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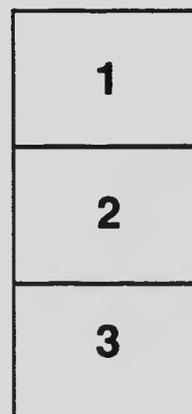
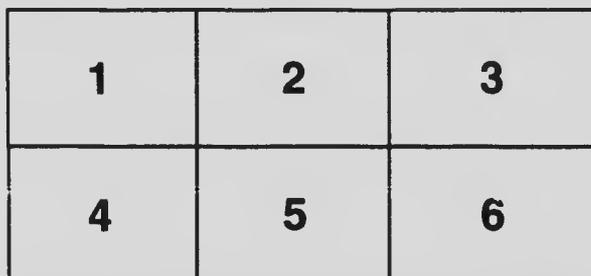
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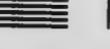
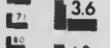
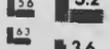
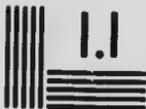
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MACMILLAN'S CANADIAN TEXT-BOOKS

CANADIAN
COMMERCIAL CORRESPONDENCE
AND BUSINESS TRAINING

BY
H. J. RUSSELL,
COMMERCIAL MASTER, ST. JOHN'S TECHNICAL HIGH SCHOOL,
WINNIPEG



TORONTO
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PREFACE

THE writer has found that the interest of students in business correspondence and business practice is easily sustained when linked with local commercial customs. Illustrations have been omitted from this book, as it is more effective for students and teacher to secure this material for themselves. Thus, in a discussion on telegrams, a pad of telegraph blanks can be easily secured for illustrative purposes. Similarly, postal guides, annual reports, financial statements, civic manuals, booklets, folders, catalogues, copies of statutes, etc., may all be had for the asking.

Where conditions are favourable, occasional visits might be undertaken to commercial and industrial establishments, so that the students may see practical evidences of their class discussions. Students should be encouraged to set down their observations in writing and to submit for criticism business letters and other commercial material. As the nature of the subject is such that it affords useful dictation material for students of shorthand, the words

of each letter, from the salutation to the complimentary close inclusive, have been counted and the numbers placed within parentheses.

It is hoped that this manual will prove useful in the high school, the evening school, and business college, and also for private study, the exercises having been carefully prepared for these purposes

H. J. R.

WINNIPEG,

Aug. 15, 1915.

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CANADIAN COMMERCIAL CORRESPONDENCE

CHAPTER I

THE SUBJECT

A **COMPETENT** commercial correspondent must possess at least the following qualifications :—

- (1) A practical knowledge of business English.
- (2) Knowledge of general business phraseology.

The first includes correct spelling, punctuation, and construction, while the second qualification can be secured by a careful study of the technical details of business correspondence in general.

A commercial letter should exhibit clearly the following characteristics :—

1. Accuracy.
2. Conciseness.
3. Clearness.

A statement that is made in black and white is always on record. It cannot be recalled and consequently it is evident that the terms of any letter should be explicitly stated. Every detail must be

given careful consideration, and accuracy is one of the first essentials of the business letter.

The length of a letter cannot be definitely restricted, but the demands of the age require that the business letter be consistently brief or concise. It should be remembered that time is money in business, but while conciseness is a necessary characteristic, it should not be cultivated at the expense of courtesy or completeness.

The third characteristic, clearness, is one in which many business letters are lacking. A vaguely worded business communication is bound to be productive of vexatious uncertainty and delay, and often results in direct financial loss. The items of the letter should be treated in their logical order, and statements should be made in the simplest and most direct language. It should not be necessary for the recipient to read a letter twice to understand it.

The essentials of a good business letter can therefore be stated in the terms of Accuracy, Brevity, and Clearness, which, in other words, constitute the A B C of business letter writing.

Confusion in correspondence is often caused by (1) haste, and (2) lack of proper training. Inquirers sometimes fail to tell definitely what they want, while correspondents are equally negligent in failing to read the inquiry carefully before replying.

The letter is often a substitute for a personal

interview, and it ought to bear the impress of the favourable personality of the writer. In a sense, every business letter is an advertisement, good or bad, of the firm or individual responsible for its production, and if this thought is kept in mind, the seriousness of faults in commercial correspondence will be strikingly apparent.

Questions and Exercises

1. What qualifications must a commercial correspondent possess ?
2. How can a knowledge of business phraseology be secured ?
3. What characteristics should a commercial letter possess ?
4. "Every business letter is an advertisement." Comment on this statement.
5. Why must the terms of a letter be explicitly stated ?
6. Discuss the importance of conciseness.
7. What results are likely to follow from a vaguely worded business letter ?
8. What is meant by the "A B C of business letter writing" ?
9. Name two of the causes of confusion in correspondence.
10. For what is the letter often a substitute ?
11. Give the meanings of:—phraseology, construction, conciseness, explicitly, essentials, restricted, consistently, characteristic, vaguely, negligent, substitute, personality, advertisement, apparent.
12. Write synonyms for as many of the words in Exercise 11 as you can.

CHAPTER II

TECHNIQUE OF THE BUSINESS LETTER

The form of a business letter shows that it consists of six parts, as follows :—

1. The heading.
2. The address.
3. The salutation.
4. The body of the letter.
5. The complimentary close.
6. The signature.

The following outline shows how these various parts should be displayed :—

<u>1. HEADING</u>
<u>2. ADDRESS</u>
<u>3. SALUTATION</u>
<u>4 BODY OF THE LETTER</u>
<u>5. COMPLIMENTARY CLOSE</u>
<u>6. SIGNATURE</u>

A LETTER

26 TORONTO STREET,
TORONTO, Ont., May 28, 1914.

J. H. ASHTON, Esq.,
29 Fourth Avenue,
Brandon, Man.

DEAR SIR,

In reply to your letter of recent date, we have pleasure in mailing you under separate cover copies of our booklet entitled "Industry Building" containing special articles on (1) Rogers, Ltd., and (2) The Steel Company of Canada, Limited.

These are the first two of a series of booklets that we are issuing on leading industries in which Canadian capital has been invested, and we have placed your name on our list for the complete series.

Should you desire further information concerning these or any other investments, we shall be glad to furnish it.

Yours faithfully,

JOHN STARK & Co.,

(100)

per.....

If the letter is of an official nature, the address is usually written in the lower left-hand corner, as shown in the following example.

DOMINION OF CANADA
ROYAL COMMISSION ON INDUSTRIAL TRAINING AND
TECHNICAL EDUCATION

OTTAWA,

October 18, 1912.

SIR,

I am directed by the Chairman to acknowledge the receipt of your letter of the 12th inst., addressed

to him, requesting that a copy of the Report of the Commission be sent to you when issued. In accordance with your request, your name has been entered on the list of those to whom copies of the Report will be sent.

Respectfully yours,

A. E. HORTON.

MR. JAMES ARMSTRONG,
Moose Jaw, Sask.

(63)

If any material accompanies the letter, it should be noted thus: Enc., 2 Encs., or 3 Encs., as the case may be. The notation should be made in the lower left-hand corner and prevents the possibility of the mailing clerk or stenographer mailing the letter without the necessary enclosures. Many business houses are accustomed to use small red seals to indicate the number of enclosures.

The following outlines and examples will indicate the various ways in which different cases are dealt with:—

- | | | |
|------------|---|---|
| 1. Heading | { | Location.
Post Office and Province.
Date. |
|------------|---|---|

Examples

- (a) COBALT, ONTARIO, Nov. 6, 1915.
- (b) BRANDON, MAN., Oct. 9, 1915.
- (c) NATIONAL DISTRIBUTING COMPANY,
20 CENTRE STREET,
CALGARY, ALTA., May 1, 1915.

(d) WALKER & JOHNSON,
27 ROYAL AVENUE,
HALIFAX, N.S., June 3, 1915.

(e) 88 WEBB PLACE,
WINNIPEG, MAN., Aug. 8, 1915.

It will be noticed that the letters "th," "nd" or "st," are not commonly used in the heading of a letter. The name of the Province is usually abbreviated, but may be written in full. The name of a city should never be abbreviated.

2. Address { Addressee's name.
Title.
Address.
Post Office and Province.

Examples

- (a) H. R. THOMPSON, Esq.,
Barrister,
Chatham, Ont.
- (b) MR. E. S. WILLIAMS,
Minnedosa, Man.
- (c) REV. L. J. LEE,
31 Maple Avenue,
Bathurst, N.B.
- (d) THE DOMINION BOND COMPANY, LTD.,
Toronto, Ont.
- (e) MESSRS. LAIDLAW & HEATH,
908 Union Trust Building,
Winnipeg, Man.
- (f) MRS. E. F. WHEATON,
71 Wellington Boulevard,
Victoria, B.C.

- (g) THE SECRETARY,
The General Hospital,
Lethbridge, Alta.
- (h) C. S. PRINCE, Esq., C. A.,
Berlin, Ont.

It is sometimes necessary to take four lines for the address but, if possible, it should be kept within three.

3. Salutation.

The salutation is a term of politeness with which the letter is introduced. It should be carefully chosen to accord with the circumstances of the letter, and is influenced according to the more or less formal relations that may exist between the writer and recipient. The following forms are suggestive :—

Official	{	Sir.
		Sirs.
		Madam.
Business	{	Dear Sir.
		Dear Madam.
		Dear Sirs.
		Gentlemen.
		Dear Miss Evans.
		My dear Sir.
		Dear Mr. Argue.

When addressing a firm of ladies, the salutation is usually "Ladies" or "Mesdames." Since the tendency is to simplify punctuation, a comma is the only mark

of punctuation that is necessary after the salutation, thus :—

MESSRS. PACKARD & FIELD,
 47 South Street,
 St. Boniface, Man.
 GENTLEMEN,

4. Body of the letter.

The body of the letter is the communication itself, exclusive of the other five parts. It should begin, if typewritten, five or ten spaces from the left margin and should be carefully paragraphed and displayed. This topic is further discussed in Chapter VIII.

5. Complimentary close { Location.
 Language.
 Capitals.
 Punctuation.

The complimentary close should always begin in the centre of the page and should be chosen to agree with the salutation, as shown in the following table :—

Salutation	Complimentary Close
Sir, or Gentlemen	Your obedient servant,
Madam, or Mesdames	Yours faithfully, or
Dear Sir, Dear Madam, or Dear Sirs	Yours truly,
My dear Sir, My dear Madam, or My dear Sirs	Yours very truly,
Dear Mr. Wilson	Yours sincerely,

It will be noted that the first word only of the complimentary close should be capitalized, and that it is followed by a comma. There are several other forms, such as "Yours respectfully" and "Yours obediently." "Yours truly" is a common form which is often interchanged with the others. The order is sometimes transposed, *e.g.*, "Sincerely yours," "Very truly yours."

The words, "We remain" and "I remain" are sometimes connected with the complimentary close; examples will be found in the letters throughout this book. Similarly, "We are" and "I am" may be used in initial communications.

6. The Signature { Location.
How written.
Punctuation.

The signature should be written below the complimentary close, a little to the right. It should be written in ink, but may be typewritten, in which case it should be initialled in ink by the writer of the letter. A period should be placed at the close of the signature, it being the termination of the letter. The following are examples of the complimentary close and signature :—

- (a) Yours very truly,
D. J. SMITHERS.
- (b) Yours truly,
L. R. ELLISON,
Secretary.

- (c) Yours faithfully,
THOMAS L. HENDERSON.
- (d) Yours truly,
IDEAL FURNITURE COMPANY,
per R. J. H.
- (e) Yours respectfully,
M. E. WILLIAMS,
Manager.
- (f) Yours truly,
UNION TRUST COMPANY,
by W. O. WRIGHT.
- (g) Very truly yours,
STANDARD CONSTRUCTION CO.,
per L. C. S.
- (h) Yours obediently,
CANADIAN PAPER COMPANY,
F. J. EDSON,
Secretary.
- (i) Yours faithfully,
NELSON & COMPANY,
per R. E.
- (j) Yours truly,
ARTHUR A. WICKSON,
Superintendent.

Signature of an unmarried woman :—

Very truly yours,
(Miss) ALICE H. McNEILL.

Signature of a married woman :—

Yours sincerely,
(Mrs. H. J. Sellers.) MARY L. SELLERS.

Signature of a widow :—

(Mrs.) MARGARET A. BEAUDRY.

FORMS OF ADDRESS IN CEREMONIOUS COMMUNICATIONS

ARCHBISHOP.—*Address* : His Grace the Archbishop of ——. *Begin* : My Lord Archbishop, or Your Grace. Refer to as Your Grace.

ARCHDEACON.—*Address* : The Venerable the Archdeacon of ——. *Begin* : Venerable Sir.

BISHOP.—*Address* : The Right Reverend The Lord Bishop of ——. *Begin* : My Lord Bishop. Refer to as Your Lordship.

CANON.—*Address* : The Rev. Canon ——. *Begin* : Reverend Sir.

CHIEF JUSTICE.—*Address* : The Honourable the Chief Justice of ——. *Begin* : My Lord. Refer to as Your Lordship.

CLERGY.—*Address* : The Rev. ——. *Begin* : Rev. Sir. or simply Sir.

COUNTY COURT JUDGE.—*Address* : The Honourable —, Esq. *Begin* : Sir. Refer to as Your Honour.

DEAN.—*Address* : The Very Reverend the Dean of ——. *Begin* : Very Rev. Sir.

GOVERNOR-GENERAL.—*Address* : His Excellency the Governor-General. *Begin* : According to rank. Refer to as Your Excellency.

JUDGE.—*Address* : His Lordship Mr. Justice. *Begin* : Sir. Refer to as Your Lordship.

LIEUTENANT-GOVERNOR.—*Address* : His Honour the Lieutenant-Governor. *Begin* : Your Honour.
Refer to as Your Honour.

MAYOR.—*Address* : The Mayor of ——. *Begin* : Sir.
Refer to as Your Worship.

MEMBER OF DOMINION CABINET.—*Address* : The Honourable the Minister of ——. *Begin* : Sir.

MEMBER OF PARLIAMENT.—*Address* : A—— B——, Esq., M.P. *Begin* : Sir.

MEMBER OF PROVINCIAL CABINET.—*Address* : The Honourable the Minister of ——. *Begin* : Sir.

POLICE MAGISTRATE --No special form of address or salutation. Refer to as Your Worship.

PREMIER OF THE DOMINION. *Address* : The Honourable the Premier. *Begin* : Sir.

PREMIER OF A PROVINCE.—*Address* : The Honourable the Premier of ——. *Begin* : Sir.

SENATOR.—*Address* : The Honourable A—— B——, Esq. *Begin* : Sir.

