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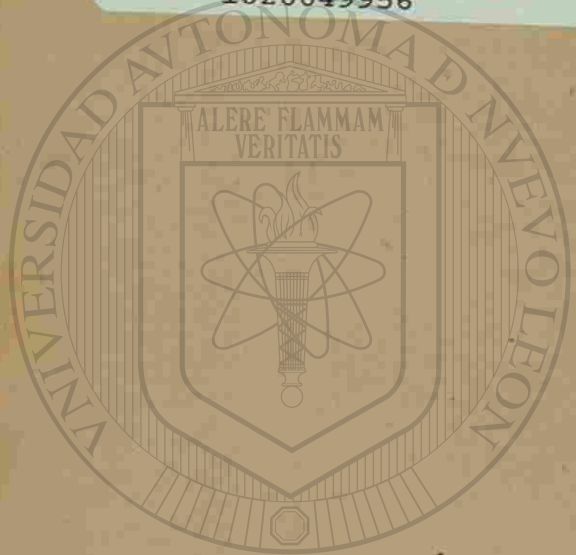
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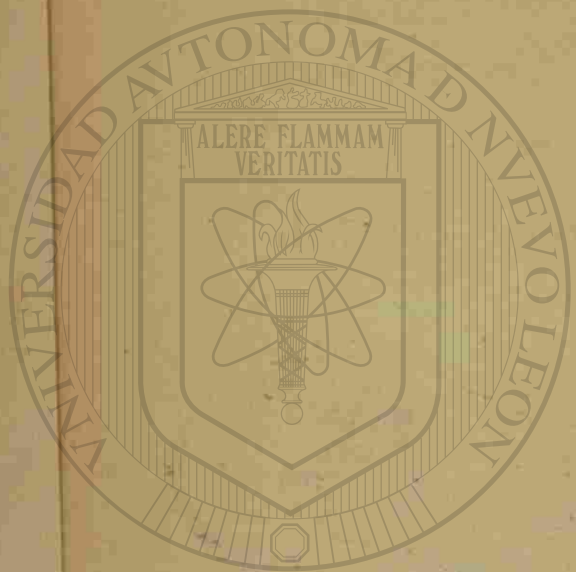
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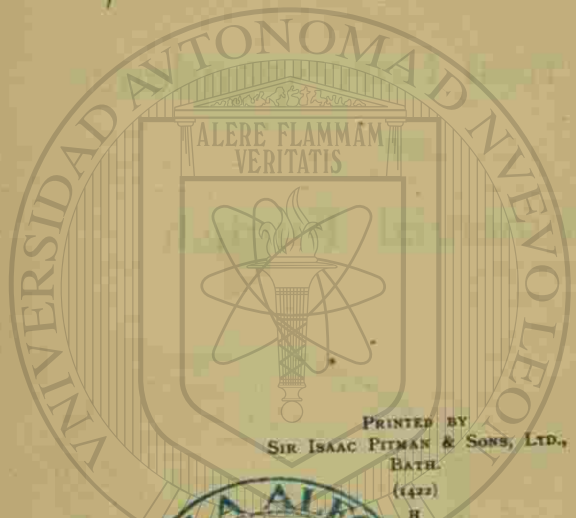
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COMMERCIAL ENGLISH



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COMMERCIAL ENGLISH.

I.—THE PARTS OF A COMMERCIAL LETTER.

SINCE a large proportion of the business of the world is carried on through the medium of letters, it is clear that the power of writing correct commercial English is one to be carefully cultivated.

The matter of first importance in a letter is the expression of the writer's ideas in suitable language. To aid the student in this direction a few suggestions, comments and illustrations are supplied in the pages which follow.

For convenience and clearness a **business letter** generally consists of the following six parts :—

1. The *Heading* (Place & Date).
2. The *inside Address*.
3. The *Salutation*.
4. The *Body* of the letter.
5. The *Complimentary Close*.
6. The *Signature*.

The **Heading** indicates when and where the letter was written. It usually consists of the postal address of the writer with the date of writing; and should furnish the person addressed with the information he will need in addressing his reply. The heading of a letter should be **carefully punctuated**, so as to separate the parts, the street, the place, the county, the country, the month and the year, or such of these as are present, by *commas*. A *full-stop* should be placed after every abbreviation and at the end of the heading. If any part of the heading ends with an abbreviation it needs both a *full-stop* and a *comma*. The headings of the letters in the body of this book should be carefully studied and frequently referred to until any heading can be readily written and correctly punctuated.

The **Inside Address** of a letter consists of the name and title of the person, or firm, to whom or to which the letter is written, with the residence, place of business, or any other place which may be appointed for the receipt of the letters. The inside address corresponds with the address on the envelope, except that in the inside address the town and county or city and country are written on the same line. The number and street are often omitted in inside addresses, but this is not wise. The inside address should never be omitted from business letters, because copies of such letters are usually

preserved in a letter book; and, without the inside address, such copies are of little value for reference. It is also important that the full address should appear so that it may be copied by the junior clerk who addresses the envelope, without referring to the address book. The address should be **punctuated** so as to separate the parts, the name, the number, the street, the town, the county, the country, or such of these as are present, by commas. A comma should be inserted between the name and the title, when the title follows the name. A full-stop should be placed after every abbreviation and at the end of the address. A table of abbreviations will be found on pages xxix. and xxx. of this book.

The **Salutation** is the complimentary term used to commence the letter. Custom has prescribed certain forms which are in general use; as *Sir, Dear Sir, or My Dear Sir*, when writing a business letter to a man, and *Sirs, Gentlemen, Dear Sirs, or My Dear Sirs*, when addressing a firm. The vulgar term *Gents.* should never be used. The salutation in a business letter should be followed by a *comma*.

The **Body of the Letter** is the part which contains the message or the information to be communicated; and, it is, of course, the part of first importance. In this, as in the other parts of a letter, good form is desirable.

1. There should be a **margin** at the left-hand side of the page; and all except paragraph lines should begin exactly at the same distance from the edge of the sheet.

2. No regular margin can be left on the right-hand side of the page, but care should be taken to make the ends of the lines as uniform as possible, which can be done by care in spacing and by dividing long words at the end of a syllable.

3. Care should be taken to divide words only at the end of a syllable, using a hyphen (-) to show the division; and words of one syllable should never be divided. When in doubt as to the division of a word, consult a dictionary which gives the proper division of all words which admit of it.

4. The body of a letter should leave ample space for the complimentary close and signature. When more than one page is necessary for the information which has to be written, use other sheets, and number them all; but do not use a second or a third sheet simply for the complimentary close and signature. Never write a business letter on both sides of the sheet, as, after being filed, it is inconvenient for reference.

5. The various topics dealt with in a letter should be taken in the order of their importance, and each topic should have a separate paragraph. A study of the specimen letters in this book will give a fair idea of the principles of paragraphing; but a few suggestions on this subject are also inserted here.

After completing all that is to be said upon one particular topic, commence the next line at the paragraph space about half-an-inch to the right of the left-hand margin; but excessive paragraphing should be avoided.

The body of a letter should be **punctuated** like ordinary printed or written matter. Well written letters do not require much punctuation, but such as is necessary should not be omitted. *Commas, full-stops, and notes of interrogation* are the only stops usually required, as long sentences, requiring much punctuation, should not be used in business correspondence.

The **Complimentary Close** follows the body of the letter on the next line below, and consists of the words of respect or regard used to express the feelings of the writer toward his correspondent. The terms used are quite conventional, and are employed by many without the slightest thought as to their meaning, but the good correspondent will use the words most appropriate to the occasion.

The complimentary close should always be consistent with the salutation, and its words should never be abbreviated. The pairs of salutations and complimentary closings suitable for use together are arranged in the table below.

| Salutations. | Suitable Complimentary Closings. |
|---|--|
| <i>Sir, or Gentlemen; Madam, or Mesdames</i> .. | <i>Your obedient servant.</i> (R) |
| <i>Dear Sir, Dear Madam, or Dear Sirs</i> .. | <i>Yours faithfully, or Yours truly.</i> |
| <i>My Dear Sir, My Dear Madam, or My Dear Sirs</i> .. | <i>Yours very truly.</i> |

When the complimentary close is connected with the last sentence in the body of the letter, as *Hoping you will give this your immediate attention, We remain, Yours faithfully,* such

sentence should always begin a new paragraph; *we remain*, or whatever words are used in this connection should be placed on a separate line preceded and followed by a comma, and the initial letter of the first word should be a capital; then the complimentary close is placed on a line by itself. In official letters the formal style is observed; as

I have the honour to remain, Yours, etc.

The complimentary close may occupy two or even three lines according to the terms used, and its position is governed, to some extent, by its length. The closing terms should be arranged diagonally with the signature.

When the complimentary close consists of several parts they should be separated by *commas*, and a comma should also be placed after the last part.

The **Signature** is the name of the *writer* or of the *firm* or *company* he represents, placed after the complimentary close. There are several points in connection with the signature which should be carefully noted.

1. *The signature should be plainly written.* Some correspondents cultivate the wretched habit of making the signature the most illegible part of the letter. Sometimes, a signature is so illegible that the only possible way in which a reply can be addressed is by cutting it out and pasting it upon an envelope, trusting to the skill of the post office experts to decipher it.

2. *A woman writing to a stranger and expecting a reply,* should prefix to her signature, in a parenthesis, either the title *Miss*, or *Mrs.*, so that the reply may be properly addressed. A letter signed *E. A. Gordon*, for instance, might need the title *Mr.*, *Miss*, or *Mrs.*

3. *A signature should always be written,* as nearly as possible, *in the same form and style;* and a style should be adopted which is plain and distinct; avoiding unusual forms and fantastic connections; for these, besides being illegible, are, if we are to believe experts on handwriting, the easiest to counterfeit. The name should always be written in the same manner; *J. W. Smith, John W. Smith, J. William Smith, William Smith, Willie Smith* and *John Smith*, should not stand for the same person on different days of the week.

4. The signature should be written on the next line to the complimentary close, and should begin so as to finish near the right-hand edge of the sheet.

II.—PUNCTUATION OF CORRESPONDENCE.

Punctuation, or the insertion of stops in correspondence, is necessary to mark the parts and sections into which sentences and paragraphs are divided, so that the exact meaning may be quite clear. The real use of stops is to cut off and separate single words, or groups of words, from one another.

A correct method of punctuation is often the means of preventing ambiguity, and of marking the exact sense in which the words of a sentence are to be understood. Incorrect punctuation sometimes renders a sentence complete nonsense.

The practice of modern business writers is to avoid the use of many stops. The relation of the different parts of a sentence to each other, or of one sentence to another, should be made as clear as possible by a proper arrangement of the words; because the use of many stops tends to break the continuity of the written language.

The chief stops used in commercial correspondence are:—

- | | |
|---|---------------------------------|
| 1. The <i>full-stop</i> , or period, . | 5. The <i>comma</i> , , |
| 2. The <i>note of interrogation</i> , ? | 6. The <i>dash</i> , — |
| 3. The <i>colon</i> , : | 7. The <i>parenthesis</i> , () |
| 4. The <i>semicolon</i> , ; | 8. <i>Brackets</i> , [] |

The Full-Stop or Period (.)

1. A full-stop must be placed at the **end of every sentence**; as

We expect to forward your order to-morrow.

2. A full-stop must be placed at the **end of every abbreviation**, and after single letters standing for a full word.

When the abbreviated word occurs at the end of a sentence, one full-stop is sufficient to denote both the abbreviation and the end of the sentence; as

We have charged interest at the rate of 5 per cent. (R)

A full-stop must be placed at the end of headings, titles, and other expressions used alone and equivalent to abbreviated sentences; as

Jones and Sons.

The full-stop is also used after figures and letters employed as figures, when successive facts or particulars are stated in order, such as the figures employed in numbering paragraphs.

The Note of Interrogation (?).

A note of interrogation must be placed at the end of every sentence which contains a direct question; as

What are your terms and prices for your Text-book of Commercial History?

When several questions are included in a single sentence, and the meaning is not complete until the last one is put, only one note of interrogation is used; as

Shall we remit the amount due to you by a cheque, or would you prefer to draw on us by means of a bill?

The Colon (:).

1. A colon must be placed at the end of the expressions, as follows, *the following,* *thus,* *these,* *these words,* or of parts containing these or their equivalents, when they introduce a series of particulars or a direct quotation.

The following is an example of the use of a colon and a dash in introducing a direct quotation:

With reference to our higher quotations for rubber, which you seem to think unreasonable, we beg to draw your attention to the following extract from the market report of the "Daily News" of the tenth inst.:

"The great demand for rubber has caused a rise in the market price of from ten to fifteen per cent."

The colon is less used than formerly, its place being taken by the full-stop or the semicolon.

The Semicolon (;).

1. A semicolon must be placed **between the members of a compound sentence**, especially when the conjunctions are omitted.

Our confidence in the success of this undertaking is not the idle dream of mere enthusiasts; it is founded on reason and based upon science.

2. The semicolon is used in a complex sentence to **separate successive clauses** having a common dependence upon one or more principal clauses.

If we have stated our claim correctly; if we have reasoned it out clearly; if we have proved our right to the remuneration we request; how can you withhold your remittance?

3. A semicolon must be placed before *as*, when it is followed by an illustration.

When ordering these goods, kindly quote the descriptions printed in our catalogue, sent herewith; as, Printed Long Cloth, quality, Ex. G.

4. Antithetical clauses are separated by a semicolon.

Having written at so great a length, I shall not trespass much longer upon your patience; but, before concluding, I may be permitted to add another observation.

The Comma (,).

The comma denotes the shortest pause in commercial correspondence.

1. A comma is used to **separate the short members of compound sentences**, when they are connected by conjunctions.

There was a sudden fall in the price of these securittles yesterday, and buyers were, consequently, very wary.

2. A comma is used to **separate the clauses of complex sentences**, except where the connection is very close, or where the qualifying clause or clauses are very short.

The buyers were instructed to reserve their orders, prices were so very high.

3. An **inverted or transposed clause** must be divided by commas from the rest of the sentence.

When you have completed the work, you may send in your account.

4. **Clauses, phrases, and words** which occur between other parts of a sentence and **interrupt the connection** must be separated by commas.

The prices at which the goods were supplied, as we have already remarked, were for prompt cash.

You may, generally speaking, depend upon receiving goods ordered within a week of date of order.

5. **Similar expressions in series** must be separated by commas.

He has been a good servant here, patient, sober, honest, and industrious.

6. A **complex subject** of several parts, which require commas between them, or one ending with a verb, must be separated from its predicate by a comma.

Ranges and groups of lofty mountains, deep valleys, through which run rapid streams, and numberless lakes, set

in the midst of grand old forests, are the characteristics of this primitive region.

Words taken in pairs have a comma after each pair.

The good and bad qualities, this year's crop and last year's crop, the clean and the dusty, are all mixed together in the sample before us.

7. When a verb is omitted to avoid repetition, a comma takes its place.

Reading makes a full man; conference, a ready man; and writing, an exact man.

8. Words or clauses denoting opposition of meaning, or contrast, must be separated by commas.

Did he act wisely, or unwisely?

9. An appositional phrase must be set off by commas from the word or words which it qualifies.

John Jamieson, the captain of the ship, will wait on you for instructions.

10. The following are also set off by commas:—

a. Words or phrases used independently:

My dear sir, you are decidedly mistaken.

To say the least, it was unfair.

b. Absolute phrases.

Your plans failing, there is nothing more to be done.

c. An equivalent word or expression introduced by *or*.

Double entry book-keeping, or the art of recording business transactions in a systematic manner, was first employed by the Venetians.

The Dash.

The dash is used to denote a change in the construction or meaning of a sentence, an interruption, a hesitation, or words and clauses used parenthetically.

A few days afterwards—at the end of August—the prices of steam coal advanced five per cent.

Parenthesis Marks.

Parenthesis marks are used to enclose an explanatory word, phrase, or clause in such a way as not to interrupt the connection of the parts of the sentence.

Please find enclosed cheque for six pounds thirteen and fourpence (£6 13s. 4d.) in payment of your account.

Parenthesis marks are not employed so much as they formerly were; dashes take their place.

Brackets are used much in the same manner as parenthesis marks.

The Apostrophe (') is used to denote the omission of a letter or of letters; as, I'll, for I will; e'er, for ever; but these words should be very sparingly used in commercial correspondence, and their employment in telegrams is attended with much risk. The apostrophe is also used to denote the possessive case of nouns, to show that certain words are used as verbs, and, with s, to form the plural of letters, figures, or signs, taken as nouns; as, "Egypt's queen"; "He makes his i's and j's alike."

The Quotation Marks (" ") are used to enclose the exact words quoted from another speaker or writer. A quotation within a quotation must be enclosed by single marks.

The Hyphen (-) is used to unite the words which constitute the parts of a compound word not regarded as a permanent compound; as path-finder; ox-eyed. It is also used to unite the words which may be temporarily taken as a single expression; as, "Our ever-to-be-lamented friend."

The hyphen is also employed to mark the division of a word into its syllables; as, in-com-pre-hen-si-bil-i-ty.

The Ellipsis Marks (—) are used to denote the omission of some letters, as L—d P—n, for Lord Palmerston.

The Caret (^) is used in manuscript to show that some word omitted in its proper place is to be found above, or in the margin.

The Brace (—) is used to connect two or more different words or expressions with one common term.

The Ditto, or Double Comma (,,), is used instead of repeating the word or the words above it.

The Cedilla is a mark placed under the c (ç), to show that it is to be sounded soft like s, as façade.

The Tilde is a mark placed over the letter n (ñ), to show that the following vowel sound is to be preceded by that of y; as cañon.

The Vowel Marks are the following:—

The Diæresis (¨), placed over the latter of two vowels to denote that they are separate; as, ærial.

The Macron (¯), placed over a vowel to denote that it has a long sound; as över.

The Breve (˘) placed over a vowel to denote that it has a short sound; as, cöver.

III. THE USE OF CAPITAL LETTERS.

The following words should begin with **Capital Letters**:—

1. The **first word** of every sentence ;
2. The first word of every **Direct Quotation** ;
3. The first word of an Independent Sentence after an **Interrogation or an Exclamation** ;
4. **Proper names and Adjectives** derived from them ;
as,
The People of *England*. The *English* people ;
5. The titles of **Persons, Offices, and Books** ; as
His *Excellency*, the *Ambassador* of France ;
6. The names of the **Days, the Weeks, and the Months**,
as,
He came last *Monday*.
It was *Monday* in *Easter Week*.
The bleak wind of *March*.
7. Any word regarded as of **special importance** ;
8. The Pronoun **I** and the Interjection **O**.

IV. THE SENTENCE.

In the construction of sentences the words must be carefully chosen, rightly arranged, and written in their appropriate places. In the arrangement of a sentence, the chief object to be kept in view is **clearness**. The slightest degree of ambiguity or obscurity should be carefully avoided in business correspondence.

Clearness insists that

1. The words employed are used with a *precise and definite meaning*.
2. When a word is repeated it must be used in the same sense.
3. The parts of a sentence be arranged so as to leave no doubt concerning their meaning.

A careful study of the following rules and suggestions will assist the student in constructing clear and straightforward sentences.

1. The number and person of the subject of a sentence determine the number and person of the predicate ; thus
John commences business on Monday next,
where both noun and verb are singular.

John and James commence business on Monday next.

Here, as the words *John and James* express an idea of more than one, the verb is plural.

John or James intends to accompany me.

Here it is obvious from the very nature of the conjunction, *or*, that intention is asserted of one person only ; and, therefore, the verb *intends* is singular.

As **collective nouns**, though singular in form, may yet suggest the idea of plurality, they take either a *singular or plural verb according* as the idea suggested is that of unity or plurality. Thus, when we write "*The merchant fleet is now ready to sail*," we seem to lose sight of the individual ships composing the idea represented by the word *fleet*, and speak of it as one mass. When we write "There is little demand for the commoner kinds of boots and shoes in this country, as *the peasantry go barefooted*," this expression seems to give us the idea of a number of people existing separately ; and, therefore, we use the verb in the plural. When a collective noun is used as singular in one part of a sentence, it ought not in another part to be considered as plural.

A noun is sometimes put in the nominative case when it is not the subject of a sentence, but is merely followed by a participle ; this is generally known as the **nominative absolute**. Example.—*The bankrupt absenting himself, there was no examination.*

In every case, the *idea* represented by the subject must be carefully noticed, and then the predicate can be made to conform to it. Do not be led astray by mistaking a noun belonging to a prepositional phrase as the subject of a sentence.

"This cargo of iron goods were shipped last spring" should be—

"This cargo of iron goods was shipped last spring."

When the relation of ownership is to be pointed out, the **possessive case** of the noun is used, as "The money was paid down in *Robinson's* office." When the name of the owner is a compound word, the last of the component parts only receives the sign of the possessive case, as

"We beg to refer you to *Mr. Bouverie-Tracy's* head clerk for further information."

When there are two separate names involved, only the latter receives the sign of the possessive case ; as

"Please call at *Robinson & Reid's* office."

It is, in most instances, awkward to add any explanatory word to such a statement as the above, and a sentence runs more smoothly if we use the preposition *of* instead of the possessive sign. Thus

"I called at the shop of Smith, the bookseller,"
is much to be preferred to

"I called at Smith's, the bookseller's shop."

The two forms of the **indefinite article**, *a* and *an*, are identical in meaning but differ in the manner in which they are used.

A is prefixed to words commencing with a consonant sound; the long sound of *u*; and vowels sounded like *w*.

An is prefixed to words which begin with the sound of a vowel.

The exact import of the four **Distributive Adjectives**, *each*, *every*, *either*, and *neither*, should be carefully studied. From their meaning it will be clear that they must be used in connection with a noun in the singular:—

Each means *every one of a number considered separately*,

Every refers to *any number more than two, considered separately*.

Either means *the one or the other* of two.

Neither, means not either, *not the one nor the other* of two. Always use *or* with *either* and *nor* with *neither*.

The correct plural of **this** is **these**; and the corresponding plural of **that** is **those**.

Redundant expressions should be avoided; as, "From whence was it brought?" Here the word *from* is redundant; as *whence* means from what place. In the sentence, "I doubt not *but* that he will come," *but* is redundant.

Two negatives should never be used unless the affirmative is meant. The earlier English writers constantly broke this rule, as late as Goldsmith's time; for he has "Never was a fleet more completely equipped, *nor never* had the nation more sanguine hopes of success."

Adverbs should be so placed in a sentence as to leave no doubt as to which word is affected by them.

Simplicity.

Simplicity is the first requisite of clearness. We write to be understood.

Simplicity is gained by the use of particular terms in preference to general ones.

A particular term fixes the attention upon a **single object**; a general term refers to a **whole class**, and allows the mind to wander over a number of objects, without a distinct perception of the one intended, hence the effect of general terms is to obscure the idea. If you are writing about common things use such simple words as plainly express your meaning. Call a "spade" a spade, not "an implement of husbandry"; for, as there are other implements of husbandry besides spades, room is left for doubt concerning the particular one intended.

Purity.

Words and phrases imported from other languages should be excluded from ordinary non-technical composition. The English language is sufficiently copious for all the purposes required by the young writer, and he should accustom himself to express his thoughts in words that belong to the language he is writing.

Obsolete words should be avoided. Language, in the course of time, undergoes a change, and it is almost impossible for a word always to retain precisely the same meaning.

Newly-coined words should be avoided. New words are introduced into a language gradually to meet the requirements of an advancing age. Until a newly-coined word has been adopted by good writers and speakers, and has obtained general currency, it should not be admitted into the student's composition.

Slang words, though sometimes allowable in colloquial language, **should be banished** from written composition. Purity of diction is violated by such expressions as, "The man has skedaddled;" "He was awfully plucky;" "He won by a fluke;" "He was sat upon;" "See with half-an-eye."

In some professions and employments **slang** has acquired a sort of **technical mode of speech**; thus, one man *is plucked*, another *is ploughed*; the young barrister *eats his terms*, and hopes before long to *take silk*. Such expressions are Technical Metaphors which are out of place in composition, where purity of diction is desired.

V. THE PARAGRAPH.

A Paragraph is a combination of sentences treating of one topic. The elements of the sentence and of the paragraph are the same; they differ only in form.

Consecutiveness requires that the sentences follow in regular order, so as to carry on the line of thought without dislocation and without digression. As all the

sentences in a paragraph relate to one subject, each sentence should take up the thought where the preceding one left it.

The opening sentence is the most appropriate place to indicate the Proposition, or leading thought, which in various ways is explained, amplified, illustrated, or proved in the sentences that follow. Sometimes the subject of the paragraph is not stated, but only implied; such paragraphs, however, are generally deficient in clearness. Sometimes the subject is reserved to the end of the paragraph; when this is the case, all the preceding sentences should lead up to the close.

Consecutiveness is maintained by the use of continuative Particles, Conjunctive Adverbs, and Phrases, as, *however, moreover, thus, besides, consequently, at the same time*, etc. The connection between successive ideas may, however, be so intimate that, as a link in a chain, one thought naturally leads to the following one, without the necessity of any continuative word. In such cases, the connection between the ideas is sufficient to indicate the nature of the connection in the sequence of sentences.

Variety requires that the sentences in a paragraph should differ from one another both in length, and in the manner of construction. Long and short sentences have their respective advantages, and should be intermingled.

A short sentence is brisk and lively; and, by a succession of rapid impulses, gives to the composition a spirited character; but it is incompatible with the expansion of thought, and with the harmonious flow of the language.

A long sentence is grave and stately; but it affords more room to expand the thought and produce a solemn impression. In good composition there should be a mixture of long and short sentences: no writing is pleasing which consists of one kind only. After a number of short sentences, it is a relief to come upon one of moderate length. A long sentence, if rightly constructed, adds impressiveness and weight, gives colour and movement to the language, so as to heighten its effect and cause it to rise gradually to a climax.

The opening sentence of a paragraph should not be long. A short sentence arouses the attention and prepares the way for what is to follow; while a long sentence, in which the threads of thought can be gathered up, is appropriate for the close.

In the paragraph the sentences should vary not only in length, but also in construction. The form of expression may be changed without affecting the sense. When the same idea is repeated or illustrated in several successive sentences, such sentences, though variously worded, should preserve a correspondence both in length and construction.

Unity requires that all the sentences in a paragraph treat of one topic, without digression, and without the introduction of irrelevant matter. Whatever the nature of the composition, all the sentences should be characterized by unity of purpose. If the paragraph contains a statement of facts, whether the facts be successive as in narration, or simultaneous as in description, they require to be explained or illustrated.

Ideas require to be defined, or in other words, classified. A general fact may be explained, or illustrated, by means of particular facts, or by the enumeration of its parts, and the indications of the relations which connect these different parts. A principle, or an idea, is illustrated when by means of an action, or example, a person invested with authority has sanctioned the principle; or when the facts, without being actions, reveal the idea.

To see how sentences are combined into paragraphs, the student should take a paragraph written by a good writer, and analyze it in the same way as he would analyze a sentence. He should decompose the whole into its several parts, and take it to pieces. He will then see what are the constituent elements of the paragraph, and how they are combined so as to form a whole.

VI. GENERAL ADVICE.

Errors in Commercial Correspondence.—Any portion of a business letter which indicates a lack of care shows a degree of disrespect to the person to whom the letter is written; and, for this reason especially, such tendencies should be avoided.

Blots and other errors due to mere slovenliness, are inexcusable in letters, and stamp the writer as wanting in some of those graces which make the cultured gentleman.

Errors in grammar, errors in spelling, or errors in the use of capital letters, show a lack of education that the

circumstances may, in a measure, excuse; but, with all the advantages for acquiring such knowledge in these days, in the young especially, such ignorance is more apt to be due to a lack of appreciation of the value of such information than a lack of opportunity to acquire it. For these, and other reasons, a letter is usually an index to the writer. If errors are discovered after the letter is written, it is, as a rule, much better to re-write it than to send it away disfigured by one's own corrections.

The habit of **interlining** should also be avoided; this can only be done by re-writing all letters having interlineations in them.

Spelling.—Incorrect spelling is one of the worst faults of a correspondent. With dictionaries as cheap and accessible as they are, there is no excuse for one who habitually mis-spells words in an ordinary letter. Many a young man fails to obtain a position because he mis-spells in his letters of application, and the unfortunate fact regarding it is that, generally, he does not know that it was his mis-spelling that disqualified him. Excellent penmanship and composition only serve to make mis-spelling more conspicuous. Look up every word of your letter rather than send it out with one word mis-spelt. A habit of using the dictionary will correct the very worst of spellers.

Spelling is the art of combining letters properly, to form syllables and words. This art is best learned from spelling-books and dictionaries, and from observation in reading.

Rules for Spelling.

Monosyllables.—1. The final letter of a monosyllable ending with f, l, or s, preceded by a single vowel, is doubled; as, *muff, bill, moss*.

2. The final letter of a monosyllable ending with any other consonant than f, l, or s, is not doubled; as, *bar, rag, rod*.

Exceptions.—Clef, if, of; nil, sol; as, gas, has, was, yes, his, is, this, us, pus, thus, ebb; add, egg; inn, bunn; burr, err; butt; buzz, fuzz.

Doubling the Final Consonant.—1. The final consonant of a monosyllable, or of a word accented on the last syllable, ending with a single consonant preceded by a single vowel, is doubled on receiving a suffix beginning with a vowel; as, *hot, hotter; occur, occurring; transfer, transferring*.

2. The final consonant is not doubled if it is not preceded by a single vowel, if it is preceded by one or more consonants, or if the accent is not on the last syllable; as, *toil, toiling; sound, sounded; differ, different*.

Final x is never doubled, being equivalent to the two consonants, ks or qz; as, *fix, fixed; tax, taxing*.

The spelling of derivatives from words ending with single l is variable. Some writers double the l in words not accented on the last syllable; as, *travel, traveller*.

Final E.—1. In words ending with silent e, the e is generally omitted on receiving a suffix beginning with a vowel; as, *move, movable; love, loved; able, abler*.

In words ending with ce or ge, e is retained before terminations beginning with a, o, or u, in order to preserve the soft sounds of c and g; as, *trace, traceable; courage, courageous*.

E is retained in dye, singe, springe, swinge, tinge, hoe, shoe, and toe, before the termination ing; as, *dye, dyeing; shoe, shoeing*.

In words ending with ie, the e is omitted and the i is changed into y before the termination ing, in order to prevent the doubling of i; as, *tie, tying; belie, lying*.

2. In words ending with silent e, the e is generally retained on receiving a suffix beginning with a consonant; as, *dire, direful; care, careless*.

The following words are exceptions:—*Abridgment, acknowledgment, argument, judgment, duly, truly, awful, nursling, wisdom, wholly*.

Words ending with y.—1. In words ending with y, preceded by a consonant, y is changed into i on receiving one or more suffixed letters or syllables; as, *try, tries; lively, liveliest*.

Y is not changed into i before the termination ing; as, *dry, drying; rely, relying*.

2. In words ending with y preceded by a vowel, y is retained on receiving one or more suffixed letters or syllables; as, *money, moneys; joy, joyful; pay, payable*.

Paid from *pay*; *laid* from *lay*; *said*, and *saith* from *say*; *slain* from *slay*; and *daily* from *day*; are exceptions.

Words ending with a Double Letter.—In words ending with any double letter except l, the double letter is retained on receiving a suffix which does not commence with the same letter; as, *puff, puffing; careless, carelessly*.

Compounds.—In compound words, the simple words from which they are formed are generally spelled in the same manner as when alone; as, *scoop-net*, *blue-eyed*, *pay-master*.

In words ending with ll, one l is often dropped when forming part of a compound, or derivative word, except on receiving a suffix beginning with a vowel; as, *all*, *also*; *till*, *until*; *roll*, *rolling*.

Penmanship.—One of the indispensable elements of a perfect letter is good penmanship. Good penmanship is that which is legible, easily and rapidly written, and pleasing in appearance. One who aspires to become a good correspondent must give careful attention to this subject. Improvement can be made in this, as well as in other branches, by correct and persistent practice. "Pitman's Business Handwriting" provides a practical course of lessons in this subject. Good writing is not only desirable as an accomplishment, but it is also oftentimes a means of securing material advancement. Few acquisitions are more valuable than the ability to write a legible, rapid hand.

Mixing Business and Friendship.—When the sender and the receiver of a letter are on terms of friendly intimacy, the temptation to insert subjects which should never appear in a business letter is very strong. The chief objection to be urged against such a dual character in a business letter lies in the fact that, in looking over the letter-file afterwards, which is frequently done, it becomes necessary to consume time in reading matter which has no relation to the information sought. Again, the writer cannot always be sure that the receiver will have time during business hours to extract a few necessary particulars from a quantity of foreign matter. While there exists no valid objection to the same envelope covering two letters, one a business communication, and the other one of a private nature, it is advisable that they be written on separate sheets.

Verbiage.—A very common error with some correspondents is the writing of long letters, when shorter ones would meet every requirement. While the writer may have abundant time to beat about the bush in giving an order, in acknowledging a remittance, or in the construction of any kind of business letter, the person to whom the letter is sent may not be so situated. He may find it a positive hardship to be compelled to wade through a number of long sentences

to get at the gist of a very simple matter; and it is quite probable that he will find it difficult to discover the writer's meaning, because he has written so many unnecessary words.

Hasty Replies.—Many perplexing and provoking matters arise in the correspondence of a business house, and the correspondent must be constantly on his guard lest he write something in haste, and perhaps in anger, that he would afterwards deeply regret. It is wise to consider carefully and act deliberately. When compelled to write severely, the letter should be permitted to lie overnight for review before being posted. When this is done, it is probable that the character of the communication will be radically changed; or, perhaps, it will never be posted at all.

Style of Expression.—The style of expression most suitable for business letters is essentially different from that of other correspondence. It requires greater brevity, accuracy, and force of statement. What would be regarded as a good literary style might be considered quite objectionable in business, where time is too precious to be wasted on words, and where the sooner the point is reached the better, both for the writer and his correspondent. It is necessary to cultivate acquaintance with the terms and phrases peculiar to the line of business in which one is engaged, as by their proper use the correspondent is greatly assisted in making his letters brief and distinct. Except for these technical terms, the more natural and original the style of expression the better. A person who has acquired the ability to express his thoughts clearly and effectively on general questions will find less difficulty in adapting himself to the language peculiar to any business than one who has not cultivated this faculty; hence the value of a training in general letter writing.

As an aid to the cultivation of originality and directness in business letters, it is suggested that the writer imagine his correspondent to be standing at his side, and that he write in his letter what he would say in person if he were explaining the matter. Such a course would be a wise one for all persons in their correspondence, as it would not only encourage a natural and original style, but would restrain the hasty words one is perhaps more liable to use in letters than in conversation.

Modifying Words.—The modifying words and clauses should be so placed as to make it clear what they modify.

It is very annoying to receive letters containing ambiguous statements. The writer knows just what he meant, but his correspondent may not; and if the latter cannot guess at the meaning with tolerable certainty, he is caused the trouble and delay of writing for an explanation. Such cases occur frequently.

Courtesy.—The business man is frequently confronted by circumstances that make the writing of explanatory letters a very difficult task; and perhaps the most perplexing ones to write are those regarding complaints or misunderstandings, in which it may become necessary to conciliate or censure persons whose business and goodwill it is desired to retain. Misunderstandings sometimes arise in business, and careful treatment of disputed points at the critical time may effectually avert difficulties which another course might precipitate. The complications that arise in any business are peculiar to itself, and no correspondent is competent to deal with them until he has acquired a good knowledge of the business, and of the persons with whom he has to deal. Sometimes, though rarely, a man may be subjected to so much trouble and annoyance by the unbusiness-like methods of another, that he ceases to care whether business relations are sustained or not, and writes very pointedly; this should not excuse or justify him, however, in descending to write anything discourteous.

The words chosen for business correspondence should, therefore, be courteous, and should maintain the degree of respect due to the person addressed. By a careless or thoughtless use of even one word a statement may appear very abrupt, if not actually offensive.

For instance, a request couched in such terms as the following,

"Gents.—Send me at once Cat. of your Bus. Pubs., and oblige," etc.,

stamps the author as entirely uninformed or utterly regardless of the usual courtesies, and the disposition would probably be to favour the latter opinion.

Or again to write:—

"When you are ready to settle your account, call at my office and I will look it over with you,"

may not be intended to be imperious in its tone, but the use of the imperative mood makes it liable to be so understood, especially when it may be so easily avoided by writing:—

"Please call," or, *"If you could call."*

Choice of Words.—The words selected for business letters should be terse and vigorous, and such as express the exact meaning in as brief a form as is consistent with clearness and courtesy. Words or phrases not directly concerning the matters treated in the letter should be avoided. As an aid to directness of statement, and as a means of avoiding the repetition of conjunctions, pronouns, etc., short sentences are recommended, especially if the writer is not well versed in the use of infinitives and participles.

VII. KINDS OF COMMERCIAL LETTERS.

Letters Ordering Goods should carefully specify the articles required; should contain full directions for forwarding; and should give the full name and address of the party ordering, so as to leave no possibility of a mistake in executing the order. The uncertainty caused by a lack of proper instructions in these particulars is very annoying, and frequently results in delay and consequent loss of sale. If goods, are advertised by number, or distinguished in any other way, persons ordering should be careful to observe and follow such marks in every particular.

In renewing an order, the directions should usually be as explicit as if it were the original one. For instance, to write:

"Send us another gross same as our last order," necessitates the finding of the last order; and, in looking it up, much valuable time may be lost, possibly delay caused in executing the order; and, certainly, a less favourable feeling will be entertained toward the party ordering; whereas, if the order had been written in full, very little more time would have been occupied on the writer's part; and he would have been more than compensated for the extra labour by avoiding possible delay, and by the good impression his business-like and careful methods would create. It should be remembered that it is always much easier to enter an order from an order sheet than from the books of the firm executing it.

Acknowledging Orders.—The practice of acknowledging all orders is a commendable one. It is very satisfactory to a purchaser to receive a prompt acknowledgment of the receipt of his order, with the assurance that it is receiving attention, especially where the articles ordered require some preparation

to put them in proper condition for transmission. Even when the goods are ready and the order can be executed at once, a letter of acknowledgment reaching the customer before the receipt of the goods, produces a favourable impression; and the good effect of such a letter is worth more than the time and trouble required to write it.

Many firms acknowledge an order by sending an invoice of the articles ordered; but, unless the invoice states the date or probable date of transmission, the purchaser is left in a state of uncertainty as to when he may expect delivery of the goods; moreover, his own customers are quite apt to charge him with a delay, for which the shipper, the carrier, or the railway company may be responsible.

A Letter containing an Enclosure should explain what the enclosure is; and, if it is a remittance, should state the amount and whether it is a note, cheque, or money order; also, how it is to be applied. The letter of reply should acknowledge the receipt, and if the remittance has been made in payment of an account, or of a note, should enclose the account receipted or the note cancelled. The enclosure should be folded and placed within the envelope separately, or it is liable to be cut or torn when the letter is being opened.

Promptitude.—Perhaps the most important feature in business correspondence is the promptitude with which letters requiring a reply are answered, and this is especially necessary in acknowledging the receipt of remittances. The correspondent who sends a remittance by post knows about the time it will take his letter to reach its destination, and when he should receive an acknowledgment of its receipt. If even a day longer than the necessary time elapses, he does not fail to note the delay, though he may not think of mentioning it; and, he is just as sure to note the promptitude of persons who systematically acknowledge all remittances on the date of their receipt. The man, also, who always remits promptly is sure to please his correspondents; and they will invariably be found ready to overlook any defects in his letters or to extend him favours; although, such a man is usually the last to ask for favours.

There is great diversity of practice among business letter writers in the use of capital letters in expressing an amount of money in a letter, as well as in such commercial documents as notes, bills, and cheques. The custom, however, of those

whose opinion and example command the greatest respect, is to capitalize the first word only. In a letter it is usual, also, to repeat the amount of money in numerals, in parenthesis, after writing the amount in words, thus:

Four hundred and forty pounds (£440).

Letters Requesting Special Favours.—A letter making a request of any kind should approach the subject in a direct manner. The nature of the request should usually be stated at the outset; and if any explanation of the circumstances which occasioned it is needed, let such explanation follow, briefly and to the point.

If it should be necessary to write a letter asking for a remittance on an account not yet due; for the privilege of drawing on a prompt-paying customer earlier than the usual time; for an extension of time on an account or other obligation, or for an unusual favour of any kind, special care should be exercised in the manner of presenting the request.

The wording of a letter of this kind might easily be such as to strain business relations, even though there is nothing unreasonable or unbusiness-like in the nature of the request. The tone of such letters is governed by the urgency of the case, and the prominence the writer considers it prudent to give to any sense of obligation he may be conscious of as due to himself or his correspondent, and for these reasons it will be impossible to submit a specimen that will serve as an absolute guide.

A Letter of Introduction, in which a person simply introduces one business acquaintance to another, does not require any words of commendation; the fact that the letter is given is usually considered as an endorsement of the bearer, and the greatest caution should therefore be exercised that the person introduced be one who can safely be trusted. Letters of introduction should not be sealed, for the person introduced has a right to know what the letter contains.

A communication introducing a business acquaintance, who wishes to open an account with the party addressed, should be very guardedly worded. It is very easy for the writer to incur a moral obligation to perform agreements made by a bearer of such a letter; if, indeed, he does not become legally liable. If the person requesting such a letter is known to be financially responsible, and a man of irreproachable character and business ability, very little risk of any kind is assumed;

but, unless he is known to possess such qualities, the letter had better be withheld.

Letters of Recommendation.—The utmost caution should be exercised in the preparation of a letter of recommendation. While the natural impulse of every kind-hearted person is to write such a letter when called upon, especially by one in whom he feels interested, and the temptation is often strong to give the virtues of the applicant all the prominence warranted by fact, and to ignore his weaknesses, it should be borne in mind that such a transaction may have a wider significance than was intended. Upon the strength of such a recommendation a person might be entrusted with duties and responsibilities far above what the writer of the letter would have thought possible; and the person or firm engaging the applicant might be subjected to great inconvenience or loss through his incompetency or other failing. Thus the applicant, instead of being benefited, as the writer hoped, would be disgraced, and the writer's reputation for good judgment, and perhaps for veracity, would be lost.

If the applicant for such a letter merits commendation, it should never be withheld; but it should not go further than the most conservative man into whose hands it may fall will find amply justified. If a letter of recommendation is to be delivered by the person recommended, it should not be sealed.

A Letter of Application should be written with the utmost care and precision. The writer should subject every portion of his letter to the closest scrutiny before allowing it to pass out of his hands, bearing in mind that the experienced eye of the business man will detect the slightest error, and that he will not only judge of its merits as a mechanical production, but will quickly form his estimate of its author. If the letter is characterized by assurance or boastfulness, it is not likely to be regarded with favour; but, on the other hand, if the writer speaks very timidly or diffidently regarding his qualifications, it is liable to tell against him, as indicating a lack of energy and confidence in himself. The following suggestions regarding letters of application are offered:

1. Write your letter of application yourself, and do not apply for a position you have reasonable doubts about your ability to fill.

2. Write respectfully and modestly, but frankly, stating your qualifications without either boasting or underrating.

3. Be sure that the form of the letter, the grammatical construction of the sentences, the punctuation, spelling, and use of capitals, are correct.

4. Let the writing be neat and legible, and the letter be absolutely free from blots, erasures, and interlineations, even if you have to rewrite it again and again.

5. If, as is sometimes the case, a candidate making a personal application is requested to write a letter of application then and there, he must simply do his best to keep his thoughts collected, and put into practice, as far as possible, the suggestions offered here.

6. A letter of application, in reply to an advertisement, should state when and where the advertisement appeared, should make application for the position advertised, and should answer all the requirements stated.

Dunning Letters.—The composition of an effective dunning letter is often a very perplexing task, and requires much skill. Such a letter, to be perfect in its wording, must not only bring about the payment of the money due, but accomplish this without offending the delinquent debtor. As a rule, such letters should not be abrupt or blunt; but they should clearly and courteously state the circumstances, and give the best existing reasons for the request. Such letters especially should neither be dictatorial nor imperious in tone. Should it become necessary to suggest the using of forcible measures, this suggestion should usually be put in such form as will not be construed as a threat, but rather a reluctant act that the force of unavoidable circumstances necessitates.

Letters of Censure.—Letters of censure should always be written with care, that they may accomplish their purpose without giving undue offence. Such letters should never be written without abundant provocation, and unless they are likely to accomplish some desirable purpose. (R)

VIII. TELEGRAMS.

The writing of telegrams is a peculiar branch of composition which requires special practice. It is here a matter of importance to say as much as possible in the fewest words, and this is done without regarding the ordinary rules of composition.

No salutation or complimentary close is employed as in letters; and all words which add nothing to the meaning of

the message should be omitted. Beginners should first write out the message in full, and then strike out all words which do not affect the clearness of meaning of those which remain, until the matter cannot be further reduced or the required brevity is reached. Then, the message should be copied.

Nothing is gained by reducing an inland message to less than twelve words, as the charge is the same for a lesser number; but an extra charge of one halfpenny per word is made for every one above twelve; hence the necessity of condensation.

An order for goods by telegram should not be so brief as to sacrifice clearness of statement. The language should be made as concise as possible, but obscurity or uncertainty of meaning should not be allowed to arise from the undue cutting down of the number of words. A telegram is resorted to only when time is to be gained and business hastened; to ensure this the wording must be unmistakable.

Even when the message requires more than twelve words, it is false economy to incur the risk of mistake, delay, or loss by sending an obscure message, which the use of a few more words at a slight expense would obviate. On the other hand, a needless multiplication of words, when a lesser number would answer the purpose, is to be discouraged on the score of economy. The power to express one's meaning clearly and briefly is desirable in all business correspondence, but especially so where the transaction of business involves the use of the telegraph.

For instance the following message:—

When will you send the balance of the oak timber we ordered last month? Reply before five o'clock this afternoon. The Contractor must dismiss his men to-night, and wants to tell them when to return.

This message can be made to convey all the information the timber merchant requires or cares to receive by writing the following telegram of seventeen words.

When will you send balance oak ordered last month? Answer before five to-day. Contractor must notify men.

Or again:—

Your offer to take our stock of tapestry carpets at twenty per cent. discount is accepted. We shall send the first consignment to-morrow; but we cannot send the balance until next week
may be reduced to

Offer for tapestries twenty off accepted. First consignment to-morrow. Balance next week.

It is not always desirable that a telegram should be intelligible to any other person than the one to whom it is addressed. For example, a message reading

Paid Harris ninety to-day

might mean that Harris was paid £90 on account; or that he was paid ninety shillings per ton for ore; or that he was paid ninety per cent. for stock of some kind, and yet be perfectly clear to the persons concerned, but unintelligible to others, an element very desirable in many telegrams.

A large portion of the world's business in the form of telegrams is carried on in cipher, thus rendering it possible to communicate the most important intelligence and to discuss the most private affairs between points hundreds of miles distant from each other, with nearly as much safety and secrecy as they could be talked over in a private office. The cipher is also used to lessen the expense, as a word is often made to represent a sentence, or, sometimes even an order for goods.

A brief message by telegraph is usually followed by a letter containing full particulars, the telegram being sent so as to accelerate business or withhold a decision. If such telegrams are not answered by wire, they should be noted in the reply letter in similar words to those which follow here:—

Your letter of the 10th inst., confirming telegram of the same date, received.

INDEXING AND PRÉCIS WRITING.

Indexing or Docketing is the writing (on the back of the document or in a book) of a brief abstract of the contents of a letter, with the name of the writer, and the dates of despatch, receipt, and answer. The abstract usually commences with a present participle, and occupies no more than a single sentence. For example, Letter 39, page 23, would be indexed or docketed as follows:— *No. 39. From Horace Winter, Capetown. Dated 19th Nov., 19... Received 18th Dec., 19... Offering his services as Agent. Answered 20th Dec., 19...*

Précis Writing, as applied to commercial correspondence, is the art of summarizing a series of letters, or other important

documents, so that their meaning can be quickly and easily gathered.

