' Home Journal. Note that Chief Financial Officers Council has no possessive.

Quasi Possessives: Follow the rules above in composing the possessive form of words that occur in such phrases as: a day's pay, two weeks' vacation, three days' work. Frequently in these cases, a hyphenated word is more effective: a two-week vacation, a three-day job.

Double Possessive: Two conditions must apply for a double possessive—a phrase such as “a friend of John's-to occur. 1. The word after of must refer to an inanimate object, and 2. The word before of must involve only a portion of the animate object's possessions.

Otherwise, do not use the possessive form of the word after of: The friends of John Adams mourned his death.

Inanimate Objects: There is no blanket rule against creating a passive form for an inanimate object, particularly if the object is treated in a personified sense: the wind's murmur. Give preference to the of construction: the murmur of the wind.

prefixes

See separate listings for commonly used prefixes. Generally do not hyphenate when using a prefix with a word starting a consonant. Three rules are constant, although they yield some exceptions to first-listed spellings in Webster's:

Except for cooperate and coordinate, use a hyphen if the prefix ends in a vowel and the word that follows begins with the same vowel.

Use a hyphen if the word that follows is capitalized.

Use a hyphen to join double prefixes: sub-subparagraph.

premiere

A first performance.

presently

Use it to mean in a little while or shortly, but not to mean now.

presidency

Always lowercase.

president

Capitalize president only as a formal title before one or more names: President Bill Clinton, President Clinton, Presidents Clinton and Bush. Lowercase in all other uses: The president said today...

pretense, pretext

A pretext is something that is put forward to conceal a truth. A pretense is a false show, a more overt act intended to conceal feelings.

prima-facie (adj)

True, valid or sufficient at first impression, apparent.

prime rate

A benchmark rate used to set interest charges on a variety of corporate and consumer loans, including some adjustable home mortgages, revolving credit cards and business loans. Banks set the rate based on their borrowing costs, as reflected by the interest on short-term Treasury securities in the bond market.

principal, principle

Principal is a noun and adjective meaning someone or something first in rank, authority or importance: principal of the school, the principal player in the trade, money is the principal problem.

Principle is a noun that means a fundamental truth, law, doctrine or motivating force: the principle of self-determination.

prior to

Before is less stilted in most cases. Prior to is appropriate when a notion of requirement is involved: the fee must be paid prior to the examination.

pro-

Use a hyphen when coining words that mean support for something: pro-labor, pro-business.

Professional Development Conference & Exposition (PDC)

Refer to AGA's annual conference as the Professional Development Conference & Exposition when using the full name. PDC is acceptable on second reference.

R RAM

Acronym for random access memory, the "working memory" of a computer into which programs can be introduced and then executed.

rank and file (n)

The adjective form is rank-and-file.

rarely

Means seldom. Rarely ever is redundant, but rarely if ever is often the appropriate phrase.

re-

The rules in prefixes apply. The following examples of exceptions to first-listed spellings in Webster's are based on the general rule that a hyphen is used if a prefix ends in a vowel and the word that follows begins with the same vowel: re-elect, re-election, re-emerge, re-employ, re-enact, re-engage, re-enlist, re-enter, re-entry, re-equip, re-establish, re-examine. For many other words, the sense is the governing factor:

recover (regain)

re-cover (cover again)

reform (improve)

re-form (form again)

resign (quit)

re-sign (sign again)

Otherwise, follow Webster's. Use a hyphen for words not listed in Webster's unless the hyphen would distort the sense.

Realtor

The term real estate agent is preferred. Use Realtor only if there is a reason to indicate that the individual is a member of the National Association of Realtors. Realtor is a service mark and should always be capitalized.

receivership

A legal action in which a court appoints a receiver to manage a business while the court tries to resolve problems that could ruin the business, such as insolvency. Receivership is often used in federal bankruptcy proceedings but it can also be used for nonfinancial troubles, such as an ownership dispute.

recession

A falling-off of economic activity that may be a temporary phenomenon or could continue into a depression.

recur, recurred, recurring

Not reoccur.

regardless

Do not use *irregardless*. It's not a word.

Registration Desk

Capitalize in AGA conference programs.

Rhode Island: RI**round up (v) roundup (n)****runner-up, runners-up****S****savings and loan associations**

They are not banks. Use “the association” on second reference.

school

Capitalize when it is part of a proper name: Public School 3, Crocker High School.

secretary of state

Capitalize as a formal title before a name.

self-

Always hyphenate: *self-assured*, *self-defense*, *self-government*.

semi-

The rules in prefixes apply, but in general, no hyphen: *semifinal*, *semi-invalid*, *semiofficial*, *semitropical*.

semiannual

Twice a year, a synonym for *biannual*. Do not confuse it with *biennial*, which means every two years.

senate

Capitalize all specific references to governmental legislative bodies, regardless of whether the name of the nation is used: the U.S. Senate, the Senate, the state Senate. Lowercase plural uses: the Virginia and North Carolina senates. Lowercase references to nongovernmental bodies: the student senate at Yale.

