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ENGLISH AND
COMMERCIAL
CORRESPONDENCE

A COURSE OF
TRAINING IN THE WRITING OF ENGLISH

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PREFACE

THIS work is intended to provide the student with the necessary materials for a course of training in the writing of English. The first few chapters are confined to English composition in general. In the authors' opinion, the study of commercial correspondence should be preceded by a thorough grasp of the elements of composition; the commercial student should at least be able to write legibly, speak correctly, employ the marks of punctuation with intelligence, frame his sentences correctly, know how to use paragraphs, avoid pointless repetition of words and ideas and, above all, give evidence of capacity for thoughtful planning and arrangement. These matters are all dealt with in the opening chapters.

The remaining part of the book is devoted to the composition of business letters, which calls not only for the mastery of the English language, but also for technical knowledge. The correspondence clerk should possess a sound knowledge of the subject-matter upon which he is writing, and this he should express in a simple, accurate and graceful style. The letters are, therefore, grouped into different types, each of which constitutes the basis of a separate lesson. Moreover, the whole of the letters contained in a transaction may be studied in their natural sequence, and used as an exercise in précis writing.

Teachers will here find ample material for class use, and it is hoped that the book will prove to them a useful "tool" in the development of self-expression among their students.

In conclusion, the authors would like to express their thanks to the Royal Society of Arts and the Lancashire and Cheshire Union of Institutes for permission to include many of the exercises, and also to Mr. J. O'Neill for the trouble taken by him in typing the MS.

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ENGLISH AND COMMERCIAL CORRESPONDENCE

CHAPTER I

INTRODUCTION

To many students the terms "style" and "composition" in English suggest something quite outside the achievement of ordinary people, yet writing and speaking are the commonest acts of modern life. Each day countless compositions are brought to light; it may be a sermon, a business letter, a poem, a newspaper article, or a report. The aim of the study of English is to better these attempts, to make them more intelligent, more interesting, or more persuasive.

The student who wishes to excel in commercial life must have a good working knowledge of his native language. Every one knows how difficult it is for the would-be commercial man to express himself in writing or in speech accurately, concisely and effectively. It is mainly owing to this fact that some condemn our whole system of education. There is no doubt that an intimate knowledge of the mother tongue is necessary to enable one to state facts intelligently and clearly—a great asset in commercial life.

Many a young business man will readily own that his knowledge of English is so limited that to reply effectively to a business letter, or even to give a lucid account of a morning's work, is quite a hardship.

English is one of the most difficult educational subjects. Very few of us have been blessed from birth with an environment which has constantly demanded accurate language, a copious vocabulary, and a pure pronunciation. The ability to write good English is not a heaven-sent gift. The possessor of a fine voice is not necessarily an artist. Effective writing—artistry in words—can only be attained by diligent practice and attention to rules. It behoves all commercial students at the outset to make sure that their business acumen shall not be impaired by a loose uncertain knowledge of their mother tongue.

IMPROVEMENT OF VOCABULARY. Ben Jonson said, "For a man to write well there are required three necessities: to read the best authors, observe the best speakers, and much exercise of his own style."

It is particularly difficult for anyone to express himself well unless he has an adequate supply of words to draw upon. The first requisite for success in the art of writing is a wide vocabulary. To enlarge the vocabulary the student must increase his ideas, widen his knowledge. The process of acquiring new words goes on unconsciously every day by reading or by conversing. It is in this respect that environment counts for much. By diligently reading the best authors the student can easily rise above his surroundings. When reading, the student should use a notebook and dictionary; words should be studied "intensely," and unknown ones carefully tabulated. Let the notebook show the pronunciation, the exact meaning, the derivation, and synonymous words.

Reproduction of passages from the best authors will help to develop the student's powers of self-expression. Close attention to words and phrases in the context is needed. Paraphrasing has been condemned as an exercise in turning good English into bad. This may be true, but it induces students to study the meanings of words carefully—a very necessary training to counteract any bad habits likely to result from the present-day slipshod methods of "skimming novels" and "glancing through newspapers." Paraphrasing—really the search for synonyms—will increase the student's stock of words; it is a good test of his understanding and an exercise in his power of expressing his own meaning. Judiciously used, paraphrasing will train the student's appreciative powers.

Public speaking is an invaluable exercise. In the endeavour to impress an audience, a concise, clear, fluent style will result. An active member of a debating society does himself incalculable good as regards his command of language.

Philologists—lovers of words—tell us much about our language. It is interesting to know, for instance, that the word "crestfallen" was originally used in reference to the old sport of cock-fighting—the drooping crest denoting the conquered; that the word "disaster" was first used by our mediaeval astrologers to denote a misfortune caused by "adverse stars"—the belief being that stars affected the lives of men. Thus we have "born under a lucky

star," and "ill-starred." Many more interesting things about words will be found in books on philology. Let the student make this his hobby—he will be amply repaid by increasing his store of words.

The study of logic also helps to broaden a student's vocabulary. Practice in the principle of the "Association of Ideas" will be found to be very beneficial.

There are several other devices calculated to improve a student's vocabulary. Changing from direct to indirect speech is a good exercise. Examiners often ask students to replace phrases by single words, e.g. "the friendly reception of guests or strangers" replaced by "hospitality," "sprung from the people" replaced by "plebeian."

A man's vocabulary is generally in proportion to his education; a savage uses the same number of words as a child of civilization. A broad outlook on life, and a live interest in the world around, will do much to widen one's active knowledge of words.

WORDS LIABLE TO BE CONFOUNDED. The following pairs of words are particularly liable to be confused, the one with the other—

Ability . . .	power of producing results	Avert . . .	to turn away
Capacity . . .	power of absorbing	Advert . . .	to turn attention to
Accede . . .	to agree to	Ballad . . .	a song
Exceed . . .	to go beyond	Ballot . . .	a vote
Accept . . .	to take	Baron . . .	a title of nobility
Except . . .	to leave out	Barren . . .	unfruitful
Adapt . . .	to make to fit	Celery . . .	a vegetable
Adept . . .	highly skilled	Salary . . .	wages
Addition . . .	process of adding	Century . . .	100 years
Edition . . .	publication	Sentry . . .	a sentinel
Advice . . .	counsel	Cereal . . .	an edible grain
Advise . . .	to give counsel	Serial . . .	in a series
Allusion . . .	reference to something not explicitly mentioned	Close . . .	to shut
Illusion . . .	deceptive appearance	Clothes . . .	articles of dress
Apprehend . . .	to fear	Colonel . . .	chief commander of a regiment
Comprehend . . .	to understand	Kernel . . .	a seed of pulpy fruit
Affect . . .	to act upon	Comprehensive	comprising much
Effect . . .	to accomplish	Comprehensible	intelligible
Assent . . .	to admit as true	Confident . . .	fully assured
Consent . . .	to yield	Confidant . . .	one entrusted with secrets
Attendance . . .	persons who attend any service	Continual . . .	often repeated
Attendants . . .	those who attend as servants	Continuous	uninterrupted
		Council . . .	an assembly
		Counsel . . .	advice

Current .	. in circulation	Illegible .	. unreadable
Currant .	. a small kind of dry grape	Ineligible .	. not entitled to be elected
Dairy .	. a place where milk is kept	Industrious .	. diligent
Diary .	. a register of daily events	Industrial .	. pertaining to industry
Deprecate .	. to disparage	Ingenious .	. skilful
Depreciate .	. to reduce in value	Ingenuous .	. honest
Desert .	. a barren tract of land	Invent .	. to devise something original
Dessert .	. a service of pastry or fruit	Discover .	. to find something already existent
Descend .	. to go down	Jester .	. one who jests
Dissent .	. to disagree	Gesture .	. action
Disease .	. illness	} Judicial .	. pertaining to Courts of Justice
Decease .	. death		} Judicious .	. sensible: directed by wisdom
Doleful .	. expressing grief	Lightening .		. to make light
Dolorous .	. painful	Lightning .	. an electric flash
Effective .	. having the power to effect	Liniment .	. liquid ointment
Effectual .	. having the power to produce the effect	Linament .	. feature
Elicit .	. to draw out	Lose .	. to suffer loss
Illicit .	. unlawful	Loose .	. untied
Elude .	. to escape from	Notable .	. worthy of notice
Allude .	. to refer to	Notorious .	. unfavourably conspicuous
Emigrate .	. to leave	Partition .	. division
Immigrate .	. to move into	Petition .	. a request
Eminent .	. distinguished	Pastor .	. a minister
Imminent .	. threatening	Pasture .	. a field for cattle
Eruption .	. bursting forth	Patients .	. sick people
Irruption .	. an invasion	Patience .	. endurance
Exercise .	. to use	Pennies .	. a number of coins
Exorcise .	. to drive away	Pence .	. the amount of pennies in value
Exhausting .	. tiring	Pertinent .	. appropriate
Exhaustive .	. complete	Pertinacious .	. obstinate
Flower .	. blossomable plant	Populous .	. full of people
Flour .	. ground corn	Populace .	. the masses
Formerly .	. time past	Practice .	. (noun) exercise of an art
Formally .	. in a formal way	} Practise .	. (verb) to exercise an art
Fragile .	. brittle		} Practicable .	. feasible [art]
Frail .	. weak	Precede .		. go before
Fragrant .	. sweet	Proceed .	. to advance
Flagrant .	. daring	Precedent .	. an example
Gage .	. a pledge	President .	. a chief magistrate
Gauge .	. to estimate	Presumptive .	. grounded on probable evidence
Glacier .	. an icefield	Presumptuous .	. over-confident
Glazier .	. a glass setter		
Happen .	. to occur		
Transpire .	. to leak out		

Principal	. chief	Statue	. an image
Principle	. a fundamental law	Statute	. a law
Prophecy	. a prediction	Status	. standing
Prophesy	. to foretell	Statue	. a figure in bronze or marble
Relic	. a memorial	} Stimulus	. an incentive
Relict	. a widow		} Stimulant	. that which stimulates
Sanguine	. confident	Storey		. a floor
Sanguinary	. bloodthirsty	Story	. a verbal narration
Sculptor	. a carver of stone	Surplus	. remainder
Sculpture	. a carved work	Surplice	. a clergyman's robe
Secret	. private	Tenor	. a part in music
Secrete	. to conceal	Tenure	. a holding of land
Sensible	. intelligent	Track	. a footstep
Sensitive	. easily affected through the senses	Tract	. a region
Series	. a succession	Tray	. a domestic utensil
Serious	. solemn	Trait	. a distinguishing feature
Species	. a kind	Veracity	. truthfulness
Specious	. plausible	Voracity	. greediness
Spectacle	. a sight	Weald	. a woodland region
Spectacles	. optical instruments	Wield	. to use with full command
Stationary	. fixed		
Stationery	. paper, pens, etc.		

SOME INTERESTING PHILOLOGICAL WORD STUDIES.

Auspicious. Favourable.

The literal meaning is "to observe the birds," taking us back to Roman times when no important thing was embarked upon without the magistrates observing the flight of certain birds; the event would be auspicious or inauspicious according to the direction in which the bird flew.

Astonished, astound, stun, literally mean "struck by thunder."

Coward. One who runs away from danger, comes from the French *couard* = hare.

Capricious comes from a word meaning "goat." The mind of a capricious person skips about just like a goat.

Infantry comes through the French, from Italian. It means a collection of juniors or "infants," so-called by contrast with the proved veterans of the cavalry.

Fellow. Now used in a slightly contemptuous sense. Originally it meant partner—the man who marked out his land next to yours. It retains its good sense in such words as fellowship, fellow-feeling.

Fine. Originally applied to workmanship in the sense of "well

finished off," and gradually became to mean "delicate," "beautiful." Beautiful things are things to be admired (compare the present meaning in such expressions as "a fine needle," "a fine baby").

Maul. Originally meant to hit with a hammer. *

Piccadilly was called after "pickadel," the fashionable collars worn by gallants who frequented this fashionable quarter of London in the seventeenth century.

Adelphi is a Greek word meaning "brothers." Robert and William Adam, two famous architects, were responsible for the erection of many of the buildings in this district of London in the eighteenth century.

Cant—humbug. This word was first used by Royalists to describe the sayings of the psalm-singing Parliamentarians. The word previously meant the whining sounds beggars made.

Sandwich. The Earl of Sandwich invented a form of light refreshment which enabled him to take a meal without leaving the gambling-table.

Fare, meaning "journey," became "fear." Both words came from the old English word for "travel." People in far-off days, when "faring on a journey," found much to terrify them, so the word "fear" was made, having the idea of moving from place to place. It meant a sudden and terrible happening.

EXAMPLES OF DIRECT AND INDIRECT SPEECH.

Example 1.

Direct Speech—

The only thing I would say to you is that whatever you do, I hope you will do it quickly. You are business men and you know the value of time—always valuable, never more valuable than it is now. That is my appeal. I am here asking you to plant the flag on your workshops and convert your lathes into battalions. Believe me, that if Britain turns back on this journey and on this task, she will become nothing but a Dead Sea among nations.

Indirect Speech—

He said that the only thing he would say to them was that whatever they did he hoped they would do it quickly. They were business men and they knew the value of time—always valuable, never more valuable than it was then. That was his appeal. He was there

asking them to plant the flag on their workshops. He begged them to convert their lathes into battalions. He asked them to believe him when he said that if Britain turned back on that journey and on that task, she would become nothing but a Dead Sea among nations.

Example 2.

Direct Speech—

Ladies and Gentlemen,

I assure you I will do all I possibly can to support this measure. You know that I have always been in favour of it ; yesterday I spoke on this same subject here in this hall. Is not such a measure necessary ? Ladies and Gentlemen, give me your support. I shall have pleasure in addressing you again to-morrow.

Indirect Speech—

He assured those present that he would do all he possibly could to support that measure. They knew that he had always been in favour of it ; the day before he had spoken on that same subject there in that hall. Did they not think that such a measure was necessary ? He urged those present to give him their support. He would have pleasure in addressing them again on the next day.

The student should note that when the present tense is changed into the past, the adjective or adverb expressing "nearness" is changed to one expressing "distance." Thus change—

now <i>into</i> then	to-day <i>into</i> that day
this ,, that	to-morrow ,, next day
these ,, those	yesterday ,, day before
here ,, there	last week ,, previous week

The student should also note how questions and commands are reported.

EXAMPLES OF PARAPHRASE.

Example 1.

Are you content to make a virtue of necessity ?

Paraphrase

Are you content when you are praised for doing a good action which you could in no way avoid doing ?

Example 2.

Our remedies oft in ourselves do lie,
Which we ascribe to Heaven.

Paraphrase

We look to Heaven for that help which lies within our own grasp.

Example 3.

This is truth the poet sings,
That a sorrow's crown of sorrow is remembering
happier things.

Paraphrase

There is much truth in the saying of the poet that the bitterest pang a man in sorrow can experience is the remembrance of happier things.

EXERCISE I

1. Form nouns of the following : High, know, prudent, wise, grow, hate, flow, guard, shone.

2. Form abstract nouns from the following : Happy, educate, weak, busy, rascal, drunk, remember, occupy, rely, grow, pure, poor, laugh, free, choose, please, clever, humble, young.

3. What adjectives correspond to the following nouns ? Tumult, system, type, joke, mischief.

4. What are the adjectives corresponding to the following words ? Add to each adjective a suitable noun (e.g. "crime," "criminal," "Criminal Investigation"). Chaos, clergy, fiction, fraud, metal, picture, spasm, theory, tyrant, wood.

5. Some of the following pairs of words have the same, or almost the same, meaning ; some are opposites ; and some are neither the same nor opposite. Write out each pair of opposites. Deaf, dumb ; control, liberty ; recovery, advance ; selection, preference ; determination, hesitation ; tabulate, catalogue ; diminutive, unwieldy ; accelerate, check ; cause, consequence ; specimen, speciality.

6. The following statements were made of five different persons. What sort of a person is each ?

(a) He was never late for school.

(b) No persuasions could move him from his purpose.

(c) Some people spend far too much on luxuries.

(d) He was ever ready to afford help to those who were in need.

(e) He that back-biteth not with his tongue nor taketh up a reproach against his neighbour.

7. In the English language there are various ways of expressing opposites. Illustrate the statement by writing sentences containing the opposites of each of the following words : Tactless, distinct, guilty, hindrance, keen, success, possible, happy, simple, loyal.

8. State the words opposite in meaning to the following, and illustrate the use of them in sentences : (a) valuable, (b) economical, (c) clever, (d) instructive, (e) amusing, (f) painful.

9. (a) What word is used to describe : A number of people who go to—

- (i) A place of worship ?
- (ii) A football match ?
- (iii) A concert ?
- (iv) A shop ?
- (v) A college ?

(b) What word is used to describe the people who take part in—

- (i) An examination ?
- (ii) A race ?
- (iii) Sports of any kind ?
- (iv) A play ?
- (v) The government of a town ?

10. We speak of the *barking* of a dog. Write down the following names of animals in a column and opposite each write the appropriate word for the sound by which the animal expresses its feelings : Sheep, cow, horse, donkey, pig, cock, duck, frog, lion, wolf, elephant.

11. Re-write the following sentences, filling the blanks correctly—

- (a) Every man must bear . . . own punishment.
- (b) He will never succeed . . . he works harder.
- (c) She divided the apple . . . the two children.
- (d) Did he say . . . the Committee elected as Chairman ?
- (e) . . . it seem strange that we should now meet like this again ?
- (f) Neither John . . . his brother recognized me.
- (g) The bag with its precious contents . . . never recovered.

12. We speak of a *choir* of singers. What word would you use for each of the following to denote a number taken together : School-children, robbers, sheep, cattle, wolves, whales, bees, ships, books, bells.

13. *Just* is an adjective corresponding to the noun *justice*. Write down an adjective which corresponds to each of the following nouns : Folly, nonsense, wool, quarrel, fire, brother, care, glory, excess, anxiety.

14. The dashes in the following passage show where the words which join the clauses have been missed out. Write out the passage, inserting in place of each dash the word which you think best suits the sense. Underline the words you insert.

The last stage of his journey took longer — he thought — dusk was falling — he reached the forest — lay between him and his home.

There was no sound in the forest except the cries of the nightbirds, — he hurried along a narrow path — had been cut through the dense undergrowth. But this did not mean that there were no lions near, — lions seldom roar — they seek their prey — they are trying to frighten horses or cattle — are tied up near a fire.

15. Substitute a single word for the expressions in italics—

The meat was *not sufficiently cooked*.

The votes had to be *counted all over again*.

He must have lost the book on his journey *in the direction of home*.

The policeman caught the boy *farthest behind*.

The king was *driven from the throne*.

16. Re-write the following sentences, substituting one word for the group of words in italics—

He told me a story *which I could not believe*.

Jim, *who had not a penny in his pocket*, had no supper.

His object was *such as deserved praise*.

The street *through which so much traffic passes* is dangerous.

In the twinkling of an eye the thing was done.

These two documents are *the same in every respect*.

17. Substitute a single word for the expressions in italics—

The writing was *so bad that it could not be read*.

The *man who wrote the book* was very clever.

The singer delighted the *people who were listening to him*.

English is spoken by many *natives of other countries*.

18. Substitute a single word for the expressions in italics—

A position which is very well paid though practically no work is required.

A man *unable to pay his debts*.

A disaster *that cannot be made good*.

Information *which cannot be depended upon*.

He is *one who, according to the rules, cannot be re-elected*.

The question was *one which was left to the selection of the candidates, and not one which they were compelled to answer*.

19. Re-write the following sentences, substituting a single word of equivalent meaning for each of the italicized phrases—

That herb is *suitable for eating*.

They fell *at the same moment*.

He is *a man of eighty years of age*.

A man who *cannot be tired out*.

The property was *of such a kind that it could not be transferred to another person*.

A statement *which it is impossible to contradict*.

Stafford was accused of *conspiring with the enemies of his country*.

20. In the following sentences each dash shows where one word has been omitted. Consider first what would be the most suitable word to take the place of each dash, and then write out the sentences, inserting the words you have chosen instead of the dashes. Underline each of the words you insert—

Although I was — I went on working, for my one — was to get the work —.

The signal is —. Unless we — we shall — the train.

One of my teeth is decayed. I must go to the —, or I shall certainly have —.

He raised his — quickly and —, and the tiger —, shot through the brain.

21. Substitute single words for the italicized words in the following—

This explanation is *capable of being understood by anyone*.

The resolution was carried *by the consent of all present at the meeting*.

These markings are *incapable of being rubbed out*.

Mr. Jones informed the meeting that he was *unable to pay his debts*.

22. Compose five sentences, each containing one of the following words, used in such a way as to show its meaning: Immemorial, putrefy, supplement, notwithstanding, illegible, cancel, impede.

23. State the distinction between—

(a) a herd, a flock, a crowd, and a swarm.

- (b) economical and miserly ;
- (c) a council and a counsel.
- (d) to hope and to expect.

24. In columns headed respectively nouns, verbs, adjectives, write down as many words as you think of in connection with the subjects : Efficiency, economy, enterprise.

25. The clauses in italics in the following sentences show indirectly what was said on each occasion. Write down the exact words that were spoken in each case—

- (a) I told him *that he could come if he liked.*
- (b) He asked us *if we had seen a parcel which he had left on the table.*
- (c) He cried to his brothers *that they must walk faster, or he would leave them.*

(d) The boatman assured them that *there was no danger, and that if they would only sit quiet he would bring them safe ashore.*

26. The following conversation is in direct speech. Re-write the matter in indirect or reported speech—

"There they are," said the dealer. "How much are you prepared to pay?" "I want a good serviceable horse," I replied, "one that can be expected to do a good day's work and keep in good condition if he's treated properly."

"Yes, Mister, but how much will you pay for him?" asked the dealer.

"I would go as high as £15," I answered.

"There you are then, Mister," he said quietly, pointing to the horses standing in a line, "but take one near the middle so that the others don't fall over."

27. Re-write the following direct speech as a piece of indirect or reported speech—

"Bother it all!" exclaimed the boy as he drew the wet garment from the pond, and held it ruefully before him. "It was only bought last night. I don't know what my father'll say." A man who was standing by at the time remarked: "You should have thought of that, my young friend, before you started larking about with those other lads."

28. Turn the following passage into indirect speech (after "He said")—

"I believe that you are all ready to agree with me that there is no necessity for further delay; for my part, I cannot see why the matter should not be settled here and now."

29. Give in the first person the words used by the Chairman in the speech of which the following is a report, and re-write the statement in the first person singular—

He spoke on behalf of his fellow directors, when he said that they had no interest in that matter except in so far as it affected the financial security of the company. They thought that Mr. Smith's proposal was one that should not be adopted then, even if it were later on. The essential thing to do at that time was to make the company stable by raising the reserve fund. If they made the purchase suggested the whole future life of the company would depend on the success of that venture alone.

30. Re-write the following piece of reported speech in the actual words employed by the speaker—

The girl said that she was the daughter of the late Mayor, and stated that she had been educated at the High School just outside the town. She remarked that her name was Emily Brown, that she was fourteen years of age, and that she was the eldest of five children, of whom two were boys, and three were girls. She begged earnestly to be allowed to return home as soon as possible as her mother would be so alarmed at her prolonged absence.

31. With the aid of a dictionary, trace the history of the following words: Bully, phoenix, sully, brand-new, surly.

32. From what names of places are the following words derived: Academy, lumber, rhubarb, punch, tawdry.

33. From what names of persons are the following derived: epicure, stentorian, dahlia, cravat, atlas.

34. Account for such expressions as: The shibboleths of his party; Pyrrhic victory; Hydra of war; to catch a Tartar; to give a Roland for his Oliver.

35. Give the plural forms of the following words—

Valley; sheep; oasis; brother; radius.

36. Give the feminine forms for the following words—

Emperor; bachelor; hero; master; wizard.

37. Re-write the following dialogue in indirect speech, taking care to punctuate your narrative very carefully—

Manager: Ah, Mr. Smith, how is the new clerk getting on with his work?

Head Clerk: Very indifferently, Sir. His figures are so bad that no one can read them and his writing would disgrace a child of five.

Manager: Dear, dear! What shall we do with him, Mr. Smith?

Head Clerk: Really, I cannot say, Sir.

Manager: Well, you had better take him along with you for the present, and set him to do odd jobs. You must not allow him to write up your pass-books, yet.

38. Paraphrase the following passages—

(a) Art thrives most

Where Commerce has enriched the busy coast:

He catches all improvements in his flight,

Spreads foreign wonders in his country's sight,

Imports what others have invented well,

And stirs his own to match them or excel.

'Tis thus, reciprocating each with each,

Alternately the nations learn and teach.

(b) It is a profoundly erroneous truism, repeated by all copybooks, and by eminent people when they are making speeches, that we should cultivate the habit of thinking of what we are doing. The precise opposite is the case. Civilization advances by extending the number of important operations which we can perform without thinking about them. Operations of thought are like cavalry charges in a battle—they are strictly limited in number, they require fresh horses, and must only be made at decisive moments.

CHAPTER II

THE CHOICE AND MEANING OF WORDS

IN our use of vocabulary, accuracy in the choice of words is essential. The English language is rich in words so similar in meaning that they are frequently regarded as equivalents. The quality of a writer's style depends on his ability to discriminate the various shades of meaning possessed by words. Style has been defined as "the right word in the right place." The student will discover by observation that use has consecrated almost every word to a particular connection. Thus we say "an *aged* man," but "an *ancient* tower"; "the *wiles* of the devil," but "the *tricks* of the monkey."

The student is advised to study synonyms in his reading. He will then think over the meanings of words; he will observe closely the language used.

John Bright, the great orator, who always carefully prepared his speeches, in a debate on the Crimean War said—

"The Angel of Death has been abroad throughout the land; you may almost hear the *beating* of his wings. There is no one, as when the first-born was *slain* of old, to *sprinkle* with blood the lintel and two side-posts of our doors, that he may spare and pass on."

Let the student test the appropriateness of the words in italic by substituting synonymous words.

It is an excellent test of vocabulary to write down as many words as possible which are synonymous, and attempt to distinguish between their meanings. Again, confusion of sense and sound in words resembling each other gives rise to many mistakes. For example, we must say "*complacent* look," but "*complaisant* manner"; "*respectable* people," but "*respectful* behaviour"; "*continuous stretch*," but "*continual* showers."

If the student, by zealous practice and observation, overcomes this difficulty with regard to the *choice* and *meaning* of words, he will have done much towards making his style clear and concise.

EXAMPLE OF SYNONYMS.

Habit, Custom, Fashion, Usage, Routine, Practice.

Habit. Settled tendency, original or acquired, of an individual, e.g. he has the objectionable habit of taking snuff.

Custom. An act repeated by a number of persons for a general purpose, e.g. it is the custom in England for traffic to keep to the left side of the road.

Usage. Long-continued custom by which a standard is affected, e.g. the different shades of meaning of words are determined by usage.

Fashion. A prevailing, transitory custom affecting rather trivial matters, e.g. fashion in clothes, hats, etc.

Routine. Things occurring very frequently in regular order, e.g. office routine.

Practice. Habitual performance of the same thing, e.g. practice makes perfect.

LIST OF SYNONYMS.

Abbreviate	. Shorten, curtail, abridge.	Brisk	. Energetic, nimble, active.
Abstain	. Desist, refrain.	Building	. Edifice, structure, fabric.
Accident	. Chance, misfortune, calamity, casualty	Calamity	. Disaster, misfortune, catastrophe
Adept	. Expert, proficient, apt.	Candid	. Frank, sincere, plain-spoken.
Adroit	. Dexterous, skilful, handy.	Casual	. Accidental, chance.
Advent	. Coming, arrival, approach.	Catching	. Infectious, contagious.
Affable.	. Genial, gracious, sociable.	Conduce	. Tend, contribute, lead.
Alert.	. Ready, prompt, vigilant.	Conversant	. Proficient, versed, familiar.
Amiable	. Lovable, engaging, good-tempered.	Convey	. Carry, transmit, bear.
Atrocious	. Horrible, monstrous, outrageous.	Cupidity	. Greed, avarice, covetousness.
Baneful	. Harmful, hurtful, pernicious.	Cursory	. Hasty, superficial
Base	. Low, mean, sordid.	Cutting	. Biting, sarcastic, severe.
Behaviour	. Conduct, manners.	Deadly	. Fatal, mortal, baneful.
Benevolent	. Charitable, generous.	Debt	. Obligation, liability due.
Blasphemy	. Impiety, profanity, swearing.	Decent	. Proper, becoming, respectable.
Bleak	. Cold, inclement.	Difference	. Respect, regard, veneration.
Blunder	. Error, mistake.	Desert	. Forsake, abandon.
Blunt	. Outspoken, bluff, plain-spoken.	Discreet	. Prudent, tactful, judicious.
Bold	. Daring, audacious, venturesome.		
Brave	. Courageous, valiant, gallant.		

Dissolute . . .	Wanton, licentious, profligate.	Lavish . . .	Squander, waste, profuse, extravagant.
Domineering . . .	Tyrannical, overbearing, dictatorial.	Liberal . . .	Generous, bountiful, open-minded.
Durable . . .	Lasting, permanent	Lordly . . .	Proud, haughty.
Eccentric . . .	Odd, peculiar, erratic.	Loth . . .	Disinclined, unwilling.
Elegant . . .	Graceful, polished, refined.	Maintenance . . .	Support, livelihood, living.
Embezzlement . . .	Fraud, swindling	Majestic . . .	Stately, august.
Equanimity . . .	Composure, tranquillity.	Manifest . . .	Plain, clear, evident.
Exasperate . . .	Irritate, annoy.	Mean . . .	Stingy, sordid ; low, base.
Fashion . . .	Mode, style, custom	Mercenary . . .	Sordid, grasping, mean.
Feasible . . .	Practicable, possible.	Monotonous . . .	Unvarying, tedious.
Fickle . . .	Capricious, inconstant, changeable	Obstinate . . .	Stubborn, headstrong, self-willed.
Fortitude . . .	Endurance, courage.	Odd . . .	Strange, curious, eccentric, uneven.
Fulfil . . .	Accomplish, achieve, effect.	Onerous . . .	Burdensome, heavy, difficult.
Furtive . . .	Sly, stealthy, underhand.	Opulence . . .	Wealth, riches.
Genial . . .	Cordial, hearty, warm.	Outlandish . . .	Foreign, strange, eccentric.
Gorgeous . . .	Splendid, showy, magnificent.	Pastime . . .	Amusement, recreation, diversion.
Grudge . . .	Malice, ill-will, spite.	Pedigree . . .	Lineage, genealogy.
Handsome . . .	Good-looking, generous.	Pledge . . .	Promise, guarantee, security.
Handy . . .	Useful, convenient, dexterous, skilful	Prospect . . .	View, outlook.
Hindrance . . .	Obstacle, impediment, obstruction.	Protest . . .	Object, remonstrance.
Illustrious . . .	Distinguished, renowned.	Rapacious . . .	Greedy, grasping, ravenous.
Imperative . . .	Authoritative, urgent, pressing.	Remunerate . . .	Recompense, reward.
Implement . . .	Tool, instrument.	Repeal . . .	Rescind, revoke, annul.
Impotence . . .	Powerlessness, helplessness.	Shrewd . . .	Acute, sharp, discerning.
Inconstant . . .	Fickle, changeable, faithless.	Substitute . . .	Deputy, proxy.
Integrity . . .	Probity, uprightness, honour.	Squander . . .	Waste, lavish, dissipate.
Intelligence . . .	Understanding, news, information.	Surplus . . .	Balance, excess.
Just . . .	Fair, equitable, right,	Swindle . . .	Fleece, defraud, cheat.
		Synopsis . . .	Epitome, abstract, summary.

Taciturn . . .	Silent, reserved, uncommunicative.	Verdict . . .	Sentence, judg- ment, decision.
Tender . . .	Proffer, offer.	Vocation . . .	Calling, mission.
Testimony . . .	Evidence, witness.		
Thrift . . .	Economy, frugality.	Warrant . . .	Authority, guar- antee.
Thrive . . .	Prosper, succeed, flourish.	Winning . . .	Charming, lovable.
Toll . . .	Tax, duty, impost		
Undertaking . . .	Attempt, task.	Yearly . . .	Annual.
Uniform . . .	Regular, even.		
Upshot . . .	Outcome, issue.	Zenith . . .	Summit, height.

EXERCISE II

1. What is the difference in meaning between the words in the following groups ?

- (a) Official, officious.
- (b) Incision, decision, precision.
- (c) Invasion, evasion.
- (d) Intelligent, intelligence, intelligible.
- (e) Edict, predict, contradict.

Make sentences, each containing one of the above words, to illustrate your answer.

2. Point out the difference in meaning between the words in the following pairs, and write out sentences in which the meaning of each word is clear: Adoption, adaptation; averse, adverse; credible, creditable; deduct, deduce; petition, partition; temperament, temperature.

3. Show the distinction between the following words by using each in a suitable sentence—

- (a) A copy, a model, a sample, and a specimen.
- (b) Farther and further.
- (c) To lay and to lie.

4. Compose sentences to show you know the meaning of the following: I lie, he lays, he lay, they laid, we have lain, they have risen, they arose, we raise.

5. Write sentences to illustrate the use of the following words: Mobilization, reconnoitre; precede, proceed; advice, advise; purpose, propose; accident, incident; devise, device; practice, practise.

6. Re-write the following extracts and fill in the blanks with suitable words—

The working of coal-mines is influenced by . . . in the rate of wage, by alterations in the cost of transport, and by . . . on the part of other mines. Although coal is . . . for household, manufacturing, and other purposes, and is very widely . . . , yet the demand for it is not always In all mines the cost of production increases the deeper the mines have been sunk. Reductions in the cost of transportation may be . . . by means of technical More than in most other industries accidents and other . . . , such as explosions, often disturb the . . . of employment, and the success of such undertaking.

7. Construct paragraphs or sentences bringing in the following words and phrases used in business so as to show that you understand the meaning : Executor, trustee, dividend, pass-book, crossed-cheque, gilt-edged security, preference share, liabilities, share certificates.

8. Re-write each of the following sentences, substituting one word or short phrase or clause for the words in italics. Make any grammatical changes that may be necessary, but do not alter the meaning of the sentences—

(a) They had to admit that the *man had not behaved in an honest manner*.

(b) The vehicle carried *so many passengers that every seat was occupied*.

(c) They displayed their wealth *with as much show and pomposity of manner as they could*.

(d) The procession marched down the road *in a slow and solemn manner*.

(e) *Any man found upon the land enclosed by this fence will be taken to law as a trespasser*.

(f) The singer's voice *could not be heard* above the roar of the engine.

(g) She spent her money in *performing kindly acts for the benefit of the poor*.

(h) Owing to his age, the man was *unable to enter the competition for the post*.

(i) He aimed at reporting the speech *word for word*.

9. Replace by one word the phrases italicized—

These two vases are *the same in every respect*.

The arrangement is only *for the time being*.

This fault is *to be found everywhere*.

He stood as though *turned into stone*.

Passengers are warned against *attempting to cross these lines as they are unprotected and contain an electrical current*.

You hid from us *what you really intended to do*.

The speaker talked *with rapidity and at very great length*.

The man earned the title of *being an explorer of great skill and one who knew no fear*.

The man alleged that the house was *full of, and over-run by, rats, mice, beetles, and spiders*.