As stated in the *Syllabus of the Oxford Local Commercial Certificate Examinations*, "the merits of a précis are:—

1. To contain all that is important in the correspondence, and nothing that is unimportant;

2. To present this in a connected and readable shape, expressed as distinctly as possible, and as briefly as compatible with completeness and distinctness."

For example, letters 152 to 156, on pages 109 to 113, would admit of the following précis:—

On 15th April, 19..., Messrs. Horlake, Horlake & Brett, London, wrote Messrs. Calder & Wimborne, Birmingham, offering to act as Messrs. C. & W.'s London agents. Replying on 18th April, Messrs. C. & W. suggested an interview with Mr. W. Horlake, and on the 21st April sent a further letter intimating that Mr. C. Calder would call on Mr. W. Horlake, in London, on the following day. The interview took place as arranged, and on the 23rd April Messrs C. & W. wrote confirming the terms of agency verbally agreed upon. This letter was acknowledged and confirmed by Messrs. H., H. & B. on the 25th April.

We would suggest to the student that he will do well to write précis similar to the above of the following letters:—

| | | |
|-------------------|-------------------|-----------------------|
| A. Nos. 41 and 47 | M. Nos. 81 and 95 | V. Nos. 140 and 141 |
| B. " 41 " 48 | N. " 82 " 96 | W. " 192 " 193 |
| C. " 42 " 49 | O. " 83 " 97 | X. " 202 " 203 |
| D. " 43 " 50 | P. " 84 " 98 | Y. " 222 " 223 |
| E. " 43 " 51 | Q. " 113 " 114 | Z. " 224 " 225 |
| F. " 44 " 52 | R. " 126 " 127 | a. Nos 157, 158, 159. |
| G. " 45 " 53 | S. " 128 " 129 | b. " 161, 197, 198. |
| H. " 46 " 54 | T. " 130 " 131 | |
| K. " 79 " 93 | U. " 138 " 139 | |
| L. " 80 " 94 | | |

The earnest student will be able to find many other similar examples which he will do well to précis.

IX.—ABBREVIATIONS USED IN COMMERCIAL CORRESPONDENCE.

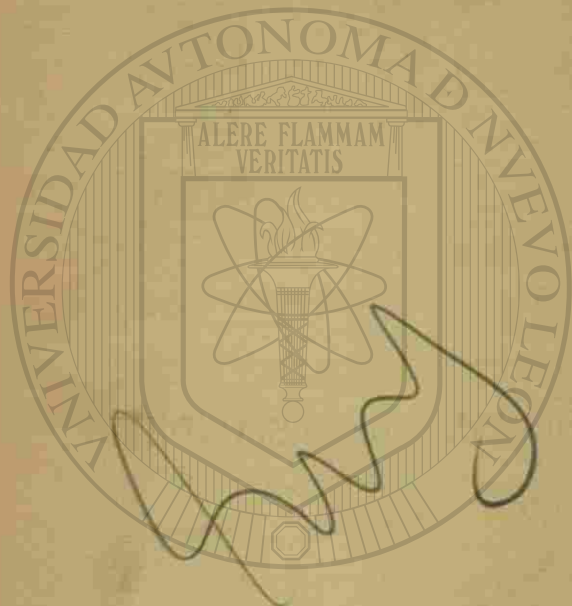
| | | | |
|-------------|---|--------------|---|
| At | first-class | consgt. | consignment |
| @ | at | c/s | case |
| a.a.r. | against all risks | dept. | department |
| A/c, acct. | account | d/a d/p | documents against |
| A/C | account current | | acceptance or pay- |
| ad lib. | <i>ad libitum</i> , at pleasure | | ment |
| ad val. | <i>ad valorem</i> , according to value | d/d | days after date |
| | | d/s | days after sight |
| advt. | advertisement | deld. or dd. | delivered |
| aftn. | afternoon | dely. | delivery |
| agt. | agent | disct. | discount |
| a.m. | <i>ante meridiem</i> , before noon | divd. | dividend |
| | | dk | dark |
| amt. | amount | dks. | docks |
| a/o | account of | D/n | debit note |
| A/S | account sales | doz | dozen |
| avoir. | avoirdupois | dols. | dollars |
| B/E | bill of exchange | D/o | delivery order |
| B/L | bill of lading | dpth. | depth |
| bdl. | bundle | Dr. | debit or debtor |
| bdth. | breadth | do. | ditto |
| bro., bros. | brother-s | E. E. | errors excepted |
| brl. | barrel | E. & O. E. | errors and omissions |
| bt., bght. | bought | | excepted |
| C.A. | chartered accountant | etc. | <i>et cetera</i> , and others, or the rest |
| capt. | captain | etc. | <i>et cetera</i> , and others, or the rest |
| C.E. | civil engineer | E.C. | East Central (London) |
| cent. | centum—a hundred | e.g. | <i>exempli gratia</i> , for example |
| cf. or cp. | refer or compare | enclo-s. | enclosure-s |
| C.H. | Custom House | et Cie. | & Compagnie |
| Cie. | Compagnie | ex. | ex s.s. <i>New York</i> = from s.s. <i>New York</i> |
| Co. | Company | | |
| c.i.f. | cost, insurance, and freight, included in prices quoted | ex. div. | ex dividend |
| | | exp. | express |
| contr. | contract | f.a.a. | free of all average (marine insurance) |
| co-op. | co-operative (societies) | f.a.q. | fair average quality |
| commn. | commission | f.D. | free Docks (goods to be delivered) |
| C/n | credit note | fol. | folio |
| C.O.D. | cash on delivery | folg. | following |
| contg. | containing | f.o.b. | free on board (goods to be delivered) |
| c/o | care of | f.o.r. | free on rail |
| cge. pd. | carriage paid | fl. | florin |
| cr. | credit or creditor | f.p.a. | free particular average (marine insurance) |
| cum div. | with dividend | fr. | franc |
| cub. | cubic | free case | no charge for case |
| ctge. | cartage | | |
| currt. | current | | |
| cwt. | hundredweight = 112 lbs. | | |

| | | | |
|--------------|---------------------------------|-------------|--|
| ft. | foot | O. H. M. S. | On Her Majesty's Ser- |
| gns. | guineas | o/s | out of stock [vice |
| G. V. | <i>Grande Vitesse</i> , or fast | öwfl. | Austrian florin |
| | goods train | oz. | ounce |
| grs. | grains or gross (weight) | p. c. | post card |
| hhd. | hogshead | p. c. or % | per cent. |
| H. P. | horse power | pel. | parcel |
| H. P. N. | horse power nominal | per ann. | per annum |
| hrs. | hours | per pro. | per procuration |
| I. O. U. | I owe you | pro tem. | for the time being |
| i. e. | <i>id est</i> , that is | pp. | pages |
| id. | the same | pro | for |
| in. | inch | prox. | proximo |
| inst. | instant, present month | P. O. | postal order |
| inv. | invoice | p. m. | <i>post meridiem</i> , afternoon |
| I. H. P. | indicated horse power | P. P. | parcel post |
| in ex. | in extenso | P. S. | postscript |
| ins. | insurance | P. T. O. | please turn over |
| I/o | inspecting order | P. V. | <i>Petite Vitesse</i> , ordinary |
| junr., jnr. | junior | | goods train |
| kilo. or ko. | kilo | P. N. | promissory note |
| kild. | kilderkin | pfg. | pfennig |
| ld., ld. | limited | P. & L. | profit and loss |
| lugg. rail. | goods train | q. v. | <i>quod vide</i> , which see |
| lgth. | length | qy. | query |
| lb. | pound (weight) | qual. | quality |
| lit. | litre | re | <i>in re</i> = in the matter of |
| l/c | letter of credit | recd. | received |
| lt. | light | refce. | reference |
| max. | maximum | recpt. | receipt |
| med. | medium | retd. | returned |
| Messrs. | Messieurs | regd. | registered |
| m/d | months after date | R. P. | reply paid |
| mfg. | manufacturing | R. S. V. P. | please reply (<i>répondez</i> <i>s'il vous plaît</i>) |
| mfr. | manufacturer | | |
| mixt. | mixed | sec. | secretary |
| Mks. | marks | senr. | senior |
| MM. | Messieurs | s. or sh. | shilling |
| MSS. | manuscripts | str. | steamer |
| m/s | months after sight | ss. or s/s | steamship |
| mths., mos. | months | S. N. | shipping note |
| min. | minimum | sq. ft. | square foot |
| nem. con. | no one objecting | stg. | sterling |
| nom. cap. | nominal capital | subs. cap. | subscribed capital |
| N. B. | <i>Nota bene</i> , take note | T. L. O. | total loss only |
| No. | number | tgm. | telegram |
| n/ | near | tr. | tare (weight) |
| o. | order | ult. | ultimo |
| O/a | on account | U. S. A. | United States of |
| O/d | on demand | viz. | namely [America |
| O/o | order of | yd. | yard |
| % | per cent. | yr. | year |

COMMERCIAL CORRESPONDENCE.

UNIVERSIDAD AUTÓNOMA DE NUEVO LEÓN
CENTRO GENERAL DE BIBLIOTECAS

®



PITMAN'S

COMMERCIAL CORRESPONDENCE

SECTION I.

GENERAL COMMUNICATIONS AND CIRCULARS.

(The figures at the end of each letter indicate the number of words it contains.)

I.—Establishment as a Commission Merchant.

Tokyo, 25th July, 19..

Messrs. F. J. SMOLLETT & Co.,
17 Leadenhall Street, London, E.C.

Gentlemen,

I have the honour to inform you that I have just established myself in this town as a Commission Merchant for Japanese goods.

I was for many years with Messrs. Brown, Potter & Co. of this city, and had control of their export department.

My connections with the manufacturers of all varieties of Japanese goods are both numerous and extensive, and you can rely upon any order you may mail me being executed at the most favourable market prices, and in the best class of goods obtainable.

I hope to receive your enquiries when in the market,

And remain, Gentlemen,

Your obedient servant,

JAMES SCOTT. (123)

2.—Answer to Circular No. 1. The Offer Entertained.

17 Leadenhall Street, London, E.C.,
25th September, 19..

Mr. JAMES SCOTT, Commission Merchant,
Tokyo, Japan.

Dear Sir,

We are in receipt of your circular of July 25th, informing us that you have established a commission business in Japanese goods in Tokyo.

We receive numerous enquiries for articles of Japanese manufacture from our friends at the Cape, and will bear you in mind when we are again in want of such goods.

In the meantime, you might let us have particulars of the different lines in which you chiefly deal, also your terms, and we would point out to you that, as we have to give our Colonial friends four months' credit, we should have to stipulate for four months' bills ourselves.

Awaiting your reply,

We remain, dear Sir,

Yours faithfully,

F. J. SMOLLETT & Co. (138)

3.—Establishment of a Bank transacting Exchange and Commission Business.

14 Fenchurch Street, London, E.C.,
25th July, 19..

Messrs. T. COHEN & Co.,

19 Fritzestrasse, Frankfurt-on-the-Main.

Gentlemen,

Our business in exchange and commission having become so extended, we have established a banking house under the style of

JOSEPH PEARL & Co.

We believe that the many years of experience which we have had in this business, and the ample means at our disposal, will sufficiently warrant your confidence in us, while

you may rely upon our most careful and prompt attention to all orders with which we may be favoured.

Messrs. Bosanquet, bankers, of your city, will give you any information you may require concerning our credit, and also regarding our mode of doing business.

We enclose our list of prices and terms, and would ask you to kindly note signatures at foot.

We remain, dear Sirs,

Your obedient servants,

JOSEPH PEARL & Co.

Our Mr. Joseph Pearl will sign

Our Mr. Albert Fotheringill will sign.....

(161)

4.—Answer to Circular No. 3. Offer Accepted. Proposal of Business on Exchange Operations.

19 Fritestrasse, Frankfurt-on-the-Main,
29th July, 19..

Messrs. JOSEPH PEARL & Co.,

14 Fenchurch Street, London, E.C.

Gentlemen,

We are in possession of your circular of the 25th inst., and have called upon Messrs. Bosanquet, with whom we have considerable transactions. The report from them being a satisfactory one, we shall be pleased to consider your further proposals in regard to the business you mention.

We should be willing to commence exchange operations in the new year with you on joint account. The business at first would be only limited in extent, but as circumstances allow, and if the transactions show sufficient profit, large and increasing operations between us may result.

We trust that this business may prove to our mutual advantage,

And remain, Gentlemen,

Yours very truly,

T. COHEN & Co. (137)

5.—To Increase Export Trade of a Wine Business.

15 *Altestrasse, Frankfurt-on-the-Main,*
23rd July, 19..

Messrs. O. FORDERER & Co.,
Wine Shippers, Gracechurch Street, E.C.
Gentlemen,

We beg respectfully to inform you that we are desirous of extending our export trade in the wines produced in this country, and enclose a complete price list for your kind consideration.

We have in our vaults a large stock of both the common wines and the finer growths, and we can, therefore, execute most orders from stock.

Our wines are much in favour on the Continent, and there is also a growing demand for them in Great Britain, and as we are owners of first growth wines, having contracted for the direct produce from the best vineyards in this neighbourhood, we can offer you the best possible qualities in all the finest Rhenish wines.

We are sending you a box of samples, and trust you will see your way to take up the sale of these wines.

Your orders would always receive our most prompt attention, and we can guarantee to deliver a reliable article.

We remain, Gentlemen,

Yours very truly,

GUSTAV MEHRENHEIM & Co. (188)

6.—Answer to Circular No. 5. Samples satisfactory. Order sent.

10 *Gracechurch Street, E.C.,*
26th July, 19..

Messrs. GUSTAV MEHRENHEIM & Co.,
15 *Altestrasse, Frankfurt-on-the-Main.*

Gentlemen,

We have duly received your circular of the 23rd inst., with samples and price list of your Wines, which we have tested. The qualities are satisfactory, but your prices are considerably above our usual figures. However, we like the samples sent, and therefore enclose a trial order as follows:—

| | | | | | |
|---------|----------------|------|----|------|----------|
| 10 doz. | Laubenheim, | 1894 | at | 18s. | per doz. |
| 10 " | Geisenheim, | 1889 | " | 34s. | " |
| 15 " | Rudesheim, | 1888 | " | 34s. | " |
| 15 " | Johannisberg | 1887 | " | 6os. | " |
| 10 " | Marcobrunn, | 1886 | " | 7os. | " |
| 15 " | Hochheim, | 1884 | " | 8os. | " |
| 15 " | Bodenheim, | 1892 | " | 23s. | " |
| 10 " | Liebfraumilch, | 1890 | " | 44s. | " |

Please pack these Still Hocks in ordinary cases of 2 dozens, and forward to F. Wohltan, Forwarding Agent, Hamburg, to await our instructions.

You may draw upon us at four months for the amount of your invoice, sending us invoice in duplicate.

We shall send these Wines to our friends at the Cape, and, if they compare favourably in regard to price and quality with other growths which are sent to that market, we may send you considerable orders; so please let this shipment represent exactly what you would be able to deliver in case of repeat orders.

Commending this order to your special care,

We remain, Gentlemen,

Yours faithfully,

O. FORDERER & Co. (273)

7.—Advising the Enlargement of Premises by a Glove Manufacturer.

13 *Font Street, Stafford,*
July 25th, 19..

Messrs. F. GOODE & Co.,
10 *Milk Street, E.C.*
Gentlemen,

We beg to advise you that we have just completed the building of our new factory, and hope next week to recommence the manufacture of all kinds of gloves.

We have been at considerable expense in laying down the most valuable plant for this new extension, and have also secured some of the best designers and cutters in the trade. Moreover, we employ only the most skilled hands in our factory, and we are convinced that these advantages, combined with the many years of experience which we have had

in the manufacture of gloves, will enable us to put some of the finest productions on the market.

Our representative, Mr. James Porter, will be in London shortly, when he will submit you some of our newest goods, and we feel sure that when you see them you will pronounce them to be some of the best goods that have as yet been produced.

If you desire it, we shall be pleased to forward you some sample dozens at once.

Trusting to be favoured with your esteemed commands,

We are, Gentlemen,

Yours faithfully,

G. PENT & Co. (205)

8.—Answer to Circular No. 7. Requesting Traveller to call when he visits London.

10 Milk Street, E.C.,
27th July, 19..

Messrs. G. PENT & Co.,
Glove Manufacturers, Stafford.
Gentlemen,

We are in receipt of your circular of the 25th inst, advising us of the new extension of your Glove Factory.

We are well stocked in Gloves for the present season, but when your representative is in London again he might call and submit his new samples, and if we find anything suitable for our trade we may give him an order.

Meanwhile, we remain,

Yours faithfully,

F. GOODE & Co. (90)

9.—Advice of New Extension in a Colonial Produce Business.

5 Altonwall, Hamburg,
23rd July, 19..

Mr. JOHN JONES, Merchant,
London.

Dear Sir,

I beg to inform you that I have now opened up a trade with the West Indies. I am constantly receiving large consignments of colonial products, such as sugar, coffee, etc.,

and I can offer the same to you at prices which you will find to compare very favourably with those of other importers.

In order to induce you to buy some of these consignments for your port, I would give you special terms, or I should be willing to consider any proposal from you in regard to the sale of these consignments, and, if you find my list of quotations, which I enclose, meets your requirements, I should be glad to enter into negotiations with you for a regular business between us.

I remain, dear Sir,

Yours very truly,

H. FRIEDRICHS. (146)

10.—Reply to Circular No. 9.—Offer entertained.
Further Particulars asked for.

13 Mincing Lane, London, E.C.,
27th July, 19..

Mr. H. FRIEDRICHS, Commission Agent,
Hamburg.

Dear Sir,

I have received your circular of the 23rd inst. I find your offer rather opportune, as, owing to the advantage in freights, I have lately been considering the question of obtaining additional supplies from your port.

The supplies of such goods as you mention in this port are frequently insufficient to meet the demands, and should various colonial products maintain their present prices, I may write you further on the subject in the course of a few days.

You might in the meantime give me particulars regarding your conditions and terms of purchase, and, if favourable, there is every probability that business mutually advantageous may result.

Awaiting your early reply,

I remain,

Yours faithfully,

JOHN JONES. (135)

11.—Death of Member of Firm. New Partner taken.

13 Seal Street, London, E.C.,

Messrs. JOSEPH FORSTER & Co.,

3 Prime Lane, S.W.

Gentlemen,

I beg respectfully to inform you that, on account of the recent death of my much esteemed partner, Mr. Thomas Jordan, I have acquired the business by purchasing my late partner's share in the same.

I have, moreover, taken a new partner, Mr. Charles Feather, who is well known in the Boot Trade generally, and who, besides his many years of experience, brings a large addition of capital into the business.

We shall continue to trade under the same style, and on exactly the same lines as heretofore, and we confidently hope for a continuance of the good favour which you have extended to this firm in the past.

I wish to thank you personally for the kindness which you have at all times shown to me,

And remain, Gentlemen,

Yours very truly,

FRANK BOYTON. (155)

12.—Circular sent with Advice of Change in Constitution of Firm.

13 Seal Street, London, E.C.,

Messrs. JOSEPH FORSTER & Co.,

3 Prime Lane, S.W.

Gentlemen,

T. JORDAN & Co.

We beg to refer you to the enclosed circular announcing the reconstruction of the above firm, and would assure you that any commission with which you may favour us will receive the same care and attention as in the past.

We would ask you to kindly note our respective signatures given below,

And remain, Gentlemen,

Your obedient Servants,

T. JORDAN & Co.

Mr. Frank Boyton will sign....

Mr. Charles Feather „ „

(96)

13.—Power of Procuracy given.

London, 11th Nov., 19..

Messrs. JAMES MORLEY & Co.,

Bristol.

Gentlemen,

The exigencies of my business necessitating my frequent absence abroad, I have accorded power of procuracy to Mr. Henry Polland, who has ably assisted me for the last 20 years, and has been connected with this business from the date of its establishment.

Below you will find a facsimile of his signature, which I beg you to regard as my own.

Yours respectfully,

LIONEL WEBSTER.

Mr. Henry Polland will sign

per pro. LIONEL WEBSTER,

HENRY POLLAND.

(88)

14.—Establishment of a New Branch.

Telegraphic Addresses:—

London: "Bell."

Liverpool: "Belling."

Manchester: "Bellem."

10 St. James's Place, London, E.C.,
15th November, 19..

Re Messrs. E. BELLINGHAM & Co., Liverpool.

Gentlemen,

We beg respectfully to inform you that we have this day established a new branch of our business in London at 10 St. James's Place, E.C., and have appointed Mr. Charles Hughes our Manager, with power of procuracy. Mr. Hughes has been connected with our firm for a great many years, and, as he is thoroughly conversant with the manufacture of our colours and enamels, our clients can rely upon the exact and prompt execution of any orders placed in his hands.

As the superiority of the quality of our productions is well known in all parts of the world, we appeal with confidence to

buyers of such goods. We invite comparison of our prices with those of other manufacturers, and are convinced that our own prices will be found the most advantageous.

Respectfully soliciting a trial,

We remain, Gentlemen,

Yours faithfully,

EDWARD BELLINGHAM & Co.

Mr. Charles Hughes will sign
per pro. E. BELLINGHAM & Co.,
CHARLES HUGHES.

(186)

15.—Notice of Removal.

*Paul Street, Manchester,
11th November, 19..*

Gentlemen,

I beg leave to inform you that I have now removed my factory to the above address, the old premises having proved inadequate to cope with the ever-increasing demand made upon me by my numerous clients.

My new factory is situate in close proximity to the Railway Goods Station, and a consequent saving of time in despatch is effected. Moreover, as the new factory is sufficiently equipped to turn out three times the amount of goods possible in the old premises, I can now deliver more promptly and accurately, as well as in the best possible style, since the new machinery I have had fitted up enables me to turn out the finest specimens of workmanship in my goods ever produced in this country.

For any delays which have unavoidably occurred during the last few weeks, by reason of the removal and alterations, I beg to express my regret, and would say that, as we are now quite in working order again, you can rely upon the greatest care and attention being given to any orders with which you may favour me.

Awaiting your esteemed commands,

I remain,

Yours very truly,

JAMES PATERSON. (201)

16.—Partner Retires.

London, 14th November, 19..

Messrs. EDWIN PETERS & Co.,
Swansea.

Gentlemen,

We have the honour to acquaint you of the retirement from this firm of Mr. Henry Spalter. This gentleman was one of the original founders of the firm, and he is retiring solely on account of serious advice from his physician, who recommends a warmer climate if his life is to be preserved.

It is a cause of great regret to us that we are thus to lose the benefit of the ability and experience of one of our oldest partners, but our business will be continued on exactly the same lines as heretofore, and as the partners remaining have each increased the capital invested, our resources will also remain undiminished.

We thank you for the confidence shown us during the many years we have had the pleasure of doing business together, and assure you that you may rely upon the same care and prompt attention being given to your esteemed commands as in the past.

We remain, Gentlemen,

Yours very truly,

PAUL JONES & Co. (177)

17.—Retiring from Business.

Manchester, 4th October, 19..

Messrs. HENRY GORDON & Co.,
Liverpool.

Dear Sirs,

It is not without regret that I write to acquaint you of my retirement from business, but as I am now getting on in years I have decided to spend at least part of the autumn of my life in the quiet of my native heath.

I have disposed of the whole of my machinery to Messrs. Fry & Co., of Barchester, but my stock will be sold in lots at greatly reduced prices for cash. As there are many lines which will be of interest to you, I would suggest you pay me a visit during this week, in order that you may make me an offer for the particular qualities and sizes suitable for your requirements.

I can assure you that I shall always remember with feelings of pleasure the friendly relations which have for so many years existed between us, and, wishing you continued and increasing prosperity,

Believe me,

Yours very truly,

CHARLES LOGAN. (170)

18.—Premises partly Destroyed by Fire.

Halifax, 18th November, 19..

MESSRS. BENNETT BROS.,
York.

Gentlemen,

We regret to inform you that our premises at 14 Cornwall Road were partially destroyed by fire yesterday afternoon. We have secured a temporary factory at Bindon Street for our workpeople, and by the end of this week shall be in a position to execute the orders we now have on hand, and to proceed with any further orders with which we may be favoured.

The lower floors and offices are practically uninjured, and our books also are intact. All communications respecting rubber goods should be addressed to Bindon Street, where they will be promptly attended to.

We are, Gentlemen,

Yours faithfully,

JAMES MORDAN & Co. (115)

19.—Bankrupt's Business Purchased.

*18 Verdon Street, Bristol,
30th September, 19..*

MR. THEOBALD JACKSON,
London.

Re CHARLES PORTER & Co., Bristol.

Dear Sir,

I beg respectfully to inform you that by purchase, and assignment completed and dated the 5th September, I have acquired from the Official Receiver, as Trustee in Bankruptcy of Charles Porter, trading as above, the stock-in-trade and goodwill of the said Charles Porter; and have taken over

all book and other debts owing and accruing to the said firm on and from the 5th June last.

Having been connected with the late firm for upwards of 20 years, and being thoroughly acquainted with the varied needs of the firm's clients, I can promise the same care and attention in the execution of orders as in the past, and trust to receive a continuance of your valued support.

I am, dear Sir,

Yours respectfully,

THOMAS REYNOLDS. (146)

20.—Partner Admitted.

Bath, 3rd November, 19..

MR. ROBERT WEST,
Portland.

Dear Sir,

I beg to inform you that, owing to the large increase of my business, and the consequent additional strain which this puts upon me, I have deemed it advisable to have assistance. I have, therefore, arranged a partnership with Mr. Arthur Flower, with whom I shall in future trade as

JAMES SAWYER & Co.

In order to clear up all matters connected with accounts, I am balancing my books on the 7th inst., and shall be glad if you will forward me a statement of your account up to and including that date.

I remain, dear Sir,

Yours faithfully,

JAMES SAWYER,
NOW JAMES SAWYER & Co.

Mr. Flower will sign:—
JAMES SAWYER & Co.

(124)

21.—Amalgamation of Firms.

Liverpool, 3rd November, 19..

MESSRS. PLIMSOLL, BORDERS & Co.,
London.

LAWSON & HOWELL'S Amalgamation.

Gentlemen,

We hereby beg to inform our esteemed clients that the above two well-known firms have this day amalgamated,

and will in future trade under the title of

LAWSON & HOWELL.

All accounts outstanding and owing have been taken over by the new firm, and will be settled in the ordinary way.

The two businesses have been working upon similar lines for years past, and there will be no alteration in this respect, except that a much larger and more comprehensive selection will be at the disposal of our clients, and we trust our esteemed patrons will avail themselves freely of the additional advantage offered to them.

Always with pleasure at your service,

We remain, Gentlemen,

Yours respectfully,

LAWSON & HOWELL. (136)

22.—Advice *re* Traveller Dismissed.

London, 1st November, 19..

Messrs. JOHNSON & PLETT,
Hull.

Gentlemen,

We beg to advise you that Mr. Joseph Longman, who has represented our firm for some time past, is no longer in our employ, and has no authority to act on our behalf in any capacity whatsoever.

Mr. Longman has been replaced by our Mr. Ferdinand Pollit, who will have the pleasure of calling upon you next week with our samples for the coming season, when we trust you will favour us with your valued orders.

Yours faithfully,

BRAND, POLLIT & CO. (92)

23.—Calling a Meeting of Creditors.

Portsmouth, 22nd August, 19..

Messrs. FIELDING & SON.

Re JAMES SORRELL, Clothier, Portsmouth.

Gentlemen,

Mr. James Sorrell, of 14 Howard Street, Portsmouth, Clothier, having consulted me respecting his affairs, I have advised him to confer with his creditors as to the best and fairest means of liquidating their respective claims. A meeting

of creditors will therefore be held at the George Hotel, Portsmouth, on Wednesday next, 29th inst., and I should be glad if you would kindly forward me a statement of your claim against the estate in the meantime.

Yours truly,

JOSIAH POULTON, *Solicitor.* (97)

24.—Stock-taking Circular.

London, 10th December, 19..

Gentlemen,
For the purpose of our Annual Stock-taking, please send us a detailed statement of your account against us up to and including 31st December. The statement should be marked

"STOCK-TAKING"

and forwarded by the 1st proximo certain.

The usual monthly statement should be rendered independently of this one.

Yours truly,

JOHN WALTERS & CO. (62)

25.—Dissolution of Partnership.

London, 10th October, 19..

MR. ERNEST CHAPLIN,
Birkenhead.

WATTS & PETERS.

Dear Sir,

We have the honour to inform you that the partnership hitherto existing between us has to-day been dissolved.

We have instructed Mr. Joseph Ferndale, F.C.A., to collect and settle all accounts in connection with this business, and all communications regarding counting-house matters should be addressed to this gentleman, when they will be promptly attended to.

You will probably have received a notification from Mr. Peters to the effect that he intends to continue in the same line of business in new premises, but Mr. Watts, who has been failing in health for some time past, retires into private life.

We thank you for the support you have always given us, and, trusting you will accord the same to Mr. Peters in the future,

We remain, dear Sir,

Yours very truly,

WATTS & PETERS. (150)

SECTION II.
PROFFERED SERVICES.

26.—Offer of Yarns. Sample sent.

Messrs. DAWSON & SONS,
Bridport, Leicester, 21st November, 19..

Gentlemen,

In compliance with your request to our Mr. Jarman, we have pleasure in sending by separate post a sample of our 10s. 3 ply.

We have recently laid down new machinery, which enables us to manufacture all sizes of yarns, from 6s. to 40s., in three or more folds. We hold extensive stocks of Fishing Net Twines and Heald Yarns, such as 14s. 6, 20s. 9, 32s. 9, to 48 ply; 36s. 9, 40s. 9 and 40s. 15, 50s. 15, 60s. 18, and all the intermediate sizes, and shall be pleased to forward samples if you are requiring same. We would point out that, although our prices are generally lower, our quality is not inferior to any in the market.

Our best attention will be given to any orders you may be pleased to pass our way.

Yours faithfully,

HAWKINS BROS., LTD. (156)

27.—Offer of Cotton; Small Shipment.

Messrs. COLMER & BUTLER,
Union Street, Liverpool, London, 21st October, 19..

Dear Sirs,

In further reply to your letter of the 20th July, we have communicated with the plantations, and find that, owing to the recent heavy rains, the cotton is backward and very poor in growth. Prices are ruling low in consequence, and we can therefore offer you a small shipment on terms greatly to your advantage, namely, 100 bales of the "best middling" at 2½ per lb., c.i.f., Liverpool. We hope that this exceedingly low price will result in business.

With regard to your order for futures, which you placed in January last, we propose to ship them per s.s. *Amazon*, on the 26th inst., and trust they will be received in good condition.

Faithfully yours,

MARK & WHEELER. (140)

28.—Offer to the Cycle Trade. Aluminium Soldering, etc.

Wolverhampton, 22nd May, 19..

Messrs. MILLS & BARRINGTON,
Coventry.

Gentlemen,

We have lately obtained a patent for an improved method of aluminium soldering, by means of which all the objections which now so seriously affect the proper working of this important metal may be entirely overcome, and we beg to call your attention to the fact that this method is likely to prove an inestimable boon, especially to the Cycle Trade. By its means, any cycle parts can be united as securely and neatly as by the present process.

We have laid down an expensive plant of the latest and best machinery, and we are now prepared to execute orders for all kinds of aluminium work, and also nickel plating and soldering.

We shall be glad to submit estimates at any time, and, trusting to receive the favour of your patronage,

We remain, dear Sirs,

Yours faithfully,

EAMES & MACDONALD. (151)

29.—Vertical Boring Mill offered. Catalogue sent.

Mr. R. KENDALL,
13, Langston Street, Cardiff, Birmingham, 20th Nov., 19..

Dear Sir,

We thank you for your letter of the 18th inst., and have pleasure in sending herewith copy of our illustrated Catalogue of Machine Tools suitable for your business. A description and illustrations of our high-class Vertical Boring Mill, for boring one or two cylinders or any other two suitable articles at a time, appear on page 19. The measure-

ments are as follows: width between standards, 4'; between boring bar centres, 3' 6"; height from cross-bar carrying boring bars, 3' 9". The prices quoted are for the machine complete with bed plate, gearing, brackets, hand wheels, cutters, and all useful devices, as shown in illustration.

We assure you our best attention will be given to your order, and hope to hear from you at an early date.

We are, dear Sir,

Faithfully yours,

BOWRING & SUMSION. (155)

30.—Offer of a New Preserve.

London, 19th December, 19..

Messrs. W. M. HARRISON & Co., Ltd.,
18, Holloway, Bath.

Dear Sirs,

A sample of our new speciality, "Pine Apple Preserve," is sent you to-day, per parcel post, and we hope it will reach you safely. It has met with a very gratifying reception from the trade, and we have no doubt that, if you can see your way to stock it, you will find a very large demand in your district. The preserve is packed in 1lb. square crystal bottles, (corked and capsuled) with an attractive label, and may be used advantageously in window dressing. The sample sent is a facsimile of our 1lb. bottle.

We hope to be favoured with an order, after you have tested the quality. Price list is enclosed herewith.

Yours truly,

SPICER, SMART & Co. (138)

31.—Reply to an intending Customer by Provision Importers, offering to supply.

Gloucester, 18th December, 19..

Messrs. R. HUTCHINGS & SON,
18, Regent Street, Newport.

Gentlemen,

We are in receipt of your letter of the 16th inst., and thank you for the intimation conveyed to us of your intention of entering into business relations with us. We shall be pleased to do what we can for you this week, and herewith

beg to hand you our quotations for the various butters and cheese mentioned in enclosed list. Our idea is to confine ourselves to existing market prices, leaving the quality to answer for itself, and we have no intention of issuing weekly quotations. We shall, of course, advise you by telegram when we can see our way to offer a special line. Our usual terms are cash weekly, but we think there will be no need to insist on these terms in view of the references you give. We shall, therefore, feel obliged if you will kindly make a settlement monthly with our traveller, as in the case of regular customers. We shall be pleased to answer any further enquiries, if you will let us hear from you as to your requirements.

Yours truly,

TITLEY, SPEAR & Co. (196)

32.—Reply refusing an offer to fit up a Patent Press-papering Machine on trial.

Birmingham, 30th November, 19..

To Mr. H. SMITHSON,
Portland.

Dear Sir,

We duly received your letter of the 18th inst., offering to fit up one of your patent press-papering machines in our works, and to take it away if not approved, free of charge to us.

We are obliged for the offer, but as the adoption of this machine would necessitate our getting a large quantity of wide press papers, and also fitting up our press-room with travelling cranes as a substitute for the manual labour required to lift the pieces in and out of the presses, we cannot see our way at present to embark upon such an extensive alteration, the necessary outlay being considerably more than we feel warranted in expending, especially under the general depression existing in our trade.

We are not prepared to go on with the matter just now, even if it were approved, and we therefore think it would hardly be right to take advantage of your kindness, but shall be glad to hear again from you at a later date if the machine proves a success.

We are, Sir,

Yours very truly,

PAVEY & WORDEN. (194)

33.—Reply to Advertisement. Offer of Services to Publishing House.

to Fitzjames Road, Bow, E.,
16th November, 19..

Gentlemen,

In reply to your advertisement in to-day's *Daily Telegraph*, for a School Representative, I beg to tender my services for your kind consideration.

At present I am representing one of the leading publishing houses, with whom I have been for the past four years, previous to which time I had some considerable experience as a teacher. My age is 32.

I am well acquainted with all the intricacies connected with the post you have to offer, and feel assured that, if my application is considered, I could successfully introduce your publications.

My desire to change is due to the introduction of new management in my present firm. I should be prepared to start with you at £160 per annum, subject to increase as I extended the sales.

Should this application meet with your favourable consideration, I shall be pleased to hear further and supply credentials as to ability; otherwise, relying on your courtesy to treat this confidentially,

I remain, Gentlemen,

Yours respectfully,

JONAS PRENTIS (193)

To X.Y.Z., c/o Smith's Advertising Offices,
10 Ludgate Hill, E.C.

34.—Offer to act as Agent.

Messrs. HENRY MALPEN & SON,
London, E.C.

Gentlemen,

Wishing to extend my business of Commission Agent in this country, particularly in the sale of Artistic Productions, and knowing your wares have attained a highly satisfactory position in other markets, I take the liberty of offering you my services as Agent, having ascertained that you have no direct representation through any other channel.

Calcutta, India,

15th November, 19..

I am in a position to conduct such an arrangement in a manner that would, I have no doubt, prove mutually beneficial, having a large staff already representing me in various parts of the country, from whose reports I gather that there is a growing demand for such goods as are manufactured by your firm, with no means of adequately meeting it.

I am certain that, as my connections throughout the whole of the Indian market are numerous, a large annual turnover would result, should you see your way to provide me with samples of your goods.

I hope to hear favourably from you, and feel sure we should have no difficulty in arranging terms.

Awaiting your esteemed reply,

I am, yours faithfully,

JAMES SWANDON. (194)

35.—Offer to act as Brokers.

Southampton, 23rd November, 19..

Messrs. FOTHERINGTON & Co.,
Havre.

Dear Sirs,

We have had your name and address given to us by Mr. Paul Jones, of this town, and beg to say that our services are entirely at your disposal for the sale of your consignments of fruit to this market. We act here solely as brokers, receiving fruit for sale on commission, and remit net proceeds by cheque with account sales the day after sale has been effected. For your information we beg to say that French Plums are selling fairly well here at the present time, and we refer you to market report herewith for full particulars as to prices, etc.

We shall be pleased to receive a trial consignment from you, which we trust would result satisfactorily to all concerned, and also lead to a more extensive and mutually profitable business between us. We enclose herewith the names of one or two merchants, with whom we deal largely, in your city, and to whom we refer you for further particulars. We solicit the favour of your kind support, and thanking you in anticipation,

We are, dear Sirs,

Yours faithfully,

JEREMIAH FOWNES & SON. (197)

36.—Offer of Lard, with Quotations.

London, 26th November, 19..

MR. FRANCIS BACON,
Reading.

Dear Sir,

We have the pleasure to annex quotations, which are only valid for reply in strict course of post. All quotations are for Lard at our works, and we can book orders for delivery to end of March.

Since our last list was issued, the market has undergone slight fluctuations up and down; but to-day's cable advices are slightly dearer than on the 16th October, therefore, our prices for Refined Lard remain unchanged.

For the sizes 6s./12s., 40s./50s., 60s./70s., 80s./90s., we can only promise half of each size named. We do not sell 12s. by themselves, or 50s., or 70s., or 90s.

We desire to call your special attention to the very moderate prices of the small sizes of Seamless Pans—1 lb., $3\frac{1}{2}$ lbs., 2 lbs., and 7 lbs.—after allowances from printed prices and discounts are taken into account, when comparing with the net prices of Bucket Lard.

We remain, yours truly,

WARDOUR & Co. (178)

37.—Application by a Clerk in Reply to Advertisement.

10 Border Road, Swansea,
20th November, 19..

MESSRS. T. BURNSIDE & Co.,
Cardiff.

Dear Sirs,

I have read your advertisement for a clerk in to-day's *Telegraph*, and beg respectfully to offer you my services.

I am 23 years of age, and have had over six years' experience in office work, and, moreover, possess a good knowledge of Shorthand, French, and German.

I enclose a testimonial from my last employer, and should your choice fall upon me, I can assure you that it would always be my endeavour, by diligence and attention, to deserve your confidence.

Yours obediently,

JOSEPH ARCHER. (101)

38.—Offer of Services by Insurance Agent.

London, 29th November, 19..

MR. FRANK PARSONS,
19 Cook Street, E.C.

Dear Sir,

Your application to our City office for a prospectus has been handed to me, as having charge of the South Eastern District.

If, after perusal of the papers sent, you require any further information, I shall be pleased to afford it—either personally or by letter—on hearing from you; and any proposal for assurance from yourself, or friends, would receive my best personal attention.

Yours faithfully,

THOMAS STEVENS,

Resident Secretary. (86)

39.—Proposal to Represent an English Manufacturer in the Colonies.

Capetown, 19th November, 19..

MESSRS. HENRY HAWKINS & Co.,
Clerkenwell.

Dear Sirs,

I shall be pleased if I can be of service to you in pushing any agencies or special lines in this market, or in any other way. My twenty years commercial and banking experience in Capetown should be of some use to me in undertaking such representation. I need not refer to the advantage of having someone on the spot for the purpose of introducing new lines, keeping the old ones constantly in view, and obtaining or influencing orders as they become available. The manufacturers of other countries are now so aggressive in bidding for the South African trade, that it becomes necessary to establish closer touch with our markets by means of local representatives with samples, and better still a stock.

I would therefore suggest that the present is an opportune time to establish your own special business relations in this city, and should you entrust me with the representation of your honoured firm, I would take the matter energetically in

hand, and the result would doubtless prove satisfactory to you, as there is great scope for such extension of trade in this colony.

I have a permanent show-room and warehouse here, where all samples are prominently displayed.

I hope to hear from you, and remain,

Yours very truly,

HORACE WINTER. (225)

40.—Reply to Proposal to Represent Manufacturer in the Colonies.

London, 20th December, 19..

Mr. HORACE WINTER,
Capetown.

Dear Sir,

We have duly received your letter of the 19th ult., and, after consideration of the proposal therein made to us, we are inclined to negotiate with you, but first of all we would like to discuss several points which have suggested themselves.

In the first place, we should be glad to have some particulars regarding the class of consumers to whom you would offer our goods?

2nd.—What demand there is for goods such as we make?

3rd.—Do you propose to hold a stock, and if so, what amount?

4th.—If we consign goods to your care, what fidelity guarantee are you prepared to offer us?

5th.—What prices are realized for our class of goods, and upon what terms do you propose to offer them to your consumers?

6th.—What commission would you require?

Upon receipt of your reply to the above questions, we will go thoroughly into the matter, with a view to an arrangement between us being arrived at.

We should also be glad if you will let us have the usual references when sending your reply.

Awaiting your answer,

Yours faithfully,

HENRY HAWKINS & Co. (200)

**SECTION III.
INFORMATION REQUIRED.**

41.—Enquiry re Financial Position, etc.

*13 Tone Street, Manchester,
10th June, 19..*

MESSRS. JAMES POLSON & Co.,
10 Wall Street, London, E.C.

Gentlemen,

We should be very much obliged if you would obtain for us reliable information respecting Mr. Henry Fricker, of 13 Sun Street, E.C. We desire to know if his financial position is considered strong, and if we should be warranted in according him a credit of £300/400.

Any particulars as to the standing of the above firm with which you may favour us would be treated in absolute confidence.

We shall always be glad to reciprocate, and, thanking you in advance,

We remain, Gentlemen,

Yours very truly,

JOHN STRICKLAND & Co. (116)

42.—Enquiry re Firm previous to making same an Offer.

*3 Fall Street, Birmingham,
1st December, 19..*

MESSRS. GEORGE PONTOR & Co.,
Manchester.

Gentlemen,

We should be extremely obliged if you could give us some information respecting Messrs. Freydell & Co., of Faith Street. We write you, as we know that, besides being neighbours, you have also had some transactions with the firm, our Mr Short having discussed this firm with your esteemed senior when last in Manchester.

We have an opportunity of doing business with them, and, as you are aware, our goods run into a good round sum if anything of an order is placed. Moreover, our terms are cash in 30 days, and not six months' credit, as is customary in your own trade.

Do you think them safe for say £500/600 per month, and what credit would you consider a limit for one transaction? We desire to take every precaution, as we have had no previous dealings with the firm. We have been given to understand that they are connected with Burdett & Son, of Bride Street, who have recently had to make an arrangement with their creditors, and, in fact, they appear as secured creditors in the statement of affairs of that firm.

We thank you in advance for any information with which you can provide us as to the solidity of these people, and you can rely upon such information being treated confidentially.

Trusting you will excuse our troubling you, and always at your service in similar matters,

We remain,

Yours faithfully,

HENRY SHORT & Co. (257)

43.—Enquiry respecting Prospective Agent.

Liverpool, 5th December, 19..

MESSRS. PETERSON & Co.,
Bristol.

Gentlemen,

Mr. C. Pringle, of 10 Saint Street, Bristol, who has offered to represent us in Wines in the Bristol district, has referred us to you for particulars as to his standing, etc., and we should be glad if you would inform us whether you consider him a reliable man, and if we should be warranted in sending him consignments of our goods to a considerable amount for his disposal as our Agent.

Any information with which you may favour us would be used in absolute confidence.

We remain, Gentlemen,

Yours faithfully,

THOMAS CHAMBERS & Co. (105)

44.—Enquiry re Firm Negotiating Loan.

*15 Spencer Road, Kilburn, N.W.,
21st October, 19..*

MESSRS. LOWNDES & FORDER,
Leicester.

Gentlemen,

Messrs. Bordin & Ether, of Kettering, having given me the name of your firm, with permission to ask you for particulars as to their financial position, I should be greatly obliged if you would inform me, confidentially, whether you consider their business is being carried on in a satisfactory manner, and whether you think there is a probability of their undertaking proving an eventual success. These gentlemen negotiated a loan of £1,000 with me some three years ago, and have paid the interest promptly as it became due, but owing to various expenses connected with the extension of their premises, they have now requested me to renew the loan for another three years, at the same rate of interest, viz., 6% per annum, and to lend them a further £1,000 on the same terms.

I understand that you had a similar transaction with them, and, moreover, have known the two partners personally for many years, and you will therefore be in a position to tell me whether the firm is warranted in negotiating a loan of £2,000, taking into consideration the possibilities of their trade.

They are, apparently, doing a very good business, and with very little competition in their district, but they seem to be endeavouring to accomplish more than can reasonably be expected of their business in its present limited conditions.

Of course it is difficult to judge of the possibilities of such a business, and I must necessarily base my conclusions upon results up to the present. It may be that an expansion of premises is necessary, and perhaps you can enlighten me on this point.

Any information with which you may favour me would be much appreciated, and, thanking you in advance,

I remain, Gentlemen,

Yours faithfully,

RICHARD ANDREW. (317)

45.—Asking for Enquiries to be made.

London, 23rd November, 19..

Messrs. CHAS. DUPUY & Co.,

Paris.

Gentlemen,

I should esteem it a favour if you would kindly have enquiries made by your local enquiry agency respecting Messrs Henri Milleroye & Co., Agents, of Rue Sevastopol 23.

The transactions in view would probably reach 2,000/3,000 francs, and goods to this value would be consigned to them.

Any expenses connected with this enquiry please charge to my account.

Always with pleasure at your service in similar cases,

I remain, Gentlemen,

With compliments,

Yours very truly,

EDWARD GREEN. (95)

46.—For Information *re* East India Merchants.

Liverpool, 23rd September, 19..

Messrs. LENTON & WALLER,

London.

Gentlemen,

I am desirous of learning whether the firm of East India Merchants in your city, trading under the style of John James Brown & Co., is a well-established and respectable concern, and should be greatly obliged if you would kindly make enquiries in the right quarters for me.

Apologizing for troubling you, and assuring you that the information with which you favour me will be used with the utmost discretion,

I remain, Gentlemen,

Yours very truly,

JAMES BARRELL. (90)

SECTION IV.
INFORMATION SUPPLIED.

47.—Favourable Reply to Enquiry No. 41.

10 Wall Street, London, E.C.,

11th June, 19..

Messrs. JOHN STRICKLAND & Co.,

13 Tone Street, Manchester.

Gentlemen,

In reply to your favour of the 10th inst., we beg to inform you that the firm in question has for some years carried on a retail ironmongery business in this town, and appears to be making good progress.

The proprietor of the business, Mr. Henry Fricker, is an industrious and shrewd man, and, although not trading in a large way, is generally reputed to be possessed of some considerable means.