Questions and Exercises

1. How many parts are there to a business letter ? Name them.
2. Draw a diagram illustrating the form of a business letter.
3. Where is the address usually placed in an official letter ?
4. How are enclosures indicated ?
5. How many lines should a heading occupy if it contained a street address ?
6. How many lines should an address occupy if an office address is given ?

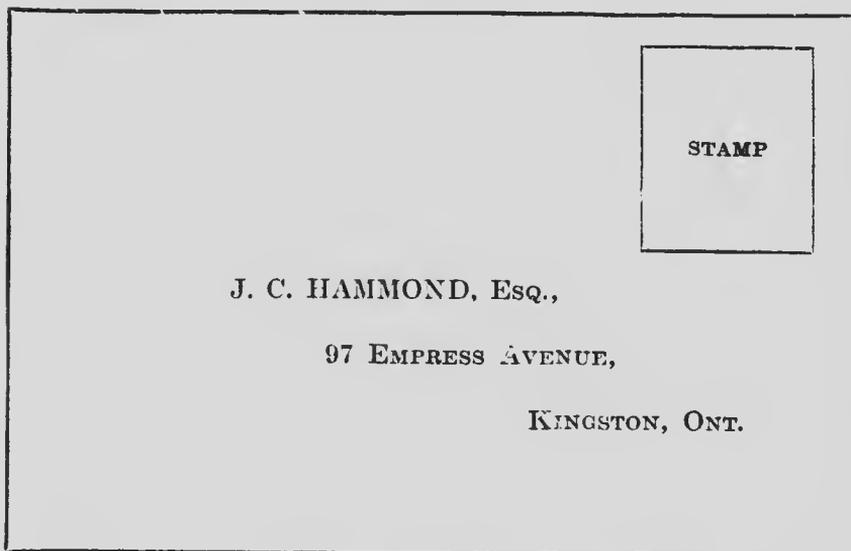
7. Write three examples of headings.
8. Write three examples of addresses.
9. What four items may an address contain ?
10. Who is the addressee ?
11. What is the purpose of the salutation ?
12. What mark of punctuation should follow it ? Why ?
13. What rule should be followed in selecting the salutation ?
14. Give three examples of official or formal salutations.
15. Give five examples of business salutations.
16. What salutations are used in addressing ladies ?
17. What is the body of the letter ?
18. Where should it begin, if typewritten ?
19. Where should the complimentary close begin ?
20. What rule should be followed with regard to the selection of a complimentary close ?
21. What would be a suitable complimentary close if the salutation were " My dear Sir " ?
22. What complimentary close may be used in connection with any salutation ?
23. How is the complimentary close punctuated and capitalized ?
24. Write four examples of business complimentary closes.
25. Where and how should the signature be written ?
26. How should it be punctuated ? Why ?
27. Give five different examples of complimentary closes and signatures combined.
28. Whose address is written in the heading of the letter ?
29. Write a short letter to a friend, advising him to study business English.
30. Define the following words :—technique, complimentary, commission, accordance, notation, indicate, abbreviated, introduced, suggestive, exclusive, transposed, termination.

CHAPTER III

SUPERScription, FOLDING, AND ENCLOSURES

THE address on the envelope is known as the superscription, which should be a reproduction of the address in the letter. It should begin in the centre of the envelope, and the following lines should commence successively a little to the right. Legibility and punctuation are two points that should be particularly observed.

Example



If convenient, enclosures should be attached to the letter by means of paper fasteners, thus ensuring insertion in the envelope. The nature of the enclosure should always be mentioned in the letter. The stenographer should note the size of the enclosure and address an envelope that will accommodate it. As a matter of courtesy, if a request is made of a disinterested person, a stamped, addressed envelope should be enclosed for the reply.

The bottom of the letter should be folded to within about a quarter of an inch from the top, and then from right to left to fit the envelope.

Questions and Exercises

1. What is the superscription and where should it begin ?
2. What two points should be observed in connection with it ?
3. Write three examples.
4. What four points should be studied in connection with enclosures ?
5. Fold a sheet of paper according to instructions.
6. What would be the best way to place a letter in the envelope ?
7. Where should the stamp be placed on the envelope ? Why ?
8. Submit, with eriticism, an actual example of a superscription.
9. Define the following words :—superscription, reproduction, successively, ensuring, recipient.
10. Write five sentences illustrating the use of the preceding words.

CHAPTER IV

COMMERCIAL ABBREVIATIONS

IN the development of commerce, certain abbreviations of commercial terms have come into use. The list here given is not complete, but contains all abbreviations in use in ordinary business correspondence. Abbreviations should be used as sparingly as possible, but in tabulated work it is allowable to abbreviate to a greater extent in order to economize space. The punctuation and capitalization of abbreviations should be carefully studied.

1st.	. . . .	First-class.
a c, acct.	. . . .	Account.
A. D.	. . . .	(<i>Anno Domini.</i>) In the year of our Lord.
a.m.	. . . .	(<i>Ante meridiem.</i>) Before noon.
Asst.	. . . .	Assistant.
bal.	. . . .	Balance.
B E	. . . .	Bill of exchange ; a draft.
B/L	. . . .	Bill of lading ; a written statement of goods received for transportation.
C. C.	. . . .	County Court.
cent.	. . . .	(<i>Centum.</i>) A hundred.
c.f.i.	. . . .	Cost, freight, and insurance : meaning that the price includes the cost of the goods, packing, insurance and freight.
c o	. . . .	Care of.
Co.	. . . .	Company.

C.O.D.	Collect on delivery.
Cr.	Credit.
do.	(ditto.) The same.
doz.	Dozen.
Dr.	Debtor.
E.	East.
E. & O.E.	Errors and omissions excepted.
e.g.	(<i>Exempli gratia.</i>) For example.
e.o.d.	Every other day.
et al.	(<i>Et alii.</i>) And others.
etc.	(<i>Et cetera.</i>) And so forth.
et seq.	(<i>Et sequentes.</i>) And the following.
Ex.	Example.
fig.	Figure.
f. o. b.	Free on board ; meaning that goods are free of freight charges to the point named.
h.p.	Horse power.
ibid.	(<i>Ibidem.</i>) In the same place.
id.	(<i>Idem.</i>) The same.
i.c.	(<i>Id est.</i>) That is.
Inc.	Incorporated.
inst.	(Instant.) This month.
Int.	Interest.
I.O.U.	(I owe you.) An acknowledgment of in- debtedness.
j/a	Joint account.
Jr.	Junior.
L.C.	Letter of credit.
l.c.l.	Less than carload lots.
L. S.	(<i>Locus Sigilli.</i>) The location of the seal in a document.
Ltd.	Limited.
Mdsc.	Merchandise.
Mfg.	Manufacturing.
Mgr.	Manager.
M.O.	Money Order.

MS., MSS.	Manuscript, manuscripts.
N.	North.
n.g.	No good.
No.	(Numero.) Number.
Nos.	Numbers.
Non seq.	(Non sequitur.) It does not follow.
N.B.	(Nota bene.) Mark well.
O.K.	All correct.
per	By, by the.
per cent.	(Per centum.) By the hundred.
p.m.	(Post meridiem.) Afternoon.
P.O.	Post Office.
pro tem.	(Pro tempore.) For the time being.
prox.	(Proximo.) Next month.
P.S.	Postscript.
P.T.O.	Please turn over.
R.R.	Railroad.
Ry.	Railway.
R.S.V.P.	(Répondez s'il vous plait.) Answer if you please.
S.	South.
S.C.	Supreme Court.
St.	Street.
Supt.	Superintendent.
tf.	Till forbidden.
ult.	(Ultimo.) Last month.
viz.	(Videlicet.) To wit, namely.
vs.	Versus, against.
W.	West.
W.B.	Way bill.

Questions and Exercises

1. What rule should be followed with regard to the use of abbreviations ?
2. In what kind of work is more freedom allowed in abbreviating ?

3. What two points should be carefully studied in connection with abbreviations.

4. Illustrate the use of the following:—f.o.b., A1, C.O.D., Ltd., prox., p.m., viz.

5. Give the abbreviations for:—Till forbidden, last month, manager, all correct, merchandise, for example, free on board, joint account.

6. Give the definitions of:—development, tabulated, economize.

7. Illustrate in sentences the use of the words in Exercise 6.

BUSINESS AND PROFESSIONAL TITLES

The following titles are commonly met with, and the accompanying examples should be studied with a view to correct capitalization and punctuation. When a firm is composed of men and women, the title should be treated as masculine.

Esq.	. . .	Esquire.	Mlle.	. . .	Mademoiselle.
Capt.	. . .	Captain.	Mmc.	. . .	Madame.
Col.	. . .	Colonel.	Mr.	. . .	Mister, Master.
Dr.	. . .	Doctor.	Mrs.	. . .	Mistress.
M.	. . .	Monsieur.	Miss	. . .	
Messrs.	. . .	Messieurs	Prof.	. . .	Professor.
		Gentlemen.	Rev.	. . .	Reverend.

(a) N. J. Evans, Esq.

(b) Capt. John Stevens.

(c) Col. S. E. Leighton.

(d) Dr. Harry J. Watson.

(e) M. Dumas.

(f) Messrs. Bright & Co., Ltd.

(g) Mr. James Lee.

(h) Mrs. E. M. Scott.

(i) Miss Irving.

(j) Prof. L. Vincent.

(k) Rev. Dr. Wilson.

Questions and Exercises

1. Illustrate the use of the title, Messrs.

2. Show the use of a double title.

3. Give examples of the use of these titles:—Miss, Esq., Prof., Col.

ABBREVIATIONS OF THE MONTHS

January	Jan.	July	
February	Feb.	August	Aug.
March		September	Sept.
April		October	Oct.
May		November	Nov.
June		December	Dec.

It will be noted that five of the months are not abbreviated. As a rule, in official examinations, such as the Civil Service tests, marks are deducted for unauthorized and unnecessary abbreviations.

Questions and Exercises

1. What months are not abbreviated? Why?
2. Write each of the months in connection with a different date and the terms instant, ultimo and proximo.
3. Write one sentence in which all three of the preceding terms are used.
4. Ascertain from the dictionary the origins of the names of the months.
5. Give the meanings of:—accompanying, unauthorized, preceding, origin.
6. Write antonyms of the words in Exercise 5.

GEOGRAPHICAL ABBREVIATIONS

Canada		Ontario	Ont.
Alberta	Alta.	Prince Edward Island	P.E.I.
British Columbia	B.C.	Quebec	Que. or P.Q.
Manitoba	Man.	Saskatchewan	Sask.
New Brunswick	N.B.	North-West Territories	N.W.T.
Nova Scotia	N.S.	Yukon	

Post Office authorities prefer that the names of the Provinces should be written in full, and if abbreviations

are used, care should be exercised with regard to legibility. On account of the fact that there is a considerable volume of correspondence between the Dominion and the United States, the abbreviated forms for the States and possessions are given in the following list :—

United States of		Montana . . .	Mont.
America . . .	U.S.A.	Nebraska . . .	Nebr.
Alabama . . .	Ala.	Nevada . . .	Nev.
Alaska . . .	Alaska.	New Hampshire . . .	N.H.
Arizona . . .	Ariz.	New Jersey . . .	N.J.
Arkansas . . .	Ark.	New Mexico . . .	N.M.
California . . .	Calif.	New York . . .	N.Y.
Canal Zone . . .	C.Z.	North Carolina . . .	N.C.
Colorado . . .	Colo.	North Dakota . . .	N. Dak.
Conncticut . . .	Conn.	Ohio . . .	Ohio.
Delaware . . .	Del.	Oklahoma . . .	Okla.
Distriet of Columbia . . .	D.C.	Oregon . . .	Ore.
Florida . . .	Fla.	Pennsylvania . . .	Penn.
Georgia . . .	Ga.	Philippine Islands . . .	P.I.
Idaho . . .	Idaho.	Porto Rieo . . .	P.R.
Illinois . . .	Ill.	Rhode Island . . .	R.I.
Indiana . . .	Ind.	Samoa . . .	Samoa.
Iowa . . .	Iowa.	South Carolina . . .	S.C.
Kansas . . .	Kans.	South Dakota . . .	S. Dak.
Kentucky . . .	Ky.	Tennessee . . .	Tenn.
Louisiana . . .	La.	Texas . . .	Tex.
Maine . . .	Maine.	Utah . . .	Utah.
Maryland . . .	Md.	Vermont . . .	Vt.
Massachusetts . . .	Mass.	Virginia . . .	Va
Michigan . . .	Mich.	Washington . . .	Wash.
Minnesota . . .	Minn.	Wisconsin . . .	Wis.
Mississippi . . .	Miss.	West Virginia . . .	W. Va.
Missouri . . .	Mo.	Wyoming . . .	Wyo.

Questions and Exercises

1. Reproduce from memory, in alphabetical order, the abbreviations for the nine Provinces of Canada.

2. If geographical abbreviations are used, in what respect should particular care be taken? Why?

3. What is the attitude of the Post Office towards abbreviations?

4. Show the use of the following abbreviations in connection with addresses:—Alta., Que., N.S.

5. What names of States are not abbreviated?

6. Why is the abbreviation for California Calif. and not Cal.?

7. Classify the names of the States which would probably cause confusion if illegibly abbreviated. (Ex. Maine, Me., Maryland, Md.)

8. Use the following words in sentences:—authorities, exercised, legibility, considerable, volume, abbreviated, attitude, classify, illegibly.

Note.—When unaccompanied by the name of a city, the names of the Provinces and States should generally be written in full.

DEGREES, TITLES,* ETC.

A.L.S.	.	.	Alberta Land Surveyor.
B.A.	.	.	(<i>Artium Baccalaureus</i>) Bachelor of Arts.
B.S.	.	.	Bachelor of Surgery.
B.S.A.	.	.	Bachelor of the Science of Agriculture.
B.Sc.	.	.	Bachelor of Science.
C.A.	.	.	Chartered Accountant.
C.B.	.	.	Companion of the Order of the Bath.
C.E.	.	.	Civil Engineer.
C.J.	.	.	Chief Justice.
C.M.	.	.	(<i>Chirurgiæ Magister</i>) Master of Surgery.
C.M.G.	.	.	Commander of the Order of St. Michael and St. George.
C.V.O.	.	.	Commander of the Victorian Order.

* The list of degrees and titles here given is very brief. Consult a good standard dictionary for a complete list.

