of one thousand five hundred and twenty $\frac{00}{100}$ Dollars, being his cheque with which to retire his note due 18th inst.

$1520.00 *Signed,* A. B. C.

CAUTION.

Special care should always be observed in writing receipts, in order to be safe, and prevent the possibility of any advantage being taken of careless omissions or too comprehensive expressions, by reason of which thousands of dollars have been lost.

Be sure to state in the receipt what you do actually receive, both the *substance* as well as the amount, and when necessary to state in full of account, mention the date to which it is paid up, and in all such cases see that your Books tally with the settlement before you give the receipt.

There is no limit to the forms of receipts, and consequently many are framed specially to cover the intentions of the parties interested; in all such cases the greatest care must be observed, and if of very great importance, better have it examined by a Notary Public or Lawyer than run any risk.

Remember that the expression, "in full of all claims and demands" is the most sweeping way of closing up all recourse at correction should that be found necessary, even if an error be discovered subsequently. Where the least doubt exists as to a possibility of an error, it is better to use only the words, in full of *account* to date and fill in the date intended; or say, in full of this Statement of Account, when written at the bottom of such a document—and if settled by Note give all the particulars and conditions, and state that when said Note is paid it will be a discharge for so much; again, if payment is made by a cheque that has not been accepted by the Bank, the receipt should state that you receive from ....his cheque for the sum of...................., say nothing further in such case for the time being; because persons have been led into trouble through granting receipts for cash when only a cheque was given and that not accepted by the Bank for want of funds.

THE END.