

Government

Science

Math

Geography

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my Vocabulary

A

Abandonment option

The option of terminating an investment earlier than originally planned.

Abnormal returns

Part of the return that is not due to systematic influences (market wide influences). In other words, abnormal returns are above those predicted by the market movement alone.

Related: excess returns.

Absolute priority

Rule in bankruptcy proceedings whereby senior creditors are required to be paid in full before junior creditors receive any payment.

Accelerated cost recovery system (ACRS)

Schedule of depreciation rates allowed for tax purposes.

Accelerated depreciation

Any depreciation method that produces larger deductions for depreciation in the early years of a project's life. Accelerated cost recovery system (ACRS), which is a depreciation schedule allowed for tax purposes, is one such example.

Accounting exposure

The change in the value of a firm's foreign currency denominated accounts due to a change in exchange rates.

Accounting earnings

Earnings of a firm as reported on its income statement.

Accounting insolvency

Total liabilities exceed total assets. A firm with a negative net worth is insolvent on the books.

Accounting liquidity

The ease and quickness with which assets can be converted to cash.

Accounts payable

Money owed to suppliers.

my Law

CONSTITUTION OF THE STATE OF FLORIDA AS REVISED IN 1968 AND SUBSEQUENTLY AM

We, the people of the State of Florida, being grateful to Almighty God for our constitutional liberty, in order to secure its benefits, perfect our government, insure domestic tranquility, maintain public order, and guarantee equal civil and political rights to all, do ordain and establish this constitution.

ARTICLE I DECLARATION OF RIGHTS

ARTICLE II GENERAL PROVISIONS

ARTICLE III LEGISLATURE

ARTICLE IV EXECUTIVE

ARTICLE V JUDICIARY

ARTICLE VI SUFFRAGE AND ELECTIONS

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my Law

CONSTITUTION OF THE STATE OF FLORIDA AS REVISED IN 1968 AND SUBSEQUENTLY AMENDED

ARTICLE I

BILL OF RIGHTS

- SECTION 1. Police powers.
- SECTION 2. Basic rights.
- SECTION 3. Religious freedom.
- SECTION 4. Freedom of speech and press.
- SECTION 5. Right to assemble.
- SECTION 6. Right to work.
- SECTION 7. Military power.
- SECTION 8. Right to bear arms.
- SECTION 9. Due process.
- SECTION 10. Prohibited laws.
- SECTION 11. Imprisonment for debt.
- SECTION 12. Searches and seizures.
- SECTION 13. Habeas corpus.
- SECTION 14. Pretrial release and detention.
- SECTION 15. Prosecution for crime; offenses committed by
- SECTION 16. Rights of accused and of
- SECTION 17. Excessive punishments
- SECTION 18. Administrative penalties
- SECTION 19. Costs.
- SECTION 20. Treason.
- SECTION 21. Access to courts.
- SECTION 22. Trial by jury.
- SECTION 23. Right of privacy.
- SECTION 24. Access to public records and meetings.
- SECTION 25. Taxpayers' Bill of Rights.
- SECTION 26. Claimant's right to fair compensation.



my Law

ARTICLE I

SECTION 14. Pretrial release and detention.--Unless charged with a capital offense or an offense punishable by life imprisonment and the proof of guilt is evident or the presumption is great, every person charged with a crime or violation of municipal or county ordinance shall be entitled to pretrial release on reasonable conditions. If no conditions of release can reasonably protect the community from risk of physical harm to persons, assure the presence of the accused at trial, or assure the integrity of the judicial process, the accused may be detained.

History.--Am. H.J.R. 43-H, 1982; adopted 1982.

SECTION 15. Prosecution for crime; offenses committed by children.--

(a) No person shall be tried for capital crime without presentment or indictment by a grand jury, or for other felony without such presentment or indictment or an information under oath filed by the prosecuting officer of the court, except persons on active duty in the militia when tried by courts martial.

