

SECTION XVII.  
COLLECTION OF ACCOUNTS.

Applications for Payment, Excuses,  
Extension of Time, etc.

246.—First Application No. 1.

*London, 13th June, 19..*

Messrs. BACON & SONS,  
Glasgow.

Gentlemen,

I beg to call your attention to my account of £5 10s., due 1st May, and for which a cheque will oblige,

Yours faithfully,

RAYMOND WALLER. (38)

247.—First Application No. 2.

*London, 13th June, 19..*

Messrs. JAMES BEACH & Co.,  
Bristol.

Gentlemen,

I beg to call your attention to my account of £10 5s. 6d., which has evidently escaped your notice. I shall be glad if you will let me have your cheque to balance same per return.

Yours faithfully,

GERALD FOSTER. (54)

248.—First Application No. 3.

*London, 13th June, 19..*

Mr. HENRY GREEN,  
Newcastle-on-Tyne.

Dear Sir,

We beg to call your attention to our account of £5 7s. 6d., which is now overdue, and for which a cheque per return will be esteemed.

Yours faithfully,

CHARLES GODWIN & SON. (48)

249.—First Application No. 4.

*London, 13th June, 19..*

Mr. GUSTAV ROEDEL,  
Hamburg.

Dear Sir,

We beg to remind you that the amount due, as per last statement rendered, has not yet been paid, and we shall be obliged by your remitting the same at your earliest convenience.

Yours faithfully,

JOHN BROWN & Co. (49)

250.—Second Application No. 1.

*London, 18th June, 19..*

Messrs. BACON & SONS,  
Glasgow.

Gentlemen,

Referring to my letter of the 13th inst., respecting my account of £5 10s. due 1st May, I shall be glad to receive your cheque in settlement per return.

Yours faithfully,

RAYMOND WALLER. (45)

## 251.—Second Application No. 2.

*London, 18th June, 19..*

Messrs. JAMES BEACH & Co.,  
Bristol.

Gentlemen,

Reverting to my application of the 13th inst., for a settlement of my account of £10 5s. 6d., please let me have your cheque to balance per return.

Yours faithfully,

GERALD FOSTER. (46)

## 252.—Second Application No. 3.

*London, 18th June, 19..*

Mr. HENRY GREEN,  
Newcastle-on-Tyne.

Dear Sir,

We again beg to remind you that our account of £5 7s. 6d., respecting which we wrote you on the 13th, is now overdue, and your cheque in settlement of this small amount will oblige,

Yours truly,

CHARLES GODWIN & SON. (56)

## 253.—Third Application No. 1.

*London, 1st July, 19..*

Messrs. BACON & SONS,  
Glasgow.

Gentlemen,

I am still without a settlement of my account of £5 10s., as per my letters of the 13th and 18th ult., and must now request a cheque to balance without further delay.

Yours truly,

RAYMOND WALLER. (49)

## 254.—Third Application No. 2.

*London, 1st July, 19..*

Messrs. JAMES BEACH & Co.,  
Bristol.

Gentlemen,

I am surprised that you have taken no notice of my two previous applications for a settlement of my account of £10 5s. 6d., which is now much overdue, my terms being 30 days from date of invoice. I must request you to let me have a cheque at once.

Yours truly,

GERALD FOSTER. (68)

## 255.—Third Application No. 3.

*London, 1st July, 19..*

Mr. HENRY GREEN,  
Newcastle-on-Tyne.

Dear Sir,

We wrote you on the 13th and again on the 18th ult. respecting our overdue account of £5 7s. 6d., and must now request your immediate attention to this matter.

Yours truly,

CHARLES GODWIN & SON. (51)

## 256.—Final Application No. 1.

*London, 13th July, 19..*

Messrs. BACON & SONS,  
Glasgow.

Gentlemen,

My previous applications for a settlement of my account of £5 10s. due 1st May having met with no response, I now inform you that unless I receive your cheque in full settlement by Friday next, 18th inst., I shall be compelled to take steps to enforce payment.

Yours truly,

RAYMOND WALLER. (64)

## 257.—Final Application No. 2.

*London, 13th July, 19..*

MESSRS. JAMES BEACH & Co.,  
Bristol.

