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What is the Richter scale? The magnitude of most earthquakes is measured on the Richter scale, invented by Charles F. Richter in 1934. The Richter magnitude is

calculated from the amplitude of the largest seismic wave recorded for the earthquake, no matter what type of wave was the strongest.

The Richter magnitudes are based on a logarithmic scale (base 10). What this means is that for each whole number you go up on the Richter scale, the amplitude of the ground motion recorded by a seismograph goes up ten times. Using this scale, a magnitude 5 earthquake would result in ten times the level of ground shaking as a magnitude 4 earthquake (and 32 times as much energy would be released). To give you an idea how these numbers can add up, think of it in terms of the energy released by explosives: a magnitude 1 seismic wave releases as much energy as blowing up 6 ounces of TNT. A magnitude 8 earthquake releases as much energy as detonating 6 million tons of TNT. Pretty impressive, huh? Fortunately, most of the earthquakes that occur each year are magnitude 2.5 or less, too small to be felt by most people.

What does the modern day Black Friday mean? Black Friday is a term for the Friday after Thanksgiving in the United States, which is the beginning of the traditional Christmas shopping season. The word "black" in Black Friday refers to the term "in the black" meaning making a profit. Thanksgiving falls on the fourth Thursday in November in the United States, Black Friday occurs between the 23rd and the 29th of November. The term "Black Friday" originated in Philadelphia in reference to the heavy traffic on that day. This is the beginning of the period in which retailers go from being in the red to being in the black (i.e., turning a profit).

What does "Alpha Male" mean in social animals? In social animals, the alpha is the individual in the community whom the others follow. Where one male and one female fulfill this role, they are referred to as the alpha pair (the term varies when several individuals of the same sex fulfill this role). In most species, the alpha is given preference to be the first to eat and the first to mate. Other animals in the community are usually killed or ousted if they violate this rule. This leads to the alpha males and females being overrepresented in some groups in the genetics of a population, because they may become the only ones who breed successfully.

The status of the alpha is sometimes achieved by means of superior physical prowess. The individual in the alpha position usually changes when another challenges it to a fight (in some species to the death) and wins. Consequently, alphas may have to fight individuals in their own group several times to maintain their position throughout their lifetimes. In some cases, the hierarchy is extended to include two other roles: beta and omega. The beta (usually beta male) is the contender to the alpha position, and usually subordinate to the individual in it after passing a test. Betas act as the second in command and can overthrow the alpha or future alpha through reiterated challenges. Omega (usually rendered ?-male) is an antonym used to refer to the lowest caste of the hierarchical society. An omega is subordinated to both alpha and beta. The omega is commonly the last allowed to eat.

What is a desert? A desert is a landscape or region that receives very little precipitation – less than 250 mm per year (about ten inches). Approximately 1/3 of Earth's land surface is a desert.

What is Net Neutrality? Network neutrality is a principle proposed for residential broadband networks and potentially for all networks. A neutral broadband network is one that is free of restrictions on content, sites, or platforms, on the kinds of equipment that may be attached, and on the modes of communication allowed, as well as one where communication is not unreasonably degraded by other communication streams. The principle states that if a given user pays for a certain level of internet access, and another user pays for a given level of access, that the two users should be able to connect to each other at that given rate of access.

What is asset allocation? Asset allocation is the strategy an investor uses to distribute his or her investments among various classes of investment vehicles (e.g., stocks and bonds). A large part of financial planning is finding an asset allocation that is appropriate for a given person in terms of their appetite for and ability to shoulder risk.

What is the Dewey Decimal System? The Dewey Decimal System is a proprietary system of library classification developed by Melvil Dewey in 1876, and has been greatly modified and expanded through 22 major revisions, the most recent in 2004. This system organizes books on library shelves in a specific and repeatable order that makes it easy to find any book and return it to its proper place.

What is an atoll? An atoll is an island of coral that encircles a lagoon partially or completely. Atolls can vary greatly in size, ranging from quite small to over 130 kilometers (km) long and 32 km wide (Kwajalein in the Marshal Islands). The reef and lagoon area in some of the atolls of the Maldives are larger than 3000 km sq. Kiribati has a land area of about 390 km sq. Atoll islands are typically low lying, with elevations of less than 5 meters (m). A tax deferred pension plan available to self-employed individuals or unincorporated businesses for retirement purposes.

What is a Keogh Plan? A Keogh plan can be set up as either a defined-benefit or defined-contribution plan, although most plans are defined contribution. Contributions are generally tax deductible up to 25% of annual income with a limit of $47,000 (as of 2007). Keogh plan types include money-purchase plans (used by high-income earners), defined-benefit plans (which have high annual minimums) and profit-sharing plans (which offer annual flexibility based on profits).

What is carbon capture and storage (CCS)? Carbon capture and storage (CCS) is a theoretical approach to mitigating the contribution of fossil fuel emissions to global warming, based on capturing carbon dioxide (CO2) from large point sources such as fossil fuel power plants. It can also be used to describe the scrubbing of CO2 from ambient air as a geoengineering technique. The carbon dioxide might then be permanently stored away from the atmosphere.

What is Green Technology? Green technology is that in which the technology is environmentally friendly and is created and used in a way that conserves natural resources and the environment.

What is a Zombie Bank? A Zombie Bank refers to a financial institution with an

economic net worth that is less than zero, but which continues to operate because its ability to repay its debts is shored up by implicit or explicit government credit support. The term was first used by Edward Kane in 1987 to explain the dangers of tolerating a large number of insolvent savings and loan associations.

What does pandemic mean? Pandemic is an epidemic of infectious disease that spreads through populations across a large region; for instance a continent, or even worldwide.

What is the solar system? The Solar System consists of the Sun and those celestial objects bound to it by gravity: the eight planets and five dwarf planets, their 173 known moons, and billions of small bodies. The small bodies include asteroids, icy Kuiper belt objects, comets, meteoroids, and interplanetary dust. The four planets closest to the sun—Mercury, Venus, Earth, and Mars—are called the terrestrial planets because they have solid rocky surfaces. The four large planets beyond the orbit of Mars—Jupiter, Saturn, Uranus, and Neptune—are called gas giants. Tiny, distant, Pluto has a solid but icier surface than the terrestrial planets. Nearly every planet—and some of the moons—has an atmosphere. Earth's atmosphere is primarily nitrogen and oxygen. Venus has a thick atmosphere of carbon dioxide, with traces of poisonous gases such as sulfur dioxide. Mars's carbon dioxide atmosphere is extremely thin. Jupiter, Saturn, Uranus, and Neptune are primarily hydrogen and helium. When Pluto is near the sun, it has a thin atmosphere, but when Pluto travels to the outer regions of its orbit, the atmosphere freezes and collapses to the planet's surface. In that way, Pluto acts like a comet.