10. Give the meaning of the following words : Councillor, counsellor ; compliment, complement ; session, cession ; contemptuous, contemptible ; contagious, contiguous ; luxuriant, luxurious ; industrial, industrious ; intelligent, intelligible ; patience, patients ; lightening, lightning ; prophesy, prophecy ; sculptor, sculpture ; accept, except ; populous, populace ; stationary, stationery ; formally, formerly ; attendance, attendants ; accede, exceed ; affect, effect ; addition, edition ; assay, essay ; glacier, glazier ; exercise, exorcise ; emigrate, immigrate ; eruption, irruption ; elude, allude ; eminent, imminent ; illicit, illicit ; descent, dissent ; celery, salary ; century, sentry ; close, clothes ; ballad, ballot.

11. Distinguish carefully the difference in meaning between the words in the following pairs, and write out sentences in which the meaning of each word is clear : Fresh, new ; fantastic, fanciful ; useless, futile ; doleful, dolorous ; psychical, physical ; proceed, precede ; impossible,

impassable ; practice, practicable ; gorgeous, magnificent ; observation, observance ; dairy, diary.

12. Draw up a list of words synonymous with strange, fear, acknowledge, brave, stern, animate.

13. Distinguish the various shades of meaning expressed by the following synonyms—

(a) Amusement, entertainment, diversion, sport, recreation, pastime.

(b) Ask, beg, request, inquire.

(c) Valuable, precious, costly, expensive.

14. Give synonyms for surprised, ambiguous, ability, industrious, abhor ; and distinguish, when possible, the shades of difference in meaning between each set of synonyms.

15. Write a rhyming line to each of the following—

(a) The sun is shining in the west.

(b) The gloating miser hoards his gold.

(c) I know a garden fair to see.

(d) The sparrow twitters in the eaves.

16. Re-write the following sentences using single, words for the groups of words in italics—

(a) He is a man *that is liked by everybody*.

(b) I advise you to *leave England to go to America*.

(c) The disaster was *one that nothing could help*.

(d) He rose *step by step* to high honours.

(e) The general had an army of *old soldiers*.

(f) We ought to practise the habit of *not relying on others*.

(g) A judge should be *incapable of taking sides*.

CHAPTER III

THE STRUCTURE OF SENTENCES

R. L. STEVENSON said, "Whenever I read a book or passage that particularly pleases me, I must sit down to *apc* that quality. That, like it or not, is the way to write." Many of our great writers express the opinion that the art of composition is mainly an imitative one.

The foundation stone of any literary attempt is sentence formation. Ruskin produced marvellous sentences; they are artistic monuments, massive and ornate; they are "sentence paragraphs." Such sentences should be studied the method by which minor clauses are grafted into the main clause should be noted. We can never hope to produce them, but an examination of their build will be found most useful. On the other hand, synthesis of sentences, the building up of a complex sentence from its simple clauses, grafting them into a complete whole, is also a valuable exercise.

When the student begins to use his own creative faculties, he should bear in mind the following well-known instructions—

Ambiguity, a very common fault, must be guarded against. Lack of clarity in a business letter is disastrous. It often arises from inaccurate thinking, and the use of long, unwieldy sentences. The "misuse" and "omission" of words will also detract from the clarity of a sentence. Lawyers say that half the law cases are caused by people expressing themselves so ambiguously that their intentions can reasonably be interpreted in several ways.

The sentence must not be overloaded with words. Diffuseness in a business letter is unpardonable. It should be remembered that a word that does no good does harm—superfluous words distract the attention from the main theme. The student is advised to cultivate brevity in style. High-flown expressions—the striving for effect—should also be avoided. The plainest, commonest word is often the most effective.

The use of slang terms—denoting in many cases a poverty of words—should also be avoided. A wide vocabulary, with an exact meaning of words, will soon stamp out a tendency in this direction.

CHIEF PUNCTUATION

Name of Stop	When used
Full stop (.)	<ol style="list-style-type: none"> 1. At the end of every sentence that is not exclamatory or interrogative. 2. At the end of abbreviations.
Semicolon (;)	<ol style="list-style-type: none"> 1. To make a break in a long sentence containing many commas. 2. To mark off separate statements that, having some natural connection with each other, are included in a larger statement.
Colon (:)	<p>This stop is used with or without a dash before an enumeration, and especially after the expressions "as follows," "thus," "the following," when they introduce a series of particulars.</p>
Comma (,)	<ol style="list-style-type: none"> 1. After brief, distinct statements combined in one sentence. 2. When a number of nouns, adjectives, verbs, or adverbs are used together without conjunctions. 3. Before and after nouns in apposition. 4. Before and after adjectival clauses, introduced by "who" or "which." 5. Before and after words and phrases introduced parenthetically, such as "therefore," "in my opinion," "nevertheless," etc.
Dash (—)	<ol style="list-style-type: none"> 1. To denote a short break in the sense of a passage. 2. To give emphasis.
Note of Interrogation (?)	<p>At the end of every sentence which asks a question.</p>

MARKS AND THEIR USES

1. Please accept our thanks for the news conveyed in your letter of the 24th instant.
 2. B.Com. (Bachelor of Commerce). W. E. Gladstone (William Ewart Gladstone).
-

1. The articles on which import duties are levied may be arranged in three categories ; first, tobacco, cigars, and playing cards ; second, drinkables, such as tea, cocoa, wines and spirits ; third, sugar, and things made of sugar such as confectionery, dried fruits and jams.
 2. The first column shows the date ; the second, the name of the employee ; the third, the number of hours worked ; and fourth, the amount of wage due to him.
-

For a man to write well there are required three necessities : to read the best authors ; observe the best speakers ; and much exercise of his own style. The total exports were :—

1. The clerk was active, persevering, and ingenious.
 2. Factors, brokers, dealers, and agents frequented this important exchange.
 3. Jones, the draper, is a progressive business man.
 4. The youth, who was clean and tidy, was anxious to gain the post.
 5. And we must, therefore, insist upon the immediate payment of the amount.
-

1. I recollect that when we had previous dealings with this firm—and such dealings extended over no short period—we were put to much trouble.
 2. The trader came in eagerly, expecting to find the traveller and found—an empty shop.
-

What is the best price you can quote for the bacon ?

It should be remembered that what is, perhaps, permissible in spoken English cannot be endured in written English.

A sound knowledge of mechanics does much towards producing the brilliant engineer. The study of the *science* of language—called grammar—does much to enable one to obtain a knowledge of those conditions which are essential to effective writing.

The use of prepositions causes some students much trouble. They are the curiosity of English. We say “different *from*” but “indifferent *to*”; “born *at* York,” but “born *in* London.” The choice of prepositions depends on present usage. The appropriateness changes with time. The Bible uses many prepositions wrongly. For instance: “Wilt thou have this woman *to* be thy wedded wife.” Hence, modern works should be carefully studied. As one writer says, “Constant familiarity with the language of authors of the first rank implants in time that almost intuitive sense of what is right or wrong.”

Punctuation must not be forgotten. Students are apt to over-punctuate. “Use punctuation marks as a good referee uses his whistle—only when absolutely necessary,” is good advice to follow. Again, accuracy in this matter can only be attained by careful and constant observation of the best modern writers. Even if rules of punctuation are mastered, much must be left to the student’s own judgment. Careful punctuation usually goes hand-in-hand with methodical, clear, concise writing.

EXAMPLES OF SYNTHESIS OF SENTENCES.

Example 1.

Sir William had been ambassador at Rome. He had been secretary of state. He had retired from public life. He bought a mansion in the South of France.

Sir William, who had been ambassador at Rome and secretary of state, when he retired from public life, bought a mansion in the South of France.

Example 2.

There are two kinds of bodily labour. One kind man submits to for his livelihood. The other he undergoes for his pleasure. This kind generally changes the name of labour for that of exercise. It differs from ordinary labour. It arises from another motive.

Addison combines them thus—

“Bodily labour is of two kinds, either that which a man submits to for his livelihood, or that which he undergoes for his pleasure.

The latter of them generally changes the name of labour for that of exercise, but differs only from ordinary labour as it rises from another motive."

LIST OF PREPOSITIONS WITH THEIR COMMON USAGE.

- Abhorrence *for* a person or thing that one hates.
 Abhorrence *of* something that one dreads, such as snakes, spiders.
 Accomplish *by* diligence, *with* difficulty, *under* hard conditions.
 Accord *with* another's opinion; two or more persons accord *in* an opinion.
 Accord *to* others their rights or privileges.
 Acquire *by* labour, *with* difficulty.
 Acquit *of* a charge.
 Adapted *to*—fitted or adjusted to intentionally.
 Adapted *for* by nature, *for* grazing, *for* food.
 Affinity between friends or ideas (My marriage brought me into affinity *with* my wife's relatives. Carbon has an affinity *for* oxygen).
 Agree *with* a person, *to* a proposal or a stipulation.
 Averse *from* or *to*. (Great minds are averse *from* criticizing others. He is averse *to* study.)
 Bestow *upon* or *on*; to bestow affection *on* or *upon* one's children.
 Betray a secret *to* a person, a person *into* a snare, or *to* his enemies.
 Bind *by* a contract, *with* a rope, *in* chains, *under* a penalty; bind the hands *to* the sides, *behind* the back, etc.
 Change cars *for* Richmond; change seats *with* some one; in conduct *of* circumstances.
 Choice *between* two, *among* several, *for* President.
 Complain *against* one, *for* trespass, *to* the authorities, *of* a nuisance, *about*, *concerning*, *regarding*, misconduct.
 Comply *with* rules.
 Confer a favour *on* or *upon* some one; with some one *about*, *concerning* regarding a matter.
 Conference *between* two persons or groups of persons; *of* one or several *with* others *about*, *concerning*, regarding something.
 Confide *in* a person's honesty; something *to* or *with* a thing.
 Confident *of* her charm, *in* the correctness of an opinion.
 Confirm *in* an opinion, *by* argument.
 Convenient *to* a place, *for* a purpose.
 Conversant *with* a subject (*in* was formerly used after conversant).
 Correspond *with* a person, *to* or *with* a thing.
 Dependent *on* or *upon* a person's good faith (but independent *of*).
 Die *of* fever, *by* violence, *from* starvation, *for* one's own country.
 Differ *from* or *with* a person in opinion, *from* a person or a thing.
 Different *in* some respect *from* what was thought.
 Disappointed *in* love, *at* failure.
 Dissent *from* an opinion or a statement.
 Exception *to* a remark, *from* a rule.
 Fall *into* confusion, *under* suspicion, *from* grace, *upon* an enemy.

The foregoing examples are sufficient to show that great care in

the choice of prepositions is of the highest importance. When in doubt on the subject, consult a good dictionary.

EXAMPLE OF PUNCTUATION.

The following passage illustrates the use of many of the punctuation marks—

“A Merry Christmas, Uncle! God save you!” cried a cheerful voice. It was the voice of Scrooge’s nephew, who came upon him so quickly that this was the first intimation he had of his approach.

“Bah!” said Scrooge. “Humbug!” He had so heated himself with rapid walking in the fog and frost, this nephew of Scrooge’s, that he was all in a glow; his face was ruddy and handsome; his eyes sparkled, and his breath smoked again. “Christmas a humbug, Uncle!” said Scrooge’s nephew, “You don’t mean that, I am sure.” “I do,” said Scrooge, “Merry Christmas! What right have you to be merry? What reason have you to be merry? You’re poor enough.” “Come, then,” returned the nephew gaily, “What right have you to be dismal? What reason have you to be morose? You’re rich enough.” Scrooge, having no better answer ready on the spur of the moment, said, “Bah!” again; and followed it up with “Humbug!”

EXERCISE III

1. Re-write the following sentence, changing the nouns and pronouns to the plural form, and the past tense to the future—

I went to see the man who bought the coat for his boy.

2. Re-write the following with suitable arrangement and punctuation:

Stop stop John Gilpin heres the house they all at once did cry the dinner waits and we are tired said Gilpin so am I.

3. Write a short paragraph of not more than three sentences, showing the use of the following punctuation marks: Full stop, comma, question mark, quotation marks.

4. Put the following words into sentences which shall illustrate the special preposition usually employed after each of them: Immune, different, compare, conspicuous, eligible.

5. Insert suitable prepositions after the following words and write sentences to illustrate their use: Different, confer, indifferent, comply, reference, abstention.

6. Insert the appropriate prepositions in the following sentences—

(a) This machine is not adapted . . . the purpose.

(b) The salary offered is not adequate . . . the position.

(c) I contented myself . . . stating the facts.

7. In the following passage the sentences are out of their proper order. Write out the passage with the sentences in their right order, but make no other change in the passage—

In another minute I would have been killed, had not some of my companions fired again at the lion and this time killed it. Growling horribly close to my ear, he shook me as a terrier dog shakes a rat.

But never afterwards could I use quite easily the arm which the lion crushed. I was wondering in which direction the wounded lion had gone when I heard a warning shout. He caught my shoulder as he sprang, and we both came to the ground together. Starting, and looking half round, I saw the lion in the act of springing on me.

8. Consider the relation in sense between the short sentences in each of the following groups. Then combine the short sentences of each of the groups (b), (c), (d), (e) into a single sentence; group (a) is done as an example. Retain the full sense of each group, and make no more changes in the wording than are necessary to secure a suitable combination. The words "and" and "but" are NOT to be used.

(a) The wind was cold. I was quite warm. I walked briskly. (Although the wind was cold, I was quite warm, for I walked briskly.)

(b) He heard a movement among some bushes. They were on his right. He ran back at once. He did not wait to find out what it was.

(c) What do you want to do with the hammer? Tell me. I may give it to you. I need it myself.

(d) She proceeded a little farther along the cart-track. It led through the wood. She took the first path to the left. She had been instructed to do this. It was a boy who had instructed her. He was a friendly little boy. She had spoken to him on the road.

(e) I struggled among the crowd. It was through the entrance to the hall. At last I obtained a seat near the platform. I began to look around me. I looked at my neighbours. The most interesting of them was a little man. He had a long beard. His beard was white. He was sitting beside me. He appeared to be lost in thought. He was gazing intently at the ceiling.

9. Compose two complex sentences in place of the following two groups of simple sentences. Retain the full sense of each group as far as possible.

(a) Two cats had stolen some meat. They could not agree how to divide it equally. They decided to ask a monkey to settle the dispute for them. The monkey was seated by chance at the foot of a tree.

(b) The followers of the Viceroy deserted him in the hour of need. They hated his cruelty and vices. They had often praised him to his face.

10. Re-write the following passage with suitable punctuation, insert capital letters where they are required—

"Is your master at home my dear said scrooge to the girl yes sir where is he my love said scrooge he's in the dining room sir along with the mistress Ill show you upstairs if you please thankee he knows me said scrooge with his hand already on the dining room lock Ill go in here my dear."

11. Expand the following telegram into an account by the sender of what happened to him—

"Punctures. Staying overnight. Send money. George Hotel."

12. Consider the following passage so that its meaning is quite clear to you, then re-write in short sentences giving exactly the same meaning in simpler form. The wording of your sentences should be such as to show the connection in thought between them; keep the original

wording of the passage except where change is necessary for the purpose of this question—

We quite admit that probably the submarine is the defensive weapon, properly used, of the weak, and that it would be impossible—or if possible that it might well be thought undesirable—to abolish them altogether, but the amount of submarine tonnage permitted by the new scheme is far in excess, I believe, of the tonnage possessed by any nation at the present moment; and I only throw it out as a suggestion, that it may well be worth considering whether that tonnage should not be further limited, and whether, in addition to limiting the amount of tonnage, it might not be practicable, and if practicable desirable, to forbid altogether the construction of those vast submarines, of great size, which are not intended for defence, which are not the weapon of a weaker party, whose whole purpose is attack, and whose whole purpose is probably attack by methods which civilized nations would regard with horror.

13. Complete the following, expanding it into a short story—

Two men met after many years. One had remained in England, but the other had gone to Africa and . . .

14. Expand the following paragraph into a story—

A woman while catching an omnibus in a city street dropped her purse, but before she could recover it a dog picked it up and ran off. After an exciting chase the dog was persuaded to exchange the purse for a bone supplied by a butcher's boy.

15. Expand the following paragraph into a story, writing it as if you were the owner of the dog.

Early one morning a man was awakened by his dog, which jumped on his bed and kept pawing him. He then noticed a strong smell of gas, and on going round the house found his brother and his sister unconscious in their rooms. They had been overcome by an escape of gas. Both recovered.

16. A cinema is crowded with people who are enjoying the pictures, when there is a cry of "Fire." There is excitement and the people rush to get out, so that some are hurt. It is discovered that there is no fire and that the cry was raised by a young man for a joke. The crowd waiting outside learns this and finds the young man.

Turn the above summary into as interesting a story as you can, giving suitable details, and adding a fitting conclusion.

17. On 31st March, 1840, the London *Evening Star* announced that a magnificent exhibition of asses would be held on the following day in a hall in Islington. A large crowd of people interested in donkeys attended to see the exhibition. After spending some time in a hall which contained nothing but spectators, they began to realize that the date was the 1st of April, and that they themselves were the exhibits.

Imagine what happened, and write a full account of the incident.

18. Expand the following summary into a story—

As Mr. — is passing the house of a farmer whom he knows, he sees a hare. He rushes into the house and asks the farmer's wife to lend him a gun. She gives him a double-barrelled gun and he fires both barrels. Shortly after, the farmer arrives and declares that the gun had contained bank-notes for £30, which he had obtained for some sheep on the previous day. Thinking the gun is a safe

hiding place, he had put the notes down the barrels until he could go to the bank. The hare was killed, but the notes were gone.

19. Expand the following paragraph into a story—

A girl guide who was in camp on the Devon coast started to climb the cliffs, 100 feet high, in order to take photographs. After climbing 50 feet, she found she could go no higher and was unable to return on account of the slippery state of the rocks, which were almost perpendicular. She cried for help, but some hours passed before she was rescued. After other methods had failed, a farmer was lowered by a rope, but had to return to the cliff top to get another rope. This he took with him on again descending and he swung it to the girl. When she had fastened it round her body, she and the farmer were pulled to safety.

20. Thomas Pinch, a labourer, and Mary Grabb, a general dealer, appeared yesterday at Oxbridge Police Court charged respectively with theft and receiving stolen goods. A van boy named Sharp, giving evidence, said that while his van was outside a factory a man, whom he now knew to be Pinch, tried to engage his attention by showing him tricks with a coin. Sharp was suspicious, and on examining the contents of the van missed a parcel. By this time Pinch had disappeared. Later on, Sharp noticed outside Grabb's shop some pieces of paper which he pieced together and found to be the label of the missing parcel. He reported the matter to the police, with the above result.

Suppose yourself to be the van boy of the above paragraph. Tell the story of the incident in your own words.

CHAPTER IV

PRÉCIS WRITING

THE art of précis writing is invaluable to any person engaged in work in which reports, documents or books require to be written or studied. Let the student understand clearly what précis writing means. This art is unconsciously exercised by many almost every day. The capable citizen, in reading the news of the day, makes a mental note of what he considers important—he summarizes what he reads. The weekly letter home gives a précis of the week's happenings. The précis differs from a paraphrase in length. The former, being in the nature of a summary, is shorter than the original; the latter, being an attempt to simplify the meaning, usually will be longer than the original.

Apart from its great utility commercially, précis writing affords an excellent means of cultivating a concise and lucid style. The young student finds much difficulty in this exercise. It calls into play many faculties. It requires careful and discriminate reading; an exact understanding of words and phrases; the ability to place facts in their proper perspective; to judge cause and effect. The précis must be the writer's own view of the relative value of the facts under consideration. It must be written in a compact, lucid style, arranged methodically.

The student does not always realize that the précis must be a connected, readable, harmonious whole—not a collection of disjointed facts; that it must be comprehensive, containing everything of importance. The précis must pluck out the heart of the topic under consideration.

The daily papers usually give many worked examples of précis writing. They should be noted carefully. The student is advised to précis such works as Bacon's *Essays*, a scene from one of Shakespeare's plays, and speeches of our leading statesmen.

EXAMPLES OF PRÉCIS-WRITING.

Example 1.

Every man, woman, and child in that vast assembly seemed overcome by the words spoken by the orator.

Précis

Every person in the vast assembly seemed overcome by the words of the orator.

Example 2.

The solution given by the Professor was of such a nature that it was understood only with great difficulty.

Précis

The Professor's solution was difficult to understand.

Example 3.

It was decided by all those present at the meeting to allow the matter to be referred back to the School Management Committee.

Précis

The meeting unanimously decided to refer the matter back to the School Management Committee.

Example 4.

That nation is noted for its friendly reception of guests or strangers.

Précis

That nation is noted for its hospitality.

Example 5.

If I am asked what we are fighting for, I reply in two sentences. In the first place, to fulfil a solemn international obligation, an obligation which, if it had been entered into between private persons in the ordinary concerns of life, would have been regarded as an obligation not only of law but of honour, which no self-respecting men could possibly have repudiated. I say, secondly, in these days when material force sometimes seems to be the dominant influence and factor in the development of mankind, we are fighting to vindicate the principle that small nationalities are not to be crushed, in defiance of international good faith, by the arbitrary will of a strong and over-mastering power.

Précis

We are fighting for two reasons—to fulfil a national obligation which cannot honourably be repudiated and to ensure that might shall not overcome the rights of small nationalities.

Example 6.

(1)

Wanted, House unfurnished, within 6 miles of Bank, preferably on the N.W. side of London; 2 entertaining, 6 bedrooms, bath, h. and c., good garden, garage. Offers to R.S.V.P., "Daily Echo," Fleet Street.

(2)

45 Tampico Buildings,
South Kensington, S.W.7.
15th Jan., 19..

R.S.V.P.,
"Daily Echo," Fleet Street.

Dear Sir,

With reference to your advertisement, we have pleasure in enclosing our List of Desirable Residences, and trust it will be of service to you in suiting your requirements. We have, at present, in our hands, the letting of a very desirable semi-detached house at Hendon, containing 3 reception, 7 bedrooms, bath (h. and c.), and including small motor-house, and almost an acre of garden, well planted with fruit trees. Should you desire it, we will furnish you with a permit to view, and, on your making an appointment, will instruct our assistant to show you over the house; or, if you are passing us, we could give you further particulars and photographs. We may say that the present tenant has the house on lease until 24th June, but we have no doubt that he could be induced, at a slight cost to yourself, to waive the remainder of his term.

Yours faithfully,
Singer & Hope.

(3)

11 Augusta Mansions,
Brittlecombe-on-Sea,
Hants.
18th Jan., 19..

The Honourable Alan Fitzgerald thanks Messrs. Singer & Hope for their letter of the 15th inst., and will be obliged if they will arrange for him to view the house at Hendon on Wednesday next, 21st.

(4)

11 Augusta Mansions,
Brittlecombe-on-Sea,
Hants.
22nd Jan., 19..

Messrs. Singer & Hope,
45 Tampico Buildings,
South Kensington, S.W.7.

Gentlemen,

In company with your clerk, Mr. Carter, I yesterday inspected "The Nook," Chutney Road, Hendon, and am prepared to take, as Mr. Carter suggested, a three years' lease of the house from 24th

June next, subject to your consenting to undertake the following alterations—

The garage, as it stands, is hardly sufficient to take my 'type of car, and I should want a clear door-space of, say, 8 ft. 6 in., with present height, and an increase of depth up to 28 ft. or thereabouts. Further, adequate provision will be required for a more suitable tradesmen's entrance than the present, which obstructs the view from both the principal entertaining rooms. Further, and here I concur with the views of Mrs. Fitzgerald, the present colour schemes in several rooms will hardly harmonize with our carpets, and doubtless you could arrange for your decorator to meet Mrs. Fitzgerald on this matter.

With regard to the premium of £650 asked by Mr. Wilkins, the present tenant, for early possession, I cannot consider this a reasonable figure, and no doubt you will be able to persuade Mr. Wilkins that it would be a considerable advantage to him to take a lower figure and enable me to have early possession.

I am, Gentlemen,

Yours faithfully,

Alan Fitzgerald.

(5)

45 Tampico Buildings,
South Kensington, S.W.7.
26th Jan., 19..

The Hon. Alan Fitzgerald,
11 Augusta Mansions,
Brittlecombe-on-Sea, Hants.

Dear Sir,

On receipt of your letter of the 22nd inst., we interviewed Mr. Wilkins, at Hendon, and mooted the question of premium. Mr. Wilkins was quite firm; we pointed out the reasonableness of your standpoint, but the only concession we could get was an immediate payment of £600 in cash, or £650 payable in three instalments before Christmas next. If you are otherwise satisfied with the residence, we would respectfully urge you to accept.

With regard to the alterations mentioned by you, in case you decide to take a three years' lease, we would be willing to extend the garage, as required, when we can obtain a builder; the question of decorations we should have to discuss with you.

Yours faithfully,

Singer & Hope.

(6)

11 Augusta Mansions,
Brittlecombe-on-Sea,
Hants.

3rd Feb, 19..

Messrs. Singer & Hope,
45 Tampico Buildings,
South Kensington,
London, S.W.7.

Dear Sirs,

My husband has been called away, and requests me to write in reply to your letter of the 26th. Of course, my husband will have mentioned to you the question of the garage, but I think it is much more important for us to decide on the new colour scheme for decorations—after all, one lives in the house and not the garage; and if you will be good enough to send the decorator along, I will personally inform him of my requirements; there will be no need for Mr. Fitzgerald to be called in.

Sincerely yours,

Eva Fitzgerald.

(7)

45 Tampico Buildings,
South Kensington, S.W.7.
6th Feb., 19..

The Hon. Alan Fitzgerald,
11 Augusta Mansions,
Brittlecombe-on-Sea, Hants.

Dear Sir,

In adding further to our letter of the 26th ult., may we ask you to convey our apologies to Mrs. Fitzgerald, whose letter of the 3rd, through the carelessness of a temporary assistant in this office, has been overlooked.

We enclose herewith Draft Lease of "The Nook," Chutney Road, Hendon, from 24th June next, as instructed by you on your calling here to-day. You will notice that, in view of the arrangement to extend the garage as soon as possible, the rent will now stand at £250 (say, two hundred and fifty pounds) per annum, instead of £190, the tenant to do all interior decorations, fittings, etc. We have the honour to enclose you, also, receipt for your cheque for £600, which amount we have paid over to Mr. Wilkins.

Will you be so kind as to return the draft to us if you approve?

Yours faithfully,

Singer & Hope.

(8)

11 Augusta Mansions,
Brittlecombe-on-Sea,
Hants.

11th Feb., 19..

Messrs. Singer & Hope,
45 Tampico Buildings,
South Kensington,
London, S.W.7.

Gentlemen,

Please find, enclosed, draft of lease which I am reluctantly compelled to say I approve of. Will you be good enough to give the necessary instructions to the removal contractors?

I am, Sirs,

Yours faithfully,

Alan Fitzgerald.

Model Précis

Having advertised for a house within six miles of the City, the Hon. Alan Fitzgerald received an offer on the 15th January, 19 , from Messrs. Singer & Hope, of South Kensington, of a semi-detached house at Hendon, with permission to view the same. He accepted the invitation, viewed the house, and consented to take it on a three years' lease from the 24th June, 19 , subject to an extension of the garage, alteration of the tradesmen's entrance, and re-decoration of several rooms being effected.

Messrs. Singer & Hope agreed to the extension of the garage, but not to the decorations, and on the 6th February they sent a draft lease, having increased the rent to £250 per annum, the tenants to do the decorations. The Hon. Alan Fitzgerald reluctantly agreed to this and, as requested, returned the draft lease on the 11th February, 19 .

Example 7.

Write a précis of letters 26, 32, 41, 42 and 43.

Model Précis of the above Series of Letters

Execution of Order for Scotch Tweed

On the 11th December, Thomson & Sons, of Dumfries, wrote to Messrs. Bond & Co., of Bedford, for quotations for certain patterns of Scotch tweed. On the 15th of the same month, Messrs. Bond & Co. forwarded quotations, referring specially to one pattern

which they could sell 3d. per yard cheaper if the whole thirty pieces were bought. In reply, Thomson & Sons offered to purchase the whole of the pieces quoted on condition they were allowed 2½ per cent for cash within fourteen days. This allowance the Bedford firm refused to grant, so Thomson & Sons requested them to forward the goods previously quoted with the exclusion of the special pattern.

EXERCISE IV

1. Make a précis (about one-third of the present length) of the following passage—

SIR BASIL MAYHEW, who, as the principal guest, introduced the subject, confined himself to the practical issues of taxation as they appeared to him. All must admit, he said, that taxation was necessary. State services had to be maintained, and the war had to be paid for. He was one of those who believed that liabilities ought to be faced and paid for, but if taxation was necessary it must be fair, it must be simple, and within the capacity of the taxpayer to pay it. There must also be complete confidence between the taxpayer and the Government. The taxpayer must feel that his contribution was being economically administered. There were two methods of taxation under which they suffered to-day—direct and indirect taxation. Direct taxation was a method of assessing an individual, firm, or company, by means of income tax, super-tax, corporation profits duty, and, until recently, excess profits duty. Indirect taxation meant taxes on commodities. The principle underlying any system of taxation was the capacity of the taxpayer to pay, and the capacity of the taxpayer was directly governed by the state and commerce of the country. If the Government taxed the individual beyond his capacity then the result was disastrous. They were over-taxed to-day, and what was the result? Inflation of currency, unemployment, the closing down of businesses, and the entire lack of enterprise. The surplus income of the individual had been sapped, and the great majority had had to make sacrifices in order to meet the demands of the revenue authorities.

2. Write a précis of the following extracts from the Report of the Royal Commission on the coal industry—

The coal industry cannot be regarded as a collection of more or less uniform undertakings, employing so many men under conditions fairly similar, producing a single article, the costs of production and the price obtained varying little among them at any time. There are now in Great Britain about 1,400 colliery undertakings owning about 2,500 mines, many employ less than 50 men, several more than 3,000; some produce coal at a cost of 12s. per ton, others, at the same time, at a cost of 30s.; some sell qualities of coal at pit-head at 34s. per ton if anthracite, or 25s. if other kinds of coal; others sell their inferior qualities at 13s.; some make a profit, even under the unfavourable conditions of the year 1925, of 5s. per ton, some a loss of equal amount, even under the favourable conditions of 1923.

The industry may indeed be imagined as not unlike a series of

farms in a country of valleys and mountains, varying in their productivity from the fat lands of the rivers, through medium lands on the lower slopes up, through farms of gradually decreasing fertility, to fields that are half rock at the limit of cultivation on the higher slopes. The question for the agriculturist is how far up the mountain slope it is worth while to spend labour. And that depends upon the cost of labour at the time, and the degree of hardship that the cultivator is willing to endure. In the mining industry the productivity of each individual mine is due, not only to its physical characteristics, but to a combination of the many other factors

The conclusion is that for only a few purposes is it possible to treat the industry as a whole. The controversies that have taken place with respect to it, supported as they have been by average figures relating to all the mines, have frequently been beside the mark. Averages may be useful, and indeed indispensable, when it is clear that like is being compared with like, or one period with another period. But they have to be used with much care, and it is often as futile to found a conclusion upon figures that average the cost of production, or the prices obtained, for the whole mining industry, as it would be to average the cost of working, and the value of the produce, of the rich lands by the river, with those of the last farm on the upper margin of cultivation, and to take the resulting figures as indicating the economic condition of the countryside as a whole.

3. Make a précis of the following series of letters (a) to (f) not exceeding 100 words—

(a)

5 High Street,
Cardiff.
6th September, 19..

Leeds Clothing Co.,
Cheapside, Leeds.

Dear Sirs,

We have your letter of the 1st inst., with invoice for suitings, but regret to say that the goods have not yet been delivered. The delay is causing us great inconvenience, and we shall be glad if you will write the Railway Company with a view to securing immediate delivery.

Yours truly,
James Howell.

(b)

Telegram to James Howell, Esq., Cardiff,
8th September, 19..

Letter received matter receiving attention.—Leeds Clothing Company.

(c)

Cheapside,
Leeds,

8th September, 19..

Goods Manager,
L.M. and S. Railway Co., Ltd.,
Leeds.

Dear Sirs,

On the 1st inst. we forwarded a bale of suitings to Mr. James Howell, 5 High Street, Cardiff. He writes us to say that the bale has not yet been delivered. Please make inquiries at once with a view to delivery being effected.

Yours faithfully,

Leeds Clothing Company.

(d)

Railway Offices,
Leeds,

10th September, 19..

Leeds Clothing Co.,
Cheapside, Leeds.

Dear Sirs,

On inquiry, I find that the bale consigned by you on the 1st inst. was delivered to James Howell, Cardiff, on the 3rd inst. The delivery note was duly signed by "J. Howell."

Yours faithfully,

A. B. Davies,
Goods Manager.

(e)

Cheapside,
Leeds,

11th September, 19..

James Howell, Esq.,
Cardiff.

Dear Sir,

Adverting to your letter of the 6th inst., the L.M. and S. Goods Manager here informs us that the bale was delivered to you on the 3rd inst., the delivery note being signed "J. Howell."

Probably the goods have been mislaid in your warehouse. If this is not so, please wire us immediately, when we will take the matter up again with the Railway Company.

Yours faithfully,

Leeds Clothing Company.

(f)

5 High Street,
Cardiff.

12th September, 19..

Leeds Clothing Co.,
Cheapside, Leeds.

Dear Sirs,

In reply to your letter of yesterday, we beg to say that the signature "J. Howell" on the delivery note of the 3rd inst., was not for the bale sent by you, but for a parcel forwarded to us by another Leeds firm.

The goods dispatched by you on the 1st inst. have reached us this morning. We hope you will call the attention of the Railway Company to the delay, which, as we have already stated, has caused us a good deal of inconvenience.

Yours truly,

James Howell.

4. Write a précis of letters (a) to (h)—

(a)

17 Park Road,
Lewes.

17th April, 19..

Dear Sir,

In reply to your letter of the 16th inst., in which you asked for particulars of my flat, 14, Sheridan Avenue, West Kensington, W.14, I should like to say that I think you would find it very convenient for your work in the Ministry of Munitions. It is barely five minutes' walk from Baron's Court Tube and Underground Stations, and only four from West Kensington Metropolitan Station. It is also on a main bus route. I have had it newly done up and the furniture is in absolutely perfect condition. There is a garden kept for the use of tenants of Sheridan Avenue and a public telephone at the gate.

With regard to the accommodation, you will find that the drawing-room and dining-room would please the most exacting taste, the best bedroom and spare room are furnished to afford sleeping facilities for two in each, the kitchen quarters are comfortable and well appointed, while the hall is exceptionally imposing and can be used as an extra room. My present tenants will be delighted to show you over on receipt of the enclosed "permit to view." The rent is three guineas a week.

The flat will be vacant on the 25th June and you may take it by the month, quarter, half, or whole year.

Yours very truly,

P. K. Rathbone.

Sylvester Twigg, Esq.,
5 Manor Grove,
Tonbridge.

(b)

5 Manor Grove,
Tonbridge.

22nd April, 19..

Dear Sir,

I have now seen over your flat at 14, Sheridan Avenue, West Kensington, and am willing to take it for three months at three guineas a week, starting on the 25th June. Furthermore, I am willing to pay the whole fee (thirty-nine guineas) in one lump sum on that day if I may have the "first refusal" on the 25th September. I may wish then to take the flat completely off your hands by taking it unfurnished for a period of not less than three years.

Yours very truly,

Sylvester Twigg.

P. K. Rathbone, Esq.,
17 Park Road,
Lewes.

(c)

17 Park Road,
Lewes.

24th April, 19..

Dear Sir,

I have forwarded your letter of the 22nd to my solicitors, who will draw up the agreement and then send it to you for your signature.

I am pleased by your proposal to take the flat completely off my hands, if after trial you approve, because there appears to be no prospect of my ever being able to reside in London again and it adds considerably to one's burdens to have a flat on one's hands.