We have transacted business with this firm for the last five years, and payments are always made promptly and discount taken.

The proprietor is known to us personally as an honourable man, and, moreover, experienced in his own particular line of business, and we should be willing to grant him a credit beyond your figures, should he desire it.

This, of course, without responsibility,

Yours very truly,

JAMES POLSON & Co. (161)

48.—Unfavourable Reply to Enquiry No. 41.

10 Wall Street, London, E.C.,^(R)

11th June, 19..

Messrs. JOHN STRICKLAND & Co.,

13 Tone Street, Manchester.

Gentlemen,

In answer to your favour of the 10th inst., we beg to inform you that upon making enquiries *re* Mr. Henry Fricker, we find that this gentleman failed in 1891, with liabilities £3,000, and assets £500.

In 1897 he again came to grief, and had to make an arrangement with his creditors.

The man understands his business, but has no capital, and at the present time he cannot obtain credit at all in the trade. We would advise cash transactions only.

Yours very truly,

JAMES POLSON & Co. (115)

49.—Favourable Reply to Enquiry No. 42.

13 Faith Street, Manchester,
2nd December, 19..

Messrs. HENRY SHORT & Co.,
Birmingham.

Gentlemen,

In answer to your enquiry *re* Messrs. Freydell & Co., of Faith Street, we are pleased to say that this firm is a highly respectable and well-founded concern. As to the extent of credit, we would say that they would keep any engagements they may make. They do a splendid trade, and, for our particular class of goods, they are considered one of the best accounts in Manchester.

The two partners both married well, and the capital at their command is said to be at least £50,000.

As regards Burdett and Son's connections with the firm, this matter was simply one of the Freydells' generous dealings with an old employé, who set up for himself in a different line of business. Freydells lent him the £1,000 which appears on their statement of affairs, and it is mainly owing to the youngest member of the former firm that Henry Burdett, who trades as Burdett & Son, has been enabled to make an arrangement with his creditors, instead of going into the Bankruptcy Court.

We should say that if you opened the account of Freydell, you will find them most straightforward people, and, for ourselves, we should be very glad to trust them £2,000/3,000, if they wanted it.

With kind regards to Mr. Henry Short,

Yours faithfully,

GEO. PONTER & Co. (243)

50.—Reply to Enquiry No. 43.

Bristol, 6th December, 19..

Messrs. THOMAS CHAMBERS & Co.,
Liverpool.

Gentlemen,

Replying to your enquiry of yesterday, *re* Mr. C. Pringle, we have pleasure in stating that we consider him a most desirable man as an agent. He has already secured several very good agencies for various well-known houses, and, as far as we can judge, as business friends, who do not know the exact capital at his disposal, we should say that he is doing very well, as he has the business for Wines in this district practically in his own hands.

A relative left him several houses as a legacy a short time ago, and he is now considered a well-to-do man.

We have every confidence in saying that you will find him an energetic and keen man of business.

Yours faithfully,

S. PETERSON & Co. (141)

51.—Vague Reply to Enquiry No. 43.

Bristol, 6th December, 19..

Messrs. THOMAS CHAMBERS & Co.,
Liverpool.

Gentlemen,

We are in receipt of your enquiry *re* Mr. C. Pringle, and would say, in reply, that we cannot understand why this gentleman should refer you to us.

We have had only two transactions with him, to the value of about £50, but in each case for cash only, paid by cheque on the Bristol Bank and duly honoured.

We know nothing as to Mr. Pringle's means, and could not say whether he would be a reliable agent or not.

We are sorry our reply is so vague, but we think Mr. Pringle should refer you to a firm possessing more knowledge of his business methods, etc., than our two transactions have afforded us.

Yours faithfully,

S. PETERSON & Co. (132)

52.—Reply to Enquiry No. 44.

Leicester, 22nd October, 19..

Mr. RICHARD ANDREW,
Kilburn, N.W.

Dear Sir,

In reply to your enquiry re Messrs. Bordin and Ether, we beg to say that we have every confidence in the uprightness of this firm, and feel assured that you can rely upon their business acumen in any engagements to which they may commit themselves. Our Mr. Lowndes has known both partners from their youth, and the transaction to which you refer was a loan by Mr. Lowndes to assist them in the purchase of their premises. They have from the outset been somewhat hampered by want of capital, but the business has proved a good venture, and, moreover, with two energetic and pushing young men at the head of it, there is every possibility and probability that it will ripen into a very good concern, as there is plenty of scope, and scarcely any competition locally.

The loan referred to was repaid to Mr. Lowndes promptly, and were it not for the fact that his entire capital is at present locked up in various speculations, he would willingly have lent the desired £2,000 himself.

The money is required to make extensions, which will enable the firm to turn out their product at a rate in accordance with the increased demand for it, and you may rest assured that your money will be invested in about as secure an industrial investment as there is to be found at the present time.

We are, therefore, of opinion that the extensions desired are greatly necessary, that they will materially assist in the development of this business, and that double the trade can be done when once the necessary plant for increased production has been laid down.

More than this we cannot say, but would add that an examination of their books will convince you of the prompt and regular settlement of accounts, while their machinery alone would provide you ample security for the amount named.

Yours faithfully,

LOWNDES & FORDER. (333)

53.—Reply to Enquiry No. 45. Discouraging.

Mr. EDWARD GREEN,
London.

Paris, 29th November, 19..

Dear Sir,

Upon receipt of your letter of the 23rd inst., we made enquiries respecting the firm therein mentioned, and have obtained the following information:—

"Messrs. Milleroye & Co. made an arrangement with their creditors in December, 1897. Their liabilities were £6,000, with assets £4,000. The creditors agreed to a composition of 10s. in the £. A first dividend of 2s. 6d. was paid after six months, and a second dividend of 2s. 6d. three months later, but nothing further. The business is said to be making no progress at the present time, and we would advise cash transactions only."

We have also made independent enquiries respecting the firm, and the result was practically a corroboration of our agent's report.

It would, therefore, appear inadvisable to enter into any credit transactions with these people, while they are certainly not to be recommended as agents.

You are welcome to this information free of charge, and we are pleased to have been of service to you in the matter.

Yours faithfully,

CHAS. DUPUY & Co. (195)

54.—Reply to Enquiry No. 46. Credit not advised.

Mr. JAMES BARRELL,
Liverpool.

London, 25th September, 19..

Re J. J. B. & Co. [®]

Dear Sir,

We regret that we are unable to send you a really satisfactory reply respecting the above firm.

Our local agents advise caution in dealing with them, as they think that the withdrawal of the founder, Mr. J. J. B., left very little capital in the concern, although they cannot obtain definite information on this point. On the other hand, the firm is said to be supported financially by another influential house, but this again has not been confirmed authorita-

tively. In another quarter we learn that some firms are doing business with them to the extent of £600 to £700 in one transaction, but, as the terms in these cases are for cash against documents, perhaps it would be the safest for you to treat on such terms, in which case, the figures mentioned would be reasonable, but we should say that it is inadvisable to grant credit.

Yours faithfully,

LENTON & WALLER. (173)

55.—Traveller's Report to Firm *re* Customer's Position.

Belfast, 9th January, 19..

MESSRS. SPIEGEL & FRITZ,
London.

Gentlemen,

Upon making one of my calls here to-day, I got into conversation with a buyer at Messrs. Phillips, and he volunteered some information respecting Messrs. Tapley & Sons.

From what he let drop, I gathered that a relation of his, who was discharged the other day from this firm, had told him that they were being pressed for payment in several quarters, and that they were merely fighting to stave off the evil day. I confirmed this by making enquiries at the local Enquiry Agency, where I was informed that several ugly rumours about the firm were in circulation, and that they seemed to have some truth in them. Since we have an account against these people, which is already four months overdue, I called upon them, and informed them that, as we had made several applications for payment without any result, we should expect a settlement within three days, failing which we should take steps to recover. They simply replied that we must give them a little more time, as trade had been bad of late. To this I answered that we had been very patient during the last four months, and that we thought some of the other creditors should now show a little of that virtue. They said that their other friends were giving them assistance in this respect, but my information is quite different; and, unless you get a cheque within four days, I would advise immediate proceedings, and that no time be lost in serving them with a writ.

Yours respectfully,

JOHN WARNER (270)

SECTION V.
REFERENCES.

56.—For Warehouseman's Reference.

MESSRS. SANDS & BARNET, *London, 19th January, 19..*
Birmingham.

Gentlemen,

Mr. Henry Flower has applied to us for a position as warehouseman in our china department, and informs us that he was in your employ five years. He tells us that he had charge of your china floor, and that his sole reason for leaving you in November last was that you had given up your china department.

We should, therefore, be much obliged if you would let us know (in confidence) whether you found him a thoroughly reliable man; also if you think him capable of taking sole charge of a china department, under a buyer, with the control of three under-salesmen. We understand that Mr. Flower held exactly this position in your house during the whole of the five years he was with you. Also kindly say if you consider him a steady, honest, and industrious man.

We should be pleased to reciprocate in similar circumstances,

And remain, Gentlemen,

Yours faithfully,

PETER PARKES & Co. (168)

57.—Reply to No. 56. Reference Favourable. ^(R)

Birmingham, 21st January, 19..
MESSRS. PETER PARKES & Co.,
London.

Gentlemen,

In response to your enquiry respecting Mr. Henry Flower, we have pleasure in stating that he is a thoroughly reliable man, honest, steady, and of industrious habits. He

came to us about five years ago from Messrs. Brownhams, Ltd., with whom he served his apprenticeship, and was afterwards for five years a salesman in their china department. He left this firm to take charge of our own department, for which our Mr. Parkes did the buying.

Mr. Flower left us last November simply because we gave up the department on the death of our Mr. Parkes. He knows the trade thoroughly, and had it not been that our hands were full in other directions, we should have offered him the position of buyer. You will find him a very useful man and just suited to the post you mention, as he is a good salesman, and, moreover, used to the control of younger men.

We remain, Gentlemen,

Yours faithfully,

SANDS & BARNET. (174)

58.—For Foreign Correspondent's Reference.

Leeds, 20th January, 19..

MESSRS. JORDAN, PORTER & CO.,
Bristol.

Gentlemen,

Mr. Laurence Ford, who is desirous of securing a position in our house as Foreign Correspondent, has referred us to you for information as to his ability, etc. We should, therefore, feel obliged if you would inform us whether you consider him capable of taking the sole responsibility of a correspondence somewhat varied in character; whether he is careful in the translation of English notes into German and French, and whether he was at all times a steady and industrious man. We find he speaks both languages fairly fluently, but, of course, we desire to know whether he can also be relied upon to translate faithfully and exactly the English which would be dictated to him.

Always ready with pleasure to reciprocate,

We remain, Gentlemen,

Yours faithfully,

HORACE SPINK & SON. (142)

59.—Reply to No. 58. Good Reference given.

MESSRS. HORACE SPINK & SON,
Leeds. *Bristol, 23rd January, 19..*

Gentlemen,

Replying to your enquiry of the 20th inst., *re* Mr. Laurence Ford, we have pleasure in saying that we consider him a first-class linguist. Our Mr. Jordan discovered in him the faculty for acquiring languages, and after training him for about four years, during which time he supervised all his work, finally gave him entire charge of all French and German Correspondence. He is most painstaking and thorough in his work, and you can rely upon well-written and exactly expressed letters should you engage him. His character is all that you can desire, and you would find him a very steady young man.

Yours faithfully,

JORDAN, PORTER & CO. (123)

60.—Cashier's Reference asked for.

London, 23rd January, 19..

MESSRS. HENTY, FRANKS & CO.,
Liverpool.

Gentlemen,

A Mr. Joseph Pallant, who states that he has been in your employ as Cashier for the last five years, has asked us to write to you for particulars as to his ability and general character. We should be glad if you would inform us whether you consider this young man qualified to keep a merchant's set of books (double entry). Should we engage him, he would have to control four other clerks, and, in fact, take charge of all counting-house affairs. Naturally we wish to secure a man who can be relied upon to work quickly and accurately, and who is also thoroughly conversant with every detail of counting-house management. Moreover, as large sums would have to pass through his hands, we should require to feel assured that he would be trustworthy in every respect, and of sober habits.

Thanking you in anticipation,

We are, Gentlemen,

Yours faithfully,

FOWLERS, LTD. (165)

61.—Reply to No. 60. Quite satisfactory.

Liverpool, 24th January, 19..

Messrs. FOWLERS, LTD.,
London.

Gentlemen,

In answer to your enquiry respecting Mr. Joseph Pallant, we are pleased to say that we found him absolutely reliable. He was with us 10 years, and left simply in order to take the position of cashier in a London house, which has unfortunately failed, and so thrown him out of employment.

You would find Mr. Pallant a quick, intelligent, and careful man at his work, and quite capable of keeping a set of merchant's books, as he is thoroughly conversant with the double entry system of book-keeping.

We are sorry that by reason of his ambition to go to London—where his family had also gone—he did not wait to realize his possibilities of promotion in our own house, and we feel sure that you would never regret taking this young man into your employ.

Yours faithfully,

HENTY, FRANKS & Co. (154)

62.—*Re Another Cashier who Applied.**London, 23rd January, 19..*

Messrs. HENRY LOWTHER & SON,
Leeds.

Gentlemen,

Mr. Christopher Sykes has applied to us for the position of Cashier in our house, and informs us that he has been in your employ for the last three years. He also says that, although he was dismissed suddenly because he was found gambling, yet you have offered to accord him a reference. We rather like the style of this young man, and, although gambling is, of course, a great vice in any young man, more especially in a cashier, yet as he has been so straightforward in the matter, and impresses us very favourably apart from this, we should be obliged if you would inform us what was the real nature of the offence for which you discharged him. We should also be glad to know

whether he is thoroughly posted up in the various duties of the position mentioned. We might give him another chance to make a position, even if we did not appoint him as cashier, provided we find this was his only false step, as he is undoubtedly intelligent.

Yours faithfully,

FOWLERS, LTD. (190)

63.—Reply to No. 62. Not quite satisfactory.

Leeds, 25th January, 19..

Messrs. FOWLERS, LTD.,
London.

Gentlemen,

In reply to your enquiry *re* Mr. Christopher Sykes, we found this young man both steady and industrious, while he undoubtedly possesses many exceptional qualifications for the post you mention, as he was trained in the office of a chartered accountant, and came from there to us with a good character for ability. But as we caught him playing cards with three others in an unfrequented part of our warehouse, he was at once sent about his business, in company with the other delinquents. However, we think he was perhaps led away by the other three men, who were older, and since he has realized that such practices are injurious to his character, we honestly believe that his business instincts will prevent a repetition so far as he is concerned. We had no fault whatever to find with the manner in which he performed his duties, and were really sorry to have to make an example of him.

Yours faithfully,

HENRY LOWTHER & SON. (174)

SECTION VI.

LETTERS OF INTRODUCTION.

64.—Introducing a Business Friend.

MESSRS. BARNDEN & Co.,
New York. *London, 29th December, 19..*

Gentlemen,

This letter will be handed to you by Mr. James Swallow, senior partner of the firm of Swallow and Jones, of London and Manchester, with which firm we have had business relations during many years.

Mr. Swallow is desirous of personally introducing the various cloths and materials manufactured by his firm, and we are convinced that in sending him to you we are directing his steps to the right quarter, as you are in a position to render him more valuable assistance in the attainment of his object than any of our friends on your side of the water.

Any service you may render Mr. Swallow will be esteemed as a personal favour, and we shall always be pleased to reciprocate.

Yours very truly,

PRINCE & POTTER. (139)

65.—Introducing a Friend.

JAMES PALLINGTON, ESQ.,
Manchester. *London, 15th November, 19..*

Dear Sir,

I have much pleasure in introducing to you my friend, Mr. Charles Fitzgerald, who is a member of the firm of Messrs. Francis & Fitzgerald, in this city.

Mr. Fitzgerald will be staying in Manchester for the next fortnight, and you will favour me personally by giving him any advice or assistance which it may be in your power to render during his stay.

Thanking you in advance,

Yours very truly,

ARTHUR WARNER. (82)

66.—Introducing a Commercial Traveller.

London, 10th December, 19..

MESSRS. ALVAREZ & Co.,

Buenos Ayres.

Gentlemen,

Our friends Messrs. Spond and Pier of this city are desirous of extending their export trade, and purpose sending a traveller to the Argentine Republic in order to work up a connection there. To assist them in the matter, we take the liberty of introducing to you their representative, Mr. Lowman, and would recommend him to your kind favour and attention.

Mr. Lowman will be in need of information respecting the standing, etc., of various traders in the different towns he is to visit, and as we are aware of your knowledge of the possibilities in his particular line of business, we should greatly appreciate any assistance you may render him in such matters.

We hope we are not trespassing too much in further asking you to favour Mr. Lowman with letters of recommendation where you deem it necessary, our own connections not being sufficiently numerous to be of service to him.

We need scarcely assure you that we shall consider any attention shown to Mr. Lowman as a personal favour, which we shall be happy to reciprocate whenever you allow us the opportunity.

Very truly yours,

LONG & HENSON. (199)

67.—Introducing a Friend.

London, 28th December, 19..

JOHN MALONEY, ESQ.,
Liverpool.

My dear Sir,

Mr. Henry Salter, who will deliver this letter to you, is a gentleman whose acquaintance I made some three years ago when taking up my residence here. Your good offices to Mr. Salter as a stranger will be especially gratifying, and I trust you will afford him your influence and advice.

I am indebted to him for many kindnesses, and, as he is coming to Liverpool in connection with a new patent which

he is bringing out, I should be greatly obliged if you can render him any service in the promotion of the objects he has in view.

With kindest regards,

Believe me, sincerely yours,

THOS. O'FLYNN. (120)

68.—Introducing an Agent.

London, 28th November, 19..

Messrs. EDWIN SWAIN & SONS,
Leicester.

Gentlemen,

Permit me to introduce to you the bearer of this letter, Mr. James Sporting, of Birmingham, agent for the firm of Jones and Whittam, of that city. I have had business relations with the firm for many years, and their energetic methods of doing business, as well as the quality of their wares, warrant this endeavour to encourage business between yourselves and this firm.

Mr. Sporting, their agent, is a very worthy and intelligent man, who thoroughly understands his business, and anything you may be in a position to do for him will be highly appreciated by myself.

You can always command me in similar cases,

Believe me,

Yours very truly,

HECTOR MACKENZIE. (125)

69.—Introducing a Business Friend.

London, 24th November, 19..

Messrs. LAWRIE & SON, LTD.,
Burton-on-Trent.

Gentlemen,

We have pleasure in introducing to you our friend Mr. John Soper, of the firm of Soper and Sons, of Bristol.

The specialities of this firm are well-known, and we should feel pleased if this introduction led to the opening up of business relations between you, since we can recommend Mr. Soper as worthy of every confidence.

Moreover, we believe that like ourselves you will appreciate the personal qualities of Mr. Soper, and that you will highly value his acquaintance.

Any favour which you may show to Mr. Soper will be regarded as shown to ourselves, and we shall at all times be ready to render you similar services.

With compliments and regards,

We are, Gentlemen,

Your obedient servants,

SMART & ALLDAY. (137)

70.—Introducing a Clerk seeking an Appointment.

Perth, 3rd January, 19..

Mr. GEORGE WINTERBOTTOM,
London.

Dear Sir,

The bearer of this, Mr. Charles Leybourne, is a man I have known for some years, who is now put to the necessity of seeking a new field for his labours by reason of the failure of his firm, Messrs. Sprints & Noble, some three months ago.

Mr. Leybourne was cashier in the above firm, and has a twenty years' reference from them. He is both capable and of the highest integrity, and anything you can do for him in the shape of putting him in touch with a position suitable to him would be a personal favour to myself. Ten years ago I was a junior under him, and he did me many kindnesses; now that ill fortune has come upon him I should be only too glad to be of some assistance to him, so I send him to you as the best means.

With kind regards,

Yours sincerely,

HARRY SMALLBONES. (163)

SECTION VII.
LETTERS OF CREDIT.

71.—Circular Letter of Credit.

HINE, SON & HINE, London, 3rd November, 19..

Circular Letter of Credit

No. $\frac{T}{H}$ 530169.

Gentlemen,

We request that you will have the goodness to furnish Mr. Robert Claymore, the bearer, whose signature is given at foot, with whatever funds he may require to the extent of \$2000 (say Two Thousand Dollars) against his drafts upon Messrs. Hannah & Son, of New York; each draft must bear the number $\frac{T}{H}$ 530169, and we engage that the same shall meet with due protection.

Please endorse on the back of this circular letter whatever amounts Mr. Claymore may take up. This letter continues in force until 3rd November, 19.. from the present date.

We are, Gentlemen,

Your obedient Servants,

HINE, SON & HINE.

To Messrs.

Porter & Co., New York
Sandon & Sons, Boston
Forrester & Co., Philadelphia
Herold & Son, Pittsburg
Sinton & Son, Chicago.

Signature: ROBERT CLAYMORE.

Second Page of Circular Letter of Credit,
showing some of the amounts paid to the holder.

| Date when Paid. | By whom Paid. | Name of Town. | Amount in Words. | Amount in Figures. |
|-----------------|-----------------|---------------|----------------------|--------------------|
| 19.. | | | | |
| Nov. 15 | Porter & Co. | New York | One Hundred Dollars | \$ 100 |
| Dec. 30 | Sandon & Sons | Boston | Two Hundred Dollars | 200 |
| 19.. | | | | |
| Jan. 15 | Porter & Co. | New York | Fifty Dollars | 50 |
| .. 20 | Forrester & Co. | Philadelphia | Two Hundred Dollars | 200 |
| Feb. 13 | Sinton & Son | Chicago | Five Hundred Dollars | 500 |
| Mar. 30 | Herold & Son | Pittsburg | Seventy-five Dollars | 75 90 |
| | | | | (255) |

72.—Advice of the foregoing Circular Letter of Credit.

London, 3rd November, 19..

MESSRS. PORTER & Co.,
New York.

Gentlemen,

We have the honour to inform you that we have to-day delivered a circular letter of credit—No. $\frac{T}{H}$ 530169 for \$2000—bearing the name of your esteemed firm among others, to Mr. Robert Claymore, of London, who intends to travel for some months in the United States.

We shall be obliged if you will accord this gentleman a favourable reception, and furnish him with any sums he may require to the above limit, against his duplicate receipt, taking into account the amounts he may have already taken up, and deducting your own charges.

Kindly note on the back of the letter of credit each payment you may make, and draw upon us at three days' sight for same, sending us duplicate receipt.

Thanking you in advance for any attentions you may show Mr. Claymore,

We remain, Gentlemen,

Your obedient Servants,

HINE, SON & HINE. (169)

73.—Simple Form.

London, 30th September, 19..

MESSRS. HENRY SWINTON & SON,
New York.

Gentlemen,

Be good enough to furnish the bearer of this letter, Mr. Charles Warrington, of London, with funds to the extent of \$2000 (say Two Thousand Dollars), less the amount of your charges. Mr. Warrington will pass through New York with his son, *en route* for San Francisco, and we shall esteem as a personal favour any attention you may show this gentleman.

Please note your payments on the back of this letter, and

draw upon us at sight for same, sending us Mr. Warrington's duplicate receipt in each instance.

We remain, Gentlemen,
Your obedient Servants,

HUNT & WINANS. (115)

Signature: CHARLES WARRINGTON.

74.—Letter of Advice.

London, 30th September, 19..

Messrs. HENRY SWINTON & SON,
New York.

Gentlemen,

We have the honour to inform you that we have to-day provided Mr. Charles Warrington with a letter of credit for \$2000 on your esteemed house.

Kindly take note of same, and honour our draft when presented.

Yours faithfully,
HUNT & WINANS. (57)

75.—Receipt.

Received of Messrs. Henry Swinton & Son, of Fifth Avenue, New York, the sum of \$1000 (One Thousand Dollars) against my letter of credit furnished by Messrs. Hunt & Winans, Gracechurch Street, London, E.C.

New York, 10th October, 19..

CHARLES WARRINGTON. (44)

[The word "Duplicate" is written on the copy.]

76.—Reply to a Letter of Credit, and Advice of Payment.

Messrs. WARNIE & CO.,
Paris. London, 5th November, 19..

Gentlemen,

We are in receipt of your esteemed favour of the 1st inst., and take note of the letters of credit for

£500—in favour of Mr. Edwin Long,
£1000— " " Peter Saunders.

We have to-day paid Mr. Edwin Long £100, as per his duplicate receipt herewith, and have drawn upon you for the amount at three days' sight.

Please honour our draft on presentation.

Yours faithfully,
POWLE & SINGER. (89)

77.—Letter of Credit with Bill of Exchange.

Messrs. LONGMAN & Co.,
Bordeaux. The Empire Bank, London,
18th June, 19..

Gentlemen,

Have the goodness to pay the bearer, Mr. Harold Faulkner, of this city, the sum of 2,500 frs. (Two Thousand Five Hundred Francs) upon identification, less your charges, in exchange for his draft on us attached to this letter, which will receive due protection.

We are, Gentlemen,
Yours faithfully,

for The Empire Bank,

Signature of Bearer:—
HAROLD FAULKNER,
Through whom alone it
can be negotiated.

P. FRY, Manager,
G. BACON, Secretary. (87)

78.—Advice of Above, No. 77.

Messrs. LONGMAN & Co.,
Bordeaux. The Empire Bank, London,
18th June, 19..

Gentlemen,

We beg to acquaint you that we have to-day issued a letter of credit, No. 53896, on your honourable house, in favour of Mr. Harold Faulkner, for the amount of 2,500 frs. (Two Thousand Five Hundred Francs). Kindly give same due protection.

We are, Gentlemen,
Yours faithfully,

THE EMPIRE BANK. (75)

SECTION VIII.

ENQUIRIES.

79.—Enquiry for Dried Fruit (Currants).

Messrs. BIRD & NETTER,
Great Tower Street, E.C.

Gentlemen,

We have an export enquiry for currants, and shall be glad if you will quote us your very lowest price f.o.b. London, for Patras and Vostizza currants, sending us samples of what you have to offer in same.

We had a parcel from you in August last, the quality of which was satisfactory, but our friends complained that the goods were indifferently packed, and impress upon us the necessity of seeing that this is avoided in future lots. We therefore mention this specially, and, if we place the order with you, rely upon your best endeavours to avoid a repetition of such complaints.

Yours truly,
MORDAN & FLINT. (128)

80.—Enquiry as to Engine for Works.

Messrs. PORTLAND & Co.,
Blackfriars, E.C.

Gentlemen,

Please quote us for one of your horizontal compound engines as advertised; your quotation to include delivery and erection in Bristol.

The engine would be required to run at a speed of 100 revolutions per minute, and develop 70 B.H.P., with an available steam pressure of 100 lbs. at the stop valve. The engine must also be of the very best material and workmanship throughout, and with all the usual fittings.

Our customers are very anxious to have the plant in working order within the next four months, and we presume you would have no difficulty in completing the work by that time?

Awaiting your early reply,

Yours faithfully,

BOWIN & KEMP. (132)

81.—Enquiry respecting Electric Lighting.

Norwood, 13th January, 1911.

THE SPIEGEL ELECTRIC CO., LTD.,
London.

Gentlemen,

I am desirous of using the electric light in my premises, and shall be glad if you will hand me your very lowest estimate for the following work:—

Shop, 8 lights on 3 switches.

Shop windows, 8 lights on 3 switches.

Shop parlour, 1 light on 1 switch.

Drawing-room, 3 lights on 2 switches.

The ordinary pendants would be required for the shop and windows, but for the drawing-room you might submit a few illustrations when your representative calls on me.

Yours truly,
HENRY SOULTER. (98)

82.—Enquiry for Cotton Goods.

Messrs. LORRIE & SONS,
Bradford.

Gentlemen,

Please send us pattern book and quote lowest prices for sateens. You might also include samples and quotations for prints, cambrics, and zephyrs.

We have been referred to you by Messrs. Sainton & Co., of Huddersfield, with whom we do considerable business. If your prices are right and your productions suit our trade, we should order quantities.

Yours truly,
HENRY SMART & Co. (73)

83.—Enquiry for Serge.

Brighton, 16th January, 19..

Messrs. WOOLLAND & Co.,
Cheapside.

Gentlemen,

Messrs. Powis & Son, of Portland Street, E.C., have given me your name as sole agents for a reliable water-proof serge for suitings, etc., and I shall be glad if you will send me patterns with your lowest prices and best discount for cash.

I use large quantities of serge during the year, and can give you considerable orders if your quality is suitable. Send patterns in black, blue, and mixtures, and in both fine and coarse rib.

I am also looking for a cheap military serge, and if you make this class of goods you may send patterns and quote for quantities, as I use this serge for police and railway contract work.

Messrs. Powis & Son will give you any information about me that you may desire, but I should prefer to have your quotations for cash.

Yours truly,

BENJAMIN TAYLOR. (154)

84.—Enquiry for Hosiery.

Gracechurch Street, E.C.,
18th January, 19..

Messrs. ALEXANDER & SON,
Nottingham.

Gentlemen,

Please hand us your quotations for the following:—

| | |
|---|---------------------------------------|
| 12 doz. gents' wool vests | } in large and small sizes, mixed. |
| 12 " pairs " " pants | |
| 12 " " " half-hose, 9½ inch to 11 inch. | |

The above are required for part of an indent for Spain, and will have to compete with the German made article, but, as a good quality is the essential point, we rely upon you to offer good value in order to secure future business in this direction. As a guide we give you the price limits for each article, viz.,

38s. for the vests and pants, and 13s. for the half-hose, and we expect you to offer us a range of goods which you can do regularly, and in the same quality exactly for repeat orders.

The goods would have to be delivered free to our London packers for enclosure. Please put us on your very best shipping terms as regards discount.

Yours truly,

FRENCH & SON. (183)

85.—Enquiry for Knitting Wools.

London, S.E., 21st January, 19..

Messrs. ROWLAND & OLLIVER,
Leicester.

Gentlemen,

Please send me samples of your ultra fingering as advertised by you, with lowest prices and best terms.

If right I should send you a stock order, and you will therefore take care that the sample exactly represents the quality of your make. I also do in Berlin wool, Shetlands, and Andalusians, and you might let me see what you can offer in these wools.

First-class references are at your disposal should business result.

Yours truly,

HENRY SMOLLET. (92)

86.—Enquiry for Curtains.

Hamburg, 24th January, 19..

Messrs. PEACHEY & SONS,
Nottingham.

Gentlemen,

Please hand us price list and designs of your Lace Curtains as advertised. We require a curtain at about 10s. per pair, of good quality and style, for an English colony, and our instructions are to obtain something which is now fashionable in England. You had better, therefore, send us your newest productions, as if right we hope to secure considerable orders in the quarter mentioned. Our present requirements are for 50 pairs, as a sample of what can be regularly obtained,

and you must please quote your very lowest prices and best terms for larger quantities. The goods would have to be packed in oil-cloth lined cases, and delivered f.o.b. London Dock to our order.

Please say what quantities of each design you have in stock, or, if not in stock, how long it would take to deliver 50 pairs, as this parcel is urgently wanted, and should be shipped this month.

Yours truly,

H. BAUMLEIN & Co. (174)

87.—Enquiry re Brass Bedsteads and Spring Mattresses.

*Leadenhall Street, E.C.,
30th January, 19..*

MESSRS. JAMES CALDERSON & Co.,
London.

Gentlemen,

We have an enquiry from our friends at the Cape for 20 Brass Bedsteads and 20 Spring Mattresses for same. These bedsteads are intended for the best rooms of a first-class hotel. They must be quite new in design, and according to the style used in English hotels.

We see you are advertising a "Convertible" bedstead, No. 305, at £8 10s., in the size specified, viz., 5ft. 6in. by 6ft. 6in., which appears suitable in design. Please quote us your lowest price for 20, with best discount for export. You must put us on your very best terms, as this order forms part of a contract. Also quote for 20 Wire Spring Mattresses to fit these bedsteads.

We should attend to the shipment of these bedsteads ourselves, but your quotation must include delivery f.o.b. London steamer. We think it would be better to ship the bedsteads in tin-lined cases, and the mattresses in ordinary strong wooden cases. Please state how many cases would be required, and what they would cost.

We presume you have these goods in stock, but, if not, kindly say how long you would require to complete an order for the quantity mentioned. Awaiting your early reply.

Yours truly,

BROWNSON, CLARKE & Co. (233)

88.—Enquiry for Safes.

Long Lane, S.E., 1st February, 19..

THE RESISTANCE SAFE Co.,
Newgate Street.

Gentlemen,

Please send me a catalogue of your Fire and Thief Resisting Safes, and state your best terms and discount for cash.

I have seen one of your safes in the office of my friends, Messrs. Groats & Co., and these gentlemen have recommended you as makers of a reliable, and at the same time inexpensive safe. The size I should require would be somewhat smaller than that supplied to Messrs. Groats, say about 2 ft. 6 in. by 2 ft. I should also want two drawers for cash and private documents. Kindly state your price for the safe with fittings, complete.

I shall compare your prices and the advantages you offer with those of other makers, and if satisfactory will send you the order.

Yours truly,

CHARLES SIMPSON. (142)

89.—Enquiry for Timber.

Hamburg, 25th January, 19..

MESSRS. LAWLEY & MORTER,
London.

Gentlemen,

Kindly let me know what you have to offer in Petersburg red deals, 3x9. I require 100 standards, for delivery during August. The goods must be firsts, as I require them for a special order, and seconds would be of no use to me whatever. I therefore rely upon you to offer only absolutely reliable deals. I presume you will quote f.o.b. Kronstadt, and attend to the chartering for me, as you could probably secure a lower rate. Also say what you charge for ends.

Your reply by return of post, stating best terms, will oblige

Yours truly,

G. HOLZER. (117)

90.—Enquiry for Wine (Clarets).

Battersea, S.W., 3rd February, 19..

Messrs. C. FRANKLIN & Co.,
Gracechurch Street,
Gentlemen,

I shall be glad if you will send me your present price list of clarets, and state your best terms.

I do an extensive retail trade in these wines, and should take quantities if your prices admit of a reasonable margin of profit. I have been obtaining French clarets from another quarter for several years past, but have been recommended to you by Messrs. Peterson & Co., of Vine Place, S.W., who informed me that you import largely from the Bordeaux district.

Yours truly,
HENRY WILLIAMS. (101)

91.—Enquiry for Bicycles.

*Fenchurch Street, E.C.,
6th February, 19..*

THE UBIQUE CYCLE Co.,
Ludgate Circus,
Gentlemen,

Please quote us for your new Ubique machines to the following specification:—

10 Gents' roadsters.
10 Ladies' „

The machines to be geared to 66½ inches. Weight not to exceed 32 lbs. for the Gents', and 30 lbs. for the Ladies'. Rooke's C15 saddles, Lundop tyres, Verod gear case. These machines are also required to be enamelled in several colours. Your price is to include packing in crates, and delivery to our warehouse.

We shall have to do this business with a very small margin, and we therefore expect you to quote us prices which will enable us to see a little profit on the transaction for ourselves. As this is a fair sized order, and, moreover, there is a likelihood of considerable business in these machines from the

same quarter if they prove their superiority, we think you can well accord us a substantial discount off your list prices, which we see are quoted net cash.

Your early reply will oblige,

Yours faithfully,

FROMES & SWINTON. (186)

92.—Enquiry for Sewing Machines.

London, 9th February, 19..

THE MODERN SEWING MACHINE Co.,
Strand.

Gentlemen,

We are requiring 12 hand sewing machines, and shall be glad if you will quote best discount for cash off your list price for this quantity.

The machines must be lock-stitch, and we think your "Family No. 3" machine would be most suitable for our purpose. We see this pattern can be used either as a hand machine or fitted on a treadle stand, and further that you supply an ornamental cover.

On comparison of price lists we find your prices are much higher than those of your competitors, and consequently it depends upon what discount you allow whether we pass the order to you or another maker. Please, therefore, do your best in the matter.

An early reply will oblige,

Yours truly,

JOHN WILKINSON & SON. (140)

SECTION IX.
REPLIES TO ENQUIRIES.

93.—Reply to Enquiry for Dried Fruit.

*Great Tower Street, E.C.,
11th January, 19..*

Messrs. MORDAN & FLINT,
Great Winchester Street, E.C.

Gentlemen,

We thank you for your esteemed enquiry of yesterday's date, and beg to offer you the following:—

| | | |
|-------------------------------------|--------------|----------|
| Fine Patras, half or quarter cases, | 18/- to 20/- | per cwt. |
| " Vostizza | 21/- | " 24/- " |
| Finest do. | 26/- | " 28/- " |
| Extra choice | 30/- | " 34/- " |

f.o.b., London; net cash.

This offer is subject to the goods being unsold on receipt of your reply. The market has been rising steadily for some time past, and we would advise you to place your order as soon as possible, as there is every indication that a further advance of probably 5/- to 7/6 per cwt. will shortly take place.

We regret your friends should have to complain in regard to the packing, but assure you that we have never had such complaints before, and believe the last parcel must have been roughly handled during transit.

However, in the event of the present order coming our way, we shall take care that the goods are satisfactorily packed.

Awaiting your esteemed commands,

We remain, Gentlemen,

Yours faithfully,

BIRD & NETTER. (229)

94.—Reply to Enquiry for Engine.

Blackfriars, E.C., 13th January, 19..

Messrs. BOWIN & KEMP,
Queen Victoria Street, E.C.

Gentlemen,

In reply to your kind enquiry of the 12th inst., we have pleasure in quoting you for our new horizontal compound engine £500, net cash, including delivery and erection in Bristol.

The engine will be built of the very best material throughout, fitted with stop valve, relief valves, drain cocks, splash guards, patent self oilers, and all the usual fittings. The cylinders will be 11 and 23 in. bore, by 13 in. stroke. The steam pressure will be 100 lbs. at the stop valve, and the engine would develop 80 B.H.P., at a speed of 100 revolutions per minute. We guarantee the finest workmanship in our engines, and enclose a list showing numerous testimonials from firms who are using this particular engine with every possible satisfaction. Regarding delivery we would say that, although the time stipulated is short, yet we can promise to complete the engine in three months from date of order, and deliver, erect, and test same ready for use within the four months as desired.

Trusting to be favoured with your order,

We remain, Gentlemen,

Yours faithfully,

PORTLAND & Co. (205)

95.—Reply to Enquiry for Electric Lighting.

London, E.C., 16th January, 19..

HENRY SOULTER, ESQ.,
Norwood.

Dear Sir,

Referring to your esteemed enquiry of the 10th inst., and to our representative's call upon you to-day, we have the pleasure to hand you our estimate for the installation of electric light in your premises as follows:—

Shop, eight 16 c.p. lamps on 3 switches.

Shop windows, eight 16 c.p. lamps on 3 switches.

Shop parlour, one 32 c.p. lamp on 1 switch.

Drawing-room, three 32 c.p. lamps on 2 switches

The shop, window, and parlour lights to be the ordinary pendants, and the drawing-room to be fitted with the special lamp as arranged with our representative.

The whole of the work would be executed in the very best materials and finest workmanship, and our price complete would be £35 (Thirty-five Pounds) net cash.

Awaiting your esteemed commands,

We remain, dear Sir,

Yours faithfully,

THE SPIEGEL ELECTRIC LIGHTING Co. (163)

96.—Reply to Enquiry for Cotton Goods.

Bradford, 16th January, 19..

Messrs. HENRY SMART & Co.,
London.

Dear Sirs,

Replying to your enquiry of the 14th inst., we are sending you to-day patterns of our new finish Sateens, and have pleasure in quoting you for same as follows:—

S2. 4d.; S3. 4½d.; S4. 5½d.; S5. 6¼d. per yard.

These sateens are fast dyed, and are guaranteed not to rub off or discolour the undergarments. We further enclose patterns of prints, which we can do as follows:—

Nos. 1 to 10 in pattern books, 3¼d. per yard.

| | | | | | | | |
|------|------|---|---|---|------|---|---|
| " 11 | " 20 | " | " | " | 4¾d. | " | " |
| " 21 | " 30 | " | " | " | 6¾d. | " | " |
| " 31 | " 40 | " | " | " | 8¾d. | " | " |

We also do better qualities, and shall be pleased to quote you for these on hearing from you.

Cambrics, as per pattern books, run from 6¾d. to 12¾d., and we have marked the prices on each pattern.

Zephyrs, as per patterns likewise marked, can be done at from 4¾d. to 12¾d., or even better qualities if desired.

We hope to be favoured with your orders, and remain,
Gentlemen,

Yours faithfully,

LORRIE & SONS. (214)

97.—Reply to Enquiry for Serge.

Cheapside, E.C.,
17th January, 19..

Mr. B. TAYLOR,
Brighton.

Dear Sir,

We are obliged by your enquiry of the 3rd inst., and have to-day forwarded per post patterns of the Woodside Serge, for which we are the London agents.

We can offer you this serge as under:—

| | | | |
|----------------------------|---------|-----------------------|-------------|
| Black, fast dye, | 54 in., | in pieces of 50 yds., | 5s. per yd. |
| Blue, best indigo dye, | " | " | 5s. " |
| Mixtures, as per patterns, | " | " | 5s. " |

This serge is absolutely unshrinkable, and every thread is guaranteed to be pure wool. It is also woaded, to secure fast colours, and neither sea-water nor soda will injure it. As a reliable article there is nothing to equal it on the market, and its world-wide reputation is sufficient evidence of the validity of its claim to superiority.

The makers of the Woodside Serge have been manufacturing this speciality for the last quarter of a century, and now claim to produce an article which none of their imitators at home or abroad have yet succeeded in producing at anything like the price.

Military serges we can do at from 18½d. in 54 in. width, as per patterns sent, but we can specially recommend the quality at 3s.

We generally have a stock on hand of several hundred pieces in each of the qualities submitted, and special shades can always be got round within a reasonable time, but if quantities are desired it is advisable to place orders as far ahead of requirements as possible, so as to save undue haste in the process of manufacture.

The prices quoted are for quantities of not less than ten pieces. Terms 2½ per cent. discount, and an extra 1¼ per cent. for prompt cash.

We hope to receive your orders for these serges, and meanwhile remain, dear Sir,

Yours faithfully,

WOOLLAND & Co. (336)

98.—Reply to Enquiry as to Hosiery.

Nottingham, 19th January, 19..

MESSRS. FRENCH & SON,
Gracechurch Street, E.C.

Gentlemen,

In reply to your valued enquiry of the 18th inst., we beg to quote as follows:—

6 doz. Wool Vests, l.s. (long sleeves), sm. men's, 36s. doz.
6 " " " h.s. (half sleeves), o.s. men's, 36s. "
6 doz. pairs Wool Pants sm. men's, 36s. "
6 " " " o.s. men's, 36s. "
12 " " Half-Hose, fancy ribbed, 9½ to 11 in., 12s. 6d. doz.
less 10 per cent. shipping discount and 2½ per cent. for prompt cash, delivered free to your packers.

You will observe that the above prices are well within your limits, and we offer you this line of goods because we know them to be absolutely the best value in the market. These goods would be made in our new Sphinx finish, and we can guarantee them to be unshrinkable. They preserve the softness and elasticity of the wool to the end, and thereby afford great comfort to the wearer. They are also thoroughly healthy and economical, as they permit the free passage of the perspiration which is so necessary to health, and at the same time can be easily cleansed by washing and rinsing without causing the matting up of the fabric.

We are confident that in view of the above advantages, combined with the moderate prices, you will find them most desirable goods, and that your friends will consider them infinitely superior to any German make now being offered.

You do not mention anything about the colours you desire, but we presume you would prefer the usual natural shade. When ordering please state the shade. We have a large stock in all the usual colours, but point this out in case there is a preference for a particular shade on the part of your customer.

We await your commands, which would receive our most careful attention,

And remain, Gentlemen,

Yours very truly,

ALEXANDER & SON. (348)

99.—Reply to Enquiry respecting Knitting Wool.

MR. HENRY SMOLLET,
London, S.E.

Leicester, 23rd January, 19..

Dear Sir,

We thank you for your favour of the 23rd inst., and beg to hand you herewith samples of our various productions, for which we can quote you as follows:—

| | Common | | | |
|---|---|-----------|-----------|--|
| Fingerings. | Colours. | Heathers. | Ingrains. | |
| Ultra | 15s. | 16s. | 17s. | |
| Super | 10s. | 11s. | 12s. | |
| Middle | 8s. 6d. | 9s. 6d. | 10s. 6d. | |
| in 6 lb. spindles. | Orders of 20 spindles 3d. per spindle less. | | | |
| Berlin Wools, A1 best quality, 4 and 8 fold, | 2s. 2d. to 2s. 11d. | | | |
| per lb. For less than 3 lb. of a shade 1d. per lb. extra. | | | | |
| Shetlands and Andalusians 3d. per lb. on Berlin prices. | | | | |

You will see by the samples that our wools are all woven evenly, and have a soft, fine finish, which has been found by experience to be the great desideratum in the making up of garments.

We pay carriage on quantities of one spindle and over. When ordering please quote the number on pattern card.

Trusting to receive your valued orders,

We remain, dear Sir,

Yours faithfully,

ROWLAND & OLLIVER. (202)

100.—Reply to Enquiry regarding Lace Curtains.

MESSRS. BAUMLEIN & Co.,
Hamburg.

Nottingham, 25th January, 19..

Gentlemen,

We thank you for your valued enquiry of the 24th inst., and have to-day sent you, under separate cover, designs of our various productions in Lace Curtains for the present season.

For the purpose you mention, we would suggest designs Nos. 150 to 170 as being the most suitable, and we can quote you 10s. 6d. to 15s. per pair, for 50 pairs of any of these numbers. No. 152, Iris design, at 10s. 6d., is a really fine curtain,

the flower being one of exceptional beauty, and we have already sold large parcels in this country. Our prices include delivery f.o.b. London steamer, but cases would be charged extra, say 10s. 6d. each. For larger quantities we could shade the price somewhat. The size of the curtains in Nos. 150 to 170 would be four yards long by 72 in. wide, and we can do them in either white or ecru. As we have the goods in stock we could despatch same at once, upon receipt of your order.

We trust you will find something among our designs which will suit your requirements, and awaiting your esteemed favours,

We remain, Gentlemen,

Yours very truly,

THOS. PEACHEY & SONS. (238)

P.S.—We can do 50 pairs from stock in Nos. 150 to 170.

101.—Reply to Enquiry for Brass Bedsteads and Spring Mattresses.

London, S.E., 31st January, 19..

Messrs. BROWNSON, CLARKE & Co.,
Leadenhall Street, E.C.

Gentlemen,

We are obliged for your yesterday's enquiry, and have pleasure in handing you our quotations as follows:—

20 Brass Bedsteads, No. 305., 5 ft. 6 in. x 6 ft. 6 in., at £8 10s. od.
20 Wire Spring Mattresses for ditto at £1 5s. od.

less 10 per cent. and 2½ per cent. discount for cash in seven days, delivered f.o.b. London steamer. Packing: 6 tin-lined cases for the bedsteads, at 21s. each, and 4 strong wooden cases for the mattresses, at 10s. each, would be extra. Our usual shipping discount is 7½ per cent., but in order to encourage business between us we would concede an extra 2½ per cent. We would further point out that as a rule our prices are quoted free factory only, but as the order is for a quantity we will in this instance deliver f.o.b., and trust these special concessions will enable you to place the order with us.

Our No. 305 bedstead is rapidly becoming popular in this country. It is easily converted to either the Italian or French style, which is a great convenience, since the tastes peculiar to

each visitor can be satisfactorily accommodated, and the change from Italian style, with curtains, to French style, without curtains, is only a work of a few moments to the ordinary chambermaid.

We have both the bedsteads and the wire spring mattresses made specially to fit same in stock, and can deliver at once upon receipt of order.

Trusting to be favoured with your valued commands,

We remain, Gentlemen,

Yours faithfully,

JAMES CALDERSON & Co. (301)

102.—Reply to Enquiry for Safes.