What is the speed of light? The speed of light in free space is a physical constant defined as 299,792,458 metres per second. Light travels very rapidly by everyday standards – light travels roughly a million times faster than sound, and can circle the Earth more than 7 times in one second. Speed of light in different units metres per second 299,792,458 (exact) km per hour 1,079,252,848.8 (exact) miles per hour ? 670,616,629.4 miles per second ? 186,282.397 Length of time for light to travel… One foot 1.0 nanosecond One metre 3.3 nanoseconds One km 3.3 microseconds One mile 5.4 microseconds Around Earth's equator 0.13 seconds From Earth to geostationary orbit and back 0.24 seconds From Earth to the moon 1.3 seconds From Earth to the sun 8.3 minutes To Earth from Alpha Centauri 4.4 years From edge to edge of the Milky Way 100,000 years

What is a FHA loan? FHA loan is a federal assistance mortgage loan in the United States insured by the Federal Housing Administration. The loan may be issued by federally qualified lenders. FHA loans have historically allowed lower income Americans to borrow money for the purchase of a home that they would not otherwise be able to afford. The program originated during the Great Depression of the 1930s, when the rates of foreclosures and defaults rose sharply, and the program was intended to provide lenders with sufficient insurance. Some FHA programs were subsidized by the government, but the goal was to make it self-supporting, based on insurance premiums paid by borrowers.

What is a battalion? A battalion is a military unit of around 500-1500 men usually consisting of between two and seven companies and typically commanded by a

Lieutenant Colonel. Several battalions are grouped to form a regiment or a brigade.

What is a brigade? A brigade is a military unit that is typically composed of two to five regiments or battalions, depending on the era and nationality of a given army. Usually, a brigade is a sub-component of a division, a larger unit consisting of two or more brigades; however, some brigades are classified as a separate brigade and operate independently from the traditional division structure. The typical NATO standard brigade consists of approximately 4,000 to 5,000 troops. However, in Switzerland and Austria, the numbers could go as high as 11,000 troops.

What is a colloquium? In academia, a colloquium typically consists of a single lecture given by a member of the academic community about his or her work to colleagues who work in the same or an allied field. The audience is expected to ask questions and to evaluate the work presented. Colloquia provide scholars with the early stages of the development of new ideas.

What is deflation? Deflation in economics is a persistent decrease in the general price level of goods and services, when inflation is below zero percent, resulting in an increase in the real value of money – a negative inflation rate. When the inflation rate slows down (decreases, but remains positive), this is known as disinflation. It is a substantial drop in the price level. Inflation destroys real value in money.

Deflation creates real value in money. Alternatively, the term deflation was used by the classical economists to refer to a decrease in the money supply and credit; some economists, including many Austrian school economists, still use the word in this sense. The two meanings are closely related, since a decrease in the money supply is likely to cause a decrease in the price level. Deflation is considered a problem in a modern economy because of the potential of a deflationary spiral and its association with the Great Depression, although not all episodes of deflation correspond to periods of poor economic growth historically.

What is a line-item veto? In government, the line-item veto is the power of an executive to nullify or cancel specific provisions of a bill, usually budget appropriations, without vetoing the entire legislative package. The line-item vetoes are usually subject to the possibility of legislative override as are traditional vetoes.

What is a leverage buyout? A leveraged buyout occurs when a financial sponsor acquires a controlling interest in a company's equity and where a significant percentage of the purchase price is financed through leverage (borrowing). The assets of the acquired company are used as collateral for the borrowed capital, sometimes with assets of the acquiring company. The bonds or other paper issued for leveraged buyouts are commonly considered not to be investment grade because of the significant risks involved. Many large buyouts in the 1980s produced insufficient cash flow to pay the interest of the borrowed capital, giving their bonds "junk" status. Companies of all sizes and industries have been the target of leveraged buyout transactions, although because of the importance of debt and the ability of the acquired firm to make regular loan payments after the completion of a leveraged buyout, some features of potential target firms make

for more attractive leverage buyout candidates, including: Low existing debt loads; A multi-year history of stable and recurring cash flows; Hard assets (property, plant and equipment, inventory, receivables) that may be used as collateral for lower cost secured debt; The potential for new management to make operational or other improvements to the firm to boost cash flows; Market conditions and perceptions that depress the valuation or stock price.

What is a filibuster? A filibuster is a form of obstruction in a legislature or other decision-making body. An attempt is made to infinitely extend debate upon a proposal in order to delay the progress or completely prevent a vote on the proposal taking place. The term 'filibuster' was first used in 1851. This term was applied at the time to American adventurers, mostly from Southern states, who sought to overthrow the governments of Central American states, and was transferred to the users of the filibuster, seen as a tactic for pirating or hijacking debate.

What is 3G? 3G is the third generation of tele standards and technology for mobile networking, superseding 2.5G. It is based on the International Telecommunication Union (ITU) family of standards under the IMT-2000. 3G networks enable network operators to offer users a wider range of more advanced services while achieving greater network capacity through improved spectral efficiency. Services include wide-area wireless voice telephony, video calls, and broadband wireless data, all in a mobile environment. Additional features also include HSPA data transmission capabilities able to deliver speeds up to 14.4 Mbit/s on the downlink and 5.8 Mbit/s on the uplink.

What is an IP address? An identifier for a computer or device on a TCP/IP network. Networks using the TCP/IP protocol route messages based on the IP address of the destination. The format of an IP address is a 32-bit numeric address written as four numbers separated by periods. Each number can be zero to 255. For example, 1.160.10.240 could be an IP address.

What is Bluetooth? Bluetooth is an industrial specification for wireless personal area networks (PANs). Bluetooth provides a way to connect and exchange information between devices such as mobile phones, laptops, PCs, printers, digital cameras, and video game consoles over a secure, globally unlicensed short-range radio frequency.

What is a TIFF? Tagged Image File Format (abbreviated TIFF) is a container format for storing images, including photographs and line art. It is now under the ownership of Adobe. Originally created by the company Aldus[1] for use with what was then called "desktop publishing," TIFF is a popular format for color and black and white images. The TIFF format is widely supported by image-manipulation applications, by publishing and page layout applications, by scanning, faxing, word processing, optical character recognition and other applications. The S&P 500 is an index containing the stocks of 500 Large-Cap corporations, most of which are American. The index is the most notable of the many indices owned and maintained by Standard & Poor's, a division of McGraw-Hill.

What is the S&P 500? S&P 500 is used in reference not only to the index but also to the

500 actual companies whose stocks are included in the index. (Note:Large-Cap or blue chip: capitalization over approximately $10 billion.)

What is a futures contract? In finance, a futures contract is a standardized contract, traded on a futures exchange, to buy or sell a certain underlying instrument at a certain date in the future, at a specified price. The future date is called the delivery date or final settlement date. The pre-set price is called the futures price. The price of the underlying asset on the delivery date is called the settlement price. A futures contract gives the holder the obligation to buy or sell, which differs from an options contract, which gives the holder the right, but not the obligation. In other words, the owner of an options contract may exercise the contract. Both parties of a "futures contract" must fulfill the contract on the settlement date. The seller delivers the commodity to the buyer, or, if it is a cash-settled future, then cash is transferred from the futures trader who sustained a loss to the one who made a profit. To exit the commitment prior to the settlement date, the holder of a futures position has to offset their position by either selling a long position or buying back a short position, effectively closing out the futures position and its contract obligations.

What is a PDF file? The Portable Document Format (PDF) is the file format created by Adobe Systems in 1993 for document exchange. PDF is used for representing two-dimensional documents in a device-independent and display resolution-independent fixed-layout document format. Each PDF file encapsulates a complete description of a 2-D document (and, with Acrobat 3-D, embedded 3-D documents) that includes the text, fonts, images, and 2-D vector graphics that compose the document.