Gentlemen,

Since my letters of the 13th and 18th of June, also 1st July, regarding account of £10 5s. 6d., have not received any attention whatsoever, I have now to inform you that, unless your cheque to balance reaches me by the 18th inst., I shall instruct my solicitors to recover.

Yours truly,  
GERALD FOSTER. (68)

## 258.—Final Application No. 3.

*London, 13th July, 19..*

Mr. HENRY GREEN,  
Newcastle-on-Tyne.

Dear Sir,

Our three previous applications for a cheque to balance our account of £5 7s. 6d., greatly overdue, having been entirely ignored, we shall take the necessary steps to legally recover this amount if we do not get a settlement by Friday morning next, 18th inst.

Yours truly,  
CHARLES GODWIN & SON. (66)

## 259.—Final Application No. 4.

*London, 18th July, 19..*

Mr. GUSTAV ROEDEL,  
Hamburg.

Dear Sir,

We beg to inform you that if the amount due as per last "Account Rendered" is not paid forthwith, we shall, without further notice, be compelled to have recourse to legal proceedings for the recovery of the same.

Yours faithfully,  
JOHN BROWN & Co. (54)

## 260.—Request for Remittance if prompt discount terms desired.

*London, 13th June, 19..*

Mr. LAWRENCE HARDY,  
Birmingham.

Dear Sir,

Please note that I cannot allow the extra discount for prompt cash unless payment is made within 10 days from the date of invoice; and if, therefore, you wish to avail yourself of the prompt discount terms, I must ask you to kindly remit the amount of my invoice of the 3rd inst. per return.

Yours faithfully,  
ALFRED JEFFRIES. (69)

## 261.—Statement sent.—Amount too small to draw Bill for.

*London, 4th June, 19..*

MESSRS. C. HUTCHINSON & Co.,  
Brighton.

Dear Sirs,

We beg to enclose monthly statement up to and including 31st May, and, as the amount this month is only £8 15s., we presume you will prefer to send us a cheque, as this amount is too small to draw a bill for.

Yours faithfully,  
WALLACE & JACKSON. (62)

## 262.—Urgent Request for a Settlement.

*London, 14th June, 19..*

Mr. JOHN SINCLAIR,  
Portsmouth.

Dear Sir,

The cheque for our account, which you promised our representative when he called last week would be sent by

to-day without fail, has not come to hand. We have now given you ample time to settle this account, and consider that you are not treating us fairly in the matter. We shall not wait beyond Saturday morning next, first post. If we do not get your cheque then we shall at once use means to enforce payment.

Yours truly,  
WILLIAM WICKHAM & SON. (94)

**263.—Reply sending Cheque on Account, and an Explanation.**

*Portsmouth, 17th June, 19..*

MESSRS. WILLIAM WICKHAM & SON,  
London.

Gentlemen,

Enclosed I send you a cheque for £5, on account, and am sorry I cannot at the moment make it larger. I had hoped to remit the whole amount ere this, but have been disappointed in regard to some remittances which had been promised for this week. As I explained to your representative, my clients take long credit, and I have one heavy bill which is due to me, but which has not been paid as I anticipated. However, I shall remit you the balance in a few days. I know you have already shown considerable patience in this matter, but it will not be thrown away, and you can rest assured that you will not lose your money, as I am perfectly solvent, but for the moment find myself unable to clear your account because of the slowness with which my more important customers have settled their bills. Money seems generally somewhat scarce just now. Trusting this explanation will satisfy you that I shall remit at the earliest possible moment,

I remain, Gentlemen,  
Yours faithfully,  
JOHN SINCLAIR. (190)

**264.—Acknowledgment of Cheque. Further Explanation asked for.**

*London, 18th June, 19..*

MR. JOHN SINCLAIR,  
Portsmouth.

Dear Sir,

We are in receipt of your cheque, value £5, which amount has been passed to your credit on account with thanks. We must, however, confess that we are not quite satisfied with your explanation in regard to the balance of the account. We have now waited two months since our first application for a settlement, and we consider that long enough. Moreover, we presume we are not your only creditors, and that others have either been favoured with prompt settlement or are in a similar position to ourselves. While we might have been content to wait for our money in consideration of the previous satisfactory business between us, we very much question if other creditors would be as considerate, inasmuch as some of them may not be in the position to wait for money overdue. We would, therefore, ask you to confirm your remarks in your letter as to solvency. If, however, you are being pressed in different quarters, your best course would be to consult the whole of your creditors immediately. But if you are not being so pressed by other firms, we will wait another week as desired, as we do not wish to add to your difficulties. But we must have your assurance on the matter, otherwise we shall have to take prompt action to protect our interests.