Newgate Street, E.C., 4th February, 19..

Mr. CHARLES SIMPSON,
Long Lane, S.E.

Dear Sir,

In reply to your favour of the 3rd inst., we beg to hand you our catalogue of Safes as desired.

We think you would find our No. 4 Safe the very thing you require, the size being 30 in. x 24 in. x 24 in. outside measurement, and 21 in. x 15 in. x 14 in. inside measurement. The list price of the safe, with the fittings mentioned, is £20, and we would allow you a discount of 5 per cent. for cash, free delivered.

Our catalogue gives in detail the special advantages we claim for our safes over those of our competitors, and we would add that the many practical tests which our safes have undergone in recent fires are sufficient evidence of their superiority, and we can safely claim that books and documents once locked up in one of them are absolutely secure against both the scientific burglar and the all-consuming fire.

We shall be pleased to show you some of our safes which have been in recent notable conflagrations if you will favour us with a visit, and also give you any further information you may desire.

Hoping to receive your order,

Yours faithfully,

THE RESISTANCE SAFE Co. (222)

103.—Reply to Enquiry as to Timber.

London, E.C., 26th January, 19..

Mr. G. HOLZER,
Hamburg.

Dear Sir,

In reply to your esteemed enquiry of the 25th inst., we can offer you a small lot of 100 standards of Petersburg Deals, 3 x 9, for August delivery, at £11 per standard. These deals are from one of the best Petersburg stocks, and we can recommend them as absolutely reliable.

We have been shipping these goods for many years, and have had not a single complaint. Ends of about 8 feet and under, for stowage only, would be charged at two-thirds of the price. Our quotation includes delivery f.o.b. Kronstadt, and we would endeavour to obtain tonnage for you, although, of course, this might be difficult, unless the lot could be shipped with other goods. However, if we can get a boat which makes Hamburg its first port of call, we should think that would be the best arrangement.

We should say that about 26 marks per standard would have to be reckoned for freight, but if we can get it lower we will advise you.

We presume you would like the goods insured. Please instruct us on this point when placing the order.

Our terms are cash, less 1½ per cent., or acceptance at three months from date of bill of lading against documents. As we have not had the pleasure of doing business with you previously, we should be glad if you would favour us with usual references when sending order.

There is a large demand for these deals, and we have the greatest difficulty in meeting this demand, since at present there is a limit to the output of the mills in Russia. We must therefore ask you to wire us immediately upon receipt of this offer, as we cannot hold the offer firm beyond tomorrow or Thursday next at the very latest.

We await your commands,

And remain, dear Sir,

Your obedient servants,

LAWLEY & MORLER. (334)

104.—Reply to Enquiry for Wine (Clarets).

Gracechurch Street, E.C.,
4th February, 19..

Mr. HENRY WILLIAMS,
Battersea.

Dear Sir,

Replying to your valued enquiry of yesterday's date, we beg to hand you herewith price list of Clarets, and would commend the following to your special notice:—

Margaux II. Full-bodied wine, old in bottle,
vintage 1895, at 30s. per doz. bottles

Medoc II. Excellent full-bodied wine,
vintage 1895, at 30s. "

Larose. Choice, vintage 1895,
at 36s. "

For quantities of not less than six dozen we would allow a special discount of 5 per cent. on the list prices, in addition to the usual 2½ per cent.

We are sole London agents for the proprietors of very extensive vineyards in the Bordeaux district, and as we therefore hold a position different from any other wine importers in Great Britain, we are enabled to offer our customers cheap and pure Bordeaux wines direct from the grower.

We hope to be favoured with your order, and remain,

Yours faithfully,

C. FRANKLIN & Co. (182)

105.—Reply to Enquiry for Bicycles.

Ludgate Circus, E.C.,
7th February 19..

MESSRS. FROMES & SWINTON,
Fenchurch Street.

Gentlemen,

We are favoured by your enquiry of yesterday *re* our New Ubique Bicycles, and beg to quote you for

10 Gents' Roadsters, £15 10s. each.

10 Ladies' ditto £15 18s. "

to specification, packed in strong wooden crates, and delivered free to your warehouse.

You will see by our price list that we charge 10s. extra for a Verod gear case, and 15s. extra for enamelling in colours. Further, we make an extra charge for crates of 4s. 6d. each. However, if you place the order for 20 roadsters with us we will make you this special concession of 29s. 6d. on each machine by including these extras for the prices quoted. We would also allow you a special discount of 5 per cent. for cash.

The machines would be geared to 66½ in.; weight, 32 lbs. for gents', and 30 lbs. for ladies'; Rookes' C 15 saddle; Lundop tyres and Verod gear case. They would also have all the new and special features introduced by us for 19... and we have no hesitation in claiming that our machines, both in regard to construction and efficiency, are absolutely unapproachable. A number of the fittings are our own patents, and, in fact, the Ubique machine embodies most of the important improvements in cycles during recent years.

We refer you to our price list for further particulars, and to the enclosed unsolicited opinions from the public generally. We have honestly earned our reputation for work of the highest possible excellence, and you can rely upon it that the machines would be the "hall mark" of perfection. Rather than attach our names to anything not of the highest grade, we prefer to content ourselves with a smaller margin of profit. All our machines are warranted for twelve months.

We could fill your order at once from stock, and hoping to be favoured with your esteemed commands,

We remain, Gentlemen,

Your obedient servants,

THE UBIQUE CYCLE Co. (353)

106.—Reply to Enquiry respecting Sewing Machines.

Strand, 10th February, 19..

MESSRS. JOHN WILKINSON & SON,
London.

Gentlemen,

We are in receipt of your esteemed enquiry of the 3rd inst., for which we thank you, and beg to quote for 12 Family No. 3 Hand-Sewing Machines, £8 each, less 5 per cent. discount, free delivered. This price includes treadle stand and ornamental cover, and all accessories.

You will have noticed that our cash price stated in price list is £8 10s. each for this No. 3 machine, and with the 5 per cent. quoted we are allowing you over 20 per cent. discount off the usual price. We are convinced that in making you this substantial concession we are offering you machines which cannot be obtained elsewhere at the price. We know there are cheaper machines than ours on the market, but nevertheless our annual output exceeds by some thousands that of all our competitors combined, a fact which plainly indicates that the consuming public consider ours the most profitable and at the same time most reliable machine. For perfection of stitch, simplicity, noiselessness, and lightness in working, we yield to none. These points were our special study when most of our competitors had not yet entered the field.

The various improvements which we have introduced in our new machines are described in our catalogue, but we would mention that the detachable treadle stand has met with general approval, as the machines can be easily conveyed to a distance with perfect safety enclosed in the cover, which is a great convenience when travelling in the country or abroad.

We could deliver at once on receipt of order, and awaiting your favours,

We remain, Gentlemen,

Yours respectfully,

THE MODERN SEWING MACHINE Co. (288)

107.—Reply to Enquiry respecting Life Insurance No. 1.

London, 6th May, 19..

F. STANHOPE, ESQ.,
Norwood.

Dear Sir,

Your esteemed enquiry of the 4th inst. has been referred to me, Norwood being in my district, and I am instructed to reply to the various points enumerated by you.

Answering your first question I would say that:—The Company does not have any cash surrender on any of its policies.

2nd.—Our Company will loan three-fourths of the value of the reserve on a policy where the three-fourths of it amount

to £20, or over. In your case this would not be until you have made your fifth payment, at which time you could borrow about £25.

3rd.—A paid-up policy is one which is payable at death, and upon which there are no more premiums to be paid.

4th.—If you borrow money from the Company you would have to allow it to hold your policy as security, and a receipt would be given you for same.

5th.—If you took a paid-up policy, you would have to surrender the present policy, and the Company would issue a new one in its place. I herewith enclose a few of our circulars and leaflets illustrating the different plans of insurance, and would add that this Company will issue a policy on almost any desired plan that can be shown to have been adopted by any other life company, but I would especially call your attention to our life rate endowment plans.

If you would kindly make an appointment, I should be pleased to call on you and explain, in greater detail, the advantages we have to offer.

Yours respectfully,

HENRY SONTAIN,

Agent. (280)

108.—Reply to Enquiry respecting Insurance No. 2.

London, 10th June, 19..

PAUL YATES, ESQ.,
Streatham, S.W.

Dear Sir,

Your letter to the Century Life Insurance Co., making enquiry concerning your policy, has been handed to me for reply. You will see by the enclosed statement that your credit on the Company's books on the 20th May, 189... was £60, which is the amount of premiums paid, and accumulated profits up to and including that date. This, we think, you will consider a very good result when you have compared it with the results of a similar policy shown by other companies.

This policy, according to our past experience, should mature in about seventeen (17) years. There can be no definite time stated for the maturing of these policies, but our tables are calculated upon previous results obtained, and, so far from

being over-estimated, we can prove that in every case the policies mature under the estimated time.

Of one thing you can be certain, and that is, that you are being credited every year with your full share of the Company's earnings, and, as soon as the money you have paid, together with the share of the net earnings of the Company due to you amounts to the value of your policy, you will receive the £250 in cash. No company could offer better advantages than this. In fact, there is no company in the United Kingdom that is paying its policy holders better than our own, so that you can rely upon it that, in the end, no policy of any kind is to be obtained which would prove more profitable than the one you have.

Trusting I have cleared this matter up to your satisfaction,

I am, dear Sir,

Yours faithfully,

HAROLD SWINYARD. (296)

109.—Reply respecting Insurance No. 3.

Temple, E.C., 1st March, 19..

Dear Sir,

I have duly examined the Life policy you handed to me, and find it to be one of the usual complicated documents which some companies delight to issue to the general public.

Briefly stated, the benefits promised, or estimated, are as follows:—

Should you die within 13 years of the date of the policy, your estate would receive £1,000, increasing every year up to the 20 years as per table No. 1. After 20 years the premiums cease, but the £1,000 assured must be left with the Company until your death, the Company meanwhile paying you £43 7s. 2d. annuity. You will have paid £1,084 in premiums; this is only about 4 per cent, while your capital is not at your own disposal. Should you elect to take the sum assured for, you would receive £1,010 only. The 3rd option is to surrender your interest in the sum assured for an annuity of £92 12s. 7d.

All the foregoing options are very poor and unsatisfactory, even compared with the options provided by a policy in another company for exactly the same amount, and which I

happen to hold. When taking out my policy I went thoroughly into the matter, and, in fact, examined the business of your Company very carefully, and, speaking candidly, I have not much faith in it. Their working expenses are going up by leaps and bounds, while the rate of interest earned is steadily coming down. These facts, combined with the very important consideration that you have no voice in the management or control of the funds, make your policy a by no means desirable possession.

I observe that you pay a premium of £54 4s. 10d.; my premium for £1,000, payable in 20 years, *with profits*, is £50 14s. 2d., and in 20 years I shall receive in cash at least £1,300. I can then invest this sum to produce, perhaps, more than the £43 7s. 2d. offered by your Company, and, above all, should I wish at any time to discontinue the insurance, it is always worth the proportion of premium paid; thus, if I had paid 10 premiums, I should get a policy free of all future premiums for £500, or for 5 premiums a policy for £250, and I should have the satisfaction of knowing that my money was well invested in good securities, besides which I have a direct voice in the election of directors, auditors, etc.

My advice, then, taking all the above points into due consideration, is to sever your connection with the office referred to, since, besides the Company in which I am insured, there are a number of others which can offer you a far better investment.

Yours faithfully,

JAMES CARLYLE. (513)

110.—Reply to Enquiry for Coals.

Newcastle, 3rd January, 19..

To the GREAT CENTRAL IRON Co.,

Derby.

Gentlemen,

Your favour of the 2nd inst. to hand, and contents noted.

Owing to the recent coal strike, we shall be unable to quote you on Steam Coal for some time yet, probably the latter part of this month or the early part of next. The coal we should offer you would be the best of its kind for the purpose for

which you require it, but, owing to freight rates, we think that the business between us would scarcely be a profitable one, as you can no doubt get the class of coal you require at a much lower figure nearer home. Nevertheless, we will quote when we are in a position to do so, and trust business will result.

Yours faithfully,

THE NEWCASTLE COAL CO. (138)

111.—Reply to Enquiry for Coke.

Battersea, 10th February, 19..

MESSRS. AMOS COLLINS & SON,
Tilbury.

Gentlemen,

Replying to your favour of the 8th inst., the Coke which we produce is of the same quality as supplied to you for many years by our predecessors, Messrs. Thomas & Sons. This coke is used in many of the London foundries, etc., and compares favourably with any of the best grades in the market. Owing to the large demand, we are at present unable to make any deliveries, but, as several of our contracts expire next month, we shall be open to make you an offer then, provided your supplies will carry you over the intervening weeks. We should be very pleased to have your orders again, and feel sure you would be satisfied with the quality we are now turning out. We suppose we have to thank the last great strike for the loss of your orders, as we have not done anything with you since then. However, we hope that our inability to keep strictly to the terms of the contract, owing to the scarcity of supplies at that time, did not seriously inconvenience you, and, if you again favour us with your business, you may rest assured that we shall do our utmost to deserve your continued patronage.

We will write you again on the subject in a week or two, and meanwhile

We remain, Gentlemen,

Yours faithfully,

THE SOUTH WESTERN GAS & COKE CO. (240)

**112.—Reply respecting Certificate of Nomination
(Legacy).**

*Temple Bar Chambers,
1st April, 19..*

Dear Sir,

Referring to your call at my office on Wednesday last, respecting the savings bank deposits of your late Uncle, I give you herein the legal requirements of the Department of Legacy and Succession Duties.

1st.—If the total property of any deceased depositor exceeds £100, after deduction of debts and funeral expenses, any sum which may be paid to a survivor in the account (not being a Trustee) whose name has been added to the account at the request of such deceased depositor, or otherwise than to the legal personal representative of the depositor shall, notwithstanding such payment, be for the purpose of Estate Duty treated as passing under the will or intestacy of the deceased depositor.

2nd.—The Postmaster General shall, before making any payment in respect of deposits standing to the credit of a deceased depositor (either alone or jointly with any other depositor [not being a Trustee] whose name has been added to such account at the request of such deceased depositor), to anyone but the legal personal representative of such deceased depositor, require a Declaration by the claimant, or one of the claimants, or by the survivor, or survivors in the account (or other evidence to the Postmaster General's satisfaction), that the total estate of the deceased depositor, including the amount of such deposits, does not after deduction of debts and funeral expenses exceed the value of £100.

3rd.—In every such case as aforesaid, where the total estate of the deceased depositor, including such deposits, but after deduction of debts and funeral expenses, exceeds £100, the Postmaster General shall, before making any payment to any survivor in the account, or to any person other than the legal personal representative of the deceased depositor, require production of a certificate from the Commissioners of Inland Revenue of the payment of the Estate Duty, and of a duly stamped receipt for the Succession or Legacy Duty, payable in respect of such deposits, or of a certificate stating that no Succession or Legacy Duty is payable.

The nomination executed in your favour, therefore, can only take effect to the extent of £100, and, having regard to the amount due in the account of your late Uncle, it will be necessary to produce probate of the will for registration, and the sum passing under the Nomination must be included in the amount at which the Estate is sworn.

It will also be necessary, in order to meet the requirements of the Savings Bank Regulations, to furnish a certificate as set forth in the above extract. Application for the certificate should be made to the Controller of Legacy and Succession Duties, Somerset House, London, W.C.

On receipt of the probate and the certificate, the Post Office Authorities will pay you £100 as Nominee, and the remainder of the money to the Executor of the depositor's will.

Yours faithfully,

JOHN HALIFAX, ESQ.

NOEL SWIRE. (501)

113.—Reply to Enquiry respecting Sale of Ground.

Farnboro', Kent, 6th February, 19..

Messrs. PAWLEY & SONS,

Solicitors, Cheapside, E.C.

Gentlemen,

Referring to your favour of the 25th ult., regarding the sale of lots 25 to 30 inclusive, block No. 5, and 43 to 48 inclusive, block 7, I would say that the original appraisement on the lots named was £500. The new reduced prices give the total at £450. Upon an agreement to build, as the parties indicate, I am empowered to sell the lots described (12 in all) for the sum of £450, for cash down, subject to 5 per cent. discount from this sum.

This is the very best offer I can make on these lots, and I consider this a very low figure indeed. I have several enquiries, and cannot hold this offer open; it is therefore made subject to the lots in question being unsold upon receipt of your reply.

Awaiting your favours,

Yours faithfully,

PAUL JONES,

Agent. (170)

114.—Further Reply respecting Sale of Ground.*Farnboro', Kent, 13th February, 19..*

MESSRS. PAWLEY & SONS,
Solicitors, Cheapside, E.C.

Dear Sirs,

I have your favour in reply to my offer of the 6th inst. regarding special price on lots for location of Soap and Candle Factory, etc., and, upon consideration of the matter, I cannot but conclude that the location of a soap and candle factory in the middle of the town would be very undesirable on account of the disagreeable odours arising from such factories. I am led to this conclusion in the interest of the dwellers in the neighbourhood particularly, and of the town generally.

While I should not for a moment think of discouraging any ordinary enterprise, I am bound to hesitate in regard to this one mentioned. I therefore think it would be best to try to get your clients to locate at some remote corner of the town. Lots 97 to 107 should be very suitable, and I would endeavour to negotiate some concession in the price for them should they think this part suitable for their purpose.

Awaiting your favours,

Yours faithfully,

PAUL JONES,
Agent. (189)

115.—Reply to Enquiry for Pulleys and Slings.*London, 5th March, 19..*

THE CENTRAL STEEL CO.,
Stafford.

Gentlemen,

Replying to your favour of yesterday, we beg to quote our present prices of Pulleys and Slings according to your specification:—

| | |
|---|--------|
| 2 Split Pulleys, 30 in. x 7½ in. x 2½ in. bore, | £3 4 0 |
| 1 " " 27 in. x 7 in. x 2½ in. " | 1 10 0 |
| 4 " " 24 in. x 6 in. x 2½ in. " | 4 16 6 |
| 8 Cast Iron Slings, with plummer blocks, | 1 10 0 |
| 3 Wrought Iron Slings, " " | 4 0 0 |
| 4 Wall Boxes, " " | 3 16 9 |

Terms:—5 per cent. discount at three months.

The above goods form part of a consignment which we received for sale from the Millwall Ship Building Company. We have a number of other materials included in this consignment, such as hoists, screw-jacks, chains, lathes, planing machines, etc., which may possibly be of interest to you, and we enclose a catalogue of same.

Your orders would receive our prompt and careful attention.

Yours faithfully,

STANGER & WEINHARDT. (199)

116.—Reply to Enquiry for Drilling Machines.*Wolverhampton, 8th March, 19..*

MESSRS. THOLE & CLEMMS,
London.

Gentlemen,

In reply to your letter of the 24th ult., we beg to forward prices of Second-hand Drilling Machines as required by you:—

| | |
|--|---------|
| Lee's patent geared Drill Post .. | £2 10 0 |
| Small self-contained Drilling Machine .. | 7 10 0 |
| Small Drilling Machine, hand or power .. | 5 0 0 |
| Pillar Drilling Machine, 7 ft. high .. | 7 0 0 |
| 1½ in. Spindle Drilling Machine .. | 14 10 0 |
| Vertical Drilling Machine .. | 25 10 0 |
| Radial Drill, 4 ft. 6 in. arm .. | 50 0 0 |
| Under-driven Radial Drill, by Worsam .. | 80 0 0 |
| Multiple Drilling Machine, by Collier & Co. .. | 12 10 0 |
| Double Table 8 Spindle Multiple Drill .. | 75 0 0 |
| 20 Spindle Multiple Drilling Machine .. | 168 0 0 |

All the above are for Net Cash.

The machines may be seen at our works, and we should be glad if you could conveniently arrange to pay us a visit.

We shall be pleased to lay down any machine which you may select.

Awaiting the favour of an early reply,

We are, Gentlemen,

Yours faithfully,

BOWEN & ROYSTON. (192)

117.—Reply to Enquiry for Oils.

MESSRS. WILLIAMS & FORREST, *Liverpool, 3rd March, 19..*
London.

Dear Sirs,

In reply to your letter of yesterday, we have much pleasure in quoting you the following prices for Oils:—

| | | | | |
|-----------------|-----|----|----|-----------|
| Cocoanut Cochin | £29 | 5 | 0 | per tun. |
| " Ceylon | 27 | 5 | 0 | " |
| Cod | 22 | 0 | 0 | " |
| Lard | 48 | 10 | 0 | " |
| Linseed | 19 | 7 | 6 | " |
| Olive | 36 | 10 | 0 | " |
| Cotton Seed | 26 | 0 | 0 | " |
| Palm Lagos | 33 | 0 | 0 | " |
| Seal Pale | 25 | 0 | 0 | " |
| " Brown | 22 | 10 | 0 | " |
| Turpentine | 1 | 2 | 7½ | per cwt. |
| Sperm | 50 | 0 | 0 | " |
| Whale | 20 | 0 | 0 | " |
| Petroleum | 0 | 0 | 4 | per gall. |

Our terms are cash within three months of date of delivery, or subject to 5 per cent. discount if paid within one month. We are only able to quote for the above, but with these we are well supplied, and, if favoured with your orders, could give you prompt delivery.

Awaiting your favours, Yours faithfully,

CHARLES HOLLIS & Co. (179)

118.—Reply to Enquiry for Soda Crystals.

MESSRS. SANDEMAN BROTHERS, *London, 3rd March, 19..*
Bristol.

Gentlemen,

Referring to your enquiry for ten and twenty ton lots of Soda Crystals, we have pleasure in offering you the same at the very low price of £3 10s. per ton, carriage paid to your end, packed in the ordinary bags. Terms:—Net Cash.

We hope to be favoured with your esteemed commands,

And remain, Gentlemen,

Yours faithfully,

FRY & SONS. (72)

119.—Reply *re* Wire Stitching Machine.

MESSRS. ANGEL & Co., Ltd., *London, 23rd April, 19..*
Northampton.

Gentlemen,

We are favoured by your enquiry of the 21st inst., and beg to hand you herewith a specimen of the fine stitch made by the Simpkins Wire Stitching Machine.

The speed of the machine is very high, viz., over 100 stitches a minute, and the considerable saving of wire it effects over other machines is obtained by a stitch of much shorter length. It has been amply proved that a stitch of this length is quite enough to hold paper together, especially where two stitches are used, and for a number of years a well-known magazine, with a circulation of 200,000 a week, has been stitched on this machine. Moreover, the machines which have been doing this work are still turning out their regular weekly quantity. A great advantage also is that the action of the machine so guides and dominates the wire that only a thin wire need be used, and, as you buy wire by the pound, it makes all the difference if you are putting in finer stitches and shorter in length, that is, if you are really doing long numbers.

The specimen which we send you will demonstrate the good style and character of the stitch.

Awaiting your valued commands,

Yours faithfully,

LONGLEY & SMART. (225)

120.—Reply *re* Electrotyping.

MESSRS. HAWS & WHITTAM, *London, 23rd April, 19..* (R)
Birmingham.

Gentlemen,

We beg to acknowledge receipt of your esteemed order, which shall have our attention.

With reference to your enquiry as to the cost of electrotyping pages of which one plate only will be required, we desire to state that the estimate of 1s. 6d. per page was given as an all-round price for these electros. We would further

point out that there is a slight saving in the cost of taking two electros as compared with the cost of one, which we should lose the benefit of on those pages of which one plate only was made, and which consequently required no routing. We must, therefore, ask you to allow the price quoted to stand for each page, whether routed or otherwise.

Awaiting your reply,

Yours faithfully,

FALLOW & DEARLING. (144)

121.—Reply concerning Bookbinding.

London, 23rd April, 19..

Messrs. POMEROY & LINLEY,
Strand.

Dear Sirs,

In reply to your favour of the 21st inst., we have the pleasure to enclose suggestions and estimates for the cases of the following:—

| | |
|--|---------------|
| Popular Guide to Paris, cr. 8vo. Extra smooth cloth, ink lettered, | 20s. per 100. |
| Golden Calf of Klondyke, fcp. Lettered gold, back and side, ink (untarnishable lettering), | 35s. per 100. |
| The Signs of the Times. Gold lettered, back and side, | 31s. per 100. |

Awaiting the favour of your instructions,

We remain, dear Sirs,

Yours faithfully,

BROWN & SONS. (100)

122.—Reply to Enquiry for Oil Cooking Stove.

London, 25th April, 19..

Messrs. JONES & FURROW,
Beckenham.

Gentlemen,

In response to your esteemed enquiry, we beg to quote you for our new Family Cooking Range, with utensils complete, £2 10s.

This is a very powerful range, and is strongly made. It is fitted with ornamental bronzed top and base; height 19½

inches, length 26 inches, width 18 inches. It is also fitted with four 4-inch burners. The utensils comprise an 8-pint kettle, ditto saucepan and steamer. For ordinary cooking purposes this stove is unrivalled, and far more economical than the gas stove. We highly recommend the article for use in winter and summer. It gives universal satisfaction, since it is so easily managed, and is an ornament to the room when not in use.

We hope to hear favourably from you, and remain,

Yours faithfully,

LENG & LOVELL. (148)

123.—Reply to Enquiry for Millinery and Dress Baskets.

Messrs. WALLER & WALLER, Leicester, 10th April, 19..
London.

Gentlemen,

We thank you for your enquiry of the 8th inst., and beg to quote you as follows:—

| | |
|--|---------------|
| 20 Millinery Baskets, with waterproof lid cover and waterproof lining, 27 in. x 18 in. x 11 in. outside measurements | 12s. 6d. each |
| 20 Dress Baskets, waterproofed as above, 32 in. x 21 in. x 21 in. inside measurements | 45s. each |

These baskets are made from our own grown willows. We do not use a single Belgian willow in making any of our baskets. They are fitted with patent fastener, which locks each end of the lid as well as the centre. Good brass padlocks and chains are also included, as well as ash battens on the bottom.

There is nothing on the market to equal our make of basket for lightness combined with durability, and they have been used in the drapery and other trades for years with the greatest satisfaction. We supply many institutions, a number of railways, and other large users both in this country and abroad, and have several gold medals for excellence of workmanship.

We enclose fully illustrated lists, and trusting to receive your esteemed order,

We remain, Gentlemen,

Yours very truly,

FOWNES & SALTER. (215)

SECTION X.
COMMISSIONS AND CONSIGNMENTS.

124.—*Re* Consignments of Hog Hair.

London, 5th April, 19..

Messrs. TRELAWNEY & SONS,
New York.

Gentlemen,

We cabled you to-day with reference to Hog Hair that Werner & Co. had reduced the selling price here of their consignments of Western Fine Winter Hog Hair from 23s. to 19s., London terms, viz., 2½ per cent. discount. These instructions only arrived this morning, and the undersigned saw the cable with the name folded down, but as we know that the parties who received the cable are agents for Werners, we are not wide of the mark in fixing the identity of the sender.

You will thus see that your limit of 22s. c.i.f. was quite out of the question. As we have told you from the start, we could only sell on the spot from samples here, and if you had sent on a good consignment when we first asked you some four or five months back, we might have been able to make fair sales, but we have now apparently for the present missed the market.

Yours truly,
per pro. POUNDS & Co.,
H. SALTER. (189)

125.—Consignment of Soaps. Acknowledgment of
Account Sales.

Messrs. ROBERTSON & Co., *London, 5th April, 19..*
Bombay.

Gentlemen,

I am in receipt of your favour of 20th February enclosing Account Sales of my consignment per s.s. *Pomero* in November last, and have passed the amount of £50 10s. to your debit with thanks.

I appreciate the consideration you have shown in charging only half commission, since the loss on cost is unfortunately very heavy. I can quite see that while the duties on soaps remain so heavy it is absolutely impossible to do any business in your market, and shall, therefore, be compelled to refrain from shipping further consignments for the present at any rate, and, as for the duties, I suppose we have nothing to do but submit.

I sent you a statement of account up to January in my last letter showing a balance of £251 in my favour, and would now advise you that I have drawn upon you at thirty days' sight, through the Agra Bank as usual, for the amount of £301 10s., and shall be glad if you will give my draft due protection.

When you see a possibility of a profitable business in my goods being done in your market, I trust you will communicate with me, as I like the manner in which you have conducted this business and regret we cannot continue it with a working profit.

Yours very truly,
CHARLES MATTHEWS. (245)

126.—Consignment of Hollow-Ware.

London, 6th February, 19..

Messrs. TOMPKINS, LORD & Co.,
Buenos Ayres.

Gentlemen,

We are in possession of your favour of the 3rd January, and also received a communication from our mutual friends, Messrs. Boarden, Williams & Son, of your City, by the same mail.

We are favourably impressed by our friends' information concerning your firm, and are ready to enter into the business which you propose, as we have long been convinced that a good trade is to be done upon a consignment basis, provided a thoroughly reliable firm could be found willing to take up and push such a trade.

Our difficulty has been to find a firm which we considered suitable. We have had many offers, but there always seemed to be too great a risk involved, since we could not be assured that the consignments we might send would find a market, and

there appeared every probability that, after remaining in South America for some months, our goods would either be sold off at a considerable loss or returned as unsaleable.

But our friends to whom we wrote specially upon the subject inform us that you have a good connection in the Hollow-Ware trade, and that you already import largely from this country, and acting entirely upon their advice we are sending you a consignment as a trial.

The goods will be shipped per the s.s. *La Plata*, sailing on the 13th inst. We enclose herewith Consignment Note, and Bill of Lading will follow by next mail.

We also send you with the consignment a number of our catalogues, and in our next letter will include full particulars as to discounts and terms both to importers and the retail trade.

If it will be any advantage to have the catalogues printed in Spanish we shall be willing to have some done.

We think your proposals with regard to Account Sales, viz., to render same monthly, quite satisfactory, and we will draw at three months for the amount of such sales, which will be rendered with your commission deducted.

We are willing to allow you the extra $2\frac{1}{2}$ per cent. for *del credere*, as we, of course, could not risk any losses through bad debts.

We will insure all goods, and pay freight, and our prices will be quoted free Buenos Ayres.

We will write more fully on the various points when sending you the prices, etc.

In regard to our productions, we would say that you can rely upon it that what our friends have claimed for us is perfectly warranted. We do a very large trade with other South American States, and our factory is one of the most important in the United Kingdom. In our own peculiar lines we take the lead, and a comparison of our goods with those of our competitors in your market will convince you of this.

Anything in reason that we can do to assist you to create a demand for our product in your market shall be done, and trusting the present consignment will reach you safely, and lead to a mutually profitable connection between us,

We remain, Gentlemen,

Yours very truly,

WHITE, HANLON & WHITE. (532)

127.—Reply *re* Consignment of Hollow-Ware.

Buenos Ayres, 10th March, 19..

MESSRS. WHITE, HANLON & WHITE,
London.

Gentlemen,

We are favoured by your esteemed letter of 6th February, advising the despatch of a consignment per s.s. *La Plata*, and upon arrival of the goods will use our best endeavours to bring them under the notice of the trade here generally. As our mutual friends have already pointed out to you, we are in touch with some of the largest dealers in your class of goods in Argentina, and if the shipment you are sending us proves to be of the superior quality which we anticipate, we have not the slightest doubt that a business mutually satisfactory can be eventually done between us.

Of course, as you are aware, there is great competition on the part of both Germany and the United States, and the representatives of the former are ubiquitous.

In Hollow-Ware the German article is doing great mischief to the English. The quality of the former is certainly inferior, but it is also much cheaper. The following figures will give you a practical illustration of this: For enamelled articles, such as saucepans, frypans, etc., the following prices are quoted for German goods:—

| | | | |
|----------|----------|----------|---------|
| 2 pints. | 3 pints. | 4 pints. | 1 gall. |
| 10½d. | 11d. | 12d. | 14½d. |

while English agents quote 14, 17, 19, and 23 respectively. You will see that the much lower cost gives the German article a great advantage. The American also competes successfully in these articles.

Then again the German wrought iron enamelled ware has simply shut out the British.

The German maker has also a decided advantage in regard to freight, since steamer from Antwerp is 18/6 per ton, while from Liverpool it is 23/6 per ton.

It therefore resolves itself into a question of cheaper production and profits closely calculated if a good business is to be done in this market.

We give you the foregoing figures as a guide to what prices are to be obtained. For our own part we shall be content to

work on a small commission, as we believe that the English article has a good chance, provided the prices are put on a competitive basis.

We now await the shipment and the particulars promised by next mail, and will write you further when we have had an opportunity of testing the market.

In regard to your proposal to send us catalogues printed in Spanish, we think this a good idea, and we will see that these catalogues are well distributed.

We note your confirmation of the terms proposed, and awaiting your favours,

We remain, Gentlemen,

Yours faithfully,

TOMPKINS, LORD & Co. (445)

128.—Consignment of Sugar.

Bridgetown, Barbados, 3rd April, 19..

Messrs. SPENCE & FOWLER,
Liverpool.

Gentlemen,

Our friends, Messrs. Vinto & Co., of this port, have given us the name of your firm as a house of good standing and reliability, and we have, therefore, upon their suggestion, shipped you, as per Bill of Lading enclosed, a consignment of 20 hogsheads of Sugar per s.s. *Petrel*, sailing on the 5th inst., which we would ask you to kindly sell to the best advantage for our account, and hold the net amount realized at our disposal.

This Pure Raw Sugar is of very fine quality, and if you can place this shipment satisfactorily we shall be pleased to forward larger consignments. The goods are fully insured, which would also be done with all future shipments.

We should furthermore be pleased to take care of any consignments of goods suitable for this market which you may be disposed to send us, and our friends, Messrs. Vinto, will give you any information concerning us you may desire.

We hope our shipment will reach you safely, and that we shall hear favourably from you.

Yours very truly,

ORTEOUS & VERDON. (192)

129.—Reply as to Sugar. Account Sales sent, and Proposal to Ship Whisky.

Liverpool, 26th May, 19..

MESSRS. PORTEOUS & VERDON,

Bridgetown, Barbados.

Gentlemen,

We thank you for your esteemed communication of 3rd April, and are much obliged to our friends, Messrs. Vinto & Co., for having recommended our firm to you. The shipment of Sugar which you advised per the s.s. *Petrel* has duly arrived, and in accordance with your instructions we have sold it.

You will see by the Account Sales, which we enclose, that we were fortunate enough to dispose of these 20 hogsheads just previous to the fall of prices in this market, and so obtained fully 4 per cent. more than it would be possible to obtain to-day. We are pleased that in this first instance we have been enabled to give you such a satisfactory report, and you can be assured that future shipments would receive our best care and attention.

The net proceeds, viz., £209 os. 10d., we hold at your disposal as desired.

In regard to your proposal to import from us, we do not deal in Soft Goods, Machinery, etc., which, as we are aware, are the commodities principally required in your market, but we are large exporters of Whisky, and have great pleasure in sending you our price current. We should be pleased to send you a sample case of our brands if you think it would lead to business mutually profitable, and in that event should be glad of particulars of the requirements of the Customs authorities; also respecting Duties on such goods. A list of the brands favoured in your market would also be useful for comparison.

Meanwhile, we remain, Gentlemen,

Yours very truly,

SPENCE & FOWLER.

(For Account Sales see next page.)

129—(continued).

ACCOUNT SALES.

Account Sales of ^{cs} 20 Hogsheads of Sugar *ex s.s. Petrel*
@ Barbados. Sold by Spence & Fowler by order, and for
account of Messrs. Porteous & Verdon, Barbados.

| | £ | s. | d. | |
|--|-----|------|------|--------|
| # 1/20 273 cwt. 1 qr., @ 20s. per cwt. | 273 | 5 | 0 | |
| Charges. | | | | |
| Freight ^{TIS} | 46 | 13 | 4 | |
| Primage and Pier Dues | 1 | 13 | 6 | |
| Dock Dues | 7 | 13 | 4 | |
| Brokerage $\frac{1}{2}$ per cent. | 1 | 7 | 4 | |
| Commission $2\frac{1}{2}$ per cent. | 6 | 16 | 8 | 64 4 2 |
| Net proceeds | .. | £209 | 0 10 | |

E. & O. E.
Payable at 60 days.
London, 26th May, 19..

SPENCE & FOWLER. (418)

130.—Brazilian Importer proposes Business on
Consignment Basis.

Rio de Janeiro, 3rd May, 19..

Messrs. RICHARDSON & SPENCER,
London.

Dear Sirs,

I am desirous of doing business with a leading English manufacturer of Hardware Goods for farm, camp, and domestic use, and your firm has been favourably mentioned to me by Mr. B. Thomas, of this City, as one of the best houses in the trade. I shall, therefore, be glad to receive by an early mail your complete catalogue and price list, together with best discounts and terms. Please also despatch by next steamer a sample case of your goods suitable for this market. My shipping agent, Mr. H. Johnson, of Aldgate Street, London, E.C., will arrange freight, insurance, etc., on my account, and will also settle the amount of your invoice. If your product should prove right for my trade here, I would propose that in future you send me shipments of your goods on consignment, as I believe I could do a good trade for you on such a basis. There is a considerable

demand for this class of goods here, and I would do my utmost to push your product.

Account Sales would be mailed to you monthly, and at the same time I would instruct my London Agent to remit you the amount by cheque.

I shall be glad to hear if you are willing to entertain my proposal, and can refer you to Messrs. Sporten & Flinder, of Eastcheap, London, E.C., and Messrs. Wendler & Sprite, of Leadenhall Street, London, E.C., with whom I do considerable business, and who will be in a position to give you full information as to my commercial status.

Awaiting your favourable reply,

Yours faithfully,

JUAN ALVAREZ. (282)

131.—Reply. Samples sent and Proposal agreed to.

SEÑOR JUAN ALVAREZ,
Rio de Janeiro.

London, 3rd June, 19..

Dear Sir,

We are much obliged for your esteemed communication of the 3rd ult., and accept your proposal in regard to the shipment of consignments to you. We think you will find our product sell readily in your market, especially as we are already exporting large shipments to other South American States. Moreover, our prices are closely calculated in order to compete with the product of our Continental competitors. You will convince yourself of this by comparing our catalogue and price list, which we enclose, with those of the German and French manufacturers, and since we have had some experience of South American trade, we should propose to ship you only the medium and cheaper grades, unless of course you have a demand for the better article; but in order to work up a trade in your market we are willing to assist you to the utmost in regard to the production of goods which shall compete with those offered by our rivals.

A case of samples comprising—so far as we can judge—the most saleable lines, will be despatched to your shipping agent in good time for shipment per next mail steamer, and, as desired, we will present our invoice to this gentleman for payment.

We agree to your proposal in regard to Account Sales monthly, and by next mail will send you particulars of the best discounts and commission we can offer you on the various lines contained in the sample case.

Should there be, and we presume there will be, any desirable lines which are not included in the sample case, we shall be pleased to quote for them on hearing from you.

Trusting that the sample case will reach you safely, and that we shall soon hear favourably from you,

We remain, dear Sir,

With compliments,

Yours faithfully,

RICHARDSON & SPENCER. (317)

132.—*Re* Consignment of Clarets.

London, 5th Jan., 19..

Messrs. HENRI POITIERS & Co.,
Paris.

Gentlemen,

Your letter of the 1st inst. to hand. I must confess that your remarks respecting the conduct of my Liverpool friends are very unpleasant to me, as I cannot but feel that your observations are not intended for them alone, but, as I have confided your property to their care, you hint very plainly that I also am very much open to criticism in this matter.

Allow me, however, in vindication both of my friends and myself, to inform you that I am absolutely certain no house in Liverpool could have handled your goods in a better manner than my friends have done. It is an impossibility to force a sale with the market in a flat condition without sacrificing the property in such a manner as would be quite unjustifiable. If this had been done, your complaint would have been a real one, but, considering the circumstances, I am bound to believe that whatever grounds it is based upon are simply imaginary ones. It is to be regretted that the Clarets were sent to Liverpool at all, but since they are there, the expense of sending them back would only increase the loss. Had they remained here I might have placed them before this, but certainly not at £50, as prices of Clarets of all descriptions have lately dropped

very much, and although your brand has undoubtedly given satisfaction, it would, nevertheless, have suffered under the general depression of this market. I have instructed my friends to sell as quickly as possible, and this even if a small sacrifice has to be made.

I am just as anxious that this transaction shall be closed before undertaking new business as you are yourselves, and, as I fear that the proceeds of these Clarets will not indemnify me for the whole of my advances, I must be excused from putting myself under further engagements until those in hand are settled.

Messrs. Jordan & Co. have had more success than our Liverpool friends, as you will notice from the Account Sales, which, together with a copy of their letter, I enclose herewith. Their draft for the net amount of the proceeds, £300 15s. od. sterling, has been duly honoured, and the amount placed to your credit.

You will observe that not more than 42/- per dozen could be realized, but this is probably more agreeable to you than to have kept them on hand indefinitely.

Trusting that future operations will be productive of greater success,

I remain,

Yours faithfully,

JAMES PRINGLE. (439)

133.—Consignment of Umbrellas.

London, 9th April, 19..

Messrs. JOHN WALDER & SON,
Calcutta.

Gentlemen,

We are in possession of your communication dated 1st March, and would inform you that we accept your proposal to ship you consignments of our goods upon the terms set forth in your letter.

We are, therefore, forwarding a sample collection of our various lines per s.s. *Malta*, sailing on the 30th inst. Invoice for same is annexed, and Bills of Lading and Insurance Policy will follow by s.s. *Wardour*. As instructed, we have valued upon you this day, in our draft at thirty days' sight, for the

amount of £50 10s., and trust you will give same due protection.

In accordance with your desire, we give you a few particulars regarding the various lines which we have forwarded.

Ladies' Laventina, with very showy celluloid handles, or silver-mounted handles. This umbrella is a remarkably cheap line, which sells well in the home trade, as for ordinary rough wear it is just the thing, and looks worth double the money.

Ladies' Gloria, mounted in silver, ivory, and natural handles, is a great favourite, as gloria, being a mixture of silk and cotton, wears well, and does not split so easily as pure silk will if subjected to constant use. We sell many thousands annually.

Ladies' Pure Silk. Sterling silver mounts; showy. This umbrella is a genuine article, and for lightness and compactness, combined with genteel appearance, cannot be beaten.

Ladies' Durable Twill. This line is the acme of perfection. It is mounted in best ivory, agate silver, and gold plate, and altogether makes a splendid presentation umbrella.

All the above remarks apply also to the different varieties of Gents' Umbrellas. The new Iron Tubes or Natural Sticks can be fitted to any of the series. The various qualities of Imitation Silk and other materials used in the manufacture of our umbrellas are the best in the market for appearance, lightness, strength, and durability, and are guaranteed Fast Black.

We have taken the liberty to include a dozen of assorted Sunshades with this shipment, as we think you should have a good outlet for these in your market, and we know that better value cannot be obtained anywhere. We shall always be pleased to render you any assistance in our power with a view to pushing a profitable and mutually remunerative trade in your market, and trusting that the present shipment will arrive safely and meet with your approval,

We remain, Gentlemen,

Yours faithfully,

WEEKES & BELLOW. (421)

134.—Consignments of Cutlery and Soft Goods, etc.
Account Current asked for.

MESSRS. BLUNDELL & Co.,
Rio de Janeiro.

London, 5th January, 19..

Gentlemen,

Since writing you on the 25th ult., I have received your favour of 10th November, the contents of which I have duly noted and find the same satisfactory.

The result of the consignment per *Boldero* indicates very plainly that there is no demand for the cheaper grade of goods in your market. I sent this lower grade really to test the market, and this experiment has taught me that in future I must confine myself to the better qualities only.

I note your explanations *re* consignments per *Londo* and *Volli*, and thank you for meeting me in this matter by agreeing to a debit of half the loss. I have, therefore, debited your account with £25, and hope we shall mutually recompense ourselves for this loss by satisfactory and profitable transactions in the near future.

I shall be glad to hear that you have closed out the balance of the consignments per *Morro*, *Francis III.*, and *Belleville*, and hope to receive some further orders from you by the next mail.

If you have not already done so, please send me in your next letter an account current to date, as I am closing my financial year on the 6th inst., and would like to clear up any differences which may exist in our books.

Enclosed I beg to hand you Bill of Lading and Consignment Note of five cases of Cutlery, two cases of Soft Goods, and one case of Electro-plated Ware, which I am shipping by the *Andalusian*, sailing on the 20th inst. I trust these goods will reach you safely, and find a ready sale.

I shall shortly send you another lot of Scotch Whisky, and hope you will be as successful in placing it as you were with the last consignment.

I will write you further in regard to the present consignment by next mail, as I am pressed for time, and it is now close upon time to post.

I am, Gentlemen,

Yours truly,

VERNON BOLDMAN. (346)

135.—Reply as to Provisions and Fruit. Consignment Basis only.

London, 1st October, 19..

Messrs. HOPCRAFT & Co.,
Havre.

Gentlemen,

We are obliged for the proposals contained in your favour of the 25th ult., but upon due consideration of the matter we can only entertain the business on a consignment basis, and your weekly price lists would, therefore, be of no use to us. We also beg to point out to you that your quotations do not impress us very favourably, since, in a large number of instances, your competitors are offering much lower prices, and we should be at a decided disadvantage as our neighbours could quote in some cases as much as 5 per cent. below us. This is especially the case in regard to Butters. However, should you decide at any future time to alter your mode of business and see your way to consign your goods, we shall be pleased to go into further particulars.

We note your request to be advised of the prospects in this market for Dried Fruits during the coming season, and, although it is at present too soon to say anything about them, you may depend upon our early advices regarding the various kinds you mention. Immediately there is any demand we will let you know. We should be willing to do such business on the usual 5 per cent. commission, with out of pocket expenses. For your information, we give you the following prices which were obtained for the new fruit during last season in this market:

| | | |
|---------------------------|--------------------|----------------------|
| Valencias, Good off Stalk | boxes | 26s. to 28s. |
| " Selected | boxes | 32s. " 34s. |
| Currants, Patras | cases | 16s. " 17s. |
| " " Choice | cases | 21s. " 24s. |
| Sultanas, New Choice | | 52s. " 56s. |
| " Old | | 42s. " 44s. |
| Figs | Taps about 28 lbs. | 18s. 6d. to 22s. 6d. |

Trusting these figures may serve as a guide to you,

We are, Gentlemen,

Yours faithfully,

FELLINGHAM & Co. (315)

136.—Consignment of Quilts.

London, 7th January, 19..

Messrs. BORNAMUSJEE & Co.,
Bombay.

Gentlemen,

Your letter of 1st December has reached us in due course, and we are pleased to receive your offer to represent us. Without taking up the references you named, we are willing, on account of the good repute in which your house is held here, to make you a trial consignment, and trust that the result will be encouraging to future business.

We are sending this consignment of our Marcella Quilts as per Consignment Note herewith by the s.s. *Borneo*, sailing on 10th inst. These quilts are a splendid line, and since you require them for institution purposes we are sure they will be found just the desired thing. We notice you mention 66 x 90 as the size, but as we have not this exact size in stock we are sending you the nearest, which is only the next size larger, so that there is not much difference.

However, we can make any size to order, and in any quality, provided we have sufficient time allowed us to execute the order, but as you require the present lot as quickly as possible we have done our best to hasten shipment, and hope this will meet your approval. We can do these quilts in qualities 1 to 6 at 2s. 10d., 3s. 3d., 3s. 6d., 3s. 10d., 4s. 1d., 4s. 6d.

We have also enclosed in the case samples of our Heavy Bleached Twills, with full list of prices, and should be glad if you can find an outlet for same among your buyers.

As suggested, we have drawn upon you at thirty days' sight for the sum of £230 as two-thirds of the invoice, and the remainder will be drawn for upon receipt of Account Sales.

We are certain that there is a good trade to be done in our quilts in your market, and as they are an absolutely reliable article we look forward to considerable business relations with you in the near future.