Yours very truly,

P. K. Rathbone.

Sylvester Twigg, Esq.,
5 Manor Grove,
Tonbridge.

(d)

Telegram, dated 25th June, 19 . . . To . . . Rathbone, 17 Park Road, Lewes. Please furnish plate, linen, cutlery, immediately, as per contract for 14, Sheridan Avenue. . . . Twigg.

(e)

17 Park Road,
Lewes.

25th June, 19..

Dear Sir,

I was very surprised to receive a telegram from you this morning demanding plate, linen, and cutlery.

If you refer to the agreement, you will find there no reference to

these things ; you are entitled only to the contents of the flat as specifically catalogued in the inventory.

I am indeed sorry that you should have laboured under the delusion that plate, cutlery, and linen were included in that list. None of my previous tenants has demanded them and in any case I cannot provide them, because all my own stock is in daily use here.

Yours very truly,

P. K. Rathbone

Sylvester Twigg, Esq.,
14 Sheridan Avenue,
London, W 14

(f)

14 Sheridan Avenue.
London, W.14.
27th June, 19..

Dear Sir,

In reply to your letter of the 25th, I should like to say that I feel that I have been treated most unfairly. I imagined that in all cases of letting flats furnished, plate, linen and cutlery were included unless special mention was made of their omission. Legally, I take it you need not now provide them, but morally I feel sure that you will realize that you ought to do something.

I suggest that you hire a sufficient amount of materials to satisfy my immediate needs.

Yours very truly,

Sylvester Twigg.

P. K. Rathbone, Esq.,
17 Park Road,
Lewes.

(g)

17 Park Road,
Lewes.
29th June, 19..

Dear Sir,

Morally, I feel responsible ; legally, of course, I am within my rights to refuse to do anything. I cannot see my way to hiring plate, etc., for which I shall have no further use if you decide to take on the flat unfurnished in September. Furthermore, if you are going to take that step you will need a supply of these things yourself. Why not buy them now ? I am, however, willing to reduce the rent to 2½ guineas a week in view of the fact that I feel that you have a cause for grievance. Please let me know at once if this meets with your approval.

Yours very truly,

P. K. Rathbone.

Sylvester Twigg, Esq.,
14 Sheridan Avenue,
London, W. 14.

(h)

14 Sheridan Avenue,
London, W. 14.
30th June, 19..

Dear Sir,

I am obliged to you for your courtesy in offering to reduce the rent to 2½ guineas weekly, which offer I accept.

I will let you know in due course if I like the flat well enough to take it off your hands altogether in September.

Yours very truly,
Sylvester Twigg.

P. K. Rathbone, Esq.,
17 Park Road,
Lewes.

5. Write a précis of the following--

(a)

Portland Street,
Manchester.
1st October, 19..

M. Jean Gonneville,
Lille, France.

Dear Sir,

We have pleasure in enclosing our formal order No. 82 for fancy goods. Please execute this as early as possible and forward the goods in the usual manner. Please draw upon us at three months for the amount of the invoice, and oblige,

Yours faithfully,
John Burn & Co.

(b)

Lille,
4th October, 19..

Messrs. John Burn & Co.,
Portland Street,
Manchester.

Dear Sirs,

Your favour of the 1st inst. has been duly received, and while I beg to thank you for your order, I regret to inform you that owing to the great advance in the price of materials, I am unable to supply some of the articles ordered at the prices mentioned by you. By this mail I am sending you a copy of my latest catalogue issued in the early part of this year. This will give you full particulars regarding the new prices, and I shall be pleased to receive your confirmation that I may execute the order at the prices shown therein.

Esteeming your early reply,

I remain, Yours truly,
Jean Gonneville,

(c)
 Portland Street,
 Manchester,
 8th October, 19. .

M. Jean Gonneville,
 Lille.

Dear Sir,

Your letter of the 4th inst., together with the catalogue mentioned therein has come to hand. We regret to note the considerable increase in price in the different articles which we ordered.

Inasmuch as we are in urgent need of these goods, you may execute the order at the prices shown in your catalogue. We may, however, say that at the present prices you are considerably higher than the German Manufacturers, and cannot compete even with the British Factories. We are afraid, therefore, that, unless you can see your way to reduce your prices to something approaching their former level there is little hope of our passing you any additional orders.

Yours truly,
 John Burn & Co.

(d)
 Lille.
 12th October, 19. .

Messrs. John Burn & Co.,
 Portland Street,
 Manchester.

Dear Sirs,

Confirming the receipt of your letter of the 8th inst., I beg to say that I am at once placing your order in hand, and the goods will be forwarded at the earliest date possible. I note your remarks regarding the lower prices charged by my competitors and, while I am confident that they will also advance their prices in the near future, I am willing to grant you a special discount of 10 per cent on this order, and trust that I may be favoured with your further esteemed commands.

You will please understand, however, that this discount of 10 per cent applies to this order only, and I cannot undertake to allow you the same discount on future orders.

Assuring you of my best attention to your commands at all times, I beg to remain,

Yours faithfully,
 Jean Gonneville.

6. Write a précis of the following—

(a)

15 Warner Street,
London, E.C.1.
10th December, 19..

Messrs. Monks, Richards & Co.,
Down Street, Belfast.

Dear Sirs,

We should take it as a great favour if you would make inquiries into the present financial standing of Messrs. Walker, Gye and Sons. We have an account of £540 against these people, and as it is already overdue and certain rumours are in circulation concerning the firm in question, we are a little anxious.

Awaiting your esteemed reply,

We are, Yours very truly,
Becch Bros.

(b)

Down Street,
Belfast.
12th December, 19..

Messrs. Becch, Bros.,
15 Warner Street,
London, E.C.1

Dear Sirs,

Messrs. Walker, Gye and Sons.

In response to your request of the 10th inst., we have caused inquiries to be made concerning the above firm, and now beg to report that we gather that they are pressed for payment in several quarters, and are fighting to stave off the evil day. We should strongly advise you to demand payment, and, if satisfaction is not immediately forthcoming, to take proceedings for the recovery of the outstanding debts.

If we can be of service, we are at your disposal.

Assuring you of prompt attention to any inquiries,

We are, Yours truly,
p.p. Monks, Richards & Co.,
J. Richards, *Secretary.*

(c)

15 Warner Street,
London, E.C.1.

16th December, 19..

Messrs. Monks, Richards & Co.,
Down Street, Belfast.

Dear Sirs,

We are in receipt of your letter of the 12th inst., and must express our thanks for your promptness and kind offer of services. We should like to avail ourselves of your offer. Would you, therefore, be good enough to send out a representative to make personal application for the amount due to us, and to point out that various applications have been made, and that unless a settlement is reached in four days steps will be taken to recover the amount.

Kindly wire result, and we will further instruct you.

Yours very truly,

Beech Bros.

(d)

Telegram from Monks, Richards & Co., to Beech Bros.—

“Beebros, London Eastcent.

Proprietor of Walker, Gye became banl.rupt this morning, December sixteen.—Richards.”

7. Write a précis of the correspondence contained in letters 12 to 16

CHAPTER V

ESSAY WRITING

IN essay writing, as indeed in letter writing, the student begins to exercise his creative faculties. After such "literary bouts" as reproduction, paraphrase, and précis writing—exercises calculated to develop the student's powers of expression—comes the most convincing test of the ability to write prose, viz., essay writing. Two things are essential: good subject-matter and a lucid style. On these two points depend whether an essay is "readable" or not.

The essay is a human creation, and, like all other human creations, must be built up gradually according to plan. The "scaffolding" must be carefully built up beforehand, and upon this the finished structure must be erected. It is in this planning of a subject that the young student finds most difficulty.

The essay is a series of paragraphs, the paragraph a series of sentences. Just as a sentence deals with one thought, so the paragraph must deal with one topic. Logical sequence is essential. Each paragraph must depend on the preceding one and lead up to the succeeding one, thus advancing from causes to results, and from observation to inference. "Observe the best speakers," says Ben Jonson. The speaker that holds his audience is the one who marshals his facts vividly, and does not repeat himself needlessly; he "drives home" one point and then proceeds to the next.

Nobody can hope to write on a subject unless he has something to say. Knowledge is absolutely necessary. Extensive reading provides food for the mind. Let the student be careful that he surrounds himself with good books: a man's character can be judged from the books he reads. "The aim of education is to form taste rather than impart knowledge." The zealous English student should train himself to appreciate the beautiful, to spend as much time as possible in the enjoyment and appreciation of melodious English.

In an essay one cannot hope to exhaust a subject. That faculty which the study of précis writing develops—the faculty of selection and discrimination—will now be found to be useful. Knowledge of what to omit often proves most valuable. Precepts and rules are

no doubt valuable, but to become a good writer much practice of one's own style is necessary. The student is advised to write as much as possible on subjects that interest him—to keep composing and looking for the best expressions, submitting his attempts to the criticism of friends, to an audience, or to the Press.

It cannot be too strongly impressed on the student that self-expression is no "happy-go-lucky" affair. Let him bear in mind Pope's maxim: "True ease in writing comes from *Art*, not chance."

SKELETON ESSAYS.

Example 1.

MEANS OF TRANSPORTING GOODS

1. Introduction—

Our dependence upon transport for luxuries and comforts, e.g. breakfast table—our tea, coffee, sugar, marmalade, etc. More highly civilized a people become the more they depend on transport. Our ancestors were "self-sufficing."

2. Methods—

- (a) Beasts of burden; each region possessing its own kind.
- (b) Railways.
- (c) Rivers.
- (d) Canals.
- (e) The sea.
- (f) The air.

3. Conclusion—

Necessity for cheap transport. A mighty system which leaves practically no region of the world unsupplied: The sheep transporting its little load over the mountains of India; the reindeer dragging its quota; the canal barge, and so on, up to our mighty liners, all help in the great distribution of the world's produce.

Example 2.

SOCIAL PROGRESS IN GREAT BRITAIN DURING THE LAST HUNDRED YEARS

(a) Introduction—

The last hundred years a period of great social changes—remarkable character of these illustrated by a contrast between the social life and conditions of to-day and those of a century ago, especially in regard to sanitation, domestic comfort, and means of communication.

(b) Details—

Growth of factory system early in nineteenth century—rise of great towns and depopulation of rural districts—need for legislative interference—Factory Acts—rise of trade unions—their influence on the conditions of life of the working-classes.

Reform of criminal law ; abolition of barbarous punishments—Poor Law reform—vagrancy condemned—prison reform.

Education ; growth of elementary schools—higher education for the masses—technical education—the Education Act of 1870 and its effects—raising of the general tone and character of the nation—diminution of crime.

Means of communication ; improved roads, railways and steam-boats—steady progress in rapidity of travel—electric telegraph—the telephone—wireless telegraphy.

Conditions of life ; improvement in housing of population in towns—gradual disappearance of slums—widening and improving of streets—public baths and libraries.

(c) Conclusion—

General increase of wealth ; cheapening of luxuries—money takes the place of birth and rank as a power in the country—growth of democracy.

Example 3.**SCHEME OF ESSAY ON THE LEAGUE OF NATIONS**

1. General Introduction.
2. Historical Details.
3. Main Objects of League.
4. Composition of League.
5. Its Work Up to Date.
6. Difficulties and Dangers. Peroration.

MODEL ESSAY ON THE LEAGUE OF NATIONS

Man, the unit of civilization, no longer resorts to arms in order to defend his own individual rights against his neighbour. The old "Trial by Combat" as a means of settling disputes has been relegated into the past as a relic of barbarism. To-day, man, the individual, recognizes his neighbour's rights. The great spiritual law—"Do unto others as you would men should do unto you"—has to a large extent permeated the masses of people in their dealings one with the other. The object of the League of Nations is to extend this Christian moral law so that it shall be the guiding spirit between nations as it has been between individuals, that the progress and ideals of man shall not be shattered by wars of ambition and aggression.

Great men of action in the past have been groping their way to that beatific vision of the ideal world when war shall reign no more.

They have been voices "crying in the wilderness." As far back as the times of Ancient Greece, we read of the formation of a League of Peace, the members pledging themselves not to go to war before bringing their case before the League. The Romans left us a legacy of unity and goodwill among nations. The Holy Roman Empire, with the Pope as Head, endeavoured to create a world religion, a world-wide moral law, recognizing dimly that there was a kinship among all men as the children of the same Father. Appalled at the misery, crime, and want that the Thirty Years' War brought in its train, Grotius wrote his "Law of Nations" in 1583. William Penn, the great Quaker, the Abbé St. Pierre, Immanuel Kant, and Czar Nicholas II, are a few instances of the men of the past who recognized the futility of war and the necessity of conducting international affairs so that huge upheavals of society should be impossible. The League of Nations is a further advance towards the realization of these ideals. Incorporated in the Treaty of Versailles, the formation of the League was the most remarkable of all the direct results of the war.

The main objects of the League are admirably summed up in the following words of Mr. Asquith: "The limitation of armaments, the acceptance of arbitration as the natural solvent of international disputes, the relegation of wars of ambition and aggression to the category of obsolete follies." In addition, the League proposes to safeguard the rights and desires of backward nations; to secure fair and humane conditions of labour for men, women, and children; to prevent and control the spread of infectious diseases. Thus, the League will not be a sort of divine machine to be called in at a grave crisis when the spectre of war is imminent. It will become a visible and working organ of civilization, an ever-present Court of Appeal, endeavouring to present to nations the things that concern their daily lives and their relations one to another in a new and truer perspective than was ever possible before.

The Parliament of the Nations set up by the League of Nations consists of two bodies. The Assembly, the larger body, is made up of three delegates from every country in the League. The Council, the smaller and more important body, is made up of the political chiefs of the great Powers. The Secretariat General is a permanent Civil Service, which keeps all records, procures information and registers all treaties. The International Labour Office discuss labour conditions, while the Health Committee inquire into the causes and cures of certain diseases.

The League, up to date, has much good work to its credit. The incompleteness of some of the terms of the Treaty of Versailles entailed diplomacy in averting hostilities. For example, the dispute between Sweden and Finland in 1920, the fixing of the frontier in Silesia—both were successfully settled by the League. Much has been done by the League in its financial conferences to help Europe

to recover itself economically. Thousands of refugees have been repatriated by its instrumentality. It helped to stem the terrible epidemics which attacked Poland and Russia after the war and which threatened to sweep through the whole of Europe.

A few such examples—and there are many more—are convincing proofs of the power invested in National co-operation. The dangers and difficulties ahead must not be overlooked. To give an instance—how are the decrees of the League to be enforced on recalcitrant members? For success there must be a great regeneration of mankind. That sane common sense which has helped to improve the conditions of civilized societies, must also gain a firm entrance into the international sphere, the mutual jealousies of nations must gradually recede into the background. It behoves us all at this time to bear in mind the words of St. Paul. Though we may “speak with the tongues of men and of angels,” though we may sell “all our goods to feed the poor”—nay, though we may “give our bodies to be burned”—this, says St. Paul, is not sufficient in our conduct one with the other—all this “availeth nothing” unless we have “Charity” or “Love” one to another. Then, in truth, will this ideal of a common brotherhood of man, the corner stone of the League of Nations, come to pass.

EXERCISE V

The following topics are suggested as suitable subjects for composition. Consider carefully what you mean to write before you begin writing.

1. Give an account of any event of which you have read in a newspaper.
2. The characteristics of a good business man.
3. Any book read by you which you think will be useful to you in after-life.
4. An account of the most important industry in your town or district.
5. The best careers for women.
6. The uses of the Post Office to the trader.
7. The ways in which the trader may attract customers.
8. Practical advantages of accurate account-keeping for the small trader.
9. The qualifications of a good commercial traveller.
10. The work involved in the production of a cotton shirt.
11. The importance of tact in business.
12. Imagination and enthusiasm as a business asset.
13. The place and function of commerce in the State.
14. Gold and iron—the influence they have exercised on the progress of mankind.
15. An ideal commercial college.
16. Any commercial book that has particularly taken your fancy.
17. The life of workers in mills and factories.
18. Observation as a foundation of all true knowledge.
19. The relative advantages of health, wealth and wisdom.

20. "Reading maketh a full man, conference a ready man, and writing an exact man."

21. Wrong roads to wealth.

22. Describe a pageant that you have seen, for the information of your friends who could not witness it, adding your opinion as to its value or its beauty.

23. The attractions of some seaside resort with which you are familiar.

24. Is gambling wrong ?

25. The importance of foreign travel in education

26. "Wisdom after the Event." Is there any merit in it ?

27. Agitators—their merits and demerits as a class.

28. What do you consider the chief obstacles to a lasting peace throughout the world ?

29. The financial columns of a daily newspaper.

30. Knowledge necessary for a commercial career.

31. The possibility of a science of business economics.

32. The use of statistics in business.

33. The advantages and dangers of specialization.

34. Describe the position of a clerk in some business with which you are acquainted—the kind of work he does, his pay and his prospects.

35. The State as employer.

36. How far is material wealth a necessary condition of national greatness ?

37. Describe two or three of the most effective advertisements that you have seen.

38. Higher education of the commercial classes.

39. The benefits and drawbacks of competition.

40. "Protection is national and secures the interest of the producer ; Free Trade is cosmopolitan and consults the advantage of the consumer." Discuss this statement.

41. The attractions of the life of either a small retail trader in the home trade, or an exporter.

42. A voyage of a cargo steamer from London to an eastern port.

43. How and why we are taxed.

44. The geographical and other conditions which have helped to give London its importance as the centre of the world's trade.

45. What do you understand by the phrase "The Brotherhood of Man" ?

46. The disadvantages of civilization.

47. The value of a cheap system of international postage.

48. The meaning and significance of the universal spirit of unrest at the present time.

49. The nationalization of railways—its advantages and disadvantages.

50. The Monroe doctrine.

51. "If a good despot could be ensured, despotic monarchy is the best form of government."

52. Describe the sentiments towards your own country of the people of any foreign town in which you have lived.

53. An outline of the growth and change which took place during any period which you consider of great importance in the industrial or commercial development of this country.

54. The political problems which arise out of the geographical position and economic conditions of Japan.

55. "The popular conception of China as unchanged and unchangeable is no longer true." Discuss the statement.

56. The uses of a leisured class in a State.

57. Which is the better—quest or attainment ?

58. The possibility and the methods of a fuller utilization of scientific knowledge in the organization of national life.

59. The recent industrial and commercial development of Japan.

60. Is parliamentary government suitable for the Chinese people ?

61. British policy in the Far East.

62. The benefits which western peoples have derived from contact with the east.

63. The influence of education on originality.

64. "Socialism strikes at capital, Liberalism at monopoly." Discuss this statement.

65. Is the passion for sport beneficial or injurious to the nation ?

66. The best of the prophets of the future is the past.

67. Is it possible to restore and to maintain among an industrial people a taste for Nature and the simple life ?

68. The importance of organization in industry and commerce.

69. Commercial and industrial problems of to-day.

70. The chief signs of progress or decay in a nation.

71. Whoever serves his country well, has no need for ancestors.

72. "Education has two aspects which have to be kept steadily in view—it should confer advantages upon the individual and upon the community of which he is a member." Discuss this statement.

73. The guiding principles which have governed the maintenance of a League of Peace.

74. The golden age is not, as the poet says, in the past, but in the future.

75. Are you a "commercial" or an "industrial" worker ? Distinguish between the two and discuss their advantages and disadvantages from your point of view.

76. "Capital and Labour is each a blade in a pair of scissors."

77. Reading is to the mind what exercise is to the body.

78. "Prevention is better than cure." Apply this doctrine to modern social problems.

79. "A busy man gets the most opportunities."

80. "Trade is the golden girdle of the earth."

CHAPTER VI

STRUCTURE OF A BUSINESS LETTER

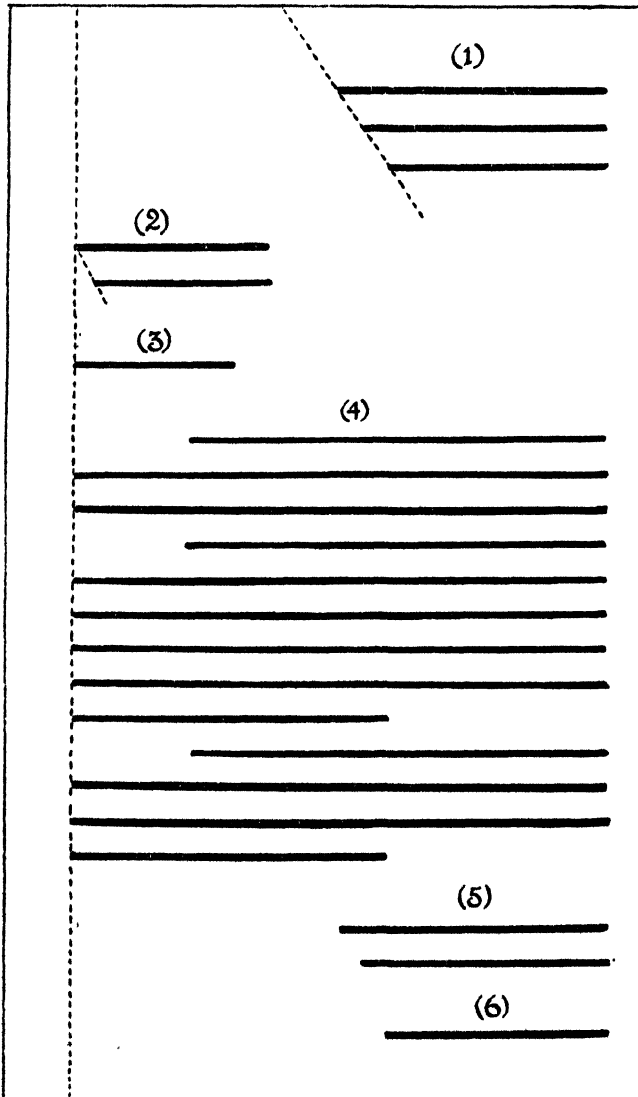
COMMERCIAL correspondence is the name ascribed to written communications which pass between persons engaged in business. It has reference chiefly to the external relations of the business house. In the correspondence of any one business its intercourse with the outside world finds written expression in the form of business letters, post cards, circulars, memoranda, etc. The person responsible for the composition and dispatch of the correspondence is usually a departmental manager or the correspondence clerk. The work which devolves upon this individual is of the utmost importance ; for the composition of good business letters calls for a mastery of the English language, as well as for technical knowledge. The correspondence clerk, therefore, should possess a sound grasp, not only of the subject about which he is writing, but also of the language in which he is writing. On the one hand, he should possess sufficient business experience and knowledge ; on the other hand, he should be capable of expressing himself in a simple, accurate and graceful style.

PARTS OF A LETTER.

The essential parts of a business letter are the heading, the inside address, the salutation, the body, the complimentary close, and the signature.

1. The Heading. This shows when and where the letter is written ; it therefore contains the address of the writer, or the firm he represents, and the date of writing ; as, 27 Fenchurch Street, London, E.C.3, 20th October, 1927. It should usually occupy two lines. As a rule, the heading, with a space for the date, is printed on the notepaper used by the firm. If, however, the heading is not printed it should be written on the right-hand side, beginning near the middle of the page, as shown in the diagram on page 52. A short heading may be written in one line, but a long one should be divided into two or even three lines, according to its length. The second line should then begin a little to the right of the first, and the third a little to the right of the second. The telephone number,

Diagram illustrating the structure of a Business Letter.



the telegraphic address and codes used, if any, are usually stated as a part of the heading. Sometimes, also, a letter reference is given at the head of a letter, with the request that it be quoted in any reply thereto.

The following is an example of a letter-heading used by a large firm of merchants. A ready reference to the telegraphic addresses and codes used is very desirable in such a case.

Telegraphic Address :
" Lambert London."

Telephone : No. 3213

Codes :
A.B.C. 4th and
5th editions.

LAMBERT BROTHERS

185 GRACECHURCH STREET,
LONDON, E.C.3.

In reply please quote :
Our reference :
Your reference :

2. The Inside Address. This consists of the name, title, and residence, or place of business, of the person or firm addressed. It is usually placed at the beginning of a letter, preceding the salutation. It should agree exactly with the outside address on the envelope. The name and title should be written on one line, and the residence or place of business on the next line, as shown in the diagram on page 52. The usual place of the inside address is, therefore, to the left of and slightly below the heading ; but it sometimes appears at the end of the letter, to the left of and below the signature. The ordinary titles of the person, or persons addressed, are *Mr.*, *Esq.*, *Messrs.*, *Mrs.*, and *Miss*. Of these, either *Mr.* or *Esq.* may be used in addressing one gentleman, e.g. either Mr. John Brown or John Brown, Esq. *Messrs.* is used in addressing two or more gentlemen, or a firm, e.g. Messrs. John Bull & Co. Where the name of the addressee is of an impersonal nature, such as The General Electric Co., Ltd., the title Messrs. is omitted. *Mrs.* and *Mesdames*, *Miss*, *Misses*, are used in addressing one or more married or unmarried ladies respectively. Where the addressee possesses a special title, such as Professor, Doctor, Sir, etc., this title displaces that of *Mr.* or *Esq.*, e.g. Professor S. J. Sargent, Sir Richard Redmayne. The chief forms of address are shown in the table on page 54.

Addressee	Address	Salutation	Complimentary Clause
1. A sole trader.	Mr. Alfred Groves, 30 York Road, Leeds	Dear Sir	(I am), Yours faithfully
2. Partnership	Messrs. Draper & Sons, 50 Market Road, Huddersfield	Dear Sirs	(I am), Yours faithfully
3. A Joint-stock Company	A. Jones & Co., Ltd., 1 Queen Street, Cardiff	Dear Sirs, or Gentlemen	(I am), Yours faithfully
4. A firm composed of Ladies	Messrs. Jones & Brown, 30 The Arcade, Bourne- mouth	Ladies	(I am), Yours faithfully
5. An official	The Secretary, Chamber of Commerce, Liverpool	Sir, or Dear Sir	(I am), Sir (or Dear Sir), Yours faithfully
6. The Lord Mayor of London and York.	To the Right Honourable the Lord Mayor of London (or York)	My Lord	I have the honour to be, My Lord, Your Lordship's obedient servant
7. The Lord Mayor of other cities	The Lord Mayor of Cardiff	My Lord Mayor	Your obedient servant
8. A Mayor	To the Worshipful the Mayor of Newport	Sir	Your obedient servant
9. A Clergyman	The Rev. John Strong,	Sir or Rev. Sir	Yours faithfully
10. A Dean	To the Very Reverend Dean of St. Paul's	Sir	Your obedient servant
11. A Bishop	To the Right Reverend the Lord Bishop of Manchester	My Lord	I have the honour to be, My Lord, Your Lordship's most obedient servant
12. A Member of Parliament	To Emblyn Jones, Esq., M.P.	Sir	I am, Sir, Yours faithfully
13. His Majesty's Juges	To the Honourable Mr. Justice Blackford	Sir	I have the honour to be, Sir, Your obedient servant
14. A Baron	To His Excellency Baron Kesteven	My Lord	I have the honour to be, My Lord, Your Excellency's obedient servant
15. A Privy Councillor	To the Right Honourable D. Lloyd George	Sir	Your obedient servant
16. A Baronet or a Knight	To Sir John King, Bart. (or Kt.)	Sir	Your obedient servant
17. A Baron	To the Right Honourable Lord Wingfield	My Lord	I have the honour to be, Your Lordship's obedient servant
18. A Viscount	To the Right Honourable Viscount Brackley	My Lord	I have the honour to be, Your Lordship's obedient servant
19. An Earl	To the Right Honourable the Earl of	My Lord	I have the honour to be, My Lord, Your Lordship's obedient servant
20. Marquis	To the Most Honourable the Marquis of Bute	My Lord Marquis	I have the honour to be, My Lord, Your Lordship's obedient servant
21. Duke	To His Grace the Duke of Westminster	My Lord Duke	I have the honour to be, Your Grace's obedient servant
22. Members of Royal Family	To His Royal Highness the Prince of Wales	Your Royal Highness	I have the honour to remain, Your Royal Highness's obedient servant
23. Sovereign	To His Most Gracious Majesty King George V	Sire, may it please your Majesty	I have the honour to remain, Your Majesty's obedient servant

3. The Salutation. This is the greeting preceding the body of the letter. The forms used are : *Sir, Dear Sir, or My Dear Sir*, in addressing one gentlemen ; *Sirs, Gentlemen, Dear Sirs, or My Dear Sirs*, in addressing more than one gentleman ; *Madam, Dear Madam, or My Dear Madam*, in addressing one lady, married or unmarried ; *Mesdames*, in addressing more than one lady. The form of salutation should be determined by the relationship existing between the writer and the person addressed. The most formal salutation is *Sir*, which is sometimes used in business letters when addressing an individual with whom the writer is not personally acquainted. The following is a specimen of the introductory portion of a letter—

30 Cheapside,
London, E.C.2.
5th May, 19..

Messrs. W. R. Smith & Co.,
Coal Exporters,
Cardiff.

Dear Sirs,
I have much pleasure in, etc.

4. The Body of the Letter. This consists of the opening remarks, and of the information to be communicated. It follows the salutation, and usually begins on the line immediately below. The first letter of every line, including the first line of the inside address and the salutation, should begin at the marginal line. To this rule there are two exceptions, viz. (1) new paragraphs, and (2) quotations. These should start to the right of the marginal line as shown in the guide on page 52.

5. The Complimentary Close. This consists of a polite expression of the writer's feelings towards his correspondents. It follows the body of the letter and immediately precedes the signature. The wording of the complimentary close should be appropriate to the occasion and consistent with the salutation. In ordinary business letters where the salutation used is "Sir" or "Madam," or in the case of more than one addressee "Gentlemen" or "Mesdames," the proper closing is "Your obedient Servant," or "Yours Respectfully." If "Dear Sir" or "Dear Madam" is used the letter can be brought to a close with "Yours faithfully" or "Yours truly"; and "My Dear Sir" or "My Dear Madam" with "Yours very truly" or "Very truly yours."

The complimentary close is sometimes preceded by a request for orders or by reference to an enclosed price list or market report. Such a remark, whether connected with the body of the letter or not, is begun with a new line, while the complimentary close itself begins on another new line more to the right.

6. The Signature. This consists of the name of the writer or the firm he represents. The name should be written in full, so that if, through unforeseen circumstances, the letter is sent to the Returned Letter Office it may be forwarded to the writer. The latter should, of course, write all parts of the letter legibly, but the signature should receive particular attention in this respect. An illegible word in the body of the letter can often be understood from its context, but there is no such assistance in deciphering an illegible signature.

POSTSCRIPT.

This is the remark appended to a letter after it has been written, the abbreviation for which is "P.S." The ordinary and obvious use of the postscript is the addition to the letter of something thought of, or occurring, after the letter was written and signed. Postscripts, however, should be avoided as much as possible.

NOTA BENE.

This is also an addition to the completed letter, and signifies a point of special importance. Its obvious use is to call attention to something which the writer thinks his correspondent may overlook or fail to interpret in its proper meaning. The use of this form of emphasis, however, is not to be recommended; it is much better to underline the particular word or sentence in the body of the letter if it is desired to throw it into special prominence. The abbreviation for "Nota Bene" is N.B.

THE ENVELOPE.

It is the custom to enclose letters in envelopes, the letter paper being folded so as to fit exactly. It is irritating to the recipient of a letter to find difficulty in removing it from its envelope, either because it was partly stuck to the inside of the envelope when the letter was sealed, or because the envelope was too small to allow the letter to be easily withdrawn.

The address of a letter should be complete and legibly written.

The name of the person or firm to whom the letter is addressed, together with the courtesy title, Mr., Esq., etc., should be written on one line, approximately midway between the top and the bottom of the envelope. On the next line follows the name of the street, preceded by the name of the house where the addressee resides or carries on his business. Where the house has a name instead of a number, the name of the house is usually placed on a line by itself, and the name of the road or street on the next line. The name of the town is placed on the last line to the right-hand side, thus—

<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">POSTAGE STAMP.</div>
<p>RICHARD JONES, ESQ., “ The Laurels,” Chichester Road, SOUTHAMPTON.</p>

Where the name of the town is not well known, or where there exists more than one town of the same name, the nearest large town or the name of the county is added, e.g.—

Penarth, near Cardiff ; Bradford, Yorks ;

in such cases the name of the town has a line to itself, unless its abbreviation is used, when the name of the town and the abbreviation may be both written on the same line.

In the case of letters for London, the postal district should be indicated, e.g. London, W.C.1 (West-Central), as several streets of the same name may exist in different parts of the Metropolis. On letters for the colonies and foreign countries, the name of the colony or the country is written in the bottom left-hand corner ; in the case of the United States, the name of the State should be added.

Where the letter is to be called for, the words "Poste Restante" are written on the line between the name of the addressee and the name of the town. Sometimes, however, these words appear below the name of the town. Where a letter is of particular importance or contains something of value, such as a cheque or legal document, the letter is usually registered. The word "Registered" is written in the top left-hand corner, and the flap of the envelope is secured with sealing-wax. When parcels are registered all knots as well as flaps must be sealed. A special registration fee is payable in addition to the ordinary postage.

EXERCISE VI

1. What are the main parts into which a letter is divided ?
2. The following appears at the head of a commercial letter—
"When replying please quote : JS/JO'N/2317."

Explain its meaning and purpose.

3. James Dunn wrote five letters and closed them as follows—

- (a) Yours sincerely, James Dunn.
- (b) Yours sincerely, Jim.
- (c) Your affectionate nephew, Jim.
- (d) Yours truly, J. Dunn.
- (e) Yours respectfully, James Dunn.

To whom do you think he wrote in each case ?

4. Set out the following letter in proper business style, and in your best handwriting—

14, New Street, Newport, 1st December, 19... L. Wills, Esq., Oak Street, Cardiff. Dear Sir, I am in receipt of your letter of the 28th ultimo with reference to your esteemed order for furniture. In reply, I beg to inform you that I shall have pleasure in arranging for my representative, Mr. W. J. Johns, to call upon you on Wednesday next, 6th instant, at 3 p.m. Yours faithfully, Thomas Hopeful.

5. In the course of your day's work you are required to write a letter to the local Lord Mayor ; a firm of wholesale clothiers ; the Secretary of the Unemployment Bureau ; the Medical Officer of Health ; the Secretary of an Insurance Company ; a plumber ; a lady asking for subscriptions to a Relief Fund. Show how you would begin and end each letter.

6. How would you begin a letter to each of the following ? Also show how you would address the envelope—

Mr. Henry Williams.

Messrs. Portland & Company.

The Rev. John Smith.

The Gas Light and Coke Company, Ltd.

Two unmarried ladies.

The Managing Director of the Osaka Gas Company.

A Member of Parliament.

A Privy Councillor.

The Japanese Ambassador (Baron Keishiro Matsui).

7. Set out on envelopes the following addresses—

(a) John Dunbar, who is a doctor living at 24 Union Square, London, E.C.1.

(b) William Turnbull, who owns a farm at Lynmouth, North Devon.

(c) Mr. J. Webster, who lives in Manchester, at 10 Oxford Street.

(d) Harry Smart, who has an office in Phoenix Street, Strand, London, W.1.

(e) Miss M. Brown, who is staying with Mrs. Smith, Southend Road, Brighton.

8. Explain the use of a postscript and of a *nota bene*.

9. How would you indicate the enclosures in a letter ?

10. Direct envelopes to—

(a) The proprietor of a sole trading concern.

(b) The Secretary of a Limited Company.

(c) The Manager of a Co-operative Society.

(d) The Principal of a Technical or Commercial School.

(e) The Clerk of a County Council.

(f) A partnership concern.