Yours truly,

WILLIAM WICKHAM & SON. (238)

**265.—Reply. Explanation given and certain Settlement promised.**

*Portsmouth, 20th June, 19..*

MESSRS. WM. WICKHAM & SON,  
London.

Gentlemen,

Replying to your letter of the 18th inst., I desire to say that, when I told you I was perfectly solvent, I meant what I said, and I think the prompt manner in which all

previous accounts have been settled should have given you a little more confidence. Had your account been of the ordinary proportions, it would have been cleared off long ago; but as it is for goods which have been used in the execution of a contract, and as, owing to some delays and alterations in the original specification of that contract, I have had to wait some two months longer than I anticipated for my money, you will readily understand that my calculations have been somewhat upset. However, I find upon calling at my clients' offices to-day that I shall get my cheque for this contract to-morrow (as the cheque simply requires a signature by another director), and it will be posted to me this evening. I shall therefore remit you the balance of £150 odd by to-morrow evening's post without fail, and I thank you for the leniency you have shown in this matter.

Yours faithfully,

JOHN SINCLAIR. (211)

**266.—Requesting that a Bill be Drawn to settle Account.**

*Stafford, 16th June, 19..*

Messrs. E. SUTTON & Co.,  
London.

Gentlemen,

In reply to your application for account due 1st May, I should be obliged if you would draw at three months net from 1st June, as I have some heavy payments to make this month.

Trusting you can see your way to accommodate me in this instance,

Yours faithfully,

HENRY GARRETT. (62)

**267.—Reply Refusing to Draw Bill.**

*London, 17th June, 19..*

Mr. HENRY GARRETT,  
Stafford.

Dear Sir,

Replying to your request to draw for our account, we regret being unable to do this. It is a principle of our business not to draw or accept bills, and we cannot depart

from the rule. Our best terms are  $2\frac{1}{2}$  per cent. discount at one month, or three months net, and as the items of this account are dated 1st April, they become due net on 1st July, when we shall be glad to receive your cheque in settlement. Our prices are cut so fine that they will not admit of extended credit.

Yours faithfully,

E. SUTTON & Co. (112)

**268.—Reply Enclosing Bill as desired.**

*London, 17th Jun., 19..*

Mr. HENRY GARRETT,  
Stafford.

Dear Sir,

In compliance with your request, we have drawn upon you for the amount of our April account at three months from 1st June, and as the account is due for net payment on 1st July, we are charging you two months' interest at 5 per cent. per annum. Kindly sign acceptance and return in due course, and oblige,

Yours faithfully,

E. SUTTON & Co. (74)

**269.—Asking that a Bill be Renewed for a Month.**

*Birmingham, 16th June, 19..*

Messrs. J. PANTON & SON,  
London.

Gentlemen,

I find upon going into my accounts that a bill of yours for £150 matures on the 1st prox., and, as accounts are coming in very slowly just now, you will greatly oblige me if you will renew this bill at a month, charging me interest, say 5 per cent. per annum for the accommodation.

I trust this request will not cause you inconvenience, but while trade is good, money is very tight just now, and the extra time mentioned would be of assistance to me.

Thanking you in advance,

I remain, Gentlemen,

Yours faithfully,

W. H. FITCHETT. (113)

## 270.—Reply Regretting Inability to Renew Bill.

London, 17th June, 19..

Mr. W. H. FITCHETT,  
Birmingham.

Dear Sir,

We have your yesterday's favour, and would willingly have complied with your request had it been in our power to do so, but, as the bill has already been discounted, we are unable to renew it. The numerous heavy liabilities which we have to meet just now rendered it necessary to negotiate several bills, and yours was among them. Had not the bill been discounted, we would have endeavoured to comply with your request, but we can now only hope that you will be able to get out of this difficulty by raising the amount before the bill matures.