What is the Dow Jones? The Dow Jones Industrial Average (NYSE: DJI, also called the DJIA, Dow 30, or informally the Dow Jones or The Dow) is one of several stock market indices created by nineteenth century Wall Street Journal editor and Dow Jones & Company co-founder Charles Dow. Dow compiled the index as a way to gauge the performance of the industrial component of America's stock markets. It is the oldest continuing U.S. market index, aside from the Dow Jones Transportation Average, which Dow also created. Today, the average consists of 30 of the largest and most widely held public companies in the United States. The "industrial" portion of the name is largely historical—many of the 30 modern components have little to do with heavy industry. To compensate for the effects of stock splits and other adjustments, it is currently a scaled average, not the actual average of the prices of its component stocks—the sum of the component prices is divided by a divisor, which changes whenever one of the compnent stocks has a stock spilt or stock dividend, to generate the value of the index.

What is a commodity? A commodity is anything for which there is demand, but which is supplied without qualitative differentiation across a given market. Characteristic of commodities is that their prices are determined as a function of their market as a whole. Well-established physical commodities have actively traded spot and derivative markets. Generally, these are basic resources and agricultural products such as iron ore, crude oil, coal, ethanol, sugar, soybeans, aluminium, rice, wheat, gold and silver. Generally, to allocute in law means "to speak out formally." In the field of apologetics, allocution is generally done in defense of a belief. In politics, one may allocute before a legislative

body in an effort to influence their position on an issue. In law, it is generally meant to state specifically and in detail what one did and for what reason, often in relation to commission of a crime.

What does "to allocute" mean? In most United States jurisdictions a defendant is allowed the opportunity to allocute—that is, explain himself—before sentence is passed. Some jurisdictions hold this as an absolute right, and in its absence, a sentence may potentially be overturned, with the result that a new sentencing hearing must be held. Allocution is sometimes required of a defendant who pleads guilty to a crime in a plea bargain in exchange for a reduced sentence. In this instance, allocution can serve to provide closure for victims or their families. In principle, it removes any doubt as to the exact nature of the defendant's guilt in the matter. However, there have been many cases in which the defendant allocuted to a crime that he or she did not commit, often because this was a requirement to receiving a lesser sentence.

Why is literacy important? Literacy is the ability to identify, understand, interpret, create, communicate and compute, using printed and written materials associated with varying contexts. Literacy involves a continuum of learning to enable an individual to achieve his or her goals, to develop his or her knowledge and potential, and to participate fully in the wider society.

What is the educational levels of state prison inmates? In 1997, state prison inmates' educational levels were: 14.2% had an 8th grade education or less; 28.9% had some high school education; 25.1% had a GED; 18.5% were high school graduates; 10.7% had some college education; and 2.7% were college graduates or had advanced degrees. (U.S. Department of Justice, Bureau of Justice Statistics, 2000)

What is the Library of Congress? The Library of Congress is the nation's oldest federal cultural institution and serves as the research arm of Congress. It is also the largest library in the world, with millions of books, recordings, photographs, maps and manuscripts in its collections.

How many people live in poverty in the United States? There were 37.0 million people in poverty (12.7 percent) in 2004, up from 35.9 million (12.5 percent) in 2003.

What is the median income for the different races? Black households had the lowest median income in 2004 ($30,134) among race groups. Asian households had the highest median income ($57,518). The median income for non-Hispanic white households was $48,977. Median income for Hispanic households was $34,241.

What is pasteurization? Pasteurisation'is the process of heating liquids for the purpose of destroying viruses and harmful organisms such as bacteria, protozoa, molds, and yeasts. The process was named after its inventor, French scientist Louis Pasteur. The first pasteurization test was completed by Pasteur and Claude Bernard on April 20, 1862. Unlike sterilization, pasteurization is not intended to kill all micro-organisms (pathogenic) in the food. Instead, pasteurization aims to achieve a "logarithmic reduction" in the number of viable organisms, reducing their number so they are unlikely

to cause disease (assuming the pasteurized product is refrigerated and consumed before its expiration date).

What is OPEC? The Organization of the Petroleum Exporting Countries (OPEC) is an international cartel[1][2] made up of Algeria, Angola, Indonesia, Iran, Iraq, Kuwait, Libya, Nigeria, Qatar, Saudi Arabia, the United Arab Emirates, Venezuela, and Ecuador (which rejoined OPEC in November 2007) . The Vienna-based organization has maintained its headquarters there since 1965, hosting regular meetings between the oil ministers of its member states.

What is the U.S. National Debt? As of December 3, 2007 at 04:07:46 PM GMT it was $9,145,459,565,215.80.

Why is lead poisoning dangerous? Lead is toxic to many of your body's tissues and enzymes. Children particularly are susceptible to lead poisoning because it can accumulate in their nervous system as their bodies grow and develop. Death by lead poisoning is uncommon, but dangerous levels of lead in children may cause serious health problems, including lower intelligence and poor school performance. An estimated more than 400,000 U.S. children 5 years old or younger have levels of lead in their bodies high enough to cause concern.

What is lead? Lead is a chemical element in the periodic table that has the symbol Pb (Latin: plumbum) and atomic number 82. A soft, heavy, toxic and malleable poor metal, lead is bluish white when freshly cut but tarnishes to dull gray when exposed to air. Lead is used in building construction, lead-acid batteries, bullets and shot, weights for model railroad cars, and is part of solder, pewter, and fusible alloys. Lead has the highest atomic number of all stable elements, although the next element, bismuth, has a half life so long (longer than the estimated age of the universe) it can be considered stable. Like mercury, another heavy metal, lead is a potent neurotoxin which accumulates in soft tissues and bone over time.

What is a treasury bill "T-Bill"? Treasury securities are government bonds issued by the United States Department of the Treasury through the Bureau of the Public Debt. They are the debt financing instruments of the U.S. Federal government, and are often referred to simply as Treasuries or Treasurys.

What is the difference in treasury securities? There are four types of treasury securities: Treasury bills, Treasury notes, Treasury bonds, and Savings bonds. All of the Treasury securities (besides savings bonds) are very liquid and are heavily traded on the secondary market. Treasury bills (or T-bills) mature in one year or less. Like zero-coupon bonds, they do not pay interest prior to maturity; instead they are sold at a discount of the par value to create a positive yield to maturity. Many regard treasury bills to be the most risk-free investment for U.S. investors. Treasury notes (or T-Notes) mature in two to ten years. They have a coupon payment every six months, and are commonly issued with maturities dates of 2, 5 or 10 years, for denominations from $1,000 to $1,000,000. Treasury bonds (T-Bonds, or the long bond) have the longest maturity, from ten years to thirty years. They have coupon payment every six months like T-Notes, and are

commonly issued with maturity of thirty years. Savings bonds are treasury securities for individual investors. US Savings Bonds are a registered, non-callable bond issued by the U.S. Government, and are backed by its full faith and credit. About one in six Americans – more than 50 million individuals – have together invested more than $200 billion in savings bonds. However, all savings bond investments together cover only a minor portion – less than 3% – of the U.S. public debt.

What does USB stand for? Universal Serial Bus

What is an arraignment? Arraignment is a common law term for the formal reading of a criminal complaint, in the presence of the defendant, to inform him of the charges against him. In response to arraignment, the accused is expected to enter a plea. Acceptable pleas vary from jurisdiction to jurisdiction, but they generally include "guilty", "not guilty", and the peremptory pleas (or pleas in bar), which set out reasons why a trial cannot proceed. In addition, US jurisdictions allow pleas of "nolo contendere" (no contest) and the "Alford plea" in some circumstances.

