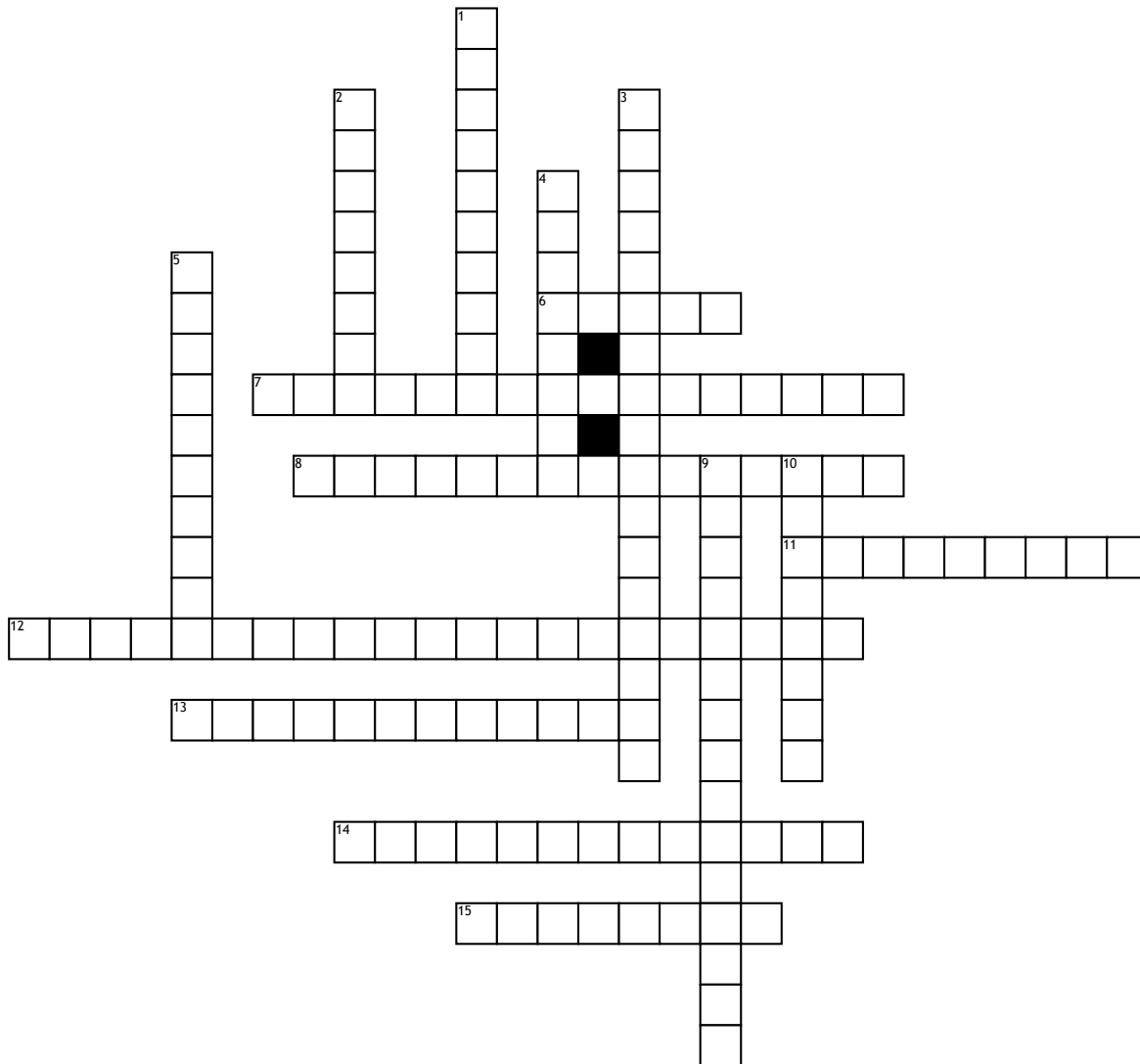


3.0 Terms



Across

6. Individual employed by the principal to deal with the third party
 7. Employee or employer can terminate agreement at any time with no consequences
 8. Agent who works for free
 11. Individual who hires an agent
 12. Someone who is hired by an employer but not subject to supervision by the employer

13. Agent who is to perform specific tasks

14. Law that governs employer-employee relationship

15. Two or more agents working together

Down

1. The person who the agent deals with

2. Not required to join union or pay dues to the union

3. Power of an agent is created by circumstance

4. Agent hired by agent without principal's knowledge

5. Must join union to be hired

9. An agency relationship created by state law

10. Someone who is hired by an employer to do some sort of work