

# NOVEMBER 2008

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																				
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2 Daylight Savings	3 What is the main way that employers encourage employees to contribute to a 401(k) plan?	4 What is garnishment?	5 What is severance pay?	6 A person who inherits property or money from a person who dies is known as an:	7 What is the tax advantage of a 401(k) investment over a savings account?	8																																																																																				
9	10 The actual piece of paper that shows that you own stock in a corporation is called a:	11 Veterans Day	12 If a broker does excessive buying and selling within your investment account, this is called:	13 Which US stock market was founded in 1971 as the first electronic stock market?	14 Name one common way to get a blank IRS tax form?	15																																																																																				
16	17 The largest floor-based stock market in the US is the:	18 You own a 2-year CD. You are paid simple interest on the investment. How often is simple interest paid?	19 Name two types of information commonly found on your credit report:	20 Name one benefit that the unemployed receive from unemployment insurance benefits.	21 Name one type of inquiry on a credit report that lenders are not allowed to see:	22																																																																																				
23	24 Name two fees that are commonly charged in connection with checking accounts?	25 What is disability insurance?	26 Turmoil in the Mideast causes an oil shortage. What will this do to prices for gasoline in the US?	27 Thanksgiving	28 The stock price indicator that tracks 500 widely held common stocks is called the:	29																																																																																				
30		<b>October 2008</b> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>T</th> <th>W</th> <th>Th</th> <th>F</th> <th>Sa</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> </tr> <tr> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> </tr> <tr> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> </tr> <tr> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td></td> </tr> </tbody> </table>		S	M	T	W	Th	F	Sa				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		<b>December 2008</b> <table border="1"> <thead> <tr> <th>S</th> <th>M</th> <th>T</th> <th>W</th> <th>Th</th> <th>F</th> <th>Sa</th> </tr> </thead> <tbody> <tr> <td></td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> </tr> <tr> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> </tr> <tr> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> </tr> <tr> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		S	M	T	W	Th	F	Sa		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				Notes:
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