What is the correctional population in America? On December 31, 2000, there were: 3,839,532 men and women on probation, 725,527 on parole, 1,312,354 in federal and state prisons, and 621,149 in local jails. (U.S. Department of Justice, Bureau of Justice Statistics, 08/28/01)

What is cryogenics? In physics or engineering, cryogenics is the study of the production of very low temperatures (below –150 °C, –238 °F or 123 K) and the behavior of materials at those temperatures. (Rather than the familiar temperature scales of Fahrenheit and Celsius, cryogenicists use the Rankine and Kelvin scales.)

Do your consultants have a formal education? The business consultant has a Masters of Business Administration (MBA), the computer consultant has a Mastesr of Computer Science, and the health care consultant has a Bachelor of Science in Health Care Management and a Masters of Public Administration. Physics consultants have a doctorate degree.

What is DNA? Deoxyribonucleic acid (DNA) is a nucleic acid that contains the genetic instructions used in the development and functioning of all known living organisms. The main role of DNA molecules is the long-term storage of information.

What is the population of the United States by race? As of July 1, 2005, Total Population 296,410,404 White 237,854,954 (80.2%) Black or African American 37,909,341(12.8%) American Indian and Alaska Native 2,863,001 (1.0%) Asian 12,687,472 (4.3%) Native Hawaiian and other Pacific Islander 516,612 (0.2%) 398,835, Two or more races 4,579,024 (1.5%), Hispanic or Latino 42,687,224 (14.4%) Note: Percentages do not add up to 100% due to rounding and because Hispanics may be of any race and are therefore counted under more than one category.

What is Diabetes? Diabetes is a disease in which the body does not produce or properly use insulin. Insulin is a hormone that is needed to convert sugar, starches and other food

into energy needed for daily life. The cause of diabetes continues to be a mystery, although both genetics and environmental factors such as obesity and lack of exercise appear to play roles. There are 20.8 million children and adults in the United States, or 7% of the population, who have diabetes. While an estimated 14.6 million have been diagnosed with diabetes, unfortunately, 6.2 million people (or nearly one-third) are unaware that they have the disease.

Why was myliteracy.com created? It was created to give individuals a web site they could use for reference when researching information on various educational subjects. Our databases are growing daily and over time myliteracy.com should be your one stop web site for information on a wide range of subjects.

What is a web hosting service? A web hosting service is a type of Internet hosting service that allows individuals and organizations to provide their own websites accessible via the World Wide Web. Web hosts are companies that provide space on a server they own for use by their clients as well as providing Internet connectivity, typically in a data center.

What is an anabolic steroid? Anabolic steroids, also known as anabolic-androgenic steroids or AAS, are a class of steroid hormones related to the hormone testosterone. They increase protein synthesis within cells, which results in the buildup of cellular tissue (anabolism), especially in muscles. Anabolic steroids also have androgenic and virilizing properties, including the development and maintenance of masculine characteristics such as the growth of the vocal cords and body hair. The word anabolic comes from the Greek: anabole, "to build up", and the word androgenic comes from the Greek: andros, "man" + genein, "to produce".

What year was myliteracy.com created? The Science Literacy Project was first started in 2002 at the National High Magnetic Field Laboratory, Tallahassee, Florida and eventually sponsored by the Friends of FAMU Libraries, Tallahassee, Florida. The Science Literacy Project was offically changed to the G. Ernest Project (GEP) in 2007, and myliteracy.com was created as the official domain name of GEP in 2007. Currently myliteracy.com is not affiliated with the National High Magnetic Field Laboratory or Friends of FAMU Libraries.

What are your plans about addressing financial and computer literacy? We are presently in discussions to offer financial and computer training seminars starting 2009.

Where is Darfur? Darfur is a region in far western Sudan, bordering the Central African Republic, Libya, and Chad. An independent sultanate for several hundred years, it was incorporated into Sudan by Anglo-Egyptian forces. The region is divided into three federal states: West Darfur, South Darfur, and North Darfur which are coordinated by a Transitional Darfur Regional Authority. Darfur is currently in the midst of genocide and resulting humanitarian emergency. Darfur covers an area of some 493,180 km² (196,555 miles²)—just over 90% the size of France and 87% as large as Kenya. It is largely an arid plateau with the Marrah Mountains (Jebel Marra), a range of volcanic peaks rising up to 3000 m (10,100 ft), in the center of the region. The region's main towns are Al Fashir,

Nyala, and Geneina.

What is carbonated water? Carbonated water, also known as sparkling water, fizzy water, soda water, club soda, seltzer water,or pop water is plain water into which carbon dioxide gas has been dissolved, and is the major and defining component of most "soft drinks". The process of dissolving carbon dioxide gas is called carbonation. It results in the formation of carbonic acid (which has the chemical formula H2CO3). Carbonated water, sodium bicarbonate and salt.

What is a calorie? A calorie is a unit of measurement for energy. In most fields, it has been replaced by the joule, the SI unit of energy. However, the kilocalorie or calorie remains in common use for the amount of food energy. The calorie was first defined by Professor Nicolas Clément in 1824 as a kilogram-calorie and this definition entered French and English dictionaries between 1842 and 1867. You can find out how many calories are in a food by looking at the nutrition facts label. The label also will describe the components of the food – how many grams of carbohydrate, protein, and fat it contains. Here's how many calories are in 1 gram of each: carbohydrate – 4 calories protein – 4 calories fat – 9 calories That means if you know how many grams of each one are in a food, you can calculate the total calories. You would multiply the number of grams by the number of calories in a gram of that food component. For example, if a serving of potato chips (about 20 chips) has 10 grams of fat, 90 calories are from fat. That's 10 grams X 9 calories per gram. HTML, an initialism of

What is HTML? Hypertext Markup Language, is the predominant markup language for web pages. It provides a means to describe the structure of text-based information in a document — by denoting certain text as headings, paragraphs, lists, and so on — and to supplement that text with interactive forms, embedded images, and other objects. HTML is written in the form of labels (known as tags), surrounded by angle brackets. HTML can also describe, to some degree, the appearance and semantics of a document, and can include embedded scripting language code which can affect the behavior of web browsers and other HTML processors.

Can you tell me a little about Saudi Arabia? The Kingdom of Saudi Arabia is the largest country on the Arabian Peninsula. It is bordered by Jordan on the northwest, Iraq on the north and northeast, Kuwait, Qatar, Bahrain, and the United Arab Emirates on the east, Oman on the southeast, and Yemen on the south, with the Persian Gulf to its northeast and the Red Sea to its west. It has an estimated population of 27.5 million, and its size is approximately 2,150,000 square km (830,000 square miles) The Kingdom is sometimes called "The Land of The Two Holy Mosques" in reference to Mecca and Medina, the two holiest places in Islam. In English, it is most commonly referred to as Saudi Arabia. The Kingdom was founded by Abdul-Aziz bin Saud, whose efforts began in 1902 when he captured the Al-Saud's ancestral home of Riyadh, and culminated in 1932 with the proclamation, and recognition of the Kingdom of Saudi Arabia. Saudi Arabia is the world's leading petroleum exporter and petroleum exports fuel the Saudi economy. Oil accounts for more than 90 percent of exports and nearly 75 percent of government revenues, facilitating the creation of a welfare state which the government has found it difficult to fund during periods of low oil prices. Human rights groups such

as Amnesty International and Human Rights Watch have repeatedly expressed concern about the state of human rights in Saudi Arabia, although these concerns have been dismissed by the Saudi government.

