

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*, *belying*.

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.

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.

Ar	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 acceptance or payment
A/C	account current	d/d	days after date
ad lib.	<i>ad libitum</i> , at pleasure	d/s	days after sight
ad val.	<i>ad valorem</i> , according to value	deld. or dd.	delivered
advt.	advertisement	dely.	delivery
aftn.	afternoon	disct.	discount
agt.	agent	divd.	dividend
a.m.	<i>ante meridiem</i> , before noon	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
bd.	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 excepted
bt., bght.	bought	etc.	<i>et cetera</i> , and others, or the rest
C.A.	chartered accountant	E.C.	East Central (London)
capt.	captain	e.g.	<i>exempli gratia</i> , for example
C.E.	civil engineer	enclo-s.	enclosure-s
cent.	centum = a hundred	et Cie.	& Compagnie
cf. or cp.	refer or compare	ex.	ex. s.s. <i>New York</i> = from s.s. <i>New York</i>
C.H.	Custom House	ex. div.	ex dividend
Cie.	Compagnie	exp.	express
Co.	Company	f.a.a.	free of all average (marine insurance)
c.i.f.	cost, insurance, and freight, included in prices quoted	f.a.q.	fair average quality
contr.	contract	f.D.	free Docks (goods to be delivered)
co-op.	co-operative (societies)	fol.	folio
commn.	commission	folg.	following
C/n	credit note	f.o.b.	free on board (goods to be delivered)
C.O.D.	cash on delivery	f.o.r.	free on rail
contg.	containing	fl.	florin
c/o	care of	f.p.a.	free particular average (marine insurance)
cge. pd.	carriage paid	fr.	franc
cr.	credit or creditor	free case	no charge for case
cum div.	with dividend		
cub.	cubic		
ctge.	cartage		
curr.	current		
cwt.	hundredweight = 112 lbs.		