(b) When authorized by law, a child as therein defined may be charged with a violation of law as an act of delinquency instead of crime and tried without a jury or other requirements applicable to criminal cases. Any child so charged shall, upon demand made as provided by law before a trial in a juvenile proceeding, be tried in an appropriate court as an adult. A child found delinquent shall be disciplined as provided by law.

my Vocabulary

A

Accounts receivable

Money owed by customers.

Accounts receivable financing

A short-term financing method in which accounts receivable are collateral for cash advances. See: Factoring.

Accounts receivable turnover

The ratio of net credit sales to average accounts receivable, which is a measure of how quickly customers pay their bills.

Accredited investor

Refers to a wealthy investor (net worth \$7 million or annual income >200,000) who does not count to the maximum of 35 people allowed to invest in a private limited partnership.

Accretion (of a discount)

In portfolio accounting, a straight-line accumulation of capital gains on a discount bond in anticipation of receipt of par at maturity.

Accrual basis

In the context of accounting, practice in which expenses and income are accounted for as if they are earned or incurred, whether or not they have been received or paid. Antithesis of cash basis accounting.

Acquiree

A firm that is being acquired.

Acquirer

A firm or individual that is acquiring something.

Acquisition of assets

A merger or consolidation in which an acquirer purchases the selling firm's assets.

Acquisition of stock

A merger or consolidation in which an acquirer purchases the acquiree's stock.

A

Active

A market in which there is much trading.

Active portfolio strategy

A strategy that uses available information and forecasting techniques to seek a better performance than a portfolio that is simply diversified broadly. **Related:** pap erf

my Vocabulary

A

Affirmative covenant

A bond covenant that specifies certain actions the firm must take.

Annuity

A regular periodic payment made by an insurance company to a policyholder for a specified period of time.

Annuity certain

An annuity that pays a specific amount on a monthly basis for a set amount of time.

Annuity due

An annuity with n payments, where the first payment is made at time $t = 0$, and the last payment is made at time $t = n - 1$.

Annuity starting date

The date when an annuitant starts receiving payments from an annuity.

Anticipated holding period

The period of time an individual expects to hold an asset.

Anticipation

Paying what is owed before it is due (usually to save interest charges).

Antidilutive effect

Result of a transaction that increases earnings per common share (e.g., by decreasing the number of shares outstanding).

Antitrust laws

Legislation established by the federal government to prevent the formation of monopolies and to regulate trade.

Annuity starting date

The date when an annuitant starts receiving payments from an annuity.

Anticipated holding period

The period of time an individual expects to hold an asset.

Anticipation

Paying what is owed before it is due (usually to save interest charges).

my Periodic Table

The diagram shows a central element card for Lithium (Li) with various properties and their corresponding values. Callout boxes are connected to the card by lines. The card itself contains the following information:

- Atomic Number: 3
- Boiling Point: 1342 °C
- Melting Point: 180.7 °C
- Symbol: Li
- Atomic Weight: 6.941
- Electronegativity: 1.0
- Density: 0.534
- Electron Configuration: [He]2s
- Name: Lithium
- Oxidation State: 1
- White Background: Solid

Callout boxes and their connections:

- Atomic Number: 3
- Boiling Point °C: 1342
- Melting Point °C: 180.7
- Symbol: Li
- Atomic Weight: 6.941
- Electronegativity: 1.0
- Density: 0.534
- Electron Configuration: [He]2s
- Name: Lithium
- Oxidation State: 1
- White Background: Solid

my Periodic Table

The diagram shows a central box representing the element Beryllium (Be). The box contains the following information: Atomic Number (4), Boiling Point (2472 °C), Melting Point (1287 °C), Symbol (Be), Atomic Weight (9.012), Electronegativity (1.5), Name (Beryllium), Electron Configuration ([He]2s²), Density (1.85), and Oxidation State (2). The box has a white background and is labeled as a solid. Lines connect callout boxes to these specific values.