What does FAMU stand for? Florida Agricultural and Mechanical University

What is the NASDAQ? The NASDAQ (acronym of National Association of Securities Dealers Automated Quotations) is an American stock market. It is the largest electronic screen-based equity securities trading market in the United States. With approximately 3,200 companies, it lists more companies and on average trades more shares per day than any other U.S. market. It was founded in 1971 by the National Association of Securities Dealers (NASD), who divested themselves of it in a series of sales in 2000 and 2001. It is owned and operated by The NASDAQ Stock Market, the stock of which was listed on its own stock exchange in 2002, and is monitored by the Securities and Exchange Commission (SEC). An Initial Public Offering (IPO) –is the first sale of stock by a private company to the public.

What is an IPO? IPOs are often issued by smaller, younger companies seeking capital to expand, but can also be done by large privately-owned companies looking to become publicly traded. In an IPO, the issuer may obtain the assistance of an underwriting firm, which helps it determine what type of security to issue (common or preferred), best offering price and time to bring it to market. Also referred to as a "public offering". IPOs can be a risky investment. For the individual investor, it is tough to predict what the stock will do on its initial day of trading and in the near future since there is often little historical data with which to analyze the company. Also, most IPOs are of companies going through a transitory growth period, and they are therefore subject to additional uncertainty regarding their future value.

What is the S&P 500? The S&P 500 is an index containing the stocks of 500 Large-Cap corporations, most of which are American. The index is the most notable of the many indices owned and maintained by Standard & Poor's, a division of McGraw-Hill. S&P 500 is used in reference not only to the index but also to the 500 actual companies whose stocks are included in the index. The S&P 500 index forms part of the broader S&P 1500 and S&P Global 1200 stock market indices. All of the stocks in the index are those of large publicly held companies and trade on the two largest US stock markets, the New York Stock Exchange and Nasdaq. After the Dow Jones Industrial Average, the S&P 500 is the most widely watched index of large-cap US stocks. It is considered to be a bellwether for the US economy and is a component of the Index of Leading Indicators. It is often quoted using the symbol SPX or INX, and may be prefixed with a caret (^) or with a dollar sign ($). Many index funds and exchange-traded funds track the performance of the S&P 500 by holding the same stocks as the index, in the same proportions, and thus attempting to match its performance (before fees and expenses). Partly because of this, a company which has its stock added to the list may see a boost in its stock price as the managers of the mutual funds must purchase that company's stock in order to match the funds' composition to that of the S&P 500 index

What is a financial endowment? A financial endowment is a transfer of money or

property donated to an institution, with the stipulation that it be invested, and the principal remain intact. This allows for the donation to have a much greater impact over a long period of time than if it were spent all at once.

What is insider trading? Insider trading is the trading of a corporation's stock or other securities (e.g. bonds or stock options) by corporate insiders such as officers, key employees, directors, or holders of more than ten percent of the firm's shares. Insider trading may be perfectly legal, but the term is frequently used to refer to a practice, illegal in many jurisdictions, in which an insider or a related party trades based on material non-public information obtained during the performance of the insider's duties at the corporation, or otherwise misappropriated. All insider trades must be reported in the United States. Many investors follow the summaries of insider trades, published by the United States Securities and Exchange Commission (SEC), in the hope that mimicking these trades will be profitable. Legal "insider trading" may not be based on material non-public information. Illegal insider trading in the US requires the participation (perhaps indirectly) of a corporate insider or other person who is violating his fiduciary duty or misappropriating private information, and trading on it or secretly relaying it.

What is PayPal? PayPal is an e-commerce business allowing payments and money transfers to be made through the Internet. It serves as an electronic alternative to traditional paper methods such as cheques and money orders. PayPal performs payment processing for online vendors, auction sites, and other corporate users, for which it charges a fee. On October 3, 2002, PayPal became a wholly owned subsidiary of eBay. Its corporate headquarters are in San Jose, California, United States at eBay's North First Street satellite office campus. The company also has significant operations in Omaha, Nebraska, Scottsdale, Arizona and Austin, Texas in the U.S.; Dublin, Ireland; and Berlin, Germany.

What is Medicaid? Medicaid is the United States health program for individuals and families with low incomes and resources. It is jointly funded by the states and federal government, and is managed by the states. Among the groups of people served by Medicaid are eligible low-income parents, children, seniors, and people with disabilities. Medicaid is the largest source of funding for medical and health-related services for people with limited income.

What is Medicare? Medicare is a health insurance program administered by the United States government, covering people who are either age 65 and over, or who meet other special criteria. It was originally signed into law on July 30, 1965 by President Lyndon B. Johnson as amendments to Social Security legislation. At the bill-signing ceremony President Johnson enrolled former President Harry S. Truman as the first Medicare beneficiary and presented him with the first Medicare card.

What does the phrase "Uncle Tom" mean? Uncle Tom is a pejorative for an African American who is perceived by others as behaving in a subservient manner to White American authority figures, or as seeking ingratiation with them by way of unnecessary accommodation. The term Uncle Tom comes from the title character of Harriet Beecher Stowe's novel Uncle Tom's Cabin, although there is debate over whether the character

himself is deserving of the pejorative attributed to him. It is commonly used to describe black people whose political views or allegiances are considered by their critics as detrimental to blacks as a group.

What is a pejorative? A word is a term of derision, or a phrase is pejorative, if it implies contempt or disapproval. The adjective pejorative is synonymous with derogatory, derisive, and dyslogistic. When used as an adjective, pejorative has two meanings: (1) tending to make or become worse, and (2) tending to disparage or belittle. When used as a noun, pejorative means "a belittling or disparaging word or expression".

What does foreclosure mean? Foreclosure is the equitable proceeding in which a bank or other secured creditor sells or repossesses a parcel of real property (immovable property) due to the owner's failure to comply with an agreement between the lender and borrower called a "mortgage" or "deed of trust." Commonly, the violation of the mortgage is a default in payment of a promissory note, secured by a lien on the property. When the process is complete, it is typically said that "the lender has foreclosed its mortgage or lien."

What is a preliminary hearing? Within some criminal justice systems, a preliminary hearing (evidentiary hearing, often abbreviated verbally as a "prelim") is a proceeding, after a criminal complaint has been filed by the prosecutor, to determine whether, and to what extent, criminal charges and civil cause of actions will be heard (by a court), what evidence will be admitted, and what else must be done (before a case can proceed). At such a hearing, the defendant may be assisted by counsel, indeed in many jurisdictions there is a right to counsel at the preliminary hearing. In the U.S., since it represents the initiation of "adversarial judicial proceedings", the indigent suspect's right to appointed counsel attaches at this point.

What is an exit poll? An exit poll is a poll of voters taken immediately after they have exited the polling stations. Unlike an opinion poll, which asks who the voter plans to vote for or some similar formulation, an exit poll asks who the voter actually voted for. Pollsters – usually private companies working for newspapers or broadcasters – conduct exit polls to gain an early indication as to how an election has turned out, as in many elections the actual result may take hours or even days to count. Exit polls are also used to collect demographic data about voters and to find out why they voted as they did. Since actual votes are cast anonymously, polling is the only way of collecting this information.

