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Across

- 1 Close examination (8)
- 7 Caveat emptor: A commercial principle that without a warranty the buyer takes upon himself the risk of quality. (6)
- 8 Scheme for achieving objective. (4)
- 9 Relatively permanent disorder of the mind. (8)
- 11 Someone who claims a benefit, right or title. (8)
- 12 ____ Funds: A mutual fund that primarily seeks current income rather than growth of capital. (6)
- 13 Being or from or

characteristic of
another place or
part of the world.
(5)

- 15 A soluble mineral salt. (6)
- 17 Any isomeric saturated hydrocarbon found in petroleum and used as a fuel and solvent. (6)
- 18 Referring to a payment made with goods instead of money. (2,4)
- 19 A not well founded personal belief or judgment. (7)

Down

- 1** Increase in the price of a share or increase in the value of assets, which is called

capital _____. (12)

- 2 The quality of being at hand when needed. (12)
- 3 A short, often one-day, meeting devoted to professional presentations on and discussion of a particular topic. (7)
- 4 The process of becoming highly sensitive to specific events or situations (especially emotional events or situations). (13)
- 5 A distinctive interpretation (especially as used by politicians to sway public opinion). (4)
- 6 The charge, or sum paid, for the

use of a dray (A low heavy horse cart without sides).
(7)

- 10** Development of new products, services or ways of working. (10)
- 14** Greatly exceeding bounds of reason or moderation. (5)
- 16** _____ Bond: A bond whose cash flow is inflation-adjusted, by being linked to the purchasing power of a particular currency. (5)