CHAPTER VII

CIRCULARS

A **CIRCULAR** is a letter of which several copies are taken and dispatched to different addresses, imparting to all the same information. Hence, circulars are usually printed or lithographed. The signature is then inserted from a printed or lithographed facsimile of the handwriting of the person who is authorized to sign for the firm.

Circulars differ from other letters in that the inside address is frequently missing, while the day of the month is sometimes omitted from the date. They may also be sent through the post at a lower rate. The salutation commonly used in circulars is "Gentlemen," as this is suitable for the majority of business houses; but if the circular is addressed to private individuals, the salutation is "Sir" or "Dear Sir (or Madam)." In some cases both the inside address and the salutation are filled in by hand.

Circulars are issued with the object of giving information in respect to the following, amongst other matters—

1. The establishment of a new business.
2. The notification of changes made in the carrying on of an established business.
3. The dissolution or discontinuance of a business.

In short, the circular serves to give information of a general character to business friends or to inform them of any special occurrence which has taken place in connection with the business.

In composing a circular, it must be borne in mind that nothing should be said beyond what is strictly necessary, and expressions used must be as general as possible, so that the circular may be suitable to all those to whom it is addressed.

CIRCULARS ANNOUNCING THE ESTABLISHMENT OF A BUSINESS.

These demand especial care in their composition, because in them the trader introduces himself, so to speak, to the commercial world. If the circular is carelessly drawn up, or if it contains too much, or too little information, the sender suffers. On the other hand, a circular which is faultless in style and contents makes a good impression and arouses confidence.

The chief points which should be mentioned in these circulars are—

1. Notice of the establishment of the business, together with an exact statement of the firm name.

2. A description of the branch of business which it is proposed to follow.

3. The remark that the proprietor or manager has the necessary knowledge and experience for the proper conduct of the business as well as an adequate amount of capital. This statement should be made with reserve and modesty ; for the business man who speaks too highly of his own capital and ability injures rather than benefits himself.

4. A request for the patronage of the addressee, and the assurance that any orders will be carefully executed.

5. A remark drawing attention to the signature.

CIRCULARS NOTIFYING CHANGES IN THE CONDUCT OF AN EXISTING BUSINESS.

Among the changes in business which lead to the issue of circulars are the following—

1. **The Taking Over of a New Business.** In this case two circulars are usually drawn up. In the one the retiring trader takes leave of his customers, thanks them for their patronage, and recommends his successor. In the other the new owner of the business introduces himself.

2. **The Admission or Retirement of a Partner.** In this case, notice is given that the new partner is empowered to use the signature of the firm, or that the retiring partner is no longer entitled to do so ; and any consequent change in the style of the firm is announced.

3. An enlargement of premises, an extension of business, or the opening of a new branch.

CIRCULARS ANNOUNCING THE LIQUIDATION OF A BUSINESS.

These circulars should contain—

1. The reason for the liquidation, e.g. voluntary retirement from business, or death of the owner.

2. The name and signature of the liquidator, that is, of the person or firm to whom the winding-up proceedings have been entrusted.

3. An expression of the thanks of the owner or owners for the confidence they have enjoyed.

EXAMPLES OF CIRCULARS.**1. Establishment of a Provision Merchant's Business.**

Telephone :
1885.

Telegrams : "Alert, London."

3 Ludgate Hill,
London, E.C. 4.
15th November, 19..

JOHN BACON, PROVISION MERCHANT

Gentlemen,

I have the pleasure to inform you that I have this day established myself in business as a Provision Merchant at the above address, under the style of

JOHN BACON.

Having been connected with the provision trade for some years as buyer for Messrs. Timothy & Sons, of City Road, London, and being provided with ample capital, I have no hesitation in guaranteeing that any orders with which you may favour me will be executed to your entire satisfaction.

Requesting you to note my signature, I am, Gentlemen,

Yours faithfully,

JOHN BACON.

//,
(Specimen of signature.)

2. Establishment of a Commission Agency.

Telephone: 1670.

Codes Used: A.B.C. and Universal.

Owaricho,
Ginza, Tokyo.
1st May, 19..

JOHN MARSHALL, COMMISSION AGENT

Gentlemen,

I beg to inform you that I have just established myself under the style of
JOHN MARSHALL.

I have been connected for several years with a large Commission House in Yokohama, where I have had wide experience in both buying and selling. My extensive connection with Japanese Manufacturers and the possession of ample capital will enable me to execute orders at the most favourable market prices, and I therefore hope to receive your support. I can assure you that your esteemed orders will have my best and prompt attention.

For any information you may require concerning my credit, or my mode of doing business, I beg to refer you to--

1. The Hongkong and Shanghai Bank, Tokyo Branch.
2. Mr. Joseph Matthews, Importer, Yokohama.
3. Messrs. Samuel and Sons, Yokohama, who have kindly permitted me to mention them as references.

Please note my signature below, and oblige,

Yours faithfully,

JOHN MARSHALL.

(Specimen Signature.)

3. Reply to the Above.

26 Pall Mall,
London, S.W. 1.
21st July, 19..

Mr. John Marshall,
Commission Agent,
Tokyo, Japan.

Dear Sir,

We beg to acknowledge receipt of your circular of 1st May, informing us that you have just opened a Commission Agent's business in Japanese goods in your town.

We have many friends in Cape Colony from whom we receive numerous inquiries for articles made in Japan, and will bear you in mind the next time we require such goods.

Meanwhile, kindly let us have particulars of the different lines in which you chiefly deal, also your terms, and we should like to point out that, as we have to give our South African customers three months' credit, we should have to stipulate for three months' bills ourselves.

Awaiting your reply,

We are, dear Sir,

Yours faithfully,

R. PRIOR & SONS.

4. Trader Retiring from Business.

The Worsley Mineral Water Works,
Worsley,
nr. Manchester.
10th August, 19..

Dear Sir(s),

It is with much regret that I have to inform you that owing to continued ill-health I am compelled to retire from business shortly. On the 1st January next my business, hitherto carried on under the title of

"THE WORSLEY MINERAL WATER WORKS,"

will be transferred to Mr. Simpson, Junior, who has been my Chief Clerk for the last twelve years, and who has latterly managed the business during my enforced absence. As he is very capable and gifted in a high degree with most of the qualities looked for in a business-man, Mr. Simpson will not, I feel sure, fail to keep up the excellent relations I have always had with your firm.

I am taking advantage of this opportunity to thank you for your great kindness towards me in the past, and to express the hope that you will continue to my successor the numerous tokens of confidence with which you have honoured me.

Enclosed is Mr. Simpson's letter to you notifying the change.

I beg to remain,

Yours faithfully,

NATHAN BERRY.

I shall cease to sign: "The Worsley Mineral Water Works." (Signature.)

5. Announcing the Taking Over of the Business.

Worsley,
nr. Manchester.
10th August, 19..

Dear Sir(s),

From the circular attached you will see that I have acquired by purchase the business hitherto carried on by Mr. Nathan Berry under the style of

"THE WORSLEY MINERAL WATER WORKS,"
and intend to take over the control as from the 1st January next.

I shall make every effort to maintain the good name which the firm has hitherto enjoyed by accepting for my guidance the fair business principles laid down by my predecessor which I conceive to be the best guarantee for the further development of the concern. I shall make it my special care to execute most carefully all orders with which you may favour me.

Yours truly,
CHARLES SIMPSON.

I shall sign: "The Worsley Mineral Water Works."
(Signature.)

6. Admission of a New Partner.

30 King Street,
 Manchester.
 1st March, 19..

Gentlemen,

We have the pleasure to inform you that we have this day taken into partnership Mr. Thomas Sherwood, who has for many years acted as our managing clerk, and to whose signature at foot we beg to draw your attention.

We shall continue to trade under the same style and on exactly the same lines as heretofore and hope you will continue to honour us with your patronage.

Thanking you for the support you have hitherto accorded us,

We are, Gentlemen,

Yours faithfully,

BROWN & JONES.

Mr. Thomas Sherwood will sign:

BROWN & JONES.

7. Establishment of a New Branch.

Commercial Road,
 Portsmouth.
 1st March, 19..

Gentlemen,

We beg to inform you that in view of the rapid development of our business, we have now opened a branch establishment at 55 Albert Road, Southsea, and have appointed Mr. Henry Smart as manager, with power of procuration.

Drawing your attention to his signature at foot,

We are, Gentlemen,

Yours faithfully,

SMITH BROS.

Mr. Smart will sign: SMITH BROS.

8. Enlargement of Premises.

Queen Street,
Cardiff.
15th May, 19..

Gentlemen,

We beg respectfully to inform you that owing to the considerable extension of our business during the last few years we find it necessary to enlarge our present premises.

Our business will be carried on as usual while the alterations are in progress, and we hope to be able to execute your esteemed commands with our customary promptness. Should any unavoidable delay occur, however, we trust we may rely upon your making allowance for the unusual circumstances.

We remain, Gentlemen,
Yours faithfully,
COOPER & CO.

9. Circular Giving Notice of Removal.

High Street,
Leicester.
1st June, 19..

Gentlemen,

We beg to inform you that we shall, on the 20th inst., remove to more convenient premises at

50 Duke Street, Leicester.

The new premises are considerably larger and as we have them equipped throughout with the most up-to-date types of machines, we have no hesitation

in saying that we shall be in a position to manufacture all kinds of hosiery at the lowest possible prices.

Thanking you for the confidence with which you have honoured us in the past, and assuring you that any future orders will be executed with the greatest care and dispatch,

We remain, Gentlemen,
Yours faithfully,
JACKSON BROS.

10. Dissolution of Partnership.

Princess Street,
Middlesbrough.
20th August, 19..

Dear Sir (or Sirs),

We beg to inform you that the partnership hitherto existing between us will be dissolved by mutual consent on the 6th proximo, and our business will be discontinued from that date.

The winding up of the business has been placed in the hands of Mr. Charles Harrison, B.Com., Chartered Accountant, to whom all communications should be addressed, and a copy of whose signature you will find below.

Thanking you for the support you have always accorded us,

We are, dear Sir(s),
Yours faithfully,
WILLIAM GREEN.
FRANK WHITE.

Mr. Harrison will sign: "Green and White in Liquidation, CHARLES HARRISON."

11. Advising the Severance of Employee's Connection and Opening of New Branch.

Telegrams: "Ignitable."
Telephone: 3008 (2 lines).

Salisbury Road,
Cardiff.
2nd Dec., 19..

END OF THE COAL STRIKE

Dear Sir or Madam,

Now that there is a prospect of supplies of MAESTEG DEEP COAL being resumed shortly, we shall be faced with the problem of how to give a delivery to every one at the earliest possible moment.

To enable us to do this we propose delivering 5 cwt. lots only for the first fortnight.

Will you please assist us by filling up and returning the enclosed card as soon as possible, and we will then do our utmost to supply you in time to prevent any inconvenience.

Our regular customers will, of course, have preference, and the orders will be executed in rotation.

We take this opportunity also of advising you that Mr. Morgan Joseph who has been in the employ of this firm for many years is severing his connection on and from Friday, 10th December, and our Branch Office at 109 Crwys Road, of which he has been in charge, will be discontinued as from that date. The after-hours telephone service that has always been available in the past at Crwys Road will now be provided by a Branch Office at 19 Brook Street, Riverside, and will be in charge of our Agent there, Mr. Frank Wheadon.

We heartily thank you for your patronage in the past, and assure you of our continued desire to give you the best coal service available in Cardiff.

We are,

Yours faithfully,
Per Pro. PARK COAL Co.
(Cardiff), Ltd.

.....
Managing Director

EXERCISE VII

1. William Brown & Son propose to open a retail grocery business in Bolton. Write the circular letter to be distributed in the neighbourhood announcing the opening of the premises and giving particulars which will be likely to lead to custom.

2. On the 10th January, Harry Black and John White announce the establishment of a wholesale clothing business under the style of Black & White, and solicit the patronage of their prospective customers. They have obtained thorough knowledge of this branch of business by many years' activity in highly respectable firms and are possessed of sufficient capital to enable them to serve their customers to the best advantage. They close the circular by appealing to the confidence of their customers which they would endeavour to merit to the best of their ability. Draft the circular as you think it would appear in practice.

3. Messrs. Smart & Jenkins, Murdoch Street, Leeds, have just started business as Manufacturing Stationers. Draw up a suitable circular letter to be sent to prospective customers stating that the stock is now complete, and that they are prepared to do business forthwith, and asking for a trial order.

4. Frank Ward & Company, Nottingham, Lace Manufacturers, inform the public that they have made over their business to a Joint Stock Company, to be called Frank Ward & Company, Limited, who will be able to devote more capital to the work than the concern than would be possible by a private firm. Mr. F. ^{SS,} Ward, hitherto Senior Partner, will join the Board and give his services as Managing Director until further notice. Draw up the circular.

5. Draft a circular, using fictitious names and addresses, from the following data—

Removing to larger premises—rapid increase in trade—adding two new departments—advantages of new premises—soliciting further patronage.

6. Write a circular letter to Messrs. Brown & Company, of Bolton, informing them of your intention to retire from the grocery trade, and recommending to their patronage Mr. Thompson, who has succeeded to your business.

7. Crompton, Knott & Co., Ltd., Birmingham, factors in motor accessories, decide to break new ground by sending a traveller to the West of England for the last fortnight in September. They send out a circular letter to prospective customers which, (a) introduces their traveller, Mr. A. Knight, (b) alludes briefly to catalogue enclosed, (c) solicits orders, (d) offers $2\frac{1}{2}$ per cent discount on all orders placed within a month from September 30th. Write this circular letter, which is to be signed by James Milligan, the Secretary of the firm.

8. You are in business under the name of Horrocks & Glover. Prepare a circular letter to be sent out to all customers whose accounts are overdue, requesting them to pay before 1st May, and notifying them of a proposed change in the management of your business by the retirement of Mr. John Glover, and the admittance of your General Manager, Mr. William Smart, as a partner. After 1st May, the firm will be known as Horrocks & Smart.

13. Soliciting the Support of the Schoolmaster.

(See Letter 12.)

20 High Street,
Winchester.
10th April, 19..

Dear Mr. Smith,

When I left School at the end of last Term, you were kind enough to give me permission to use your name as a reference. I write to say that I have to-day made an application to Messrs. Jones & Evans, Tea Merchants, Mincing Lane, London, E.C.3, for the position of Junior Clerk in their Office. I mentioned your name, and I trust you will do your best for me in the event of their writing to you. I thank you sincerely for your interest in me, and I hope I shall do credit to your training.

I am,

Yours truly,

(Signed) George Griffiths.

(See Letter 14.)

14. Schoolmaster's Reply.

(See Letter 13)

The Grammar School,
Winchester.
11th April, 19..

Dear George,

I was pleased to receive your letter ; indeed, it is always a pleasure to hear from my old boys. I shall be only too happy to do anything in my power to forward your welfare. Should Messrs. Jones & Evans write to me about you, I shall be able to speak in the highest terms of your industry and ability.

With my best wishes for your success,

Believe me,

Yours very truly,

(Signed) Harold Smith.

(See Letter 15.)

15. Schoolmaster's Testimony.

(See Letter 14.)

The Grammar School,
Winchester.

12th April, 19..

Messrs. Jones & Evans,
Mincing Lane,
London, E.C.3.

Gentlemen,

In reply to your letter of yesterday's date, respecting George Griffiths, recently a scholar in this School, I wish to say that I can recommend him with the utmost confidence. He is a steady youth, possessed of good natural ability, courteous and obliging. His record at School was highly creditable, for he secured the Class Prize at the end of his last term. His moral character is irreproachable, and I trust and believe that he will give you every satisfaction.

Yours faithfully,

(Signed) Harold Smith
(Head Master).

(See Letter 16.)

16. Advising Schoolmaster of his Success.

20 High Street,
Winchester.

17th April, 19..

Dear Mr. Smith,

You will be pleased to hear that my application for the Junior Clerkship was successful, and that I am to enter on my duties on Monday next. I gathered from my interview with the Manager that your testimonial was an important factor in my appointment, and I wish to thank you heartily for your kindness. It will be my aim to continue to deserve your confidence, and to uphold the traditions of my old School.

I am, Yours gratefully,
George Griffiths.

EXERCISE VIII

1. Refer to the series of letters above, then write
 - (a) The advertisement inserted in *The Times* by Messrs. Jones & Evans.
 - (b) The letter of Messrs. Jones & Evans to Mr. Smith, the Head Master, inquiring about George Griffiths.
2. Write a letter in answer to the following advertisement—
Junior Clerk.—Vacancy occurs for well-educated youth in Export Merchant's Office. Apply by letter, stating age and full particulars of education, to C.85, *News and Echo*, Cardiff.
3. Draft a letter of application in answer to the following advertisement—
City Bank requires a thorough capable Bookkeeper; must be quick, accurate, and experienced in banking. Salary £300. Write, stating age and experience to R.561, *The Times* Office, E.C.
4. You are applying for a situation in an Insurance Office.
 - (a) Write the letter of application, enclosing copies of three testimonials;
 - (b) Sketch out the form of one of these testimonials; and,
 - (c) Write a personal letter to a friend describing the application, and what resulted from it.
5. Draw up employer's advertisements for the following situations—
 - (a) An office boy for a firm of solicitors.
 - (b) A lady shorthand-typist for a stockbroker's office.
 - (c) A correspondence clerk for a warehouse with extensive Continental trade.
 - (d) A traveller in stationery.
6. Imagining yourself a candidate for a post as correspondent, give an account, with names and full particulars, of an interview you have had with the head of a small firm in London.

CHAPTER IX

STATUS INQUIRIES

STATUS inquiries are those written communications in which traders request information concerning the financial position, credit, reputation, and business methods of other firms. In business, it is of the utmost importance to obtain all the information possible respecting the firm one is about to enter into relations with, more especially to ascertain the extent of credit to be given and the degree of confidence that may be placed in it.

The writing of status inquiries is called for when a previously unknown or insufficiently known firm gives an order for goods and at the same time asks for credit ; or gives an order, the execution of which involves an outlay of money for which no cover is provided ; or when a customer makes an unusual request for credit, or fails to fulfil obligations previously undertaken. Instead of applying to a friend for such information, traders sometimes apply to banks, chambers of commerce, or inquiry agencies. The information obtained from a bank or from a chamber of commerce is generally most reliable. In all important commercial centres, however, there exist inquiry agencies from which information can be obtained as to the credit of firms carrying on business at or near these centres. The trader may pay for each inquiry separately, or if he has constant need of information, he may become a regular subscriber. In this case he receives an inquiry book containing a number of forms, one of which he has to fill up and send in for each inquiry. Among the best known of such agencies are Stubbs' Mercantile Offices, Kemp's Inquiry Agency, Perry's Trade Protection Offices, and the Bradstreet Company. Sometimes these agencies assume the form of a trade protection association.

Reliable information about firms in foreign countries can sometimes be obtained from the resident-consul, but it is advisable to apply to a recognized inquiry agency.

In the composition of replies to status inquiries, care should be taken that the information supplied is strictly accurate. If definite information cannot be given, this should be frankly stated, and the

inquirer should be referred, if possible, to other firms likely to be in a position to provide the precise information required. Vague or ambiguous information should never be supplied.

Especial care must be exercised when inquiring into the amount of credit which may safely be allowed to any person or firm. Most English firms ask for two trade references before granting credit. The name of the firm about which information is given is generally written on a separate slip, especially if the information is unfavourable. The letter nearly always concludes with a phrase renouncing all personal responsibility for its contents. Status inquiries are generally headed "Confidential" or "Private and Confidential." These words are also written on the envelope.

17. Inquiry as to Financial Position.

30 Cheapside,
London, E.C.2.
26th Oct., 19..

The Manager,
Lloyds Bank,
Norwich.

Dear Sir,

Messrs. Willing & Company, of Market Place, Norwich, have given your Bank as reference and we should consider it a great favour if you would kindly state what you know about the standing and financial position of this firm, especially in regard to the amount of credit which might safely be extended to them.

Thanking you in anticipation,

We are,
Yours faithfully,
Seller & Sons.

(See Letter 13)

18. Reply to the Above.

Telephone: 2160-61.
Telegrams: "Banko," Norwich.

Lloyds Bank,
High Street,
Norwich.

28th Oct., 19..

Messrs. Seller & Sons,
30 Cheapside,
London, E.C.2.

Gentlemen,

It is against the custom of bankers to reply direct to private inquiries. If you, therefore, make application through your Bankers, we shall be pleased to furnish them with the information you require.

Yours truly,

p.p. Lloyds Bank,

Harry Winks,
Manager.

19. Making Inquiry through a Banker.

30 Cheapside,
London, E.C.2.

30th Oct., 19..

The Manager,
The Westminster Bank, Ltd.,
London, E.C.2.

Dear Sir,

We have been referred by Messrs. Willing & Company, of Market Place, Norwich, to Lloyds Bank, Norwich Branch; on application we were informed that the Bank would not reply to a private inquiry, but only through a bank. We shall therefore be pleased if you will kindly make the inquiry on our behalf about the above-mentioned firm with special reference to their means, respectability, and financial stability.

Thanking you in anticipation for your effort on our behalf,

We remain,

Yours faithfully,

Seller & Sons.

(See Letter 20.)

20. Banker's Reply.

MEMORANDUM

From The Westminster Bank, Ltd.,
Cheapside Branch,
London, E.C.2.
1-11-19..

To . . Messrs. Seller & Sons,
30 Cheapside,
London, E.C.2.

Re Willing & Company, Market Place, Norwich

In reply to your inquiry dated 30th October, we beg to say—

The firm has been recently formed, but the senior partner has been known to us for many years as a respectable man of moderate means. You may safely extend a credit of £200 to £250.

21. Inquiry for Information.

Thomas Lewis & Sons,
111 Cheapside,
London, E.C.2.
12th June, 19..

Robert Smith, Esq.,
Reading.

STRICTLY CONFIDENTIAL

Dear Sir,

We have been referred to you by Mr. Alfred Smallman, Grocer, of your town, who has given us an order for about £40 in value. As we are not acquainted with the financial standing of this gentleman we request you to inform us in confidence whether you think we shall be warranted in granting him the credit mentioned.

Thanking you in advance for your kindness, and assuring you that your communication will be kept strictly private, we trust you will make use of our services in the future.

Yours faithfully,

Thomas Lewis & Sons.

Enclos.

22. Favourable Reply.

Robert Smith,
Reading,
14th June, 19..

Messrs. Thomas Lewis & Sons,
111 Cheapside,
London, E.C.2.

(PRIVATE AND CONFIDENTIAL)

Dear Sirs,

Although the firm inquired about in your letter of the 12th inst., is not of old standing, it enjoys a good reputation here. The head is well-connected and possesses adequate funds to carry on his undertaking. He is a thorough man of business, esteemed and well-spoken of in local commercial circles. I should have no hesitation in granting him a credit to the extent you mention. Please avail yourself of this information without any responsibility on my part.

Yours faithfully,
Robert Smith.

23. Vague Reply.

Robert Smith
Reading,
14th June, 19..

Messrs. Thomas Lewis & Sons,
111 Cheapside,
London, E.C.2.

(PRIVATE AND CONFIDENTIAL)

Dear Sirs,

The firm inquired about in yours of the 12th June has bought from me only a small parcel of goods for cash, and I have no special knowledge of the principal's financial position.

Yours faithfully,
Robert Smith.

24. Unfavourable Reply.

Robert Smith,
Reading.

14th June, 19..

Messrs. Thomas Lewis & Sons,
111 Cheapside,
London, E.C.2.

(PRIVATE AND CONFIDENTIAL)

Dear Sir,

Enclosed please find the information requested in your letter of the 12th inst. You will kindly use this communication without any responsibility on my part.

Yours faithfully,

Robert Smith.

Encl.

The person referred to in your letter started business only about nine months ago, and I regret my inability to furnish you with satisfactory news concerning him. The extent of his capital is unknown, but already bills on him are said to have been noted for non-payment on several occasions.

In case you enter into business relations with this firm, I should advise you to exercise extreme caution and to do business only on cash terms.

EXERCISE IX

1. William Light & Sons, a firm of timber merchants in Montreal, write to Thomas Williams & Company, Ltd., of London, asking whether it would be safe to forward a ship-load of timber to a certain fellow-townsmen of theirs upon receiving a three months' bill in payment of the value, which is not likely to be less than £1,000. Williams & Co., Ltd., reply that the person in question is generally thought to be a very substantial trader, that there is nothing against him to record, and that they would not mind trusting him for the amount mentioned. Draw up both letters as they would appear in practice.

2. Smart & Sons, silk merchants, of Yokohama, have sold £500 worth of silk goods to Messrs. Smith Bros., Gracechurch Street, London, E.C.3. Before shipping they apply to the London branch of the Mitsui Bank, Cornhill, London, E.C.3, for information respecting Smith Brothers. Draft the letter of inquiry.

3. Jones & Sons, of Bristol, write to Messrs. McDonald & Company, 56 Fenchurch Street, London, E.C.3, asking for information concerning Mr. J. Walters, 30 Hatton Garden, London, E.C.1, who has placed with them a £1,000 order for cigars; they ask if he is safe for so much

credit. Draft a reply stating that Walters has a good business, but that the amount of credit is too much, unless half is paid in cash.

4. John Greenfield inquires from Black & White, a City firm, largely connected with the Stock Exchange, about a certain James Gray, Stock Broker. Black and White reply that James Gray, a former member of the Stock Exchange was hammered three years ago, having been unable to fulfil his engagements. Ultimately, he contrived to pay every penny in the pound, but did not care to be re-elected as a member of the House. He now carries on business as an outside broker and advertises freely. From personal knowledge they are able to speak favourably about his business capacity and energy. Compose the letter.

5. Strong Brothers, wholesale drapers, of Manchester, inquire from Messrs. Brown & Company, Limited, Bolton, about the financial standing of Richard Meek, who has ordered a large quantity of drapery, giving Brown & Company, Limited, as his reference. The latter firm reply that Meek is altogether unknown to them. A few months ago an order for goods from a certain Richard Meek was not exhibited as at the time proceedings were being instituted against him in the local police court. He was committed for procuring goods on false pretences. He tried to get hold of various goods on credit, which he would pawn at once. Perhaps the same trick is now being attempted in Manchester.

CHAPTER X

INQUIRIES FOR GOODS

THE primary duty of a trader is to furnish himself with goods on the best possible terms in order to be able to meet the needs of his own customers. In consequence, he invites offers and quotations from many different sources, carefully compares them, and takes into consideration their relative advantages. From time to time he will request detailed information by word of mouth, by telephone, by letter and by telegram. Such information will have reference to the qu'ty, quantity and price of goods—their expenses of transport and terms of payment. A prudent trader will habitually confirm by letter any inquiry for goods which he may make by word of mouth, by telephone, or telegram, and will reiterate in writing any oral reply he may obtain. An agreement by word of mouth is sufficient to bind the two parties, but such an agreement should always be confirmed in writing.

A careful examination of the various transactions in trade shows that correspondence usually follows a certain sequence—each succeeding letter being closely related to the previous one. The inquiries for goods are succeeded by offers and quotations, and these in turn by the granting of orders. Then follow letters dealing with the execution of the orders, the preparation of invoices, debit and credit notes, and statements; and finally the actual settlement of the account.

THE INQUIRY.

In the course of business the trader finds it necessary to inquire whether certain articles can be procured at a given place. Further, he will be interested in current prices, in the probable state of the harvest, in the arrival of vessels in a particular port, and in many other matters of a similar nature. Evidently the information required by the trader is so varied that it would be impossible here to give full particulars of each of these many kinds of inquiries. We shall, therefore, content ourselves with a few typical examples derived from the sphere of trade.

From the following examples it will be seen that the simplest form

of inquiry is that in which the prospective buyer requests the seller to forward him a price list or catalogue. This gives the prices and description of the goods, their different qualities and usual conditions of sale. Of course such an inquiry does not involve the writer in any contractual obligations.

25. Asking for Price List.

Telephone : 65.

Telegrams : "Draper, Cardiff."

11-17 Cathays Park,
Cardiff.

1st Oct., 19..

From Vivian Draper & Co.

To Messrs. Abel Spender & Sons,
1 Maiden Lane,
London, E.C.3.

Gentlemen,

Please send us your latest illustrated price list, and oblige,

Yours faithfully,

Vivian Draper & Co.

(See Letter 31.)

26. Requesting Quotation for "Scotch Tweed."

Dainton Dyke,
Dumfries.

11th Dec., 19..

Messrs. Bond & Co., Ltd.
Bedford.

Dear Sirs,

We shall be glad if you will kindly let us have a quotation for the following—

One hundred pieces Scotch Tweed to pattern as follows—

9 pieces pattern No. 4265.

15 pieces pattern No. 4634.

25 pieces pattern No. 4854.

25 pieces each of patterns Nos. 4684 and 4892.

Kindly let us have your reply within the next few days.

Yours faithfully,

Thomson & Sons.

(See Letter 32.)

27. Inquiry for Timber.

125 High Street,
Middlesbrough.
3rd Oct., 19..

The Timber Supply Association,
80 Wall Street,
London, E.C.4.

Gentlemen,

Please let me know your lowest price and the earliest date of delivery for a lot of 50 Burma Teak Logs, prime quality, plain straight grown, free from worm and shakes, two to three feet thick, some logs to be at least twenty to twenty-five feet long.

Pay cash measurement, and all other conditions as formerly.

Yours faithfully,

John Strong.

(See Letter 33)

28. Requesting Catalogue.

THOMAS LIGHT
Electrical Accessory Dealer

Telephone : 56, Post Office,
Telegraphic Address : "Light, Bolton."

355 Manchester Road,
Bolton.
21st Aug., 19..

The Lancashire Electrical Supply Co., Ltd.,
Bank Street,
Manchester.

Gentlemen,

Would you kindly send me your wholesale catalogue quoting me your lowest prices? As there is a great demand for your class of goods in this district, I could place large orders with you, providing your terms are satisfactory.

I am, Gentlemen,

Yours faithfully,

Thomas Light.

(See Letter 34.)

29. Asking for Wine Quotation.

Tower Gardens Road,
Birmingham.
15th Sept., 19..

Mr. Leo Cataneo,
90 Cheapside,
London, E.C.2.

Dear Sir,

At the beginning of May last, I bought from you a pipe of Marsala on trial. I beg you to let me know whether you still have this wine of the same quality and what is your present price? If your price suits me, I may give you an order for half a wagon load.

Looking forward to your reply,

I remain,

Yours faithfully,
John Gordon.

(See Letter 35.)

30. Request for Quotation.

Gordon & Sons.

Telegraphic Address :
"Nodro, London."

Codes used :
A.B.C. 5th edition.

Premier and Private Codes.

Telephone No. :
1834, City.

Also at Calcutta and Yokohama.

80 Fenchurch Street,
London, E.C.3.
30th Mar., 19..

(CONTINENTAL AND SUNDRIES DEPT.)

Messrs. G. Greenfield & Co.,
Leeds.

Dear Sirs,

We shall be glad if you will quote us your lowest possible price with the highest export discount and best cash terms for the under-mentioned specification.

In the hope that we shall receive by return of post a favourable quotation which will enable us to place the order with you,

We are,

Yours faithfully,
Gordon & Sons.

SPECIFICATION

Ref.—1003, Yokohama.

50 cases, each containing 16 pieces woollen trouserings, quality, etc., as per your No. 100.

In six designs sent herewith.

Folding and packing as usual.

Width, 54 inches. Length, 40/5 yards.

Next Shipment . . . in three monthly lots.

The first—five cases as early as possible in April.

The second—twenty cases in May.

The third—25 cases in June.

(Please wire your lowest price by return.)

(See Letter 39)

EXERCISE X

Compose letters of inquiry from the following particulars—

1. Thomas Jones, the Secretary of the Excelsior Transport Co., Queen Street, Cardiff, writes to R. Sampson, King Street, Cardiff, asking at what prices the company could be supplied with blotting paper, typewriting paper, duplicating paper, and envelopes.

2. Samuel Johnson, Outfitter and Shirt Specialist, of High Holborn, W.C.2, writes the Downshire Shirt Manufacturing Co., of West Street, East Yardley, asking whether the Company can make 400 dozen shirts to sample, at 9s. per dozen, 30 in. cloth, to be supplied by Samuel Johnson, the Company to cut one dozen shirts from 40 yards of cloth.

3. Mr. John Taylor, 15 High Street, Reading, writes to Messrs. Arnold and Sons, 50 Mark Lane, London, E.C.3, requesting the latest prices of Coffee and Cocoa.

4. On the 21st August, George Kelly, wrote a post card to Fisher Bros., Wholesale Dealers, inquiring the price of Herrings.

5. Charles Atkinson wishes to replenish his stock of wines and on the 23rd April sent an inquiry to Horton & Company, asking for samples and quotations. If prices are favourable, he promises an order of about 200 gallons.

6. Henry Law has had the address of the Brighton Brush Manufacturing Co. given to him by a business friend. On the 10th June he writes for a price list and conditions of payment.

7. Mr. James Kay, Market Road, Bedford, inquires from R. Brown & Sons, Northampton, about the prices of a light crane to be worked by hand, to lift one ton at a radius of twelve feet, similar to No. 16 in the catalogue. He requests delivery free Bedford Station as early as possible.

8. Albert Smith writes to Davis & Co., asking at what price they could deliver from stock 300 copper plates, one-eighth of an inch thick and forty-two inches broad.

9. Messrs. Old & Young, 10 Commercial Road, Portsmouth, write to the General Supply Company, Wood Street, London, E.C.2, stating that they have an order to supply an hotel with table linen. They request samples in handsome designs of medium and best quality linen, suitable for the purpose, to be delivered in ready-made table cloths and serviettes.

10. Arthur Grey & Son, 10 Cheapside, London, E.C.2, write to the Central Manufacturing Company, Manchester, requesting samples and quotations of velvet suitable for upholstering a theatre. The goods must be in stock.

11. The Bradford Manufacturing Co., Bradford, Yorks, receive a telegram from M. Rene Fonzes, Marseilles, asking them to quote Franco-Marseilles and name earliest date of delivery for five pieces of 56-inch coatings, patterns 89, 91, 95, 106, and 110.

12. Messrs. Harrison & Company, Co-operation Street, Manchester, write to Messrs. Arnold & Sons, 50 Mark Lane, London, E.C.3, stating that they are open to buy a good quantity of Indian Tea to match a sample which they send under separate cover. They request prices and terms of payment.

13. For sale. Milk business, 45 miles from town—shop, house, and dairy, retailing 60 gallons daily, any trial, any investigation, estimated net profit £750 per annum. Only £1,200. Write Box 2453, *Times*.

Write a letter, as from a Mr. Henry Williams, 24 Water Lane, Potterby, answering the above advertisement, and, at the same time, inquiring the exact situation of the premises, the rent, particulars of the lease, number of rounds, and whether anything else is sold besides milk.

CHAPTER XI

OFFERS AND QUOTATIONS

AN offer of goods is usually made either voluntarily by way of advertisements, circulars and letters, or in reply to an inquiry. In response to inquiries, quotations are submitted which constitute firm offers to deliver goods at the price stated; often there are limits as to the time of acceptance of the offer. A voluntary offer is sometimes accompanied by a price list, that is a statement of particulars of goods a trader is desirous of selling, and the prices at which he is ready to part with the commodities. In reply to an inquiry a price current may be sent, that is a statement of prices ruling at the time of inquiry. This does not necessarily bind the sender to sell at the stipulated prices.