D.C.L.	Doctor of Civil Law.
D.D.	Doctor of Divinity.
D.D.S.	Doctor of Dental Surgery.
D.L.S.	Dominion Land Surveyor.
D.Paed.	Doctor of Pedagogy.
F.R.G.S.	Fellow of the Royal Geographical Society.
F.R.S.C.	Fellow of the Royal Society of Canada.
G.C.M.G.	Grand Cross of the Order of St. Michael and St. George.
H.R.H.	His Royal Highness.
J.	Justice.
J.P.	Justice of the Peace.
K.C.	King's Counsel.
K.C.B.	Knight Commander of the Order of the Bath.
K.G.C.B.	Knight Grand Cross of the Order of the Bath.
K.C.M.G.	Knight Commander of the Order of St. Michael and St. George.
K.C.V.O.	Knight Commander of the Victorian Order.
K.G.	Knight of the Order of the Garter.
K.P.	Knight of the Order of St. Patrick.
K.T.	Knight of the Order of the Thistle.
L.C.J.	Lord Chief Justice.
Litt.D.	Doctor of Literature.
LL.B.	(<i>Legum Baccalaureus</i>) Bachelor of Laws.
LL.D.	(<i>Legum Doctor</i>) Doctor of Laws.
L.R.C.P.	Licentiate of the Royal College of Physicians.
L.R.C.S.	Licentiate of the Royal College of Surgeons.
M.A.	(<i>Artium Magister</i>) Master of Arts.
M.B.	Bachelor of Medicine.
M.D.	(<i>Medicinae Doctor</i>) Doctor of Medicine.
M.E.	Mechanical Engineer. Mining Engineer.
M.E.E.	Master of Electrical Engineering.
M.L.A.	Member of Legislative Assembly.
M.L.C.	Member of Legislative Council.
M.P.	Member of Parliament.

M.P.P.	. . .	Member of Provincial Parliament.
Mus.D.	. . .	Doctor of Music.
O.S.A.	. . .	Ontario Society of Artists.
P.C.	. . .	Privy Councillor.
Ph.D.	. . .	(<i>Philosophiæ Doctor</i>) Doctor of Philosophy.
Phm.B.	. . .	Bachelor of Pharmacy.
P.L.S.	. . .	Provincial Land Surveyor.
S.J.	. . .	Member of the Society of Jesus.
S.L.S.	. . .	Saskatchewan Land Surveyor.
V.S.	. . .	Veterinary Surgeon.

The following is taken from the Report of the Royal Commission on Technical Education, and is a good illustration of the combined use of titles and degrees :—

CANADA : George the Fifth, by the Grace of God, of the United Kingdom of Great Britain and Ireland and of the British Dominions beyond the Seas, King, Defender of the Faith, Emperor of India.

To all to whom these presents shall come, or whom the same may in anywise concern.

Greeting.

WHEREAS in and by an Order of Our Governor General in Council bearing date the first day of June, in the year of our Lord one thousand nine hundred and ten (a copy of which is hereto annexed), provision has been made for inquiry by our Commissioners therein and hereinafter named into the needs and present equipment of Our Dominion of Canada respecting industrial training and technical education, and into the systems and methods of technical instruction obtaining in other countries ;

NOW KNOW YE that by and with the advice of Our Privy Council for Canada, we do by these

presents nominate, constitute and appoint James W. Robertson, C.M.G., LL.D., of the City of Montreal, in the Province of Quebec, Esquire; the Honourable John Neville Armstrong, of North Sydney, in the Province of Nova Scotia, Barrister at Law; the Reverend George Bryce, M.A., D.D., LL.D., F.R.S.C., of the City of Winnipeg, in the Province of Manitoba, Minister of the Gospel; Gaspard de Serres, of the City of Montreal, in the Province of Quebec, Esquire; Gilbert M. Murray, B.A., of the City of Toronto, in the Province of Ontario, Esquire; David Forsyth, B.A., of Berlin, in the said Province of Ontario, Esquire, and James Simpson, of the said City of Toronto, Esquire, to be Our Commissioners to conduct such inquiry.

.....

.....

By command,

(Sgd.) THOMAS MULVEY,
Under-Secretary of State

(Seal)

(Sgd.) GIROUARD,
Administrator.

(Sgd.) A. POWER,
Acting Deputy Minister of
Justice, Canada.

Degrees, etc., are also used in connection with business communications, as shown in the following examples :

(a) E. A. RUNCIMAN, Esq., D.L.S.,
Berlin, Ont.

(b) Mr. S. N. HOLDEN, M.E.,
702 Capital Building,
Regina, Sask.

(c) E. W. EDSON, Esq., M.P.,
Wetaskiwin, Alta.

Questions and Exercises

1. Write ten names and addresses, illustrating the use of degree abbreviations.
2. What do the following represent? C.M., M.E.E., V.S., S.L.S., Phm.B., M.L.A., B.A.
3. Ascertain the meanings of the abbreviations used in connection with the Royal Commission on Technical Education.

MISCELLANEOUS SIGNS

%	. . . .	Per centum.
@	. . . .	At.
&	. . . .	And.
( )	. . . .	Parentheses.
[ ]	. . . .	Brackets.
§	. . . .	Section.
¶	. . . .	Paragraph.
”	. . . .	The same.
#	. . . .	Number.
^	. . . .	Caret: a mark indicating that something is to be inserted.
(-- --), (xxxx), (....)		Marks of Ellipsis, denoting omission of a word or letters, thus: B n, Brandon.
{	. . . .	The Brace, to connect several items under one head.
.....		Leaders, used in tabular work to lead the eye to the end of a line.
*	. . . .	Star or asterisk.
†	. . . .	Dagger or obelisk.
‡	. . . .	Double dagger.
||	. . . .	Parallels.

Questions and Exercises

1. Without reference to the text, state the names of the following signs :—@, (.), %, *,, #.
2. Illustrate the use of these signs :—&, ,, , ^, %.
3. Indicate the words Montreal, Winnipeg, and Vancouver, using in each case different marks of ellipsis.
4. Write the signs for :—paragraph, section, number, brackets, the same, parentheses, parallels, caret and obelisk.
5. In what connection is the asterisk generally used ?
6. Illustrate the use of the brace.

CHAPTER V

ANALYTICAL STUDY

THE student of business correspondence should take every opportunity of examining actual business letters in order to become familiar with the methods used by various commercial houses. Analysis of the substance or body of letters will be considered in another chapter, but an illustrative letter is now given for the purpose of analysing the form :—

HAMPSHIRE PAPER CO.,
SOUTH HADLEY FALLS, MASS.,
August 11, 1915.

MR. WILLIAM D. BUTTERWORTH,
48 Cordova Street,
VANCOUVER, B.C.

DEAR SIR,

We have your favour of the 8th inst., and as requested, are enclosing a specimen book of Old Hampshire Bond. While the paper must prove its own best advocate, we suggest that :—

We can make no attempt to compete with ordinary bonds on first cost. Our claims for your consideration are based entirely upon final results.

The value of Old Hampshire Bond lies not so much in the keen personal satisfaction you will

find in using the clean, crisp sheets, as in the influence the paper adds to the messages it carries.

Modern business is done by letter. Stationery that was considered good for three, or even two, years ago does not measure up to the standard of to-day. Letters and literature claim our attention on all sides, and if they are to step out from the mass, they must stamp the individuality of the writer. Old Hampshire Bond invariably bespeaks consideration—it prohibits the waste-basket habit, so to speak.

We suggest then that you fill out one of the enclosed estimate blanks and mail it to your printer or lithographer. If, then, you have any trouble in securing either paper or envelopes, please advise us and we will see that the difficulty is removed.

Yours very truly,
HAMPSHIRE PAPER COMPANY,
D. E. PARIS.

3 Encs.
P1—W.
(211)

An analysis of the general arrangement of the preceding letter reveals the following features which have been discussed in previous chapters :—

1. The heading occupies three lines.
2. The letters *th* do not appear in the heading.
3. The address occupies three lines.
4. The salutation is followed by a comma.
5. Two lines are left between the salutation and the first paragraph.
6. The letter is single-spaced.
7. Two lines are left between each paragraph.

8. The letter contains five paragraphs.
9. The first word of the complimentary close is capitalized.
10. The complimentary close is followed by a comma.
11. The name of the Company is followed by the signature of the dictator.
12. The enclosures are indicated in the lower left-hand corner.
13. The initials of the writer and the stenographer appear below the indication of the enclosures.
14. The letter is properly balanced.

Questions and Exercises

1. Analyse the following letter as to arrangement :—

WINNIPEG ADVERTISING CLUB,
Twelve Princess Street,
WINNIPEG, CANADA, Feb. 27, 1913.

MR. C. E. ROWLIN,
Somerset Block,
Winnipeg.

DEAR SIR,

A special General Meeting of the Club members will be held at the Angelus Café on Tuesday, March 4th.

The new By-laws and Constitution will be presented to the meeting and a special plan from the Vigilance Committee for a system of censorship. You are particularly urged to be present. Do you know that the club rooms are now open for members? Mr. Carne is in charge; 'phone M. 1940. Some reference works upon advertising are there for your use; also many of the leading publications and journals.

Dinner will be served on Tuesday at 12 o'clock and I sincerely hope your chair will not be empty.

Yours truly,

EDGAR J. RANSOM,

President.

2. What benefit can be derived from analytical study of the arrangement of business letters ?
3. You have a friend in Calgary, Alta. Write to him asking what the opportunities are in that city for a student of your ability.
4. Analyse your letter according to the method outlined.
5. Define—analytical, substance, illustrative, specimen, invariably, bespeaks, estimate, lithographer, vigilance, censorship.
6. Use the words in Exercise 5 in sentences.
7. Write antonyms of the words in Exercise 5.
8. Why does the signature of the correspondent generally follow the name of the company ?
9. Why should the initials of the writer and of the stenographer appear on a letter ?
10. What do you understand by a letter that is properly balanced ?

CHAPTER VI

GENERAL COMMERCIAL TERMS

EVERY branch of commerce has its own list of technical terms, a complete list of which would fill several volumes. There are, however, certain commercial terms common to all lines of business, and a list of these follows. The correspondent may extend the list according to the business in which he is engaged. Several trade dictionaries are now issued containing selected terms relating to various businesses.

Abstract of title	A record of title to real estate.
Acquittance	A written receipt, or discharge in full from all claims.
Ad infinitum	(Latin) Without limit.
Ad interim	(Latin) In the meanwhile.
Affidavit	A written declaration under oath.
Ad valorem	(Latin) Signifying that specified charges or duties are according to the value of goods.
Annuity	A sum of money paid yearly.
Ante-date	To date before the true date.
Appreciate	To increase in value.
Appropriation	A government grant of money.

Arbitration	To settle a dispute by referring it to one or more neutral persons selected by the disputants.
Balance of trade	The difference in value between the exports and imports of a country.
Black list	A list of persons with whom it is undesirable to do business. Circulated privately among various commercial organizations.
Board of Trade	An association of business men to promote common commercial interests.
Bona fide	(Latin) In good faith.
By-laws	Private regulations made by corporations.
Carte blanche	(French) Free or unlimited powers.
Charter	A government grant empowering a corporation to do business.
Cheap money	Money is spoken of as cheap when it can be borrowed at a low rate of interest.
Clearing House	A banking exchange for the convenience of daily financial settlements.
Commission	A percentage given for the transaction of business.
Consign	To send goods to another.
Consignee	One to whom goods are sent.
Consignor	One who sends goods to another.
Contra	Against.
Copyright	The right confirmed by government to an author to control the publication of his work.
Corporation	A group of persons considered in law as a single individual.

Coupon	A certificate for the payment of interest.
Currency	The circulating medium of a country by means of which sales and purchases are made.
Custom House	A government office for the purpose of collecting duties imposed upon exports and imports.
Customs	Duties imposed on exports and imports.
Days of grace	Time allowed for payment after an instrument is due.
Dead Letter Office	A department of the Post Office where undelivered letters are opened and returned to the writers, or otherwise disposed of.
Demurrage	A charge made by companies for detaining their cars or ships beyond a certain time allowed for unloading.
Depreciate	To decrease in value.
Exchange	Bank charges for handling negotiable paper.
	A building or place where merchants of the same trade meet to discuss trade conditions.
Export	To send goods abroad in the course of trade.
Exports	Goods exported.
Express Company	A company which transports goods with greater care and rapidity than by freight.
Fac-simile	(Latin) An exact copy.
Free trade	Trade unrestricted by tariff duties.

General Delivery	Delivery of mail at a Post Office when called for.
Good will	The reputation and patronage of an established business.
Hypothecate	To pledge as security, without transferring title.
Invoice	An account containing full particulars of goods sold to another.
Imports	Goods brought from a foreign country.
Internal revenue	Government revenue derived from domestic sources.
Limited Liability Company	One in which the liability of each stockholder is limited to the amount of his stock or to a guaranteed amount.
Locum tenens	(Latin) One who represents another during his absence.
Marked cheque	A cheque certified as good by the ledger-keeper of a bank.
Mercantile agency	A concern which furnishes information as to the financial standing of business firms.
Money market	The general market for capital.
Per annum	(Latin) By the year.
Per capita	(Latin) By the head.
Per centum	(Latin) By the hundred.
Per diem	(Latin) By the day.
Pro forma	(Latin) A matter of form.
Pro rata	(Latin) In proportion.
Post-date	To date after the actual time.
Price list	A list issued by a merchant for the information of his customers.
Retail	To sell in small quantities.
Storage	The safe keeping of goods.

Syndicate	A combination of persons for the purpose of conducting an enterprise which could not be undertaken singly.
Trade mark	A distinguishing mark, protected by law, used to mark the product of a manufacturer.
Undersell	To sell below the price of a competitor.
Vice versa	(Latin) The terms being exchanged.
Wholesale	To sell goods in large quantities.
Winding up	Closing the finances of a concern, voluntarily or by order of the Court.

When foreign terms are used, the words should be in agreement, thus: He will be allowed \$100.00 per annum, *not* He will be allowed \$100.00 per year.

A thorough knowledge of commercial terms enables a writer to say briefly what would otherwise require a lengthy explanation.

Questions and Exercises

1. How can you secure further lists of technical and commercial terms?
2. Make a list of ten commercial phrases which are not given in the preceding list. Give the meaning of each.
3. What rule should be observed with regard to the use of foreign terms? Illustrate.
4. Define the following words:—technical, signifying, neutral, empowering, medium, negotiable, patronage, liability, competitor, voluntarily.
5. Use the preceding words in sentences.
6. Write antonyms of the words in Exercise 4.
7. Write a short business letter in which two commercial terms are used.

8. What is the advantage of having a thorough knowledge of commercial phrases ? Illustrate.

9. Re-write the following sentences, using commercial terms to produce a better and briefer effect :—

The merchant issued a list for the information of his customers.

He used a distinguishing mark, protected by law.

They formed a combination for the purpose of conducting the enterprise.

He paid duty on the goods brought in from a foreign country.

They consulted a concern which furnished private information about financial affairs of business firms.