What is nanotechnology? Nanotechnology refers broadly to a field of applied science and technology whose unifying theme is the control of matter on the atomic and molecular scale, normally 1 to 100 nanometers, and the fabrication of devices within that size range. It is a highly multidisciplinary field, drawing from fields such as applied physics, materials science, interface and colloid science, device physics, supramolecular chemistry (which refers to the area of chemistry that focuses on the noncovalent bonding interactions of molecules), chemical engineering, mechanical engineering, and electrical engineering. Much speculation exists as to what may result from these lines of research. Nanotechnology can be seen as an extension of existing sciences into the nanoscale, or as

a recasting of existing sciences using a newer, more modern term. Two main approaches are used in nanotechnology. In the "bottom-up" approach, materials and devices are built from molecular components which assemble themselves chemically by principles of molecular recognition. In the "top-down" approach, nano-objects are constructed from larger entities without atomic-level control.

What is a deductible? In an insurance policy, the deductible or excess is the portion of any claim that is not covered by the insurance provider. It is normally quoted as a fixed quantity and is a part of most policies covering losses to the policy holder. The deductible must be paid by the insured, before the benefits of the policy can apply. In a typical automobile insurance policy, a deductible will apply to claims arising from damage to or loss of the policy holder's own vehicle, whether this damage/loss is caused by accidents for which the holder is responsible, vandalism or theft. Third-party liability coverage generally has no deductible, since the third party will likely attempt to recover any loss, however small, for which the policy holder is liable. Most health insurance policies and some travel insurance policies have deductibles as well. Typically, a general rule is: the higher the deductible, the lower the premium, and vice versa. The type of health insurance deductibles can also vary, as individual amounts and family amounts. Major medical insurance policies are known for often having a deductible which does not cover the cost of routine visits (e.g., to a doctor's office). For example, a person might have an auto insurance policy with a $500 deductible on collision coverage. If this person were in an accident that did $800 worth of damage to the car, then the insurance company would pay him or her $300. The insured is responsible for the first $500 of damage (the deductible), and the insurance company pays the balance.

What are LEDs? A light-emitting diode (LED) is a semiconductor diode that emits incoherent narrow-spectrum light when electrically biased in the forward direction of the p-n junction, as in the common LED circuit. This effect is a form of electroluminescence. A LED is usually a small area source, often with extra optics added to the chip that shapes its radiation pattern. The color of the emitted light depends on the composition and condition of the semiconducting material used, and can be infrared, visible, or near-ultraviolet. A LED can be used as a regular household light source.

What is a semiconductor? A semiconductor is a solid material that has electrical conductivity in between that of an conductor and that of an insulator; it can vary over that wide range either permanently or dynamically. Semiconductors are tremendously important in technology. Semiconductor devices, electronic components made of semiconductor materials, are essential in modern electrical devices. Examples range from computers to cellular phones to digital audio players. Silicon is used to create most semiconductors commercially, but dozens of other materials are used as well.

What is an integer? The integers are the set of numbers including the whole numbers (0, 1, 2, 3, …) and their negatives (0, -1, -2, -3, …). In non-mathematical terms, they are numbers that can be written without a fractional or decimal component, and fall within the set {… -2, -1, 0, 1, 2, …}. For example, 65, 7, and -756 are integers; 1.6 and 1½ are not integers.

How many U.S. Senators does each state have? Two

Is fencing a sport? Fencing is one of the four sports which has been featured at every modern Olympic Games. Currently, three types of weapon are used in Olympic fencing: Foil — a light thrusting weapon; the valid target is restricted to the torso; double hits are not allowed. Épée — a heavy thrusting weapon; the valid target area covers the entire body; double hits are allowed. Sabre — a light cutting and thrusting weapon; the valid target area includes almost everything above the waist (excluding the back of the head and the hands); double hits are not allowed. In the 17th century, it was common for a man to wear a sword on his side. Although illegal, dueling became a common way of settling disputes of every kind. Out of necessity, one wearing a sword was required to gain some instruction on the use of the weapon he carried so as not to become the victim of another, more adept at its use. So we find the early origins of the modern sport of fencing. The word fencing is derived from the word defense.It also was known as sword play.

What do the stars and stripes on the flag represent? The flag of the United States of America consists of 13 equal horizontal stripes of red (top and bottom) alternating with white, with a blue rectangle in the canton bearing 50 small, white, five-pointed stars arranged in nine offset horizontal rows of six stars (top and bottom) alternating with rows of five stars. The 50 stars on the flag represent the 50 U.S. states and the 13 stripes represent the original Thirteen Colonies that rebelled against the British crown and became the first states in the Union.

What are the Bill of Rights? The Bill of Rights are the first ten amendments to the United States Constitution. They were introduced as a series of amendments in 1789 in the First United States Congress by James Madison. Ten of the amendments were ratified and became the Bill of Rights in 1791. These amendments limit the powers of the federal government, protecting the rights of all citizens, residents and visitors on United States territory. Among the enumerated rights these amendments guarantee are: the freedoms of speech, press, and religion; the well-regulated militia's right to keep and bear arms; the freedom of assembly; the freedom to petition; and the rights to be free of unreasonable search and seizure; cruel and unusual punishment; and compelled self-incrimination. The Bill of Rights also restricts Congress' power by prohibiting it from making any law respecting establishment of religion and by prohibiting the federal government from depriving any person of life, liberty, or property without due process of law. In criminal cases, it requires indictment by grand jury for any capital or "infamous crime," guarantees a speedy public trial with an impartial and local jury, and prohibits double jeopardy. In addition, the Bill of Rights states that "the enumeration in the Constitution, of certain rights, shall not be construed to deny or disparage others retained by the people," and reserves all powers not granted to the federal government to the citizenry or states.

What is a rational number? A rational number is a number that can be expressed as a fraction or ratio (rational). The numerator and the denominator of the fraction are both integers. When the fraction is divided out, it becomes a terminating or repeating decimal. (The repeating decimal portion may be one number or a billion numbers.) Rational numbers can be ordered on a number line. Examples: 6 can be written as 6.0, 1/2 can be

written as .5, 2/3 can be written 0.66666666666…. or 0.6, 21/55 can be written 0.38181818 or 0.318

What is an irrational number? An Irrational Number is a number that cannot be written as a simple fraction – the decimal goes on forever without repeating. Example: Pi is an irrational number. The value of Pi is 3.14159265358979323846264338327 95 (and more…) There is no pattern to the decimals, and you cannot write down a simple fraction that equals Pi. Values like 22/7 = 3.1428571428571… get close but are not right.

What does median mean in statistical terms? In probability theory and statistics, a median is described as the number separating the higher half of a sample, a population, or a probability distribution, from the lower half. The median of a finite list of numbers can be found by arranging all the observations from lowest value to highest value and picking the middle one. If there is an even number of observations, the median is not unique, so one often takes the mean of the two middle values. Example: A,B,C median= B

What is a recession? In macroeconomics, a recession is a decline in a country's gross domestic product (GDP), or negative real economic growth, for two or more successive quarters of a year. A region's gross domestic product, or GDP, is one of the ways of measuring the size of its economy.