In making a definite offer of any particular article, mention should be made of the price, the conditions of payment, the mode of payment desired and the length of time for which the offer will hold good; in addition an exact description of the goods should be given, and, if possible, a pattern or sample enclosed. Where buyers have the opportunity of inspecting goods in bulk, they often take a sample. Samples of raw materials are usually taken from bulk either by the seller or the broker or by the officials of dock and warehouse companies. The samples upon which contracts for large supplies have been entered into are sealed and carefully kept for reference. In such a contract it is usual to insert a clause to provide for the settlement of disputes by the arbitration of experts.

31. Enclosing Price List. (See Letter 25)

Messrs. Vivian Draper & Co.,
11-17 Cathays Park,
Cardiff.

1 Maiden Lane,
London, E.C.3.
3rd October, 19..

Dear Sirs,

We have received your favour of the 1st inst., and send you under separate cover our illustrated price list as requested.

Hoping to be favoured with your esteemed orders, which shall receive our best attention,

We are,

Yours faithfully,

Abel Spender & Sons.

(See Letter 40)

82. Submitting Quotation for "Scotch Tweed."

(See letter 26.)

Messrs. Thomson & Sons,
Dumfries.

Bucknall Buildings,
Bedford.

15th Dec., 19..

Dear Sirs,

We beg to thank you for your inquiry of the 11th, and take pleasure in quoting you as follows—

Pattern No. 4265 at 6/6 a yard.

„ „ 4634 „ 7/9 „

„ „ 4854 „ 7/6 „

„ „ 4892 „ 8/- „

„ „ 4684 „ 9/- „

You will note that these prices are exceptionally low, and discount terms cannot be considered.

With regard to pattern No. 4684, we have 30 pieces of this pattern in stock and there will be no repeats. We can offer you the whole of the 30 pieces at 8/9 a yard, but if you take 25 pieces only, the price will be 9s. as above.

Any orders you may place with us will receive our careful attention.

Yours faithfully,

Bond & Co., Ltd.

(See Letter 41.)

88. Quotation for Teak Logs.

(See Letter 27.)

Mr. John Strong,
125 High Street,
Middlesbrough.

80 Wall Street,
London, E.C.4.

15th Oct., 19..

Dear Sir,

We thank you for your inquiry of the 3rd inst., and can supply you with 50 logs Burma Teak, prime quality, plain straight grown, free from worm or shakes, 2-3 feet thick, some logs to be 20-25 feet long, at the price of 2s. 6d. per foot, c.i.f. Middlesbrough. We could give you delivery towards the end of next month.

This is our very lowest quotation, and subject to reply by return, as prices are rising fast.

Should you favour us with your order, you may rest assured that everything will be done to please you in our selection.

We remain,

Yours faithfully,

per pro. The Timber Supply Association,

John Brown,

Manager.

(See Letter 45.)

34. Enclosing Catalogue of Electrical Appliances.

(See Letter 28)

Bank Street,
Manchester.

23rd Aug., 19..

Mr. Thomas Light,
355 Manchester Road,
Bolton.

Dear Sir,

We are in receipt of your favour of the 21st inst., and are sending you by post our wholesale catalogue of electrical appliances.

Herein you will find statement of our lowest prices, as well as of our conditions of sale, and from these you will see that we allow $2\frac{1}{2}$ per cent discount for cash within one month from date of invoice, and a further 5 per cent for orders exceeding £100 in value, carriage paid to any station in Great Britain. We are convinced our competitors can offer you no better terms than these and we are therefore looking forward to your esteemed orders, which shall receive our best attention.

We are, Sir,

Yours faithfully,

The Lancashire Electrical Supply Co., Ltd.

John Quick,
Manager.

(See Letter 48.)

35. Submitting Quotation for Wine.

(See Letter 29.)

90 Cheapside,
London, E.C.2.

17th Sept., 19..

Mr. John Thompson,
Birmingham.

Dear Sir,

Replying to your valued inquiry of the 15th inst., I have pleasure in informing you that I still have a stock of 24 pipes of Marsala, a trial pipe of which you bought from me in May last. In case you have seen your way to take 12 pipes, I can let you have the wine at the very low price of £37 16s. od. per pipe, including cask, duty paid, free St. Pancras Railway Station, net cash against my draft on you at 3 months, or less 3 per cent prompt cash.

I shall be pleased to receive your order, and in awaiting your good news, beg to remain,

Yours faithfully,

Leo Cataneo.

(See Letter 37)

36. Enclosing Price List and Soliciting Order.

Manning Mount,
Manchester.

11th May, 19..

Messrs. John Alexander & Co.,
Oldham.

Dear Sirs,

To our regret we have not been favoured with your esteemed orders for some length of time. We are quite at a loss to account for this, as we are not aware that we have given you any cause for dissatisfaction.

We therefore take the liberty of recalling ourselves to your kind remembrance by handing you our latest price list, the perusal of which will probably induce you to place an order with us.

We would call your special attention to a very fine blue Java Coffee, a sample of which we enclose. We bought the coffee at a bargain price and are consequently in a position to offer you the article at the exceptional figure of 60s. per cwt.

We trust you will favour us with a renewal of your esteemed commands, in which case you may safely rely on their most prompt and careful execution.

We are,

Yours faithfully,

F. Shaw & Son.

(See Letter 59.)

37. Partial Acceptance of Offer.

(See Letter 35.)

Tower Gardens Road,
Birmingham.

20th Sept., 19..

Mr. Leo Cataneo,
90 Cheapside,
London, E.C.2.

Dear Sir,

In possession of your favour of the 17th inst., I should be inclined to take the 12 pipes of Marsala offered, provided you could let me have them at the rate of £36 7s. 6d. per pipe. Should you, however, insist upon £37 16s., you will please send me only 3 pipes per rail through Messrs. Jabots & Co., of your city.

Awaiting your reply, or, in case you agree, your invoice, I remain,

Yours truly,

John Thompson.

(See Letter 38.)

38. Offering a Lower Price.

(See Letter 37)

90 Cheapside,
London, E.C.2.
22nd Sept., 19..

Mr. John Thompson,
Birmingham.

Dear Sir,

I regret not being able to execute the order handed me in yours of the 20th inst., at the price, £36 7s. 6d., mentioned, and have therefore noted for the present only 3 pipes at £37 16s., as desired.

Before filling this order, I should, however, like to try to meet your wishes in regard to price. I therefore offer you the wine at £37 1s. 9d., provided you take a whole wagon load, and trust to receive your acceptance. It is quite out of the question for me to supply at a lower rate than this.

I shall wait for your reply until the 30th inst., and shall delay the dispatch of the 3 pipes until that date.

Yours faithfully,

Leo Cataneo.

(See Letter 49)

39. Confirmation of Telegraphic Quotation.

(See Letter 30)

10 King Street,
Leeds.
2nd April, 19..

Messrs. Gordon & Sons,
80 Fenchurch Street,
London, E.C.3.

Dear Sirs,

We thank you for your esteemed inquiry, Reference 1003, Yokohama, which came to hand this morning. We have much pleasure in confirming our telegraphic quotation, a copy of which you will find below.

We trust you will find our price satisfactory and that you will place your order with us; assuring you that it shall receive our best attention.

Yours faithfully,

per pro. G. Greenfield & Co.,

A. B.

Enclos.

COPY OF TELEGRAM

"Nodro, London."

Ref. 1003, Yokohama, 2s. 3d. yard,
f.o.b., 3½ per cent prompt.

(See Letter 50)

EXERCISE XI

Write letters of "offer" and "quotation" from the following particulars—

1. In reply to an inquiry from the Excelsior Transport Co., Queen Street, Cardiff, R. Sampson, King Street, Cardiff, offers to supply blotting paper at 26s. ream; typewriting paper at 4s. 6d. ream; duplicating paper at 2s. 6d. ream; and envelopes at 3s. 8d. per 1,000.

2. The Downshire Shirt Manufacturing Company undertake to supply Samuel Johnson, Outfitter and Shirt Specialist, High Holborn, London, W.C.2, with 400 dozen shirts to sample at 9s. per dozen, conditionally on Samuel Johnson taking all risks of narrow widths or damaged cloth.

3. Messrs. Arnold & Sons, 50 Mark Lane, London, E.C.3, send a price list of their coffee and cocoa to Mr. John Taylor and recommend him to buy as prices are now low and likely to rise.

4. On the 22nd August, Fisher Bros., write to George Kelly, offering firm against immediate acceptance the following: Finest Shetland large herrings, 300–350 per barrel, at £1 17s. per barrel. Half a barrel at 19s. 6d. Superior Scotch herrings, 300–350 in a barrel, at £1 16s. per barrel; half a barrel, 19s. Prime Scotch herrings, 800–850 per barrel, at £1 15s. a barrel. For lots of 10 barrels and over, 1s. per barrel cheaper.

5. On the 25th April, Fortune & Company, Wholesale Wine Merchants, send to Charles Atkinson the following samples by "parcel post"—

"Medoc" 11. Excellent full-bodied wine, vintage 1910, at 35s. per dozen bottles.

"Larose." Choice, vintage 1910, at 35s. per dozen bottles.

"Marguex" 11. Full-bodied wine, vintage 1915, at 35s. per dozen bottles.

"Montilla." Choice, vintage 1910, at 65s. per doz. bottles.

"Manzanilla." Choice, vintage 1910, at 94s. per doz. bottles.

"Montillado." Choice, vintage 1910, at 54s. per doz. bottles.

6. On the 12th June, the Brush Manufacturing Company of Brighton, send as printed matter their price list to Henry Law. On the same day

they inform him by letter of their conditions of payment, viz., three months' bill or 2 per cent discount for cash within fourteen days. No charge for packing. They also lay stress upon the advantages of their brushes as well as their low prices.

7. Messrs. W. Greenwood & Co., Ltd., People's Stores, Hull, send a sample of chicory to Atkinson & Sons, 28 Broad Street, Peterborough, asking them for their lowest prices and terms. The latter firm offer their No. 2 "Finest Home Grown English Chicory," packed in 1 cwt. barrels, at 50s. per cwt. carriage paid, subject to 5 per cent discount for prompt cash or 2½ per cent for payment at one month from date of invoice. Barrels invoiced at 6s. each, and allowed for if returned within fourteen days.

8. R. Brown & Sons reply to the inquiry made by James Day for the price of a light crane, No. 16, in the catalogue. They quote £24 less 5 per cent for cash, free Bedford Station. Delivery could be effected three weeks from the date of the confirmation of the order. They also offer another crane from stock, to lift 1½ tons at 15 ft. radius for £32, which could be forwarded at once.

9. In answer to an inquiry from Albert Smith for copper plates, Davis & Company quote £3 12s. 6d. per cwt., the dimensions required by him are not in stock, and delivery would take eight days from confirmation of order.

10. In answer to an inquiry for five pcs. of 56 inch coatings, from M. Rene Fonzes, of Marseilles, the Central Manufacturing Co. quote 5s. per yard, delivery in fourteen days.

11. Messrs. Lipton & Sons, City Road, London, E.C.1, write to Mr. John Paget, Grocer, Croydon. They have received no orders for tea from him lately; they therefore send samples of a special lot they have bought under particularly favourable circumstances, and offer him an opportunity of buying before the stock is all sold.

12. The Windsor Sopak Manufacturing Co., Ltd., London, E.C.2, write to the Manager of the Riverside Laundry, Westgate Street, Cardiff, informing him that samples of soap are being sent by parcel post and that the price list is enclosed. Express the hope that he will give the samples a fair trial and that business will result.

13. The Eastern Publishing Co., Ltd., Fetter Lane, E.C.4, write to Frank Brown, Stationer, St. Mary Street, Cardiff, withdrawing all previous catalogues and quotations and state their new terms as follows—

Paper goods . . .	125 per cent advance on 1914 catalogue prices.
Printed goods . . .	30 per cent advance on last quotation.
Books (printed) . . .	15 per cent off published price unless quoted net.

CHAPTER XII

ORDERS

AN order for goods is a request to supply a specified quantity of goods. It may result from an offer or an inquiry with subsequent quotations. In other cases, reference is made to a circular or price list issued by the firm addressed, or to a recommendation received from a business friend, an advertisement noticed in a newspaper, the visit of a commercial traveller, or any other means by which the writer's attention has been drawn to the firm in question. An order may be given by letter or memorandum, by telegraphic or telephone message, or orally at a meeting on the exchange. In the latter cases it is usual to confirm the order by letter, in which are repeated the particulars as to quantity, quality, price, delivery and payment. Orders are often entered into a special book—the Order Book. This consists of perforated sheets with running numbers, one part of which is sent off, the corresponding part being kept in the book for reference.

A letter containing an order should state definitely the following particulars—

1. The quantity of the goods ordered—the kind, colour, the degree of fineness, number, etc. If an exact description is impracticable, it is advisable to send a sample or pattern.

2. The price of the goods ordered. This either may be limited, in which case the person ordering mentions the figure which must not be exceeded ; or it may be left to the discretion of the party to whom the order is given. In the latter case it is usual to express the hope that the lowest possible price will be charged.

3. The time allowed for delivery and the terms of payment. The former varies according to the size of the order ; the latter may be for cash or on credit, with the mention of discount for payment within a certain period.

4. The mode of transport adopted. Particulars should be given of the route, whether by land or sea, and whether by passenger or goods train.

5. Any special point which the party ordering wishes to have

observed, such as packing, insuring and the payment of customs duties.

Where an order for goods is given, the delivery of which is to take place at a future time, it is called a contract. In many respects a contract note is similar to an order form, for it contains the same particulars. The essential difference is that a contract note is usually given by the seller or by his agent or broker acting on behalf of both buyer and seller. In the latter case, these contract notes are generally called Bought Notes and Sold Notes, from the fact that the contract handed to the buyer usually begins : " I have this day bought on your account " ; whereas the form sent to the seller runs : " I have this day sold on your account." Bought and Sold Notes are chiefly used in the produce market, the money market, and on the Stock Exchange.

40. Enclosing Order.

(See Letter 31)

Telegrams : " Draper Cardiff."

Telephone : 86.

11-17 Cathays Park,
Cardiff.

5th Oct., 19..

Messrs. Abel Spender & Sons,
1 Maiden Lane,
London, E.C.3.

Dear Sirs,

We have received your letter of the 3rd inst., and also your price list by the same post.

We send you herewith Order No. 2411, and shall be glad if you will execute it as early as possible, forwarding the goods by passenger train per G.W.Rly.

Thanking you,

We are,

Yours faithfully,

Vivian Draper & Co.

Enclos.

(See Letter 44)

41. Asking for Reduction of Quotation.

(See Letter 32)

Dainton Dyke,
Dumfries.

16th Dec., 19..

Messrs. Bond & Co., Ltd.,
Bedford.

Dear Sirs,

Thank you for your quotation of the 15th. We shall be prepared to take the whole of the cloth quoted for, subject to your allowing us $2\frac{1}{2}$ per cent for cash within 14 days. We have always had this consideration from you, and, as we are taking the whole of your stock of pattern No. 4684, we trust you can allow us the $2\frac{1}{2}$ per cent, which, of course, is only half the usual rate.

Kindly reply by return.

Yours faithfully,

Thomson & Sons.

(See Letter 42.)

42. Refusing to Reduce Quotation.

(See Letter 41)

Bucknall Buildings,
Bedford.

17th Dec., 19..

Messrs. Thomson & Sons,
Dumfries.

Dear Sirs,

In reply to your letter of the 16th, we regret that the terms offered you cannot be reduced. We should be pleased to meet you with regard to the discount as you have been for a long time a valued customer, but the prices we have quoted are below cost price, and we are selling at this price only in order to clear our stock ready for the new season's goods.

Yours faithfully,

Bond & Co., Ltd.

(See Letter 43.)

43. Partial Acceptance of Quotation.

(See Letter 42)

Dainton Dyke,
Dumfries.

18th Dec., 19..

Messrs. Bond & Co., Ltd.,
Bedford.

Dear Sirs,

We note from your letter of the 17th that you cannot allow discount terms. We are ordering pattern No. 4684 from another firm, and shall be glad if you will forward the pieces for which you quoted on the 15th, with the exception of pattern No. 4684.

Yours faithfully,

Thomson & Sons.

44. Order for Drapery Goods.

(See Letter 40)

DRAPERY DEPT.

Order No. 2411

5th October, 19..

*From*Vivian Draper & Co.,
11-17 Cathays Park,
Cardiff.*To*Messrs. Abel Spender & Sons,
1 Maiden Lane,
London, E.C.3.

Please supply as under, in strict conformity with the particulars given, any deviation from which will be at your own risk, unless referred to and authorized by us. The number of this Order must be quoted on the Invoice for the Goods.

150 yds. of crêpe de chine	.	.	.	.	@	6s. per yd.
60 yds. of printed velvet	.	.	.	.	@	12s. per yd.
100 yds. of Harris tweed	.	.	.	.	@	5s. per yd.
120 yds. of cambric	.	.	.	.	@	1/3 per yd.

Delivery G.W.R.

(See Letter 52)

45. Order for Burma Teak.

(See Letter 33)

125 High Street,
Middlesbrough.
6th Oct., 19..

The Manager,
The Timber Supply Association,
80 Wall Street,
London, E.C.4.

Dear Sir,

I have received your favour of the 5th inst., offering to supply me with prime Burma Teak, as per my description at 2s. 6d. per foot.

Herewith I hand you order for—
50 logs, Burma Teak.

Prime quality, plain straight grown, free from worm and shakes, 2-3 ft. thick, some logs at least 20-25 ft. long, at 2s. 6d. per foot, c.i.f. Middlesbrough.

Delivery as early as possible, but should take place before the end of next month.

Payment to be made by cheque immediately on receipt, with 2½ per cent discount.

In the hope that you will devote the utmost care to the selection of logs of best quality, and those which are appropriate to my trade.

I remain,

Yours faithfully,

John Strong.

(See Letter 46)

46. Acknowledgment of the Receipt of the Order.

(See Letter 45)

80 Wall Street,
London, E.C.4.
7th Oct., 19..

Mr. John Strong,
125 High Street,
Middlesbrough.

Dear Sir,

We are in receipt of your favour of the 6th inst., in which you enclose an order for—

50 Logs Burma Teak

as per our quotation of the 5th inst.

We shall ship the goods as early as possible. Enclosed you will find our Contract 2681 in duplicate, one of which please sign and return.

You may rely on our devoting the best care to your interest in the selection of the logs.

Yours faithfully,
per pro. The Timber Supply Association,
John Brown,
Manager.

(See Letter 47)

47. Returning the Signed Contract.

(See Letter 46)

125 High Street,
Middlesbrough.
8th Oct., 19..

The Manager,
The Timber Supply Association,
80 Wall Street,
London, E.C.4.

Dear Sir,

I have received your letter of the 7th inst., in which you enclose two Contract Notes for FIFTY LOGS BURMA TEAK. One of these I am returning herewith duly signed.

Looking forward to the receipt of the goods,

I am,

Yours truly,
John Strong.

(See Letter 53)

CONTRACT

No. 2681

80 WALL STREET,
LONDON, E.C.4.
1st September, 19..

SELLERS : THE TIMBER SUPPLY ASSOCIATION.

BUYERS : *Mr. John Strong.*

ORDER No. : A100.

Amount	Kind of Timber	Sizes	Price	Remarks
50 Logs	Prime Burmah Teak	2 ft. to 3 ft. thick. Some logs 20 to 25 ft. long	2s. 6d. per ft. c.i.f. Middles- brough	Plain straight grown, free from worm and shakes

SHIP WHERE..*London.* SHIP WHEN..*Soon as possible before end of
November.*

TERMS. Cheque immediately on receipt with 2½ per cent discount.

CONDITIONS. In case of Strikes, Fires, Floods, and inability to secure transportation, or any other cause beyond the control of the Sellers, they are not to be liable for any loss.

Should any dispute arise with respect to any matter connected with this Contract, the Buyers shall, nevertheless, accept the goods as shipped and pay for them as above provided, but such payment shall not affect the Buyer's right to claim compensation for any breach of this Contract by the Sellers.

Any such claim (which must state amount) must be made, if at all, within three days from the final discharge of the goods at the port of discharge, and if and so far only as not admitted by the Sellers, such claims shall be referred to the Arbitration of two Arbitrators conversant with the species of wood in question, one to be appointed by each party. In case these two Arbitrators fail to agree, they are to have power to appoint a third Arbitrator, whose decision on the points submitted to him shall be final and binding. The goods shall be kept intact by the Buyers until they have been inspected by the Arbitrators.

The cost of arbitration shall be divided in proportion to the awards, taking into consideration the amount claimed by the Buyers, and the amount, if any, offered by the Sellers previous to the submission to arbitration.

THE TIMBER SUPPLY ASSOCIATION.

48. Enclosing a Trial Order.

(See Letter 34.)

355 Manchester Road,
Bolton.
24th Aug., 19..

The Manager,
The Lancashire Electrical Supply Co., Ltd.,
Bank Street,
Manchester.

Dear Sir,

I have pleasure in acknowledging receipt of your letter of the 22nd inst., together with a copy of your wholesale catalogue by the same post.

I am sending you herewith Order No. A.685, and shall be glad if you will execute it in accordance with the instructions contained therein.

As this is a trial order, I trust you will devote your utmost care to its execution ; if the goods give me full satisfaction, I shall be in a position to place larger orders with you.

I am,

Yours faithfully,
Thomas Light.

Enclos.

(See Letter 54.)

ORDER

No. A.685.
 Telegraphic Address : "Light, Bolton."
 Telephone : 56, Post Office.

THOMAS LIGHT,
 355 Manchester Road,
 BOLTON,
 24th August, 19..

The Lancashire Electrical Supply Co.,

PLEASE SUPPLY

2 doz.	No. 1268,	Pocket Lamps	@	9/-	each
1	" "	Refills	@	2/-	"
2	" No. 890,	Electric Ceiling Clocks	@	55/-	"
1	" "	Refill Batteries	@	3/-	"
$\frac{1}{2}$	" "	Spare Bulbs	@	5/-	"
2	" No. 725,	Electric Carriage Clocks	@	126/-	"
$\frac{1}{2}$	" "	Spare Batteries	@	5/-	"
$\frac{1}{2}$	" "	Spare Bulbs	@	5/-	"

Per L.M.S. Goods Train.

Terms : $2\frac{1}{2}\%$ disc. one month from date of invoice.
 Extra : 5% for over £100.

PLEASE NOTE. All goods must be sent carriage paid. A separate invoice in duplicate required for each order. Order number must be quoted on invoice.

THOMAS LIGHT.

49. Acceptance of Reduced Quotation.

(See Letter 38)

Tower Gardens Road,
Birmingham.
28th Sept., 19..

Mr. Leo Cataneo,
90 Cheapside,
London, E.C.2.

Dear Sir,

In reply to yours of the 22nd inst., I am willing to take the Marsala at £37 1s. 9d., provided the wine is of the same quality as that bought from you in May last. Kindly forward a wagon load to my address at once.

Awaiting advice of dispatch,

I am, dear Sir,

Yours faithfully,

John Thompson.

(See Letter 55)

50. Letter Enclosing Order.

(See Letter 39)

80 Fenchurch Street,
London, E.C.3.
3rd April, 19..

Also at Calcutta and Yokohama.

Messrs. G. Greenfield & Co.,
Leeds.

Dear Sirs,

We have pleasure in handing you our Order Ref. 1003, Yokohama, which please put in hand at once and give it your best attention.

Kindly let us have your acceptance by return.

Yours faithfully,

per pro. Gordon & Sons,
C.D.

(See Letter 51)

51. Post Card Acknowledging Receipt of Order.

(See Letter 50.)

Telegrams: Green, Leeds.

From **GEORGE GREENFIELD & CO.,**
WOOLLEN MANUFACTURERS
KING STREET, LEEDS

5th April, 19. .

Messrs. Gordon & Sons,
 80 Fenchurch Street,
 London, E.C.3.

Dear Sirs,

We thank you for your order 1003 Yokohama, which we received this morning. Assuring you that it shall receive our best attention,

We remain,

Yours faithfully,

George Greenfield & Co.

(See Letter 50.)

EXERCISE XII

Compose letters ordering goods from the following particulars—

1. Thomas Jones, Secretary of the Excelsior Transport Co., Queen Street, Cardiff, orders from R. Sampson, King Street, Cardiff, two reams of blotting paper, five reams of typewriting paper, five reams of duplicating paper, and 10,000 envelopes. He encloses a cheque for the amount.

2. The Downshire Shirt Manufacturing Co. accept their conditional offer to Samuel Johnson to supply 400 dozen shirts to sample, at 9s. per dozen.

3. On the 25th May, John Taylor forwarded an order to Messrs. Arnold and Sons, 50 Mark Lane, for 50 sacks of coffee, best quality, at 3s. per lb., and asked for delivery within fourteen days. Goods to be sent by ordinary goods train.

4. On the 24th August, George Kelly orders from Messrs. Price Bros., Wholesale Fish Merchants, for delivery in September: Two barrels superior Scotch herrings, 600–650, at 36s.; two barrels of prime Scotch herrings, 800–850, at 35s.

5. On the 28th April, Charles Atkinson, Maidstone, Kent, orders from Messrs. Horton & Co., Wholesale Wine Merchants, London—

12 doz. "Manzanilla,"	1910,	.	.	.	at 84s. per doz.
12 "	"Margaux,"	1910,	.	.	at 30s. " "
12 "	"Larose,"	1910,	.	.	at 30s. " "

to be sent by ordinary goods train. He expresses the hope that prices will be somewhat reduced in view of the size of the order.

6. On the 15th June, Henry Law orders from the Brighton Brush Manufacturing Company the following goods for delivery within fourteen days, and asks that the goods be sent by ordinary goods train—

4 dozen clothes brushes, No. 17, black bristles, polished, size $7\frac{1}{4} \times 3$ in., at 8s. 3d., per dozen.

5 dozen clothes brushes, No. 24, white bristles, polished, walnut handle, size 8 in. by $2\frac{1}{4}$ in., at 12s. per dozen.

7. Miss Mary Buyer, living at New Place, Manchester, sees an advertisement issued by the London Mantle Co., Oxford Street, London, W.1, stating that they had some costumes for sale at 39s. 6d. each. She writes asking them to send her one of the costumes, and encloses a cheque for £3 to cover cost and postage.

8. On the 1st March, John Edwards of 48 High Street, Bristol, sent to Messrs. Wilkinson, Ltd., Oxford Street, London, W.1, an urgent order for 25 rolls of blue serge—pattern 384. On the 10th March the goods have not been received. He writes another letter to Wilkinson's, asking for immediate delivery.

9. John Baker, 110 Waterloo Road, Manchester, writes to Messrs. J. Henry, 25 Oxford Street, London, W.1, asking for 25 yards of serge, and encloses pattern and cheque for £5 2s. 1d.

10. J. Sykes orders from the Universal Stores, London, by post—
16 yards of navy serge at 10d. per yard.

3 yards of black mantled cloth at 2s. per yard.

He promises to pay cash on delivery.

11. As Secretary of the Mitsui Trading Co., Ltd., London, you are requested to order 50 tons of refined Japanese copper from the Imperial Copper Refinery, Tokyo. Tell your correspondents that the recent heavy fall in copper prices induces you to purchase rather sooner than you intended, but should they anticipate that this fall will be followed by a further backward movement, they had better inform you of it by cable; in that event, you would rather bide your time and wait a little longer, as you are not in urgent need of the metal.

12. Write a letter to John Broke & Co., Ltd., High Street, Kensington, W.8, asking them to send you at their earliest convenience 6 dozen handkerchiefs at 10s. per doz.; 3 doz. collars, the "Avon," size 14, at 4s. per doz.; and 13 doz. ties, assorted, at 18s. 6d.—22s. per doz.

13. On the 30th August last, Mr. J. W. Mallett, Provision Dealer, 67 Argyll Street, Birkenhead, sends an order to the Central Supply Stores, 115 Walton Road, Liverpool, for three sacks of seconds flour and five sacks of best granulated sugar. Next day he found that he should have ordered three sacks of the sugar and five sacks of the flour. Write the letter required to correct the original order.

CHAPTER XIII

EXECUTION OF ORDERS

LETTERS advising the execution of orders, also called Advices of Execution, accompany the invoices announcing the dispatch of goods ordered, and contain—

1. A reference to the receipt of the order.
2. Information as to the execution of the order.
3. Information as to the dispatch of the goods.
4. A statement of the amount of the invoice, in which all the particulars are given in detail.
5. Mention of the manner in which the party who has executed the order intends to reimburse himself, viz., either by debiting his correspondent with the amount of the invoice, or by drawing on him or on a third party according to his instructions.

Sometimes a price list or market report on goods which the correspondent might be requiring is enclosed, while the conclusion of the letter may contain a request for further orders.

THE INVOICE.

As already mentioned, an invoice is transmitted to the buyer when goods ordered by him are being forwarded. An invoice is a document containing a detailed description of the goods sold, or sent to another for sale, with an account of charges, if any, that are made to the buyer or the consignee, as the case may be. There are three main kinds of invoices, viz., Inland Invoices, Foreign Invoices, and Consular Invoices.

INLAND INVOICE. This is an invoice used for goods bought or sold in the United Kingdom. It states the quantity, weight or measure of the goods supplied, together with their price and charges, if any. An example of such an invoice is shown on page 112.

FOREIGN INVOICE. This is an invoice which has reference to goods imported or exported. The chief kinds of foreign invoices—

1. **Loco Invoices.** These show the initial cost of the goods as delivered at the place of production or place of sale. Any packing, forwarding, shipping, or other charges, paid by the exporter on account of the buyer, are detailed and added to the invoice.

2. **F.o.b. Invoices.** In the price shown by these invoices are

included all the charges up to and including the placing of the goods on board the vessel.

3. C.f. Invoices. In this case the price shown covers the packing, forwarding and shipping charges and freight to the port of destination of the goods.

4. C.i.f. Invoices. Here the price includes all the charges mentioned under 3, together with the cost of marine insurance.

5. Franco Invoices. These include all charges incurred in the delivery of goods up to their destination. For the Continent such invoices are often made out in metres and kilogrammes and also in the currency of the country from which the goods are dispatched.

CONSULAR INVOICES. These are invoices certified by the local consul of the country to which the goods are to be consigned. Such invoices must be made out in triplicate in a prescribed form, and each copy certified by the consul concerned.

When an order received cannot be executed because the goods cannot be delivered at the price limit fixed, or in conformity with the conditions imposed by the giver of the order, the person to whom the order is given explains his reasons for not executing it, and tries to persuade his correspondent to accept terms which render its execution possible.

When an order is only partially executed, the reason for this is given in the letter accompanying the invoice, and the dispatch of the remainder is usually promised for delivery at an early date. If an order cannot be executed at once, its receipt must be acknowledged, and an estimate given of the length of time it will take to deliver the goods.

52. Enclosing Invoice. (See Letter 44.)

Messrs. Vivian Draper & Co.,
11-17 Cathays Park,
Cardiff.

1 Maiden Lane,
London, E.C.3.
7th Oct., 19..

Dear Sirs,

We have received your favour of the 5th inst., enclosing Order No. 2411, for which we thank you and hand you herewith invoice for the goods.

The parcel is leaving to-day by passenger train, per Great Western Railway, and we hope it will arrive safely and give every satisfaction.

Looking forward to your favoured orders,

We are,

Yours faithfully,

Abel Spender & Sons.

Enclos.

(See Debit Note 66.)

INLAND INVOICE

1 Maiden Lane, London, E.C.3.

7th Oct., 19..

MESSRS. VIVIAN DRAPER & Co.,
11 Cathays Park,
Cardiff.

Bought of ABEL SPENDER & SONS

WHOLESALE DRAPERS

LONDON

	£	s.	d.
150 yd. of crêpe de chine at 6s.	45	-	-
60 yd. of printed velvet at 12s.	36	-	-
100 yd. of Harris tweed at 5s.	25	-	-
120 yd. of cambric at 1s. 3d.	7	10	-
	£113	10	-
Per G.W.R. Terms as usual.			

58. Advice of Dispatch of the Goods.

(See Letter 47)

80 Wall Street,
London, E.C.4.
17th Nov., 19..

Mr. John Strong,
125 High Street,
Middlesbrough.

Dear Sir,

We received your favour of the 8th of last month in which you enclosed a signed Contract Note. We have now much pleasure in informing you that the FIFTY LOGS BURMA TEAK left here to-day by S.S. "Swallow." Please find invoice enclosed amounting to £1,119 5s. in settlement.

Trusting the goods will arrive safely, and give you every satisfaction,

We remain,

Yours faithfully,

per pro. The Timber Supply Association,
John Brown,
Manager.

Enclos.

(See Letter 70.)

THE INVOICE

No. 981

All offers subject to being unsold on receipt of reply

THE TIMBER SUPPLY ASSOCIATION

Cable Address: "Wood."
Codes: A.B.C. Fifth Edition.
Telephone: Central, 1563.

80 Wall Street,
London, E.C.4.
19th Oct., 19..

Sold to Mr. JOHN STRONG, MIDDLESBROUGH

ORDER No. 4100

TERMS: Cheque immediately on receipt with 2½% discount

CONTRACT No. 2681

Marks	Quantity	Description	Measurement	Price	Amount
O. O. 1/50	50 logs	Prime Burma Teak		At 2s. 6d. per ft. c.i.f. Middles- brough	

*As per specification attached**Per S.S. "Swallow."*

54. Advice of Dispatch of Goods.

(See Letter 48)

Mr. Thomas Light,
355 Manchester Road,
Bolton.

Bank Street,
Manchester.
25th August, 19..

Dear Sir,

We have just received your letter of the 24th inst., containing Order No. A.685, and have forwarded the goods to-day by the L.M.S. Railway.

Enclosed please find invoice in duplicate, amounting to £219 12s., which please place to our credit.

Trusting the goods will meet with your satisfaction and that you will favour us with the larger orders you mention,

We are,

Yours faithfully,

per pro. The Lancashire Electrical Supply Co.,

John Quick,

Manager.

2 Enclos.

(See Letter 68.)

INVOICE

In referring to this invoice please quote No. 9812

Bank Street,
Manchester.

25th August, 19..

MR. THOMAS LIGHT,
355 Manchester Road,
BOLTON

Bought of the

LANCASHIRE ELECTRICAL SUPPLY COMPANY, LTD.

FORWARDED . . . 25th August from Victoria Street, per Goods Train.

To . . . above address, as per your order No. A.685.

Pack- age No.	Quantity	Cata- logue No							
				£	s.	d.	£	s.	d.
86	2 doz.	1268	Pocket Lamps, at 9s. each . . .	5	8	-			
"	1 doz	"	Refills, at 2s each . . .	1	4	-			
"	2 doz	890	Electric Ceiling Clocks at 55s. each . . .	66	-	-			
"	1 doz	"	Refill Batteries, at 3s. each . . .	1	16	-			
"	½ doz	"	Spare bulbs at 5s. each . . .	1	10	-			
87	2 doz.	725	Elec. Carriage Clocks, at 126s. each . . .	151	4	-			
"	½ doz.	"	Spare Batteries, at 5s. each . . .	1	10	-			
"	½ doz.	"	Spare bulbs, at 5s. each . . .	1	10	-			
				£230	2	-			
	LESS 5 per cent discount			11	10	-			
	Two boxes						218	12	-
							1	-	-
			E. & O. F.				£219	12	-
			Completes your order.						
No sh TERMS. 2½ per Checked . . . F. B.	ortages allo MS. 2½ per cent, on Exd . . .	wed un cent, on Exd . . .	less notified within one month from da F. D. Entd . . . S. J.	14 da te of Fol.	ys of d of Invoic .. 2 39.	ate of By . .	inv W.	oice M.	