Wishing you a speedy and safe arrival of the goods,

We remain, Gentlemen,

Yours faithfully,

BONCEY, LOWNDES & Co. (376)

137.—Consignments of Hog Products.

Birkenhead, 3rd January, 19..

MESSRS. CHENTER & Co.,

Philadelphia.

Gentlemen,

We have your letter of the 19th ult., contents of which are duly noted.

You have acted very prudently in changing your oldest Cumberland Bacon into short ribs and shoulders; indeed, we thought at one time of cabling a suggestion to that effect. Your sales of Seribs in Boston just recently, against current operations, appear to have been most opportune. We are sorry, however, that you were not more fortunate in connection with the Lard business. Statistics do not count for much. The masses of the people go for whatever article of food they can obtain the most of for their money, and this is very much the same in every country. This time last year, and a little later, although the situation looked a bit favourable for making sales for forward delivery on this side, yet it was not so, because the masses were consuming Hog produce; now they are not to any great extent, and as low prices this time last year stimulated the consumption, the high prices ruling for the past few months, while having stopped consumption, have given every incentive to production of Hog Products all the world over.

Yours very truly,

THRIVES, BOLDER & Co. (210)

138.—Consignment of Serge. Complaint.

Smyrna, 5th February, 19..

MESSRS. WINCOTT, SIMPSON & Co.,

London.

Gentlemen,

Since writing you on the 4th ult. I have received your consignment per s.s. *Aralia*, and regret to say that, upon opening out these goods, I find they are not according to sample. In the first place the quality is inferior to the sample piece I sent you, and, secondly, the shade is much lighter. I have submitted the goods to my buyers, and they

at first declined to accept them. However, after considerable discussion, I prevailed upon them to accept with an allowance of 2d. per yard. I must ask you to exercise more care in filling my indents, as it is only after great exertions that I have succeeded in disposing of these goods, and they might otherwise have remained on hand indefinitely.

Enclosed you will find Account Sales for this shipment, and also for the Mohairs and Meltons consigned per s.s. *Golden Fleece*. The latter having been likewise unsatisfactory, as explained in my letter of November last, I was compelled to sell at 3d. per yard under invoice price, amounting in all to £8 4s. 6d. I regret these deductions, but, if you do not deliver according to sample, I cannot be blamed. For the amount of these Account Sales, less the usual commission, I am sending you herewith draft on the Crédit Lyonnais, value £506 10s. 3d., which please pass to my credit.

I hope to mail you further orders shortly, but must insist upon greater care being given to their execution in future. I cannot always hope to be fortunate enough to place goods which are not as ordered.

I now await the 20 pieces of Sateen for indent 1501 of the 1st January, and trust they will prove more satisfactory.

Meanwhile, I remain,

Yours faithfully,

JOSEPH BELLATI. (318)

139.—Reply, Consignments of Serge, etc. Settlement of all Sales requested.

Mr. JOSEPH BELLATI,
Smyrna.*London, 5th March, 19..*

Dear Sir,

We are in possession of your favour of the 5th ult. enclosing various Account Sales and advice of draft on the Crédit Lyonnais for £506 10s. 3d., which amount has been received and passed to your credit with thanks.

With regard to our consignment per s.s. *Aralia*, we are of a decidedly different opinion to that expressed in your letter. As it happens, the writer examined those pieces of serge previous to packing in this warehouse, and is, therefore, in a position to deny that the goods were in any way inferior to

sample. As for the shade being, as you say, "much lighter," that is an exaggeration, in fact so much so that no dyer would guarantee a closer match. We have again compared your sample piece with a reference sample taken from this shipment, and find that the quality is exactly the same. It is made by exactly the same manufacturer, and he states that it was taken from his stock of the same grade, while we find the shade a very good match.

In view of the above, we desire to know why we should be called upon to make an allowance of 2d. per yard, when we have delivered exactly to order in every respect? We are forced to come to the conclusion that someone on your side is not acting honestly, with the object of extorting an allowance.

To be candid, we are compelled to tell you that we are not satisfied with the manner in which you handle our consignments, since we have to allow some claim, or suffer some loss, on every consignment sent to you. If we go on in this way, what our ultimate loss on this business with you will be we dare not think, and we are determined to stop before getting too deeply involved.

We do not know how you have managed with this consignment, but we are inclined to think that you have had the goods conveyed direct from the docks to your buyers, and that you did not examine them before delivering. This is the only reason we can imagine for such a claim being made, as we are sure that if you had seen the goods, and compared them for yourself, you could not make such a claim upon us.

We enclose a small piece of the sample sent to us, also another piece cut from the goods shipped to you, and if, as we suggest above, your buyers have been dealing dishonestly with you, then you have every reason to compel them to refund the amount deducted, or proceed against them, if only to expose their dishonesty.

With reference to the Mohairs and Meltons per *Golden Fleece*, upon which you make a deduction of 3d. per yard, we have already written you that we cannot allow this, and must ask you to remit the £5 2s. od. as soon as possible. On this parcel we have already lost four months' interest, as it was shipped early in November, and, since it was really indented, the order was firm, so that there was no question of consignment. This was sold to arrive, not to be accounted for when sold. We must tell you most emphatically that the business

would never have been entertained by us had we known that the settlement would have been delayed in such a manner, since we cannot afford to wait so long for our money.

In conclusion, we would ask you to send us a prompt settlement for all sales effected on our account, together with a list of consignments held for our account. We regret to have to write in this manner, especially as we entered into the business upon the urgent recommendation of your Milan house, but considering the useless worry and trouble each transaction causes us, we are unable to see any real advantage in these transactions, and have decided to make the best of a bad speculation by withdrawing from it with as little loss as is now possible.

We await your prompt reply, and remain,

Yours faithfully,

WINGOTT, SIMPSON & Co. (704)

140.—Consignments Proposed. Terms Stated.

London, 19th March, 19..

MESSRS. SWITHINS & POLLAND,
Bahia, Brazil.

Gentlemen,

I confirm my respects of the 30th ult., and have in the meantime received your favour of the 10th February.

The suggestions in the latter were of interest, and, after careful consideration of them, I have decided to send you a trial consignment of the Hat Furnishings mentioned, and, if this turns out satisfactorily, I will consider the question of larger consignments.

With regard to your remarks respecting a fair working basis for such business, I think it would be best to work upon joint account, so that each party may charge the exact amount expended on each consignment. Do you think it possible to obtain any orders for the hats themselves? I have seen indents for both Hard and Soft Felt Hats for the Brazilian market, and put the question in the hope that you can do some business in these articles on a profitable basis.

On the 12th inst. I received your cabled order for 100 gross Belt Buckles to be shipped at the end of this month, and the same shall be promptly despatched.

Indent No. 839 for 150 Hoes is being shipped on Friday next per s.s. *Britain*, and I enclose invoice for same herewith. It would be better if, in future cases of this kind, you would cable the order, as longer time is generally required to complete delivery. In trying the market here for the bed rock price, I had several slightly lower quotations, but delivery could not be made for another three weeks, when it would be too late. Kindly note this for future guidance.

I hope to despatch the trial lot of Hat Furnishings by next steamer, and in the meantime wish you a safe arrival of the Hoes per s.s. *Britain*.

Yours very truly,

JOHN STONER. (316)

141.—Reply, Consignments Proposed. Terms Agreed to, etc.

Bahia, Brazil, 20th April, 19..

Mr. JOHN STONER,
London.

Dear Sir,

We are in receipt of your favour of 19th March, and have also received your shipment per s.s. *Britain*. We are pleased to say that this lot of Hoes gives great satisfaction, and the amount of your invoice, viz., £20, has been duly passed to your credit.

With respect to your favourable answer to our suggestions regarding trial consignments of Hat Furnishings, we would say that we have already got in touch with the consumers of this class of goods, and, provided your shipment—which, by the way, we are expecting daily—turns out to our expectations, we shall probably mail you considerable orders. We quite agree to your proposal to work this business upon joint account, and will also be content for the present if only a small margin of profit is obtained from these transactions. If Continental Houses can afford to send their representatives out here to do this class of business alone, we are quite sure there is plenty of scope for houses with many years' local experience like ourselves, and that, in the end, a profitable

trade can be created. We shall write you further on the subject after receipt of your trial shipment. Regarding your query respecting the Hats themselves, we would give you the following information:—

Wool and Felt Hats are made in this country very extensively, in fact the common kind of soft wool hats are all home manufacture, while about 80 to 90 per cent. of the soft hair-felts are home made. The trade in Hard Felts is a comparatively small one, but probably the greater part of the Hats are of English manufacture.

Straw Hats are generally supplied by the French or German manufacturers, but even these are principally for town wear, since home made rough straw hats are worn by the workmen. These rough straws are made of native straw and grass, and a really serviceable article can be obtained in such goods for about 300 reis.

It would, therefore, appear that the Hard Felt has the best chance, and we might try the market to find out what prices are being obtained in these goods. If you will send us a catalogue, we will compare the prices. There is always some difficulty in regard to the English money, weights, and measurements, as the people here are all accustomed to the metric system, but we will see whether this cannot be obviated. We shall also have to carefully consider the question of tariff requirements, packing, etc., and freights, and we will write you more fully on these points by next mail.

We hope to secure some fair orders for agricultural implements shortly, and there are also some orders about for machinery, although they may, in spite of all efforts, go to the States. The American manufacturers have their agents on the spot, and, besides this, they make a point of prompt delivery. If we are fortunate enough to get a share of the business, we must rely upon your co-operation in using all possible means to ensure a speedy execution and prompt shipment of any orders we may cable to you.

Awaiting your favours,

We are, dear Sir,

Yours very truly,

SWITHINS & POLLAND. (550)

142.—Enquiry. *Pro formâ Invoice asked for.*

Melbourne, 3rd February, 19..

Messrs. CRIPPS & WATKINS,
Liverpool.

Gentlemen,

We have from time to time had enquiries from our friends for Ready-made Clothing, and we should, therefore, be glad if you would obtain for us Illustrated Price Lists from the more important Leeds manufacturers of these goods, and full particulars as to discounts, etc. The class of goods we should be most interested in would be that suitable for the use of miners and those engaged in sheep farming, etc.; and, as this is quite new business to us, we should be glad to have with the price lists a *pro formâ* invoice for, say, three cases, which are to contain complete suits, selected to meet the requirements of this class of consumers. We shall then be in a position to form some idea of the probable cost of importing these goods. The Leeds people will probably know what is required, as we are given to understand that an immense business is done in such goods in this market, and we intend to have a share of it if at all possible.

The Shirtings and Grey Silesias shipped per s.s. *Warwick* have reached us safely, and have met with approval. We shall hope to send you per next mail an indent for a large quantity of each of these lines, for delivery in May next. We see that the *Itata* is advertised to sail from Salthouse Dock on the 5th inst., and we therefore cabled you the following message:—

“Send indent 596 per *Itata* certain.”

in reply to which we have received your cabled answer as under:—

“Already shipped per *Gulf of Venice*.”

We are pleased to hear this, as we are bound to deliver the goods for this indent within a stipulated time, and, not receiving any news from you, we began to fear that they would not reach us in time to enable us to deliver by the date specified. However, we shall now be able to do so.

Enclosed we hand you Account Current to date, and for the balance of £350 in your favour you may draw on us as usual at one month's sight.

We await your reply as to the Clothing, and meanwhile remain,

Yours very truly,

HALLIDAY & WARR. (387)

143.—Advances against Documents.

London, 3rd April, 19..

Messrs. ISMAY & Co.,
Constantinople.

Gentlemen,

I am in receipt of your favour of 28th February, and the consignments of Rugs per s.s. *Avoca* and s.s. *Crown Prince* have also come to hand. I have had several offers for these goods, but I regret to say that the present low prices ruling in this market render it impossible to obtain anything like your figures. My friends, Messrs. Walters & Co., hope to place the *Avoca* shipment to-morrow, but the prices obtained are quite 25 per cent. below your invoice price. However, I have arranged the matter in this instance, and hope to send you Account Sales in my next.

In view of the foregoing, I would impress upon you that, in future, although my friends are perfectly willing to meet you in regard to taking up your documents, yet a reasonable margin must be allowed for the fluctuations of the market here, and I would, therefore, ask you to limit your drafts to 75 per cent. of the real value of each consignment.

Of course, in many cases the actual invoice price is realized, but, taking into consideration the results of the last three or four shipments, you will see that in each instance the net result is less than the value of the draft.

I do not wish to make this business difficult for you, but I think you will agree that it is unsatisfactory to forward these consignments on the old basis, and that you will see the necessity of making a sufficient allowance for the fluctuation in prices by drawing at 25 per cent. off invoice value.

Awaiting your favours,

I remain, Gentlemen,

Yours faithfully,

CHARLES WATTS. (291)

144.—Consignments of Cotton Goods.

Liverpool, 4th April, 19..

MESSRS. LEYDEN & PRYOR,
Philadelphia.

Gentlemen,

In exchange for my letter of the 23rd ult., I have your favour of the 19th ult., contents of which I have carefully noted.

I am pleased to learn that you are of opinion the C quality Shirting is what a large section of your trade can make use of, and hope that the samples—part of my consignment of 19th ult.—will result in considerable orders.

In regard to the Calico No. 5, sampled to you on 5th January, I desire to say that the reduction of price mentioned is quite out of the question, and I have no doubt that, after these goods have been made up as a test of their quality, you will find that they, as well as the other grades, are all splendid value. You speak of one of your customers who thinks of using a quantity of the No. 2 quality, provided he could get it 1d. cheaper, but there is no doubt whatever that the competing make he is buying, at the equivalent of 6½d., is a commoner quality, for it is a fact not to be controverted that the profits on this class of goods are cut so fine that, in the ordinary way of business, there is no margin for such reductions as 1d. per yard. I could supply an article at 1d. per yard less—of course inferior—but it has been my endeavour at all times, no matter what happened, to scrupulously maintain the standard of my respective qualities, and I take it for granted that you will sustain me in that endeavour.

I hope you will find other customers disposed to give my goods a fair and unprejudiced trial, and I am sure you will then succeed in creating an extensive demand for them. Your remarks on the Canvas Shirting, sampled on the 5th January, are interesting, and, as the goods are certainly nice, I am indulging the hope that you will send me some orders for them, as you say there is a good market for such an article. At the figures mentioned, however, viz., 10d. per yard, a lower quality is doubtless in demand, for the quality shipped to you could not possibly be offered on that basis. When you have a buyer interested in this line, at a price which you think reasonable, I should be glad to hear from

you, and you may rest assured that I shall meet you if at all possible.

By next steamer I shall make the shipment of Commission No. 159, to which I have given my most careful attention, and trust it will prove to your satisfaction.

Yours very truly,

ALFRED STANTON. (465)

145.—Consignment of Scotch Yarns.

Leicester, 14th April, 19..

MESSRS. BERTULUS & Co.,
Rouen.

Gentlemen,

The supply of Scotch Yarns in the better qualities is a very limited one just now, being practically reduced to current production. From this condition of our market, we conclude that in your market the better qualities must be in rather limited supply also, and we have, therefore, decided to ship you a sample of 20 bundles each, A, B, C, and D, as per enclosed Consignment Note and Bill of Lading.

The prices are as follows:—

A 3/-, B 3/3, C 3/6, D 3/9 per lb.

We should be willing to consider a small concession, should you find it necessary, and we would ask you to see what can be done with the shipment upon receipt. If we hear from you promptly by wire, we shall have to offer you, if unsold, 300 bundles A, 200 bundles B, 150 bundles C, 180 bundles D, but in the event of your being unable to do any business in these yarns, you will favour us by disposing of the sample lot at the best figure possible, so that return charges may be saved. Contrary to this, however, we hope that you will be able to place the above, or at least a part. We hope you will make an effort to clear the consignment of Shetlands per *Adrian*, as we are closing our financial year at the end of this month, and would like to omit this from our stock list if at all possible. Wire us what is offered.

We confirm our respects of the 5th inst., and remain,

Yours faithfully,

LANDERTON & WILLING. (292)

146.—Metal Market, Reply to Enquiry.

MESSRS. WARNINGHAM FRÈRES, *Glasgow, 12th April, 19..*
Havre.

Gentlemen,

In response to your enquiry of the 10th inst., we have the pleasure to send you herewith the following particulars respecting the condition of the Metal Market last week:—

| Pig Iron. F.o.b. Glasgow. | No. 1. | No. 3. |
|---------------------------|--------|---------|
| Coltness " " | £3 6 0 | £2 17 0 |
| Gartsherrie " " | 3 1 6 | 2 17 0 |
| Summerlee " " | 3 5 0 | 2 17 0 |
| Carnbrae " Ex. Store | 2 16 0 | 2 15 6 |

The stock in store on 8th inst. amounted to 308,000 tons, being 400 tons decrease since 1st inst. Shipments of Scotch Pig Iron, 6,700 tons, against 5,800 tons during the corresponding week last year. Furnaces in blast in this district, 80, as against 81 last year at this date.

There have been a number of smaller variations since last Monday's prices. The fluctuations were as follows: Scotch warrants between 55s. 0½d. and 54s. 3½d. cash, closing this afternoon sellers' 54s. 9d. cash and 55s. at a month, buyers' ½d. less. Cleveland warrants between 48s. 3½d. and 47s. 11d. cash, closing sellers' 48s. 3d. cash and 48s. 6d. month, buyers' 1d. less. West Coast hematite warrants between 59s. 2d. and 58s. 6d. cash, closing sellers' 58s. 8d. cash and 59s. month, buyers' 1d. less. Middlesbrough hematite warrants are not offering; buyers' prices to-day were 59s. 6d. cash and 59s. 9d. a month.

Copper, which was quiet during the week, has improved to-day fully 2s. per ton, and closed sellers' £68 12s. 6d. cash and £68 17s. 6d. three months, buyers' 5s. less.

The quantity of Iron in West Cumberland and Barrow on the 8th inst. was altogether 211,600 tons, being 150 tons decrease since 1st inst. Shipments of Iron and Steel last week were 13,500 tons.

We trust the above information may be of service to you, and shall be pleased to give you any further particulars you may be in need of.

Yours faithfully,

MACGREGOR & NORTH. (415)

147.—Commissions. Parcel of Rice Bought and Shipped.

MESSRS. LINTOTT & SON, *London, 16th April, 19..*
Rouen.

Gentlemen,

We received your wire this morning instructing us to buy the parcel of Patna Rice at 16s., and the writer did his very best to do the business at that figure; but sales being brisk, and stocks very low, the brokers would not entertain an offer below 17s. We therefore wired you to know whether we should secure the 1,000 bags at that price, and, upon receiving your reply in the affirmative, purchased the parcel. The goods will go forward by the steamer *Breton*, which sails on Thursday, 18th inst., and we enclose invoice and Bill of Lading for same herewith. We have not effected insurance, as we presume your floating policy covers such consignments.

We trust the parcel will reach you safely, and that the quality will please you.

There are several parcels of Japan Rice, finest quality, being offered at 18s. Bass is quoted 14s. 6d., and Rangoon 12s. and 13s. We should be glad to hear that you can take some of these, and would do our best in your interest as regards price.

Awaiting your favours,

We remain, yours faithfully,

LAMB & MINT. (204)

148.—Commissions. Consignment of Cigars Sold by Auction.

Hamburg, 10th April, 19..

MESSRS. MALSON & GOLDSTONE,
New York.

Gentlemen,

We confirm our respects of the 4th inst., and would now advise you that the 200 boxes Cigars, ex *Saale*, realized 18 marks per hundred. This is a better price than we ourselves anticipated, and although, unfortunately, the result of this consignment will mean a considerable loss to you, yet we are convinced that, if we had kept these cigars for an

indefinite period, they would have deteriorated to such an extent—especially as they were not of a recent crop—that the loss would have been much greater. The dealers were disinclined to make any offers for cigars which were evidently old stock, and we really believe that, in disposing of them by auction, we have secured a better price than any consumers or dealers in this market would be likely to offer for them.

We enclose Account Sales for this lot, and in settlement of same, less Auctioneer's Commission, Charges, etc., together with our own commission of 5 per cent., we hand you cheque on the National Park Bank, New York, for \$321.50., which please acknowledge.

We hope to advise you of better results with the Tobacco *ex Alsterwahl* in our next, and meanwhile remain,

Yours faithfully,
ARNHEIM & WINTER. (221)

149.—Commissions. Parcel of Waterproofs Bought and Shipped.

London, 15th April, 19..

MESSRS. BORDERLIN & WINAN,
Paris.

Gentlemen,

Enclosed I have the pleasure to hand you invoice for 50 Best Black Paramatta Waterproof Cloaks bought for your account, and which are being shipped per s.s. *Gulf of Suez* for Alexandria on the 17th inst.

Your limit being 45s., I bought at that figure, and obtained an article which I am sure your friends will be pleased with, as this make is both strong and serviceable, and the manufacturers guarantee the goods to stand any climate. The sizes you specified, viz., 52 inch and 54 inch, were fortunately in stock, and the goods can, therefore, be ready in time for the above steamer. You will see by the invoice that I was enabled to obtain a special cash discount of 5 per cent. for cash, making the net amount £106 17s. 6d., and, with my commission of 5 per cent. added, the total amounts to £112 4s. 4d., for which please send me your remittance. The goods were delivered to-day to your packers, as per

their receipt herewith, and I understand from them that they have your instructions in regard to forwarding.

I hope to be over in Paris next week, and shall bring with me various lines in rubber goods, which I think may be of interest to you.

Meanwhile, I remain, with compliments,

Yours truly,
HENRY FERRITT. (246)

150.—Commissions. Shipment of Tin Plates.

London, 14th April, 19..

MESSRS. PRENDERGAST & SON,
New York.

Gentlemen,

Upon receipt of your cable of the 10th inst., I called on our friends Messrs. Lowther, and endeavoured to get them to quote a lower figure for the 100 boxes of Tin Plates (Primes), but prices are ruling very high just now, and they would not budge a cent. As your instructions were quite definite on this point, I had to refuse their offer at 10s., although they informed me that this figure will be exceeded yet, as there is a great scarcity. However, in accordance with your wishes, I secured the alternative 100 boxes of Wasters at 9s., less 2½ per cent. at 14 days, f.o.b. Swansea. There is a steamer leaving Swansea on the 16th inst., and I have arranged for the shipment to go by that steamer.

Enclosed I hand you invoice for the 100 boxes, amounting to £44 19s. 5d., viz., £45, less 2½ per cent. discount, with 2½ per cent. commission added. Please credit my account in due course, and oblige.

I also have pleasure in enclosing Account Sales for the 10 cases of Preserves shipped per s.s. *Paris*, and which, after the deduction of commission, freight, etc., shows £56 10s. Considering the accumulated stocks of this commodity, and the consequent further decline in prices, this result will doubtless be very satisfactory to you.

I hope to receive your further commands at an early date, and remain,

Yours very truly,
MAURICE CLIFFORD. (267)

151.—Commissions. Sale of Sherry Notified.

London, 15th April, 19..

MESSRS. FERNANDO FIGUERAS & Co.,
Jerez, Spain.

Gentlemen,

Reverting to our telegram of the 10th inst., which we herewith confirm, we are pleased to inform you that we were enabled to dispose of the remaining 10 butts of Amontillado, *ex s.s. Andalusia*, at £80 per butt, net, which please note. In consequence of the slackened demand, and the continually increasing stocks in bond and otherwise, the price of Sherries of all descriptions has declined, and we are afraid will go lower yet. We therefore considered it in your best interest to entertain our buyer's offer to clear, and wired you to confirm the price quoted above. We are now all the more pleased that you accepted, since even that price could not have been obtained to-day.

Having regard to the very small sales, and the very large stocks lying here, we would not advise further consignments at present, especially in view of the fact that we have some 100 odd butts on hand.

Sherry seems to have dropped out of fashion with a certain class of consumers in this country, and for the moment Clarets and Burgundies have the preference. But we do not despair on account of this temporary change of taste, for Sherry has its own peculiar virtues, and in the long run will undoubtedly maintain its claim to be considered as one of the *premier rang* of fine wines. As a matter of fact, the pendulum of popular taste has already begun to swing towards Sherry once more, but, until the enormous stocks are somewhat reduced, we shall not feel the reaction as quickly as we could wish. We had an enquiry for some Manzanilla yesterday, and may effect the sale of about 10 butts, since we know our quotation was about right. We shall probably hear definitely to-morrow.

We hope to send you Account Sales in a day or two, *i.e.* as soon as the wine is out of the broker's hands, and in the meantime we remain, with compliments,

Yours very truly,

HARRAWAY & LAWLESS. (350)

SECTION XI.
AGENCIES.

152.—Proposal to act as London Agents.

London, 15th April, 19..

MESSRS. CALDER & WIMBORNE,
Birmingham.

Gentlemen,

Our friends, Messrs. Starley & Co., inform us that you are desirous of meeting with a reliable firm in London, having a good connection among the Wholesale and Export trade, willing to act in the capacity of Agents for your Patents in Bedsteads, etc.

Acting upon our friends' advice, we offer you our services. You are probably aware that we do an extensive business in all branches of Furnishing Ironmongery, etc., and, having been established some years, our connections are both numerous and valuable. We have for some time past been representing your competitors, Messrs. Snow & Co., of your City, but, as you will know, the founders of the business have floated the concern as a limited company, and the new management have decided to establish their own branch in London.

We have, therefore, had some experience of the articles you produce, and, having in the past done our best to compete against them, we are probably in the unique position of knowing best how to compete for them, as well as their possibilities in certain quarters against rival makes. At any rate, we are confident that we could do a large turnover for you annually. Our show-rooms are both well situated and extensive, and are lighted throughout by electricity, so that your goods would be shown to advantage. We have three town travellers and three in the country, all of whom would push the sale of your goods, and buyers would, therefore, be well looked after.

We should be glad to hear if our proposal is agreeable

to you, and, if so, will you kindly indicate the general conditions and terms upon which you would be willing to negotiate with us? Our Mr. Wilson Horlake would then arrange to interview you when he comes to Birmingham in a fortnight's time. We can give you first-class references, but Messrs. Starley & Co. would provide you with any information you may desire concerning our status, etc.

Hoping to hear favourably from you,

We remain, Gentlemen,

Yours faithfully,

HORLAKE, HORLAKE & BRETT. (353)

153.—Reply by Manufacturers.

Birmingham, 18th April, 19..

Messrs. HORLAKE, HORLAKE & BRETT,
London.

Gentlemen,

We duly received your favour of the 15th inst., and, after careful consideration of the contents, we are favourably impressed with the proposal you make us.

We have already been in treaty with several firms, but at present have come to no decision in the matter. However, if terms can be arranged, we think you would be just the people we should like to represent us. We believe you have good connections throughout the trade, and it seems to us a favourable opportunity to further develop the business which we have been doing among the class of buyers you mention for some years past.

Of course, the whole matter hinges upon the question of the amount of commission you would require on orders obtained and executed, and, as your Mr. Wilson Horlake intends visiting Birmingham in a fortnight's time, we think we should prefer to discuss the various points with him personally, instead of stating general conditions and terms which would probably have to be modified or withdrawn after an interview.

We shall, therefore, await Mr. W. Horlake's call, and meanwhile

We remain, Gentlemen,

Yours faithfully,

CALDER & WIMBORNE. (200)

154.—Further letter from Manufacturers respecting Agency.

Birmingham, 21st April, 19..

Messrs. HORLAKE, HORLAKE & BRETT,
London.

Gentlemen,

Our Mr. Chas. Calder has, unexpectedly, to go to London to-morrow (Tuesday), and, as he will be disengaged after 2 o'clock, he purposes calling upon you about that hour, should your Mr. Wilson Horlake be able conveniently to arrange to meet him. The question of show-rooms, etc., could then be settled on the spot, which appears to us an advantage. Please, therefore, wire us if 2 p.m. to 2.30 p.m. will be convenient.

Yours faithfully,

CALDER & WIMBORNE. (95)

[A telegram is sent.]

155.—Confirmation of Terms and Conditions of Agency by Manufacturer.

Birmingham, 23rd April, 19..

Messrs. HORLAKE, HORLAKE & BRETT,
London.

Gentlemen,

Since our Mr. Charles Calder's return we have thoroughly considered the terms and conditions discussed with your Mr. Wilson Horlake, and have decided to appoint you our sole London Agents. We are in agreement with your proposals except in a few minor points, and herewith give you in writing the terms and conditions upon which we agree to work, as follows:—

We appoint you our sole London Agents for a period of twelve months from date, and agree to pay you commission on all orders received direct or indirect from London buyers. Being fully represented in the provinces, also in Wales, Scotland, and Ireland, we must confine your area to London and district, by which a radius of 12 miles round London is to be understood.

On all Continental orders we receive through you and execute we likewise agree to pay you commission, but as we have extensive connections on the Continent already, we cannot give you the sole representation. The commission we agree to pay you is 5 per cent. on the net amount of all sales effected by you on our behalf and executed by us.

We also agree to allow the customers discount of 2½ per cent. monthly on all ordinary prices, and special discounts to be arranged for special orders.

Further, we will allow you 2½ per cent. for *del credere*, as you have your own connections, and, moreover, we wish to leave ourselves free to devote our energies to the manufacturing part of the business as much as possible. You will render us account of all sales made for us up to and including the 20th of each month, and remit us the amount of such sales, less discounts and commission on the 1st of the second month after; for instance, the Account Sales for January would be paid by your cheque on 1st March.

With regard to show-rooms, we have been debating this matter and think that our goods will have quite enough show if confined to the one floor, viz., your second floor. We do not think it necessary or advisable to keep a large stock in London, and consider that samples representing our various patterns would be sufficient. We therefore agree to bear a charge of £50 per annum for rent and lighting of your second floor as estimated by your Mr. Horlake.

We understand that the insurance policies you have with the Sun would be increased to the extent of the value of samples we send you. All goods would be sold free your warehouse, and we should therefore deliver to you carriage paid.

We should be glad to have your confirmation of the above amended terms, etc., at your earliest convenience, so that we may have the agreement prepared as soon as possible and signed. Immediately this is done, we will get to work and send you a representative range of patterns, including some new models we are bringing out this season.

We are also having some circulars got out announcing your appointment as Agents, and will send these to you in the course of next week.

Yours very truly,

CALDER & WIMBORNE. (541)

156.—Confirmation of Terms and Conditions by Agents.

MESSRS. CALDER & WIMBORNE, *London, 25th April, 19..*
Birmingham.

Gentlemen,

We are in receipt of your favour of the 23rd inst., and have pleasure in confirming our agreement to the conditions and terms set forth in your letter appointing us your sole Agents for London and district. With regard to the clause restricting us to a radius of 12 miles round London, we would say that, as we shall probably do no business outside the City, the 12 miles round will not be of much use to us, and that, if you could have seen your way to give us a free hand in the provinces, we might have done some good business for you. However, we hope to show you a good return during the next twelve months in the quarters already mentioned, and we also entertain the hope that we shall yet convince you of the advisability of extending the agency to the whole of the United Kingdom, as we really believe that we should be in a better position to secure for you the proper representation of your productions than any other organization in the trade.

We note you are preparing some circulars, and will see that they are properly distributed.

We now await agreement, and the show-rooms are being prepared for the samples you intend to send us for show.

Mr. Wilson Horlake will arrange the matter of price lists, etc., when he calls on you on Thursday next. Meanwhile we remain, with compliments,

Yours very truly,

HORLAKE, HORLAKE & BRETT. (258)

157.—Offer of Agency for China by German Manufacturer. [®]

Mr. HORACE MARSH,
London.

Leipzig, 24th April, 19..

Dear Sir,

Referring to the conversation you had with the writer when you were over at the Fair last week, you will remember that I expressed to you my dissatisfaction with the manner in which my present London agents have dealt with my goods, and that I had already informed them of my

intention to determine our agreement when it expires in June next. You mentioned that you were looking out for an agency for Domestic China, and it has occurred to me that, perhaps, we might come to terms.

I am given to understand that you are doing a large trade in Fancy China, and have connections with some of the buyers of my class of goods. It would, therefore, perhaps be to our mutual advantage if you were to take over the sole agency for the English market when my present arrangement has expired.

Although my present agents are not showing much energy in pushing my goods, I have already had sufficient evidence that there is a good market for them, and that, at the low prices I offer, I can compete with rival makers, whether English or German.

If you are not open to do this business, perhaps you will be good enough to mention some well-established firm of importers who could be relied upon to act honestly and energetically in introducing my productions to the English trade. I hope to hear that you can entertain this business, and in that event should be glad if you will state the terms and commission upon which you are willing to work.

Meanwhile, I remain,

Yours very truly,

GUSTAV BODENHEIM. (281)

158.—Reply Accepting Agency under Conditions stated.

Mr. GUSTAV BODENHEIM,
Leipzig.

London, 26th April, 19..

Dear Sir,

Your esteemed letter of the 24th inst. duly received, and I read with interest your offer of the sole representation in this market for your productions in Domestic China. I shall be very pleased to undertake the business, provided we can agree as to terms.

As you are aware, I already represent Messrs. Löwenthal in Fancy China, and number among my buyers most of the principal houses in London and the provinces. Your class of China is also bought by nearly all these houses, and, moreover, as I have been in the China trade for the last 15 years,

I know exactly where a reliable make of China of any description can be placed, provided the tastes and requirements of English consumers are studied.

You mention that your agreement with Messrs. Parker expires in June, and, as I expect to be in Leipzig early in that month, we can discuss the matter in detail then, but in the meantime I give you the following particulars as to the terms and conditions upon which I would propose to act as your Agent:—

1. All goods to be invoiced direct to customers. Copies to me.
2. Accounts made up, and statements sent to me monthly for distribution to customers.
3. A commission of 5 per cent. on the net amount of invoice, after deduction of all discounts. Where special prices are arranged, the commission to be settled in each instance by special arrangement.
4. I guarantee all accounts, in consideration for which I receive a *del credere* of 2½ per cent.
5. All orders of £5 and upwards delivered by you free London house.

Further details can be discussed on my visit in June.

The expense I should have in the introduction of your goods would naturally prevent substantial results on the first year's business, and I should therefore have to stipulate for at least a three years' agreement.

I trust you will fall in with the above general conditions, and should be glad to hear your views.

Yours very truly,

HORACE MARSH. (356)

159.—Reply to No. 158, *re* Terms.

Mr. HORACE MARSH,
London.

Leipzig, 28th April, 19..

Dear Sir,

I have the pleasure to acknowledge receipt of your letter of the 26th inst., and find the general conditions stated by you satisfactory.

I shall now await your visit in June, when we can further discuss the business in view, and in the interval shall make arrangements to get out a good assortment of samples for the autumn, so that you may have them in sufficient time to place before your buyers.

Please advise me when you have fixed the exact date of your arrival here.

Yours very truly,
GUSTAV BODENHEIM. (103)

160.—Offer to act as Buying Agents by a Commission House.

Messrs. COVELL & HARRIS, London. *New York, 3rd April, 19..*

Gentlemen,

We understand from our neighbours, Messrs. Render, whose principal called on us to-day, that you have been buying large quantities of Ironmongery in this market through Messrs. Fremlin, and that as this firm is now in liquidation you require a reliable firm to act as buying agents. From our intimate knowledge of the business, we believe that we should entirely meet your requirements. We had many years' experience in the English trade before coming to America, and, knowing the wants of English consumers, we can promise you facilities in regard to prices, terms, and freights, not in the power of any other commission house in this City, or, for that matter, anywhere in the States. Messrs. Render will doubtless be writing you about us, and we will therefore content ourselves by stating the terms upon which we are prepared to buy your orders:—

1. Commission $2\frac{1}{2}$ per cent. on the net value of invoice.
2. Five per cent. per annum on invoices, and commissions from date of shipment, to be settled half-yearly.
3. We concede you all discounts and concessions of every kind.
4. We have special arrangements with the steamship companies for freights, of which you would reap the benefit.
5. Insurance, we presume, would be covered by your floating policy. If not, we can get special rates.

We trust you will see your way to take advantage of our offer, and, awaiting the favour of an early reply,

Yours faithfully,
THE GOLDSTONE COMMISSION CO. (261)

**SECTION XII.
ORDERS.**

161.—Order for Bohemian Glass from Agent.

10 Rose Street, E.C., 27th April, 19..

MR. CHRISTIAN LANGENBERG,
Prague

Dear Sir,

We have received your favour of the 24th inst., and the samples advised have duly come to hand. The vase with the wild rose decoration pleases our customer, and, upon condition that we confine the sale entirely to him, he orders 100 dozen @ Mks. 12. — per dozen, to be delivered by 15th December at the latest. Please put this order in hand at once, and be careful that the goods are delivered in exact accordance with sample, otherwise they will be thrown upon our hands.

We are also pleased to say that the Scent Sprays have met with great favour, and we have secured some orders for them. Please put into work 20 of each @ Mks. 1.50, 2. —, 3. —, 3.50, and 4. — in assorted patterns and decorations.

Our travellers have also had some success with the glass toilet sets which you sampled. Please put in hand 12 sets in each of the 6 patterns @ Mks 12.50 per set.

The vase with fuchsia decoration is also much admired, and we hope to send you orders for this in a day or two.

Yours faithfully,

CHARLES WINTER & Co. (210)

162.—Order from Agent to Wine Grower.

London, 27th April, 19..

Messrs. FERNANDO JIMENEZ & Co.,
San Lucar.

Gentlemen,

Referring to the visit of your Mr. Jimenez last week, and to the arrangement then made with him, please forward the following Sherries:—

12 dozen Amontillado, 1889 @ 48/- doz.
 12 " Manzanilla, 1896 @ 84/- "
 12 " Montilla, 1896 @ 60/- "

We should be glad if you could manage to ship these by the *Andalusia*, sailing on the 5th prox., for Millwall Docks.

Please pack in cases of 2 dozen each and mark  # 1 and upwards.

These wines will be delivered to people here who have previously imported the "Star" Brand of Sherries, and you will therefore be good enough to use special care in the execution of the present order, as if an inferior article is delivered and a bad impression made, there will be no chance of future business. But if the right thing is sent, we may obtain considerable orders in this quarter.

Yours faithfully,

WILLIAM JONES & SON. (181)

163.—Order for Wool.

London, 27th April, 19..

MESSRS. HENRY LONGLEY & SON,
 Leicester.

Gentlemen,

Please forward per Midland Railway first passenger train:—

| | | |
|---|-------------------------------|-------------|
| 2 | spindles "Aladdin" Fingering, | Pink @ 8/6 |
| 2 | " Middle " | White " 9/- |
| 2 | " Super " | Red " 9/6 |

These are wanted for a special order, and I rely upon your giving this your prompt attention, as I must have the goods here by to-morrow evening certain.

Yours truly,

HORACE MARCHANT. (77)

164.—Order for Whisky.

Capetown, 27th April, 19..

MESSRS. LAMB & WALLIS,
 London.

Gentlemen,

By this we would ask you to purchase for our account 20 cases of McGlaskie's *Gael Brand Whisky* @ 48/- per dozen, as per your quotation of 10th September last. We understand that prices have dropped considerably of late, and if you can secure this quality at a lower figure please do so. We should like you to ship these 20 cases with the next instalment of Clarets for Indent No. 58, and due for shipment at the end of May.

Yours faithfully,

HENRY POLLAND & SON. (100)

165 Order for Curtains.

Hamburg, 27th April, 19..

MESSRS. CHRISTIE & LINES,
 Nottingham.

Gentlemen,

Referring to your quotation of 25th January last, I have now pleasure in handing you an order for the following Lace Curtains:—

| | |
|----|------------------------------------|
| 50 | pairs No. 152 "Iris" design @ 10/6 |
| 50 | " " 150 "Fuchsia" " " 12/6 |

less 2½ per cent. discount, delivered f.o.b. London steamer, packing in oil-cloth lined cases extra.

We have had some delay in regard to this order, as your prices exceeded the limits given to us by our friends, but, as we rather liked your designs, we referred the order back, and our friends will now agree to pay your prices as a trial. Please, therefore, do your best to deliver the finest quality you possibly can at the figure named, or, if you can shade the price a little, it would be advisable to do so. If this first trial order turns out satisfactory and of good value, large and increasing business may result, since our friends do a larger trade than any other similar house in their particular market.

When ready for shipment please advise us, and we will send you marks and shipping instructions.

Trusting you will give this order your prompt and careful attention,

We remain, Gentlemen,

Yours very truly,

HASSEL & KNEIPP. (231)

166.—Repeat Order for Shirting.

London, 27th April, 19..

MESSRS. SPICER & CO., LTD.,
Manchester.

Gentlemen,

I hand you herewith the order for 20 pieces of Shirting as a repeat of my order No. 5643 of 6th March. I would, however, point out to you that my friends found the No. 54 a little too light in shade, which must be remedied in the present instance. They also found a slight deterioration in quality of the last lot, and say that they did not come quite up to the usual standard. I therefore look to you to see that this does not occur with the present order, and that you will do your best to furnish exactly what is wanted. As delivery will not be required until the end of next month, you will have plenty of time to execute the order in the way desired.

Commending same to your careful attention,

I remain, Gentlemen,

Yours very truly,

JAMES DENTON. (163)

167.—Order for Dress Goods.

Boston, U.S.A., 28th April, 19..

MESSRS. WINGFIELD & SONS, LTD.,
London.

Gentlemen,

The sample pieces of Figured Mohairs which you sent me on 15th March have come to hand, and I now enclose an order for a further 10 pieces each of black, blue, silver, and grey, assorted in the various new designs

as per pattern book. Please give this order your most careful attention, and ship the same with all speed. You had better let me know by next mail when you will be able to ship the goods. I hope you can get them off by an early steamer. When ready, please enquire of Messrs. Owen & Co. as to whether they have anything to forward. If so, please have their package, which will only be a small one, included on your Bill of Lading. I have also instructed Messrs. Owen to this effect, and in case their goods are ready first, they will communicate with you, and hold their small package over until you are ready to ship this order.

I have submitted these goods to a number of my customers, and, as they are generally approved of, I look forward to considerable business during the season.

The call for Mohairs has developed somewhat of late, and although, until recently, principally plain and figured black Mohairs were asked for, the growing demand for bright dress fabrics has resulted in a rapidly expanding trade in all colours, but especially in silver, navy, grey, etc. The great drawback is the tariff on these goods, viz., over 160 per cent., but the highest class of wearers in the States nevertheless insist on having pure Mohair. Mercerised black Mohair crépons are also to be worn for the coming autumn season, and it would be useful to have samples of what you can produce in these goods.

I await your advice of shipment, or earliest time you propose to ship, by return of mail, and meanwhile remain,

Yours faithfully,

FRANK WILCOX. (334)

168.—Order for Printed Cambrics. (R)

New York, 29th April, 19..

MESSRS. DILLAWAY & Co.,
Manchester.

Gentlemen,

Referring to our letter of the 14th inst., which we now confirm, we are pleased to inform you that we heard to-day from one of our customers that he could do with a

further 50 pieces of your Printed Cambries, similar to those shipped on 10th January last, but in the new designs for the summer trade. These goods will be made up into shirts by our customer, who has one of the largest connections in this line of business in New York. The last lot, as we mentioned at the time, was ordered as a trial, and, as he now gives us a repeat order, the result was evidently satisfactory. We, therefore, rely upon you to deliver exactly the same quality as before, and to assist us in every possible way to keep this desirable customer. Delivery is required in six to eight weeks, and we hope you can ship promptly. If we can get a firm hold of this buyer's business, it will mean a good and regular flow of orders, and the first favourable impression must, therefore, be maintained. If you can shade the price a little, all the better, but this must not be done to the detriment of quality.

Awaiting your early advice of shipment,

Yours very truly,

CHAS. HOLDMAN & Co. (230)

169.—Confirmation of Order per cable for
Brocaded Satins.

Boston, U.S.A., 1st May, 19...

Messrs. VINCENT & ROY,

Liverpool.

Gentlemen,

We cabled you yesterday, reading:—"Cable lowest price Brocaded Satins, last quotation too high," and this afternoon received your answer:—"Cannot reduce last price."

We communicated this to our friends, and they instructed us to cable you the following order:—

| | | | | |
|----|--------|---------------|-----|----|
| 10 | pieces | Orchid | No. | 51 |
| 10 | " | Water Lily | " | 48 |
| 10 | " | Poppy (large) | " | 33 |
| 10 | " | Primrose | " | 25 |

urgent, wait instructions per to-day's mail.

We now enclose order for these 40 pieces herewith. The price referred to was 2/11 per yard, which you named in your letter of 1st February, and had you been able to reduce this figure, we might have been in a position to take a larger quantity. Our buyer's first limit was 65 cents (2/8½), but we have got this order at 5 cents higher. However, please let us know immediately you are able to make the price easier, as we have had several enquiries for these goods, but the price generally kills the business. You will please do your very best to hasten shipment, and we hope that by receipt of this you will have the goods ready for shipment. No name or trade mark is to appear on the goods. Do not send other than the usual 28 inch width, and see that the quality is quite equal to samples submitted.

We trust to receive your advice and invoice by return of mail, and meanwhile remain, Gentlemen,

Yours very truly,

THOMAS WARDOUR & SONS. (269)

170.—Sample Order for Toilet Brushes.

London, 2nd May, 19...

MESSRS. LESSING & FROME,

Birmingham.

Gentlemen,

Referring to your verbal quotation given to the writer in your warehouse on the 24th ult. for Ebony Toilet Brushes, concave backs, I shall be glad if you will send me, per return, a sample brush in the three sizes, viz., 39s., 48s., 56s. doz., so that I may submit same to my customer. If my customer likes these brushes, he will order large quantities, and you will help to secure this business by putting me on your best terms, and quoting close prices for quantities of, say, two to three gross at a time. Please also state how long you would take to execute such orders. Your prompt attention will oblige,

Yours faithfully,

LIONEL HOLDAWAY. (133)

171.—Letter from Traveller sending Orders.

London, 2nd May, 19..

Messrs. WEDDERBURN & SON,
Nottingham.

Gentlemen,

I wrote you yesterday, sending orders, and received your letter *re* various matters this morning, which shall have my attention. After a long interview, I have at last succeeded in obtaining a small order from Messrs. Stevens. They want you to select for them 10 pairs of Curtains in pretty, tasteful patterns. These curtains are destined for Singapore, they may cost from 18/- to 20/-, and should be about 5 yards long and 2½ yards wide. They leave the selection of these goods entirely to our taste, and I should say that our new woven edge patterns would be just the thing. It rests with us to keep these important customers by supplying them with a really good article at the figures mentioned, and we may then eventually induce them to give us their orders for other articles.

The most important thing is that the curtains should be sent off at once, as they must be shipped with other goods by next steamer, sailing 15th inst.

Mr. Laurier finds, on going through our lace patterns, that we have sent only a few Torchons, though these are most in demand by his trade, and he would be glad to have per return patterns in the style mentioned in his enquiry of the 10th ult.

I was unable to see Messrs. Lidderdale's buyer to-day. When I called there, he had three other representatives waiting to show him their lines, but he sent out word that he would give me a few minutes in the morning.

I enclose order sheets for various lines sold, and hope to see several other buyers to-morrow with whom I have appointments, when I expect to clear the various job Honitons, etc.

Yours respectfully,

FRANK BURGESS. (304)

172.—Indent for Carpets.

Melbourne, 2nd May, 19..

Messrs. LAPWING & Co.,
London.

Gentlemen,

Please put in hand the following Indent for Carpets, etc., and ship per next steamer:—

- 6 Saxony Axminster Squares, Nos. 101 to 106, 10 ft. 10 in. by 8 ft. 8 in., @ 120/-
- 6 " " Rugs to match, each design 6 ft. by 3 ft., @ 21/-
- 6 Felt Squares, 15 ft. by 12 ft., @ 35/-
- 60 yds. Border Axminster, 18 in., No. 44, green, @ 3/3 yd.