We remain, dear Sir,

Yours faithfully,

J. PANTON & SON. (120)

271.—Reply as to Account. Goods Unsaleable.  
Offer to return them.

Dublin, 19th June, 19..

MESSRS. FRED. ARNOLD & SON,  
London.

Gentlemen,

Replying to your favour of the 17th inst., *re* account, I will send you a cheque shortly, but the bulk of the goods is still on my hands. The season for this class of goods is practically over, and I shall probably have to hold them until next spring, and even then I shall in all probability lose on them.

They are certainly a "white elephant" for me, as there has been little or no enquiry for them, and if you have had to wait for the money for them, it is simply because they have proved so unsaleable. I should be very glad to return the best part of them to you, as they will be dead stock to me for months to come.

Accounts are not coming in as freely as I could wish, but I hope to send you at least part of your account in about a fortnight, and perhaps you could see your way to settle the balance by taking back some of the goods in question. Meanwhile, I remain,

Yours faithfully,

H. JACOBS. (190)

## 272.—Reply to No. 271.

Settlement requested without further delay.

London, 21st June, 19..

Mr. H. JACOBS,  
Dublin.

Dear Sir,

In reply to your letter respecting account, we are surprised that you should now, after four months, write us that the goods are unsaleable, and that you would like to return them. The goods were saleable enough when delivered to you, and we presume you knew better than we do what quantities of such goods could be disposed of in your market. During the season we have had many repeat orders from customers doing a class of trade similar to yours, and altogether we have found this line of goods a very popular one.

Moreover, we cannot be expected to take back goods which were bought for the spring trade, and which, if you have not disposed of them by this time, may have to be kept in stock until another spring. You must admit that, if there is such an unfortunately small demand among your customers, it is no fault of ours. We cannot afford to wait an indefinite time for our money, especially as we have already had to pay cash ourselves to the manufacturers. Our meagre profit would be swallowed up by loss of interest.

We must therefore ask you to let us have a settlement in full within a week, as we really cannot allow the account to stand over any longer.

Yours truly,

FRED. ARNOLD & SON. (233)

## SECTION XVIII.

BILLS OF EXCHANGE, REMITTANCES, AND  
PAYMENTS.

## 273.—Advice of Bill Drawn—No. 1.

*London, 20th June, 19..*Messrs. HEGEWALD & Co.,  
Berlin.

Gentlemen,

Confirming our letter of the 18th inst., we now have the honour to inform you that we have to-day drawn on you for Mks. 30,000—order T. Busse @ 2 months, which please honour on presentation to the debit of our account.

We are, Gentlemen,

Yours faithfully,

THE EMPIRE TRADING CO. (63)

## 274.—Acknowledgment of Advice.

*Berlin, 22nd June, 19..*Messrs. THE EMPIRE TRADING CO.,  
London.

Gentlemen,

We are in receipt of your favour of the 20th inst., with advice of draft on us for Mks. 30,000, which is duly noted, to the debit of your account, and the same will be honoured on presentation.

Yours faithfully,

HEGEWALD &amp; Co. (56)

## 275.—Advice of Bill Drawn—No. 2.

*London, 20th June, 19..*Messieurs REINACH FRÈRES,  
Paris.

Gentlemen,

We confirm our letter of the 17th inst., and now beg to advise you that we have drawn on you this day for Frs. 15,000— $\frac{1}{2}$  F. H. Hosford @ 3 months date, which amount has been credited to you.

Please note, and accord our draft due protection when presented.

We remain, Gentlemen,

Yours faithfully,

JOHN HUMPHREYS &amp; Co. (70)

## 276.—Bill of Exchange advised.

*Boston, 21st June, 19..*Messrs. CADDELL & SIMMERS,  
London.

Gentlemen,

We have received your favour of the 3rd inst., with Account Sales for May, and, the same having been examined and found correct, we now beg to advise you that we have valued upon you through Morland's Bank at two months for the net amount of £1,600 10s., to which please accord your due protection.

Awaiting your further favours,

Yours very truly,

CAYZER &amp; Co. (81)

## 277.—Notification of Acceptance.

*London, 30th June, 19..*Messrs. CAYZER & Co.,  
Boston.

