Let $R$ be a commutative ring with (nonzero) identity. The zero-divisor graph of $R$, denoted $\Gamma(R)$, is the graph whose vertices are the nonzero zero-divisors of $R$, with two distinct vertices $x$ and $y$ adjacent if and only if $xy = 0$. The first half of this presentation uses $\Gamma(R)$ to bound the cardinality of $R$, generalizing previous bounds. The second half discusses which graphs on $n$ vertices can be realized as $\Gamma(R)$. A complete list of rings (up to isomorphism) for $n = 1$ through 5 has been known. This is extended to $n = 6$ through 14. An algorithm is given whereby, for any positive integer $n$, all zero-divisor graphs of reduced commutative rings with identity on $n$ vertices are identified. (Received August 19, 2005)