The goods were sent to a company which transported them with greater care and rapidity than if they had been sent by freight.

I shall write for an account containing full particulars of the goods they sold to me.

He received a percentage for the transaction of the business.

They decided to form an association for the purpose of promoting common commercial interests.

You may, if you wish, take advantage of the time allowed for payment after maturity.

Their names were placed on a list of persons with whom it was undesirable to do business.

He received \$10.00 in exchange for his certificate for the payment of interest.

He secured a record of title to the real estate, and made a written declaration under oath regarding the sum of money to be paid yearly.

10. Re-write the following sentences, using other words instead of the commercial terms :—

The Court decided that the delay was due to an Act of God.

He decided to ante-date the cheque as he had received *carte blanche* in matters of finance.

The mail eventually found its way to the Dead Letter Office.

They were unable to ascertain the correct address of the consignee.

He was allowed an additional amount for the good will.

The internal revenue of Canada is constantly increasing.

They were cautioned not to undersell the goods.

CHAPTER VII

PUNCTUATION AND CAPITALIZATION

PUNCTUATION of correspondence is necessary in order that the meaning of the language used may be made perfectly clear. The importance of punctuation has been so thoroughly impressed that students are likely to punctuate too freely, but the tendency at present is towards a very restricted punctuation. A proper arrangement of the words in a sentence will often obviate the necessity for punctuation, and, under certain circumstances, when the sentence is entirely clear without punctuation, many of the rules need not be applied. The chief stops used in commercial correspondence are :—

1. The Comma (,).
2. The Semicolon (;).
3. The Colon (:).
4. The Period (.).
5. The Interrogation Mark (?).
6. The Exclamation Mark (!).
7. The Dash (—).
8. The Parentheses ().
9. The Brackets [].
10. The Quotation Marks (“ ”).
11. The Hyphen (-).
12. The Apostrophe (').

A change in punctuation will often completely alter the sense of a passage, as shown in the following example :—

An English statesman, having charged an officer of the Government with dishonesty, was required by Parliament, under a heavy penalty, to retract the accusation in the House of Commons. At the appointed time, he arose and read the following recantation, which was satisfactory :—

“I said he was dishonest, it is true ; and I am sorry for it.” On the following morning, to the indignation of Parliament, the retraction was printed in the paper thus :—“I said he was dishonest ; it is true, and I am sorry for it.”

Punctuation may be conveniently arranged under two general divisions :—

1. Terminal punctuation, or the use of marks at the end of a sentence.
2. Intermediate punctuation, or the marks separating the parts of a sentence.

THE COMMA

In writing, slight separation is indicated by the comma, the principal uses being as follows :—

Expressions in apposition should be separated from the rest of the sentence by commas.

1. Steel, one of the strongest of metals, is greatly in demand.
2. Next he went to Paris, the capital of France.

Explanatory expressions should be separated from the rest of the sentence by commas.

1. The subway, an expensive structure, is being demolished.
2. The National Bank, which was founded in 1850, will hold its sixtieth annual meeting.

Commas may sometimes be used to set off parenthetical expressions.

1. He was satisfied, I presume, with the offer.

An inverted or transposed clause, must be set off by commas.

1. When you have finished the work, you may send the invoice.
2. Sometime in January, we sent you detailed instructions.

Similar expressions in series must be separated by commas.

1. Study, study, study, is necessary to success.
2. The peerage, the gentry, the bishops, the clergy, the universities, every lawyer, every trader, every farmer, stood aloof from him.

The comma should be used between contrasted phrases.

1. We are going to-day, not to-morrow.
2. Friday, not Thursday, was the day agreed upon.

Co-ordinate clauses should be separated by commas.

1. When again they met, and when everything was explained, they were friends once more.
2. Science tunnels mountains, spans continents, bridges seas, and weighs the stars.

Intermediate expressions should be set off by commas.

1. You may, as a general rule, expect an immediate acknowledgment of orders.
2. The reason for the delay, as was shown later, was the lax system of the office.

Expressions in absolute construction should be separated from the rest of the sentence by commas.

1. Everything being ready, the conductor gave the signal.
2. Your plans failing, nothing more can be done.

Non-restrictive clauses should be set off by commas.

1. The newspapers, which made a point of sensationalism, greatly exaggerated the story.
2. The Parliament building, situated in Ottawa, is a magnificent structure.

The omission of a verb may be indicated by a comma.

1. Seconds make the minutes; minutes, the hours; hours, the days; and days, the weeks and years.

Short quotations in a sentence are usually preceded and followed by commas.

1. The line, "The paths of glory lead but to the grave," is found in Gray's *Elegy*.
2. Plutarch very truly said, "No man can be both accuser and judge."

THE SEMICOLON

The semicolon is used between members of a compound sentence.

1. Industry is essential to thrift ; there is no such thing as unassisted accumulation.

2. He did not go to Australia ; he went to Canada.

Clauses having a common dependence on another clause should be separated by the semicolon.

1. They have forgotten that in England not one shilling of paper money is received but of choice ; that the whole has had its origin in cash actually deposited ; and that it is convertible at pleasure into cash again.

A semicolon should be placed before "as" when followed by an illustration, and also before abbreviations such as *e.g.* and *i.e.*

1. When writing us, please quote the numbers given in our catalogue ; as, No. 87.

2. Abbreviations should be followed by a period ; *e.g.*, Man., Sask., B.C.

THE COLON

The sentence introducing a list of articles should end with a colon.

1. Prices are to be increased as follows :

Hard coal, \$1.50 per ton.

Soft coal, \$1.10 ,, ,,

2. Please ship the following immediately :

40 copies of Industrial History.

75 ,, ,, Commercial Law.

The colon should be used when a formal quotation is introduced.

1. We received this reply : "The letter was registered as instructed."

2. They telegraphed as follows: "The shippers refused to accept the goods."

THE PERIOD

The period is used at the end of every sentence and after abbreviations. It is also generally used after headings, titles, and other expressions when standing alone. Ample illustrations of the use of the period are provided in the letters throughout this book.

THE INTERROGATION MARK

The mark of interrogation is used after sentences that express questions.

1. Is it expected that the taxes will provide sufficient revenue?
2. He asked, "What caused the delay?"

THE EXCLAMATION MARK

The exclamation mark is used after sentences that express feeling, and also for the sake of emphasis.

1. What a ridiculous suggestion!
2. Selling out at cost price!

THE DASH

The dash is used to mark an interruption in the sentence, or an abrupt pause.

1. There is one matter you have overlooked—the signing of the documents.
2. Only one thing was wanting—a boat.

MARKS OF PARENTHESIS

Parenthesis marks are used to enclose words abruptly introducing an expression not necessary to the sense of the statement.

1. The consul gave him (as his oath required) the necessary assistance.

BRACKETS

Brackets are used in a similar manner to the parenthesis, but more generally for the insertion of comments and corrections.

QUOTATION MARKS

Quotation marks should be placed before and after all quotations directly introduced.

1. He said, "I am surprised."
2. The letter reads as follows: "We cannot agree to your proposal as it would involve a distinct departure from our regular method."

A quotation within a quotation is enclosed within single marks.

1. He said, "Can you tell me what 'ad infinitum' means?"

Marks of punctuation are placed before the quotation marks if they are part of the quotation and after them if used to punctuate the sentence.

1. "He will file a petition," they said.
2. Have you examined Gray's "Commercial Law"?

If the quotation should consist of more than one paragraph, quotation marks should be used at the beginning of each paragraph and at the end of the last.

THE HYPHEN

The hyphen is used to join and to separate. It divides words into syllables and joins the parts of compound words. The division of a word at the end of a line is also indicated by the hyphen.

THE APOSTROPHE

The apostrophe is used to mark omissions and to denote possession. It is also used to form plurals.

1. '15, for 1915.
2. The t's should be properly crossed.
3. Frank's book; birds' nests; men's ambitions.

Punctuation rules could be indefinitely extended, but the preceding examples will prove suggestive. For additional business examples the student should note carefully the punctuation of the letters throughout this book.

Questions and Exercises

1. Why is punctuation of correspondence necessary?
2. What mistake is apt to be made with regard to punctuation?
3. What general rule should be followed?
4. How can excessive punctuation often be avoided?
5. When may the rules of punctuation be suspended?
6. Name and write the chief marks of punctuation.

7. Under what two divisions may marks of punctuation be arranged ? Classify them accordingly.
8. What is the principal use of the comma ?
9. Illustrate the use of the comma with expressions in apposition.
10. Show the use of the comma between contrasted phrases.
11. Name two instances when the semicolon should be used.
12. When is the colon used ? Give an example.
13. State the uses of the period and give three examples.
14. When is the interrogation mark used ? Give two examples.
15. Illustrate the use of the exclamation mark.
16. Write two sentences showing the use of quotation marks.
17. Name three uses of the hyphen, illustrating with three examples.
18. State the uses of the apostrophe and give examples.
19. Define the following words :—tendency, restricted, obviate, retract, recantation, terminal, intermediate, apposition, inverted, contrasted, exaggerated, essential, convertible, ample, emphasis, involve, denote, and ambition.
20. Write antonyms of as many of the preceding words as you can.

CAPITALIZATION

The following should begin with capital letters :—

1. The first word of a sentence.
2. The first word of every line of poetry.
3. All proper names.
4. All adjectives derived from proper names, as, The Canadian people are progressive.
5. All names and titles of the Deity.
6. The names of the days of the week, months of the year, and holidays.
7. Pronoun I, and interjection O.
8. The principal words in headings, and in titles of books and subjects.
9. Names of items in bills.

10. First word, when sums of money are written in words.
11. Important words in names of events, periods, and organizations.
12. First word of the complimentary close of a letter.
13. Personified nouns, as, A youth to Fortune and to Fame unknown.
14. First word of direct quotations.
15. Common nouns associated with proper names, as, Pacific Ocean, Toronto University.
16. Titles of rank and office.
17. North, South, East, and West, when indicating a section of the country or a people.
18. Words to which special attention is directed.

The matter of capitalization cannot be governed entirely by rules. Small letters should be used unless it is certain that capitals are required.

Questions and Exercises

1. Give ten rules of Capitalization.
2. What general rule should be followed ?
3. Give eighteen examples showing all the rules of capitalization referred to.
4. Give the meanings of :—derived, progressive, personified, associated, indicating.
5. Use the preceding words in sentences.

CHAPTER VIII

THE BODY OF THE LETTER

ALL the parts of a letter are important, but while the heading, address, salutation, complimentary close, and signature involve a knowledge of arrangement, punctuation, and capitalization, the body of the letter, in addition to these things, requires a thorough knowledge of composition. Chapter I. should be studied again and the following general rules should be noted :—

1. Decide what you wish to write before beginning your letter.
2. In a letter soliciting business, endeavour to construct the first sentence so as to compel immediate attention.
3. Avoid stereotyped phrases, such as, "Replying to your favour of the 10th inst.," "In reply to your esteemed favour," "Yours to hand and in reply would say."
4. Treat the items of a letter in their logical order.
5. When a letter is being answered, refer to it by its date.
6. Avoid repetition, unless for the sake of emphasis.
7. Be as brief as possible, but do not condense letters at the expense of clearness.
8. Do not use foreign expressions if English ones will adequately express the meaning intended.
9. Give short words the preference; as "very" instead of "exceedingly."

10. Paragraph with each change of subject or when a new treatment of the same subject is introduced.
11. In the first paragraph, summarize the contents of the letter being answered.
12. Be courteous under all circumstances.

The following letter should now be studied with a view to ascertaining in what respects it exemplifies the preceding rules :—

DEAR SIR,

Enclosed herewith is a prospectus of The Northern Mortgage Company, and a form of application for stock.

The first subscription of stock is issued at par, and on terms very favourable to the subscribers, every one of whom will come in on exactly the same basis. No commission will be paid for the obtaining of subscriptions.

This is the only issue that will be made for some years, and it is the only issue that will be made that will not require payment in full with premium at the time of application, and I advise you to subscribe for such an amount as you feel you can reasonably take care of. The stock will not be an extravagant dividend payer, but it will be as absolutely safe as it is possible for the management to make it, and will be a good investment.

I am frequently asked, "What will it pay?" My expectation is that it will pay 4% for the first year, 5% for the next, and 6% as soon as it begins to use English debenture money, and ultimately as high a rate as other successful Canadian Loan Companies of long standing.

One million dollars of this stock will be subscribed for by The Northern Trusts' shareholders and their

friends in the City of Winnipeg. Of this I am assured. Just how much more will be subscribed at other points, it is impossible to forecast. I fully anticipate, however, that the first issue will be for \$2,500,000.

If you require any further information, I shall be glad to hear from you; if not, kindly fill in and return the application as soon as convenient if you desire to become a subscriber.

Yours truly,

2 Encs.
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Rule 1. Well illustrated.

Rule 2. Is not well illustrated because the opening sentence is not strong enough to compel attention. A better beginning might be "A single poor investment may cause you more loss than you gain by a dozen good ones."

Rule 3. Not violated.

Rule 4. Well illustrated. Points are arranged in logical order as follows:—

Comment on form of application and prospectus.

Nature of subscription.

Safety.

Yield of interest.

Amount of stock issue.

Offer of further information.

Rule 5. Does not apply because the letter is not an answer.

Rule 6. No repetition.

Rule 7. Conciseness well illustrated.

Rule 8. No foreign expressions used.

Rule 9. No unnecessarily long words.

Rule 10. Paragraphing is well illustrated. A separate paragraph is given to each of the points mentioned under Rule 4.

Rule 11. Does not apply to this letter.

Rule 12. Letter is courteous.

Analyse the following letter in the same manner :—

GENTLEMEN,

We enclose herewith a list of the different educational institutions in Canada whose students have won awards under the Credential System. This list contains all the results reported to the Department up to April 30th only. It is expected that as many more students will be given awards before the end of the present term.

As you are doubtless aware, these awards consist of two certificates for forty and sixty words a minute respectively, and a silver and a gold medal for seventy and eighty words a minute respectively. Printed examinations are mailed out by this Department every two months, in any number required.

The benefits to be obtained from holding regular tests in typewriting on a standard paper cannot be overestimated. The plan stimulates interest and enthusiasm in the work, and has a tendency to hold the student for a longer term.

Typists holding the initial certificate are allowed three years from the date appearing on it in which to win the gold medal. Graduates may be invited to return to the school from time to time to write for this award. In this way, the school keeps in closer personal touch with its graduates.

If your school does not appear on this list, we trust you will see that it does appear on the next.

Yours very truly,

Enc.

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The following mechanical directions should also be observed :—

1. As most business correspondence is typewritten, the colour of the ribbon should be in harmony with the colour of the paper and printing.