September

Abbreviate to *Sept.* when followed by the date. *Sept. 15, 1998*, *Sept. 15, September of 1998*.

service mark

A brand, symbol, word, etc. used by a supplier of services and protected by law to prevent a competitor from using it: *Realtor*, for a member of the National Association of Realtors, for example. When a service mark is used capitalize it. The preferred form, however, is to use a generic term (*real estate agent*) unless the service mark is essential to the story. See *trademark*.

sesquicentennial

Every 150 years.

set up (v) setup (n and adj)**shake up (v) shake-up (n and adj)****shall, will**

Use *shall* to express determination. We shall overcome.

Either *shall* or *will* may be used in first person constructions that do not emphasize determination: We shall hold a meeting. We will hold a meeting. For second- and third-person constructions, use *will* unless determination is stressed. You will like it. She will not be pleased. See the *should, would* entry and *subjective mood* entry.

should, would

Use *should* to express an obligation: We should help the needy. Use *would* to express a customary action: In the summer we would spend hours by the seashore. Use *would* also in constructing a conditional past tense, but be careful: Wrong: If Smith would not have had an injured foot, Thompson would not have been in the lineup. Right: If Smith had not had an injured foot, Thompson would not have been in the lineup. See the *subjective mood* entry.

show off (v) showoff (n)**shut down (v) shutdown (n)****shut off (v) shut-off (n)****shut out (v) shutout (n)****(sic)**

Do not use *(sic)* unless it is in the matter being quoted. Use it to show that an error, peculiar usage or spelling is in the original form.

so called (adv) so-called (adj)**Social Security**

Capitalize all references to the U.S. system. Agency is the Social Security Administration (SSA).

South Carolina: SC**South Dakota: SD****standards-setting**

A hyphen would be used in this case to avoid confusion.

stand in (v) stand-in (n and adj)**stand off (v) standoff (n and adj)****stand out (v) standout (n and adj)****states**

Lowercase all “state of” constructions, such as *state of Nebraska*. AGA uses postal abbreviations for states—an exception to AP Style—when they are used with a city. Spell out if used alone.

State of the Union

Capitalize all references to the president's annual address. Lowercase other uses: *The state of the union* is confused.

states' rights**statewide****stopgap****sub-**

The rules in prefixes apply, but in general, no hyphen: *subbasement*, *subcommittee*, *subculture*, *subdivision*, *sub-machine gun*, *suborbital*, *subtotal*, *subzero*.

subcommittee

Lowercase when used with the name of a legislative body's full committee: a Ways and Means subcommittee. Capitalize when a subcommittee has a proper name of its own: the Senate Permanent Subcommittee on Investigations.

subjective mood

Use the subjective mood of a verb for contrary-to-fact conditions, and expressions of doubts, wishes or regrets: If I were a rich man, I wouldn't have to work hard. I doubt that more money would be the answer. I wish it were possible to take back my words. Sentences that express a contingency or hypothesis may use either the subjunctive or the indicative mood depending on the context. In general, use the subjunctive if there is little likelihood that a contingency might come true: If I were to marry a millionaire, I wouldn't have to worry about money. If the bill passes as expected, it will provide an immediate tax cut.

subpoena, subpoenaed, subpoenaing**super-**

The rules in prefixes apply, but in general, no hyphen. Some frequently used words: superagency, supercarrier, supercharge, superhighway, superpower, supertanker.

Supreme Court of the United States

Capitalize U.S. Supreme Court and also the Supreme Court when the context makes the U.S. unnecessary. The chief justice is properly the chief justice of the United States, not of the Supreme Court: Chief Justice William Rehnquist. The appropriate title for the eight other members of the court is associate justice. When used as a formal title before a name, it should be shortened to Justice unless there are special circumstances.

state supreme courts

Capitalize with the state name (the New Jersey Supreme Court) and without the state name when the context makes it unnecessary, the state Supreme Court, the Supreme Court. If a court with this name is not the state's highest tribunal, the fact should be noted. In New York, for example, the Supreme Court is a trial court.

T**take-home pay****take off (v) takeoff (n and adj)****take over (v) takeover (n and adj)****take up (v) take up (n and adj)****telephone numbers**

It is AGA style to use periods instead of hyphens. AGA also uses AGA instead of 242 when listing the National Office number. Call 800.AGA.7211, ext. XXX, for more information.