Dear Sirs,

We wrote you on the 22nd inst., and in exchange for same have received your favour of the 21st, advising

draft value £1,600 10s. through Morland's Bank. The same has now been presented and duly accepted.

Awaiting your further news,

We remain, yours very truly,

CADDELL & SIMMERS. (66)

**278.—Advice of Draft against Documents.**

*London, 21st June, 19..*

Messrs. A. & P. GIBSON,  
Madras.

Gentlemen,

Enclosed we beg to hand you invoice for goods shipped per s.s. *Gulf of Persia*, amounting to £125 10s. net, which we trust will reach you in safety and prove satisfactory. As arranged, we have drawn upon you against documents for the amount of invoice through the Bank of Asia.

Kindly give our draft due protection.

Yours faithfully,

T. SANBURY & Co. (81)

**279.—Advice of Draft against Documents No. 2.**

*London, 23rd June, 19..*

Messrs. A. SOMMERFELD & Co.,  
New York.

Gentlemen,

In accordance with your esteemed order of the 1st inst., we have to-day shipped per s.s. *Trave* from Southampton the carpets, etc., as per enclosed invoice, and for the net amount of same we draw through our bank, attaching B/L to draft. We have made you a special concession of 5 per cent. for sight draft on New York, and are willing to grant this on all future orders provided you accord us a liberal share of your business.

Assuring you of our best endeavours at all times to fill your orders satisfactorily,

We remain, Gentlemen,

Yours faithfully,

JOHN SINGLETON & BROTHER. (118)

**280.—Bills sent for Collection.**

*London, 20th June, 19..*

Messrs. THE AMERICAN BANKING Co.,  
New York.

Gentlemen,

We have the pleasure to remit you herewith the following drafts:—

\$1500—at sight on Bollin & Co.  
500— " " Meredith Bros.  
2500— per July 30 on Vernie Bros.  
1400— " August 30 on H. Salmon & Co.

\$5900—payable in New York,

which amounts please pass to our credit, and advise us of receipt per return mail.

We are, Gentlemen,

Yours faithfully,

LLOYDS & HALL (94)

**281.—Acknowledgment of No. 280.**

*New York, 30th June, 19..*

Messrs. LLOYDS & HALL,  
London.

Gentlemen,

We beg to acknowledge receipt of your favour of the 20th inst., per s.s. *Aurania*, remitting us drafts value \$5900, for which we credit you as per enclosed statement. \$—, under usual reserve.

Yours faithfully,

THE AMERICAN BANKING Co. (55)



## 282.—Instructions to draw Bill against Account Sales.

*Liverpool, 20th June, 19..*

Messrs. S. SCHOEBER & Co.,  
Berlin.

Gentlemen,

Herewith we beg to hand you Account Sales for goods shipped per s.s. *Wonau*, amounting to £320 net, which we trust will be found in order. If you will value upon us under advice at thirty days' sight, your draft will receive our due protection. The shipment per s.s. *Livapoola* still remains unsold, but we will do our best to clear it as soon as possible.

Awaiting your favours,

Yours truly,

H. SHOEBRIDGE & SONS. (92)

## 283.—Advice of Bill of Exchange drawn against Account Sales.

*Berlin, 23rd June, 19..*

Messrs. H. SHOEBRIDGE & SONS,  
Liverpool.

Gentlemen,

Since writing you on the 19th inst., we have received your esteemed favour of the 20th, enclosing Account Sales, which we have examined and find correct. We now beg to advise you that we have drawn upon you at thirty days' sight for £320 against same, and shall feel obliged if you will kindly honour our draft in due course. We trust you will clear the remainder of our shipment per s.s. *Livapoola* at an early date, and meanwhile remain,

Yours truly,

S. SCHOEBER & Co. (103)

## 284.—Refusal to Accept Bill.

*London, 29th June, 19..*

Messrs. P. WOHLAUER & Co.,  
Hamburg.

Gentlemen,

To our great surprise, a bill drawn by you on us for the goods consigned per s.s. *Mogul* was presented to-day for acceptance. We naturally refused to take up same.

In the first place, we distinctly requested you to forward the goods on consignment, and therefore gave you no authority to draw upon us. Further, the goods are still on our hands, and will probably not sell at anything like the prices you have fixed for them. Moreover, we think it a most unwarrantable proceeding to draw upon us without advising us.