What is GDP? The GDP of a country is defined as the total market value of all final goods and services produced within a country in a given period of time (usually a calendar year). It is also considered the sum of value added at every stage of production (the intermediate stages) of all final goods and services produced within a country in a given period of time. The most common approach to measuring and understanding GDP is the expenditure method: GDP = consumption + investment + (government spending) + (exports ? imports), or, GDP = C + I + G + (X-M)

What is nano technology? Nanotechnology refers broadly to a field of applied science and technology whose unifying theme is the control of matter on the atomic and molecular scale, normally 1 to 100 nanometers, and the fabrication of devices with critical dimensions that lie within that size range. A nanometer is a unit of length in the metric system, equal to one billionth of a meter (i.e., one millionth of a millimeter), which is the current SI base unit of length. It can be written in scientific notations as 1×10?9 m (engineering notation) or 1 E-9 m (exponential notation) — both meaning 1/1,000,000,000 meters.

What does it mean when you see 57% +/- 4 points in a poll survey? The poll indicates that 57% of the people favor the idea or candidate. Based on the sampling of people involved the poll has a plus or minus of four percentage points. This indicates that as many as 61% of the people favor the idea or candidate or as low as 53% of the people favor the idea or candidate. Based on the poll the people who favor the idea or candidate can range from 61% to 53%. Simply add (+) four percentage points to the actual percentage (57%) given in the survey poll to get 61%. Simply substract (-) four percentage points from the actual percentage of (57%) given in the survey poll to get 53%. This is called the margin of error. Hence plus or minus four points (percentage).

What does asymmetric mean? It means not identical on both sides of a central line; unsymmetrical; lacking symmetry: Most faces are asymmetric.

What is a prospectus as it relates to finance? A prospectus is a legal document that institutions and businesses use to describe the securities they are offering for participants and buyers. A prospectus commonly provides investors with material information about mutual funds, stocks, bonds and other investments, such as a description of the company's business, financial statements, biographies of officers and directors, detailed information about their compensation, any litigation that is taking place, a list of material properties and any other material information. In the context of an individual securities offering such as an initial public offering, a prospectus is distributed by underwriters or brokerages to potential investors.

What is Ricin? The protein ricin is a toxin extracted from the castor bean. The U.S. Centers for Disease Control (CDC) gives a possible minimum figure of 0.5 milligrams for the lethal dose of Ricin in humans if exposure is from injection or inhalation. A pinhead-sized amount can kill an adult. Ricin is poisonous if inhaled, injected, or ingested, acting as a toxin by the inhibition of protein synthesis. Ricin is more toxic than cyanide and 12 billion times more poisonous than rattlesnake venom by weight.

What is Philanthropy? Philanthropy is the act of donating money, goods, time, or effort to support a charitable cause, usually over an extended period of time and in regard to a defined objective.

What is an absconder? An absconder is a fugitive who runs away and hides to avoid arrest or prosecution.

What is biotechnology? Biotechnology is technology based on biology, especially when used in agriculture, food science, and medicine. The United Nations Convention on Biological Diversity defines biotechnology as, "any technological application that uses biological systems, living organisms, or derivatives thereof, to make or modify products or processes for specific use."

What is salmonella? Salmonella is a genus of rod-shaped Gram-negative enterobacteria that causes typhoid fever, paratyphoid fever, and foodborne illness. Salmonella species are motile and produce hydrogen sulfide.

What is a foreclosure? Foreclosure is the legal process in which a bank or other secured creditor sells or repossesses a parcel of real property (immovable property) after the owner has failed to comply with an agreement between the lender and borrower called a "mortgage" or "deed of trust". Commonly, the violation of the mortgage is a default in payment of a promissory note, secured by a lien on the property. When the process is complete, the lender can sell the property and keep the proceeds to pay off its mortgage and any legal costs, and it is typically said that "the lender has foreclosed its mortgage or lien".

What is a Roth IRA? A Roth IRA is an Individual Retirement Account (IRA) allowed

under the tax law of the United States. Named for its chief legislative sponsor, U.S. Senator William V. Roth Jr. of Delaware, a Roth IRA differs in several significant ways from other IRAs. In contrast to a traditional IRA, contributions to a Roth IRA are not tax-deductible. Withdrawals, however, are usually tax-free. An advantage of the Roth IRA over a traditional IRA is that there are fewer withdrawal restrictions and requirements. Transactions inside the Roth IRA account (including capital gains, dividends, and interest) do not incur a current tax liability. Withdrawals are generally tax free when the account has been opened for at least 5 years and the owner's age is at least 59 1/2.

What does eustress mean? Eustress is defined in the model of Richard Lazarus (1974) as stress that is healthy or gives one a feeling of fulfillment. Richard S. Lazarus (born March 3, 1922, in New York, died November 24, 2002) was a psychologist who began rising to prominence in the 1960′s, when behaviorists like B. F. Skinner held sway over psychology and explanations for human behavior were often pared down to rudimentary motives like reward and punishment. In that world, love or sadness existed, but were considered more ornament than underpinning.

What does jurisprudence mean? Jurisprudence is the theory and philosophy of law. Scholars of jurisprudence, or legal philosophers, hope to obtain a deeper understanding of the nature of law, of legal reasoning, legal systems and of legal institutions. As jurisprudence has developed, there are three main aspects with which scholarly writing engages: Natural law The idea that there are unchangeable laws of nature which govern us, and that our institutions should try to match this natural law. Analytic jurisprudence Asking questions like, "What is law?" "What are the criteria for legal validity?" or "What is the relationship between law and morality?" and other such questions that legal philosophers may engage. Normative jurisprudence Asking what law ought to be. It overlaps with moral and political philosophy, and includes questions of whether one ought to obey the law, on what grounds law-breakers might properly be punished, the proper uses and limits of regulation, how judges ought to decide cases.

What is animal euthanasia? Animal euthanasia (Greek, "good death") is the act of inducing humane death in an animal. Euthanasia methods are designed to cause minimal pain and distress.In pet animals, this process is commonly referred to by the euphemisms "put to sleep" or "put down".

What is glucose? Glucose (Glc), a monosaccharide (or simple sugar), is an important carbohydrate in biology. The living cell uses it as a source of energy and metabolic intermediate. Glucose is one of the main products of photosynthesis and starts cellular respiration in both prokaryotes and eukaryotes. The name comes from the Greek word glykys, meaning "sweet", plus the suffix "-ose" which denotes a sugar.

What is global warming? Global warming is the increase in the average temperature of the Earth's near-surface air and oceans since the mid-twentieth century, and its projected continuation. The average global air temperature near the Earth's surface increased 0.74 ± 0.18 °C (1.33 ± 0.32 °F) during the hundred years ending in 2005. The Intergovernmental Panel on Climate Change (IPCC) concludes "most of the observed increase in globally averaged temperatures since the mid-twentieth century is very likely

due to the observed increase in anthropogenic (man-made) greenhouse gas concentrations" via the greenhouse effect. Natural phenomena such as solar variation combined with volcanoes probably had a small warming effect from pre-industrial times to 1950 and a small cooling effect from 1950 onward.

What is Memorial Day? Memorial Day is a United States Federal Holiday that is observed on the last Monday of May (observed in 2008 on May 26). It was formerly known as Decoration Day. This holiday commemorates U.S. men and women who have died in military service to their country.

It began first to honor Union soldiers who died during the American Civil War. After World War I, it was expanded to include those who died in any war or military action. One of the longest standing traditions is the running of the Indianapolis 500, which has been held in conjunction with Memorial Day since 1911. It is also traditionally viewed as the beginning of summer by many, since many schools are dismissed around Memorial Day.

