

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, 3¾d. 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	Heathers.	Ingrains.
Fingerings.	Colours.		
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.

Nottingham, 25th January, 19..

MESSRS. BAUMLEIN & Co.,
Hamburg.

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 1¼ 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. × 7½ in. × 2½ in. bore,	£3	4	0
1 " " 27 in. × 7 in. × 2½ in. "	1	10	0
4 " " 24 in. × 6 in. × 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.,
Northampton.
London, 23rd April, 19..

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,
Birmingham.
London, 23rd April, 19..

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)