We are certainly at a loss to understand your action in drawing this bill on us, and can only conclude that it is an error.

The goods in question do not turn out to our expectations, the quality being so poor as to render them unsuitable for the requirements of this market, and altogether we very much question if we could interest anybody in your product. We therefore hold the goods at your disposal.

Yours truly,

ALEX. HERRON & SON. (186)

## 285.—Reply to No. 284—Bill Drawn in Error.

*Hamburg, 30th June, 19..*

Messrs. ALEX. HERRON & SON,  
London.

Gentlemen,

We are in receipt of your favour of yesterday's date, and learn with regret that an error has been made in drawing upon you for the value of our consignment, per s.s. *Mogul*. We assure you that this was entirely owing to a mistake on the part of one of our clerks.

We have given instructions for the bill to be returned to us, and apologize for the unnecessary trouble to which you have been put.

We are sorry that you give such a poor account of our goods, especially as they have a good sale in this market, for we had hoped that you would be able to place quantities with the same class of buyers as we meet with here. Of course, the shipment was really intended to try your market. Under the circumstances, perhaps the best thing would be to put them before your buyers, and wire us what offers you get, and, if at all reasonable, we will be pleased to consider them.

On the other hand, if you cannot dispose of them, we will write our other friends in your market, and will then instruct you whether we wish them returned, or handed over to one of our friends.

We should be glad to have your enquiries for our other specialities when you are again in the market, and remain,

Yours very truly,  
P. WOHLAUER & Co. (244)

### 286.—Bill Protested.

*Paris, 29th June, 19..*

MESSRS. DICK & MARSHALL,  
London.

Gentlemen,

Confirming our letter of the 27th inst., we have to inform you that the bill of fcs. 3,000.— on Messrs. Villenie and Co., due 28th July, which you sent us per your favour of the 25th inst., has been presented, and these gentlemen refused to accept, stating that you had no authority to draw. The bill matures on the 25th July, and will then be again presented, unless we hear from you to the contrary, and we hereby acquaint you that, if the bill is not paid when due, we shall have to draw upon you for the amount, plus charges incurred through protest.

We remain, Gentlemen,  
Your obedient servants,  
L. PIERREPONT ET FILS. (129)

### 287.—Draft not Advised.

*London, 30th June, 19..*

MESSRS. VICTOR LEGRAND & Co.,  
Paris.

Gentlemen,

Since writing you on the 26th inst., your draft of the 27th, value £600, has been presented and duly honoured to your debit, although no advice of the drawing of same had been received from you. We must ask you in future to be careful that all such drafts are duly advised, as if this is omitted, we cannot take up the drafts.

Yours truly,  
ABBOTT & LANGFORD. (83)

### 288.—Reply as to Draft not Advised.

*Paris, 1st July, 19..*

MESSRS. ABBOTT & LANGFORD,  
London.

Gentlemen,

We regret to learn from your favour of the 30th ult. that our draft on you of the 27th for £600 was not advised. We apologize for this oversight on our part, and will take care that due notice is given in future of all such drafts upon you.

Yours faithfully,  
VICTOR LEGRAND & Co. (68)

### 289.—Draft Sent for Collection, and Payments Requested.

*Boston, 3rd July, 19..*

MESSRS. JOSEPH DUNCAN & Co.,  
London.

Gentlemen,

We beg to hand you the enclosed draft on Messrs. Watts & Tyler, of your city, value £545 sterling, which please be good enough to collect, and credit to our account. We would also ask you to kindly remit for our account the following amounts:—

Messrs. Lohnen & Co., Ringstrasse 3, Amsterdam, £50 10 0  
 „ Champiny & Co., rue Lamartine, Paris, Fcs. 530.—  
 „ J. Wasserfeld Söhne, Zinnstrasse, Berlin, Mks. 600.—  
 „ A. Prolinsky & Co., Sonnengasse, Vienna, öwfl. 1250.—

The draft we are sending you matures on the 15th inst., and these remittances can be made then out of the proceeds.

We shall ask you to make further payments for us shortly, and, in the meantime, the balance of our draft can therefore remain to our credit, instead of being remitted by Exchange on Boston as usual.

