

*ceivable that are unpaid, and all your stock on hand, property, &c. which put together will form your Assets (an allowance or discount is frequently found to be necessary on some or all of your Assets.) On the other hand you must in like manner take off on sheets of paper all the names that have balances that appear at their credit in your Ledger; and all Bills payable and acceptances, of every description for which you are liable; these together are generally termed your liabilities; the one set or side of Accounts, &c., taken from the other, will show your exact position.*

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### BILL BOOK.

This book is used chiefly to note the particulars of obligations, where drawn, by whom, where and when payable, the date, and the endorser, with a marginal space where a memorandum should be made how the bill, note, or obligation has been disposed of. It is the general practice to have a book ruled so that one end is used for Bills Receivable, and the other for Bills Payable. Specimens are appended for examples. This book for every system is always the same.

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### BANK CHEQUE BOOK.

It is very important that a marginal copy of the filling up of your Cheques should be made before you pay them away: by this means you can always see and know the particulars of granting such cheques, &c. On the margin of the cheque you enter particulars as stated above, and on the opposite side of the margin you enter the money you deposit in the Bank, and add or subtract daily, as the case may be, and the result will always show what your balance is in the Bank. Specimen sheets are appended of this book also, which is the same for every method of Book-keeping.

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### TIME BOOK.

There are any number of plans for a time book, all differing according to circumstances: however, there is appended a specimen which is considered the best, as it affords the best op-