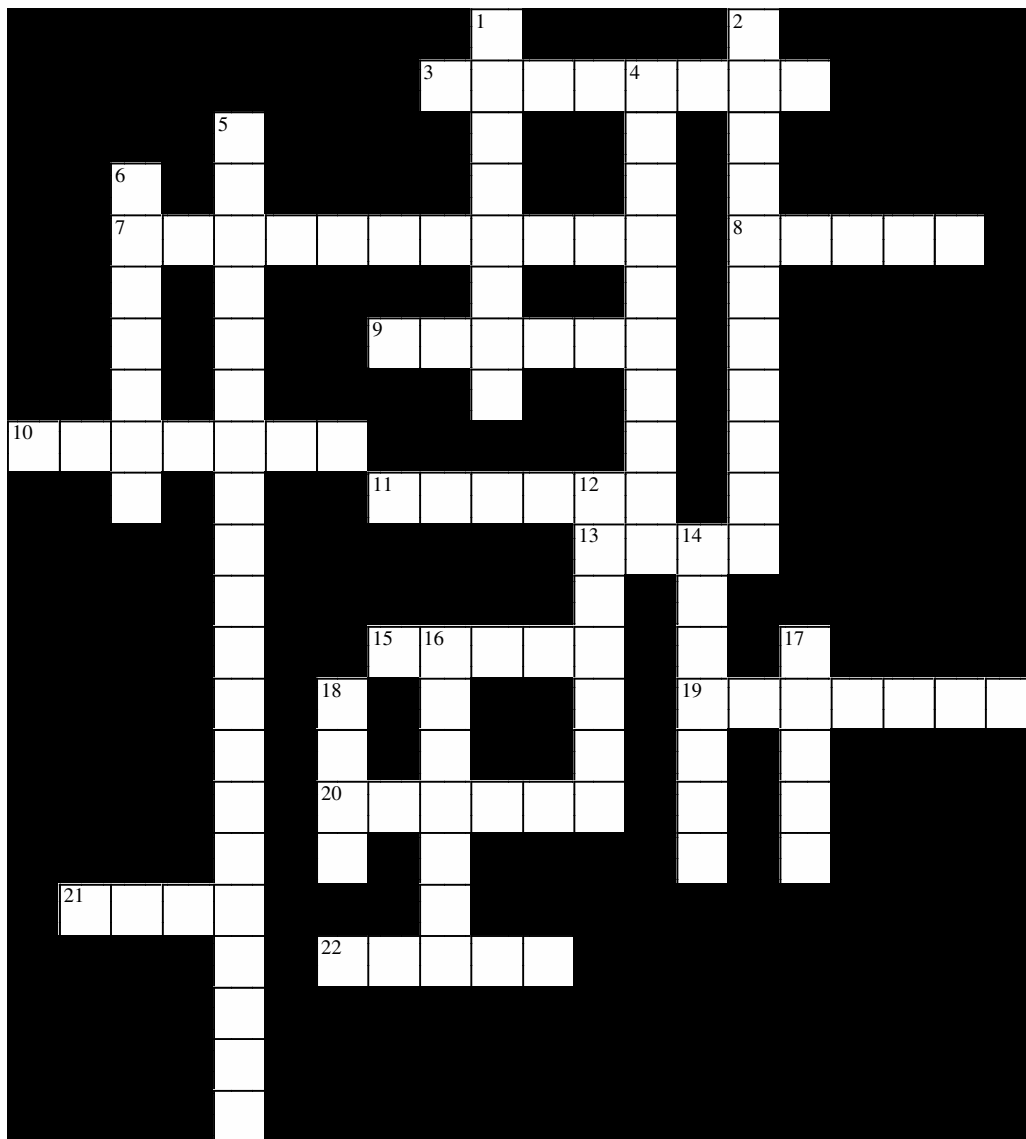


ABA BJ Puzzle of the Week: 12/8/10

Why Do We Say It?: The Puzzle

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Financial terminology and common monetary sayings have deep roots, going back to older English, French, and even Latin and ancient Greek. We recently inherited from a good friend an old book, *Why Do We Say It? The Stories Behind The Words, Expressions, and Cliches We Use* (Castle Books, 1985). It details the origins of hundreds of expressions. We plucked out 22 with a banking, financial, or monetary connection and built them into this puzzle. We hope you'll "derive" some pleasure out of it. *Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, Tuesday, Dec. 14, to 212-633-1165, to participate in a drawing for a \$25 gift card from ABA's Community Bank Prepaid Program. (Please allow four weeks for delivery.) Good luck! scocheo@sbpub.com*