Atomic Number	4
Boiling Point °C	2472
Melting Point °C	1287
Symbol	Be
Atomic Weight	9.012
Electronegativity	1.5
Name	Beryllium
Electron Configuration	[He]2s ²
Density	1.85
Oxidation State	2

White Background:
Solid

my Periodic Table

The diagram shows a single element card for Sodium (Na) with various properties highlighted by callout boxes. The card itself is a white rectangle containing the following information:

- Atomic Number: 11
- Boiling Point: 883 °C
- Melting Point: 98.0 °C
- Symbol: Na
- Atomic Weight: 22.990
- Electronegativity: 1.0
- Name: Sodium
- Electron Configuration: [Ne]3s
- Density: 0.971
- Oxidation State: 1

Callout boxes with lines pointing to the corresponding values on the card are:

- Atomic Number
- Melting Point °C
- Atomic Weight
- Boiling Point °C
- Symbol
- Electronegativity
- Oxidation State
- Name
- White Background: Solid
- Electron Configuration
- Density

Atomic Number	11
Boiling Point °C	883
Melting Point °C	98.0
Symbol	Na
Atomic Weight	22.990
Electronegativity	1.0
Name	Sodium
Electron Configuration	[Ne]3s
Density	0.971
Oxidation State	1

my Periodic Table

Atomic Number

Melting Point °C

Atomic Weight

Boiling Point °C

Symbol

12

1090

649

24.305

1.2

Mg

Magnesium

Electronegativity

[Ne]3s²

1.738

2

Density

Electron Configuration

Name

Oxidation State

White Background: Solid

my Periodic Table

Atomic Number

Melting Point °C

Atomic Weight

Boiling Point °C

Symbol

19

759

63.35

39.098

0.9

K

Potassium

Electronegativity

[Ar]4s

0.86

1

Density

Electron Configuration

Name

Oxidation State

White Background: Solid

Meningococcal Disease

What is meningitis?

Meningitis is an infection of the fluid of a person's spinal cord and the fluid that surrounds the brain. People sometimes refer to it as spinal meningitis. Meningitis is usually caused by a viral or bacterial infection. Knowing whether meningitis is caused by a virus or bacterium is important because the severity of illness and the treatment differ. Viral meningitis is generally less severe and resolves without specific treatment, while bacterial meningitis can be quite severe and may result in brain damage, hearing loss, or learning disability. For bacterial meningitis, it is also important to know which type of bacteria is causing the meningitis because antibiotics can prevent some types from spreading and infecting other people. Before the 1990s, *Haemophilus influenzae* type b (Hib) was the leading cause of bacterial meningitis, but new vaccines being given to all children as part of their routine immunizations have reduced the occurrence of invasive disease due to *H. influenzae*. Today, *Streptococcus pneumoniae* and *Neisseria meningitidis* are the leading causes of bacterial meningitis.

What are the signs and symptoms of meningitis?

High fever, headache, and stiff neck are common symptoms of meningitis in anyone over the age of 2 years. These symptoms can develop over several hours, or they may take 1 to 2 days. Other symptoms may include nausea, vomiting, discomfort looking into bright lights, confusion, and sleepiness. In newborns and small infants, the classic symptoms of fever, headache, and neck stiffness may be absent or difficult to detect, and the infant may only appear slow or inactive, or be irritable, have vomiting, or be feeding poorly. As the disease progresses, patients of any age may have seizures.

How is meningitis diagnosed?

Early diagnosis and treatment are very important. If symptoms occur, the patient should see a doctor immediately. The diagnosis is usually made by growing bacteria from a sample of spinal fluid. The spinal fluid is obtained by performing a spinal tap, in which a needle is inserted into an area in the lower back where fluid in the spinal canal is readily accessible. Identification of the type of bacteria responsible is important for selection of correct antibiotics.

Meningococcal Disease

Can meningitis be treated?

Bacterial meningitis can be treated with a number of effective antibiotics. It is important, however, that treatment be started early in the course of the disease. Appropriate antibiotic treatment of most common types of bacterial meningitis should reduce the risk of dying from meningitis to below 15%, although the risk is higher among the elderly.

Is meningitis contagious?

