

## HINTS TO BANK CLERKS.

1. Good writing and figure-making necessary.
2. Quick "calling" of sums.
3. Quick counting.
4. Quick entering—holding and turning checks with left hand while writing with the other.
5. Quick adding and subtracting.
6. The principle of balancing pervades the whole system of book-keeping.
7. Next to a knowledge of the names and functions of the different books, the terms and phraseology used must be thoroughly learned.
8. Books are sometimes named differently in different banks, and different terms employed to describe the same operations.
9. Everyone opening an account with the bank enters his name in a book called the "Signature Book" and the book is referred to if ever a draft is presented having a doubtful signature. The person is supplied free of charge with the papers, books, etc.
10. A check is cancelled by drawing a line through the signature.
11. CASH DEPARTMENT. Two waste books—Received Waste book and the Paid Waste book. In the former is entered an account of the cash received and in the latter is entered an account of all the checks and bills paid.
12. Checks on your own bank are to be entered by the name of the Drawer and the Amount.
13. The total of the "Received Wastebook" should be equal to the total of the Daybook.
14. Books used in this department: Wastebook Received and Paid; Money Book; Cash Book; Day Book; Current Account Ledger; Deposit Receipt Book.
15. BILL DEPARTMENT.
  - (a) There are two classes of bills namely, "Bills Deposited" and "Bills Discounted." The books used for these are respectively Bills Register and Discount Register.
  - (b) Bills Ledger and Discount Ledger. In these books a separate account is opened for each party.
  - (c) Bill Journals, Discount Journal. In these Journals the bills are entered under the respective days on which they fall due.