ABA BJ Puzzle of the Week: 12/8/10

Why Do We Say It?: Across Clues

ACROSS

3. Now, here's an interesting chapter. This word for a broken business or other debtor comes from an old Italian term. A merchant who couldn't pay his debts had his market bench—his "banca"—destroyed.
7. "I don't care a _____" is an old expression meaning that one couldn't care less. It came from the first name of this nation's first Congress, who issued its Army, of the same first name, with a paper currency that many considered worthless. This paper money also shared the same name as the Army and the Congress.
8. The more of these a customer has, the better the deposit balance. But if you had more than ten toes and ten fingers, you'd be overstocked in the item whose Latin name gave rise to this monetary term.
9. Rudimentary computer, associated with Orient, owes our name for it to a Phoenician word meaning "dust." Why? Because mathematicians of that day worked their calculations in dust on tabletops.
10. From a Latin word that refers to the balance indicator on a scale, this word meant "to test" among the Romans. Among bankers today, when a regulator does this, sometimes the banker's patience is also tested.
11. Banks have them, smart families have them. But the term goes back to a leather bag in which the English Chancellor of the Exchequer carried important money papers. It was called a "bougette," from the French word for "bag."
13. Comes from the Latin term for "one hundred," it's one out of 100.
15. Now all bankers who go to work bring this home. But originally, it referred to a game at county fairs. Only he or she who could catch the greased quarry set loose could bring this item home.
19. Two-eighths of the eminently fungible Spanish dollar, which also gave rise to the piratical term, "pieces of eight."
20. A Roman word meaning "salt money" evolved into this common consequence.
21. This term, critical for real estate lending of any kind, now refers to a unit of land. But before the reign of England's Edward I, all it meant was "field."
22. A word once used more widely in banking, and associated with files and green eyeshades, it has its origins in medieval times. It arose because in those days only member of the clergy—or those trained in monasteries by the clergy—knew how to read and write.

ABA BJ Puzzle of the Week: 12/8/10

Why Do We Say It?: Down Clues

DOWN

1. This word, which covers a dozen items of nearly the same size, actually has its roots in a word used by Roman moneylenders. Interest fell due on the first day of a month and this word comes from the interest book the moneylenders kept.
2. This compound word is an monetary oxymoron, in one sense. However, usually the outlay designated by the first part of the word came from the results of the second—but obtained by the efforts of another. An example: a young man who squanders the inheritance left by an industrious father.
4. Now a synonym for land, in England originally this referred to land obtained by a royal grant.
5. This legible reference to an apparent eventuality comes from the Bible, Daniel 5.
6. Now it might, with an "ics" on the end, describe contortions taken in a boardroom or a shareholder meeting. But the root word comes from a Greek word meaning "one who goes about on the tips of his fingers and toes."
12. This term, studied today by academics and government forecasters, actually comes from a Greek word meaning, "house manager."
14. Now associated with savings, originally this elliptical item was a real one. It was placed, or rather, left behind, to encourage its avian parent to produce more of the same. Like most savings, it can be fragile.
16. A key financial verb today, which could apply to actions taken with a loan file or the bank's capital or the investment portfolio, had a very different meaning. In ancient Greece, the word meant "to loosen up." That's because Greeks seeking gold in soil would throw the dirt into the air. The heavier gold particles would fall, the dirt would blow away.
17. Common term for money came from kneady English schoolboys at that nation's private schools—which they call "public schools." They liked to supplement meager school rations with items from the local village bakeshop and began equating money with what their purchases were made from.
18. Be glad times change. This common term for employers came from a German word (and custom reserved to employers) meaning "to beat." Once upon a time there, employeers could beat their workers.