55. Advice of Dispatch, Enclosing Invoice.

(See Letter 49)

90 Cheapside,
London, E.C.2.
30th Sept., 19..

Mr. John Thompson,
Birmingham.

Dear Sir,

I was pleased to receive your favour of the 28th inst., with order for 12 pipes Marsala at £37 1s. 9d. per pipe. I beg to thank you very much for this order, and to inform you that the wine has been forwarded to your address to-day.

Have the kindness to place £445 1s., the amount of the annexed invoice, to my credit.

Trusting to receive an early repetition of your esteemed commands, which I shall always execute with the greatest care,

I remain, dear Sir,

Faithfully yours,

Leo Cataneo.

(See Letter 61)

56. Request for Shipping Instructions.

(See Letter 51)

King Street,
Leeds.
20th April, 19..

Messrs. Gordon & Sons,
London, E.C.3.

Dear Sirs,

The first shipment of your Order No. 1003, Yokohama, is now ready. We shall be pleased to receive shipping instructions at your earliest convenience.

Yours faithfully,

per pro. G. Greenfield & Co.,

A. B.

(See Letter 57)

57. Giving Forwarding Instructions.

(See Letter 56.)

MEMORANDUM

Telegraphic Address : "Nodro, London."

Telephone : 1834 London Wall.

April, 19..

From
GORDON & SONS,
 (Continental and Sundries Dept.),
 80 Fenchurch Street,
 LONDON, E.C.3.

To
MESSRS. GREENFIELD & CO.,
 LEEDS.

Please forward Goods, marked and numbered as under, to the care of **MESSRS. VAN OPPEN & CO., HULL**, for Shipment on our account per S.S. "Lyon," West Docks, Hull, handing them full particulars for Customs, etc.

The Goods must arrive alongside the steamer not later than 25th April, 19..

Invoices and shipment samples in triplicate to our address.

Please be careful to see that marks and numbers on Invoices etc., agree exactly with those on packages. In the event of your being unable to follow out these instructions exactly, notice must be given to us immediately.

G. & Sons.

1/5.

Yokohama
 Made in England.

(See Letter 58.)

58. Advice of Dispatch of Goods.

(See Letter 57.)

King Street,
Leeds.

25th April, 19..

Messrs. Gordon & Sons,
London, E.C.3.

Dear Sirs,

We have pleasure in handing you herewith invoice in triplicate amounting to £362 18s. 8d., for the first lot of five cases of your Order No. 1003, Yokohama. The goods have been forwarded to-day for shipment per S.S. "Lyon," from Hull, as instructed.

Trusting shortly to receive your cheque in settlement,

We are,

Yours faithfully,

per pro. G. Greenfield & Co.,

A. B.

(See Letter 75.)

EXERCISE XIII

Compose letters from the following particulars dealing with the execution of orders—

1. Messrs. Arnold & Sons, 50 Mark Lane, London, write to Messrs. John Taylor, advising dispatch per Great Western Railway goods train, of 50 sacks of flour, each containing 150 lb., at 3s. per lb. They also enclose an invoice for the amount.

2. On the 24th September, Price Bros., Wholesale Fish Merchants, Grimsby, execute an order received from George Kelly on the 21st August and hand him invoice amounting to £8 15s. Terms—three months net, or 1½ per cent cash.

3. On the 30th April, Messrs. Horton & Company, London, inform Charles Atkinson that the consignment of wine ordered by him will be sent on the 3rd May by ordinary goods train, carriage forward. Prices cannot be reduced, since they were quoted as low as possible in anticipation of a large order.

4. On the 1st May, the Brighton Brush Manufacturing Co. acknowledge receipt of the order of Henry Law for nine dozen brushes, and promise delivery before the end of the month.

5. On the 27th June, Henry Law receives the advice from the Brighton Brush Manufacturing Co., stating that the case containing nine dozen brushes has been dispatched by the Southern Railway. They also enclose invoice for £6 10s., payable on the 27th August.

6. On the 28th February, Wheeler, Smith & Wright, Ltd., of Glasgow, ordered from Samuel Jones & Son, Ltd., of Manchester, 1,500 bundles of turkey red chintz, as before, to be delivered by the 16th March. Samuel Jones & Son reply that they were unable to deliver before the 18th March, but could guarantee delivery for that

date. Wheeler, Smith & Wright accepted for the 18th March. The transaction was carried through by telegraph. Write the necessary telegram in correct telegraph message form, inventing appropriate telegraphic addresses for the contracting firm.

7. On the 1st of February last, Maston & Brown, High Street, Birmingham, wrote to Richard Jackson & Co., Ltd., Carpet Manufacturers, Kidderminster, pointing out that they had been charged for six carpets at nine guineas each instead of for four carpets—the number ordered and supplied, and asking for a credit note for the amount overcharged. Richard Jackson & Co., Ltd., send the credit note as desired. Make out a credit note.

8. Draw up in proper form an invoice from the following particulars—

Sellers . Lord & Jones, wholesale grocers, Coronation Street, Leeds.

Buyers . Smith and Brown, 22 Great Chard Street, Bradford.

Date . 3rd January, 19..

1 cwt. Irish Bacon at 84s. per cwt.

2 ,, Danish Bacon at 92s. per cwt.

2 ,, square shoulders at 61s. per cwt.

2 ,, long-cut hams at 89s. per cwt.

Terms . 2 per cent one month.

9. The quotation of 5s. per yard for five pieces, 56-inch coating, given by the Bradford Manufacturing Company to M. Rene Fonzes, of Marseilles, is accepted by the latter. The goods are dispatched by the Manufacturing Co., to Marseilles, the carriage and freight from Bradford to Marseilles being 25s., packing charges 1s. per piece; insurance 3s. 6d. per cent, and the pieces measure 50 yds. each. Make out the invoice.

10. The Secretary of the Mitsui Trading Co., Ltd., London, is informed by the Manager of the Imperial Copper Refinery, Tokyo, that the panic which has set in bids fair to come to an end very soon, but no further backward movement need be apprehended for the time being; therefore, unless instructions to the contrary are forwarded by cable, the Japanese Company intend to purchase the desired quantity at the present market price of £105 per ton cash.

CHAPTER XIV

COMPLAINTS AND CLAIMS

ON the arrival of the goods ordered, the party to whom they have been sent should examine them immediately to see whether they correspond in quality and amount to the order given and invoice sent. If everything is in order, no special acknowledgment of receipt is, as a rule, necessary ; but the safe arrival of the goods is mentioned in the next letter addressed to the sender.

If, on examination of the goods delivered, any deficiency is found, or part of the goods is returned for not being of the quality ordered, or any allowance is claimed for some other defect, the buyer of the goods will debit the seller in his books with the amount claimed, sending him a Debit Note, and the seller if agreeing will credit the former in his books with the amount of the allowance made by sending him a Credit Note, which is usually printed in red ink.

In all cases the buyer should make his complaint to the seller immediately after receiving and examining the goods, and ask for suitable compensation. If he is dissatisfied with the price only, he should warehouse the goods for the time being, and endeavour to obtain a reduction of price. If the quality of the goods is unsatisfactory, he may either unconditionally refuse to accept them and leave them at the disposal of the sender, or express his willingness to accept them at a reduced price.

59. Complaining of an Apparent Overcharge.

(See Letter 36.)

Otto Street,
Oldham.
12th May, 19..

Messrs. F. Shaw & Son,
Manchester.

Dear Sirs,

In your letter of the 11th inst., you express your regret at having received no order from us for some considerable time. We will be quite frank with you, and you may judge for yourselves whether we had cause for no longer handing our orders over to you.

Your last delivery consisted of 20 barrels of petroleum, the price

of which had been fixed by letter at 30s. You will recollect that, at the same time, petroleum suddenly fell to 28s., but although the dispatch had not been effected, you charged us with the original price, viz., 30s. As we had been faithful customers of yours since the date of our establishment some twelve years ago, your mode of doing business greatly provoked us, and although the matter was allowed to rest, we determined to have no further dealings with you.

Yours truly,

John Alexander & Co.

(See Letter 60.)

60. Explaining the Apparent Overcharge.

(See Letter 59.)

Manning Mount,
Manchester.

13th May, 19..

Messrs. John Alexander & Co.,
Oldham.

Dear Sirs,

We acknowledge receipt of your favour of the 12th inst., and thank you for the information supplied therein. We regret, however, that such a trifling occurrence should lead to the severance of your relations with us without a previous attempt at an arrangement. Had you made known your wishes immediately on receipt of the parcel in question, we most certainly should have accommodated you.

In conformity with our usual custom, we then acted on our business principle of executing each order as contracted for, and you may be assured that had the contrary been the case, and had the price of petroleum risen by 2s., we should have fulfilled your order at the low figure. We gave you a proof of this in our delivery of the 11th August last. Your order for 10 tons of sugar reached us on the 11th August with the evening mail. On the 12th we were informed that sugar had gone up 2s., and yet we executed your order at the old price. When this principle is carried out, it proves sometimes to the advantage of the buyer and sometimes to that of the seller, and none of our clients has complained about it. We trust that this explanation will suffice to induce you to renew the old connection.

Assuring you that we shall always strive to serve you to your satisfaction,

We remain,

Yours faithfully,

F. Shaw & Son.

61. Placing the Wine at the Seller's Disposal.

(See Letter 55)

Tower Gardens Road,
Birmingham.
17th Oct., 19..

Mr. Leo Cataneo,
90 Cheapside,
London, E.C.2.

Dear Sir,

I have received the wagon load of Marsala, invoiced by your letter of the 30th ult., but am unfortunately compelled to place the whole parcel at your disposal.

The wine is considerably inferior to that bought from you in April last. It is muddy in appearance, and sour in flavour, so that the retailer would have the greatest difficulty in selling it. In fact, the wine cannot at all be described as first grade and settled. In the most favourable case, it might be disposed of as wine of second-class quality, but even this does not do away with the objection to want of clearness in colour.

I have warehoused the wine, but my space being limited, I would beg you to have it re-collected at your earliest convenience.

Yours faithfully,

John Thompson.

(See Letter 62)

62. Reply to the above.

90 Cheapside,
London, E.C.2.
19th Oct., 19..

Mr. John Thompson,
Birmingham.

Dear Sir,

I am quite at a loss to account for what you say in yours of the 17th inst., as I bored several of the barrels before dispatching them, and found the wine very good and clear. I am therefore unable to consider your complaint, and beg you to submit the wine to another thorough examination, and you will see that my statement is correct.

Yours faithfully,

Leo Cataneo.

(See Letter 63.)

63. Further Reply.

Tower Gardens Road,
Birmingham.
21st Oct., 19..

Mr. Leo Cataneo,
90 Cheapside,
London, E.C.2.

Dear Sir,

Acknowledging receipt of your favour of the 19th inst., I regret being obliged to inform you that the result of a second examination has only served to confirm my statements. It is certainly true that the contents of several barrels appear to be somewhat better than when first examined; still, there can be no question that the wine is not of prime quality.

Under these circumstances, the only course open to me is to repeat my request to have the goods removed, as I can make no use of the parcel at the price involved.

I should esteem it a favour if you could send your district representative in the course of the next few days in order to look into the matter, as I have no desire to come under the suspicion of wishing to extort an allowance. On the contrary, it would be much more agreeable for me if you would take back the wine, as I have really no outlet for such a large quantity of second grade quality.

Yours faithfully,

John Thompson.

(See Letter 64.)

64. Offering to Make an Allowance.

(See Letter 63.)

90 Cheapside,
London, E.C.2.
23rd Oct., 19..

Mr. John Thompson,
Birmingham.

Dear Sir,

You mention in your letter of the 21st inst. that a few of the barrels were of somewhat better quality. As I am firmly convinced that the whole parcel is uniformly good, I assume that the wine has suffered on account of the sudden setting-in of the frost.

As the wine is already in your vaults, and as I am sure to lose on it one way or another, I should prefer you to take it with an allowance of 10s. 5d. per pipe, which would total 125s. on the whole lot.

I am convinced that a little nursing in your vaults will restore the wine, and that you will be able to dispose of it as prime grade.

Awaiting your reply, I remain,

Yours faithfully,

Leo Cataneo.

(See Letter 65.)

65. Accepting the Offer.

(See Letter 64)

Tower Gardens Road,
Birmingham.
25th Oct., 19..

Mr. Leo Cataneo,
90 Cheapside,
London, E.C.2.

Dear Sir,

Although I have no good outlet for such a large quantity of second grade Marsala, still, in order to save you expense and trouble, I am willing to accept the offer made in your letter of the 23rd inst., and have accordingly altered the amount of your invoice from £445 1s. to £438 16s.

Yours faithfully,

John Thompson.

(See Letter 74.)

66. Debit Note.

11-17 CATHAYS PARK,
CARDIFF.

10th Oct., 19..

Messrs. Abel Spender & Sons,
1 Maiden Lane, London, E C 3.

Dr. to VIVIAN DRAPER & CO.*To 9 yds. of crêpe de chine returned soiled, £2 14s.*

(See Letter 69)

67. Credit Note.

1 MAIDEN LANE,
LONDON, E.C.3.

11th Oct., 19..

Messrs Vivian Draper & Co.,
11-17 Cathays Park, Cardiff.

Cr. in account with ABEL SPENDER & SONS

<i>By allowance made for 9 yds. of crêpe de chine soiled</i>	£2	14	-	

68. Advising the Return of Empties.

(See Letter 54.)

MEMORANDUM

Telegraphic Address : "Light, Bolton."
Telephone : Post Office, 56.

From
THOMAS LIGHT,
355 Manchester Road,
BOLTON.

To
THE LANCASHIRE ELECTRICAL
SUPPLY CO., LTD.
Bank Street,
MANCHESTER.

30th August, 19..

Dear Sirs,

The goods mentioned in your favour of the 25th inst. have safely arrived, and, as far as I can judge, give me every satisfaction.

To-day I am returning the two empty boxes, and enclose herewith Debit Note for 20s.

Hoping to give you a new order shortly,

I remain,

Yours truly,

Thomas Light.

1 Enclos.

(See Letter 72)

DEBIT NOTE

355 MANCHESTER ROAD,
BOLTON.

30th Aug., 19..

The Lancashire Electrical Supply Co.

Dr. to THOMAS LIGHT

2	<i>Empty boxes returned</i>	. .	£1	-	-
	<i>per L.M.S.</i>				

EXERCISE XIV

Compose letters of complaint from the following particulars—

1. Jones & Green, Flower Road, Sheffield, write to Paley & Co., Market Street, Rotherham, complaining of the non-delivery of 10 cases of bacon, ordered from them a week previous to the date of your letter.

2. Messrs. Winch & Co., Ltd., 156 Old Street, Leeds, have sent four cases of cloth to Thomas Wills, 25 Menton Road, Portsmouth. One case has been damaged in transit and is, therefore, returned carriage forward. A cheque for £15 15s., the value of the three cases, is sent by post. Write a letter such as Mr. Wills might send, and enclose the cheque.

3. J. & S. Buyers Bros., Temple Avenue, Riverton, ordered on the 10th December last from the Wessex Biscuit Works, Seacombe, half a dozen 10-lb. tins of "West Saxon Crackers." On the 21st December they received the biscuits, but find that one tin contains "Creams" instead—

(a) Write the letter from Buyers Bros., drawing immediate attention to this error, and complaining also of the delay in the execution of the order.

(b) Write a suitable reply from the Biscuit Works, dated 23rd December, in which they throw the blame upon "pressure of business at Christmas time."

4. On the 4th February last, Messrs. H. Smith & Co., 27 King Street, Leeds, wrote to H. Nicholls, 10 Main Street, Bristol, complaining of repeated delays and mistakes in the delivery of goods ordered. H. Nicholls replied on the 5th February attributing these faults to the disturbance caused by the removal of the business to new quarters. Draw up both these letters.

5. Mr. L. S. Lawrence, 14 Cladecott, Rugeley, ordered a quantity of goods a month ago from W. J. Stanely and Co., 14 Bridgenorth Road, Birkhamstead. Half of them were delivered yesterday, but were not up to sample. Mr. Lawrence thereupon wrote to the firm protesting against the delay in delivery, demanding a reduction in the price of the delivered goods, and countermanding the order for the remainder.

Write his letter and the firm's reply.

6. Complaint re delay in delivery of cutlery—goods on order two months—representative promised prompt delivery—required for shipment abroad—delivery within four days requested.

Write the above letter, using fictitious names and addresses.

7. You are corresponding clerk to a wholesale firm, and have just received a letter from a dealer acknowledging the receipt of part of the goods ordered, mentioning some which have not arrived, some which are not equal in quality to samples shown by traveller, and some which are not what were meant in the order. Reply to this in detail.

8. Messrs. J. Hall & Co., 9 Upper Thames Street, London, E.C.3, have sent an order for four cases 54-inch worsted tweeds, 30-32 yds., each case containing eight pieces—32 pieces pattern 301 at 2s. 6d. per yd., to Messrs. W. J. Adamson & Co., 12 Alexandra Street, Bradford. They complain about delay and delivery. The goods were promised within a week, and have not yet arrived, though more than three weeks have elapsed since they were ordered. H. & Co. ask for reply by wire whether delivery can be made towards the end of the week, as they

cannot keep their customers waiting any longer and will have to cancel the order if the goods are not delivered at the time mentioned. Write the letter and draft a suitable reply.

9. Write, employing fictitious names and addresses, a business letter from the following data—

Cancel order given for three tons of coal promised for delivery ten days ago. In spite of repeated requests to hasten delivery, the coal has not arrived. You were obliged to obtain it elsewhere. You will refuse to take delivery if, in spite of your order to cancel, coal is forwarded.

CHAPTER XV

THE SETTLEMENT OF ACCOUNTS

AN account owing by one person or firm to another can be settled in one of two ways—

1. By cash, the debtor paying his creditor in coin or its equivalent.

2. By remittance of the amount due through the post.

In addition to stamps for small amounts, coin may be sent in special registered envelopes. Banknotes, cheques, bills of exchange, postal orders, and post office money orders, are also widely used.

POSTAL ORDERS.

These are issued at all post offices for sums ranging from sixpence to twenty-one shillings, any odd pence up to fivepence being added by affixing the necessary number of stamps.

MONEY ORDERS.

Slightly more expensive, but safer, are money orders which are issued for any sum not exceeding £40. These post office orders are enclosed with a letter and presented for payment at the place indicated thereon. In cases of great urgency telegraph money orders may be procured.

CHEQUES.

The most usual method of settling an account is by means of a cheque. This is a written order to a banker to pay on demand a specified sum to a party named thereon. The stamp duty on all cheques is 2d. Cheques may be drawn to bearer, and are then payable to any person presenting them, whether or not he represents the person named in the cheque ; they are also drawn to order, and are not then payable unless they bear the endorsement of the payee. A peculiarity of the cheque system is that of crossing—a device which has been resorted to as a protection against forgery, theft, or loss. The crossing is effected by drawing two parallel lines across the face of the cheque, either with, or without, the words “ & Co.,” which is called a general crossing. When the name of the bank is inserted, it is known as a special crossing.

GENERAL CROSSINGS			SPECIAL CROSSINGS		
(1)	(2)	(3)	(4)	(5)	(6)
/	/ & Co.	/ Not Negotiable. & Co.	/ Lloyd's Bank, Cardiff.	/ Lloyd's Bank, Cardiff, A/c John James.	/ Lloyd's Bank Cardiff, A/c of payee. Not Negotiable.

The first three examples illustrate the nature of a general crossing, and cheques so drawn will be cashed by the bank on which they are drawn only after they are presented by some other bank; the second three examples illustrate the nature of special crossings, and signify that the cheques must be presented for payment by the bank specially named in the crossing. Cheques which are not crossed are known as "open cheques." A further safeguard to a crossed cheque is the addition of the words "not negotiable." This phrase signifies that if a cheque so marked were lost or stolen, the person who cashed the cheque for the thief or finder, and afterwards received the money through his banker, could be compelled to refund the amount to the true owner. This would be the case notwithstanding that the person who received it did so in good faith, believing that he was dealing with the rightful owner.

BILLS OF EXCHANGE.

A bill of exchange is an unconditional order in writing addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand or at a fixed or determinable future time, a sum certain in money to, or to the order of, a specified person, or to bearer. From this definition it will be seen that the parties to a bill of exchange are—

1. **The Drawer**—who writes out the bill, and to whom the amount is owing.

2. **The Drawee**—the person on whom the bill is drawn, and who is thereby ordered to pay the amount specified.

3. **The Payee**—the person to whom the money is payable.

4. **The Acceptor**—the person who writes his name across the face of the bill, either with or without the words "Accepted." The

drawee usually comes acceptor, and the bill is then termed "an acceptance."

If a place is named where the bill is payable, the bills are said to be *domiciled* at that place; where such an acceptance is given without qualification, it is termed a "general acceptance." If the acceptor refuses to give his unqualified assent to the terms of the bill, and modifies the amount or time of the bill, the acceptance would be a "conditional" or "qualified" acceptance. Of course, a creditor may refuse to take a qualified acceptance, and if he is unable to obtain a general acceptance he may treat the bill as dishonoured for non-acceptance.

The payee may transfer the bill to another person by endorsement; that is, by writing his name across the back of the bill. This constitutes a "blank endorsement," in which case the bill is payable to bearer. If the payee writes the name of the endorsee above his own signature, this constitutes a "special endorsement," which is then only payable to order. An *endorsee* may transfer the bill to a third party, and thus become an *endorser*. When there is not room enough for further endorsements, an *allonge*, or slip of paper, may be attached to the original bill.

69. Enclosing Cheque with Statement.

(See Debit Note 66)

11-17 Cathays Park,
Cardiff.

24th Oct., 19..

Messrs. Abel Spender & Sons,
1 Maiden Lane,
London, E.C.3.

Dear Sirs,

Enclosed please find cheque for £109 2s. 9d., in settlement of the statement of our account herewith. Please acknowledge receipt, and oblige,

Yours faithfully,

Vivian Draper & Co.

STATEMENT ENCLOSED

1 MAIDEN LANE,
LONDON, E.C.3.

12th Oct., 19..

Messrs. Vivian Draper & Co.,

11-17 Cathays Park, Cardiff.

Dr. to ABEL SPENDER & SONS

Folio 92.

Terms: Net one month.

			£	s.	d.	£	s.	d.
Oct.	7	To Goods	113	10	-			
		LESS allowance as per Credit Note	2	14	-			
			£110	16	-			
		LESS 1½ per cent discount	1	13	3			
						£109	2	9

No. K3 10487

London, 24th October, 19..

To *The Western Banking Company, Limited*2d.
Stamp.

Pay..Messrs. Abel Spender & Sons,.....or Order

...One hundred and nine pounds two shillings and nine pence.....

£109 2s. 9d.

....Vivian Draper....

70. Advice of Receipt of Goods with Payment.

(See Letter 53.)

125 High Street,
Middlesbrough.
22nd Nov., 19..

The Manager,
The Timber Supply Association,
80 Wall Street,
London, E.C.4.

Dear Sir,

Your letter of the 17th of this month advising dispatch of 50 LOGS BURMA TEAK has just come to hand, together with invoice amounting to £1,119 5s. od.

The goods arrived yesterday, and I have much pleasure in handing

you cheque on the Westminster Bank for the amount of the invoice, less 2½ per cent, as per statement below. Please let me have a receipt and oblige.

Yours faithfully,

John Strong.

Enclos.

	£	s.	d.
Your Invoice	1,119	5	-
Less 2½ per cent Discount		27	19 8
		<hr/>	
Cheque herewith	£1,091	5	4
		<hr/>	

(See Letter 71)

71. Receipt of Payment and New Offer.

(See Letter 70)

80 Wall Street,
London, E.C.4.
23rd Nov., 19..

Mr. John Strong,
125 High Street,
Middlesbrough.

Dear Sir,

We thank you for your favour of the 22nd inst. in which you enclose cheque for £1,091 5s. 4d. in full discharge of our account as shown below. Herewith please find official receipt.

We should like to draw your attention to the fact that we have some choice logs in stock in other hard woods besides teak, and we could give you really excellent selection. Prices are rising rapidly all round, and we should advise you to place your orders as early as possible. If you wait until the beginning of next year, you may have to pay double the present price.

Looking forward to your esteemed orders, which shall receive our best attention,

We remain,

Yours faithfully,

per pro. The Timber Supply Association,

John Brown,

Manager.

Enclos.

	£	s.	d.
Our Invoice	1,119	5	-
Less 2½ per cent Discount		27	19 8
		<hr/>	
Your Cheque	£1,091	5	4
		<hr/>	

72. Letter Enclosing Statement.

(See Letter 68.)

Bank Street,
Manchester.

1st Sept., 19..

Mr. Thomas Light,
355 Manchester Road,
Bolton.

Dear Sir,

As we balance our books on the 1st of each month, we are sending you the statement of your account to date, amounting to £213 2s. 8d. to our credit.

Hoping soon to be favoured with further orders,

We remain,

Yours faithfully,

For the Lancashire Electrical Supply Co., Ltd.,

John Quick,

Manager.

(See Letter 78.)

STATEMENTBANK STREET,
MANCHESTER.

1st Sept., 19..

Mr. Thomas Light,
355 Manchester Road,
Bolton.**Dr. to THE LANCASHIRE ELECTRICAL SUPPLY Co., Ltd.***Manufacturers of all kinds of Electrical Accessories.*

		£	s.	d.	£	s.	d.
Aug. 25	To Goods as per Invoice	218	12	-			
	LESS 2½% cash disc.	5	9	4			
		£213	2	8			
	To Boxes	1	-	-	214	2	8
	Cr.				1	-	-
Aug. 30	By Returned empties				£213	2	8

NOTICE. 2½ per cent cash discount has been deducted from this account for payment by 28th September, 19..

78. Letter Enclosing Cheque.

(See Letter 72.)

355 Manchester Road,
Bolton.

25 Sept., 19..

Telephone : 56, Post Office.

Telegraphic Address : "Light, Bolton."

THOMAS LIGHT**ELECTRICAL ACCESSORY DEALER**The Lancashire Electrical Supply Co., Ltd.,
Bank Street,
Manchester.

Gentlemen,

Herewith I beg to enclose cheque in payment of your account as noted below.

The cheque must be presented to your Bankers for payment with the form of receipt attached, duly signed and dated. No other acknowledgment is necessary.

Yours truly,

Thomas Light.

	£	s.	d.
Cheque	213	2	8
Discount	5	9	4
Contra			
Returns	1	-	-
Amount of Account	<u>£219</u>	<u>12</u>	<u>-</u>

No....E. 483..

25th September, 19..

LLOYDS BANK LIMITED

Pay...*The Lancashire Electrical Supply Co., Ltd.*,...or Order...*Two hundred and nineteen pounds, twelve shillings*...

£219 12s.

...*Thomas Light*...

Received from Thomas Light, the sum of two hundred and nineteen pounds twelve shillings and no pence, in settlement of account to date.

Signature.....

N.B. No other acknowledgment required.

74. Advising Draft in Settlement.

(See Letter 65)

90 Cheapside,
London, E.C.2.
1st Nov., 19..

Mr. John Thompson,
Birmingham.

Dear Sir,

I have the honour to advise you that I have this day drawn upon you for £438 16s. to my order, per 31st January next, to settle the amount of my invoice of the 25th October last.

Requesting you to take up my draft on presentation,

I remain,

Yours faithfully,

Leo Cataneo.

75. Payment of Account.

(See letter 58.)

80 Fenchurch Street,
London, E.C.3.
26th April, 19..

Messrs. G. Greenfield & Co.,
King Street,
Leeds.

Dear Sirs,

We beg to acknowledge receipt of your favour of the 25th inst. enclosing three invoices, amounting to £362 18s. 8d., for five cases Fancy Woollen Trouserings, in part fulfilment of our Order No. 1003, Yokohama, in settlement of which please find enclosed cheque on the Westminster Bank, Ltd.

Your stamped receipt in due course will oblige,

Yours faithfully,
per pro. Gordon & Sons,
A. B.

76. Advice Note Accompanying Receipt.**ADVICE NOTE**

28th April, 19..

GEORGE GREENFIELD & CO. have pleasure in enclosing receipt for the amount of your remittance, with thanks.

Your esteemed order shall have the best attention at all times.

10 King Street, Leeds.

EXERCISE XV

Compose letters from the following particulars dealing with the settlement of accounts—

1. John Taylor, 15 High Street, Reading, writes to Messrs. Arnold & Sons, 50 Mark Lane, London, E.C.3, enclosing a cheque in settlement of their account amounting to £1,124, less 2½ per cent cash discount.

2. On the 23rd December, George Kelly remitted to Price Bros., Wholesale Fish Merchants, a money order for £8 15s. Write the letter and give the form of receipt.

3. On the 2nd June, Charles Atkinson, of Maidstone, Kent, remits to Messrs. Horton & Co., of London, a cheque for £146 8s., deducting 3 per cent from his invoice in settlement of his account amounting to £150 18s. 7d. Write the letter, also the acknowledgment of the receipt of the cheque by Messrs. Horton & Co.

4. (a) On the 7th October, Henry Law receives from the Brighton Brush Manufacturing Company a letter reminding him of his account for £6 10s., which was due on the 27th ultimo.

(b) On the 16th October, a second reminder is addressed to Henry Law.

(c) On the 18th October, Henry Law sends a letter to the Brighton Brush Manufacturing Co., apologizing for his delay in payment, and asking for its postponement until the end of the year.

5. Mr. William Masters, Gentleman's Outfitter, Cardiff, has sent a cheque for £12 17s. 6d. to Mr. T. Cross, Hosiery Manufacturer, Nottingham.

(a) Write out this cheque showing how it would actually appear.

(b) Write out a receipt such as would be sent by Mr. T. Cross.

6. Write, employing fictitious names and addresses, a business letter from the following data—

Acknowledging cheque for £25 on account—asking for balance which is overdue—profit small—extended credit impossible—requesting immediate settlement.

7. Mr. S. Johnson, of 26 Water Street, Glasgow, received from Messrs. Williams & Co., 110 Dock Road, Cardiff, a demand for the payment of an account which he had paid on the 10th December. Write out Mr. Johnson's letter in reply to this demand.

CHAPTER XVI

IMPORT TRADE

THE majority of imports into this country are handled either by merchants trading on their own account, or by commission agents. In both cases the method of import procedure is the same.

The importer's first step upon receiving the bill of lading is to ascertain when the vessel is to arrive, either by inquiry at the office of the shipbroker or by watching the sailing list in the newspapers. When the ship is unloaded, the goods will be taken into the charge of one of the wharfingers, and, if the goods are dutiable, will be placed in a bonded warehouse. The importer will be furnished with a *Landing Account* and *Weight Account*, giving particulars of the goods and wharf rental. He must declare and describe the goods on a prescribed form issued by the Customs before they can be landed. The importer can now choose either to pay the duty immediately, or to warehouse the goods in an approved warehouse. If he elects to pay immediately, he must complete an Entry for Home Use Ex-ship, which must be handed to the Customs when the duty is paid. The goods are then checked off against the entry and if in order, delivery will be made. If the importer decided to warehouse the goods, the procedure is different. A Warehousing Order is forwarded by the importer to the warehouse and the Customs authorities allow the goods to be sent there under their guard upon receipt of the Landing Order. When delivery of the goods is required for home consumption or for exportation a *Warrant* must be prepared. This contains the particulars of the goods, a ~~memorandum~~ of the duty chargeable, and a *Delivery Order* to the warehouse keeper. If the goods are for home consumption only, this procedure suffices, and upon payment of the duty the goods will be delivered. If for exportation, the duty section of the warrant is unnecessary as no duty is payable, but instead a *Shipping Bill* must be furnished, giving particulars of the goods, the name of the ship, and where she is lying.

The goods having been landed and warehoused, the importer next instructs his agent to send a sample to the Produce Exchange Sales Room, and he himself instructs his broker to sell the goods, giving

instructions as to the weight, quality, etc. The goods are then sold by auction, and the broker sends a *Sold Note* and a cheque for the proceeds of the sale, less commission, to the importer. The latter then gives the delivery order to the warehousing company in favour of the buyer, or endorses the warrant he holds from the warehousing company over to the buyer, and sends it to the broker.

The importer then prepares an *Account Sales* of the consignment, showing the price obtained for the shipment, less landing and warehousing charges, insurance, commission, etc. He credits the foreign consignors with the proceeds in account current or pays it to their credit to a London banker.

In the transaction which follows the chief stages of the procedure are—

1. The receipt and acknowledgment of the bills of lading.
2. The instructing of the wharfingers to warehouse the goods and to draw samples.
3. The insurance of the goods against fire and theft, whilst they are in the warehouse.
4. The instructing of the produce brokers to dispose of the goods.
5. The delivery of the warrants to the purchaser of the goods.
6. The receipt from the brokers of the proceeds of sale, together with *pro forma* account sales.
7. The closing of the transaction by the remittance of the net amount due to the consignor.

77. Letter Enclosing Bill of Lading.

Baffin & Company,
Sydney.

15th April, 19..

Messrs. Wilson & Sons,
London, E.C.2.

Dear Sirs,

In confirmation of our letter of the 1st ult., we have now pleasure in enclosing B/L for 100 bales of Greasy Wool, shipped to-day per s.s. "Anzac" from Sydney, against Contract Number 172, dated 15th January.

Please pay the net proceeds into our account with the London Branch of the Bank of Australia.

Yours faithfully,

Baffin & Company.

78. Acknowledging Receipt of Bill of Lading.

Wilson & Sons,
 Importers on Commission,
 62 Leadenhall Street,
 London, E.C.2.
 30th May, 19..

Messrs. Baffin & Co.,
 Sydney.

Dear Sirs,

We are in receipt of your favour of the 15th April, enclosing B/L for 100 bales of Greasy Wool, against Contract dated 5th January, for which we thank you. As requested, we shall pay over the net proceeds to your credit at the London Branch of the Bank of Australia.

Yours faithfully,
 Wilson & Sons.

79. Instructing the Wharfingers to Warehouse the Goods.

Wilson & Sons,
 Importers on Commission,
 62 Leadenhall Street,
 London, E.C.2.
 1st June, 19..

Messrs. Brown & Sons,
 Wharfingers,
 Limehouse,
 London, E.14.

Dear Sirs,

We enclose B/L for 100 bales Greasy Wool per s.s. "Anzac," which please enter at Coton's Wharf in our name. Please draw the usual samples and forward them to Messrs. Chambers & Co., Coleman Street.

Thanking you for your kind attention to this matter,

We are,
 Yours faithfully,
 > Wilson & Sons.

80. Insuring the Goods against Fire.

Wilson & Sons,
 Importers on Commission,
 62 Leadenhall Street,
 London, E.C.2.
 13th June 19..

The Manager,
 Fire and Accident Insurance Co., Ltd.,
 2 Broad Street,
 London, E.C.2.

Dear Sir,

Please insure for us 100 bales Greasy Wool, marked B. & Co.
London.

value £1,700, against fire whilst in the warehouse at Coton's Wharf, for a period of one month. We trust you will be able to cover the above risk at the lowest possible price, and oblige,

Yours faithfully,

Wilson & Sons.

81. Advising the Placing of the Insurance.

Telegrams: "Risk, London."
 Telephone: 1871, 2, 3 (Central).

Fire and Accident Insurance Company,
 2 Broad Street,
 London, E.C.2.
 14th June, 19..

Messrs. Wilson & Sons,
 London, E.C.2.

Dear Sirs,

We thank you for your favour of yesterday, and in accordance with your instructions we have to-day insured 100 bales Greasy Wool, value £1,700, against fire whilst in the warehouse for a period of one month.