TelePrompTer

A trademark for a type of cuing device

telltale**temperatures**

Use figures for all except zero. Use a word, not a minus sign, to indicate temperatures below zero.

Right: The day's low was minus 10. Wrong: The day's low was -10.

tenfold**Tennessee: TN****Texas: TX****that (conjunction)**

Use the conjunction that to introduce a dependent clause if the sentence sounds or looks awkward without it. There are no hard-and-fast rules, but in general:

That may usually be omitted when a dependent clause immediately follows a form if the verb to say: The president said he had signed the bill.

That should be used when a time element intervenes between the verb and the independent clause: The president said Monday that he had signed the bill.

That usually is necessary after some verbs. They include: advocate, assert, contend, declare, estimate, make clear, point out, propose and state.

That is required before subordinate clauses beginning with conjunctions such as after, although, because, before, in addition to, until and while: Haldeman said that after he learned of Nixon's intention to resign, he sought pardons for all connected with Watergate. When in doubt, include that. Omission can hurt. Inclusion never does.

that, which, who, whom (pronouns)

Use who and whom in referring to persons and animals with a name: John Jones is the man who helped me. See the who, whom entry. Use that and which in referring to inanimate objects and to animals without a name. Which is most often used in independent phrases: John was on the honor roll, which pleased his parents. Don't use which if that would suffice. (Tip: If you can drop the clause and not lose the meaning of the sentence, use which; otherwise, use that.)

their, there, they're

Their is a possessive pronoun: They went to their house. There is an adverb for indicating direction: We went there for dinner. There also is used with the force of a pronoun for impersonal constructions in which the real subject follows the verb: There is no food on the table. They're is a contraction for they are.

tie in (v) tie-in (n and adj)**tie up (v) tie-up (n and adj)****timely**

Not a verb. It's an adverb used as a modifier and should never stand alone. Wrong: The report was prepared timely. Right: The report was prepared in a timely manner.

times

Use figures except for noon and midnight. Use a colon to separate hours from minutes: 11 a.m., 1 p.m., 3:30 p.m.

Avoid such redundancies as 10 a.m. this morning or 10 p.m. tonight.

titles

In general, confine capitalization to formal titles used directly before an individual's name. Lowercase when they are not used with an individual's name: The president issued a statement. The pope gave his blessing.

toward

Not towards.

trademark

A trademark is a brand, symbol, word, etc., used by a manufacturer or dealer and protected by law to prevent a competitor from using it: AstroTurf. In general, use a generic equivalent unless the trademark name is essential to the story. When a trademark is used, capitalize it. The International Trademark Association, located in New York, is a helpful source of information about trademarks. See service marks.

trade off (v) trade-off (n and adj)

traffic, trafficked, trafficking

trans-

The rules in prefixes apply, but in general, no hyphen. Some examples: transcontinental, transmigrate, transoceanic, transship, trans-Atlantic, trans-Pacific, trans-Siberian.

transfer, transferred, transferring

travelogue

Not travelog.

treasurer

Capitalize when used as a formal title immediately before a name. Caution: The secretary of the U.S. Department of the Treasury is not the same person as the U.S. treasurer.

U

ultra-

The rules in prefixes apply, but in general, no hyphen. Some examples: ultramodern, ultranationalism, ultrasonic, ultraviolet.

un-

The rules in prefixes apply, but in general, no hyphen. Some examples: un-American, unarmed, unnecessary, unshaven.

under-

The rules in prefixes apply, but in general, no hyphen. Some examples: underdog, underground, undersold.

under way

Two words in virtually all uses: The project is under way. The naval maneuvers are under way. One word only when it is used as an adjective before a noun in a nautical sense: an underway flotilla.

United States

Spell out when used as a noun. Use U.S. only as an adjective.

up-

The rules in prefixes apply, but in general, no hyphen. Some examples: upend, upgrade, upstate, uptown.

-up

Follow Webster's. Hyphenate if not listed there. Some frequently used words (all are nouns, some are also used as adjectives): breakup, call-up, change-up, checkup, cleanup, close-up, cover-up, crackup, follow-up, frame-up, grown-up, holdup, letup, lineup, makeup, mix-up, mock-up, pileup, push-up, roundup, runners-up, setup, shake-up, shape-up, smashup, speedup, tie-up, walk-up, windup. Use two words when any of these appear as a verb.

upside down (adv) upside-down (adj)

upstate

Always lowercase: upstate New York.

upward

Not upwards.

user friendly

Avoid. For example: The system is easy to use. Not: The system is user friendly.