2. Even when the composition does not require a paragraph, it is allowable to paragraph for the sake of a uniform arrangement or balanced effect.

3. The entire letter should be evenly balanced on the page.

4. Correspondence paper should be carefully selected. Investigations have proved that the character of the paper used has great influence on the effectiveness of letters asking for business.

5. Orders and tabulated matter should be properly displayed.

6. If written in ink, the signature should be legible.

The use of the typewriter for business correspondence is now universal, and numerous books are published on the subject of correct typewriting. These books should be consulted for additional mechanical and general directions which do not come within the scope of this book.

USE OF WORDS

An extensive vocabulary, properly used, is of undeniable value in composition, but many students of business writing make the mistake of assuming that their ultimate success depends almost entirely upon the size of their vocabulary. It is more correct that greater attention should be given to the skilful combination of words already known.

Not long ago, Dr. Leonard P. Ayres analysed two thousand business and personal letters of various types. The letters contained 110,160 words, but it was felt that selecting them at random would be satisfactory, and the first words on each line were selected. In the analysis of 24,000 such words, it was found that there were only 2,001 different words.

Another authority has prepared a digest of 100,000 words of English prose, with the result that such common words as the, of, to, and, that, was, which, very, it, etc., were found to account for 47,106 words, or nearly half the number. A celebrated linguist makes the statement that the number of words necessary for conversation on all general topics need not exceed 2,000, and has also calculated that from 40 words we can make 1,024,000 combinations of 20 words each.

The general truth of these statements can be confirmed by a study of the analysis given of the following letter :—

DEAR SIR,

Replying to your inquiry, we are sending you separately a sample of Beaver Board, and our illustrated booklet "Beaver Board and Its Uses."

"Beaver Board and Its Uses" explains the various uses of Beaver Board and shows photographs of Beaver Board jobs. It tells why it is superior to lath, plaster, and other wall building materials.

Recently we wrote to each of our hundred first

customers, who bought Beaver Board some years ago. The replies—some of which we quote on the enclosed leaflet—are the strongest arguments why you should use Beaver Board.

Beaver Board is made from pure wood fibre; is absolutely sanitary; does not crack, chip or disintegrate; is a non-conductor of heat, cold and sound; takes decoration admirably; does away with the dirt and litter of plastering and yet is inexpensive—the first cost is the only cost.

The slip enclosed will give you the names of our dealers in your vicinity. They will quote you prices and show you large samples and actual photographs of Beaver Board jobs.

Then, too, if you are at all uncertain regarding your needs, or wish special suggestions, give your plans on the enclosed estimate blank to our dealers with a request to send to our Design and Decorative Department for an exact estimate and sketch of panel arrangement. This service is free.

We hope you will decide to use Beaver Board and have every confidence that you, like our other customers, will be highly pleased with it.

Very truly yours,

Enc.

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For convenience in classifying, the length of the words may be determined by the number of syllables. An examination of the letter reveals the fact that it contains no words of more than four syllables. The letter can therefore be rearranged in four columns as shown in the following division of the first paragraph:—

ONE SYLLABLE	TWO SYLLABLES	THREE SYLLABLES	FOUR SYLLABLES
Dear			
Sir		Replying	
to			
your		inquiry	
we			
are	sending		
you			
a	sample		separately
of	Beaver		
Board			
and			
our			illustrated
	booklet		
	Beaver		
Board			
and			
Its	Uses		

The letter, including the salutation and complimentary close, contains 252 words. In the first column there would be 172 words; in the second column, 47 words; in the third column, 20 words, and in the fourth column, 13 words. It will thus be seen that the words of one syllable greatly outnumber all the other words combined. A further examination would show that short words could be used in place of many of the others, thus "quite" for "absolutely"; "cheap" for "inexpensive" and "letter" for "inquiry." The same general results will be found true of other letters, and these facts should encourage those whose vocabulary is limited.

Analyse the following letter in a similar manner :—

DEAR SIR,

In accordance with your request of recent date we are sending you, under separate cover, one of our 100-page books entitled "How to Build Rural Telephone Lines" in which you will find complete information pertaining to that subject.

We have recently re-designed our rural type of instrument and we have to-day the finest telephone on the market. For proof of what we say, we would draw your attention to the fact that we are to-day selling these telephones to the Manitoba, Saskatchewan, and Alberta Government Telephone Systems and to practically every independent rural telephone company in Canada. Our telephones and switchboards are manufactured at our Montreal works and our branch houses cover Canada from coast to coast.

We have in Winnipeg a large warehouse where at all times we carry a large stock of all types of telephones, switchboards, and line supplies and on which we can make you some very attractive quotations.

We absolutely guarantee our apparatus in every respect and stand ready to replace, free of charge, anything that might prove defective.

Should you require further information, we will be pleased to furnish it upon request.

Yours truly,

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Questions and Exercises

1. In what respect is the body of a letter more important than the other parts ?
2. List the twelve rhetorical rules in column form and give opposite a brief reason for each one.

3. If you were trying to sell desks through the medium of correspondence, what rule would you particularly observe ?
4. Name some of the inexcusable errors usually found in letters.
5. What would be the effect of a letter containing such errors ?
6. Why is a thorough knowledge of business English absolutely necessary to the stenographer ?
7. In what respect do you consider you commit the most errors when writing a business letter ?
8. What do you think would be the best plan to avoid such errors ?
9. What expressions might be used instead of per annum, *bona fide*, and per diem ?
10. For what reason may Rule 10 be ignored ?
11. Re-write the first paragraph of the first letter in this chapter, in accordance with Rule 2 of the instructions regarding composition.
12. In what other respects do you think this letter could be improved ?
13. Analyse the typewriting letter according to the plan outlined in Chapter V.
14. What rule should be observed with regard to the use of typewriter ribbons ?
15. Why should correspondence paper be carefully selected ?
16. Define the following words:—soliciting, stereotyped, logical, adequately, ascertaining, exemplifies, dividend, ultimately, elaborate, available, harmony, tabulated, scope, rhetorical, medium, uniform.
17. Write synonyms for as many of the preceding words as you can.
18. Write antonyms of the same words.
19. Write in sentences the words of Exercise 16.
20. From what other books can you secure additional information on the arrangement of business letters ?
21. Would you advise the frequent use of—"I am," "we are," or "we remain," in business correspondence ? Why ?

22. A friend of yours intends purchasing a typewriter. Write a letter suggesting the purchase of one of the make you use and give reasons for your recommendations.
23. What would be your opinion of a firm using stationery obviously poor in quality ?
24. How would you evade the monotony of too many long sentences ?
25. In an invoice received from a dealer you find an error in addition. Write a letter calling attention to the matter.
26. What is the benefit of giving each subject a different paragraph ?
27. Write to Hill, Chase & Company, Stratford, Ont., ordering fifty cultivators, five dozen garden rakes and three dozen spades, to be shipped by freight.
28. Analyse your letter according to the mechanical directions.
29. Write a complete business letter on a topic of your own selection.
30. Analyse your letter in accordance with the twelve rules of composition.
31. Analyse the same letter as suggested in Chapter V.
32. In each case, state whether you think a long or short letter should be written to the following :—
- (a) An indifferent man whom you wish to impress.
 - (b) A man who is only partly convinced of the merits of your goods.
 - (c) A person who has written on a trivial matter.
 - (d) A prospective customer who has asked you a question.
 - (e) One who needs a reminder of something he has overlooked.
 - (f) A displeased customer.
- Give reasons for your answers.
33. You are one of a number of citizens desiring certain improvements on your residential street. Draw up a letter to the proper municipal authority, outlining the circumstances and requesting attention to the matter.

34. Analyse as suggested in Chapter V.
35. You have received a monthly statement of your coal account. Write a letter enclosing ten dollars and request time to pay the remainder.
36. Write a short essay on Correspondence.
37. What plan would you pursue in improving your business education after securing a position ?
38. Write a story of the adventures of a letter.
39. What are your ideas with regard to the use of coloured paper for correspondence ?
40. Write an essay on The Effect of the Typewriter on Business Correspondence.

CHAPTER IX

FOREIGN PHRASES

SOME distinctly commercial foreign terms have already been given, but there are certain terms in general use with which all correspondents should be familiar. Stenographers are now often called upon to fill positions of a literary nature, in which a knowledge of such terms as follow is almost indispensable.

LATIN.

Ab initio	From the beginning.
Ad libitum	At pleasure.
Ad referendum	For further consideration.
Alias	Otherwise.
Alibi	Elsewhere.
Alma mater	A benign mother ; generally applied to a university.
Anno Domini	In the year of Our Lord.
A posteriori	From the effect to the cause.
A priori	From the cause to the effect.
Brutum fulmen	A harmless thunderbolt.
Commune bonum	A common good.
Con amore (Italian)	With love, earnestly.
Cum grano salis	With reservations.
Cum privilegio	With peculiar privilege.
De facto	In fact, in reality.
Dei gratia	By the grace of God.
Deo volente	God willing.

Dramatis personæ	The characters of the drama.
Desideratum	A thing desired.
Ergo	Therefore.
Ex officio	By virtue of his office.
Ex parte	On one side.
Ex tempore	Without previous study.
Facile princeps	Easily the first.
Festina lente	Make haste slowly.
Gratis	For nothing.
Humanum est errare	To err is human.
Ibidem	In the same place.
Idem	The same.
Id est	That is.
In re	In the matter of.
In transitu	In passing.
Inter nos	Between ourselves.
Inter se	Among themselves.
Ipsè dixit	On his sole assertion.
Jus divinum	Divine law.
Jus civile	Civil law.
Jus gentium	Law of nations.
Labor omnia vincit	Labour surmounts every difficulty.
Lapsus linguæ	A slip of the tongue.
Mandamus	A command.
Modus operandi	A method of working.
Multum in parvo	Much in little.
Mutatis mutandis	The necessary changes being made.
Ne plus ultra	The utmost point.
Non constat	It does not appear.
Non compos mentis	Not of sound mind.
Non sequitur	It does not follow.
Nolens volens	Willing or unwilling.
Obiter dictum	A passing remark.
Per se	By itself.
Prima facie	At first sight.
Post mortem	After death.

Pro bono publico	For the public good.
Pro tempore	For the time.
Quantum sufficit	As much as suffices.
Quid pro quo	One thing for another.
Quo animo ?	With what purpose ?
Reductio ad absurdum .	Reducing an argument to an absurdity.
Sine die	Without specifying any particular day.
Sine qua non	An indispensable condition.
Statu quo ante	In the same state as before.
Sub rosa	Secretly.
Tempora mutantur . . .	The times are changed.
Tempus fugit	Time flies.
Terra firma	Solid earth ; a safe footing.
Una voce	With one voice ; unanimously.
Ut infra	As below.
Ut supra	As above.
Via media	A middle course.
Via	By way of.
Viva voce	Orally, by word of mouth.

FRENCH.

Aide-de-camp	An assistant to a general.
A la mode	According to the fashion.
Arrière pensée	A mental reservation.
Bête noire	A bugbear ; a special abomination.
Chef d'œuvre	A masterpiece.
Coup d'état	A stroke of state policy.
De trop	In the way.
Dernier ressort	The last resource.
En effet	In effect.
En route	On the way.
Entre nous	Between ourselves.
Fait accompli	An accomplished fact.
Faux pas	A false step, a mistake.
Gaieté de cœur	Gaiety of heart.
Hors de combat	Disabled.

Je suis prêt	I am ready.
Jeu d'esprit	A witticism.
Laissez faire	Let matters alone.
Lèse-majesté	High treason.
Les affaires sont les affaires	Business is business.
Malgré soi	In spite of oneself.
Mauvais quart d'heure	An uncomfortable experience.
Nom de guerre	An assumed name.
Nous verrons	We shall see.
On dit	It is said.
Pour passer le temps	To pass the time.
Qu'importe ?	What does it matter ?
Raison d'être	Reason for existence.
Résumé	A summing up.
Sans cérémonie	Without ceremony.
Savoir faire	Ability ; tact.
Sur le tapis	On the carpet ; under consideration.
Tête-à-tête	A conversation between two people.
Toujours prêt	Always ready.
Voilà tout	That is all.

The student may add to this list, if necessary, by reference to any good dictionary. It is not necessary to attempt the use of these terms in business composition, but they should be studied so that their application may be recognized whenever they occur in newspapers and journals, and in conversation.

Questions and Exercises

1. Give two reasons for the desirability of a knowledge of foreign phrases.
2. Copy the Latin terms under the letter A, and supply their meanings from memory.

3. Copy out all the French terms and supply the meanings from memory.
4. Compile an additional list of twelve Latin terms and their meanings.
5. Compile an additional list of six French phrases and their meanings.
6. Copy the Latin terms under the letter J and give their meanings.
7. Where can you secure additional lists of foreign terms?
8. Give the meanings of:—Benign, assertion, surmounts, suffice, prodigy, indispensable.
9. Write antonyms of the words in Exercise 8.
10. Write sentences containing the words in Exercise 8.

CHAPTER X

COLLECTION LETTERS

UNDER modern business conditions, the extension of credit is a necessity with most commercial enterprises. Orders are often filled in compliance with telegraphic instructions, the assumption being that payment will follow when the goods are forwarded and the account is rendered. Owing to various causes, however, accounts frequently become overdue and special measures are necessary to ensure their payment.

There are four general methods of collecting money :—

1. Through collectors employed by individual firms.
2. Through travelling salesmen.
3. Through correspondence.
4. Through a collection agency, lawyer, or bank.

It is with the third method that this Chapter principally deals, but it is often necessary to exact payment through a combination of these methods.

A collection letter is a written request for the payment of an overdue account. The result desired is to bring about the payment of the debt and at the same time avoid offending the delinquent debtor.

The composition of dunning letters, therefore, is often a difficult task and requires the exercise of judgment and diplomacy.

Failure to pay promptly may be due to one of the following causes :—

1. The debtor may have overlooked the account.
2. The debtor may be indifferent as to payment.
3. Misfortune, such as fire or sickness.
4. Temporary financial embarrassment owing to bad trade conditions.
5. The debtor may intend to defraud.
6. Insolvency.

The sixth cause does not involve special personal correspondence as, in a case of insolvency, the creditors usually agree to accept so much on the dollar if the debtor has any assets to divide. The remaining causes, however, each require special treatment.

The various stages in the collection of an account may be considered as follows :—

1. Send a statement containing full particulars of the account.
2. Send a second statement, reading "To account rendered—"
3. Send a third statement stamped "Please remit at once," or with some other similar phrase.
4. Write a letter.
5. Write a second letter, firmer in tone.
6. Write a third letter threatening suit.
7. Refer the account to a lawyer, or collection agency.