This Indent forms an item in a large order we have for the complete furnishing of an important institution here, and as we have to complete the contract by July, we hope you have these goods in stock, so as to avoid any delay in shipment. We would ask you to cable the word "Stock" on receipt of this order if you have the goods in stock. If not, please cable a figure which will denote the time in weeks you will take to prepare for shipment. For instance, if three weeks, then cable simply "three," but we believe these lines will be in stock, as they are not exceptional patterns. Please see that the quality is in every way up to the mark, and that they are carefully packed.

You can draw on us as usual through our London bankers. Awaiting your cable, we remain,

Yours faithfully,

PINKERTON & LANE. (249)

®

SECTION XIII.

EXECUTION OF ORDERS, etc.

173.—Acknowledgment of Order. Simple form.

London, 3rd May, 19..

Messrs. T. BATCHELOR & SON,
Kingston-on-Thames.

Gentlemen,

We are obliged for your order, No. 516, of yesterday's date, for 10 dozen Linen Handkerchiefs, to be delivered on 1st June, and the same has our best attention.

Awaiting your further favours,

Yours faithfully,

JAMES DYER & SONS. (55)

174.—Acknowledgment of Order. Goods not in Stock.

London, 3rd May, 19..

Messrs. HENRY MARTIN & SONS,
Brighton.

Gentlemen,

We thank you for the order kindly given to our representative yesterday, and, as the goods are not in stock at the present moment, we have put the same into work, and will deliver in the early part of next week. We trust this will be convenient to you, and awaiting your further commands,

We remain, yours faithfully,

S. GOODCHILD & Co. (73)

175.—Acknowledgment of Order. Earliest Time of Delivery Stated.

London, 3rd May, 19..

Messrs. JOSEPH HULETT & Co.,
Hastings.

Gentlemen,

We are in receipt of your esteemed order for 12 dozen Printed Linen Aprons to patterns selected. Our stock of these goods is entirely cleared for the moment, and, as we have to order them forward specially from the Continent, we cannot promise delivery under a fortnight. This time would be exceeded if the makers have none of the patterns chosen on hand, but, as our friends generally keep a large and well-assorted stock of all their patterns, we believe we can promise the aprons within the time stated, if you confirm the order by return of post.

We could deliver at once 12 dozen assorted in either of the patterns Nos. 158, 161, 184, and 186, and, as these are also very tasteful, and, moreover, very similar to those chosen, perhaps your customers would be willing to accept these under the circumstances. But if not, we will write our friends immediately we receive your reply, and hasten delivery as much as possible.

Yours faithfully,

THOMAS GILLARD & Co. (197)

176.—Acknowledgment of Order. Wrong Price Stated in Order.

London, 3rd May, 19..

Messrs. LEVER & JONES,
Norwich.

Gentlemen,

We beg to acknowledge receipt of your order, dated 1st inst., to hand this morning, for two dozen Ice Wool Squares. We notice, however, that you order these at 45s. per dozen, whereas the correct price should be 46s. per dozen. The former figure was quoted to you when in the warehouse here for orders of not less than twenty dozen, and as the prices of these goods are very closely calculated, we cannot

reduce them even a 1d. on a small quantity such as you order. They are remarkably cheap goods, and as we think you will have no difficulty in disposing of large quantities of them during the present season (since they are so fashionable), we should be glad if you would increase your order to twenty dozen. If you cannot take this quantity, then we would ask you to confirm the order at 46s. per dozen. The goods can be sent off immediately we receive your reply.

Awaiting your confirmation,

We remain, Gentlemen,

Yours faithfully,

POUNDS & STOTTER. (186)

177.—Acknowledgment of Order. Packing and Carriage.

London, 3rd May, 19...

MESSRS. HENDERSON & Co., LTD.,
Derby.

Gentlemen,

We are obliged for your order for

6 dozen China Figures, Egg Shell Series, assorted.
6 " " " Blue, No. 5 "

at 6s. per dozen, and the same has our best attention. We would, however, point out to you that at this price we cannot deliver free case, and free to your warehouse in Derby, as stipulated on your order. Our margin of profit on these goods is so slender, that we really cannot afford to include a case without charge on so small an order, nor do we pay carriage into the country on orders for less than twenty dozen of this range of goods. We shall therefore be glad if you will increase the order to ten dozen of each series, and, as we are at the present time receiving large orders for these goods, we think you will easily dispose of even double that quantity.

Please let us know per return if we are to increase the order to twenty dozen; otherwise confirm the present quantities for delivery free London Station, case extra.

Awaiting your prompt reply,

Yours faithfully,

ROBERT HANBURY & SON. (200)

178.—Acknowledgment of Order. Time for Delivery.

London, 4th May, 19..

MESSRS. ARTHUR KINGSCOTE & Co.,
Belfast.

Gentlemen,

I am in receipt of your esteemed order dated 2nd inst., for

| | | |
|--------|------------------------|-------------|
| 6 doz. | Slide Pruners, No. 35, | @ 36/- doz. |
| 6 " | Secateurs " 35A, | @ 24/- " |
| 6 " | Pruning Shears " 43, | @ 46/- " |
| 1 " | Double Billhooks " 46, | @ 28/- " |
| 12 " | Grass Shears " 51, | @ 22/- " |

as before, usual terms, which I have booked with best thanks.

With regard to the time of delivery, which you restrict to "three weeks at the latest," I would say that I am cabling the order forward to the States to-day, urging speedy shipment of these goods, and will do all in my power to have them delivered in Belfast within the time named, but in view of the possibility of some of the lines having to be made after receipt of my cable, I cannot bind myself to do so. Nevertheless, I believe there is a good stock on hand in the factory, and shall be able to let you know definitely in about ten days from now when I get my friends' reply by the mail leaving on Thursday next.

Awaiting your further esteemed commands,

I remain, Gentlemen,

Yours faithfully,

ALBERT RIDLEY. (228)

179.—Goods not Obtainable at once. Delivery Promised Later.

London, 4th May, 19..

MR. JAMES BROCKLEHURST,
Eastbourne.

Dear Sir,

Referring to your esteemed order of the 2nd inst., we regret to say that we find it impossible to obtain the Cloths for the moment. The demand of late has been so great that the manufacturers, who usually keep a big reserve stock,

have not a single piece left. They are working overtime at the mills, and have all they can do to execute back orders, and the best we can promise is to deliver at the beginning of July, or about eight weeks from now.

We are sorry to keep you waiting, as we know that you have reckoned upon these goods, but the demand has exceeded all previous experience.

Yours faithfully,

GEORGE BLACK & Co., LTD. (128)

180.—Order for Curtains.

Northampton, 4th May, 19..

Messrs. T. GRAHAM & Co.,
London.

Gentlemen,

I am in receipt of your yesterday's favour, and have forwarded to-day another sample pair of Curtains, worked exactly to the pattern you desire. This design, as stated in my price list, is quite original, but I could, of course, supply others equally novel in design, and as I have only 50 pairs of the curtain you have selected in stock, perhaps you would like the remaining 50 pairs executed in one or more of the other designs, as otherwise it would be about six weeks before I could deliver.

^{sample} The Cornflower and Poppy Curtains which I mentioned in ^{my last} are much wider than the pair I am sending you, and of these I could deliver 30 pairs at once from stock, the price of these, as previously quoted, being 36/- per pair, carriage paid. I shall be glad to hear from you whether I may send these 30 pairs, or if you would prefer to wait for the completion of your order in the design of the curtains which I am sending you to-day. If you take the 50 pairs as selected, and the 30 pairs I am now offering, this will leave 20 pairs to complete the order, and these could be executed at once in the new designs referred to above.

I await your early reply, and remain,

Yours faithfully,

FREDERICK DEANS. (241)

181.—Samples of Cloth sent for Approval.

London, 4th May, 19..

Mr. SAMUEL ADKINS,
Croydon.

Dear Sir,

Referring to our representative's call upon you on Friday last, we have sent you to-day on approval three lengths of Cloth as per memo. herewith.

The Green Cloth is the make which was the immediate object of Mr. Jones's visit, as he wished to draw your particular attention to this improved style and finish.

For your purpose we think you should find these cloths a marked improvement on the old makes, as they are decidedly superior to anything at present produced.

For these Cloths our usual price is 5/11 per yard, but in order to encourage larger business between us, we will invoice them to you at 5/6, and trust to be favoured with your orders for good quantities during the season.

Awaiting your commands, which would have our best attention.

We remain, dear Sir,

Yours faithfully,

W. RUSSELL & SONS. (156)

182.—Goods not obtainable. Others offered in place of them.

London, 5th May, 19..

Mr. JOHN CUTLER,
Coventry.

Dear Sir,

Your favour of yesterday to hand. We regret being unable to execute your order for "Frou Frou" Silk to pattern enclosed, which we return herewith. This Silk has gone entirely out of fashion, and we have not had an enquiry for it for years. It is now almost impossible to obtain it, as it is no longer manufactured. Enclosed we send you a sample of Silk which is very similar in appearance, and if you are not compelled to use the exact thing, we can confidently recommend this as a good substitute. It is beautiful both in design

and tint, and you would find it wear well. The price of 3/9 per yard, less usual discount, is also a recommendation. We hope you will let us send you this Silk in place of the one enquired for (which you will have the greatest difficulty in obtaining), and we are sure you would find it quite satisfactory.

Yours faithfully,

A. PHILBROOK & SON. (174)

183—Delivery of Tinplates.

London, 5th May, 19..

Messrs. GREAVES & TISDALL,
Birmingham.

Gentlemen,

Since last seeing your Mr. Greaves we have written to the works, and we hear this morning that they will be unable to deliver your 400 boxes of Tinplates to sizes specified before the middle of next month. If you refer to our contract note, you will see that we did not promise delivery earlier than the 14th prox., but we shall do our utmost to deliver before that date if at all possible. We have about 30 boxes of C L W 18½ × 19½ Charcoal Tinplates in stock, and if these are of any use to you we shall be pleased to send them.

Awaiting your reply, we remain, Gentlemen,

Yours faithfully,

REEVES & THOMAS. (133)

184—Application for Shipping Instructions.

London, 8th May, 19..

Messrs. EARLE & Co.,
Bishopsgate, E.C.

Order 8136.

Gentlemen,

The goods for the above order are now ready for shipment. Please hand us instructions for same, and oblige,

Yours faithfully,

HENRY SALTER & SON. (45)

185—Shipping Instructions given.

Bishopsgate, E.C., 9th May, 19..

Messrs. HENRY SALTER & Co.,
Silk Street.

Order 8136.

Gentlemen,

Please pack the goods for above order in ordinary wooden cases, and send to the London Docks, for shipment per s.s. *Castellana*, for Cadiz, to our order. Marks

$\frac{8}{6} \times 3 \# \frac{1}{2}$ —.

Invoices in quadruplicate required (in Spanish if possible). Statement showing discounts to be rendered with invoices. Gross and net weights, with measurements, to be stated on invoices.

Yours truly,

J. EARLE & Co. (94)

186—Advice of Despatch of Goods, enclosing Invoices.

London, 11th May, 19..

Messrs. J. EARLE & Co.,
Bishopsgate.

Gentlemen,

We have the pleasure to enclose invoices (in quadruplicate) for the goods kindly ordered. They were forwarded to-day, per own van, to the London Docks for shipment per s.s. *Castellana*, for Cadiz, sailing 15th inst.

We also enclose statement with discount deducted as desired, and, trusting the goods will give satisfaction, and result in further and increasing orders from you,

We remain, Gentlemen,

Yours faithfully,

HENRY SALTER & Co. (82)

and are going higher. Our other qualities in Beavers also remain unchanged at present. We will write you further *re* Military Serges, etc., in the course of a few days.
Awaiting your further favours,

Yours faithfully,

HENRY POOLE & Co. (142)

191.—Advice of Despatch to Shipping Agents.

Messrs. LONGFORD & Co.,
Bevis Marks.

Gentlemen,

By order, and for account of Messrs. Schweitzer and Co., Birmingham, I have to-day forwarded, per own van, to South West India Dock, for shipment per s.s. *Gwalia* for Adelaide, to your order

[S]

ADELAIDE

1

One (1) Case Cutlery.

| Gross. | | Tare. | | Length. | | Breadth. | | Depth. | |
|--------|------|-------|------|---------|-----|----------|-----|--------|-----|
| cwt. | lbs. | qr. | lbs. | ft. | in. | ft. | in. | ft. | in. |
| 1 | 1 | 2 | 4 | 4 | 0 | 2 | 0 | 1 | 6 |

Yours faithfully,

GEORGE BROCKLEHURST. (81)

192.—Acknowledgment of Order for Indigo.

Messrs. F. THORNTON & SONS,
Boston.

London, 5th May, 19..

Gentlemen,

We have your esteemed order for 1,000 lbs. Bengal Indigo @ 15/- as quoted, f.o.b. London, against draft as before, with Bill of Lading and Insurance Certificate attached, freight limit 25/- per ton, delivery June, and will give same our careful attention.

We will carry out your wishes in regard to packing, and make arrangements to forward as directed. All names will be removed from packages.

The supplies are by no means plentiful just now, and, with the advance in prices, this order is very low, but we are pleased to have your order, and trust that this will lead to

further business. Please advise us at once if your customer will take the remaining 1,000 lbs., at the same price, for August shipment.

Awaiting your news,

Yours very truly,

SAMUEL BASS & SONS. (152)

193.—Despatch of Order for Indigo.

Messrs. F. THORNTON & SONS,
Boston.

London, 3rd June, 19..

Gentlemen,

We have the pleasure to send you herewith invoice for 1,000 lbs. Bengal Indigo, first quality, shipped per s.s. *Treviathan*, for Boston, as per your previous order. We have got the freight down to your limit, after considerable negotiation, and give you the benefit of same. The price of this parcel is very low, as we are obtaining a considerably higher price on a similar lot for another market, and for which we have closed sale to-day.

As instructed, we have drawn against documents, with Bill of Lading and Insurance Certificate attached, for amount of this invoice, and commend our draft to your kind protection.

We trust this purchase will bring you a good profit, and result in your further valued orders.

We remain, Gentlemen,

Yours faithfully,

SAMUEL BASS & SONS. (145)

194.—Shipment of Calicoes. Prices Advancing.

Messrs. P. ALLSWORTH & SON, LTD.,
Colombo.

London, 16th May, 19..

Gentlemen,

We have much pleasure in handing you herewith our invoice for Calicoes shipped per s.s. *Nimrod*, in execution of your valued order of 20th March, and trust the goods will reach you in due course and give you entire satisfaction, the quality being quite equal to, if not better than, former shipments. As desired, we have drawn upon you for the net amount of £90 10s. 6d. at sight through the Bank of India, and would ask you to give our draft your kind protection as usual.

We hope soon to be favoured with a renewal of your esteemed commands, but beg to inform you that, owing to the advance in the price of cotton, we shall very probably be compelled to advance our prices in the immediate future for these Calicoes.

You are probably aware of the recent rise in prices of the raw material, and, as a matter of fact, we are charging our home trade higher prices than we get from you at the present time, but we are very desirous of holding your business, and we therefore quote as closely as possible.

Awaiting your favours,

Yours very truly,

A. GLADWIN & BROTHER. (213)

195.—Advice as to Arrival of Shipments.

Messrs. A. PRESCOTT & SONS, *London, 10th May, 19..*
Great Tower Street, E.C.

Gentlemen,

We have the pleasure to enclose invoices as follows:—

| | | | |
|---|-----|----|---|
| 120 bags Rice, ex. s.s. <i>Logician</i> , | £53 | 6 | 0 |
| 150 " " " " <i>Golconda</i> , | 67 | 0 | 0 |
| 200 " " " " " | 85 | 10 | 0 |

and we trust you will find the same in order. According to advices received, the s.s. *Logician* is due to arrive in the Docks on the 18th inst., while the s.s. *Golconda* sailed from Madras on the 5th inst.

Yours faithfully,

ROBERT KEMP & CO., LTD. (111)

196.—Advice respecting Delay in Arrival of Shipment.

Messrs. A. PRESCOTT & SONS, *London, 17th May, 19..*
Great Tower Street.

Gentlemen,

AP # $\frac{1001}{1470}$ 470 bags Rice, ex. s.s. *Logician* and *Golconda*.

Referring to our invoices of the 10th inst., we regret to inform you that the s.s. *Logician* will not arrive in London before the latter part of June. Owing to this steamer meeting

with an accident, she has had to put into Malta in order to undergo repairs to her shaft and propelling gear.

The *Golconda* is expected next week, and we will advise you directly we get further news of her.

Yours faithfully,

ROBERT KEMP & CO., LTD. (116)

197.—Acknowledgment of Order by Bohemian Glass Manufacturer.

Messrs. CHARLES WINTER & Co., *Prague, 28th April, 19..*
London.

Gentlemen,

I note with best thanks your esteemed orders of the 27th inst. for

100 dozen Vases, Wild Rose, @ Mks. 12 per doz.

20 each Scent Sprays, @ Mks. 1.50, 2.0, 3.0, 3.50, & 4.0, assorted.

72 Toilet Sets, assorted, six patterns, @ Mks. 12.50 per set.

The same shall have my best attention, and I will do my best to deliver by the date mentioned.

I am glad to note your success with the fuchsia decoration, and, in anticipation of your orders, will proceed at once with a good quantity, so that deliveries can be made in good time. I am glad to learn that my other lines are meeting with favour, and will do my best to be prepared to meet any demand which you may make upon me in regard to quick delivery.

Awaiting your further valued commands,

I remain, Gentlemen,

Yours faithfully,

CHRISTIAN LANGENBERG. (169)

198.—Advice of Despatch of Order for Bohemian Glass.

Messrs. CHARLES WINTER & Co., *Prague, 1st June, 19..*
London.

Gentlemen,

Herewith I beg to enclose invoice for the goods as per your esteemed order of 27th April, and despatched per canal to Hamburg, to be forwarded on by direct London steamer.

I trust the goods will reach you safely, and, as they have been carefully finished, I am confident you will be pleased with them.

I have several heavy bills to meet during this month, and have therefore taken the liberty to draw upon you for the amount of my invoice at three months net from date. Kindly oblige me in this instance by honouring my draft on presentation.

I remain, Gentlemen,

With compliments,

Yours faithfully,

CHRISTIAN LANGENBERG. (119)

199.—Advice of Shipment of Serges.

Bradford, 11th May, 19..

Messrs. JAMES LEITER & Co.,
New York.

Gentlemen,

With the present we have the honour to hand you invoice for goods despatched to-day per rail to Liverpool for shipment per s.s. *Campania*, in execution of your esteemed order given to our Mr. Mackenzie when he had the pleasure of calling on you in the States last month. We hope the same will reach you in the ordinary course, and prove entirely satisfactory. We also beg to advise having drawn upon you as usual for the amount of invoice, viz., \$1525.75 @ 60 days' sight, and would ask you to give our draft due protection.

We have also enclosed in one of the cases a sample set of Collar Velvets as desired by Mr. J. Leiter. This make is one of the best, if not the best to be obtained here, and you can convince yourselves of the quality by making up one of the samples and testing it in wear. We have no interest in the article, but, as Mr. Leiter put the question to our Mr. Mackenzie, we have obtained these samples, and hope they will be of some use to you.

We hope to have your further orders for the Serges and other specialities at an early date, and remain, Gentlemen,

Yours faithfully,

LAWRIE & WILLS. (234)

200.—Order for Flannel.

London, 17th May, 19..

Messrs. ALFRED CORNER & SONS,
Hastings.

Gentlemen,

We are obliged for your esteemed order, No. 5164, to hand this morning, and, as desired, we have to-day delivered to Messrs. Singer & Co., for enclosure, 1 piece 50 in. Saxony Flannel, @ 3/- per yd., invoice for same enclosed. With regard to the White Bath Coating, you do not say whether you require the 78 in. width or the 86 in. We find, upon referring to our books, that we last supplied you with the 86 in., but previously the 78 in., and, to avoid error, we think it best to await your reply by return before despatching these goods. We have a good stock of both widths, as also of the natural shade. The 36 in. Sanitary Flannel, and the Grey and Brown Charity, are now 1/9 and 7½d. respectively, viz., an advance of 1d. on the former, and ½d. on the latter. Please confirm the order for these two items at the increased prices, and oblige. Prices on all Wool goods are going higher, owing to the advance on the raw material, and we should advise you to place your orders as early as possible, as you will thereby effect a considerable saving on all present purchases.

Awaiting your reply by return,

Yours faithfully,

B. WILLIAMS & COMPANY. (239)

201.—Advice of Despatch, etc., of Linen.

London, 17th May, 19..

Messrs. THOS. LAURIE & Co.,
Leamington.

Gentlemen,

We thank you for your esteemed order of the 15th inst., and are sending the goods to-day as per invoice herewith. As desired, we have sent you samples of our Frilled Linen Pillow Cases, and should be pleased to have your orders for same.

With reference to the Pillow Linen and Linen Sheeting, we have pleasure in sending you, enclosed in case with goods ordered, a sample book of patterns in each line, with the prices and widths marked on the patterns. Your order per our Mr. Lelew for White Knotted Counterpanes has been put in hand for delivery in July as desired.

Regarding the White Cotton Honeycomb Towels, we cannot trace having supplied these to you previously, but we are sending you, also enclosed in case, a sample of our newest range in these goods, which we can do at 7/6 per dozen, marked with any single initial. We could deliver 100 to 200 dozen from stock in the various sizes, and could have ready almost any quantity in a week or so.

We await your reply respecting the lines sampled, and trusting the goods despatched will reach you in due course and meet your wishes.

We remain, Gentlemen,

Yours faithfully,

PRINGLE & PRINGLE. (221)

202.—*Re Delivery of Bicycles Ordered.*

London, 17th May, 19..

Messrs. SAMUEL HARDING & Co., LTD.,
Coventry.

Gentlemen,

Please let us know per return when we may expect delivery of the 20 No. 4 "Dart" Bicycles ordered some six weeks ago. We should like to ship these by the next steamer, which sails on the 10th prox. Kindly hurry forward the completion of these machines as much as possible, as we have heard by to-day's mail that our friends are anxious to have them within the next month, because their cycling season commences about this time, and their customers do not like to lose the early and best days for cycling by reason of a delay in getting their machines.

Please do your best and oblige,

Yours faithfully,

WILLIAM GREENAWAY & SONS. (127)

203.—*Reply by Manufacturer respecting Bicycles Ordered, etc.*

Coventry, 18th May, 19..

Messrs. WM. GREENAWAY & SONS,
London.

Dear Sirs,

Replying to your yesterday's favour *re* the 20 No. 4 "Dart" Bicycles on order, we beg to say that special instructions had been given to our people at the works to press on with this order and to give it precedence over other work, so that we may deliver by the time mentioned. Our people are doing their best, and we can therefore promise to complete the whole of the machines by the end of this week, which will leave ample time for shipment by the date you name. You will see from this that we have done our utmost to deliver promptly.

As you have left the matter of fittings, etc., to our discretion, we are fitting the machines with Lundop Tyres, Special Grip Handlebars, and Verod gear cases, and we have also geared them to 60 inches, as we do not think your friends would require them for road racing, and an ordinary gear would therefore be more to the purpose.

We are confident that your friends will find that our machines will compare favourably with most, and excel many of those turned out by rival makers; and, as regards wear, we defy competition, for, while with some makers the appearance alone is considered of primary importance, with the result that the machine falls to pieces with the first mishap, we, on the other hand, pride ourselves upon the sound quality of the material which we put into every single part of our machines, and, producing as we do a perfect article both in material and finish, we find the demand for our make rapidly increasing, for the simple reason that the cycling public know how to appreciate a reliable article.

Awaiting your further favours,

Yours faithfully,

SAMUEL HARDING & Co., LTD. (306)

204.—Order for Cotton Executed.
Liverpool, 16th May, 19..

MESSRS. HENRY FARLEY & Co.,
Leicester.

Gentlemen,

We beg to inform you that we have to-day forwarded to you, per London and North Western Railway, 150 bales Egyptian Cotton, balance of your esteemed order of the 25th April, which we trust will give you every satisfaction. We have sampled and tested the staple of this parcel, and find it to be equal in every respect to the previous lot of the same mark with which you expressed your entire approval. Should the Staple Spin Yarn be as satisfactory as the last parcel, we could let you have a further 250 bales of another mark which is now on the way, and is expected to arrive here during next week. Upon arrival of the vessel in dock, and when the usual documents have been passed, we shall warehouse the Cotton, and, if you so advise us, we will sample a few bales, say 30, and forward the samples to you for inspection. Enclosed we have the pleasure to hand you invoice for the 150 bales, value £850 10s., due for settlement on the 1st prox. We trust that the lot will reach you safely, and lead to further business, which will at all times receive our most careful attention.

We remain, Gentlemen,

Yours faithfully,

A. FLOWER & SONS. (237)

205.—*Re* Order for Spirit Flasks, etc.

MESSRS. TAYLOR & PYMM, *Birmingham, 16th May, 19..*
London.

Gentlemen,

We are in receipt of your esteemed order per our Mr. Borne, which has been put into work, and we will use our best endeavours to despatch the goods with the least possible delay, but cannot give you a decided promise to deliver by Friday next, as the Flasks have to be plated, etc., and we think you would desire the whole of the goods packed in one case, as we presume you wish to ship them all together. However,

if we may omit the flasks, and you can include them with a later shipment, the other articles are all in stock, and we can have them packed and forwarded immediately. Kindly let us know which you wish us to do, and, if you decide to ship separately, please say longest time you can allow us for delivery of the flasks.

Yours faithfully,

HUGH WALLINGTON & SON. (157)

206.—Respecting Extension of Time for Delivery, etc.

MESSRS. VALLANCE & WHITE, *Leicester, 16th May, 19..*
London.

Gentlemen,

We thank you for your favour of the 14th inst., enclosing repeat order for Messrs. H. Nicol & Co., which has been put in hand immediately, and will be executed as rapidly as possible.

The time for delivery, however, as we have already remarked in our last, is far too short, and we therefore think that it would be advisable for you to see your buyers again, and persuade them to allow us an extension of time, otherwise we cannot promise to deliver their order complete, and should simply have to cancel any balance not executed after four weeks, if they will not accept anything after that time. With regard to the length of the pieces, we would say that, with the wider goods, it is possible that some run a little less than 54½ yds., while the narrow strips frequently have more than this length, but 54½ yds. is the ordinary marking for eleven strips. However, in order to meet the wishes of your buyers, we will in future mark their goods 54¼ yds., instead of 54½ yds.; or, if preferable to them, we will mark them full 55 yds., and deduct, say 1½ per cent. for shortage in measurement. Many of our friends prefer to settle the matter in this fashion. Please write us immediately you have seen them on the subject.

We also enclose samples asked for in the colours desired, likewise those at present in demand, and hope that they will meet your customers' requirements, and lead to large orders.

Yours faithfully,

LAWDELL & SMALE. (285)

SECTION XIV.

RECEIPT OF GOODS AND REMITTANCES.

207.—Goods Received. Remittance to Agent by
Trader.*Croydon, 18th May, 19..*Mr. A. BROWNING,
Wood Street.

Dear Sir,

The China Figures invoiced by Messrs. Loom & Co. have arrived, and show a marked improvement on the last lot delivered. I enclose my cheque in favour of Messrs. Loom for the amount of invoice, viz., £56 5s. 4d., and should be glad to have your acknowledgment in the ordinary course.

I may come into the City next week, and if so, will try to find the time to call and see your new samples for the Autumn trade.

Yours truly,

ROBERT KENNARD. (97)

208.—Acknowledgment of Cheque by Agent.

*Wood Street, E.C., 19th May, 19..*Mr. ROBERT KENNARD,
Croydon.

Dear Sir,

I beg to acknowledge with thanks receipt of your cheque, value £56 5s. 4d., in favour of Messrs. Loom & Co. I am sending same on by to-night's post, and receipt will follow direct from Frankfurt.

I note that you will give me a call if possible next week, and, as I have some very pretty models showing for the Autumn, I am confident you would find much to interest you in my collection.

Awaiting your favours,

Yours faithfully,

A. BROWNING. (98)

209.—Acknowledgment of Goods and sending
Remittance.*London, 18th May, 19..*Messrs. JOHANN WERNER & Co.,
Bremen.

Dear Sirs,

The goods invoiced by you on the 10th inst. have now safely arrived, and are satisfactory. In settlement of the amount of your invoice, less 5 per cent. discount, I enclose sight draft on Berlin, value Mks. 300.— Please acknowledge receipt in course of post.

Yours faithfully,

HENRY LOMAX. (62)

210.—Acknowledgment of Remittance.

*Bremen, 20th May, 19..*Mr. HENRY LOMAX,
London.

Dear Sir,

We beg to acknowledge receipt of your favour of the 18th inst., enclosing sight draft, value Mks. 300.—, which amount, with 5 per cent. discount, will be duly passed to your credit, with thanks.

We hope to be favoured with your further orders, and meanwhile remain, dear Sir,

Yours faithfully,

JOHANN WERNER & Co. (65)

211.—Letter of Remittance.

*Calcutta, 18th May, 19..*Messrs. W. ANDERSON & Co.,
London.

Gentlemen,

Your shipment of the 20th ult. came into our possession in due course, and to settle the amount of your invoice we hand you herewith draft at sight on Lloyd's Bank. Please own receipt per return mail.

We are in communication with our friends respecting the Mohairs sampled, and hope to mail you an order shortly for a fair quantity.

Yours faithfully,

JAMES GRAY & SON. (77)

212.—Acknowledgment of Draft, etc.

London, 10th June, 19..

Messrs. JAMES GRAY & SON,
Calcutta.

Gentlemen,

Your favour of the 18th ult., with draft at sight on Lloyd's, value £156 10s., duly to hand, with thanks, and the same will be placed to your credit.

We thank you for the interest you are taking in the matter of the Mohairs, and hoping soon to hear favourably from you,

We remain, Gentlemen,

Yours very truly,

W. ANDERSON & Co. (79)

213.—Shipment Received. Remittance.

London, 19th May, 19..

Messrs. ALBERT WILSON & Co.,
Boston.

Dear Sirs,

I confirm the receipt of your shipment per s.s. *Ohio*, and now hand you enclosed cheque, value \$569.50, on Messrs. H. Wardelow of your City, which, with 5 per cent. discount, will balance your invoice for same. Your acknowledgment will oblige,

Yours truly,

SAMUEL BUTT. (65)

214.—Remittance. Part of Account Not Due.

Brighton, 18th May, 19..

Messrs. ARTHUR CULLEN & SONS,
London.

Dear Sirs,

Enclosed please find cheque, value £50 2s. 6d., which, with 2½ per cent. discount, balances your account up to and including 19th April. As the other items on your statement are after this date, they only fall due on 1st June, according to usual terms. Please therefore bring them forward to next account. An acknowledgment of the cheque will oblige,

Yours truly,

NELSON HARDY. (81)

215.—Acknowledgment of No. 214.

London, 18th May, 19..

Mr NELSON HARDY,
Brighton.

Dear Sir,

Thanks for your cheque, value £50 2s. 6d., to hand, and the same, with discount, has been passed to your credit. We note your remarks as to items after the 19th April, and will bring these forward to next account as desired, although our usual terms are thirty days from date of invoice.

Yours faithfully,

ARTHUR CULLEN & SONS. (72)

216.—Remittance. Prices Wrongly Charged.

Birmingham, 18th May, 19..

Messrs. CHARLES BRETT & Co.,
London.

Gentlemen,

We enclose cheque for £15 6s., in settlement of your account as per statement for April. We deduct 10s. for overcharge on the Serge invoiced 3rd April. The price quoted to our Mr. Richard Allen, when in your warehouse, was 3s. 6d. per yard, and you charge it at 3s. 9d. Please own receipt.

Yours faithfully,

ALLEN BROS. (76)

217.—Acknowledgment of Remittance No. 216.
Prices Charged Correct.

London, 19th May, 19..

Messrs. ALLEN BROS.,
Birmingham.
Gentlemen,

We are in receipt of your yesterday's favour enclosing cheque, value £15 6s., which amount has been duly credited with thanks. We find that you are correct in stating that the price quoted to you for the Serge invoiced on 3rd April was 3s. 6d. per yard, but this was an error on the part of our salesman, and, although under the circumstances we must bear the loss, we would ask you to kindly note that in future our price for this quality Serge will be 3s. 9d. per yard, this price being the very lowest at which we can supply it.

Awaiting your further commands,

Yours faithfully,

CHARLES BRETT & Co. (127)

218.—Advice of Remittance through another Firm.

Bremen, 19th May, 19..

Messrs. W. FARNHAM & SONS,
London.

Dear Sirs,

Please note that I have instructed Messrs. A. Crackenthorpe & Co. to remit you cheque to settle your account of £40 10s., due to 30th April, as per particulars below:—

| | | | | | |
|----------------------------|----|----|-----|----|---|
| April 9th, Goods | .. | .. | £30 | 10 | 0 |
| " 18th, " | .. | .. | 10 | 0 | 0 |
| | | | 40 | 10 | 0 |
| less 2½ per cent. discount | | | 1 | 0 | 3 |
| | | | £39 | 9 | 9 |

Please send me a duplicate of receipt.

Yours faithfully,

HEINRICH SELIG & Co. (88)

219.—Remittance for another Firm as per No. 218.

London, 20th May, 19..

Messrs. W. FARNHAM & SONS,
London.

Dear Sirs,

For account of Messrs. Heinrich Selig & Co., of Bremen, we beg to hand you herewith our cheque, value £39 9s. 9d., which amount please pass to the credit of these gentlemen, and send us receipt.

Yours faithfully,

A. CRACKENTHORP & Co. (58)

220.—Acknowledgment of Remittance from London
Correspondent of German Firm.

London, 21st May, 19..

Messrs. A. CRACKENTHORP & Co.,
London.

Gentlemen,

We have your favour enclosing cheque, value £39 9s. 9d., and have credited the Account of Messrs. Heinrich Selig & Co. with this amount as instructed. Receipt enclosed herewith.

Yours faithfully,

W. FARNHAM & SONS. (51)

221.—Acknowledgment of Remittance through London
Correspondent from German Firm.

London, 21st May, 19..

Messrs. HEINRICH SELIG & Co.,
Bremen.

Gentlemen,

We beg to acknowledge with thanks the receipt of cheque, value £39 9s. 9d., from Messrs. A. Crackenthorp, which we have passed to the credit of your account as desired. Duplicate receipt we send herewith. We hope soon to be favoured with your further orders, and remain, Gentlemen,

Yours faithfully,

W. FARNHAM & SONS. (70)

SECTION XV.

COMPLAINTS AND CLAIMS.

222.—Complaint—Price Charged for Serge.

London, 23rd May, 19..

Messrs. R. KESTON & SONS,
Bradford.

Gentlemen,

The enclosed piece of Serge marked "X" is cut from a pattern obtained from our neighbours and competitors, Messrs. Bombey & Son. You will see by the other pattern marked P342, which we enclose, that it is exactly the same in texture and colour as your P342 Serge. Now Messrs. Bombey and Son are quoting this to our customers at no less than 1/- per yard cheaper than we can afford to quote, and, as this would mean that they are selling at a loss, which is highly improbable, we are convinced that they are not paying you anything like the price for this P342 Serge that you are charging us.

We are more than a little surprised that you should supply this firm at all, as we understood that you would confine this line to us, provided we pushed the article well, and, considering the size and number of the orders we have sent you from time to time, we think our business should have been sufficient in volume to prevent your offering this particular line to our most determined opponents. But when we find that they are also in a position to quote 1/- per yard under our price, we think it time to write you on the subject, as, although we have created a fair demand for the article, yet we cannot spend any further time on it, if we are not put on an exceptional footing as regards terms and prices.

We should be glad to have your reply to this by return.

Yours truly,

THOS. POOLE & Co. (285)

223.—Reply to Complaint—Price of Serge.

Bradford, 24th May, 19..

Messrs. THOS. POOLE & Co.,
London.

Gentlemen,

We have your favour of the 23rd, and confess that the contents were of a somewhat startling character, inasmuch as we heard for the first time that we had been selling Messrs. Bombey & Son our P342 quality Serge. We are pleased to be able to assure you that we have done nothing of the kind, and, from the point of our own interest only, we regretfully state that the Serge is not our make at all. It is simply a very good imitation, and probably has done us more mischief than we can hope to discover. Nevertheless, we have seen it before, and know who the makers are. We repeatedly find it in competition with our own original article, and, where customers are content with an article of a cheap but delusive character, this Serge has given us much trouble, but it will not stand a fair comparison for a moment. The Serge certainly looks right enough in the piece, but it will not stand a single test which may be applied to the genuine article.

You can easily convince yourselves of the following advantages we claim for our Serge over the imitation, by obtaining a fair sized portion of each, and submitting them to the usual tests. You will then find that:—

- 1st. Our Serge is absolutely unshrinkable, and the imitation is not.
- 2nd. Every thread of our Serge is pure wool, while there is a proportion of cotton in the imitation.
- 3rd. The colour of our Serge is fast, while that of the imitation runs after a few wettings.
- 4th. Our Serge will wear three times as long as the imitation.

We admit that it is an excellent imitation of an excellent article, but would at the same time warn you that, if it is substituted for the real article, unending complaints will result.

We think the above explanation will convince you that we have not offered this Serge to your competitors. We are very well satisfied with the energy and interest you have shown in

pushing our make, and should certainly see that no hindrance was put in your way, but, as we have put you on the very best terms we possibly can, if we are to have the least margin of profit ourselves, we think you will now do your utmost to fight this imitation, which we find is being sold unfairly as the real article, and, where an erroneous idea of cheapness is the craze, frequently succeeds in displacing our goods.

Awaiting your further commands,

Yours faithfully,

ROBERT KESTON & SONS. (444)

224.—Complaint—Delay in Delivery.

London, 26th May, 19..

Messrs. G. P. GLOVER & Co.,
Manchester.

Gentlemen,

Referring to our order of the 2nd inst. for Shepherd Check, we shall be glad to know when we may expect delivery, as the goods are most urgently wanted. These goods were promised within a week, and we have been put to considerable inconvenience through the long delay. Please wire us in the morning whether you can deliver at the end of this week. If not, we shall have to cancel the order, as we cannot wait any longer, and must obtain the goods elsewhere.

This is not the first time that we have had to complain of delay in deliveries of goods ordered, and, as in this case the goods were wanted as soon as possible, we particularly stipulated for prompt delivery when giving the order to your representative, who promised to see that it was attended to immediately.

We must really insist upon greater promptitude in regard to deliveries. Otherwise we shall be compelled to place our orders with others who can and will give delivery at the stipulated time.

Awaiting your wire, we remain,

Yours truly,

HENRY PAYTON & Co. (196)

225.—Reply to Complaint—Delay in Delivery.

Manchester, 27th May, 19..

Messrs. HENRY PAYTON & Co.

Gentlemen,

We wired you this morning as follows:—

“Goods will be despatched to-morrow,”

which we now beg to confirm. We much regret the delay, and can assure you that we have done our utmost to expedite delivery, but the great pressure of orders for these goods has made it impossible for us to deliver as promptly as we could wish, and this in spite of the fact that our people are working overtime. We are sorry to have to keep you waiting, as we know you want the goods urgently, and, in order to show you that we are anxious to avoid putting you to inconvenience, we have put aside other orders which really should have been got out of hand first.

Our customers are pressing on all sides for immediate delivery, but the demand is unprecedentedly heavy, and we are by no means the only manufacturers of these goods whose resources have been overtaxed. We trust this explanation will convince you of our endeavours to fill your esteemed orders with the best possible despatch, and as, until this recent rush, we have never failed to deliver your orders within the stipulated time, we rely upon your leniency in the matter of recent delays. Your esteemed orders will at all times receive our most careful and prompt attention.

We remain, Gentlemen,

Yours faithfully,

G. P. GLOVER & Co. (239)

226.—Reply to Complaint—Delay. [®]

Huddersfield, 27th May, 19..

Messrs. E. LANGRIDGE & Co.,
London.

Gentlemen,

In reply to your favour of the 3rd inst., I have to inform you that, owing to a breakdown of machinery, I am unable to complete your order in time for delivery to-day, but

I am having men at work on the repairs day and night, and hope to get the machines in working order again by Friday, so that I expect to be able to deliver the goods by the middle of next week. I regret the delay, and apologize for any inconvenience it may occasion you.

Trusting that the goods will arrive in time, and be found quite suitable for your purpose,

I remain, Gentlemen,

Yours respectfully,

FRANK BELLEW. (124)

227.—Complaint—Inferior Goods Supplied.

London, 27th May, 19..

MESSRS. JAMES OAKY & SON,
Glasgow.

Gentlemen,

I am forwarding by separate post a sample of Gun-metal recently received from you, and, as it is of a very inferior mixture, I should be glad to have your early explanation as to why such material was delivered. I have repeatedly mentioned to you that whatever material of this nature I require must be of the very best, otherwise it is not worth my while to use it. The brasses which the sample sent to you represents are intended for one of the most particular bearings I have in hand at the present time, and if inferior material were used it would only lead to annoyance and trouble. You must clearly understand that, unless you can supply me with the very best quality of gun-metal in every case, I shall have to fill my requirements elsewhere. In the present instance I have had a very great amount of labour in fitting the brasses to position, and only after boring them did I notice how inferior the quality is, so that the expense already incurred is far and away above the value of the material. I should be glad to know what you intend to do in the matter, which is certainly very annoying.

Yours truly,

CHARLES HILLS. (222)

228.—Complaint by Merchant—Bad Coal.

London, 27th May, 19..

MESSRS. THE LONNENDER COAL CO.

Gentlemen,

I am having repeated complaints about your "Best Nuts," and I must insist upon their being screened and picked better than of late, otherwise I shall be compelled to do my business elsewhere. I have already withdrawn several wagons because of the inferior quality which has been coming of late. The competition here is so keen that, unless I can depend upon the "Nuts" being thoroughly well picked and screened, there is very little chance for me to retain my custom. I look to you to remedy the cause of these complaints.

Yours truly,

ALFRED SMART. (107)

229.—Wrong Goods Sent.

Birmingham, 7th June, 19..

MESSRS. MAURICE BACON & CO.,
London.

Gentlemen,

I have received a case of Hats this morning, consigned by you on the 5th inst., but, upon opening the same, find that none of the quantities, sizes, or shapes correspond with your invoice of same date. You have evidently sent me the wrong goods, and, as I am in a great hurry for the Hats which I ordered, this delay is very inconvenient and annoying. None of the lines in this case are of any use to me, and I hold the same at your disposal pending your reply. You had better wire me, on receipt of this, when I may expect the correct goods, and, as I am in a very awkward position through this carelessness, I must ask you to see that I get delivery of my order per return.

Yours truly,

ALLEN BELL. (148)

230.—Reply—Wrong Goods Sent.

London, 8th June, 19..

Mr. ALLEN BELL,
Birmingham.

Dear Sir,

We wired you this morning as follows:—"Correct goods sent to-day," which we now beg to confirm. We exceedingly regret to find that, owing to a mistake in the packing department, the wrong goods have been sent to you. We assure you that such a thing has never happened to us before during the whole of our experience, as the utmost care is used, and it only occurred now by reason of a figure being misread by a new clerk who writes out the packing orders, and, moreover, the total quantities happened to be the same, although the assortment and sizes were different.

We need scarcely assure you that such an event is not likely to happen again, and we apologize sincerely for any inconvenience this may have caused you. We have instructed the railway company to be sure that delivery of your goods is effected to-morrow without fail.

Please debit our account with any expenses incurred on the case sent in error, and hand the goods over to the railway company, whom we have instructed to re-collect.

Regretting the trouble we are causing you,

We remain, dear Sir,

Yours respectfully,

MAURICE BACON & Co. (208)

231.—Complaint—Bad Coffee.

Glasgow, 8th June, 19..

Messrs. PETER FORWARD & Co.,
16 Mincing Lane, E.C.

Gentlemen,

I duly received the 10 chests of Coffee ordered of you on the 5th inst., but regret to say that I have once more to

complain of the quality, which is distinctly inferior to that promised me by your traveller, and to the sample he left with me. At least a quarter of the berries are black and spoiled, and, consequently, the whole parcel is quite useless to me. I have, therefore, returned the whole of the 10 chests, and must ask you to replace them with good saleable coffee. I also hope that any future orders I may place with you will be executed with greater care, otherwise I shall have to obtain my supplies elsewhere.

Yours truly,

JAMES MACDONALD. (136)

232.—Reply—Bad Coffee.

London, 10th June, 19..

Mr. JAMES MACDONALD,
Glasgow.

Dear Sir,

We much regret to receive your complaint of the 10 chests of Coffee sent you on the 5th inst., and we can only account for the inferiority of the berries in this lot by the supposition that these 10 chests have been mixed in the shipment with others containing berries of the quality sampled. These 10 chests were taken promiscuously from among others which we have in our warehouse, and, if there are other chests containing inferior berries, it will mean a serious matter between us and the shippers, as we shall have to make a claim upon them. We regret these inferior berries were sent to you, and have to-day despatched 10 chests to replace those returned. We are confident you will be pleased with this new lot, for, while we were unable to examine the first cases sent you, owing to great pressure, we have thoroughly examined the lot forwarded you to-day, and you will find them excellent quality.

Please debit us with any expenses you may have incurred, and accept our apologies for the inconvenience this matter has given you.

Yours faithfully,

PETER FORWARD & Co. (201)

233—Complaint—Shipment of Fruit.

London, 8th June, 19..

Messrs. PAUL JONES & Co.,
Mile End.

Gentlemen,

We are in receipt of yours of the 7th inst., enclosing reply from Messrs. Wells & Co., your cartage contractors, respecting fruit ex *Purlieu*, in Millwall Dock.

We note their remarks, which, however, are far from satisfactory to us, and there is no doubt in our minds that, if an effort is made, the fruit can be obtained in time for shipment by our Friday's steamer. You are aware of the importance of getting this class of goods down quickly, and, unless an extra effort is made, we are likely to lose the traffic.

If your carmen care to attend to this matter, well and good, but, at present, we must confess that we do not see any necessity to keep vans waiting about from six o'clock in the morning until late in the afternoon, and we think it only requires a little effort on the part of your carmen to get the goods carted to your wharf for shipment within the time mentioned.

Please give this matter your prompt attention.

Yours truly,

A. CHAPMAN & Co. (189)

234—Reply to Complaint—Damaged Goods.

London, 8th June, 19..

Mr. CHARLES SOPER,
Hastings.

Dear Sir,

We are sorry to have your complaint respecting the goods we sent you on the 6th inst., but, at the same time, we can assure you that they were in perfect order when they left here, and the damage has, therefore, occurred during transit.

Of course, as you are aware, these goods must be in a

perfectly dry condition when put through the finishing machines, and they simply pass from the machines into the packing room, so that they could not have been wetted when handed over to the carriers. Moreover, we hold a clean signature for them, and we should, therefore, advise you to claim on the carriers, who are really responsible.

We shall be pleased to put in hand a repeat of the order upon receipt of your reply, and can deliver within ten days.

Yours faithfully,

THOS. BURROWS & Co. (153)

235—Claim on Railway Company for Goods Damaged in Transit.

London, 8th June, 19..

Messrs. THE GREATER LONDON RAILWAY Co.,
Cheapside.

Gentlemen,

On the 3rd inst. I forwarded a parcel of Muslins to Mr. Henry Wilson, High Street, Streatham. This parcel was handed to your carman, No. 516, who signed for same in good condition.

My customer now informs me that the parcel was not delivered till yesterday, and in a dilapidated condition, being torn, and the whole of the contents stained. To all appearance, the parcel had been either left out in a heavy shower of rain, or else dropped into some water.

The goods are now absolutely useless either to my customer or to me, and I have, therefore, to claim the value of the parcel, viz., £5 10s., from you. Please let me have your cheque for this amount, after satisfying yourselves of the damage done, or, if you prefer it, I will deduct the amount from your next freight account.

Yours truly,

LAURENCE FORD. (163)

236.—Claim on Carriers for Goods Damaged in Transit.