What are HTTP cookies? HTTP cookies, or more commonly referred to as Web cookies, tracking cookies or just cookies, are parcels of text sent by a server to a web client (usually a browser) and then sent back unchanged by the client each time it accesses that server. HTTP cookies are used for authenticating, session tracking (state maintenance), and maintaining specific information about users, such as site preferences or the contents of their electronic shopping carts. The term "cookie" is derived from "magic cookie," a well-known concept in UNIX computing which inspired both the idea and the name of HTTP cookies. Cookies have been of concern for Internet privacy, since they can be used for tracking browsing behavior. As a result, they have been subject to legislation in various countries such as the United States and in the European Union. Cookies have also been criticized because the identification of users they provide is not always accurate and because they could potentially be a target of network attackers. Some alternatives to cookies exist, but each has its own uses, advantages and drawbacks.

Cookies are also subject to a number of misconceptions, mostly based on the erroneous notion that they are computer programs. In fact, cookies are simple pieces of data unable to perform any operation by themselves. In particular, they are neither spyware nor viruses, despite the detection of cookies from certain sites by many anti-spyware products.

Most modern browsers allow users to decide whether to accept cookies, but rejection makes some websites unusable. For example, shopping baskets implemented using cookies do not work if cookies are rejected.

What is the Achilles tendon? The tendon that attaches the bone of the heel to the muscles of the calf of the leg.

What is the acoustic nerve? The nerve that serves to transmit images related to hearing and balance from the inner ear to the brain.

What is the ACTH AdrenoCorticoTropic Hormone? An essential hormone produced by the pituitary gland, that lies at the base of the brain. ACTH provides the link between the pituitary gland and the cortex, or covering, of the adrenal glands that secretes vital hormones essential for maintaining the body's biochemical balance.

What is acute bronchitis? A respiratory tract infection that causes inflammation of the trachea and the bronchi. Beginning with a dry cough that turns to one producing mucus, the infection may cause discomfort during inhalation. Treatment generally is the same as for coughs or colds — cough suppressants and plenty of liquids. Moistening the air with a humidifier will help clear passages of mucus. A physician should be consulted if symptoms persist or if there is a possibility of more serious infection.

What is HIV? Human immunodeficiency virus (HIV) is a retrovirus that can lead to acquired immunodeficiency syndrome (AIDS), a condition in humans in which the immune system begins to fail, leading to life-threatening opportunistic infections. Discovery controversy surrounding the discovery of the Human Immunodeficiency Virus (HIV) was intense after American researcher Robert Gallo and French scientist Luc Montagnier both claimed to have discovered it. The dispute was settled on a political level with both teams receiving equal credit. Transmission Since the beginning of the pandemic, three main transmission routes for HIV have been identified:

Sexual route. The majority of HIV infections are acquired through unprotected sexual relations. Sexual transmission can occur when infected sexual secretions of one partner come into contact with the genital, oral, or rectal mucous membranes of another. Blood or blood product route. This transmission route can account for infections in intravenous drug users, hemophiliacs and recipients of blood transfusions (though most transfusions are checked for HIV in the developed world) and blood products. It is also of concern for persons receiving medical care in regions where there is prevalent substandard hygiene in the use of injection equipment, such as the reuse of needles in Third World countries. HIV can also be spread through the sharing of needles. Health care workers such as nurses, laboratory workers, and doctors, have also been infected, although this occurs more rarely. People who give and receive tattoos, piercings, and scarification procedures can also be at risk of infection. Mother-to-child transmission (MTCT). The transmission of the virus from the mother to the child can occur in utero during pregnancy and intrapartum at childbirth. In the absence of treatment, the transmission rate between the mother and child is around 25%. However, where combination antiretroviral drug treatment and Cesarian section are available, this risk can be reduced to as low as 1%. Breast feeding also presents a risk of infection for the baby.

What does redlining mean? Redlining is the practice of denying or increasing the cost of services, such as banking, insurance, access to jobs, access to health care, or even supermarkets to residents in certain, often racially determined, areas. The most devastating form of redlining, and the most common use of the term, refers to mortgage discrimination, in which middle-income black and Hispanic residents are denied loans that are made available to lower-income whites.

What is waterboarding? Waterboarding is a form of torture that consists of

immobilizing a person on their back with the head inclined downward and pouring water over the face and into the breathing passages.

What is Narcissistic Personality Disorder (NPD) It is a personality disorder defined by the Diagnostic and Statistical Manual of Mental Disorders (DSM IV-R), the diagnostic classification system used in the United States, as "a pervasive pattern of grandiosity, need for admiration, and a lack of empathy.

The narcissist is described as turning inward for gratification rather than depending on others and as being excessively preoccupied with issues of personal adequacy, power and prestige. Narcissistic personality disorder can be caused by receiving excessive praise and criticism in childhood, particularly from parental figures.

What is a Ponzi scheme? A Ponzi scheme is a fraudulent investment operation that involves promising or paying abnormally high returns ("profits") to investors out of the money paid in by subsequent investors, rather than from net revenues generated by any real business. It is named after Charles Ponzi.

What is an aneurysm? An aneurysm is a localized, blood-filled dilation (balloon-like bulge) of a blood vessel caused by disease or weakening of the vessel wall. Aneurysms most commonly occur in arteries at the base of the brain and in the aorta (the main artery coming out of the heart), a so-called aortic aneurysm. The bulge in a blood vessel can burst and lead to death at any time. The larger an aneurysm becomes, the more likely it is to burst and since aneurysms naturally grow, given enough time they will inevitably reach the bursting point if undetected.

What is Deforestation? Deforestation is the conversion of forested areas to non-forest land for use such as arable land, pasture, urban use, logged area, or wasteland.

Who is the current Chief Justice of the Supreme Court? (2008) John G. Roberts, Jr.

How long is the term of a U.S. Senators? Senators serve six-year terms that are staggered, so that every two years, a third of the senate will be elected, while the other third will be elected in another two years, a constant reshuffle.

What is an abacus? An abacus, also called a counting frame, is a calculating tool used primarily by Asians for performing arithmetic processes. Today, abaci are often constructed as a wooden frame with beads sliding on wires, but originally they were beans or stones moved in grooves in sand or on tablets of wood, stone, or metal. The abacus was in use centuries before the adoption of the written modern numeral system and is still widely used by merchants, traders and clerks in China, Japan, Africa, India and elsewhere.

What are Eiders? Eiders are large seaducks.

What do the stars on the flag represent? The flag of the United States of America consists of 13 equal horizontal stripes of red (top and bottom) alternating with white, with

a blue rectangle in the canton bearing 50 small, white, five-pointed stars arranged in nine offset horizontal rows of six stars (top and bottom) alternating with rows of five stars. The 50 stars on the flag represent the 50 U.S. states and the 13 stripes represent the original Thirteen Colonies that rebelled against the British Crown and became the first states in the Union.

What is genocide? Genocide is the deliberate and systematic destruction, in whole or in part, of an ethnic, racial, religious, or national group. The term “genocide” was coined by Raphael Lemkin (1900–1959), a Polish-Jewish legal scholar, in 1943, firstly from the Latin “gens, gentis,” meaning “tribe, clan, or race,” or the Greek root génos (family, tribe or race – gene); secondly from Latin -cide (occido—to massacre, kill).