We are pleased to say the insurance has been placed at 5s. per cent in accordance with the enclosed Debit Note.

Yours faithfully,

per pro. The Fire & Accident Insurance Co., Ltd.,

T. Keene,
 Manager.

Enclos.

82. Instructing the Broker to Dispose of the Goods.

Wilson & Sons,
 Importers on Commission,
 62 Leadenhall Street,
 London, E.C.2.
 15th June, 19..

Messrs. Chambers & Co.,
 Wool Brokers,
 Coleman Street,
 London, E.C.2.

Dear Sirs,

Contract Dated 5th January

We beg to declare against the above, 100 bales Greasy Wool,
 marked B. & Co.
London. Shipped per s.s. "Anzac," the Bills of Lading
 being dated 15th March.

We are,

Yours faithfully,

Wilson & Sons.

83. Broker's Contract Note.**CONTRACT**

50 Coleman Street,
 London, E.C.2.
 10th June, 19..

Messrs. Wilson & Sons,
 Importers on Commission,
 62 Leadenhall Street,
 London, E.C.2.

WE HAVE SOLD on your account by **PUBLIC AUCTION** this
 day, ex. s.s. "Anzac," from Sydney—

B. & Co.
London.

100 BALES OF GREASY WOOL at 1s. per lb.

(Signed) Chambers & Co.

Prompt, 10th July, 19..

✓ 83. Broker's Invoice to the Buyer.

50 Coleman Street,
London, E.C.2.

10th June, 19..

Messrs. Ward & Briggs,
Victoria Mills,
Huddersfield.

INVOICE FROM CHAMBERS & CO.

For 100 bales Greasy Wool, ex s.s. "Anzac" from Sydney,

B. & Co
London.

I-100.

SOLD on account of our PRINCIPALS.

Lot No.	No. of Bales	Gross			Tare and draft			Net			lb	Price
		cwt.	qr.	lb	cwt.	qr.	lb.	cwt.	qr.	lb.		
345	100	355	2	10	13	3	16	341	2	22	38270	1 -

	£	s.	d.	£	s.	d.
Samples, 100 at 1s.	=	5	0	0	1,913	10 -
Less ½	=	1	13	4		
Lot money					3	6 8
					1	-
E. & O. E. Prompt, 10th July, 19..					1,916	17 8

The tare allowed is 12 lb. on each bale, and the draft 1 lb. each cwt.

84. Broker's Request Delivery of the Warrants.

50 Coleman Street,
London, E.C.2.

12th June, 19..

Messrs. Wilson & Sons,
Importers on Commission,
62 Leadenhall Street,
London, E.C.2.

Dear Sirs,

As we have now disposed of the Greasy Wool per s.s. "Anzac," we shall be glad if you will hand to bearer the Warrants for the 100 bales Nos. 1-100, and oblige,

Yours faithfully,

Chambers & Co.

85. Broker's Account Sales.

ACCOUNT SALES for 100 bales of Greasy Wool, ex s.s. "Anzac," sold by Auction 10th June, for account of Messrs. Wilson & Sons, 62 Leadenhall Street, E.C.2.

B. & Co.
London. I-100.

Lot No.	No of Bales	Gross			Tare and draft			Net			lb.	Price	£	s	d.
		cwt.	qr.	lb.	cwt.	qr.	lb.	cwt.	qr.	lb.					
345	100	355	2	10	13	3	16	341	2	22	38270	1s	1913	10	-

Tare, 12 lb. the bale.

Draft, 1 lb per cwt

Samples, 100 at 1s

Less $\frac{1}{2}$

Lot money

Less Sale expenses 100 bales at 4d.

„ brokerage at $\frac{1}{2}$ per cent

£ s d.

= 5 0 0

= 1 13 4

£3 6 8

= 1 0

3 7 8

1916 17 8

£ s d.

= 1 13 4

= 9 15 4

11 8 8

£1905 9 -

E. & O.E. Prompt, 12th July, 19..

50 Coleman Street,

London, E.C.2.

12th June, 19..

Chambers & Co.

86. Letter from Broker Remitting the Proceeds.

50 Coleman Street,

London, E.C.2.

14th June, 19..

Messrs. Wilson & Sons,

Importers on Commission,

62 Leadenhall Street,

London, E.C.2.

Dear Sirs,

Enclosed please find Account Sales and cheque for £1,905 9s., on account of the sale of 100 bales Greasy Wool, ex s.s. "Anzac."

Your acknowledgment in due course will oblige,

Yours faithfully,

Chambers & Co.

Enclos.

87. Advising the Consignor of the Remittance of the Net Proceeds.

62 Leadenhall Street,
London, E.C.2.
16th June, 19..

Messrs. Baffin & Co.,
High Street,
Sydney.

Dear Sirs,

We beg to advise you that we have this day paid into your account at the London Branch of the Bank of Australia, the sum of £2,075 2s. 5d., being the net proceeds of 100 bales Greasy Wool ex s.s. "Anzac," as per the Account Sales enclosed.

Assuring you of our best attention at all times, and awaiting your further orders, we are,

Yours faithfully,

Wilson & Sons.

Enclos.

88. Import Merchants' Account Sales.

ACCOUNT SALES of 100 bales B & Co
London. I-100 s.s. "Anzac,"
from Sydney, sold at Public Sale, 10th June, 19.., for account of
Messrs. Wilson & Sons.

Lot No.	No. of Bales	Gross weight			Tare at 12 lb. Draft at 1 lb.			Net weight			lb net	Price	£	s.	d.	
		cwt	qr	lb	cwt	qr	lb	cwt	qr	lb						
345	100	355	2	10	13	8	16	341	2	22	38270	1s	1913	10	-	
			3	16	Samples						100		3	6	8	
					Lot money									1	-	-
		356	1	6	= 39,926 lbs. gross			=			38370		net	1916	17	8
CHARGES—											£	s.	d.			
Freight on 39,926 lb at $\frac{1}{4}$ d.											83	3	7			
Fire insurance											4	15	6			
Dock and warehousing charges											20	14	-			
Sale Expenses at 4d. per bale											1	13	4			
Brokerage at $\frac{1}{4}$ per cent											9	11	8			
Commission at 2 per cent											38	6	8			
														158	4	9
														<u>£2075</u>	<u>2</u>	<u>5</u>

E. & O.E.,

London, 16th June, 19..

Wilson & Sons.

EXERCISE XVI

1. Compose a letter from the following notes, viz.—

Mr. John Strong, Eastcheap, London, E.C.2, writes to Messrs. Nagaoka & Sons, Tokyo, confirming the receipt of silk goods consigned

to him by the latter firm per s.s. *Hakusan*. He promises to dispose of the goods at the earliest possible moment and to remit the proceeds in due course.

2. Wilkins & Company, Monument Square, London, E.C.3, receive a consignment of 100 chests of Ceylon tea, marked (W. & Co.), per s.s. *Ganges*, from the Ceylon Tea Growers' Association. They write a letter to their brokers, Boxhall & Sons, Mincing Lane, instructing them to dispose of the goods at the next sale. Compose the letter.

3. Messrs. Radcliffe & Son, having made arrangements to import certain goods from Japan, decide to open an account with the London Branch of the Yokohama Specie Bank with a credit of £10,000, and instruct the Bank to accept Bills drawn upon them at 90 days' sight against shipping documents. Write a suitable letter to the manager of the Yokohama Specie Bank.

4. You are an English agent for a Japanese firm of toy manufacturers. By arrangement you collect accounts in sterling and at the end of each month, after deducting $3\frac{1}{2}$ per cent commission, remit a draft in currency calculated at the rate of the last day of the month. During September you collected £250.

(a) Write, asking the Japanese firm to draw upon you at three months for the total, less your commission.

(b) Give your reply and set out the form of the draft. Assume that the present rate of the yen is two shillings.

5. Make out an Account Sales for 150 crates of fruit, ex s.s. *Pinto*, from Jamaica, sold on the 1st April by Messrs. Paine & Levitt, London, for and on account of Adam Black & Company, of Kingston. Sold at 27s. 8d. per crate. Charges: Entry and Dock dues, £3 1s. 9d.; Marine Insurance, £2 3s. 6d.; Freight, £37 2s. 9d.; Auction Expenses, £1 6s. 2d.; Commission $2\frac{1}{2}$ per cent and *del credere* at $1\frac{1}{2}$ per cent.

6. Enrico Gomez, of Valencia, consigns to Messrs. Smith & Sons, Liverpool, 500 cases of oranges by s.s. *Sardinia*, and encloses B/L requesting them to pay the freight and other charges on arrival and to dispose of the goods at the best prices obtainable. Write this letter and also an acknowledgment of its receipt by Smith & Sons.

7. Draft a telegram from Smith & Sons, stating that they have disposed of the consignment mentioned in the previous question at 15s. per case and that the sales note will follow.

8. Johnson & Company, of Capetown, consign to William Robinson, of London, goods invoiced *pro forma* at £580 for sale on commission. Robinson rendered his Account Sales as follows—

	£	s.	d.
Goods realized . . .	720	-	-
	£	s.	d.
Less Duty . . .	14	10	-
Expenses . . .	9	10	-
Commission . . .	36	-	-
	60	-	-
Net proceeds . . .	£660	-	-

and sent a remittance for £200 on account ; the remainder he promised to send by cheque in a week's time. Draw up the letter and the Account Sales.

9. Make out a shipping invoice for the following transactions :

24 chests of Indigo, shipped from Madras to London, per s.s. *Asia*, Captain Smith, for account of Messrs. A. Dalal & Sons, marked (A.D.S. 1 - 24.), 5,952 lb. at 7s. 2d. per lb. f.o.b. Madras ; railway freight from factory, 100 rupees ; steamer freight to London, 244 ft. at 190s. per ton (= 90 cub. ft.) ; dock charges, £6 12s. 3d. ; landing and housing, 4s. per ton weight ; rent at 2d. per cwt. per week for three months ; marine insurance, 1½ per cent on 2,200 lbs. ; petty charges, £1 10s. ; fire insurance, 2s. 6d. per cent on 2,200 lbs.

10. Prepare an Account Sales for the consignment referred to in the last question, the following details being given—

Date, June 18th ; Due prompt, July 18th ; net lbs., 5682 ; sold for 8s. 3d. per lb. ; brokerage, 1 per cent ; freight, dock charges, marine insurance and fire insurance, as stated in the previous question.

11. Mr. Richard Jones, of 10 Cheapside, London, E.C.2, receives a cargo of currants from Monsieur Pantilos, of Athens, on the 10th October with instructions to sell on the best terms obtainable, and to pay the proceeds to the latter's credit at the Ionian Bank in London.

Mr. Jones receives the cargo on arrival, pays the expenses of discharging, etc., and proceeds to sell the goods by auction through a firm of brokers in Mincing Lane. On hearing from the brokers that the goods have been sold, he prepares the account sales for transmission to the firm at Athens. You are requested to prepare a series of letters and documents to illustrate the execution of this transaction.

CHAPTER XVII

THE EXPORT TRADE

A PERSON intending to open up trade in a foreign country must decide whether the conditions—political, social and climatic—(in that country) favour the introduction of his wares. If he be persuaded that these conditions are suitable, there are still a number of considerations to be taken into account, viz.—

1. The taste of the foreign consumers and their purchasing power.
2. The price obtainable for the article in question, and whether the business is profitable after considering (*a*) the cost in the country of export ; (*b*) the freight ; (*c*) the insurance ; (*d*) the foreign customs duties.
3. The competition to be faced in the particular line of business.
4. The state of banking organization in the foreign country, and the facility with which the invoice price may be collected.
5. The state of the exchanges between the two countries concerned.
6. The financial standing of the prospective foreign customers.
7. The conditions of sale.

An order for goods from India, the Far East, and Australia usually takes the form of an indent. This will naturally vary with the class of goods and the nature of the trade, but, in most cases, it contains details of the required goods, their prices, and the particulars as to packing and shipping, and the method of reimbursement. Having received the indent, the export merchant requests manufacturers and producers to quote prices for their goods. (See letters on pages 88 and 89.)

Having placed the orders in this way, the merchant must provide the suppliers with instructions regarding the packing of goods, the marks to be placed thereon, the name of the port to which the goods are to be sent, the name of the ship and her destination. Next the *bill of lading* representative of the goods must be prepared and taken to the ship broker's office to await the master's signature. The bills of lading are then dispatched and surrendered to the importer in the foreign country against payment or acceptance of a bill of exchange. It is normal for a shipowner to claim the freight on

receipt of the goods to be exported, and this must be paid. The export merchant must also provide the Customs Authorities with particulars of the goods. This takes the form of a *Specification*, which varies in form according to whether the goods about to be exported are produced or manufactured in the United Kingdom, or are goods imported from abroad and about to be re-exported. Finally, the goods have to be insured against sea-risks, and this will be effected through the medium of insurance brokers. The merchant will then send an export invoice, giving particulars of his total claim, including commission, and will probably draw upon the importer abroad for the amount. This bill will be forwarded to the banker, who in turn will forward it, together with the bill of lading, invoice, and insurance policy, to his foreign agent, who will surrender the documentary bill (against payment) to the importer.

The following transaction will illustrate the foregoing procedure. The chief stages of the transaction are as follows—

1. The receipt of the indent from abroad.
2. The dissection of the indent, and the placing of orders with home manufacturers.
3. The issue of forwarding instructions to the manufacturers.
4. The receipt of manufacturer's invoice.
5. The placing of the goods on board the vessel by the forwarding agent.
6. The receipt of the Freight Note from the forwarding agent.
7. The effecting of the marine insurance through the medium of the insurance broker.
8. The preparation of the Export Merchant's Invoice.
9. The drawing of Bills of Exchange against shipment.

89. Indent.

Indent No....A1872..

..Yokohama..

..21st Aug.,...19..


Messrs. Gordon & Sons,

...London...

Please purchase and ship to us by an early steamer of the *N.Y.K.* Line, the goods named below. You will insure them for the amount of your Invoice, adding 10% for imaginary profit, and for your

reimbursement, please draw on us in favour of the ...Mitsui... Bank, with which we have arranged that your Draft on us, with documents attached, shall be accepted as cash, discount and premium being placed to our account.

Komai & Co.

Marks, etc.	Description of Goods	Remarks
<p>K & Co.  Yokohama</p>	<p>5 cases, each containing 16 pcs. Fancy Woollen Trouserings, at the lowest possible price, as per previous indent</p>	<p>Designs sent herewith</p>

90. Asking for Quotation.

80 Fenchurch Street,
London, E.C.3.
6th Sept., 19..

Messrs. Greenfield & Co.,
Woollen Manufacturers,
King Street,
Leeds.

Dear Sirs,

We shall be glad if you will quote us your lowest possible price with the highest export discount and best cash terms for the under-mentioned specification.

We hope to receive a favourable quotation by return of post which will enable us to place the order with you.

Yours faithfully,

Gordon & Sons.

SPECIFICATION

Reference—A. 1872, Yokohama.

Five Cases, each containing 16 pieces Fancy Woollen Trouserings. Quality, etc., as per previous order.

Designs sent herewith.

Folding and packing as usual.

Width 50 inches, Length 40-5 yards.

Shipment, as early as possible in November.

91. Quotation Given.

Greenfield & Co.,
King Street,
Leeds.
8th Sept., 19..

Messrs. Gordon & Sons,
80 Fenchurch Street,
London, E.C.3.

Dear Sirs,

We thank you for your esteemed inquiry Ref. A. 1872, Yokohama, to hand this morning, and have much pleasure in confirming our telegraphic quotation, copy of which we give you below.

We trust you will find our price satisfactory, and that you will place your order with us, assuring you that it will receive our best attention.

We are,

Yours faithfully,

Greenfield & Co.

COPY OF TELEGRAM

“Nodro, London. Ref. A. 1872, Yokohama, 3s. yard. f.o.b.,
3¼ per cent, prompt.”

92. Letter Enclosing Order.

80 Fenchurch Street,
London, E.C.3.
19th Sept., 19..

Messrs. Greenfield & Co.,
King Street,
Leeds.

Dear Sirs,

We have pleasure in handing you our Order, Reference A. 1872, Yokohama, which please put in hand at once, and give it your best attention. Kindly let us have your acceptance by return, and oblige,

Yours faithfully,

Gordon & Sons.

93. Giving Forwarding Instructions.

80 Fenchurch Street,
London, E.C.3.
20th Sept., 19..

Messrs. Greenfield & Co.,
King Street,
Leeds.

Dear Sirs,

We thank you for your favour of the 18th inst., and note that you accept our order. Please have these goods packed and addressed to our forwarding agent, Messrs. Van Oppen & Co., Victoria Dock, London, for dispatch per s.s. "Katori," which is receiving cargo until the 30th inst.

Kindly let us have your invoice as soon as possible.

Yours faithfully,

Gordon & Sons.

(Invoice)

94. Asking for Insurance Quotation.

80 Fenchurch Street,
London, E.C.3.
24th Sept., 19..

Thomas Nelson, Esq.,
Insurance Broker,
Ocean Buildings,
London, E.C.4.

Dear Sir,

We shall be glad if you will quote us a rate for Marine Insurance on a shipment of five cases, each containing sixteen pieces Fancy Woollen Trousers, value £600, per s.s. "Katori," from London to Yokohama.

Yours faithfully,

Gordon & Sons.

95. Insurance Quotation Given.

Ocean Buildings,
London, E.C.4.
25th Sept., 19..

Messrs. Gordon & Sons,
80 Fenchurch Street,
London, E.C.3.

Dear Sirs,

In reply to your inquiries of the 24th, I have pleasure in quoting you 6s. 8d. per cent for Marine risk (f.p.a.) on the shipment named by you, and shall be glad to learn if I may effect the insurance.

I am,

Yours faithfully,
Thomas Nelson.

96. Invoice.


Telegraphic Address: "Grefl, Leeds."
Telephone No.: 436.

10 KING STREET,
LEEDS, 19..

Messrs. Gordon & Sons,
London, E.C.3.

Bought of G. GREENFIELD & CO., LIMITED

ORDER NO. A/1872. TERMS: 3½ per cent prompt cash

Marks	Nos	Description	Yards	Price	Amount		
					£	s.	d.
K. & Co.  Yokohama	1/5	5 cases Fancy Woollen Trousers					
	1	1 Case = 16 pcs 3/40½, 2/41 1/41½, 4/42½, 2/42½, 3/43½, 1/44 =	677½				
	2	1 case = 16 pcs 1/40½, 3/41½, 4/42, 2/42½, 3/43½, 3/44½ =	680				
	3	1 case = 16 pcs 4/41, 2/42½, 3/43½, 2/43½, 3/44, 2/44½ =	688				
	4	1 case = 16 pcs 2/43½, 3/44½, 3/41½, 4/41½, 2/43, 2/42 =	680½				
5	1 case = 16 pcs 3/42½, 4/44½ 1/41, 2/41½, 4/43½, 2/42 =	691					
			3417	@ 3/-	512	11	—
		Less 3½ per cent prompt cash			16	13	—
					£495	18	—

F.o.b. London.

In tin-lined cases.

Making up: Half-width roll fold on 9-in. board and wrapped in yellow glazed lined paper, and tied with tapes.

Stamping: Quality No. 100, Yardage, England. Fancy label on each piece.

✓
97. Accepting the Insurance Quotation.

80 Fenchurch Street,
London, E.C.3.
26th Sept., 19..

Thomas Nelson, Esq.,
Ocean Buildings,
London, E.C.4.

Dear Sir,

We thank you for your letter of the 25th inst. Please effect the insurance at the rate quoted and let us have the policy in due course.

Yours faithfully,
Gordon & Sons.


✓
98. Specification for British and Irish Goods only.

Port of..London.. Ship's Name..Katori..

..Capt. Okamoto Master, for..Yokohama..

Date of Final Clearance of Ship..2nd Oct..

¹ The Specification of Goods exported must be delivered to the proper Officers of Customs within six days from the time of the final clearance of the Ship, as required by the Customs Laws.

Marks	Nos.	Number and Description of Packages	Quantity and Description of British and Irish Goods, in accordance with the requirements of the Official Export List	Value	Actual Destination of the Goods
K. & Co.  Yokohama	1/5	5 cases Fancy Woolen Trouserings	Wollen Trousering	£495 18s.	Yokohama
			Total	£495 18s	

I declare that the particulars set forth above are correctly stated.

(Signed)..Gordon & Sons, (Countersigned).....

(Address)..80 Fenchurch Street, London, E.C.3 Officer of Customs.

Dated..1st Oct.... 19..

¹ Adding Exporter or Agent, as the case may be.

99. Bill of Lading.

(See Inset.)


100. Invoice Enclosed.

80 Fenchurch Street,
London, E.C.3
28 Sept 19..

Messrs. Komai & Co.,
Yokohama.

Bought of GORDON & SONS


Invoice of 5 cases Fancy Woollen Trouserings, forwarded to
..Yokohama..for Shipment per s.s. Katori to..Yokohama..for
your account and risk. Terms

K. & Co.  Yokohama	1/5	5 cases Fancy Woollen Trouserings	yds						
	1	1 case = 16 pcs. 3/40½, 2/41, 1/41½, 4/42½, 2/42½, 3/43½, 1/44	=	677½					
	2	1 case = 16 pcs. 1/40½, 3/41½, 4/42, 2/42½, 3/43½, 3/44½	=	680					
	3	1 case = 16 pcs. 4/41, 2/42½, 3/43½, 2/43½, 3/44, 2/44½	=	688					
	4	1 case = 16 pcs. 2/43½, 3/44½, 3/41½, 4/41½, 2/43, 2/42	=	680½					
	5	1 case = 16 pcs 3/42½, 4/44½, 1/41, 2/41½, 4/43½, 2/42	=	691					
			3417	f.o.b.	Lon	don	£495	18	-
	Expenses—								
	Freight			£22	3	10			
	Marine Insurance			1	13	4			
							23	17	2
							519	15	2
							25	19	9
	Commission 5 per cent						£545	14	11


E. & O. E.

80 Fenchurch Street, E.C.3

1
101. Freight Note.

VICTORIA DOCKS, LONDON, 26th September, 19..					
Messrs. Gordon & Sons, 40 Fenchurch Street, London, E.C.3					
Dr. to VAN OPPEN & COMPANY SHIPPING AND FORWARDING AGENTS					
1/5	To Freight as per B/L				
K. & Co.  Yokohama	5 cases per s.s. Katori . . .	20	-	-	
	Bills of Lading . . .		4	-	
	Commission and charges . . .			15	-
	Insurance and Stamp . . .		1	4	10
		£22	3	10	

1
102. Mate's Receipt.

Received on board the s.s. Katori for Yokohama.	
K. & Co.  Yokohama	5 cases Fancy Woollen Trouserings Ex barge Queen,
	J. Brown, Mate.

103. Intimating the Execution of the Indent.

80 Fenchurch Street,
London, E.C.3.
27th Sept., 19..

Messrs. Komai & Co.,
Yokohama.

Dear Sirs,

We beg to confirm our last letter of the 20th September, and have since received your kind order, dated 1st September, for 5 cases, each containing 16 pieces Fancy Woollen Trouserings. We are pleased to say we have succeeded in buying these at 3s. per yard, f.o.b., and contemplate shipping per s.s. "Katori," which is sailing on the 2nd ult.

Assuring you of our best attention at all times,

We are,

Yours faithfully,

Gordon & Sons.

104. Export Merchant's Letter Enclosing Invoice.

80 Fenchurch Street,
London, E.C.3.
1st Oct. 19..

Messrs. Komai & Co.,
3 Yamashita-cho,
Yokohama.

Dear Sirs,

We have now pleasure in enclosing invoice for shipment of five cases of Fancy Woollen Trouserings, per s.s. "Katori," in execution of your esteemed order. For this amount we have drawn on you at sight as per your instructions and have arranged for the Mitsui Bank to deliver documents on payment.

We trust that this shipment will turn out to your entire satisfaction, and await your kind repeat orders as well as those for any other class of goods in which you deal.

Assuring you of our best attention at all times,

We are,

Yours faithfully,

Gordon & Sons.

105. Instructing the Banker to Collect against Documents.

80 Fenchurch Street,
London, E.C.3.
2nd Oct., 19..

The Manager,
The Mitsui Bank, Ltd.,
London, E.C.2.

Dear Sir,

We beg to hand you herewith our sight draft No. 2876, on Messrs. Komai & Co., of Yokohama, for £545 14s. 11d., together with two Bills of Lading, Invoice, and Insurance Policy covering marine risks.

Kindly collect this amount and deliver the documents on payment only. In due course we shall be glad to receive your cheque for the exact amount of the draft, the drawee paying all charges.

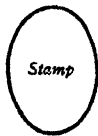
We are,

Yours faithfully,

Gordon & Sons.

✓ **106. Sight Draft Enclosed.**

No. 2826.. Exchange for £545 14s. 11d... ..1st October, 19..



.....at sight of thisFirst of
Exchange (...Second and..Third...of the same tenor
and date unpaid) Pay to the order of...Mitsui Bank,
Ltd.....

Five Hundred Forty-five Pounds Fourteen Shillings and Eleven Pence
Value...Shipment of 5 cases Trouserings per s.s. Katori..which
place to account as advised.

Shipping Documents to be surrendered on...payment....

To...Messrs. Komai & Co.,

...3 Yamashita-cho,

...Yokohama....

EXERCISE XVII

1. Messrs. Robinson & Co., London, receive the following telegram from the Imperial Trading Company, Tokyo, Japan—
 “ Pomirewago.”

It is translated and entered into the Telegram Received Book as follows—

Telegraphic Address : “ Nornub,” London.
 Codes used : A.I. A.B.C. Western Union Codes.

London, 19. .

COPY OF TELEGRAMS RECEIVED BY ROBINSON & Co.

Pomirewago—6259831472.

625—Assortment No. 625 basic soft steel bars, German, Belgian, British or American make. Any good make, specification to follow by next mail.

9—1,000 tons.

83—Make us firm offer.

14—Shipment in four equal monthly lots, first lot in October.

72—Documents against cheque of London bankers.

Write a letter in confirmation of the above telegram.

2. Robinson & Company send a memorandum to their branch in Brussels, stating that they have received a cable from the Imperial Trading Company, Tokyo, asking for a firm offer for—

1,000 tons of basic soft steel bars, Belgian or German make.

Shipment in four equal monthly lots.

First lot in November, specification to follow.

They request them to look carefully into the matter and wire before noon next day the lowest c.i.f., Japan, price. Draft the Memorandum.

3. Robinson & Company send a similar inquiry to the Great Western Steel Company, Liverpool, asking for lowest prices, f.o.b., Liverpool. They request telegraphic reply by next morning, stating the earliest time they can guarantee shipment. Quotation to be firm for acceptance in three days. Reference number R. 526. Specification will follow. Draw up the inquiry.

4. The London export firm above mentioned also inquires of the United States Steel Products Company, Pittsburg, and of a London competitor, Messrs. J. Grant & Company, for the lowest prices, c.i.f., Tokyo prices, and stating that the quotation must be very low as Belgian and German firms are competing. Draw up the letter of inquiry.

5. In reply to Question 2, the Brussels branch wire “ £17 1s. per ton, c.i.f., Japan.” They also acknowledge receipt of memorandum, and confirm the above telegram. Write the telegram and the letter of confirmation.

6. The Great Western Steel Company, Liverpool, telegraph price and confirm telegram in which they quote £13 4s. per ton, firm offer, subject to reply in three days—delivered f.o.b. Birkenhead; delivery in four equal monthly lots, first towards the end of November next; terms of payment—cash against documents, less 4 per cent. Draft these communications.

7. Write a reply as from the United Steel Products Company stating that as their former quotations have not led to business, they prefer to have a firm offer.

8. Write a reply as from Grant & Company, regretting that they cannot see their way to quote in the present state of the market.

9. On September 12th, Robinson & Company cabled to Japan, "Pomirywago," which is deciphered, 6259801472, i.e. 625—assortment number 625 basic soft steel bars, German, Belgian, British, or American make, any good make, specification awaited; 9 = 1,000 tons; 80 = £16, c.i.f., Yokohama; 14 = Shipment in four equal monthly lots, first lot in November; 72 = Documents against cheque of London Bankers. Write out this cable in the Telegrams Dispatched Book.

10. On September 14th Robinson & Company receive a cable from Japan, "Walipopomo" (= We can accept your firm offer in your cable last received at a marginal sum of 2s. 6d. per ton under your limit).

Write a confirmation of this telegram.

11. The London export house telephone to the Great Western Steel Company and succeed in inducing them to reduce their price by two shillings. They thereupon cable to Japan, "Walogopora" (= We can only accept your offer of your cable of the 14th inst., at a marginal sum of 2s. a ton under our quotation).

Write a letter confirming this telegram.

12. The Japanese firm telegraph by code: "We can accept your offer of your cable of the 24th inst., at a marginal sum of 2s. a ton under your quotation." Draw up an imaginary cablegram.

13. Write a letter from Robinson & Company, confirming the telephone conversation with the Great Western Steel Company, and enclose an order sheet for 1,000 tons basic soft steel bars. The order sheet should contain order number and the following details—

Shipment in four equal monthly lots; First lot in November—instructions to follow shortly; price £13 per ton f.o.b. Birkenhead less 4 per cent; Marks I.T.C., Yokohama; Numbers from one upwards; invoices in duplicate; Remarks: packed as usual for the Japanese market, i.e. with three strong bands.

14. Write an acknowledgment of the receipt of the order sheet by the Great Western Steel Company, mentioned in Question 13.

15. On October 28th Robinson & Company send the following shipping instructions to the Great Western Steel Company—

Please ship the above order per s.s. *Mersey*, loading in Birkenhead and sailing on the 12th November. Please consign goods to Messrs. Lampton & Sons, forwarding agents, Birkenhead. Documents to be handed over to us in our London Office, and confirm that you are carrying out instructions.

Draft the letter.

16. The Great Western Steel Company advise shipment and enclose two copies of invoice and mate's receipt for 252 tons. Draw up the advice.

17. Draft a letter from Robinson & Company remitting a cheque in payment of their account with the Great Western Steel Company and deducting 4 per cent.

18. Robinson & Company send the mate's receipt to the forwarding

agent, enclosing a cheque for freight (£385) and requesting two copies of the Bill of Lading. Draft the letter.

19. Robinson & Company fill up an insurance slip, f.p.a., of £4,000 at a premium of 1s. a ton. Write the letter to the insurance broker.

20. Write a letter from the London Export House to the Imperial Trading Company, Tokyo, enclosing invoice and stating that the documents have been forwarded to the Yokohama Specie Bank.

21. Draft a memorandum to the Yokohama Specie Bank, London, enclosing Invoices, Bills of Lading, and Insurance Certificate for 252 tons basic steel bars, per s.s. *Mersey* from Birkenhead to Yokohama, and Robinson & Company's sixty days' sight draft on the Imperial Trading Company, Tokyo, and instruct them to hand over the documents as arranged.

22. The London branch of the Yokohama Specie Bank acknowledge receipt of Robinson's draft and promise to send it with documents to the correspondent for collection and remittance of proceeds.

APPENDIX I

MISCELLANEOUS EXERCISES

1. Construct sentences containing the following words: Corps, corpse; sample, example; story, history; sherry, cherry; Port, port; anonymous, unanimous.

2. How many meanings may be given to each of the following words: Box, seal, letter, brush, house?

3. Use each of the following words in a sentence: Non-stop, non-attendance, nonsense, nobody, nowhere, not, nay, nevermore, nothing, none.

4. Re-write the following sentences, inserting in each blank the word which you consider most suitable from the following list. Each word may be used only once: Vain, love, fresh, little, old, new, ancient, like, proud, small.

(a) I have . . . fear that you will soon be able to master so . . . a book.

(b) I have a . . . supply of eggs, but I cannot say whether they are . . . or not.

(c) We do not blame a man who is . . . of his success so much as one who is . . . of his learning.

(d) It has been wisely said that we may . . . a friend, though we do not . . . his faults.

(e) His library contains many . . . editions of the . . . classical writers.

5. Use the following words in sentences with a preposition following each: Different, similar, dependent, consist, surprise.

6. Compose a short speech suitable for the following occasion: At the close of a day's picnic given by Mr. and Mrs. Jones, you are asked to propose a vote of thanks to your host and hostess.

7. You are present at a debate on the following subject: "Should the Public Parks be open for Games on Sundays?" As one who joined in the debate, state two arguments on either the affirmative or the negative side.

8. From the words in brackets in the following passage, select the one which is most suitable in each case. Write the selected words only in their proper order.

Mr. Pickwick and his three (dogs, companions, rivals) stationed themselves in the front (part, file, rank) of the crowd and patiently (awaited, resisted, expected) the commencement of the (business, opening, proceedings). The throng was increasing every (moment, hour, day); and the (energy, efforts, strength) they were compelled to make to retain the (position, ticket, composure) they had (purchased, gained, shown) sufficiently occupied their (time, space, attention) during the two hours that (crawled, ensued, advanced).

9. Re-write the following direct speech as indirect speech—

"Ah!" said the employer as the clerk came in with the file;

"So you have found it at last, have you?" The clerk, who at first was too surprised to reply, soon found his tongue. "Why do you speak to me like that, Sir?" "Because," shouted the other, "I strongly suspect that you are the sort of chap who never knows where the files should be kept." He pointed to the file as he spoke and then continued, "If I am correct in my suspicion, it's quite time I spoke sharper to you about it. Not a word, please; go back to your place. There's no need to discuss the point."

9. Fill in the missing words in the following sentences—

(a) The Doctor's . . . was written in Latin.

(b) The . . . of the dinner was written in French.

(c) The cook gave her a . . . for the fish.

(d) The clerk thanked the man for the money and gave him a . . . for it.

(e) The statements of the writer were so . . . that his evidence could not be relied upon.

(f) He stood dumb with . . .

(g) The horse . . . gently along and then it broke into a sudden . . .

10. How would you commence a business letter to each of the following—

(a) Messrs. Portland & Co.

(b) The Rev. John Smith.

(c) The Spigel Electric Co., Ltd

(d) Mr. Henry Williams.

(e) Mills and Evans (a firm of ladies).

11. Mrs. Roberts of 55 Clarendon Road, Holland Park, W.11, left her umbrella in a vehicle belonging to the General Omnibus Co. Write a suitable letter of inquiry from Mrs. Roberts to the Company, and a reply stating that the article has not been found.

12. Mr. John Sorter has two engagements for the same evening, and is obliged to cancel both owing to a family bereavement. He sends a note of apology for absence to the Local Secretary of the League of Nations at Exton, and writes briefly to his friend, Arthur Long, postponing his engagement with him for a week. Write these notes.

13. Your firm manufactures a device for sharpening all cutting tools. Write to Messrs. Iron & Steel, Ltd., Engineers, recommending the instrument and asking if your Mr. Sharp may call and demonstrate.

14. Employ each of the following words in a sentence that shall clearly illustrate its precise meaning: Simulate, dissimulate; mendacity, mendicity; imminent, eminent; equivalent, equivocal; stationary, stationery.

15. Write a letter as from a Japanese agent to a firm of motor manufacturers in London offering yourself as their agents for Japan. Give information as to the type of vehicle popular in Japan and state the terms on which you are willing to do business.

16. On the 14th May, A. Retailer, of Cardiff, ordered from A. Wholesaler & Co., the following goods—

Six loud speakers at four guineas each.

One dozen power valves at 25s. each.

Five wireless receivers (valve pattern) at 10 gns. each.

You are required (a) to write a letter containing the order, and (b) to draw up the invoice, charging £4 for packing cases. Terms are 20 per

cent and five per cent, cash in one month. Goods were delivered by G.W.R. passenger train.