Always with pleasure at your service in similar matters,

We remain, Gentlemen,

Yours faithfully,

JOHN COMRIE & Co. (183)

**290.—Reply. Draft Collected. Payments Made.**

*London, 16th July, 19..*

Messrs. JOHN COMRIE & Co.,  
 Boston.

Gentlemen,

Your draft on Messrs. Watts & Tyler, value £545, to hand. The same has been duly honoured, and the proceeds placed to the credit of your account.

In accordance with your request, we have to-day remitted the following accounts:—

Messrs. Lohnen & Co, Amsterdam ..	..	£50 10 0
„ Champiny & Co., Paris,		
	Fcs. 530.— @ 25.18 =	21 1 0
„ J. Wasserfeld, Berlin,		
	Mks. 600.— @ 20.40 =	29 8 3
„ A. Prolinsky & Co., Vienna,		
	öwfl. 1250.— @ 12.05 =	103 14 8

Total £204 13 11

The balance of £340 6s. 1d. still stands to your credit, and when you wish further payments made, we shall be pleased to make them.

Meanwhile, we remain, Gentlemen,

Yours faithfully,

JOSEPH DUNCAN & Co. (181)

**291.—Bill Dishonoured. Threat to Recover Legally.**

*London, 4th July, 19..*

Messrs. P. DARKIN & SONS,  
 Birmingham.

Gentlemen,

This morning, to our great surprise and annoyance, our bankers returned our bill on you for £150, due 2nd inst., marked “No funds.” We gave you to understand in our letter of 26th ult., that this bill must be met, and that we could not, under any circumstances, renew it for another month. Your method of dealing with business obligations is certainly extraordinary. You did not even advise us that you were allowing the bill to be returned to us. We object to such treatment, and therefore give you notice that, unless we receive the cash (not a cheque) before 12 noon to-morrow, we shall sue for the amount without further delay.

Yours truly,

GRIEGSON & SMITHERS. (134)

**292.—Bill Dishonoured. Explanation Demanded.**

*London, 5th July, 19..*

Messrs. BOOTH & WRYTHAM,  
 Belfast.

Gentlemen,

Our bill of £370 10s. 5d., due 2nd inst., has been returned to us, marked, “Refer to drawer,” and our bankers inform us that your account is overdrawn. Since we are aware, from personal knowledge, that your firm has a solid financial basis, we presume that there must be some error in this. We should therefore be glad if you will wire us on receipt, explaining this occurrence, and remit us the amount, per return.

Yours truly,

LOMAX & SON, LTD. (98)

## 293.—Bill Dishonoured. Explanation Given.

*Belfast, 6th July, 19..*

Messrs. LOMAX & SON, LTD.,  
London.

Gentlemen,

We wired you this morning "Cheque leaving to-day's post, regret irregularity," and we enclose same herewith.

We extremely regret this occurrence, and can assure you that it is quite unprecedented. As you are aware, our establishment is only a branch house, and our funds are controlled from Liverpool. Through great negligence on the part of our cashier, our Liverpool people were not advised in sufficient time to enable them to place a credit to our account at the bank here. Of course, the bank people know very well that our Liverpool house are important clients of their Liverpool branch, and had they acted in an intelligent manner, your bill would not have been returned. Unfortunately their manager is away, and the bill was returned without even a notification to us. Fortunately for us, no other bills or cheques of importance were presented, and, as the letter crediting our account for a large amount reached the bank this morning, no other inconvenience has been caused. You can readily understand, however, that if such a bill as yours had been returned in this manner to anyone but yourselves, our credit might have suffered. We have complained very seriously at the bank, who are profoundly sorry that such treatment has been shown us. We thank you for the considerate manner in which you treated this blunder, and you may be sure that our cashier will not be allowed to commit such a blunder again. Kindly debit our account for any charges incurred, and accept our sincere apologies for the trouble given.

The writer hopes to be in London next week for a few days, and will write from there arranging a day to call on your Mr Fred Lomax, when the contract for a year's supply of Rubber Goods mentioned in our letter of the 1st inst. can possibly be fixed up.

Yours faithfully,

BOOTH & WRYTHAM. (326)

## 294.—First of Exchange Missing.

*New York, 5th July, 19..*

Messrs. GEORGE MURRAY & Co.,  
Liverpool.

