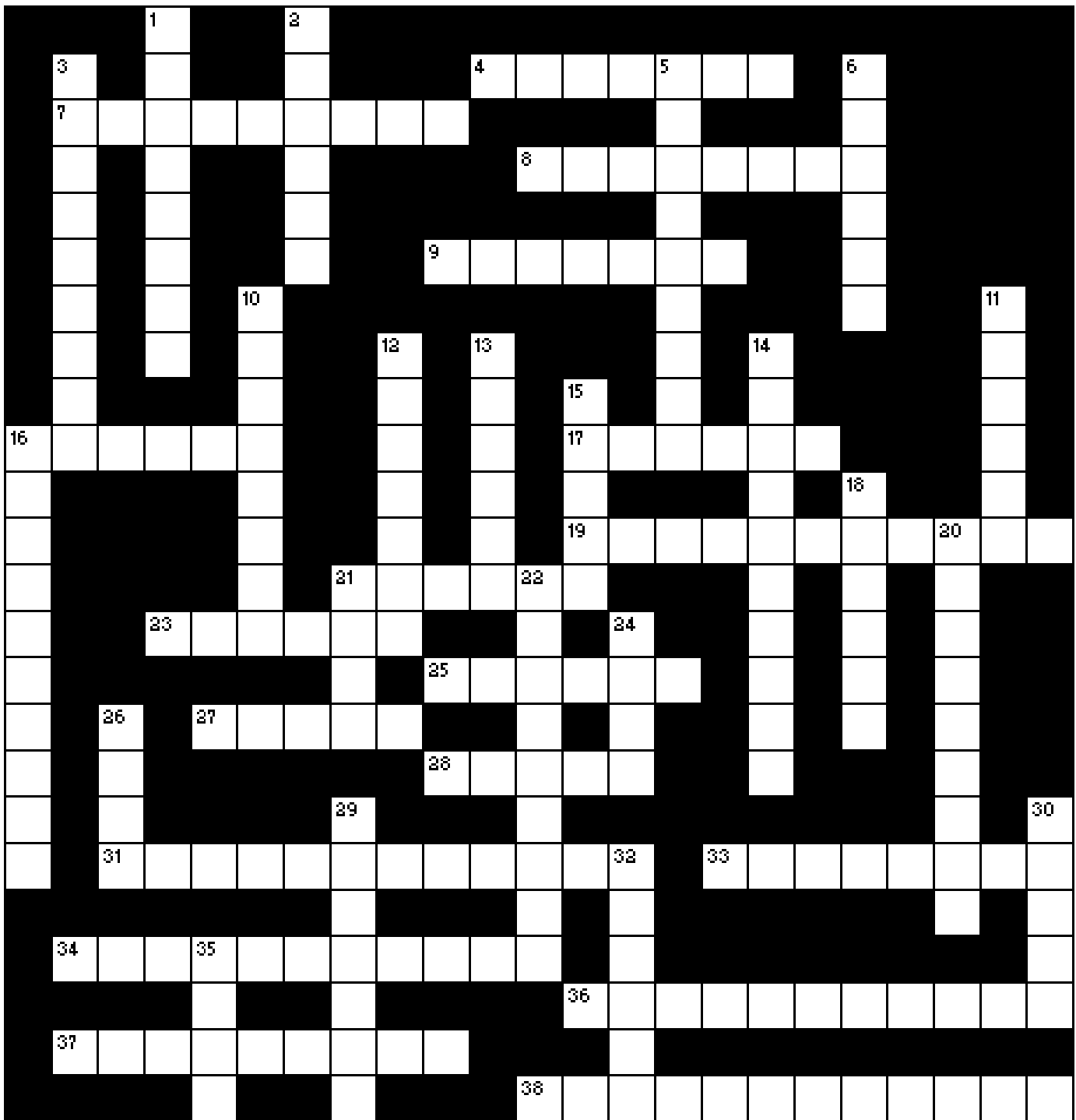


ECONOMICS



[Puzzle grid shown here is approximately 1/2 its regular size.]

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ACROSS

4. -?- Resources: Potentially productive land and materials given by nature.
7. Economic downturn accompanied by layoffs, lagging sales, and reduced corporate profits.
8. Anyone who uses goods and services; buyer of goods and services.
9. Total income of a government or business from sales, taxes, fees, and other sources.
16. Amount of a good or service that consumers are willing and able to buy at a certain price.
17. Everything that a company owns or is owed; possessions of value, usually measurable in terms of dollars.
19. -?- Cost: The alternatives passed up by deciding to use one item over other items for same price.
21. Direct exchange (trade) of one good or service for another good or service.
23. Sellers who act collectively and control a significant portion of the total sales of a product.
25. Money remaining after all costs of operating a business are paid.
27. -?- World: Developing nations that have made significant economic progress; middle-income nations.
28. A share in the ownership of a corporation -- also merchandise for sale in a store.
31. French phrase: "to leave alone"; a policy of limited government interference on business activities.
33. The total domination of the market by one company; extreme form of imperfect competition.
34. Money a business, government, or individual owes to others - (on mortgages, supplies, wages, accrued taxes).
36. Term for "the capitalist class" - owners of substantial agricultural, mineral, or industrial properties.
37. A general protraction (fall) in the overall level of prices.
38. A person who assumes the risk and responsibility for starting and operating a business.

DOWN

1. Something given as a guarantee that a person/business will repay a loan, e.g., a building.
2. -?- Year: A period of 12 consecutive months set up by a business or government for accounting purposes.
3. Agreement between a supplier and a distributor giving distributor right to sell goods/services of supplier.
5. Land, labor, capital that are used in the production of economic goods and services.
6. A schedule of taxes/custom duties levied on imported and exported goods.
10. One who makes or produces goods and services.
11. Any situation/agreement/interaction which buyers and sellers exchange goods/products/services.
12. Financial assets, facilities, land, and equipment used in production/business.
13. To bring goods in from another country -- also the item brought in.
14. Free -?- System: Economic system in which everyone has the right to own property, business, profits.
15. The human effort used in production; work; workers collectively, as distinguished from management.
16. A prolonged period of greatly reduced business activity and stock prices, widespread unemployment.
18. Amount of goods and services producers are willing and able to offer for sale at a certain price.
20. A protracted rise in the general price level of goods and services.
21. -?- Market: Reflects decreasing stock prices and pessimism among investors.
22. Study of how a society tries to satisfy unlimited wants through the use of limited resources.
24. An element of uncertainty or possibility of loss.
26. To exchange for money, goods, or services.
29. Money a government/business pays out in excess of the amount received in a given period.
30. Business -?-: The periodic ups and downs of the economy and business activities.
32. To send merchandise or goods out of the country in which they originate.
35. -?- Market: Reflects increasing stock prices and optimism among investors.

**This example is representative of the terms and clues of my ECONOMICS Puzzles.
The set of 15 puzzles are on 20 x 20 grids ready to print on 8 1/2 x 11 paper.**

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