Success in collecting money by mail depends on (a) knowing the circumstances of the debtor, and (b) using the right arguments. It will be seen, therefore, that the suggested steps in the collection of an account should be lengthened or curtailed to suit each individual case.

Generally speaking, collection letters may be classified as follows :—

1. Formal.
2. Persuasive.
3. Peremptory.
4. Conciliatory.

In the case of a debtor who has overlooked payment, the rendering of a second statement would probably accomplish the desired result.

If the rendering of statements does not induce an indifferent debtor to pay, a formal letter might prove effective.

A debtor who has met with misfortune should be written to in a sympathetic but persuasive manner.

If delay in payment is due to unsatisfactory trade conditions, the letter following the statements should be persuasive in tone.

If it is ascertained that the debtor intends to defraud, no time should be lost in forcing payment and a peremptory letter would be in order.

A conciliatory letter is necessary when, from diplomatic motives, it is desirable not to force pay-

ment although settlement of the account is the object in view.

It should be remembered that payment of the account is only one of the objects of the merchant. He desires to retain the patronage of the customer and also to extend his trade through the recommendations of the latter. Courtesy should therefore be the prevailing keynote in all collection correspondence. Even when a peremptory letter is sent, the debtor should be made to feel that the step is being taken most reluctantly. The debtor who is to-day in financial difficulties may later be very prosperous, and it would be business suicide to drive away the trade of such a man through injudicious treatment in the collection of an account.

The following examples of collection letters should now be carefully studied :—

1.—Formal Request for Payment

DEAR SIR,

Your coal account has been overdue for some time. We presume the matter has been overlooked and hope you will kindly give it prompt attention.

Yours truly,

(29)

2.—Persuasive Letter.

DEAR SIR,

We have received your letter of the 10th instant requesting that we carry over your account for another month. We wish we could meet your

wishes, but our financial obligations are very heavy just now, and if you could let us have at least a portion of the amount due, the favour would be greatly appreciated.

Kindly give this matter prompt consideration.

Yours truly,

(86)

3.—Peremptory Letter.

DEAR SIR,

As my previous applications for the settlement of my account of \$55.00 have met with no reply, I am compelled to inform you that unless cheque in full is received within seven days, I shall reluctantly take steps to enforce payment.

Yours truly,

(47)

4.—Conciliatory Letter.

GENTLEMEN,

We dislike to inconvenience our customers, but we have several heavy business payments to meet next week and for this reason we are asking several of our old customers to favour us with remittances somewhat earlier than usual. We should, therefore, greatly appreciate your kindness, if you would let us have a cheque for the amount of the enclosed statement.

We trust you are finding business conditions entirely satisfactory and can assure you that you will find us ready at all times to co-operate with you.

Yours truly,

(89)

The following is a good example of a collection letter written in a friendly and persuasive style. Note the unusual complimentary close.

DEAR SIR,

The rent of our new Club rooms will be due next week and must be paid before we can move in. MacMartin, of Minneapolis, is going to give the opening lecture of our Educational Course on December 2nd, and his expenses must be looked after. Then there are several overdue accounts which must be taken care of, or the credit of the Club will suffer.

If you will mail a cheque for the amount of the enclosed statement, we can take care of these obligations; if you don't we can't, so the matter rests with you. While your amount may be small, yours, with the rest of those in arrears, makes up a total of over \$400.00. There would be a nice balance in the bank if we had it all in, and there is no reason why we should not.

Do your part *now*, because you will be really helping the Club to do a good piece of work and you will also make the Treasurer happy by sending your cheque to-day. If the cheque book is not handy, fill out the counter cheque enclosed,—you see we are doing all we can to help, won't you do the same?

Yours for quick returns,
THE FINANCE COMMITTEE.

2 Encls.

(209)

Questions and Exercises

1. List the following words in column form and write the definitions:—extension, compliance, assumption, delinquent, dunning, diplomacy, insolvency, peremptory, conciliatory, indifferent, effective, patronage, prevailing, reluctantly, injudicious, co-operate, obligations.
2. Write antonyms of the preceding words.
3. Write synonyms of the words in Exercise 1.
4. Why are dunning letters difficult to write?

5. Why is it necessary to extend credit in business ?
6. Describe the general methods of collecting money.
7. What is a collection letter ?
8. What results should a collection letter accomplish ?
9. What particular qualities should be exercised in the composition of a dunning letter ?
10. To what causes may failure to pay an account be due ?
11. Describe the possible stages in the collection of an account by mail.
12. Upon what does the success of a collection letter depend ?
13. Into what classes may collection letters be divided ?
14. What would be the tone of letters written to the first five kinds of debtors ? Give a reason in each case.
15. What kind of a collection letter would you write to a customer who had paid you promptly for several years, but failed to attend to your last statement ? Why ?
16. Write such a letter.
17. What kind of collection letter would you write to a customer whose premises, only partly insured, had recently been burned ?
18. Write the letter, using imaginary names and addresses.
19. If you were aware that it had rained steadily during the summer season at Kenora, a tourist resort, what kind of a letter would you write to a merchant there, who was in your debt ? Why ?
20. Write the letter.
21. If you heard that one of your customers was heavily involved in speculation and was neglecting his business, what steps would you take to collect your account ?
22. What three objects has a merchant in view, when collecting accounts ?
23. What one point should be observed with regard to all collection letters ? Why ?
24. When should an account be passed to a solicitor for collection ?
25. What is a collection agency ?
26. Write a letter to Joseph Manahan, Port Arthur, Ont..

requesting payment of an account for \$100. This has been overdue for three months and you need the money to meet special expenses.

27. You have just received a monthly statement from Watson & Pitt, Claresholm, Alta., for \$50. Write a letter enclosing cheque for ten dollars and ask for time to pay the remainder.

28. Write a reply acknowledging the ten dollars but refusing an extension of time.

29. Write letters asking for payments, giving one of the following reasons in each :—

(a) Because of the failure of one of your customers.

(b) Because some of your customers who usually pay without delay, are temporarily unable to meet their obligations.

(c) Because the raising of tariff duties has injured your export trade.

(d) Because a strike has interfered with the output of your factory.

30. Write a letter to a delinquent customer, enclosing statement for \$250. Ask for an early remittance.

31. No reply has been received after an interval of ten days. Write a second letter, firmer in tone.

32. Write a third letter, threatening suit.

33. Write a letter referring the account to your lawyer.

34. Write the lawyer's first letter to the delinquent customer.

35. William Lewis, Cobalt, Ont., is a good customer, but slow in paying. Solicit a prompt remittance of \$75 he owes you, strengthening your argument by reference to some good business principles.

36. How much time do you think should elapse between the sending of a series of collection letters ?

37. Write a letter to Arthur Allison, St. John, N.B., stating that his account for \$60 is one month overdue and asking if he will honour your draft.

38. Write a second letter, two weeks later, and remind him that you are entitled to the courtesy of a reply.

39. Write his reply stating that he has only just returned to the city and will honour your draft on presentation.

40. What do you think are the disadvantages of a merchant being forced to collect his accounts through a solicitor or a collection agency ?

41. Write a conciliatory collection letter, supplying your own details.

42. As a rule, should collection letters be long or short ? Why ?

43. Comment on this statement : "The collection letter is a sales letter."

44. Some firms refrain from requesting prompt payment for fear of losing customers. Is this a good policy ?

45. Merchants sometimes offer delinquent debtors an extra discount for payment, while others agree to accept payments in instalments. State what you think of these plans.

CHAPTER XI

BOOKLET AND CATALOGUE PLANNING

It is seldom that one encounters a business in which some use is not made of a booklet, catalogue, or folder, and often the preparation of such material is left to the correspondent. The subject is introduced at this stage in order to provide students with opportunities for original and practical work, and to strengthen their business vocabulary and judgment in preparation for the work in correspondence required later.

Generally, the purpose of a booklet or catalogue is to produce results, financial or otherwise, in accordance with the nature of the subject. For this reason particular attention must be paid to the numerous details involved, and the booklet should possess all the essentials of a good advertisement, especially with regard to attractiveness and the arousing of conviction.

In addition to booklets and catalogues, use is also made of folders and house organs. Folders are really condensed booklets and are subject to the same principles, except with regard to covers. House

organs are generally issued monthly and are produced by large business firms for the purpose of influencing and educating their employees, dealers, and the general public. Examples are: (a) The issuing by a wholesale firm of a house organ which is distributed among its employees and salesmen for the purpose of keeping them fully informed concerning the goods they are selling, thus enabling them to interview dealers to better advantage; (b) The issuing of a house organ exclusively to dealers so that they may be well supplied with selling arguments to use with customers; (c) The issuing of a house organ direct to customers, as is done by a typewriter company which in one month sent out 250,000 copies for general distribution.

The chart on page 84 will prove suggestive in the collection and arrangement of the necessary details.

As the cover of a booklet is the first part to receive attention, it should be carefully selected with regard to appearance. A good cover adds also to the life of the booklet.

Small booklets are usually bound through the centre by wire stapling or stitching, and this is known as saddle-stitch binding. The side-stitch binding is used on larger catalogues, the pages being stitched through from one side to the other. For the sake of artistic effect, a silk cord may be used instead of

the stitching and, although more expensive, this method may more than repay the cost through the increased attention it gains.

In selecting the paper or stock to be used, due regard should be paid to quality and weight, the latter being important from the standpoint of postage expense.

The size of the page is influenced by the nature of the illustrations, convenience, and the desirability of cutting according to standard paper dimensions to save waste.

The typography is a most important feature and in selecting from the numerous styles of type now available, legibility should receive careful attention.

Illustrations are expensive, but appear in the majority of booklets. There are numerous methods of producing them and the cost is usually reckoned according to the square inch. Unless impossible to avoid it, two full-page illustrations should not face each other, and in booklets printed the narrow way of the page the bottom of the illustration should face to the right, if necessary to run it the long way of the page.

With reference to the four general considerations shown in the chart, the matter of harmony is worthy of careful consideration. It is possible that a booklet of inharmonious design might be effective, but it is

not probable that artistic treatment would in any way decrease effectiveness.

The sources of data are extensive and as booklets are seldom printed in less than thousand lots, and at considerable expense, every effort should be made to present the subject as completely as possible in the space allotted. The initial step in the preparation of a booklet would be to secure, by the methods indicated, all material of value, the important points being set down as they occur. They should then be logically arranged and connected by the necessary composition. On application, what is known as a dummy can be obtained from the printer, made of blank paper and containing the estimated number of pages of the size and shape intended. With the aid of the dummy, the writer can indicate the location of cuts and display matter, and a good start will then have been made towards getting the booklet in hand.

Questions and Exercises

1. Give antonyms and synonyms of: encounter, provide, attractiveness, conviction, artistic, legibility, waste, numerous, harmony, and initial.
2. What is the benefit of a study of booklet work at this time?
3. What is the purpose of a booklet and in what two ways may this be achieved?
4. What is a house organ?
5. Ascertain what is meant by square and by oblong binding.
6. Strength is referred to as a general consideration. Why?

7. Give two additional sources of data.
8. What is the particular importance of the cover ?
9. Describe one method of making cuts.
10. What is a dummy copy ?
11. Give specific mechanical directions and sources of data for booklets on
 - (a) Men's Clothing.
 - (b) Life Insurance.
 - (c) Automobiles.
 - (d) Investments.
 - (e) Sporting Goods.
12. Suggest titles for the preceding booklets.
13. Prepare a dummy copy to indicate to the printer your ideas with regard to Section C of Exercise 11.
14. Secure and bring to class a booklet, folder, or catalogue, together with your written comments.
15. Suggest cover designs for booklets dealing with
 - (a) Banking.
 - (b) Tailoring.
 - (c) Printing.
 - (d) Camp supplies.
 - (e) Paints.
16. What subjects for booklets do the following titles suggest ?

The Stamp of Approval.	A Safe Place.
A Message for You.	Vacation Dreams.
Efficiency.	Happy Children.
The Proof.	Modern Merchandising.
Ancient and Modern Methods.	The Secret of Success.
Spring.	The Habit of Saving.
At Your Service.	Better Business.
The Lure of the Rockies.	Tests and Testimony.
The Test of Time.	Your Child's Future.
The Choice.	Protection.
17. Suggest five branches of business not herein referred to for which you think booklets might profitably be issued.
18. Suggest titles for the booklets in Exercise 17.



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



4.5

5.0

5.6

6.3

7.1

8.0

9.0

10



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

19. Secure a booklet and supply a complete analysis according to mechanical details.
20. Write a letter to a firm, asking for a copy of any booklet mentioned in Exercise 15.
21. Write the complete copy for a booklet dealing with Accident Insurance and give complete mechanical directions.
22. Can you suggest a plan whereby your department of the school could establish a house organ?
23. Secure a booklet and from it set down twenty unusual words, with their definitions.
24. Write the letter of a dealer, sending, in answer to an inquiry, any booklet mentioned in Exercise 11.
25. Since colour effects are important in booklet work, secure information and write a composition on Colour Harmony.

CHAPTER XII

TELEGRAMS AND CABLEGRAMS, WIRELESS MESSAGES, TELEPHONING, AND EXPRESS

COMMERCIAL transactions are greatly facilitated by the use of the telegraph, and it is important when called upon to send telegrams that the business correspondent should be able to express a great deal of information in very few words. Clearness and brevity are two qualities which are absolutely essential in the writing of telegrams. A telegram should exhibit the following features :—

1. HEADING.
2. ADDRESS.
3. BODY OF TELEGRAM.
4. SIGNATURE.

The following are the printed rules of one of the leading telegraph companies in Canada :--

1. It is agreed between the sender of the following message and this Company, that said Company shall not be liable for damages arising from failure to transmit or deliver, or for any error in the transmission or delivery of any unrepeatd telegram, whether happening from negligence of its servants or otherwise,

or for delays from interruptions in the working of its lines, for errors in cypher or obscure messages, or for errors from illegible writing, beyond the amount received for sending the same.

2. To guard against errors, the Company will repeat back any telegram for an extra amount of one-half the regular rate, and in that case it shall not be liable for damages beyond fifty times the amount received for sending and repeating.

3. Correctness in the transmission of messages can be insured by contract in writing, stating agreed amount of risk, and payment of premium thereon at the following rates, in addition to the usual charge for repeated messages, viz. : 1 per cent. for any distance not exceeding 1,000 miles, and 2 per cent. for any greater distance.

4. This Company shall not be liable for the act or omission of any other Company, but will endeavour to forward the telegram by any other Telegraph Company necessary to reaching its destination, but only as the agent of the sender and without liability therefor. The Company shall not be responsible for messages until the same are presented and accepted at one of its transmitting offices ; if a message is sent to such office by one of the Company's messengers, he acts for that purpose as the sender's agent ; if by telephone, the person receiving the message acts therein as agent of the sender, being authorized to

assent to these conditions for the sender. This Company shall not be liable in any case for damages, unless the same be claimed, in writing, within sixty days after receipt of the telegram for transmission.