Gentlemen,

We cabled you to-day reading:—

"First of Exchange \$1500—on National Bank our order, missing,"

and received your cabled answer reading:—

"Duly forwarded with advice. Stop payment."

In explanation of the above, we regret to inform you that we are unable to trace receipt of the First of Exchange, value \$1500—advised in your letter of the 28th ult. Owing to an irregularity in opening our letters, we cannot say definitely whether this bill was enclosed or not. However, as you cable that it was duly forwarded with advice, for protection, we have informed the drawees, and requested them to pay only against presentation of the Second of Exchange through our bankers, and with our own endorsement. If, therefore, the First has been forwarded, it is missing, and we would ask you to send us the Second, upon the understanding that we agree to indemnify you for any loss which you might incur by compliance with our request.

We are, Gentlemen,

Yours very truly,

E. MAXWELL & Co. (190)

## 295.—Reply to No. 294. Second of Exchange Sent.

*Liverpool, 14th July, 19..*

Messrs. E. MAXWELL & Co.,  
New York.

Gentlemen,

We were much surprised to learn from your cable that our First of Exchange at sight on the National Bank, value \$1500—sent you on the 28th ult., is missing, and hoped your letter to hand to-day would clear up the mystery.

As we cabled reply, the bill was certainly enclosed in our letter (the writer himself having seen the letter closed), and we think the bill must have been mixed with other papers, and perhaps inadvertently consigned to the waste paper

basket. However, we do not wish you to be inconvenienced, and, as you have informed the drawees that the First of Exchange is not to be paid, but that payment is only to be made against presentation of the Second through your bankers, duly endorsed by you, we are sending the Second herewith, upon the understanding that you agree to indemnify us for any loss that might be incurred.

We should be glad to hear if the First is found, and meantime,

We remain, Gentlemen,

Yours very truly,

GEORGE MURRAY & Co. (192)

**296.—Payment made against Letter of Credit.  
Bill Drawn to Reimburse.**

*Berlin, 10th July, 19..*

Messrs. ROWE, WILLS & Co.,  
London.

Gentlemen,

By this we beg to inform you that we have to-day paid to Mr. Robert Saunders £120, in accordance with your letter of credit in favour of this gentleman.

Enclosed we hand you receipt for the amount, for which, with half per cent. commission 12/-, and postages 1/-, total £120 13s., we have drawn upon you at the exchange of 20.45, viz., for Mks. 2467.29, own order. Kindly note, and honour our draft when presented.

We remain, Gentlemen,

Yours very truly,

BONNERMANN & Co. (116)

**297.—Remittances.**

*Berlin, 10th July, 19..*

Messrs. THRAVES, SPICER & Co.,  
London.

Gentlemen,

We confirm our letter of the 8th inst., and beg to acknowledge receipt of your favours of the 7th and 8th insts., in accordance with which we debit you

£3 5 0	value 9th July, proceeds of our remittance	£3 6 0
£660 17 8	value 11th July	£660 19 9
£139 15 3	" " payment National Bank.	

Crediting you per contra for our paid domicile which you enclosed, £265 19s. 9d. value, 1st July.

We remit you herewith for our credit

5014	£307 1 10	Draft	Morrison & Co.
4516	£306 0 0	"	Wingate & Son.
	£613 1 10		

and commend to your protection per contra our to-day's drafts on you

No. 4891	£56 10 7	Order	Frowd & Sons.
4892	£50 1 6	"	Loebel & Co.

Yours very truly,

BODENHEIMER & Co. (221)

**298.—Advice of Stock to be Delivered against Payment.**

*Köln, 10th July, 19..*

Messrs. MUDDIMAN & Co.,  
London.

Dear Sirs,

Under separate and registered cover, we have sent you to-day 300 Modderfontein Certificates duly endorsed by our Mr. Rudolph Heilbrond, and request that you will be good enough to deliver same to Messrs. Brown of your city, against payment of £1,759 10s. (seventeen hundred and fifty-nine pounds, ten shillings stg.), for which amount we take the liberty to draw on you at three days sight, recommending our draft to your kind protection.

We remain, dear Sirs,

Yours faithfully,

LOEBEL & JACQUES. (103)