Yes, some forms of bacterial meningitis are contagious. The bacteria are spread through the exchange of respiratory and throat secretions (i.e., coughing, kissing). Fortunately, none of the bacteria that cause meningitis are as contagious as things like the common cold or the flu, and they are not spread by casual contact or by simply breathing the air where a person with meningitis has been.

However, sometimes the bacteria that cause meningitis have spread to other people who have had close or prolonged contact with a patient with meningitis caused by *Neisseria meningitidis* (also called meningococcal meningitis) or Hib. People in the same household or day-care center, or anyone with direct contact with a patient's oral secretions (such as a boyfriend or girlfriend) would be considered at increased risk of acquiring the infection. People who qualify as close contacts of a person with meningitis caused by *N. meningitidis* should receive antibiotics to prevent them from getting the disease. Antibiotics for contacts of a person with Hib meningitis disease are no longer recommended if all contacts 4 years of age or younger are fully vaccinated against Hib disease (see below).

Are there vaccines against meningitis?

Yes, there are vaccines against Hib, against some serogroups of *N. meningitidis* and many types of *Streptococcus pneumoniae*. The vaccines against Hib are very safe and highly effective.

MCV4 is recommended for all children at their routine preadolescent visit (11 to 12 years of age). For those who have never gotten MCV4 previously, a dose is recommended at high school entry. Other adolescents who want to decrease their risk of meningococcal disease can also get the vaccine.

Meningococcal Disease

Are there vaccines against meningitis? (continued)

Other people at increased risk for whom routine vaccination is recommended are college freshmen living in dormitories, microbiologists who are routinely exposed to meningococcal bacteria, U.S. military recruits, anyone who has a damaged spleen or whose spleen has been removed; anyone who has terminal complement component deficiency (an immune system disorder), anyone who is traveling to the countries which have an outbreak of meningococcal disease, and those who might have been exposed to meningitis during an outbreak. MCV4 is the preferred vaccine for people 11 to 55 years of age in these risk groups, but MPSV4 can be used if MCV4 is not available. MPSV4 should be used for children 2 to 10 years old, and adults over 55, who are at risk.

Although large epidemics of meningococcal meningitis do not occur in the United States, some countries experience large, periodic epidemics. Overseas travelers should check to see if meningococcal vaccine is recommended for their destination. Travelers should receive the vaccine at least 1 week before departure, if possible. Information on areas for which meningococcal vaccine is recommended can be obtained by calling the Centers for Disease Control and Prevention at (404)-332-4565.

There are vaccines to prevent meningitis due to *S. pneumoniae* (also called pneumococcal meningitis) which can also prevent other forms of infection due to *S. pneumoniae*. The pneumococcal polysaccharide vaccine is recommended for all persons over 65 years of age and younger persons at least 2 years old with certain chronic medical problems. There is a newly licensed vaccine (pneumococcal conjugate vaccine) that appears to be effective in infants for the prevention of pneumococcal infections and is routinely recommended for all children greater than 2 years of age.

Date: October 12, 2005

Content source: Coordinating Center for Infectious Diseases / Division of Bacterial and Mycotic Diseases

General U.S. History

1. Name the "Big 3" California newspapers

ANSWER: The Los Angeles Times, the Oakland Tribune, and the San Francisco Chronicle.

2. What is the only monument erected in the U.S. for a bird, and in what state is it found? Why was the bird so honored?

ANSWER: "The Sea Gull Monument" in Utah/The sea gull saved the Mormons from a cricket plague that was threatening to wipe out their wheat crop.

3. What are the names of the 2 oldest universities in the United States?

ANSWER: Harvard and William and Mary

4. What are the 3 words that are found on the seal of the F.B.I.?

ANSWER: Fidelity, Bravery, and Integrity

5. Recite the Negro minstrel song "Jim Crow," originated by Thomas D. Rice in 1835, that came to symbolize Negro discrimination and segregation.

ANSWER: "Wheel about, turn about/Do just so/Every time I wheel about/I jump Jim Crow."