London, 9th June, 19..

Messrs. PARKER, CATERSON & Co.,
London, E.C.

Gentlemen,

On the 3rd inst. Messrs. Spalding & Co., of Vine Road, Croydon, handed you a case of China addressed to me for delivery, and upon its arrival here the case was unpacked and the greater part of the contents found to have been broken. The senders have been communicated with, and inform me that the case was handed to you in good condition, and signed for as such. I have instructed my packers to place the packing and contents of this case on one side, so that your inspector may call here and see for himself that, as the case was a substantial one, and sufficient packing used, the damage occurred during the time the goods were in your hands. I find, upon calculating the value of the broken articles, that the loss on these goods will be £5 10s., and I enclose debit note for that amount. Please hand me your cheque to settle the matter.

Yours truly,
CHARLES MORGAN. (176)

237.—Letter from Carriers respecting Claim after Inspection and Enquiries.

London, 15th June, 19..

Mr. CHARLES MORGAN,
Fore Street, E.C.

Dear Sir,

Referring to your claim of £5 10s., dated 9th inst., on a case of China sent by Messrs. Spalding & Co., and to our representative's call upon you on the 11th inst., we find upon investigating this matter that the goods were consigned as "1 Case of Dress Goods," and that no marks or label indicating the fragile nature of the contents were shown on this case. Under these circumstances we are not liable for the damage, but, as our inspector found that there was evidence of rough usage on the part of our servants, and,

moreover, as we are always ready to do all in our power to meet our clients in cases of this kind, we are willing to allow you half the amount of your claim, viz., £2 15s., in full settlement. Had we received such a claim from any firm with whom we had had no previous dealings, we should have declined to entertain it at all, but, having been favoured with part of your traffic for many years, we naturally wish to settle this matter amicably, and believe you will accept our proposal in the spirit in which it is intended. We will send you a cheque on the receipt of your reply, and meanwhile remain,

Yours faithfully,
PARKER, CATERSON & Co. (234)

238.—Claim for Breakages not Allowed. Carriers Liable.

London, 9th June, 19..

Messrs. BARWIS & SON,
Leicester.

Gentlemen,

We are in receipt of your claim for breakages in case of Glass sent you on the 5th inst., but regret being unable to allow it. Our margin of profit will not permit of such losses, and, as the goods were sold free our warehouse only, we are not liable. However, as the goods were consigned as Glass, and were in perfect condition when they left here, you can obtain indemnification from the railway company, who are really responsible. We are, therefore, taking the matter up with the railway company, and will instruct them to call upon you and inspect the goods referred to. Please have them put on one side, and we have no doubt that, as this is a matter of a small amount only, the company's representative will settle with you by making an offer on the spot.

We hope these glass goods have given you satisfaction, apart from the few breakages, and trusting to receive your repeat orders in the near future,

We remain, Gentlemen,
Yours faithfully,
LULLINGTONS, LTD. (183)

SECTION XVI.
SHIPPING ACCOUNTS.

239.—Account Current Forwarded.

London, 12th July, 19..

Messrs. APLIN & SONS,
New York.

Gentlemen,

We have the pleasure to enclose Account Current, made up to, and including 24th June, which shows a balance in our favour of £220 10s. od., and respecting which we would make the following remarks.

The item of 25th May, viz., 7/- for cable, was charged to your debit, because the repetition of your cable to us on that date became necessary simply on account of an error in the use of the code words on your side.

The items of 3rd June and 10th June, viz., 4/6 and 3/- respectively, are for cartage on the two cases from Messrs. Horner & Co., and which were included in our shipment to you on the 14th June.

The remainder of the items were duly advised on their respective dates. Kindly examine the account, and, if correct, please send us your cheque, or draft on London, as we are closing our books for the half-year.

Awaiting your favours,

Yours truly,

HENRY CASTLES & Co. (185)

240.—Reply—Account Current.

New York, 21st July, 19..

Messrs. HENRY CASTLES & Co.,
London.

Gentlemen,

By to-day's mail we received Account Current up to and including 24th June. The items specially mentioned we

agree to, and pass; and, as we find the whole account in order, we are sending you, per return mail, our draft on "Lloyd's Bank" for the amount of £220 10s. od. net. Please acknowledge receipt.

Yours faithfully,

APLIN & SONS. (78)

241.—Acknowledgment of Advice of Draft.

Boston, 19th July, 19..

Messrs. RODDIS & PLUMMER,
London.

Gentlemen,

We wrote you on the 3rd inst., and have since received your favour of the 5th, in which you advise having drawn upon us for the amount of £160 15s. 6d. at 60 days, order of Mr. John Lang, of this City.

The statement of Account Current having been found correct, your draft will receive our due protection.

Meanwhile we remain, Gentlemen,

Yours faithfully,

CHARLES BURBANK, LTD. (83)

242.—Account Current asked for.

Hamburg, 3rd June, 19..

Messrs. LEESON & TRANTER,
London.

Gentlemen,

As we are closing our books for the half-year on the 24th inst., we should be glad if you would send us a copy of your Account Current up to, and including the above date, and we should like to receive same by the 26th, if possible.

We remain, Gentlemen,

Yours faithfully,

F. SYMONDS & Co. (69)

243.—Account Current Sent as Requested.

London, 25th June, 19..

Messrs. SYMONDS & Co.,
Hamburg

Gentlemen,

As desired by your favour of the 3rd inst., we herewith beg to hand you a copy of Account Current, made up to and including the 24th inst. For the balance of £215 8s. 6d. in your favour, you may draw on us at one month, as usual, and your draft will be duly honoured on presentation. We regret to say that we are not meeting with much success in regard to the goods last shipped, but as the season is now practically over, perhaps we can scarcely hope to do much in them until the autumn trade commences. However, we shall do our best to move them before then, although the market here is now quite flat.

We remain, with compliments,

Yours very truly,

LEESON & TRANTER. (146)

244.—Reply to No. 243. Errors Mentioned. Bill Sent.

Hamburg, 27th June, 19..

Messrs. LEESON & TRANTER,
London.

Gentlemen,

We are in receipt of your favour, enclosing Account Current, which we find incorrect in regard to three of the items.

The item of 5th May, viz., 8/6 for dock dues, etc., on shipment per *Swan*, was advised to us on 7th May as 7/6 only. The telegram charged to us on 15th May should have been 2/6, not 4/6. The charge of 7/- for insurance should have been cancelled, as, if you refer to our letter of 1st June, and your own of 2nd June, you will find that we have already paid out this amount, and that you arranged to get it refunded to you. We have, therefore, drawn upon you for the amount of £215 18s. 6d. net, at one month, which kindly note.

We are sorry to hear your news respecting the last goods shipped, but do not wish you to force the sale, and would prefer you to hold the goods until better prices prevail.

With compliments, we remain, Gentlemen,

Yours very truly,

SYMONDS & Co. (197)

245.—Errors Rectified. Account Agrees. Bill Accepted.

London, 29th June, 19..

Messrs. SYMONDS & Co.,
Hamburg.

Gentlemen,

Your favour of the 27th, *re* Account Current, to hand. We regret the errors mentioned, which were caused by a change of staff. Your draft has been presented to-day, and duly accepted.

We will hold the goods referred to until the market rises, unless we hear further from you.

Yours very truly,

LEESON & TRANTER. (68)

SECTION XVII.

COLLECTION OF ACCOUNTS.

Applications for Payment, Excuses,
Extension of Time, etc.

246.—First Application No. 1.

*London, 13th June, 19..*Messrs. BACON & SONS,
Glasgow.

Gentlemen,

I beg to call your attention to my account of £5 10s.,
due 1st May, and for which a cheque will oblige,

Yours faithfully,

RAYMOND WALLER. (38)

247.—First Application No. 2.

*London, 13th June, 19..*Messrs. JAMES BEACH & Co.,
Bristol.

Gentlemen,

I beg to call your attention to my account of
£10 5s. 6d., which has evidently escaped your notice. I
shall be glad if you will let me have your cheque to balance
same per return.

Yours faithfully,

GERALD FOSTER. (54)

248.—First Application No. 3.

*London, 13th June, 19..*Mr. HENRY GREEN,
Newcastle-on-Tyne.

Dear Sir,

We beg to call your attention to our account of
£5 7s. 6d., which is now overdue, and for which a cheque
per return will be esteemed.

Yours faithfully,

CHARLES GODWIN & SON. (48)

249.—First Application No. 4.

*London, 13th June, 19..*Mr. GUSTAV ROEDEL,
Hamburg.

Dear Sir,

We beg to remind you that the amount due, as per
last statement rendered, has not yet been paid, and we shall
be obliged by your remitting the same at your earliest
convenience.

Yours faithfully,

JOHN BROWN & Co. (49)

250.—Second Application No. 1.

*London, 18th June, 19..*Messrs. BACON & SONS,
Glasgow.

Gentlemen,

Referring to my letter of the 13th inst., respecting
my account of £5 10s. due 1st May, I shall be glad to
receive your cheque in settlement per return.

Yours faithfully,

RAYMOND WALLER. (45)

251.—Second Application No. 2.

London, 18th June, 19..

MESSRS. JAMES BEACH & Co.,
Bristol.

Gentlemen,

Reverting to my application of the 13th inst., for a settlement of my account of £10 5s. 6d., please let me have your cheque to balance per return.

Yours faithfully,

GERALD FOSTER. (46)

252.—Second Application No. 3.

London, 18th June, 19..

MR. HENRY GREEN,
Newcastle-on-Tyne.

Dear Sir,

We again beg to remind you that our account of £5 7s. 6d., respecting which we wrote you on the 13th, is now overdue, and your cheque in settlement of this small amount will oblige,

Yours truly,

CHARLES GODWIN & SON. (56)

253.—Third Application No. 1.

London, 1st July, 19..

MESSRS. BACON & SONS,
Glasgow.

Gentlemen,

I am still without a settlement of my account of £5 10s., as per my letters of the 13th and 18th ult., and must now request a cheque to balance without further delay.

Yours truly,

RAYMOND WALLER. (49)

254.—Third Application No. 2.

London, 1st July, 19..

MESSRS. JAMES BEACH & Co.,
Bristol.

Gentlemen,

I am surprised that you have taken no notice of my two previous applications for a settlement of my account of £10 5s. 6d., which is now much overdue, my terms being 30 days from date of invoice. I must request you to let me have a cheque at once.

Yours truly,

GERALD FOSTER. (68)

255.—Third Application No. 3.

London, 1st July, 19..

MR. HENRY GREEN,
Newcastle-on-Tyne.

Dear Sir,

We wrote you on the 13th and again on the 18th ult. respecting our overdue account of £5 7s. 6d., and must now request your immediate attention to this matter.

Yours truly,

CHARLES GODWIN & SON. (51)

256.—Final Application No. 1.

London, 13th July, 19..

MESSRS. BACON & SONS,
Glasgow.

Gentlemen,

My previous applications for a settlement of my account of £5 10s. due 1st May having met with no response, I now inform you that unless I receive your cheque in full settlement by Friday next, 18th inst., I shall be compelled to take steps to enforce payment.

Yours truly,

RAYMOND WALLER. (64)

257.—Final Application No. 2.

London, 13th July, 19..

MESSRS. JAMES BEACH & Co.,
Bristol.

Gentlemen,

Since my letters of the 13th and 18th of June, also 1st July, regarding account of £10 5s. 6d., have not received any attention whatsoever, I have now to inform you that, unless your cheque to balance reaches me by the 18th inst., I shall instruct my solicitors to recover.

Yours truly,
GERALD FOSTER. (68)

258.—Final Application No. 3.

London, 13th July, 19..

Mr. HENRY GREEN,
Newcastle-on-Tyne.

Dear Sir,

Our three previous applications for a cheque to balance our account of £5 7s. 6d., greatly overdue, having been entirely ignored, we shall take the necessary steps to legally recover this amount if we do not get a settlement by Friday morning next, 18th inst.

Yours truly,
CHARLES GODWIN & SON. (66)

259.—Final Application No. 4.

London, 18th July, 19..

Mr. GUSTAV ROEDEL,
Hamburg.

Dear Sir,

We beg to inform you that if the amount due as per last "Account Rendered" is not paid forthwith, we shall, without further notice, be compelled to have recourse to legal proceedings for the recovery of the same.

Yours faithfully,
JOHN BROWN & Co. (54)

260.—Request for Remittance if prompt discount terms desired.

London, 13th June, 19..

Mr. LAWRENCE HARDY,
Birmingham.

Dear Sir,

Please note that I cannot allow the extra discount for prompt cash unless payment is made within 10 days from the date of invoice; and if, therefore, you wish to avail yourself of the prompt discount terms, I must ask you to kindly remit the amount of my invoice of the 3rd inst. per return.

Yours faithfully,
ALFRED JEFFRIES. (69)

261.—Statement sent.—Amount too small to draw Bill for.

London, 4th June, 19..

MESSRS. C. HUTCHINSON & Co.,
Brighton.

Dear Sirs,

We beg to enclose monthly statement up to and including 31st May, and, as the amount this month is only £8 15s., we presume you will prefer to send us a cheque, as this amount is too small to draw a bill for.

Yours faithfully,
WALLACE & JACKSON. (62)

262.—Urgent Request for a Settlement.

London, 14th June, 19..

Mr. JOHN SINCLAIR,
Portsmouth.

Dear Sir,

The cheque for our account, which you promised our representative when he called last week would be sent by

to-day without fail, has not come to hand. We have now given you ample time to settle this account, and consider that you are not treating us fairly in the matter. We shall not wait beyond Saturday morning next, first post. If we do not get your cheque then we shall at once use means to enforce payment.

Yours truly,

WILLIAM WICKHAM & SON. (94)

263.—Reply sending Cheque on Account, and an Explanation.

Portsmouth, 17th June, 19..

Messrs. WILLIAM WICKHAM & SON,
London.

Gentlemen,

Enclosed I send you a cheque for £5, on account, and am sorry I cannot at the moment make it larger. I had hoped to remit the whole amount ere this, but have been disappointed in regard to some remittances which had been promised for this week. As I explained to your representative, my clients take long credit, and I have one heavy bill which is due to me, but which has not been paid as I anticipated. However, I shall remit you the balance in a few days. I know you have already shown considerable patience in this matter, but it will not be thrown away, and you can rest assured that you will not lose your money, as I am perfectly solvent, but for the moment find myself unable to clear your account because of the slowness with which my more important customers have settled their bills. Money seems generally somewhat scarce just now. Trusting this explanation will satisfy you that I shall remit at the earliest possible moment,

I remain, Gentlemen,

Yours faithfully,

JOHN SINCLAIR. (190)

264.—Acknowledgment of Cheque. Further Explanation asked for.

London, 18th June, 19..

Mr. JOHN SINCLAIR,
Portsmouth.

Dear Sir,

We are in receipt of your cheque, value £5, which amount has been passed to your credit on account with thanks. We must, however, confess that we are not quite satisfied with your explanation in regard to the balance of the account. We have now waited two months since our first application for a settlement, and we consider that long enough. Moreover, we presume we are not your only creditors, and that others have either been favoured with prompt settlement or are in a similar position to ourselves. While we might have been content to wait for our money in consideration of the previous satisfactory business between us, we very much question if other creditors would be as considerate, inasmuch as some of them may not be in the position to wait for money overdue. We would, therefore, ask you to confirm your remarks in your letter as to solvency. If, however, you are being pressed in different quarters, your best course would be to consult the whole of your creditors immediately. But if you are not being so pressed by other firms, we will wait another week as desired, as we do not wish to add to your difficulties. But we must have your assurance on the matter, otherwise we shall have to take prompt action to protect our interests.

Yours truly,

WILLIAM WICKHAM & SON. (238)

265.—Reply. Explanation given and certain Settlement promised. ®

Portsmouth, 20th June, 19..

Messrs. Wm. WICKHAM & SON,
London.

Gentlemen,

Replying to your letter of the 18th inst., I desire to say that, when I told you I was perfectly solvent, I meant what I said, and I think the prompt manner in which all

previous accounts have been settled should have given you a little more confidence. Had your account been of the ordinary proportions, it would have been cleared off long ago; but as it is for goods which have been used in the execution of a contract, and as, owing to some delays and alterations in the original specification of that contract, I have had to wait some two months longer than I anticipated for my money, you will readily understand that my calculations have been somewhat upset. However, I find upon calling at my clients' offices to-day that I shall get my cheque for this contract to-morrow (as the cheque simply requires a signature by another director), and it will be posted to me this evening. I shall therefore remit you the balance of £150 odd by to-morrow evening's post without fail, and I thank you for the leniency you have shown in this matter.

Yours faithfully,

JOHN SINCLAIR. (211)

266.—Requesting that a Bill be Drawn to settle Account.

Stafford, 16th June, 19..

Messrs. E. SUTTON & Co.,
London.

Gentlemen,

In reply to your application for account due 1st May, I should be obliged if you would draw at three months net from 1st June, as I have some heavy payments to make this month.

Trusting you can see your way to accommodate me in this instance,

Yours faithfully,

HENRY GARRETT. (62)

267.—Reply Refusing to Draw Bill.

London, 17th June, 19..

Mr. HENRY GARRETT,
Stafford.

Dear Sir,

Replying to your request to draw for our account, we regret being unable to do this. It is a principle of our business not to draw or accept bills, and we cannot depart

from the rule. Our best terms are $2\frac{1}{2}$ per cent. discount at one month, or three months net, and as the items of this account are dated 1st April, they become due net on 1st July, when we shall be glad to receive your cheque in settlement. Our prices are cut so fine that they will not admit of extended credit.

Yours faithfully,

E. SUTTON & Co. (112)

268.—Reply Enclosing Bill as desired.

London, 17th Jun., 19..

Mr. HENRY GARRETT,
Stafford.

Dear Sir,

In compliance with your request, we have drawn upon you for the amount of our April account at three months from 1st June, and as the account is due for net payment on 1st July, we are charging you two months' interest at 5 per cent. per annum. Kindly sign acceptance and return in due course, and oblige,

Yours faithfully,

E. SUTTON & Co. (74)

269.—Asking that a Bill be Renewed for a Month.

Birmingham, 16th June, 19..

Messrs. J. PANTON & SON,
London.

Gentlemen,

I find upon going into my accounts that a bill of yours for £150 matures on the 1st prox., and, as accounts are coming in very slowly just now, you will greatly oblige me if you will renew this bill at a month, charging me interest, say 5 per cent. per annum for the accommodation.

I trust this request will not cause you inconvenience, but while trade is good, money is very tight just now, and the extra time mentioned would be of assistance to me.

Thanking you in advance,

I remain, Gentlemen,

Yours faithfully,

W. H. FITCHETT. (113)

270.—Reply Regretting Inability to Renew Bill.

London, 17th June, 19..

Mr. W. H. FITCHETT,
Birmingham.

Dear Sir,

We have your yesterday's favour, and would willingly have complied with your request had it been in our power to do so, but, as the bill has already been discounted, we are unable to renew it. The numerous heavy liabilities which we have to meet just now rendered it necessary to negotiate several bills, and yours was among them. Had not the bill been discounted, we would have endeavoured to comply with your request, but we can now only hope that you will be able to get out of this difficulty by raising the amount before the bill matures.

We remain, dear Sir,

Yours faithfully,

J. PANTON & SON. (120)

271.—Reply as to Account. Goods Unsaleable.
Offer to return them.

Dublin, 19th June, 19..

MESSRS. FRED. ARNOLD & SON,
London.

Gentlemen,

Replying to your favour of the 17th inst, *re* account, I will send you a cheque shortly, but the bulk of the goods is still on my hands. The season for this class of goods is practically over, and I shall probably have to hold them until next spring, and even then I shall in all probability lose on them.

They are certainly a "white elephant" for me, as there has been little or no enquiry for them, and if you have had to wait for the money for them, it is simply because they have proved so unsaleable. I should be very glad to return the best part of them to you, as they will be dead stock to me for months to come.

Accounts are not coming in as freely as I could wish, but I hope to send you at least part of your account in about a fortnight, and perhaps you could see your way to settle the balance by taking back some of the goods in question. Meanwhile, I remain,

Yours faithfully,

H. JACOBS. (190)

272.—Reply to No. 271.

Settlement requested without further delay.

London, 21st June, 19..

Mr. H. JACOBS,
Dublin.

Dear Sir,

In reply to your letter respecting account, we are surprised that you should now, after four months, write us that the goods are unsaleable, and that you would like to return them. The goods were saleable enough when delivered to you, and we presume you knew better than we do what quantities of such goods could be disposed of in your market. During the season we have had many repeat orders from customers doing a class of trade similar to yours, and altogether we have found this line of goods a very popular one.

Moreover, we cannot be expected to take back goods which were bought for the spring trade, and which, if you have not disposed of them by this time, may have to be kept in stock until another spring. You must admit that, if there is such an unfortunately small demand among your customers, it is no fault of ours. We cannot afford to wait an indefinite time for our money, especially as we have already had to pay cash ourselves to the manufacturers. Our meagre profit would be swallowed up by loss of interest.

We must therefore ask you to let us have a settlement in full within a week, as we really cannot allow the account to stand over any longer.

Yours truly,

FRED. ARNOLD & SON. (233)

SECTION XVIII.

BILLS OF EXCHANGE, REMITTANCES, AND
PAYMENTS.

273.—Advice of Bill Drawn—No. 1.

*London, 20th June, 19..*Messrs. HEGEWALD & Co.,
Berlin.

Gentlemen,

Confirming our letter of the 18th inst., we now have the honour to inform you that we have to-day drawn on you for Mks. 30,000—order T. Busse @ 2 months, which please honour on presentation to the debit of our account.

We are, Gentlemen,

Yours faithfully,

THE EMPIRE TRADING CO. (63)

274.—Acknowledgment of Advice.

*Berlin, 22nd June, 19..*Messrs. THE EMPIRE TRADING Co.,
London.

Gentlemen,

We are in receipt of your favour of the 20th inst., with advice of draft on us for Mks. 30,000, which is duly noted, to the debit of your account, and the same will be honoured on presentation.

Yours faithfully,

HEGEWALD & Co. (56)

275.—Advice of Bill Drawn—No. 2.

*London, 20th June, 19..*Messieurs REINACH FRÈRES,
Paris.

Gentlemen,

We confirm our letter of the 17th inst., and now beg to advise you that we have drawn on you this day for Frs. 15,000— $\frac{7}{8}$ F. H. Hosford @ 3 months date, which amount has been credited to you.

Please note, and accord our draft due protection when presented.

We remain, Gentlemen,

Yours faithfully,

JOHN HUMPHREYS & Co. (70)

276.—Bill of Exchange advised.

*Boston, 21st June, 19..*Messrs. CADDELL & SIMMERS,
London.

Gentlemen,

We have received your favour of the 3rd inst., with Account Sales for May, and, the same having been examined and found correct, we now beg to advise you that we have valued upon you through Morland's Bank at two months for the net amount of £1,600 10s., to which please accord your due protection.

Awaiting your further favours,

Yours very truly,

CAYZER & Co. (81)

277.—Notification of Acceptance.

*London, 30th June, 19..*Messrs. CAYZER & Co.,
Boston.

Dear Sirs,

We wrote you on the 22nd inst., and in exchange for same have received your favour of the 21st, advising

draft value £1,600 10s. through Morland's Bank. The same has now been presented and duly accepted.

Awaiting your further news,

We remain, yours very truly,

CADDELL & SIMMERS. (66)

278.—Advice of Draft against Documents.

London, 21st June, 19..

Messrs. A. & P. GIBSON,
Madras.

Gentlemen,

Enclosed we beg to hand you invoice for goods shipped per s.s. *Gulf of Persia*, amounting to £125 10s. net, which we trust will reach you in safety and prove satisfactory. As arranged, we have drawn upon you against documents for the amount of invoice through the Bank of Asia.

Kindly give our draft due protection.

Yours faithfully,

T. SANBURY & Co. (81)

279.—Advice of Draft against Documents No. 2.

London, 23rd June, 19..

Messrs. A. SOMMERFELD & Co.,
New York.

Gentlemen,

In accordance with your esteemed order of the 1st inst., we have to-day shipped per s.s. *Trave* from Southampton the carpets, etc., as per enclosed invoice, and for the net amount of same we draw through our bank, attaching B/L to draft. We have made you a special concession of 5 per cent. for sight draft on New York, and are willing to grant this on all future orders provided you accord us a liberal share of your business.

Assuring you of our best endeavours at all times to fill your orders satisfactorily,

We remain, Gentlemen,

Yours faithfully,

JOHN SINGLETON & BROTHER. (118)

280.—Bills sent for Collection.

London, 20th June, 19..

Messrs. THE AMERICAN BANKING Co.,
New York.

Gentlemen,

We have the pleasure to remit you herewith the following drafts:—

\$1500—at sight on Bollin & Co.
500— " " Meredith Bros.
2500—per July 30 on Vernie Bros.
1400— " August 30 on H. Salmon & Co.

\$5900—payable in New York,

which amounts please pass to our credit, and advise us of receipt per return mail.

We are, Gentlemen,

Yours faithfully,

LLOYDS & HALL (94)

281.—Acknowledgment of No. 280.

New York, 30th June, 19..

Messrs. LLOYDS & HALL,
London.

Gentlemen,

We beg to acknowledge receipt of your favour of the 20th inst., per s.s. *Aurania*, remitting us drafts value \$5900, for which we credit you as per enclosed statement. \$—, under usual reserve.

Yours faithfully,

THE AMERICAN BANKING Co. (55)

282.—Instructions to draw Bill against Account Sales.

Liverpool, 20th June, 19..

Messrs. S. SCHOEBER & Co.,
Berlin.

Gentlemen,

Herewith we beg to hand you Account Sales for goods shipped per s.s. *Wonau*, amounting to £320 net, which we trust will be found in order. If you will value upon us under advice at thirty days' sight, your draft will receive our due protection. The shipment per s.s. *Livapoola* still remains unsold, but we will do our best to clear it as soon as possible.

Awaiting your favours,

Yours truly,

H. SHOEBRIDGE & SONS. (92)

283.—Advice of Bill of Exchange drawn against Account Sales.

Berlin, 23rd June, 19..

Messrs. H. SHOEBRIDGE & SONS,
Liverpool.

Gentlemen,

Since writing you on the 19th inst., we have received your esteemed favour of the 20th, enclosing Account Sales, which we have examined and find correct. We now beg to advise you that we have drawn upon you at thirty days' sight for £320 against same, and shall feel obliged if you will kindly honour our draft in due course. We trust you will clear the remainder of our shipment per s.s. *Livapoola* at an early date, and meanwhile remain,

Yours truly,

S. SCHOEBER & Co. (103)

284.—Refusal to Accept Bill.

London, 29th June, 19..

Messrs. P. WOHLAUER & Co.,
Hamburg.

Gentlemen,

To our great surprise, a bill drawn by you on us for the goods consigned per s.s. *Mogul* was presented to-day for acceptance. We naturally refused to take up same.

In the first place, we distinctly requested you to forward the goods on consignment, and therefore gave you no authority to draw upon us. Further, the goods are still on our hands, and will probably not sell at anything like the prices you have fixed for them. Moreover, we think it a most unwarrantable proceeding to draw upon us without advising us.

We are certainly at a loss to understand your action in drawing this bill on us, and can only conclude that it is an error.

The goods in question do not turn out to our expectations, the quality being so poor as to render them unsuitable for the requirements of this market, and altogether we very much question if we could interest anybody in your product. We therefore hold the goods at your disposal.

Yours truly,

ALEX. HERRON & SON. (186)

285.—Reply to No. 284—Bill Drawn in Error.

Hamburg, 30th June, 19..

Messrs. ALEX. HERRON & SON,
London.

Gentlemen,

We are in receipt of your favour of yesterday's date, and learn with regret that an error has been made in drawing upon you for the value of our consignment, per s.s. *Mogul*. We assure you that this was entirely owing to a mistake on the part of one of our clerks.

We have given instructions for the bill to be returned to us, and apologize for the unnecessary trouble to which you have been put.

We are sorry that you give such a poor account of our goods, especially as they have a good sale in this market, for we had hoped that you would be able to place quantities with the same class of buyers as we meet with here. Of course, the shipment was really intended to try your market. Under the circumstances, perhaps the best thing would be to put them before your buyers, and wire us what offers you get, and, if at all reasonable, we will be pleased to consider them.

On the other hand, if you cannot dispose of them, we will write our other friends in your market, and will then instruct you whether we wish them returned, or handed over to one of our friends.

We should be glad to have your enquiries for our other specialities when you are again in the market, and remain,

Yours very truly,

P. WOHLAUBER & Co. (244)

286.—Bill Protested.

Paris, 29th June, 19..

Messrs. DICK & MARSHALL,
London.

Gentlemen,

Confirming our letter of the 27th inst., we have to inform you that the bill of fcs. 3,000.— on Messrs. Villenje and Co., due 28th July, which you sent us per your favour of the 25th inst., has been presented, and these gentlemen refused to accept, stating that you had no authority to draw. The bill matures on the 25th July, and will then be again presented, unless we hear from you to the contrary, and we hereby acquaint you that, if the bill is not paid when due, we shall have to draw upon you for the amount, plus charges incurred through protest.

We remain, Gentlemen,

Your obedient servants,

L. PIERREPONT ET FILS. (129)

287.—Draft not Advised.

London, 30th June, 19..

Messrs. VICTOR LEGRAND & Co.,
Paris.

Gentlemen,

Since writing you on the 26th inst., your draft of the 27th, value £600, has been presented and duly honoured to your debit, although no advice of the drawing of same had been received from you. We must ask you in future to be careful that all such drafts are duly advised, as if this is omitted, we cannot take up the drafts.

Yours truly,

ABBOTT & LANGFORD. (83)

288.—Reply as to Draft not Advised.

Paris, 1st July, 19..

Messrs. ABBOTT & LANGFORD,
London.

Gentlemen,

We regret to learn from your favour of the 30th ult. that our draft on you of the 27th for £600 was not advised. We apologize for this oversight on our part, and will take care that due notice is given in future of all such drafts upon you.

Yours faithfully,

VICTOR LEGRAND & Co. (68)

289.—Draft Sent for Collection, and Payments Requested.

Boston, 3rd July, 19.. ^(R)

Messrs. JOSEPH DUNCAN & Co.,
London.

Gentlemen,

We beg to hand you the enclosed draft on Messrs. Watts & Tyler, of your city, value £545 sterling, which please be good enough to collect, and credit to our account. We would also ask you to kindly remit for our account the following amounts:—

Messrs. Lohren & Co., Ringstrasse 3, Amsterdam, £50 10 0
 " Champiny & Co., rue Lamartine, Paris, Fcs. 530.—
 " J. Wasserfeld Söhne, Zinnstrasse, Berlin, Mks. 600.—
 " A. Prolinsky & Co., Sonnengasse, Vienna, öwfl. 1250.—

The draft we are sending you matures on the 15th inst., and these remittances can be made then out of the proceeds.

We shall ask you to make further payments for us shortly, and, in the meantime, the balance of our draft can therefore remain to our credit, instead of being remitted by Exchange on Boston as usual.

Always with pleasure at your service in similar matters,

We remain, Gentlemen,

Yours faithfully,

JOHN COMRIE & Co. (183)

290.—Reply. Draft Collected. Payments Made.

London, 16th July, 19..

Messrs. JOHN COMRIE & Co.,
 Boston.

Gentlemen,

Your draft on Messrs. Watts & Tyler, value £545, to hand. The same has been duly honoured, and the proceeds placed to the credit of your account.

In accordance with your request, we have to-day remitted the following accounts:—

| | |
|-----------------------------------|------------------|
| Messrs. Lohren & Co, Amsterdam .. | £50 10 0 |
| " Champiny & Co., Paris, | |
| Fcs. 530.— @ 25.18 = | 21 1 0 |
| " J. Wasserfeld, Berlin, | |
| Mks. 600.— @ 20.40 = | 29 8 3 |
| " A. Prolinsky & Co., Vienna, | |
| öwfl. 1250.— @ 12.05 = | 103 14 8 |
| | Total £204 13 11 |

The balance of £340 6s. 1d. still stands to your credit, and when you wish further payments made, we shall be pleased to make them.

Meanwhile, we remain, Gentlemen,

Yours faithfully,

JOSEPH DUNCAN & Co. (181)

291.—Bill Dishonoured. Threat to Recover Legally.

London, 4th July, 19..

Messrs. P. DARKIN & SONS,
 Birmingham.

Gentlemen,

This morning, to our great surprise and annoyance, our bankers returned our bill on you for £150, due 2nd inst., marked "No funds." We gave you to understand in our letter of 26th ult., that this bill must be met, and that we could not, under any circumstances, renew it for another month. Your method of dealing with business obligations is certainly extraordinary. You did not even advise us that you were allowing the bill to be returned to us. We object to such treatment, and therefore give you notice that, unless we receive the cash (not a cheque) before 12 noon to-morrow, we shall sue for the amount without further delay.

Yours truly,

GRIEGSON & SMITHERS. (134)

292.—Bill Dishonoured. Explanation Demanded.

London, 5th July, 19..

Messrs. BOOTH & WRYTHAM,
 Belfast.

Gentlemen,

Our bill of £370 10s. 5d., due 2nd inst., has been returned to us, marked, "Refer to drawer." and our bankers inform us that your account is overdrawn. Since we are aware, from personal knowledge, that your firm has a solid financial basis, we presume that there must be some error in this. We should therefore be glad if you will wire us on receipt, explaining this occurrence, and remit us the amount, per return.

Yours truly,

LOMAX & SON, LTD. (98)

293.—Bill Dishonoured. Explanation Given.

Belfast, 6th July, 19..

Messrs. LOMAX & SON, LTD.,
London.

Gentlemen,

We wired you this morning "Cheque leaving to-day's post, regret irregularity," and we enclose same herewith.

We extremely regret this occurrence, and can assure you that it is quite unprecedented. As you are aware, our establishment is only a branch house, and our funds are controlled from Liverpool. Through great negligence on the part of our cashier, our Liverpool people were not advised in sufficient time to enable them to place a credit to our account at the bank here. Of course, the bank people know very well that our Liverpool house are important clients of their Liverpool branch, and had they acted in an intelligent manner, your bill would not have been returned. Unfortunately their manager is away, and the bill was returned without even a notification to us. Fortunately for us, no other bills or cheques of importance were presented, and, as the letter crediting our account for a large amount reached the bank this morning, no other inconvenience has been caused. You can readily understand, however, that if such a bill as yours had been returned in this manner to anyone but yourselves, our credit might have suffered. We have complained very seriously at the bank, who are profoundly sorry that such treatment has been shown us. We thank you for the considerate manner in which you treated this blunder, and you may be sure that our cashier will not be allowed to commit such a blunder again. Kindly debit our account for any charges incurred, and accept our sincere apologies for the trouble given.

The writer hopes to be in London next week for a few days, and will write from there arranging a day to call on your Mr Fred Lomax, when the contract for a year's supply of Rubber Goods mentioned in our letter of the 1st inst. can possibly be fixed up.

Yours faithfully,

BOOTH & WRYTHAM. (326)

294.—First of Exchange Missing.

New York, 5th July, 19..

MESSRS. GEORGE MURRAY & Co.,
Liverpool.

Gentlemen,

We cabled you to-day reading:—

"First of Exchange \$1500—on National Bank our order, missing,"

and received your cabled answer reading:—

"Duly forwarded with advice. Stop payment."

In explanation of the above, we regret to inform you that we are unable to trace receipt of the First of Exchange, value \$1500—advised in your letter of the 28th ult. Owing to an irregularity in opening our letters, we cannot say definitely whether this bill was enclosed or not. However, as you cable that it was duly forwarded with advice, for protection, we have informed the drawees, and requested them to pay only against presentation of the Second of Exchange through our bankers, and with our own endorsement. If, therefore, the First has been forwarded, it is missing, and we would ask you to send us the Second, upon the understanding that we agree to indemnify you for any loss which you might incur by compliance with our request.

We are, Gentlemen,

Yours very truly,

E. MAXWELL & Co. (190)

295.—Reply to No. 294. Second of Exchange Sent.

Liverpool, 14th July, 19..

MESSRS. E. MAXWELL & Co.,
New York.

Gentlemen,

We were much surprised to learn from your cable that our First of Exchange at sight on the National Bank, value \$1500—sent you on the 28th ult., is missing, and hoped your letter to hand to-day would clear up the mystery.

As we cabled reply, the bill was certainly enclosed in our letter (the writer himself having seen the letter closed), and we think the bill must have been mixed with other papers, and perhaps inadvertently consigned to the waste paper

basket. However, we do not wish you to be inconvenienced, and, as you have informed the drawees that the First of Exchange is not to be paid, but that payment is only to be made against presentation of the Second through your bankers, duly endorsed by you, we are sending the Second herewith, upon the understanding that you agree to indemnify us for any loss that might be incurred.

We should be glad to hear if the First is found, and meantime,

We remain, Gentlemen,

Yours very truly,

GEORGE MURRAY & Co. (192)

**296.—Payment made against Letter of Credit.
Bill Drawn to Reimburse.**

Berlin, 10th July, 19..

Messrs. ROWE, WILLS & Co.,
London.

Gentlemen,

By this we beg to inform you that we have to-day paid to Mr. Robert Saunders £120, in accordance with your letter of credit in favour of this gentleman.

Enclosed we hand you receipt for the amount, for which, with half per cent. commission 12/-, and postages 1/-, total £120 13s., we have drawn upon you at the exchange of 20.45, viz., for Mks. 2467.29, own order. Kindly note, and honour our draft when presented.

We remain, Gentlemen,

Yours very truly,

BONNERMANN & Co. (116)

297.—Remittances.

Berlin, 10th July, 19..

Messrs. THRAVES, SPICER & Co.,
London.

Gentlemen,

We confirm our letter of the 8th inst., and beg to acknowledge receipt of your favours of the 7th and 8th insts., in accordance with which we debit you

| | | |
|-----------|--|-----------|
| £3 5 0 | value 9th July, proceeds of our remittance | £3 6 0 |
| £660 17 8 | value 11th July | £660 19 9 |
| £139 15 3 | " " payment National Bank. | |

Crediting you per contra for our paid domicile which you enclosed, £265 19s. 9d. value, 1st July.

We remit you herewith for our credit

| | | | |
|------|-----------|-------|----------------|
| 5014 | £307 1 10 | Draft | Morrison & Co. |
| 4516 | £306 0 0 | " | Wingate & Son. |

£613 1 10

and commend to your protection per contra our to-day's drafts on you

| | | | |
|----------|----------|-------|---------------|
| No. 4891 | £56 10 7 | Order | Frowd & Sons. |
| 4892 | £50 1 6 | " | Loebel & Co. |

Yours very truly,

BODENHEIMER & Co. (221)

298.—Advice of Stock to be Delivered against Payment.

Köln, 10th July, 19..

Messrs. MUDDIMAN & Co.,
London.

Dear Sirs,

Under separate and registered cover, we have sent you to-day 300 Modderfontein Certificates duly endorsed by our Mr. Rudolph Heilbrond, and request that you will be good enough to deliver same to Messrs. Brown of your city, against payment of £1,759 10s. (seventeen hundred and fifty-nine pounds, ten shillings stg.), for which amount we take the liberty to draw on you at three days sight, recommending our draft to your kind protection.

We remain, dear Sirs,

Yours faithfully,

LOEBEL & JACQUES. (103)

299.—Instructions to hand over Documents against Payment.

Odessa, 11th July, 19..

MESSRS. LANGRIDGE & VINALL,
London.

Gentlemen,

We herewith beg to hand you documents for 14,334 bags Maize, per ss. *Finland*, which please give up to Messrs. James Ferguson & Co., of your city as soon as these gentlemen desire to take up same, against payment of £3,299 15s 6d, say three thousand, two hundred and ninety-nine pounds, fifteen shillings and sixpence, less interest at the rate of $\frac{1}{2}$ per cent. per annum over short deposit rate from date of payment to the 29th September next. Kindly accommodate Messrs. Ferguson, in case they should wish to inspect the above documents before payment, and credit our account for proceeds upon entry under advice.

Yours faithfully,

JACOB PALLITZKY & Co. (140)

300.—Apology for Omission to Enclose Remittances Advised.

London, 30th June, 19..

MESSRS. J. DUFAURE & Co.,
Paris.

Dear Sirs,

We have just received your telegram, reading:—

"Remittances numbers 4162, 4163, 4169, and 4190 not enclosed in your letter 28th inst."

and wired you in reply:—

"Remittances in question advised erroneously. Please excuse."

which we now confirm, apologizing for the irregularity.

The bills amounting in all to £5,186 18s. 4d., were otherwise disposed of after our letter was written, and the latter was inadvertently despatched without being altered.

Yours faithfully,

ROSER, SON & Co. (120)

SECTION XIX.
BANKRUPTCIES AND ARRANGEMENTS.

301.—Calling a Meeting of Creditors.

15, Brinkworth Street, London,
10th July, 19..

MESSRS. WARD & Co.,
Manchester.

Re THOMAS MORE, Draper, Dover.

Gentlemen,

I have been consulted by the above-named regarding his financial position, and, as a number of his creditors are pressing him, I think it advisable, in the interests of the creditors, that they should be called together as soon as possible. A meeting of creditors will therefore be held at my offices as above on the 14th inst., at 3 p.m., when a statement of affairs will be placed before the meeting, to enable the creditors to take such steps as they may deem most expedient.

Should it not be convenient for you to be present at the meeting, I shall be pleased to act for you, if you will kindly advise me to that effect.

Be good enough to forward me a statement of your account, for which please find stamped envelope enclosed.

I am, Gentlemen,

Yours faithfully,

HENRY LEWIS, C.A. (164)

302.—Reply by a Creditor, asking to be informed of the Result of Meeting.

Manchester, 12th July, 19..

HENRY LEWIS, ESQ., C.A.,
London.

Re THOMAS MORE, Dover.

Dear Sir,

We are in receipt of your notice of meeting, respecting the above, and enclose statement of our account as requested. Our interest in this estate is, fortunately, not a

large one, and as we shall be unable to attend the meeting on the 14th inst., we shall be glad if you will inform us as to what the creditors represented at the meeting decide to do with the estate.

Yours truly,

O. WARD & Co. (92)

303.—Accountant's Reply to Creditor.

Deed of Assignment executed.

London, 16th July, 19..

Messrs. O. WARD & Co.,
Manchester.

Re THOMAS MORE.

Gentlemen,

Referring to your letter of the 12th inst., I now beg to inform you that the meeting of the creditors of this firm, convened by my circular of the 10th inst., was held here on the 14th, and was well attended.

The claims of creditors present or represented amounted to £5,346 4s. 6d., out of £5,949 4s. 6d., the total liabilities of the firm. A statement of the firm's affairs was placed before the meeting, and full explanations given as to their position. After considerable discussion, it was decided that to let the estate go into bankruptcy would be a most ruinous course, and the creditors therefore finally resolved that the debtor be called upon to forthwith execute a Deed of Assignment for the benefit of the creditors. Mr. Richardson, of Fleet Street, was appointed Trustee, and a representative Committee of Inspection, consisting of four gentlemen, whose total claims amount to £4,315 4s. 2d., viz., Mr. Sommers, representing Worleys, Ltd., Mr. C. Winckworth, of Wood Street, lace manufacturer, Mr. James Grant, of Manchester, woollen manufacturer, and Mr. C. Pringle, of Redbanks, City.

The debtor has duly executed a Deed of Assignment for the benefit of his creditors, in accordance with the above resolution, and the Deed has already been signed or assented to by fifteen creditors, whose total claims amount to £3,000 odd.

I send you herewith a summary of the statement of affairs, and shall be glad if you will sign the enclosed form of assent, and return in the enclosed envelope to the Trustee at your earliest convenience.

Yours faithfully,

HENRY LEWIS, C.A. (309)

304.—Summary of the Statement.

Re THOMAS MORE, Draper, Dover.

STATEMENT OF AFFAIRS, 14th JULY, 19..

| Gross Liabilities | Liabilities as Estimated by Debtor. | Expected to Rank. | Assets as Estimated by Debtor. | Estimated to Produce. |
|-------------------|--|-------------------|---|-----------------------|
| £ s. d. | | £ s. d. | | £ s. d. |
| 5747 9 6 | Unsecured Creditors as per List "A" .. | 5747 9 6 | Property as per List "C"; estimated Cost, viz.: | |
| | Preferential Creditors for Rates, Taxes, Wages, etc., as per List "B" .. | | Stock-in-Trade— | 2406 4 3 |
| | Do. Rent 120 5 0 | | Trade Fixtures and Fittings 206 14 2 | 40 0 0 |
| | | | £4165 3 8 | 4446 4 3 |
| 193 5 0 | Deducted per Contra. £193 5 0 | | Cash in hand .. | 40 3 8 |
| | | | Book Debts as per List "D," viz.: | |
| | | | Good £1401 5 6 | 1365 2 1 |
| | | | To produce .. | |
| | | | Doubtful .. | |
| | | | £60 1 3 | |
| | | | Bad .. 41 5 8 | |
| | | | £101 6 11 | |
| | | | To produce .. | 21 4 3 |
| | | | Deduct Preferential Creditors for Rates, Wages, Rent, etc. .. | 3672 14 3 |
| | | | | 193 5 0 |
| | | | Deficiency .. | 3479 9 3 |
| | | | | 208 0 3 |
| | | | | £3747 9 6 |
| | | £5747 9 6 | | |

305.—Letter from Creditor to Trustee asking when a Dividend is likely to be declared.

Manchester, 3rd November, 19..

GEORGE RICHARDSON, Esq.,

London.

Re THOMAS MORE, Dover.

Dear Sir,

We should be glad if you would inform us what is being done in regard to the above estate, and whether a first dividend will shortly be declared. We understood you were trying to dispose of the remainder of stock by private treaty, and trust you have been successful in this.

We remain, dear Sir,

Yours faithfully,

O. WARD & Co. (76)

306.—Reply by Trustee as to Dividend.

London, 4th November, 19..

Messrs. O. WARD & Co.,

Manchester.

Re THOMAS MORE, Dover.

Gentlemen,

In reply to your favour of yesterday, I beg to inform you that, as Trustee under the Deed of Assignment executed by the above, I have disposed of the whole of the Stock and Fixtures, and have also succeeded in getting in most of the Book Debts. I shall send you in a few days particulars showing amount realized, and hope to declare a First and Final Dividend of about 8/6 in the £.

Yours faithfully,

GEORGE RICHARDSON. (96)

307.—Dividend Declared. Account of Trustee's Realization of Estate sent.

London, 10th November, 19..

Messrs. O. WARD & Co.,
Manchester.

In the Matter of a Deed of Assignment dated 19th July, 19..,
executed by Thomas More, Dover.

Gentlemen,

With the approval of the Committee of Inspection appointed under the said Deed, I have declared a First and Final Dividend of 8/6 in the £ upon the claims of such Creditors as have signed or assented to the Deed to date hereof. The amount of your claim as admitted by me is £20 10s., and you may receive the amount payable to you, viz., £8 14s. 3d. on Monday, 1st day of December, or on any subsequent day between the hours of ten and four at my office in Mills Chambers, Fleet Street, E.C.

If you cannot attend personally, a cheque or postal order for the amount of Dividend can be remitted by post, at your risk, or delivered to bearer on your filling up and signing the annexed Forms of Receipt and Authority, subject to the production, on application for payment, of any Bills, Notes, and Securities held by you.

A Statement of my Receipts and Payments is annexed hereto.

Yours faithfully,

GEORGE RICHARDSON,

Trustee. (205)

Form of Receipt referred to:—

In re THOMAS MORE, Dover.

Received the sum of Eight Pounds, Fourteen Shillings, and Three Pence, in full settlement of ^{my} _{our} claim of £20 10s. against the above estate.

£8 14s. 3d.

Stamp.

