

## 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.,  
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. Freydel & 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 Freydel, 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.

London, 25th September, 19..

Mr. JAMES BARRELL,  
Liverpool.

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.

*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, *Bristol, 23rd January, 19..*  
Leeds.

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.,      *London, 29th December, 19..*  
New York.

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.,      *London, 15th November, 19..*  
Manchester.

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., *London, 5th November, 19..*  
Paris.

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., *The Empire Bank, London,*  
Bordeaux. *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., *The Empire Bank, London,*  
Bordeaux. *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).

*Great Winchester Street, E.C.,  
10th January, 19..*

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.

*Queen Victoria Street, E.C.,  
12th January, 19..*

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, 19..*

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. *London, 14th January, 19..*

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)