17. After allowing for the return of the cases and deducting the discounts mentioned in Question 16, draw a copy of the cheque on the Commercial Bank in settlement of the account due.

18. In the following sentences insert in the blank spaces the correct form of the pronoun either *who* or *whom* or *whose*.

- (a) He asked over the 'phone " . . . are you ? "
- (b) He told us . . . he was.
- (c) To . . . did you send the goods ?

19. In the following sentences insert in the blank spaces the correct form of the pronoun either *he* or *him*.

- (a) We think that it will be . . . who will come.
- (b) No one is a better salesman than . . .

20. On Friday, March 21st, James White, 16 Manchester Road, Liverpool, sent a telegram to John Black, 52 High Street, Kensington, London, informing him that he would arrive at Euston Station at 3.15 p.m. that day, and asking him to meet him there. Draft the telegram.

21. James A. Quiggen, 109 Sacheverelle Road, Deptford, applies to his employer Mr. James Martineau, 14 Torquay Street, Deptford, for an increase of wages on account of two years' service and attention to duty, giving as reference the chief clerk, Mr. Thoms. Write the applicant's letter and the employer's reply, promising consideration of the request in six months' time.

22. Write a letter to John Brooks & Co., Ltd., High Street, Kensington, W.8, asking them to send you at the earliest convenience 6 doz. handkerchiefs at 10s. per doz.; 3 doz. collars, "Avon," size 14, at 4s. per doz.; 13 doz. ties, assorted, 18s. 6d. to 20s. per doz. Set out the address as on the envelope.

23. Goods ordered a month ago by J. Laughlom, 15 Sevenoaks Road, Todmorden, from W. Risebeck & Sons, 217-221 Gainsborough Street, Middlesbrough, have not been delivered. Write out a telegram (not more than twelve words, including address and signature), asking if the goods be forwarded at the earliest possible date.

24. Write a letter as from a traveller opening up trade in Japan, to the head of his firm, and stating—

- (a) The towns he has visited.
- (b) With what results.
- (c) His views upon the situation.

25. The letter reprinted below appeared during the month of July in a London newspaper. Write a short leading article on the subject, as if for publication in the same issue.

To the Editor of the *Daily News*.

Sir,

How much longer are many employees in the City (especially clerks) going to be deprived of the privilege of removing their collars and ties during the periods of hot weather while at their work ?

There is nothing indecent in the absence of a collar and tie. A compromise could be effected by allowing the sports shirt with collar attached, which is open at the neck, but the idea is sacrilege to most

City employers. Anyway, the sooner some responsible medical authority takes up the cudgels on behalf of the poor devils one sees in the City streets sweltering around in collars and ties, the better will it be for the public health.—K.W.T.

26. The West of England Wholesale Furnishing Co., Ltd., of 19a Theobalds Road, London, W.C.1, having supplied John Brown, of 18 Great Dover Street, West Hampstead, with hand-printed linen curtain fabric, in 3-yd. lengths, at 6s. 6d. per yd., is requested to supply a further 20 lengths. Write, as from the company to John Brown, expressing regret at the fact that the materials in question are of Austrian manufacture, and cannot be repeated, at the same time calling attention to the virtues of British block-printed cretonnes, at a much reduced price, which could be used for all purposes for which the linen curtain fabrics are adaptable. Indicate also that pattern books have been forwarded by parcel post.

27. Charles Smith, Working Street, Stroud, purchases six gross of small articles at 2s. 6d. a doz. from the Fancy Goods Stores, Bond Street, London. Write three letters—

- (a) From Charles Smith giving the order.
- (b) From the Fancy Goods Stores acknowledging the order.
- (c) From Charles Smith remitting money in payment.

28. Write the letter in the following transactions—

Sellers: Messrs. T. Jones & Co., Ltd., Retail Coal Merchants and exporters, Wigan.

Buyers: Messrs. The Union Coal & Iron Co., Ltd., Retail Coal Merchants, Manchester.

- (a) Inquiry for a supply of about fifty tons of coal a week.
- (b) Reply stating terms.
- (c) Trial order.
- (d) Acknowledgment of order.

29. Write a letter on behalf of a candle-maker to a dealer who has not ordered candles from the firm for some considerable time. Say that owing to an extension of the works and improvements in machinery, you are now in a position to supply more promptly than ever before, and on more favourable terms. Enclose a catalogue and offer to send samples.

30. In the name of Oliver Twiss, 15 Sevenoaks Road, Gloucester, write to the House Work-saving Devices Co., Ltd., 10 Salisbury Street, Swindon, stating that building schemes for Gloucester suburbs will probably afford an opening for their goods, offering his services as their agent and naming two references. Write also the firm's reply, making inquiries as to the extent of the schemes, the class of houses to be erected, and the commission required by the applicant.

31. (a) Draw up an order sheet from yourself to a manufacturing firm for 300 pieces 33 in. white shirtings, 40 yd., at 8s. 4d. per piece, quality No. 300, delivery half in six weeks, and the remainder in eight weeks after the first delivery. State the terms upon which you propose to pay for these goods.

- (b) Write a letter as coming from the manufacturing firm acknowledging receipt of the order, and pointing out that the price is 8s. 5½d., in other respects accepting the order.

(c) Make out an invoice on CASH RULED SHEETS, for 150 pieces of the same goods at 8s. 5½d. per piece.

(d) Make out a cheque for the net amount of this invoice. Cross it specially to some bank, and state why this is done?

(e) Assuming that 150 pieces are packed in five bales for export, give a shipping advice of same to some shipping agents, and state what particulars are necessary to be given?

32. A head of a firm wishes to establish a branch business in a certain provincial town. Before sending anybody down to see the place, he writes in confidence to the Mayor (who is a business man and an old personal friend of his), asking him for his advice in regard to (a) the best situation for the premises, (b) likelihood of success or failure, (c) any good, reliable information he may care to give. Write a letter, as from the Mayor, answering these questions.

33. Assuming that you are a merchant in Tokyo and that you have received price list from Messrs. Black & Co., of London, make out an indent for four lines of goods and give at the foot of the indent full instructions as to packing, marking, shipping, number of invoices, arrangements for payment, etc., such as a Japanese buyer would be likely to give to a British supplier. You may enter any goods on the indent with which you are familiar.

34. Prepare an invoice of the following goods sold by the City Stores, Ltd., Cardiff, to A. Morgan, Esq., on 3rd February, 19..—

5 lb. household candles at 1s. 1d. per lb.

3 lb. elect cocoa at 3s. 3d. per lb.

3 lb. No. 4 coffee at 2s. 5d. per lb.

4 ozs. No. 2 tea at 3s. 10d. per lb.

35. The following is the account of Arthur Needs & Son in the books of Messrs. Richardson & Co.—

Arthur Needs & Son.									
19..			19..						
DEBIT			CREDIT						
			£	s.	d.	s.	d.		
Jan. 1.	To	Balance	14	7	9	Jan. 21.	By returns	15	—
"	4.	"	Sales	3	17	4			
"	"	"	"	13	1	9			
"	14.	"	"	14	3	5			

Messrs. Richardson & Co. forward statements of account to customers, made up to the last day of the month, on the 10th of the following month. Prepare the statement to be rendered by them to Arthur Needs & Son on 10th February, 19.., in the proper form.

36. Write the following invoice, carefully putting it into the usual commercial form—

Buyers: The Art Manufacturing Co., Ltd., Green Street, Manchester.

Sellers: H. H. Tetley & Son, 2 Clarence Street, Liverpool.

Date: 31st December, 19... Terms 2½ per cent one month.

550 9 × 6 envelopes, £1 2s. 6d. ; 550 Medium 8vo 24 pp. and cover, £18; 100 extra copies ditto, £1 10s. ; 500 4to memos on Grange Mills paper, £1 ; 500 Large Post folio, printed both sides, £4 ; 300 4 pp. Post 8vo programmes, £2 15s. ; total, £27 18s. 6d.

37. Write in proper commercial form an invoice with three items. Buyers are Little & Short, Long Street, Manchester, Hosiery. Sellers are Thomas and Dixon, Wholesale Merchants, Glass Street, Bolton. Date 11th January, 19..

Also draw up a credit note for ONE of the items, as goods were returned damaged.

38. Messrs. Gordon & Sons inquire of the Yorkshire Woollen Manufacturing Company their lowest prices, best terms, and the date of delivery, f.o.b., Hull, for six cases, each containing twelve pieces woollen goods, breadth 44 in., lengths 30–33 yd. as per pattern numbers 126, enclosed, two pieces of each pattern, per case to be packed in waterproof paper and zinc-lined cases free. In answer to this inquiry they receive the following quotation—

Telegrams :

Telephone : 3050 F.O.

QUOTATION

Yorkshire Woollen Manufacturing Co.

Manufacturers of Woollen and Worsted Coatings, Meltons and Beavers, Cheviots, Serges, Fancy Suitings, Woollen and Worsted Trouserings, Tweeds, etc., etc.,

82 Kelsall Road,

Leeds.

6th May, 19..

To—

Messrs. Gordon & Sons,
80 Fenchurch Street,
London, E.C.3.

Dear Sirs,

In reply to your esteemed inquiry of the 24th inst., we have pleasure in quoting you the following prices, and trust to secure your order, which shall receive our most careful attention.

Terms, 2½ per cent cash, one month. Delivery, f.o.b., Hull, before end of July.

5 cases containing 50 pieces woollen goods as your specification and patterns, at 3s. 1½d. per yard, packing free.

per pro. Yorkshire Woollen Manufacturing Co.,
W. T.

Write the whole series of letters from the acceptance by Gordon and Sons of the above quotation to the acknowledgment of receipt of payment by the Yorkshire Woollen Manufacturing Company.

39. Write a summary or précis of the following correspondence (index not required)—

J. Hardisty, Esq.,
Shanghai.

5th January, 19..

Dear Sir,

We are thinking of opening up trade with China, and we are assured by one of our clients that you would take charge of consignments from us and give us all the necessary details for shipment.

Although we have not done any business in China, yet we have executed several indents for Japan and the East Indies.

As you are on the spot, you will be able to inform us of the class of goods which will sell readily, especially in the country districts, and we shall be obliged if you will also give us some idea of the prices charged by German and American firms who are likely to be our competitors.

Thanking you in anticipation,

We are,

Yours faithfully,

W. McIver & Co.

Messrs. W. McIver & Co.,
Manchester.

9th February, 19..

Gentlemen,

I thank you for your favour of Jan. 4th, which came to hand to-day. I shall be glad to take this business in hand for you, and as the time is now particularly opportune I should urge you to ship goods as soon as the arrangements can be made.

My commission would be 10 per cent on the net proceeds, and half-yearly settlements would be convenient.

Farming implements and manures are at present in great demand, and I enclose herewith a fairly comprehensive list showing the average prices charged by other firms who are catering for the trade.

I shall be glad to forward more detailed information if you will kindly specify the nature of your requirements.

With compliments,

Yours faithfully,

J. Hardisty.

J. Hardisty, Esq.,
Shanghai.

16th March, 19..

Dear Sir,

In reply to yours of February 9th, we agree to the terms proposed, with the restriction that you do your best to prevent accumulation of dead stock, which would either be thrown on our hands or have to be disposed of at a sacrifice, thus making the business unremunerative.

Re your offer to supply information, we should be glad to receive particulars of freights, customs duties, and shipping and other charges

for drysalteries and chemicals. Although we are not manufacturers, yet we do a large and increasing business in these goods in India, and if there is any real demand for them we will forward immediately small trial consignments.

With our best thanks for the valuable data already given,

We remain,

Yours faithfully,

W. McIver & Co.

Messrs. W. McIver & Co.,
Manchester.

21st April, 19..

Gentlemen,

In response to your favour of 16th March, I have made inquiries respecting the demand for drysalteries and chemicals, and I find that there is little chance of doing business which would prove remunerative, as competition is too keen and the heavy freights and other charges would make the transactions unprofitable, as the needs of the district can be supplied nearer home.

I will give the other matters attention and report to you in due course.

Yours faithfully,

J. Hardisty.

40. Ascertain the meanings of the following words and then write sentences to illustrate their use : Aggravate, alternative, antiquarian, approach, calculate, capacious, condign, converse, decimate, demean, future, graphic, lay, limited, lot, mutual, nice, partake, persuade, phenomenon, preposterous, replace, spare, synonymous, transpire, verbal.

41. Write a précis of the transaction contained in letters 25, 31, 40, 44, 52, and 66.

42. Draw up a précis of the following series of letters : 27, 33, 45, 46, 47, 53, 70, and 71.

43. Write a précis of the correspondence contained in letters 28, 34, 48, 54, 68, 72, and 73.

44. Précis the letters : 29, 35, 37, 38, 49, 55, 61, 62, 63, 64, 65, and 74.

45. Write a précis of the following letters : 30, 39, 50, 51, 56, 57, 58, and 75.

APPENDIX II

SUGGESTIONS FOR READING

THE student will have seen that the central feature of the study of English is practice in writing and in the reading of books. Strong resolution and infinite pains will be required to acquire the habit of reading books of real literary value. They will perhaps seem very uninteresting at first, but zealous application will be well repaid. To increase our general knowledge, encyclopaedia, gazetteers, biographical and other dictionaries should be freely consulted, and a précis made of the information obtained.

For obvious reasons the commercial student should read good modern writing. The leading articles of such newspapers as *The Times*, *Manchester Guardian*, *Glasgow Herald*, *Yorkshire Post*, and the essays found in such reviews as the *Fortnightly*, *Contemporary*, the *London Mercury*, *The Spectator*, and *The English Review* will enlarge the student's general knowledge, and, at the same time, show good examples of modern writing.

The speeches of our leading statesmen should be read. Disraeli was a recognized master of his native tongue; critics agree that the speeches of Mr. Asquith are classics. A copy of *Hansard* should be the student's constant companion.

ENGLISH MANUALS

- English Composition.* Murison.
On the Writing of English. G. T. Warner (Blackie).
On the Art of Writing. Quiller Couch (Cambridge).
The Stories that Words Tell Us. Elizabeth O'Neill.
Common Faults in Writing English. H. Alexander (People's Books).
The Romance of Words. Weekly (Murray).
Composition Through Reading. Pickles.
King's English. Fowler (Oxford).
English Composition for Schools. S. P. B. Mais (Grant Richards).

GENERAL LITERATURE

- Macaulay's Essays.*
Selected English Essays. Peacock.
Tales from Shakespeare. Lamb.
John Halifax, Gentleman. Craik.
A Short History of the World. H. G. Wells.

- Sesame and Lillies.* Ruskin.
From a College Window. A. C. Benson (Nelson).
Virginibus Puerisque. Stevenson (Chatto & Windus).
The Light that Failed. Kipling (Macmillan).
The Tale of Two Cities. Dickens.
The Return of a Native. Thomas Hardy.
Toilers of the Field. Richard Jefferies.
The Purple Land. W. Hudson.
Pages from a Journal. Mark Rutherford.
The Rover. Joseph Courad.
Golden Treasury. Palgrave.
A Short History of the English People. Green (Macmillan).
Eminent Victorians. L. Strachey.
Voyage of a Naturalist. Charles Darwin.
Lorna Doone. Blackmore.
Jane Eyre. C. Brontë
The Friendly Road. G. Grayson.
A Letter Book. G. Saintsbury (Bell & Son).
Some Famous Women. Mrs. Creighton (Longmans).
Micah Clarke. Conan Doyle (Nelson).
Book-ways. Kimpton (Russell).

In addition to the above, students might with advantage study the plays of Shakespeare, Bernard Shaw, John Galsworthy, and Sir James Barrie, as well as the works of fiction by such well-known writers as Jane Austen, George Eliot, Walter Scott, Charles Kingsley, George Meredith, Thackeray, and Arnold Bennett. Further selections of books will be found in such series as the "World's Classics," "Everyman's Library," "The Home University Library," "Cambridge Manual," and "The People's Books."

COMMERCIAL LITERATURE

- Lombard Street.* Bagehot (Murray).
Introduction to English Industrial History. Allsopp (Bell & Son).
Man and His Markets. Lyde (Macmillan).
How to Read the Money Article. Duguid (Wilson).
Meaning of Money. Withers (Murray).
Man and his Conquest of Nature. Newbiggin (Black).
Economics for the General Reader. Clay.
The Wonderful Century. Wallace (Allen & Unwin).
Economic Organization of England. Ashley.
Principles and Practice of Commerce. Stephenson (Pitman).

ABBREVIATIONS USED IN COMMERCIAL CORRESPONDENCE

@ . . .	At.	C/s. . .	Cases.
A/c . . .	Account.	cwt. . .	Hundredweight.
Acct. . .	Account (Stock Exchange).	D/A . . .	Documents attached; and documents against acceptance.
<i>ad val.</i> . .	According to value (<i>ad valorem</i>).	D.B. . .	Day book.
Advt. . .	Advertisement.	D/D. . .	Demand Draft.
At . . .	First class.	D/d. . .	Day's date.
Amt. . .	Amount.	Disct . .	Discount.
A/R. . .	All risks.	d/ft. . .	Draft.
A/S. . .	Account sales.	div. . .	Dividend.
Ass'd . .	Assorted	D/O. . .	Delivery order.
Asst . . .	Assortment.	do. . .	Ditto (the same).
av. . .	Average.	D/P. . .	Documents against payment.
B/- . . .	Bales.	\$. . .	Dollars.
Bal. . .	Balance.	Dr. . .	Debtor.
B.B . . .	Bank book ; Bill book.	D/d. . .	Days after date.
B.Com. . .	Bachelor of Commerce.	D/S. . .	Days after sight
Bdl. . .	Bundle.	D/W. . .	Dock Warrant ; Delivered Weight.
B/E. . .	Bill of Exchange.	ea. . .	Each.
Bk. . .	Bank	E E. . .	Errors excepted.
B/L. . .	Bill of Lading.	E. and O E .	Errors and omissions excepted.
B/P. . .	Bill payable.	e.q.m. . .	Equal quantity monthly.
B/R. . .	Bill receivable.	Exch. . .	Exchange; exchequer.
Brt. . .	Brought.	exes . . .	Expenses.
B/S. . .	Bill of Sale.	Ex . . .	Out of (as "out of ship").
Bt . . .	Bought	f.a.s. . .	Free alongside ship.
Bu. . .	Bushel.	ft. . .	Foot or feet.
Bxs. . .	Boxes.	f.o.b . .	Free on board.
C.A. . .	Chartered Accountant.	f.o r . .	Free on rail.
C. and F. . .	Cost and Freight.	f.p.a. . .	Free of particular average.
C/F. . .	Carried forward.	gal. . .	Gallon.
Chg. . .	Charges.	gro. . .	Gross.
Chq. . .	Cheque.	hhd. . .	Hogshead.
C i.f. . .	Cost, insurance, and freight.	I.B. . .	Invoice book.
Cks. . .	Casks.	in. . .	Inch or inches.
C/o. . .	Care of.	ins. . .	Insurance.
Co. . .	Company ; County.	inst. . .	Instant ; this month.
C.O.D. . .	Cash (or collect) on delivery.	IOU . .	I owe you.
Com. . .	Commission ; com- merce ; committee.		
Congsd. . .	Consigned.		
Consgt. . .	Consignment.		
Consols. . .	Consolidated Stock.		
C/P. . .	Charter-party.		
Cr. . .	Credit ; creditor.		

J.A. . . .	Joint account.	qr. . . .	Quarter.
J.F. . . .	Journal folio.	qt. . . .	Quart.
Jun., jr. . . .	Junior.		
kilo, kg. . . .	Kilogram.	R/D. . . .	Refer to drawer (as to cheques).
lb. . . .	Pound or pounds (weight).	recd. . . .	Received.
L.C. . . .	Letter of credit.	regd. . . .	Registered.
Ld. or Ltd. . . .	Limited.	retd. . . .	Returned.
L.M. . . .	Letters of marque.	R.M.S. . . .	Royal Mail Steamers.
		R.S.O. . . .	Railway sub-office.
M.Com. . . .	Master of Commerce.	S.B. . . .	Sales Book.
m.d. . . .	Months after date.	shipt. . . .	Shipment.
mdse. . . .	Merchandise.	S.S. . . .	Steamship.
memo. . . .	Memorandum.	S/w. . . .	Shipping weight.
Mfst. . . .	Manifest.	s.t.i.r. . . .	Subject to immediate reply.
m/s. . . .	Months after sight.		
Mtge. . . .	Mortgage.	Treas. . . .	Treasurer.
No., Nos. . . .	Number ; numbers.	U.K. . . .	United Kingdom.
O/a	On account of.	v. . . .	Versus—against (as in a law case, Smith v. Brown).
O.H.M.S. . . .	On His Majesty's Service.	via	By way of (as Japan via Siberia).
oz. . . .	Ounce.		
pce. . . .	Piece.	W/W. . . .	Warehouse warrant.
pcl. . . .	Parcel.	wt. . . .	weight.
pcs. . . .	Pieces.		
pd. . . .	Paid.	x.d. . . .	Ex (or without) dividend
pk. . . .	Peck.	x.in. . . .	Without interest.
pkg. . . .	Package.		
P.N. . . .	Promissory note.	yd. . . .	Yard or yards.
P.O.D. . . .	Paid on delivery.	Y.B. . . .	Year-book.
pm. . . .	Premium.		
prox. . . .	Proximo, the next month.		

TERMS USED IN COMMERCIAL CORRESPONDENCE

Accommodation Bill.—A bill drawn or accepted or endorsed by somebody for the convenience of another without the former having had any consideration from the latter; slang expressions are: Kite or windmill.

Account.—A statement referring to goods supplied or to money transactions.

Account Sales.—A statement exhibiting all the particulars of the sale of a consignment.

Active Partner.—One who takes his share in the management of a partnership business.

Ad Valorem Duty.—Duty levied on the value and not on the quantity of articles.

Advice.—Information by one business man to another about some transaction, chiefly in connection with bills, cheques, or forwarding of goods.

Affidavit.—A declaration made in writing, upon oath, before a person empowered to administer an oath.

After Sight.—So many days after the acceptance of Bill of Exchange.

Allotment.—Granting a number of shares in a public company to somebody who has duly applied for and paid a deposit for them.

Appraise—To make an estimate of the value of anything.

Arbitration.—The settlement of a dispute by disinterested persons.

Assets.—Property belonging to a merchant, such as cash, goods, ships, etc.

Assign.—To make over property to another person (Assignee) by means of a special document (Deed of Assignment) or by endorsement of documents, e.g. Bs/L which convey a right to the property they specify.

Audit.—A searching examination of the books, accounts, vouchers, etc., of any concern by a qualified person to see that the books have been properly kept and no fraud committed.

Award.—The decision of an arbitrator.

Backwardation Rate.—Rate of interest charged to the seller and allowed to the buyer, when a "Bear" carries forward his transactions to the next account.

Balance.—The difference between the debit and credit sides of an account.

Balance Sheet.—A statement of the assets and liabilities of any trading concern.

Bank Bill.—A promissory note or bill of exchange issued by a bank, and payable at some future date.

Bear—A speculator on the Stock Exchange who sells for the account shares which he does not possess, hoping to buy them back at a lower price before the next settlement. A bear is one who sells for a fall in price.

Bill of Entry.—A document required by the Custom House, declaring and describing goods to be imported and landed in Great Britain.

Bill of Health.—A certificate handed by the Customs Authorities to the captain of a ship leaving a suspected port. A Clean Bill signifies that no contagious disease was known to exist; a Suspected Bill, that though no cases had been officially reported, they were rumoured to have appeared; a Foul Bill, that the port was infected.

Bill Payable.—The name given to an acceptance for book-keeping purposes by the party who has to pay it.

Bill Receivable.—The name given to the acceptance for book-keeping purposes by the party who has to receive it.

Bill of Sale.—A form of mortgage assigning goods to someone from whom a loan has been obtained.

Blank Cheque.—A cheque form in which particulars as to amount, payee, etc., have not been inserted.

Bona Fide.—In good faith.

Bond.—A bond is a deed by which a person binds himself to pay a sum of money at a fixed time or on certain conditions. Foreign Governments, Railway Companies, issue bonds in return for money lent to them, guaranteeing a fixed rate of interest until the loan is redeemed.

Bonded Goods.—Imported goods deposited in a Government warehouse until the duty is paid.

Broker.—The intermediate agent between buyer and seller of any commodity. There are many kinds of brokers. The principal ones are: Bill Brokers, Insurance Brokers, Metal Brokers, Produce Brokers, Ship Brokers, Stock Brokers; in some trades they often style themselves factors, e.g. Corn Factor, Cotton Factor.

Brokerage.—Charge made by brokers for transacting business between two parties, often called "fee" and "commission."

Broker's Contracts.—Notes signed by brokers and forwarded to their principals immediately on completion of purchases or sales.

Bucket Shop.—An outside stock broker or stock dealer who is not a member of the London Stock Exchange, and advertises freely.

Bull.—Speculator who buys for the account securities which he does not want, hoping to see a rise in the market before the delivery date arrives and so sell them at a higher price than he has bought at. A bull is one who buys for a rise in price.

Chamber of Commerce.—A society of merchants and traders

Charter Party.—A written contract between the owner or master of a ship and the freighter, by which the former lets the ship to the latter for the conveyance of goods to one or more places.

Circulating Medium.—The authorized or recognized means of making payments in a country.

Clearing a Vessel.—Entering her name and an account of her cargo in the Custom House books on her leaving port.

Collateral Security.—Other security than that already given, an additional safeguard

Commission.—Percentage paid to the agent for buying or selling on account of his principal.

Confirm.—To make reference to the last letter sent; to set out in writing the particulars of an oral or telegraphic agreement.

Consideration Money.—Amount of money to be paid for securities purchased, so called in the transfer deed.

Consignee.—The person to whose care and disposal goods or merchandise are consigned.

Consignor.—The person by whom goods or merchandise are consigned to the care and disposal of another.

Consols.—Consolidated annuities forming part of the English National Debt.

Contango.—A fee paid for carrying stock over to the next account. It is the opposite to "Backwardation."

Counterfoil.—Portion of a perforated leaf retained in a book after the other part has been torn away. It contains short particulars of the transaction for which the other part of the leaf was employed, e.g. counterfoil of a cheque, receipt, etc.

Cranage.—Money paid for drawing goods out of a vessel with a crane.

Current Account.—An account which shows in detail all sums withdrawn, all entries in respect of interest on capital and drawings, and the profit or

the loss sustained during the period to the close of which the books are balanced.

Cum Dividend.—That the shares are sold with the dividend.

“Del Credere.”—A higher rate of commission, demanded by an agent if he guarantees the payment of the value of goods sold on account of his principal.

Demurrage.—An allowance made to the master or owner of a vessel for undue detention in port.

Dishonour.—Refusal to accept a bill, or to pay a bill when due.

Dissolution of Partnership.—The act of breaking up an association formed for the purpose of trade, or the act of retiring from such association of one or more of the parties concerned.

Dock Dues.—Rent for the use of docks.

Documentary Bill.—B/E with documents attached, f.i. B/L, policy (or letter) of insurance, letter of hypothecation, referring to the consignment against which the bill is drawn.

Double Entry.—When each sum or amount is entered twice in the ledger, viz, on the debtor side of one account, and on the creditor side of some other account or accounts.

Draft.—A term applied to both bills and cheques; also an allowance to the buyer to ensure his getting good weight.

Drawee.—The person on whom a bill is drawn

Drawer.—The person who draws a bill.

Dry Goods—Drapery and such-like.

Dutch Auction.—The plan of offering articles at nominal prices somewhat above their value, and gradually lowering them until accepted, the person who first assents becoming the purchaser.

Earnest.—A sum advanced by the buyer of goods in order to bind the seller to the terms of agreement.

Engross.—To buy up in large quantities, so as to raise the price of the goods bought, and to sell at a profit.

Entrepot.—An intermediate port for trade; a warehouse for the temporary reception of merchandise *in transitu*.

Errors Excepted.—A provision inserted at the foot of an account meaning that if any mistakes occur they are open to correction.

Exchequer Bills.—Promissory Notes by the authority of Parliament for certain sums (£100, £200, £500, £1,000), bearing interest from date of issue at the current market value on day of issue. They are redeemable at par, and usually current from year to year for five years, but the holder can claim at the end of any period of twelve months.

Exchequer Bonds.—Government Promissory Notes for longer periods than Exchequer Bills; they bear interest at a certain rate per annum, payable half-yearly, until the period for which they are issued expires, when they are redeemable at par.

Excise.—Tax levied on certain goods sold by retail or before leaving the manufactories, f.i. beer, British spirits; a tax to deal in or use certain articles or carry on certain trades or professions.

Ex-Ship.—The seller's responsibility ceases as soon as the goods sold leave the ship's slings—free overside.

Ex-Warehouse.—The buyer has to supply conveyance to remove the goods bought from the door of the warehouse.

Free on Board.—The price at which goods are sold, free of all shipping expenses.

Freight.—The sum to be paid for the hire of a ship or for the carriage of any quantity of goods in her.

Futures.—Contracts at produce exchanges to sell or buy certain goods at an agreed price for future delivery.

Glut of the Market.—The supply of certain commodities greatly exceeds the demand.

Goodwill.—The advantage accruing to any concern from an established trade or connection.

Hire Purchase System.—Furniture, pianos, etc., can be obtained on hire, with the proviso that the payments made shall be considered as part-payment of the article hired.

Indent.—An order from abroad for purchase of goods with full particulars.

Injunction.—A writ of the Court of Chancery forbidding or requiring some specified act to be done.

Invoice.—An account of goods bought or sold, with the description, price, and quantity of each article.

IOU.—An acknowledgment of a debt, consisting of these three letters, the amount of the debt, the date, and the signature of the debtor. An IOU requires no stamp, but if the words "which I promise to pay," or "to be paid on 1st October, 1927" be added, the document would become a promissory note, and would be required to be stamped accordingly.

Jerquer.—An officer of the Customs, whose duty it is to visit vessels in port, to ascertain if the goods correspond with the manifesto.

Landing Account.—An account taken by the various dock companies and wharfingers of all goods landed, with their weights and other particulars requisite to the importers, accompanied by remarks as to the condition of the packages or merchandise.

Lay Days.—The days fixed for loading and unloading ships.

Letter of Attorney.—A legal document allowing one person to sign on behalf of another.

Letter of Credit.—A letter issued by bankers or mercantile houses by means of which the person named therein may obtain advances of money or goods against presentation of the letter and on the credit of the issuing firm.

Letter of Licence.—An agreement signed by the creditors of an insolvent or embarrassed trader, permitting him to carry on business for a certain time without satisfying their claims.

Letter of Regret.—A communication by a newly formed company to an applicant for shares regretting that the number of shares applied for cannot be allotted to him; the counter-part is a "Letter of Allotment."

Lighter.—A large open boat or barge employed in bringing goods alongside or taking overside.

Lighterage.—Charges paid for conveying goods by lighters; the act of conveying by lighters.

Limited and Reduced.—The capital originally issued of such a company has been reduced by some operation.

Liquidation.—Winding up of a business concern after full payment of all claims, or by arrangement after part payment of same. Such a firm is said to be "in liquidation."

Lloyd's.—An association of underwriters having their premises in the Royal Exchange.

Lloyd's List.—A daily newspaper, publishing various information of movements of and accidents to ships.

Lot Money.—Charge by an auctioneering broker on each parcel of goods he sells in a public auction.

† **Manifest.**—A list of a ship's cargo, but must be signed by the master of the vessel before any goods can be landed.

Mart.—A market or depot for public business.

Mate's Receipt.—Mate's acknowledgment of having received certain specified goods on board. It is handed over to the ship broker in exchange of Bs/L.

Negotiable Document.—A document which in its transfer from one person to another conveys to the possessor a legal right to the money or property specified.

Net.—The total quantity or amount of goods or money after all deductions are made.

Noting a Bill.—A note taken of its presentation for its acceptance or payment, customarily effected on a second presentation by a notary, as a proof of the claim having been duly made.

✓ **Official Receiver.**—A person appointed by the Court of Bankruptcy to manage and distribute an insolvent's estate during the liquidation of his affairs.

Par.—"At Par" means that the current price of securities is equal to their face value. "Above Par" means that the current price is higher than the face value. "Below Par" means that the current price is lower than the face value.

Partner.—A person who has invested capital in a business concern to carry it on jointly with his co-partners; there must not be more than twenty partners in one concern.

Pass Book.—A book passing between bankers and their customers which records all payments and receipts.

Per Procuration.—Procuration is the authority given to the manager or head clerk to sign documents such as cheques, Bs/E, on behalf of the firm (*Procura*).

Petty Cash Book.—A book containing an account of small sums of money advanced to the petty-cash keeper for small disbursements.

Price Current.—A list of the market prices of goods.

Pro-forma Invoice.—A fictitious invoice setting out the current market price of goods, manner and cost of packing, the discount, the terms of payment, and the exact total cost a purchasing order would come to, for the guidance of a would-be purchaser.

Pro-forma Account Sales.—An imaginary A/S, setting out the current selling price of goods, freight, commission, charges to enable a consignor to form an opinion as to the probable result of the sale of a consignment.

Prompt.—The credit or time allowed for the payment of a parcel of goods.

Prospectus.—An outline of the organization, capital, property, and future operations of a company to be formed, published and sent out with a view to inviting the public to take shares in the concern.

✓ **Proxy.**—Authority placed in the hands of a deputy, as a substitute for its personal exercise.

Re.—In regard to; relating to; used to avoid repetition of details concerning subjects previously dealt with.

Rebate.—An allowance on price or return of discount.

Reference.—A person or firm willing and able to give information as to the standing of some business man or firm.

Retailers.—Tradesmen and shopkeepers who sell goods direct to the general public.

Strip.—The receipt given for a company's shares until the delivery of share certificates.

Set-off.—A counter claim by the person on whom a demand is made.

Share-List.—A list of shares published showing the quotations. An official document produced annually showing who holds the shares in a limited company.

Ship's Protest.—A declaration on oath before a notary public made by the captain and some of the crew, relating to some accident to the ship or her cargo.

Stag.—Slang—premium hunter; an operator who applies for shares in a company, not for investment purposes, but to dispose of them at a premium at the next opportunity.

Stevadores.—Experienced workmen in stowing the cargo of a ship so that it cannot shift during the voyage.

Tape Prices.—Fluctuations in the prices of securities with exact hour and minute at which such alterations take place are recorded by the tape machines of the Exchange Telegraph Co., and simultaneously transmitted to all its subscribers.

Tare.—A deduction from the gross weight allowed for the weight of the cask, bag, case, chest, etc.

Telegraphic Transfer.—A daily rate for transferring money by cable from one person to another.

Treasury Bill.—A certificate issued by Government for money lent by public tender; it is issued also for certain amounts, bears a fixed rate of interest, expires after 3, 6, 12 months, when it is redeemed at par.

Tret.—An allowance of 4 lb. on every 104 lb. on certain articles of merchandise for dust

Turnover.—The total amount of transactions of a firm during a certain time.

Ullage.—The difference between the full capacity of a cask and the quantity it really contains—the quantity deficient in casks through leakage or evaporation.

Underwriter.—An insurer of maritime adventures, so called from subscribing or writing his name under the conditions of policies of insurance of ships, goods, etc.

Voucher.—A written document, proving the payment of money on the completion of any monetary transaction.

Weight Note.—Document issued by a Dock Co., stating gross and net weight, marks, and numbers of certain goods, date of entry, etc. The goods are delivered on presentation of warrant and weight note.

Wholesale Dealers.—Those who buy large quantities of goods, and sell them to merchants for export, or to retailers for home consumption.

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