O. WARD & Co.

308.—Statement of Receipts and Payments.

London, 15th November, 19..

Re THOMAS MORE, Dover.

TRUSTEE'S REALIZATION ACCOUNT.

| £ s. d. | | | £ s. d. | | | | |
|--|------|---|---------|---|-------|----|----|
| To Cash in hand at 14th July, 19.. | 40 | 3 | 8 | By Wages (Debtor's and Assistants' during Sale) | 88 | 16 | 8 |
| " Proceeds of Sale of Stock at Shop, High Street, Dover; Stock Sold under Trustee's Supervision, at reduced prices | 1800 | 2 | 2 | " H. G. Wallis, Fee for taking Inventory of Stock | 5 | 5 | 0 |
| " Proceeds of Sale of residue of Stock by Auction | 100 | 3 | 0 | " Dover Gas Company, for Gas consumed during Sale | 10 | 8 | 1 |
| " Ditto Fixtures by Auction | 30 | 0 | 0 | " Preferential Creditors, for Rates, Wages, Rent, etc. | 193 | 5 | 0 |
| " Book Debts Collected | 1161 | 0 | 10 | " Board of Trade Fees | 3 | 10 | 0 |
| | | | | " H. Warner, Commission and Out of Pockets, Selling Stock and Fixtures by Auction | 48 | 1 | 4 |
| | | | | " Costs of Actions of Suing Creditors | 37 | 3 | 10 |
| | | | | " Inland Revenue Property Tax | 3 | 11 | 0 |
| | | | | " Trustee's Printing Account | 5 | 3 | 8 |
| | | | | " Ditto Postages and Stationery | 7 | 1 | 4 |
| | | | | " Trustee's Remuneration— | | | |
| | | | | 5% on £3,121 9 8=156 1 6 | 292 | 17 | 0 |
| | | | | 5% on £2,735 10 9=136 15 6 | | | |
| | | | | " First and Final Dividend of 8/6 in the £ on claims admitted for £5,747 9 6 | 2442 | 13 | 9 |
| | | | | " Incidentals | 3 | 13 | 0 |
| | | | | | 43121 | 9 | 8 |
| | | | | | 43121 | 9 | 8 |

309.—Notification to London Agent respecting Receiving Order in Bankruptcy, etc.

Bradford, 22nd July, 19..

MR. WALLACE BLACKIE,
London.

Dear Sir,

We regret to inform you that Messrs. P. Roland and Co., of Deer Street, W., have filed their petition. The various actions pending against them left no alternative course to be

taken, and a Receiving Order was made on the 20th inst. The First Meeting of Creditors is notified to be held at the offices of the Official Receiver, London, on the 2nd August next, and we shall be glad if you will attend this meeting and report to us thereon. We send you herewith Form of Proof, also Form of Proxy duly filled up, which please lodge with the Official Receiver by the time stipulated.

The Summary of Debtors' Statement of Affairs does not look very encouraging, and we shall probably have to write off 15/- in the £ on our debt of £95.

Yours truly,

H. KINGSTON & Co. (155)

310.—Reply. Proof of Debt lodged with Official Receiver, etc.

London, 23rd July, 19..

Messrs. H. KINGSTON & Co.,
Bradford.

Gentlemen,

I learnt with regret of the failure of Messrs. P. Roland & Co. They have evidently been working at a serious disadvantage for some time, owing to want of capital, and but for the action of the bank respecting the overdraft of £1,700 odd, they might still be struggling to stave off the evil day. However, I am glad we have not pressed them for orders this season, as otherwise we might have suffered severely, since our goods run into big figures.

The proof and proxy will be duly lodged with the Official Receiver, and I will attend the meeting of creditors and report to you thereon.

I trust our loss in this estate will not be as heavy as you anticipate, but hope we shall obtain a dividend of at least 8/- or 9/- in the £, for that would be little enough considering our brief connection with the concern.

Yours faithfully,

WALLACE BLACKIE. (174)

311.—Report as to Meeting of Creditors by London Agent.

London, 2nd August, 19..

Messrs. H. KINGSTON & Co.,
Bradford.

Re P. ROLAND & Co.

Gentlemen,

The First Meeting of Creditors of the above firm was held to-day, and the writer attended same as arranged.

The Debtors ascribed their position to expenses of the business being in excess of the profits, to bad debts, and to insufficiency of capital. They also complained of the adverse season of 1898, which, as you will remember, was not good for their particular line of business.

They were questioned as to whether they had sold goods under cost, and replied that they had done so only in exceptional cases where lines of bad stock had to be cleared. Their drawings for household and personal expenses cannot be considered immoderate as they had not drawn more than about £100 per annum each.

Debtors said that their trading had always resulted in a gross profit, but the expenses were too heavy for the amount of business done.

Mr. Leslie, who represented the Bank, proposed that the estate should remain in charge of the Official Receiver, who should wind it up in Bankruptcy. This proposal was approved by the meeting, and will be acted upon accordingly.

Yours faithfully,

WALLACE BLACKIE. (209)

312.—Bankruptcy. Liquidator and Committee of Inspection Appointed.

Liverpool, 20th July, 19..

In the Matter of the Companies Acts 1862 to 1890, and in the Matter of the Barchester Trading Co., Ltd.

Dear Sir,

At the meeting of Creditors of the above-named Company, held at the offices of the Official Receiver in Bankruptcy on the 18th inst., the Creditors appointed me Liquidator of the Company, and appointed Messrs. Henry Smart, P. Loder, and Chas. H. Romer as a Committee of

Inspection, to accept the offer made by Messrs. James Rhodes and William Salter, two of the Directors of the Company, to pay a composition of 12/6 in the £, payable 5/- in three months, 5/- in six months, and 2/6 in nine months, to be satisfactorily secured, together with all costs of proceedings.

The Committee of Inspection have met, and considered the proposal, and as satisfactory security is offered, they have agreed to accept this composition.

Of course, if the Creditors do not accept this offer the estate will have to be wound up in the ordinary way, and after payment of costs and expenses, which would thereby be incurred, I do not believe it would realize anything like 12/6 in the £.

I should be glad to know as soon as possible whether you would accept this offer, and would ask you to fill up and return to me the enclosed form of assent by return.

Yours truly,

H. BARNDEN, Esq.,
London.

MONTAGU SCOTT,
Liquidator. (253)

313.—Notice to Creditors to Send in Claims.

Liverpool, 25th July, 19..

In the Matter of the Companies Acts 1862 to 1890, and in the Matter of the Barchester Trading Co., Ltd.

Dear Sir,

Notice is hereby given that the Creditors of the above-named Company are required, on or before the 1st prox., to send their names and addresses, and the particulars of their debts or claims, also the names and addresses of the Solicitors (if any) to Montagu Scott, of Dod Street, Liverpool, the Liquidator of the said Company, and, if so required by Notice in writing from the said Liquidator, are personally, or by their Solicitors, to come in and prove their said debts or claims, at such time and place as shall be specified in such notice, or in default thereof they will be excluded from the benefit of any distribution made before such debts or claims are proved.

Dated the 25th day of July, 19..

ARCHIBALD WALMESLEY,

Solicitor for the above-named Liquidator. (171)

To H. BARNDEN, Esq.,
London.

SECTION XX.
INSURANCE OF GOODS, Etc.

314.—Requesting Insurance Brokers to Effect a Floating Policy.

London, 26th July, 19..

Messrs. WILLOUGHBY & SONS,
Cheapside.

Gentlemen,

Referring to your Representative's call this morning, I have decided to accept your quotation of 18/- per cent. Please, therefore, cover me (or insure for me) £2,000 at 18/- per cent. on all goods in transit to or from my warehouse, to any town in Great Britain and Ireland, this to include all goods lying at railway stations, also travellers' samples at hotels, or in transit by rail or water.

Please let me have the Policy as early as possible.

Yours faithfully,

ORLANDO HUDSON. (99)

315.—Instructions to Insure Stock and Fixtures.

London, 9th Sept., 19..

THE REX INSURANCE Co.,
London.

Gentlemen,

Please insure me for £5,000 at 21/- per cent. per annum on Stock and Fixtures in my warehouse at the above address.

I should be glad to hear why the rate is so very high, since my last cover with another Company was only 19/- per cent., and I still hold a policy for more than the above amount at the rate of 19/- per cent. As I mentioned to your representative who called on me, I desire to divide the insurance of my stock among at least three Companies, otherwise I should not agree to pay the percentage which you demand, but nevertheless, I cannot see why you are unable to offer the same rates as your competitors. If you will reduce the rate I will consider an increase of my cover.

Yours truly,

WILLIAM BENNETT. (153)

**316.—Reply respecting Insurance of Stock, Etc.
Rate Confirmed.**

London, 10th Sept., 19..

WILLIAM BENNETT, ESQ.,
London.

Dear Sir,

We beg to acknowledge receipt of your yesterday's favour, instructing us to cover you for the amount of £5,000 at 21/- per cent. per annum, on Stock and Fixtures in your warehouse at 5 Tile Street, E.C. We are preparing the Policy for same, and will send it on to you during the next few days.

With regard to the rate of 21/- per cent. quoted to you, we beg to say that this is absolutely the lowest figure at which we can take the risk. The neighbourhood in which your premises are situated has become sufficiently notorious of late for frequent fires, and although you may at the present time be holding a policy from another Company, at a lower rate, yet we are assured that this policy was not effected recently, as we are well aware that to-day you will not find many Companies willing to cover you even at our rate of 21/- per cent., and many will not cover at all. We have already quite as much risk in your neighbourhood as we really care to have, and at a lower figure than we have quoted the business would not be worth our while, even if you double the amount of cover. We enclose receipt for your cheque with best thanks, and remain,

Yours faithfully,

THE REX INSURANCE Co. (243)

317.—Request to Insure Goods lying at the Docks.

London, 11th Sept., 19..

TO THE REX INSURANCE Co.,
London.

Gentlemen,

Please insure for me for one calendar month from to-day:

B # 1903/1908 Six Cases Cutlery } Value £953.
BOSTON. Ex. s.s. *Wanton*, from Boston }
 and lying at the West India Dock, London.

Yours truly,
 HORACE WHATELEY. (65)

318.—Request to Insure Goods lying at Hotel.

London, 12th Sept., 19..

To THE REX INSURANCE Co.,
 London.

Gentlemen,

Please insure for us for three weeks from 13th inst.
 Soft Goods, value £360, which we shall have lying at the
 Princes Hotel, Bournemouth.

Please charge your lowest rate, and oblige,

Yours faithfully,

HENDERSON & McNEILL. (51)

319.—Request to Insure Goods Shipped. All Risks.

London, 19th Sept., 19..

Messrs. RIVERSDALE & Co.,
 "Lloyd's," E.C.

Gentlemen,

Please insure for us against all risks, £536, value of
 Twenty Cases of Hardware, marked

PLC # 1/20,
BOSTON.

and shipped for account of Messrs. Peat, Lenner & Co.,
 Boston, per s.s. *Massachusetts*, sailing on the 20th inst. Be
 good enough to effect this at once, and let us have certificate
 per bearer, as we wish to forward same by to-day's mail.

Yours faithfully,

RYAN BROS., LTD. (92)

320.—Request for an Open Policy.

London, 20th Sept., 19..

Messrs. WALLACE & RYMER,
 London.

Gentlemen,

Please insure for us, with particular average, £10,000
 on Machinery and General Merchandise, from any port or
 ports in the United Kingdom, to any port or ports in Australia
 and New Zealand.

Yours truly,

BANNISTER & WILEY. (49)

321.—Shipments declared off Open Policy.

London, 10th Oct., 19..

Messrs. WALLACE & RYMER,
 London.

Gentlemen,

Please note that on account of open policy, dated
 21st Sept., 19.., goods value £1,535 have been shipped per
 s.s. *Jordan*, sailing to-morrow, 11th inst., leaving a balance of
 £8,465.

Yours truly,

BANNISTER & WILEY. (62)

322.—Open Policy Renewed.

London, 30th Nov., 19..

Messrs. WALLACE & RYMER,
 London.

Gentlemen,

Kindly declare a further £5,345 on open policy
 dated 21st Sept., 19.., for Machinery and General Merchandise,
 from any port or ports in the United Kingdom to any
 port or ports in Australia and New Zealand.

Also please insure for us, with particular average, £10,000,
 to follow and succeed the above policy.

Yours truly,

BANNISTER & WILEY. (77)

No. 323.

Indent or Shipping Order.

Telegraphic Address, "WOXOH."

Telephone No. 1238.

H. WILCOX & SON.

10 Livington Street,

LONDON, E.C.

ORDER No. ^{3rd Feb} 1939

Dept.

Mr Richard Wayner

Nottingham

Herewith we hand you an Order for the *West Indian Market*

Goods to be ready within the time specified, packed in the best possible manner, for Export.

| | | | | | |
|----|-------|----------|---------------|---------|----------|
| 50 | pairs | Curtains | No 152 "Iris" | 10/10/6 | per pair |
| 50 | " | do | 150 Tushia | 12/6 | " |
| 50 | " | do | 148 Orchid | 10/6 | " |

Terms:

2 1/2 % for prompt cash f.o.b London

Packing:

in lined cases, extra

Delivery:

Within 50 days from date of order.

Marks:

*Please ask for marks & forwarding instructions when ready.***IMPORTANT.***Every case, cart, or crate must have the marks cut or branded.**Invoice must give Net and Gross Weights and contents of each Package; also Outside Dimension in inches of every package, further Order No., Conditions, and Number of Packages.**Statement to be rendered with invoice, showing best discount for prompt cash.**This order is tendered subject to your keeping within the meaning of the Merchandise Trade Marks Act, and any deviation without our authority in writing will be at your risk.*

Your confirmation of the acceptance of this order is required by return of post.

No 324.—Stores Contract (Specification).

THE SOUTHERN TRAM CO.

SPECIFICATION FOR THE SUPPLY OF STORES.

This Company is prepared to receive TENDERS for the supply of the ARTICLES herein mentioned, subject to the terms and conditions specified at back.

| ESTIMATED QUANTITY. | DESCRIPTION | PRICE. | AMOUNT. | | |
|---------------------|--|-----------------|---------|-----|-----|
| | | | £ | s | d. |
| abt. 300 yds. | CARPET, Brussels, 27 inches wide, to patterns. per yd. | 3/11 | 58 | 15 | - |
| abt. 500 yds. | Do. do. extra quality " | 4/11 | 122 | 18 | 4 |
| abt. 2000 yds. | MATTING, Cocoa, plain, 18 inches wide, to sample No. 5 " | 10 ^d | 41 | 13 | 4 |
| abt. 1000 yds. | AMERICAN LEATHER CLOTH, to sample. Dark Chisel, 45 inches wide " | 1/6 | 75 | - | - |
| | | | £ | 298 | 6 8 |

FORM OF TENDER.

I (name) *Charles Lintap* of *Iron Street E.C.6* hereby agree to supply the Southern Tram Company with the articles mentioned in the foregoing Specification (or any portion thereof) strictly in accordance with the terms and conditions contained therein, at the prices affixed thereto.

Dated *October 9 1900*

Signed

Charles Lintap

No. 325.—Stores Contract (Conditions and Terms).

CONDITIONS OF CONTRACT. viz. :—

1. The articles to be supplied within a reasonable time after the order is given, and delivered at the Company's Stores Depot, in Dover, free of all charges for carriage, delivery, etc.
2. The articles shall be supplied to the Company's Samples, Patterns, or Specifications, to which they shall in all respects be equal, and where no Sample or Patterns are exhibited, then the articles shall be the best of their respective kinds, and the decision of the Company thereon shall be binding and conclusive.
3. Any Article found to be inferior in quality, or in any manner defective, will be rejected, and returned to the Contractor at his own risk and expense. Contractors are earnestly requested not to tender unless they first examine the Patterns and Samples.
4. Should the Contractor fail to supply any article within a reasonable time after the order shall have been given, or shall supply any article of an inferior quality, or in any manner defective, the same will be rejected at the Contractor's risk and expense, and the Company shall have power to purchase from any other party, and charge the Contractor with the difference (if any) between the cost of such article and the Contract price, and deduct the same from the moneys which may be due, or at any time afterwards shall become due to the Contractor, or the amount shall be recoverable as a debt. And further, should the Contractor commit a breach of Contract, the Company shall, either before or after the exercise of the powers mentioned above, be at liberty to terminate the Contract.
5. No charge will be allowed for packages, but due care will be taken to return them promptly.
6. The Company will not pay any charges, or take any responsibility in reference to Patent Royalties claimed by any persons in respect to any materials supplied to them.
7. The Contractor shall (if required) give such security for the due performance of the Contract as may be approved by the Company.
8. TERMS to be monthly payment less 2½% for cash.

TENDERS, endorsed "TENDER FOR STORES," to be sent to the Secretary of the Company, in the printed addressed envelope enclosed herewith, so as to arrive not later than 10 a.m. on October 10th, 1900.

The Directors do not bind themselves to accept the lowest or any tender; they also reserve to themselves the right to divide the order, and if any alteration or addition be made in either the Specification or the Form of Tender by the Contractor, the Tender will not be considered.

NIEL CLARKE,

Secretary.

SOUTHERN TRAM CO.,

Dover, September 25th, 1900

No. 326.—Order Form.

PETER HELYER & CO.,

Ring Street, LONDON, E.C.

Order No. 3895
B Dept.

October 9th, 1900

Messrs. Halliday & Watford, Leicester

Please deliver the following to our Whitworth Road Factory :—

| | | | | |
|----|----------|-------------------|-----|--|
| 10 | Spindles | Aladdin Fingering | | |
| | | Pinks | 3/6 | |
| 10 | do | do White | 9/- | |
| 10 | do | do Red | 9/6 | |

Terms: 2½% Discount monthly acct.

Please Note.

All goods to be sent CARRIAGE PAID.
A separate invoice in duplicate required for each Order.
ORDER NUMBER MUST BE QUOTED ON INVOICE. ®

No. 327.—Reminder for Goods due for Delivery.

PETER HELYER & CO.,

Ring Street, LONDON, E.C.,

B. Department.

October 25th 1900

Messrs. Halliday & Watford Leicester

The Goods on order as per particulars hereunder are urgently required. Please advise us per return earliest possible date of delivery.

| DATE | ORDER No. | DESCRIPTION. | EXPLANATION |
|----------------------|-----------|---------------|---|
| Sept 3 rd | 3840 | Shulhand Wool | Will deliver 27 th inst |
| Oct 9 th | 3895 | Tunguring | Hope to deliver 3 rd prox. Great pressure of orders season being at its zenith |

No. 328.—Shipping Instructions.

Telegraphic Address:
"WOXON."

From H. WILCOX & SON,

10 Livingston Street, LONDON, E.C.,

To

10th March 1900

M^r Richard Wrayner
Nottingham

ORDER No. 1939

Dear Sir,

Be good enough to have the cases for the above order marked and numbered as below, and have same forwarded per rail, Carriage Paid, to the Royal Albert Dock for shipment per ss. *Wasp*

to the order of Mess^{rs} *Wing & Price*
48 Great Tower St London E.C.

Please let us have Invoices in duplicate per return, giving full particulars of measurements, weights, and contents. Goods to be alongside not later than 22nd inst

Yours truly,

H. WILCOX & SON.

MARKS



KINGSTOWN

#58

Advice to be sent to Shippers, with particulars of Contents, Weights, &c.

No. 330.—Certificate of Origin.

Form of Certificate prescribed to be written, printed or stamped on invoices of all articles except raw and refined sugars, for entry under the British Preferential Tariff of Canada, when made and signed by a person other than an individual exporter.

No. 329.—Shipping Note.

To the Superintendent, Royal Albert Dock
Please receive for Shipment per S.S. India
for Calcutta sailing on the 25th inst
to the order of Messrs. Totherington & Co. Bonded Agents



35 One (1) Case Hardware

Gross weight $\begin{matrix} \text{cwt} & \text{qrs} & \text{lbs} \\ 10 & 2 & 7 \end{matrix}$

Charges to my account.

From
L. PRINCE,

96 Lower Thames Street,

LONDON, E.C.

I Rudolph Dickinson
hereby certify that I am Manager
of Swinburne Sons & Co.
the exporter(s) of the articles included in this invoice, and that I am duly
authorized to make and sign this certificate on behalf of the said
exporter(s) Swinburne Sons & Co.

I have the means of knowing and I do hereby certify that this invoice
from the said Swinburne Sons & Co. to
William Henderson & Co. Ltd
amounting to Five hundred and nineteen Pounds,
ten shillings and four pence.

is true and correct: that all the articles included in the said invoice are
bona fide the produce or manufacture of one or more of the following
countries, viz. — Great Britain

and that a substantial portion of the labour of one or more of such
countries has entered into the production of every manufactured article
included in the said invoice to the extent in each article of not less than
one-fourth of the value of every such article in its present condition ready
for export to Canada.

Signed Rudolph Dickinson

Dated at London this
Third day of October 1900.

No. 331.—Form of Indemnity, with Bankers' Guarantee, for
Release of Goods without production of Bill of Lading.

London, October 20th 1900
Messrs Romney Ward & Co.
and Owners and Masters of the
35 Fairfax
Gentlemen,

In consideration of your delivering to us
[Z] #306 one case Jewellery which has arrived
from Hamburg by the s.s. 'Fairfax', without the
production of the Bill of Lading for said Merchandise
which has not yet come to hand, we hereby undertake to
procure for and deliver to you the said Bill of Lading,
and to hold you and each of you harmless, and keep you
and each of you indemnified against all claims which may
be made upon you and each of you or any of you, under
said Bill of Lading or any one of the set of which it forms
part, and against all loss, costs (as between Attorney or
Solicitor and Client), damages, and expenses, which you
or any of you may suffer or be put to by reason of the
delivery of the said Goods to us, and further undertake
to produce a Bill of Lading for the above Goods duly
endorsed within two months.

We are, Gentlemen,
Yours obediently,

Paul Fisher & Sons
SIXPENNY
STAMP

We join in the above Guarantee The Empire Bank, Bankers

No. 332.—Consignment Note.

FRANKFORT,

15th October 1900

M^r Owen Honer
16 Thine Street, E.C.

From THEO. WOLMARANS SÖHNE.

| | MARK | FRG. |
|---|-------------|------|
| Forwarded per Rail to Hamburg for shipment per s.s. 'Sea Belle' | | |
| 20 Cases containing: | | |
| 10. Weyhancobrunner 8 39- | 390 | - |
| 10. Kursteiner 1 36- | 360 | - |
| 10. Liebrawmilch 6 44- | 440 | - |
| 10. Kochheimer 5 32- | 320 | - |
| | <u>1510</u> | - |
| <u>On Consignment</u> | | |



UNIVERSIDAD AUTÓNOMA DE

DIRECCIÓN GENERAL DE BIBLIOTECAS

by C. Williamson & Co
Swift

London Docks and bound for

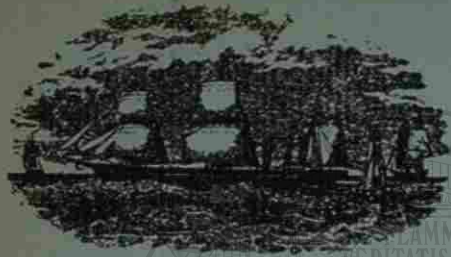
vellery

Co and are to be delivered in the like good
of Bombay
team and all and every other Dangers & Accidents of
Bo ever accepted) unto Messrs Williams
ns Freight for the said Goods

Average accustomed. In Witness whereof the
two Bills of Lading all of this Tenor
omplished, the other one to stand void.

1900

The Indian Transport Co



WATERLOW & SONS LIMITED.
EXPORT STATIONERS,
95 & 96, London Wall,
LONDON.

Shipped in good Order and well conditioned by C. Williamson & Co
in and upon the good Steam Ship called the Swift
whereof is Master for this present Voyage
and now in London Docks and bound for

Bombay
Five (5) Cases Jewellery

being marked and numbered as in the Margin, and are to be delivered in the like good
Order and well conditioned at the aforesaid Port of Bombay
Shallot of God, the Queen's Enemies, Fires, Machines, Boilers, Steam, and all and every other Dangers, Accidents of
the Seas, Rivers & Steam Navigation of whatever nature & kindsoever accepted, unto Messrs Williams
Son & Co or to — Assigns — Freight for the said Goods
to be paid in Bombay

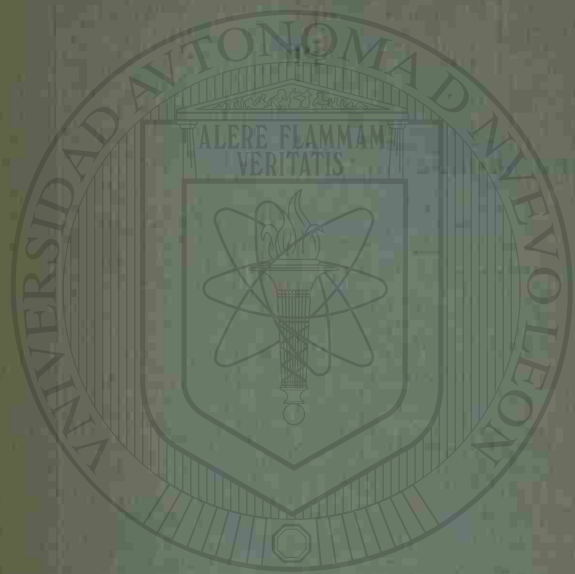
with primage and Average accustomed. In Witness whereof the
Master or Purser of the said Ship hath affirmed to Two Bills of Lading all of this Tenor
and Date, the one of which two Bills being accomplished, the other one to stand void.

Dated in London, 3rd January 1900

Weight and contents unknown.

The Indian Transport Co

CW # 1/5
Bombay
Five (5) Cases
Jewellery



UNIVERSIDAD AUTÓNOMA DE NUEVO LEÓN
DIRECCIÓN GENERAL DE BIBLIOTECAS

No. 334. Typewritten Letter.

Telegrams.
PITMAN, PUBLISHER, BATH

LONDON.
1, Abchurch Lane, E.C. 4.
New York.
41, Union Square.

Sir Isaac Pitman & Sons Ltd.
Publishers, Bath

18th April, 1900

Messrs. Horlake, Horlake & Brett,
Birmingham.
Gentlemen,

We duly received your favour of the 15th instant and, after careful consideration of the contents, we are favourably impressed with the proposal you make to us.

We have already been in treaty with several firms, but at present we have come to no decision in the matter. However, if terms can be arranged, we think you would be just the people we should like to represent us. We believe you have good connections throughout the trade, and it seems to us a favourable opportunity to further develop the business which we have been doing among the class of buyers you mention for some years past.

Of course, the whole matter hinges upon the question of the amount of commission you would require on orders obtained and executed, and, as your Mr. Wilson Horlake intends visiting Bath in a fortnight's time, we think we should prefer to discuss the various points with him personally.

Faithfully yours,

Sir Isaac Pitman & Sons, Ltd
per *Blair*

ESTABLISHED 1843.
 25 HIGHEST AWARDS.
 New York - 21 UNION SQUARE
 Works - BATH, ENGLAND
 OFFICES OF
 "The Hygienic Journal"
 "Ginn's Shortland Directory"
 Ad. and Dis. weekly, 32. Trade
 weekly, 65 per line

SIR ISAAC PITMAN & SONS, Ltd.,

1 Amen Corner, LONDON, E.C.

10th September 1900

Messrs. The Resistance Safe Co.,
 Newgate St & Co.
 Gentlemen.

Please send us a Catalogue of your
 Fire and Thief Resisting Safes, and state your
 best terms and discount for cash

We have seen one of your safes in the of-
 fice of our friends Messrs. Gooks & Co., and these
 gentlemen have recommended you as makers of
 a reliable, and at the same time, an inexpensive
 safe. The size we should require would be
 somewhat smaller than that supplied to
 Messrs. Gooks, say about 2ft. 6in. by 2ft.
 We should also want two drawers for cash
 and private documents. Kindly state your
 price for the safe with fittings complete.

We shall compare your prices and the ad-
 vantages you offer with those of other
 makers, and if satisfactory will send you
 the order.

Yours truly,
 Isaac Pitman & Sons, Ltd.

No. 336. Bill at Three Months.

London, October 14th 1900
 I have the honor to acknowledge the receipt of your bill of exchange for the sum of One hundred and thirty three pounds, and to inform you that the same has been duly cashed and the amount paid to our Order.
 I am, Sir, very respectfully,
 Yours truly,
 Walter Smallpeice

Accepted for Cash at the Bank of London & the South Western Bank, London, 14th October 1900
 J. Messrs. J. P. Morgan & Co. Bankers
 High Street, London, E.C.



Stamp

No. 337. Bill at Sight.

EXCHANGE FOR \$589.⁰⁰

At sight
pay this Cert of Exchange Second
unpaid to the Order of Messrs John Selig & Co
the sum of Five hundred and eighty nine Dollars.

London 13th May 1900.

Value received

To The Union Bank
New York.

which place to Account
For the Empire Bank
Two Hill, Managers
Chas. L. de Accountant.



Stamp.
id.

No. 338. Bill at One Month.

No. 338
Sept. 19. 11

LONDON September 10th 1900

One Month after date pay to our Order
The sum of Four Pounds, nineteen shillings and
eleven pence

To Messrs Henry Lazard & Co.
12 Little Lane
Birmingham

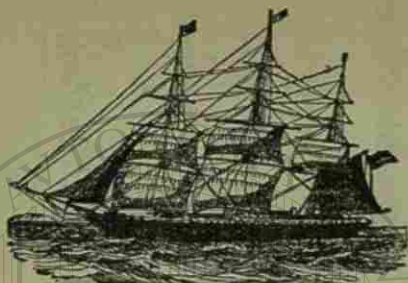
Value received.
James Wallace Sons



Stamp.
id.

No. 339.—Continental Bill of Lading.

AUTHORISED FORM CONTINENTAL STEAM BILL OF LADING.



Shipped in appare good order and condition by *A. Prescott & Sons*
 on board the Steamship or Vessel called the *Logician*
 whereof is Master for this present voyage,
 and now lying in this Port and bound for *Hamburg*
 with liberty to call and receive and load Coals, Cargo and Passengers at any Port or Ports, in any rotation, in or out of the
 customary route, and with liberty to be towed in all situations, to sail with or without Pilots, and to tow and assist Vessels
 at all times without being deemed a deviation.

Two Cases Hats

| Description and Marks | Measurement | | Gross Weight | | | |
|--------------------------------|-------------|------|--------------|------|------|---|
| | Feet | Tons | Cwt. | Qrs. | lbs. | |
| <i>AP</i> <i>#1001/1010</i> | <i>57</i> | - | - | - | - | - |

Sold by WATERLOW & SONS LIMITED, London Wall, London.

being marked and numbered as in the margin, with liberty to tranship the said goods or specie on board any other Craft or Steamer, and to be delivered, subject to the exceptions and conditions hereinafter mentioned, in the like good order and condition, either into Lighter or to the Quay at Master's option, where the Ship's responsibility shall cease at the port of *Hamburg* into *Herren Jakob Schiel & Sohne* at *Hamburg* or to his or their Assigns, Freight payable, Ship lost or not lost, at *Hamburg*

Shillings and Pence Sterling per Ton Gross Weight }
six Pence Sterling per Cubic Foot } With *5* per cent. Primage.
Twenty eight Shillings and *six* Pence Sterling }
 and Average accustomed, as per York-Antwerp Rules, 1890, and Disbursements £ *nil* as per margin.

- The following are the exceptions and conditions above referred to:—The Act of God, The Queen's Enemies, Pirates, Robbers, Restraint of Princes, Rulers and People, Strikes or Combinations afloat or ashore, or of land or abroad, Famine, Feticion, Barotry and Collision, Fire on Board, in Hull, or Craft, or on Shore, and all accidents, loss and Damage, whatsoever, from Machinery, Boilers, Steam and Beam Engines, or from Perils of the Seas, Currents and Rivers, or from any Act, Neglect, or Default, whatsoever, of the Pilot, Master, Officers, Engineers, Crew, Servants or Agents of the Owners, in the management or navigation of the Ship, or otherwise, and the Owners being in no way liable for any consequences of the causes before mentioned.
- The Ship, her Owners or Master, are not liable (as regards negligence or otherwise) for any loss, damage, or injury in respect of Animals, Cans, Jewellery, Pictures, Statuary, Clocks, Glass, Fish and Furniture, and similar articles of value, unless previous arrangements in writing have been made.
- Weight, Contents, Measures, Number, Quality and value unknown, and not ascertained for Leakage, Utillage, Spiles, Lighterage, Breakage, Rust, Breakage of Seals, Torn Wrappers, Corruption, inherent Deterioration, Stained, Repaired, or Insufficient Packages, Damage by Steaming, or contact with other Goods, Rain, or incrustations or swellings in the marks or numbers. The Goods to be taken from the Ship by the Consignees as soon after arrival as the Vessel is ready to discharge, during day and night, Sundays and Holidays, at Ship's option, without interruption, or the same may be transhipped into Lighters, and/or loaded on the Quay, under Warehouse, all at the expense and risk of the Owners of such Goods.
- Machinery and all heavy weights are not accepted to be put on board and taken out at Merchant's risk and expense.
- All goods immediately they are discharged from the Steamer shall be entirely at the risk of the Consignees.
- The goods may, at Ship's option and Merchant's risk, be weighed and examined at the place of discharge, and if the weight and/or description on the Bill of Lading be inaccurately stated, the cost of weighing and examination will be added to the freight and be payable before delivery of the Goods and double freight may be charged on goods.
- Goods shipped as one parcel to be delivered as one parcel.
- In the event of Quarantine, Labour Strikes or Combinations, afloat or ashore, or on land, or in case of riot, anticipated disturbances, or War (Great Britain being a belligerent or otherwise), unless or insofar, if the port of discharge, or if the entering or discharging in the Port shall be considered by the Master unsafe, the Goods may, at the Master's discretion, be discharged on arrival on to Quay or into Quarantine Depot, Hulk, Lighter, or other Vessels necessary for the Ship's despatch at the Consignees' risk and expense, or, should this be impracticable, or the Vessel not admitted, the Master to have the option, and is hereby authorized to handle the Goods at the Port which in the Master's judgment shall be most fit and convenient, at the risk and expense of the Consignees, where the Ship's responsibility shall cease.
- In the event of transshipment or forwarding, it is understood that the clauses, conditions and restrictions of the Ship or other consignment, by which the Goods are forwarded to destination, are included in this Contract, and all Steaming, Duties and Charges are to be paid by the Owner of the Goods.
- Ship free in case of mortality. The Ship Owners will not be liable for any loss arising from infection or other cause, occurring to Hares, Dogs, Cattle, and other animals; or from the killing, poisoning, or viciniousness of the same in transit; nor for any damage from shipping or landing, or while in the possession of the Shipper or his Agents, how or after the Voyage, from whatever cause they may remain in such possession. No Officer or Servant of the Ship Owner has authority to dispose with or vary these Conditions. And for the purposes of the Contract, the value of the undermentioned animals are to be taken as not exceeding—For Hares, £50; for wool Cattle, £15; and for Sheep, Pigs and Dogs, £2 each.

In case of through carriage and when laden carriage, shipping, landing, lighterage, etc., or transhipping is effected by or at the cost of the Ship Owner, it is so done at the risk of the Owner of the Goods, and neither the Ship Owner, the Warehousemen, the Quay Owners, nor Lightermen are responsible for the risks of lighterage, strikes or combinations afloat or ashore, fire afloat or ashore, wharfage, or any cause of risk, and if through goods are loaded at a different port the extra cost attending discharge, carriage, and otherwise, shall be a charge upon the goods and be borne by the Consignees.

Merchants are particularly requested to see that their Policies of Insurance include all the above and other exceptional risks on Bill of Lading.

Disbursements £ *nil*

In Witness whereof the Master or Agent of the said Vessel hath affirmed to the Master's copy, all of this present date, one of which Bills being accomplished the others to stand void.

Dated in London, *August 3rd 1907*

Two Bills of Lading, exclusive of the others to stand void.
Charles Kolbrann
 Master

No. 340.—Australian and New Zealand Trade Bill of Lading.

AUSTRALIAN AND NEW ZEALAND TRADE BILL OF LADING.

FREIGHT PAYABLE AT PORT OF DISCHARGE.



Shipped in good order and condition by
on board the good Ship
whereof is Master for this present voyage,
lying in the Port of London and bound for

H Longford & Co^s
Iwalia
Adelaide

One Case Cutlery

being marked and numbered as in the margin, and to be delivered (subject to the exceptions and stipulations hereinafter mentioned) in the like good order and condition, at the aforesaid Port of *Adelaide* unto *Messrs Paul Steners & Sons*, or to his or their Assigns Average as accustomed. Freight for the said Goods and primage together to be paid on delivery, in cash, without discount.

The following are the exceptions and stipulations referred to:—The Act of God, the Queen's Enemies, Pirates, Robbers by land or sea (but not pilferage); Restraint of Princes, Rulers, or People, Fire, Collision, Jettison, Barratry, the neglect and default of Pilot, Master, or Crew in the Navigation of the Ship, and all and every the Dangers and Accidents of the Seas, Rivers, and Navigation, of whatever nature or kind, are excepted.

The Ship is not liable for delays in delivery arising from inaccuracies or absence of marks, numbers, or address of goods; nor for leakage, breakage, loss or damage by heat, sweat, rust, or decay, unless occasioned by improper stowage.

The Ship will not be liable for gold, silver, bullion, specie, jewellery, precious stones, or precious metals, unless Bills of Lading are signed for such goods, and the value declared therein.

If Chemicals or other goods of a dangerous nature are shipped without being previously arranged for, they are liable to be thrown overboard, and their loss, as well as any loss or damage to the Ship or cargo, will fall upon the shippers or owners of such goods.

The Master is to deliver the goods with all reasonable despatch, and the Consignees are to be ready to receive them within forty-eight hours after the Ship commences to unload, otherwise the Master or Agent may discharge and store them at the expense and risk of the owners of the goods.

In Witness whereof the Master, Owner, or Agent of the said Ship has signed *three* Bills of Lading, exclusive of the Master's copy, all of this tenor and date, one of which being accomplished, the others to stand void. Weight, measure and contents unknown.

Dated in London, *September 23rd 1900*

The Australian Line
S.S. Coy.



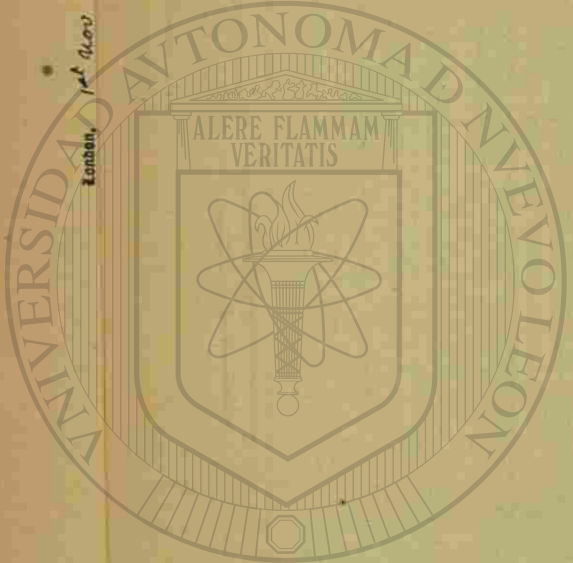
S

one (1) Case Cutlery

ADELAIDE

#1

DIRECCIÓN GENERAL



COEI
Lombard, 101, 103

UNIVERSIDAD AUTÓNOMA DE NIVEVOLBON
DIRECCIÓN GENERAL DE BIBLIOTECA

No. 342.—Company's Prospectus.

The Nottingham Hat Manufacturers' Association, Limited,

(Incorporated under the Companies Act, 1862-1893.)

| | |
|--------------------------------|------------|
| SHARE CAPITAL | £1,200,000 |
| FIRST MORTGAGE DEBENTURE STOCK | £1,000,000 |
| | £2,200,000 |

The Share Capital is divided into—

| | |
|--|------------|
| 700,000 Preferred Ordinary Shares of £1 each | £700,000 |
| 500,000 Deferred Ordinary Shares of £1 each | £500,000 |
| | £1,200,000 |

PRESENT ISSUE—

| | |
|---|------------|
| £720,000 Four per cent. First Mortgage Debenture Stock (part of the £1,000,000 Debenture Stock mentioned above) | £720,000 |
| 550,000 Preferred Ordinary Shares of £1 each | £550,000 |
| 420,300 Deferred Ordinary Shares of £1 each | £420,300 |
| | £1,690,300 |

The holders take all the present issue of Deferred Ordinary Shares and one-third of the present issue of Four per Cent. Debenture Stock and Preferred Ordinary Shares in part payment of the purchase consideration, leaving £480,000 Debenture Stock and £200,000 Preferred Ordinary Shares, which are now offered on public subscription at par.

Payable as follows, viz—

| | Shares. | Debenture Stock |
|-----------------------------------|----------|-----------------|
| On Application | 2s. 6d. | 10 per cent. |
| On Allotment | 7s. 6d. | 40 " " |
| One month after Allotment | 10s. 6d. | 50 " " |
| | 20s. 6d. | 100 per cent. |

The interest on the Debenture Stock will be paid half-yearly on the 30th of June and 31st of December in each year, the first payment to be made on the 31st of December, 1900.

The Debenture Stock will be redeemable at the option of the Association on or after the 30th June, 1920, at par, or before that date at a premium of 10 per cent., six months' notice being required in either case, and the principal and interest thereon will be secured by a Trust Deed constituting a specific first mortgage upon the freehold and leasehold properties now possessed by the Association (subject, in the case of leaseholds, to any necessary consents on the part of lessors being obtained), and by a floating first charge upon all the other assets of the Association, but not including its capital for the time being uncollected.

In the event of the Association being wound up for the purpose of reconstruction or otherwise before the 30th June, 1920, the Debenture Stock will be redeemable at a premium of 10 per cent.

It is provided by the Trust Deed that the unissued balance of the Debenture Stock can only be issued against the acquisition of additional properties, and to the extent of two-thirds of the value of the additional properties so acquired.

The Debenture Stock will be issued and will be transferable when fully paid in multiples of £1.

The Preferred Ordinary Shares are entitled to a non-cumulative preferential dividend of 5 per cent. per annum, on the amount for the time being paid up thereon, and share ratably in all surplus profits available for dividend after 100,000 Preferred Ordinary Shares have received a similar dividend of 5 per cent. per annum.

Trustees for the Debenture Stock Holders.

BARON LOWDER, M.P., Nottingham.
HORACE SOMERBY, Esq., of The Nottingham Bank, Ltd.

Directors.

| | |
|---|-----------------------|
| LAURENCE WHITWORTH (Whitworth Whitworth & Co., Nottingham), | Chairman |
| HENRY SALTER (Longley & Salter, Ltd.) | } Vice-Chairmen |
| CHARLES WILLIAMS (C. Williams & Son, Nottingham) | |
| L. T. SOLOMON (A. Solomon & Son, Nottingham) | } Executive Directors |
| HENRY WYMARK (H. Wymark & Co., Nottingham) | |

(The above Directors form the Executive Board.)

Bankers.

THE NOTTINGHAM BANK, LIMITED.

Brokers.

| | |
|-------------|--|
| LONDON: | MESSRS. LAWSON & Co., White Friars, E.C. |
| NOTTINGHAM: | WASSETT & SON, 12 Leister Street |
| LIVERPOOL: | WINKWORTH & PRICE, 5 East Street. |

Solicitors:—MESSRS. FOTHERGILL, RENSCHAW & Co., 10 Lea Street, Nottingham.

Auditors:—MESSRS. CROSBY, SON & Co., Lewis Street, Nottingham.

Secretary:—HAROLD J. STEEVENS.

REGISTERED OFFICES:—LION CHAMBERS, NOTTINGHAM.

ABRIDGED PROSPECTUS.

THE Association is formed for the purpose of acquiring and amalgamating into one concern the Hat Manufacturing Businesses of 10 firms in the list at the end of this prospectus, and of continuing the businesses so acquired.

No attempt will be made to hamper trade by raising prices prejudicially, but an adjustment of prices to a common basis will extinguish the under-cutting which has been so prevalent. The basis upon which the various undertakings have been united are a valuation of the assets with an allowance for goodwill dependent upon profits computed upon an average of the last four years.

The profits are calculated after providing for depreciation and management charges.

Each Vendor will discharge his own liabilities.

The investigation of the books and accounts of the associated firms has been made by Messrs. Crosby, Son & Co., Accountants, of Nottingham, and they certify as follows:—

ALERE FLAMMAN
 To the Chairman and Directors of the
 NOTTINGHAM HAT MANUFACTURERS' ASSOCIATION, LTD.

LION CHAMBERS, NOTTINGHAM,
 October 11, 1900.

GENTLEMEN,

We have examined the accounts of the Vendor Firms or Companies who have entered into contracts for the sale of their businesses to the Association, and whose names are set out in the schedule attached to the prospectus, and have to report as follows:—

In the cases of firms or companies selling on the normal basis, we have examined the accounts for a period of four years, where the firm or company has been established so long, and in the case of firms or companies not established so long, from the commencement of the business.

The aggregate profits of the 10 firms for the year ended June 30th, 1900, or the nearest date to which the accounts have been made up, amounts to £95,360 10s. 9d.

In arriving at such profits the whole of the amounts expended in repairing and maintaining the various plants have been charged, and a sufficient sum, in our opinion, to cover depreciation, and in every case where the Vendor has assisted in the management of his concern, we have charged what is, in our opinion, an adequate sum for his services.

Where a firm or company has been in existence for less than a full year we have added to the profits a proportionate sum to show the profits of a full year's working, and, with this exception, the profits as stated above are the profits actually earned.

Owing to the fact that several of the concerns have only been in existence during a portion of the time covered by our investigation, and also that the period covered by our investigation has been in one class confined to three years and the other to four years, we do not state the average profits.

We may say, however, that the aggregate average profits of the firms who have been in existence during the whole of the period covered by our investigation, are fully equal to the profits for the year as stated above.

The purchase price of the concerns to be taken over by the Association has been fixed by Mr. Henry Crosby, C.A., a member of our firm, under the terms of the contracts, acting in conjunction with Mr. Paul Royle, Nottingham, and Mr. L. C. Washington, Nottingham, the valuers appointed under the said contracts, and amounts to

£1,533,945 0 0

The Stock-in-trade of the various firms at June 30th, 1899, (subject to verification by the Directors of the Association) amounts to

35,240 0 0

Making the total Purchase Money

£1,569,185 0 0

The present total issue of Capital is £1,690,300 0s. 0d., and under the terms of the contracts will be divided as follows:—

Four per cent. Debenture Stock £120,000 0 0
 Preferred Ordinary Capital 550,000 0 0
 Deferred Ordinary Capital 420,300 0 0

£1,090,300 0 0

This will leave a surplus, after payment of the Purchase Money, of £121,115 0s. 0d., which is, in our opinion, amply sufficient for the working capital of the Association, as at present constituted.

Assuming the same profits as in the past, and our estimate of additional profits to be correct, the result would be as follows:—

4 per cent. on £720,000 Mortgage Debenture Stock £28,800 0 0
 5 " " on £550,000 Preferred Ordinary Share Capital 27,500 0 0
 5 " " on £420,300 Deferred Ordinary Share Capital 21,015 0 0

£77,315 0 0

Leaving a surplus of

£18,045 10 0

which, subject to administration expenses, will be available for further dividend payable on the Preferred and Deferred Ordinary Shares.

£95,360 10 9

We certify accordingly.

Yours faithfully,
 CROSBY, SON & Co."

For names and names of the parties to the contracts under which the various businesses have been acquired see full Prospectus. Prospectuses and Forms of Application may be obtained at the offices of the Association, or from their bankers, brokers, auctioneers, or solicitors.

Nottingham, October 20th, 1900.

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