6. Who were the 3 U.S. Secretaries of State in the 20th century who resigned their posts in disputes with their administrations? Give the years of their resignations.

ANSWER: William Jennings Bryan in 1915; Cyrus Vance in 1980; and Alexander Haig in 1982.

7. According to President Franklin D. Roosevelt, who were "the three greatest minds that America has produced"?

ANSWER: Thomas Jefferson, Benjamin Franklin, and Count Rumford.

8. What are the 4 H's of the 4H Club, what are its mottos?

ANSWER: Head, Heart, Hands, and Health/"Make the Best Better" and "We Learn to Do by Doing."

U.S. Government

1. What 3 requirements must a person meet according to the Constitution in order to become President?

ANSWER: The President must be a natural-born citizen, be at least 35 years of age, and have been a resident of the United States for at least 14 years.

2. What difference between the President and the Vice President is insisted upon by the 12th Amendment in the U.S. Constitution?

ANSWER: They must not be from the same state.

3. How old must a person be in order to serve as a U.S. Congressman, a U.S. Senator, and a U.S. Supreme Court Justice?

ANSWER: 25 for a Congressman, 30 for a Senator, and no age is specified for a Supreme Court Justice.

4. What are the 4 major expenditures of state governments in the U.S.?

ANSWER: Education, public welfare, highways, and social insurance (trusts, pensions).

5. What are the 3 largest sources of revenue for the U.S. government?

ANSWER: Individual income taxes, social insurance taxes and contributions, and corporation income taxes.

6. What are the 3 formal duties of the Vice President of the U.S.?

ANSWER: To preside over the Senate and to help decide the question of presidential disability (and, of course, to assume the office of Acting President if necessary).

7. How many members of the U.S. Congress are there? How many members are in the U.S. Senate and how many in the U.S. House?

ANSWER: 535/100 in the Senate and 435 in the House.

8. What are the 3 main sources of revenue for local governments?

ANSWER: Property taxes, general (selective) sales taxes, and individual and corporation income taxes.

U.S. Geography

STATES AND THEIR NICKNAMES

Alabama	Cotton State/Cornucopia of the South/Heart of the Deep South/Heart of Dixie/Star of the South/Yellowhammer State
Alaska	Artic Treasureland/Gibraltar of the North/Great Land/Land of the Midnight Sun/Land Where the Summer Sun Never Sets/The Last Frontier
Arizona	Apache State/Aztec State/Grand Canyon State/Italy of America/Jewel in the West/Sunset State/Valentine State (February 14, 1912)
Arkansas	Bear State/Bowie State/Hot Water State/Land of Majestic Beauty/Land of Opportunity/Nation's Cool Green Paradise/Wonder State
California	Cornucopia of the World/Eureka State/El Dorado State/Gateway to the Pacific/Golden State/Sunshine Empire/Wine Land of America
Colorado	Centennial State (1876)/Highest State/Land of Contrasts/Rocky Mountain Empire/Silver State/Ski Country U.S.A./Switzerland of America/Top of the Mountain State
Connecticut	Arsenal of the Nation/Blue Law State/Brownstone State/Constitution State/Insurance State/Land of Steady Habits/Nutmeg State/Provision State
Delaware	Blue Hen State/Diamond State/First State/New Sweden/State that Started a Nation/Uncle Sam's Pocket Handkerchief
Florida	Alligator State/Everglade State/Gulf State/Land of Sunshine and Flowers/Orange State/Peninsula State/Sunshine State
Georgia	Buzzard State/Cracker State/Empire State of the South/Goober State/Land of Adventure/Land of Peanuts, Pecans, and Peaches/Peach State/Yankee Land of the South
Hawaii	Aloha State/Crossroads of the Pacific/Gateway to the Orient (Pacific)/50 th State of Enchantment/Gem (Paradise, Playground) of the Pacific/Island State
Idaho	Gem of the Mountain/Gem State/Panhandle State/Spud State/State of Shining Mountains
Illinois	Corn Belt State/Garden of the West/Heart (Hub) of the Nation/Land of Lincoln/Prairie State/Tall State