5. No employee of the Company shall vary the foregoing.

The following general points should be observed in connection with the writing of telegrams :—

1. Use no salutation, expression of politeness, or complimentary close.
2. Never divide a word in a telegram.
3. Leave out parts of speech not necessary to the sense.
4. Marks of punctuation are charged for at word rates, if requested to be sent.
5. The minimum charge is for ten words. An extra charge is made for each additional word.
6. Common abbreviations, such as C.O.D., a.m. and f.o.b., count as one word.
7. Abbreviations should be used sparingly.
8. Numerals should be written in words, thus, twenty-four, not 24.
9. "Thirty-six" would be counted as two words, but a few compounds like "to-day" or "to-morrow" are counted as one word.
10. Generally, no charge is made for the heading address or signature.

11. Initials are each counted as a word. C. E. F. Travers would be counted as four words.
12. The combination "15th ultimo" would be counted as four words, but "Fifteenth ultimo" would be two words.
13. Night messages, and night lettergrams, which are filed in the evening, but not to be delivered before the following morning, are taken at lower rates than regular telegrams.
14. Telegrams may be prepaid, or sent "collect," the latter meaning that the recipient must pay the cost of the message. "Collect" counts as one word.
15. Important telegrams should be confirmed by mail. This may be done by repeating in a following letter, or by making an extra carbon copy of the telegram, and including it with the letter.
16. When it is desirable to insure secrecy, code words are used in sending telegrams, the key being known only to the sender and the receiver.

Condensation is illustrated in the accompanying examples :—

Message :—

We regret to advise you that the Imperial Brand of dyes is temporarily out of stock, but we can supply the Reliable, which is a popular Brand of about equal quality. (31 words).

Condensed :—

VICTORIA, B.C., Aug. 15, 1915.

THE KELSEY COMPANY,
New Westminster, B.C.

Out of Imperial Dyes. Can send Reliable same grade. Wire.

EASTON MANUFACTURING COMPANY.
(10 words).

Message :—

Please ship by express as soon as possible, fifty copies Macmillan's Complete Geography. I will send the amount due as soon as the goods are received. (26 words).

Condensed :—

Express fifty Maemillan's Complete Geography. Remittance upon receipt. (8 words).

CABLEGRAMS

Cablegrams cost much more to send than telegrams, the charge being as high as two dollars a word, hence condensation is particularly necessary.

The following general rules are in force :—

1. Groups of figures are charged for at the rate of one word for each five or fraction thereof.
2. A word of more than fifteen letters is counted as two words.
3. The code system is frequently used for the sake of economy ; thus :—

CODE WORD	MEANING
Alphabeta . . .	Replying to your letter.
Prolxim . . .	Buy one hundred shares at market price.
Oceania . . .	We shall authorize our agent.

4. Business houses may adopt a code name for use in cable messages ; thus the name Unifico, Brandon, may stand for The Unity Manufacturing Company, Limited, 40 River Street, Brandon, Manitoba. The code name should be entered in the directory of the cable company.

5. Every word is charged for, including heading, address, and signature.

6. A cable code word must not contain more than ten letters, and must be pronounceable.

7. Cable letters, which correspond to night lettergrams, may be sent at cheaper rates.

The relations existing between telegraph and cable companies and their patrons are confidential, and companies have no right, except under Judicial authority, to disclose the contents of messages.

WIRELESS TELEGRAPH MESSAGES

Wireless telegraph messages, or marconigrams, can now be sent between points where wireless stations are situated. The rate for sending a marconigram is considerably lower than the rate charged by a cable company.

The marconigram blanks are filled out in the same way as ordinary telegrams, and the same general rules apply as to security for delivery and compensation for errors. Messages may be sent to all parts of Europe and to ships at sea. The general charge for

messages sent from ship to shore is twenty cents a word, plus land telegraph charges.

TELEPHONING

Notwithstanding the general use of the telephone, considerable delay is caused through those who are unfamiliar with the business rules relating to it. The following are the official rules of one of the largest telephone exchanges in Canada :—

1. Make certain of the telephone number wanted by consulting the Directory before placing your call, as the call of wrong numbers causes inconvenience to other subscribers, and burdens the operating department unnecessarily.

2. To call the Operator, remove the telephone from the hook, and hold it to the ear. When the Operator answers "Number," respond promptly by giving the number of the Subscriber's station required, calling the figures of the number separately, as "Main, one-four-two-nine," instead of "Main, fourteen, twenty-nine."

3. Keep the telephone to your ear, and the Operator will connect you with the person called for and ring his bell, unless the line is found to be busy, in which case she will notify you, or you will hear a buzzing sound produced by the busy signal.

4. After being connected with the Subscriber called for, do not hang up your receiver until you

have finished your conversation; and should you desire to call another number, wait ten seconds before again removing the receiver from the hook. This gives the Operator time to remove the previous connection.

5. All calls should be answered promptly.

6. Face the Transmitter with the mouth half an inch from the opening. Speak distinctly, and not too rapidly.

7. Call "Information" for Subscribers or changes not found in this Directory.

8. Do not use the telephone during a thunderstorm.

In long distance telephoning, "Long Distance" should be called first. Long distance rates may be obtained from the office of the Telephone Company.

Public telephone pay stations are provided for persons not connected with the Exchange. Most firms having a large number of departments, have a private branch exchange through which connection may be made with any department under the one number.

EXPRESS

There are several large express companies in Canada, and parcels sent by expressage are transported to their destinations by the regular mail trains, instead of by freight. Nearly all the regular passenger trains carry express cars. Articles up to \$50 in value are accepted at regular rates, and excess

rates are charged for any higher valuation. Express companies will transfer parcels to foreign lines when necessary. The rates are based on weight and mileage. Express parcels may be sent in four ways :—

1. Collect.
2. Prepaid.
3. C.O.D., Express Collect.
4. C.O.D., Express Prepaid.

Questions and Exercises

1. Describe four methods by means of which commercial messages may be quickly transmitted over long distances.
2. What two qualities are necessary in the writing of telegrams ? Why ?
3. How many parts are there to a telegram ? Name them.
4. What parts are absent as compared with a business letter ?
5. Condense the following phrases, etc. :—
 Kindly telegraph to me at once.
 If you are able to complete the arrangements without delay, please telegraph to me the same day.
 Be good enough to ship to me at once by express.
 The commissioners are inclined to believe that the fire is the work of an incendiary.
 Expect to arrive at your city two weeks from to-day.
 The solicitors for the company which is undertaking the suit.
6. To what extent is a telegraph company liable for loss caused by failure to transmit a telegram through the negligence of its servants ?
7. What methods may be employed to guard against errors in telegrams ?
8. Name the leading telegraph companies in Canada.
9. If a telegraph company should make an error in a telegram,

under what circumstances would it be liable for fifty times the cost of sending the message ?

10. What is the relation of a company to the sender, when forwarding a message over the lines of another company ?

11. What is the time limit for claiming damages from a telegraph company ? Must the claim be in writing ?

12. What is the legal relation of a telegraph messenger to the sender ?

13. Condense the following message to ten words, using fictitious heading, address and signature.

I have succeeded in bringing about a satisfactory settlement with the Victor Machine and Wire Company and intend to leave for Toronto on Wednesday. Expect to see you at Royal George Hotel on Monday, on your arrival there.

14. Name six general points to be observed in the sending of telegrams.

15. How would a telegraph company count each of the following combinations ?—p.m., T. S. Grayson, to-morrow, 21st proximo, thirty-nine, 56, h.p.

16. Write a telegram of your own selection and a letter confirming it.

17. What is a "Collect" telegram ?

18. What is a night lettergram ? Are the rates higher or lower than for a telegram ?

19. How may seereey be insured in a telegram ?

20. Give the meanings of :—liable, negligence, illegible premium, employee, minimum, condensation.

21. Use the preceding words in sentences.

22. Give synonyms of the words in Exercise 20.

23. How are telegraph charges calculated ?

24. How should figures be dealt with in a telegram ?

25. What is the rule with regard to punctuating a telegraph message ?

26. Form the following into ten-word messages :—

(a) Your proposition is entirely satisfactory, but I

cannot begin business until the 2nd of February. Wire me if this will be satisfactory.

(b) Please telegraph without delay and let us know your decision concerning our offer of the 15th, as we have an opportunity to do business elsewhere.

(c) A fire broke out this morning and almost destroyed our premises at No. 5 Princess Street. Loss is about \$50,000.

(d) You have sent us No. 7 type instead of No. 11. We must have the No. 11 in accordance with our instructions. Please ship them at once.

(e) I am informed that Marston is purchasing all the wheat in sight and that the price is likely to increase. Shall I buy a carload?

(f) I can secure ten thousand tons Lethbridge coal at five dollars and fifty cents a ton. Shall I close at this price? Telegraph me not later than to-morrow.

27. Condense the following messages to as few words as possible:—

(a) I arrived here early this morning and at once made an appointment with Mr. Phillips. I had a two-hour interview with him at the Fort William Hotel. He is not disposed to close the transaction with us unless we pay him a bonus of \$5000 and allow him ten per cent. of the shares. I think that probably these are the best terms he will make with us and if you wish me to agree to these demands, kindly telegraph me here without delay.

(b) You desire to engage a room at the Halifax Hotel, Halifax, N.S., for next Saturday night. Write a despatch to the proprietor asking him to reserve a good single room for you, one on the south side preferred.

(c) Telegraph to the Secretary of the I.O.O.F., Kamloops, B.C., stating that E. G. Eddy represents himself as a member of their lodge and is asking for assistance. Ask for particulars that will enable you to identify him.

(d) Telegraph to Baskerville & Company, Regina, Sas-

katchewan, declining to accept their offer of an agency to sell their Golden Wheat Flour.

(e) Telegraph to W. L. Foy, 16 Adams Street, Quebec, Que., stating that there will be a meeting one week from date of the directors of the Canadian Steel Company and that his attendance is urgently required.

(f) Telegraph from Moose Jaw, Sask., to the Canadian Pacific Passenger Agent, Winnipeg, to reserve a lower berth for you from Winnipeg to Toronto on the evening of the 10th instant.

28. What is a cablegram? What is the cost as compared with a telegram?

29. What point should be particularly observed in writing cablegrams? Why?

30. How would the cost of the following group of figures be estimated in a cablegram?—13254768910.

31. What is a cable letter?

32. What is meant by the code system, as applied to cablegrams?

33. Write synonyms and antonyms of the following words:—fraction, system, frequently, economy, adopt, pronounceable, existing, confidential, disclose.

34. Would the following code words be allowed in a cablegram? Why? Australia, Ailartsua, Proliximity, Tisiuacosaallet.

35. May cable and telegraph companies make public the contents of messages?

36. Invent a code name for The Park Line Electric Company.

37. Estimate the cost of the following cablegram at 25 cents a word:—

TORONTO, ONT., Aug. 6, 1915.

J. A. LIPTON,

39 Beverly Street,

Reading, England.

Can send India unparliamentarianism Unifico disproportionableness for fifty thousand.

C. C. CLIFFORD

38. How are code names of firms recorded ?
39. Ascertain the code names of three firms in your city.
40. What is a marconigram ? What is the cost ?
41. Where can marconigrams be sent ?
42. Secure from local offices, telegram, night letterg. am, cablegram, and marconigram blanks to study in connection with this lesson.
43. Name three rules to be observed with regard to telephoning.
44. What is a private branch exchange ?
45. What is the least time that should elapse between calling telephone numbers ? Why ?
46. Name the principal express companies in the Dominion.
47. How are express rates calculated ?
48. What is the advantage of sending an article by express ?
49. Up to what value will articles be accepted by express companies at regular rates ?
50. How would you confirm an important long distance telephone message ?

CHAPTER XIII

THE FORM PARAGRAPH

THE form paragraph method of handling routine correspondence is of great assistance in reducing the amount of work involved in replying to a large number of letters similar in tenor. In a large office it is often the case that from twenty to a hundred inquiries are received daily which could be answered with the aid of form paragraphs, instead of laboriously dictating each letter.

When it is found that the same paragraph is dictated in many letters, the correspondent should carefully write out and revise the paragraph and then place it on a list, giving it a serial number. It is also a good plan to give each paragraph a special heading, so that the correspondent may refer his stenographer to the heading if he cannot recall or readily find the number. The correspondent should keep one copy of the list of form paragraphs and a duplicate copy should be in possession of the stenographer. After some experience with this method, the correspondent can in time compile a list of form paragraphs that will answer all ordinary inquiries.

Supposing a correspondent has prepared a list of twenty form paragraphs, numbered in order and a letter is received which could be answered by paragraphs 7, 16, 18 and 20, all the correspondent has to do is to pencil on the letter the numbers mentioned and hand it to his stenographer who will then produce a complete answer from the list of form paragraphs. A close examination of this plan shows that the form paragraph method has the following advantages:—

1. Saves the correspondent the time of dictating.
2. Saves the writing of shorthand notes by the stenographer.
3. Saves the necessity for transcription.
4. Reduces the possibility of errors in dictating and transcribing.
5. Produces a better letter because the paragraphs are more carefully composed than if dictated without preparation.

This method should not be used with very important letters, and care should be taken not to use the same paragraph again in writing to the same person. The latter can be avoided by referring to the copies of letters on file.

The accompanying ten form paragraphs and specimen letter and reply, illustrate the method as used in a land settlement campaign:—

LIST OF FORM PARAGRAPHS

1. *Opening paragraph.*—I am glad that you are interested in Canada and hope you will decide to locate in the Province of

Saskatchewan. I note that you wish to engage in general farming and am sure that you can find a satisfactory location in this Province.

2. *Maps.*—As requested, I am sending you a copy of our map No 6, together with a list of prices and I shall be glad to furnish you with full information concerning any district in which you, after studying the map, may be particularly interested.

3. *Prices and Quality.*—Our land is within six to fifteen miles from railway stations and the prices vary accordingly from \$15 to \$50 per acre. The soil is a rich loam, from twelve to eighteen inches deep, on a clay subsoil. The surface is gently rolling and is covered with a good growth of native grass, which will enable you to raise and market your cattle without feeding grain until a few weeks before selling.

4. *Water.*—Good water is obtainable at varying depths, the average being twenty feet.

5. *Shipping and Markets.*—The selling and shipping facilities are excellent. The railways provide ample ear accommodation at all times and there are stock yards and grain elevators at each town. The supply of all products is much less than the demand.

6. *Rent.*—Considering the prices of our lands and the easy terms on which we sell them, I do not think it would be advisable for you to rent a farm. There are practically no tenant farmers in the districts where this land is situated.