U.S. Postal Service

Use U.S. Postal Service or the Postal Service on first reference. Retain capitalization of Postal Service in subsequent references to the agency. Lowercase the service when it stands alone. Lowercase post office in generic references to the agency and to an individual office: I went to the post office.

Utah: UT

V

verbs

Split Forms: In general avoid awkward constructions that split the infinitive forms of a verb (to leave, to help, etc.) or compound forms (had left, had helped, etc.)

Awkward: She was ordered to immediately leave on assignment.

Preferred: She was ordered to leave immediately on an assignment.

Occasionally, however, a split is not awkward and is necessary to convey meaning: He wanted to really help his mother. Those who lie are often found out. How has your health been?

Vermont: VT

versus

Spell it out. Do not use vs.

U.S. Department of Veterans Affairs

Use VA on second reference.

vice president

Capitalize or lowercase following the same rules that apply to president. See president and titles. Do not drop the first name on first reference.

vice versa**vie, vied, vying****Virginia: VA**

Legally a commonwealth, not a state.

W**walk up (v) walk-up (n and adj)****Washington: WA****Washington, D.C.**

Always use periods in references to D.C. District of Columbia is also acceptable.

When referring to the AGA chapter, use AGA's Washington, D.C. Chapter.

website

One word, lower case. Italicize website addresses when using in AGA publications: *www.agacgfm.org*. It is acceptable to leave off the *http://* in an address that includes *www*.

well

Hyphenate as part of a compound modifier: She was a well-dressed woman.

well-being**well wishers****West Virginia: WV****whether or not**

You can usually ditch 'or not.'

whereabouts

Takes a singular verb: His whereabouts is unknown.

which

See the essential clauses, nonessential clauses entry; the that, which entry; and the who, whom entry.

White House

Do not personify it with phrases such as the White House said, use a phrase such as a White House official said.

who, whom

Use who, whom for references to human beings and to animals with a name. Use that and which for inanimate objects and animals without a name. Who is the word when someone is the subject of a sentence, clause or phrase: The woman who rented the room left the window open. Who is there? Whom is the word when someone is the object of a verb or preposition: The woman to whom the room was rented left the window open. Whom do you wish to see? See the essential clauses, nonessential clauses entry for guidelines on how to punctuate clauses introduced by who, whom, that and which.

wholehearted**wholesale price index**

A measurement of the changes in the average price that businesses pay for a selected group of industrial commodities, farm products, processed foods and feed for animals.

who's, whose

Who's is a contraction for who is, not a possessive: Who's there? Whose is the possessive: I do not know whose coat it is.

wide-

Usually hyphenated. Some examples: wide-angle, wide-awake, wide-brimmed, wide-eyed, wide-open. Exception: widespread.

-wide

No hyphen. Some examples: agencywide, citywide, continentwide, countrywide, governmentwide, industrywide, nationwide, statewide, worldwide.

will

See the shall, will entry and subjective mood.

wind up (v) windup (n and adj)**Wisconsin: WI****-wise**

No hyphen when it means in the direction of or with regard to. Some examples: clockwise, lengthwise, otherwise, slantwise. Avoid contrived combinations such as money-wise, regionwise. The word penny-wise is spelled with a hyphen because it is a compound adjective in which wise means smart, not an application of the suffix -wise. The same for street-wise in the street-wise youth.

word-of-mouth (n and adj)**workday****work force****work group****work of art****working asset****working capital****working-class****working papers****work load****work out****workplace****workstation****workweek****worldwide****World Wide Web**

Abbreviate as the web.

worn-out**worthwhile****would**

See the should, would entry.

write in (v) write-in (n and adj)

wrongdoing

Wyoming: WY

XYZ

Xerox

A trademark for a brand of photocopier machine. Capitalize in all uses. Never a verb. Use a generic term such as photocopy.

year-end (adj)

yearlong

years

Use figures without commas: 1998. Use an s without an apostrophe to indicate spans of decades or centuries: the 1980s, the 1990s. Years are the lone exception to the general rule in numerals that a figure is not used to start a sentence: 1995 was a very good year. When a phrase refers to a month, day and year, set off the year with commas; do not separate the year with commas when a phrase lists only a month and year: His birthday is May 8. Feb. 12, 2007, was the target date.

yield

Annual rate of return on an investment, as paid in dividends or interest.

zero, zeros

zero-base budgeting

A process that requires an agency, department or division to justify budget requests as if its programs were starting from scratch, or from a base of zero. In theory, this assures a review of all programs at budget time.

ZIP codes

Use all-caps ZIP for Zoning Improvement Plan, but always lowercase the word code.

Do not put a comma between the state name and the ZIP code: New York, NY 10020.



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