7. *Wheat.*—Wheat does well for the following reasons:—

1. Soil is remarkably fertile.
2. Absence of insect pests.
3. Climate matures crop quickly.
4. Sufficient rainfall.

8. *Size of Farm.*—A quarter section, or 160 acres, can be cultivated profitably, but more land can generally be acquired as needed. It is not advisable to start with too large a farm.

9. *Taxes.*—Taxes are levied by the Municipality and at present are very low, the assessment being based on the actual development needs of the district. If desired, the farmer can work out a portion of his taxes by doing municipal road work.

10. *Closing Paragraph.*—I am sure you will like the district as we have not had a single complaint from any of the 500 settlers we located there last year. If you wish to write to any of them, I shall be glad to give you the names and addresses of several. Do not hesitate to write to me for any additional information you may require.

In connection with the preceding paragraphs, assume that the following letter has been received :—

WOOD BLUFF, OHIO, Sept. 9, 1915.

B. A. BAILEY, Esq.,
The International Colonization Co.,
Prince Albert, Sask.

DEAR SIR,

I have seen your advertisement in the Ohio Farm Review and wish you would kindly let me know the prices of your land. Are the taxes high? I am thinking of selling my farm here and wish you would tell me the average size of the farms in Saskatchewan and whether you would advise renting a farm. Is the water supply good and is there a good market for farm products?

Kindly let me hear from you as soon as possible.

Yours truly,

(86)

JOHN H. HARROW.

Upon receiving this letter, the correspondent could turn to his form paragraph list and would find that the following paragraphs would make up a complete answer to the different inquiries: 1, 3, 9, 8, 6, 4, 5, and 10, in the order given. He would pencil these numbers on the letter, and the stenographer could then easily produce the complete reply. If necessary to answer an additional question not covered by the

form paragraphs, the correspondent could dictate the information desired and it could be incorporated with the form paragraphs.

Questions and Exercises

1. Describe briefly the form paragraph method of dealing with correspondence.
2. In what five ways is this method advantageous ?
3. Should it be used with very important letters ? Why not ?
4. With regard to what point should particular care be taken ? How ? Why ?
5. Why should the form paragraphs be given both numbers and headings ?
6. Mention three branches of correspondence in which you think form paragraphs could be used effectively.
7. Compose six form paragraphs for any one of these.
8. Write a letter of inquiry that could be answered by means of a combination of these paragraphs.
9. Define the following words:—routine, involved, tenor, laboriously, revise, serial, subsoil, tenant, assessment, advantageous.
10. Write antonyms of the preceding words.
11. Write synonyms of the words in Exercise 9.
12. Write sentences illustrating the use of the words in Exercise 9.
13. If an inquirer wrote asking four questions covered by form paragraphs and one question not dealt with in form paragraphs, how would the letter be answered ?
14. Why are there likely to be fewer errors in a form paragraph letter than in a dictated one.
15. Write another letter that could be answered by the form paragraphs in this Chapter and indicate the numbers of the paragraphs to be used.

CHAPTER XIV

PROOF-READING

THE importance of carefully indicating any changes required has been realized on many occasions by those ordering printing, and yet few people who deal with printers know how to mark proofs correctly. As a large amount of printed matter is used in nearly every business, correspondents and stenographers have usually more or less proof-reading to do in connection with letter headings, statements, circulars, catalogues, and advertisements.

When manuscript, or "copy" as it is usually termed, is sent to the printer, the following points should be observed :—

1. Write on one side of the paper only.
2. Send the copy flat or folded.
3. Allow liberal margins.
4. Number the pages consecutively.
5. State the number of copies to be printed, colour, and kind of paper.
6. See that everything is in perfect order and in the form intended, as subsequent alterations cause delay and expense.

When a printer receives copy from a customer, it is set up in type by his compositors, and impressions,

called proofs, or proof-sheets, are taken from the type and sent to the customer along with the original copy, so that he may compare them with a view to locating and correcting errors. This process is called proof-reading, and the errors are indicated by means of the following proof-marks :—

- Caps. Change to capitals.
 s.c. Small capitals.
 l.c. Change to lower case type.
 Ital. Change to Italic type.
 Rom. Change to Roman type.
 stet. Let it stand ; meaning retain a cancelled word or letter.
 Under a crossed-out word or letter means " Let it stand " in conjunction with " stet " in the margin.
 b.f. Change to bold face type.
 ——— Under a word or letter means " Put this in Italics."
 ═════ Under a word means " Put this in small capitals."
 ══════ Under a word means " Put this in capital letters."
 Out—see copy. . Means there is an omission here, see the original copy.
 ¶ Start a paragraph here.
 No ¶ No paragraph ; sometimes written " run on."
 ○ or
 spell out. . . . Spell out the enclosed abbreviation or figure.
 ∪ used with tr.
 in the margin . Transpose words or letters as indicated.
 ? Is this correct ?
 w.f. Wrong font ; change to proper font.
 δ or dele. . . . Means delete (take out) the characters crossed out.

δ	. . . .	Take out and close up space.
∨	. . . .	Insert apostrophe.
∨ ∨	. . . .	Insert quotation marks.
^	. . . .	Caret—left out, insert.
( )	. . . .	Close up all space.
( )	. . . .	Less space.
( )	. . . .	Join letters in a logotype, as æ, œ.
//	. . . .	Make the lines even with other matter.
⊙	. . . .	Insert period.
v v v	. . . .	Even spacing.
, /	. . . .	Insert comma.
⊙	. . . .	Insert colon.
; /	. . . .	Insert semicolon.
- /	. . . .	Insert hyphen.
///	. . . .	Straighten lines.
? /	. . . .	Insert interrogation mark.
! /	. . . .	Insert exclamation mark.
/ ¹ /	. . . .	Insert one -em dash.
/ ² /	. . . .	Insert two -em dash.
⊙	. . . .	Upside down ; reverse.
[	. . . .	Move to the left.
]	. . . .	Move to the right.
#	. . . .	Insert space.
□	. . . .	Em quadrat space.
x	. . . .	Imperfect type ; change.
⊥	. . . .	Push down lead or space.
⌈	. . . .	Raise to proper position.
⌋	. . . .	Lower to proper position.
eq. #	. . . .	Equalize spacing.

In correcting a proof, the greatest care must be exercised so that the printer cannot possibly misunderstand the instructions. The following rules should be carefully observed.

MARKED PROOF

Drop letter the Inland printer prints an amusing *ital.* letter from Mr. T. B. Aldrich to Prof. E. S. Morse, ex-president of the American Academy for the Advancement of Science. Prof. Morse, it should be stated, has a handwriting quite indescribable. My dear Morse. It was very pleasant for me to get a letter from you the other day. Perhaps I should have found it pleasanter if I had able been to decipher it. I don't think I mastered anything beyond the date (which I knew), and the signature (which I guessed at). There's a singular and perpetual charm in a letter of yours, it never grows old; it never loses its novelty. One can say to one's self every morning, 'There's that letter of Morse's; I haven't read it yet. I think I'll shy another take at it to-day and maybe I shall be able, in a course of a few years, to make out w hat he means by those t's that look like w's, and those is that haven't any eyebrows!' Other letters are read and forgotten, but yours are kept forever—unread. One of them will last of a reasonable man a lifetime. Admiringly s.c. yours, T. B. Aldrich."

1. Read the proof carefully and compare word for word with the original copy.
2. Corrections should be made in the margin, on the side nearest the error.
3. If the printing is in black, the errors should be corrected in red ink, or *vice versa*.
4. When several errors occur in one word, it is

CORRECTED PROOF

THE *Inland Printer* prints an amusing letter from Mr. T. B. Aldrich to Prof. E. S. Morse, ex-president of the American Academy for the Advancement of Science. Prof. Morse, it should be stated, has a handwriting quite indescribable. "My dear Morse: It was very pleasant for me to get a letter from you the other day. Perhaps I should have found it pleasanter if I had been able to decipher it. I don't think I mastered anything beyond the date (which I knew), and the signature (which I guessed at). There's a singular and perpetual charm in a letter of yours; it never grows old; it never loses its novelty. One can say to one's self every morning: 'There's that letter of Morse's; I haven't read it yet. I think I'll take another shy at it to-day and maybe I shall be able, in the course of a few years, to make out what he means by those t's that look like w's, and those i's that haven't any eyebrows!' Other letters are read and thrown away and forgotten but yours are kept forever—unread. One of them will last a reasonable man a lifetime.—Admiringly yours, T. B. ALDRICH."
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better to cross out the entire word and re-write it in the margin.

5. After all corrections have been made, the proof should be endorsed O.K., followed by the signature of the proof-reader. The endorsement sometimes reads "O.K. with corrections."

6. If a second proof is required, the first proof should also be endorsed "Send Revise."

A proof to be marked and a corrected proof of the same matter appear on the preceding pages. It is not likely that a proof requiring so many changes would ever be received from a first class printing office.

It will be seen that proof-reading marks are few and comparatively simple, but rapid and correct proof-reading is somewhat of an art and is by no means easy. Newspapers and printing firms employ professional proof-readers who must be thoroughly familiar with typographical problems and the best usages of words. Corrections must always be marked on the printer's proof. Printers are not responsible if the copy is altered after the proof is submitted.

Questions and Exercises

1. Make a list from memory of twelve proof-reading signs and their meanings.
2. Define:—indicating, manuscript, liberal, consecutively, subsequent, impression, transpose, delete, logotype, equalize, endorsement, decipher.
3. Write synonyms for the preceding words.
4. Write sentences containing the words in Exercise 2.
5. Give the meanings of the following:—‡, tr., w.f., l.e., b.f., vvv, [, X.
6. Quote three rules to be observed when sending copy to the printer.
7. Why should a correspondent possess a knowledge of proof-reading?

CHAPTER XV

REMITTANCES

OWING to the complexity of modern commerce, remittances, in many cases, are not directly paid in cash, but by means of :—

1. Cheques $\left\{ \begin{array}{l} \text{Personal.} \\ \text{Certified.} \end{array} \right.$
2. Bank Drafts.
3. Post Office Money Orders.
4. Postal Notes.
5. Express Money Orders.
6. International Reply Coupons.
7. Telegraph Orders.
8. Bank Money Orders.
9. Postage Stamps.

To remit means, in business, to forward or transmit to a person at some distance, a sum of money in coin or otherwise.

A cheque is, in reality, a demand draft upon a bank, and must be paid if there are funds to the credit of the remitter. A personal cheque carries only the personal guarantee of the remitter. For this reason, some firms insist upon cheques being marked good or certified by the bank, the depositor's account being debited when such certification is made.

A bank draft is an order of one bank upon another to pay a specified amount to a third party. A slight charge, known as exchange, is usually made by banks for paying drafts and cashing cheques not drawn in the city where they are located. Bank drafts are favourably regarded in commercial transactions for the reason that the bank receives the money from the buyer of the draft and thus becomes responsible for its payment.

Post Office money orders can be secured from Dominion post offices upon payment of a small commission and a receipt is issued to the purchaser which can be produced as evidence in cases of miscarriage of the order. The rates of commission for money orders issued in Canada for payment in Canada, Antigua, Bahamas, Barbadoes, Bermuda, British Guiana, Cayman Islands, Cuba, Dominica, Grenada, Guam, Hawaii, Jamaica, Montserrat, Nevis, Newfoundland, Panama Canal Zone, Philippine Islands, Porto Rico, St. Christopher (St. Kitts), St. Lucia, St. Vincent, Trinidad, Tobago, Tutuila (Samoa), Turk's Island, Virgin Islands, and the United States, are as follows :—

On Orders up to	\$10	5c.
Over \$10 and up to	\$30	10c.
Over \$30 and up to	\$50	15c.
Over \$50 and up to	\$60	20c.
Over \$60 and up to	\$100	25c.

The rates of commission on orders payable in the United Kingdom, and other countries upon which money orders may be obtained, except those before mentioned, are, viz. :—

On orders up to	\$5	5c.
Over \$5 and up to	\$10	10c.
Over \$10 and up to	\$20	20c.
Over \$20 and up to	\$30	30c.
Over \$30 and up to	\$40	40c.
Over \$40 and up to	\$50	50c.
Over \$50 and up to	\$60	60c.
Over \$60 and up to	\$70	70c.
Over \$70 and up to	\$80	80c.
Over \$80 and up to	\$90	90c.
Over \$90 and up to	\$100	\$1.00

Duplicate orders are issued free of charge. Transfer of payment from one place to another and changes in names of persons to whom payment is to be made, are effected without any additional charge. There is no exchange of money orders with Spain. Money orders are written for any amount up to \$100.

Postal notes are issued by over 10,000 Canadian post offices and afford a cheap and convenient means for remitting small sums. They can be crossed to ensure safety and are written for fixed amounts only, in accordance with the following table :

1c. on note for 20c.	2c. on note for 50c.
1c. on note for 25c.	2c. on note for 60c.
1c. on note for 30c.	2c. on note for 70c.
1c. on note for 40c.	2c. on note for 75c.

2c. on note for 80c.	2c. on note for \$2.50
2c. on note for 90c.	3c. on note for \$3.00
2c. on note for \$1.00	3c. on note for \$4.00
2c. on note for \$1.50	3c. on note for \$5.00
2c. on note for \$2.00	5c. on note for \$10.00

Odd cents may be made up by affixing Canadian postage stamps, not exceeding 9c. in value, to the face of a postal note, if the same is for remittance to a place in Canada. Canadian postal notes are payable only in Canada and the United States, and stamps must not be affixed to notes payable in the latter country. A receipt is issued to the purchaser.

Express money orders are issued by the various express companies and are negotiable by endorsement. A receipt is furnished that protects the purchaser against loss. The express office where the order is presented does not wait for advice from the issuing office but will pay the amount immediately upon identification. When paid, it is not available as a receipt to the remitter, because it remains the property of the company issuing it. A slight commission is charged on each order, similar to that on post office money orders.

Small change, in multiples of five cents, may be transmitted by means of international reply coupons. These cost six cents each, and the recipient can cash the coupon at his post office for five cents. Most important countries have arranged to issue and pay

these coupons. They can be purchased at the principal post offices in the Dominion.

Money may be telegraphed or cabled through the agency of the various telegraph, express, and cable companies, under conditions similar to those applying to the issuing of express orders. This method is used only in case of emergency, as a considerably higher commission is charged.

Postage stamps are useful for remitting very small amounts to points within the Dominion.

When remittances are made by means of Dominion Government or bank bills, they should be sent by registered letter. For additional safety, remittances by the majority of the methods described may be made by registered letter, although this is scarcely necessary when the orders cannot be negotiated except through identification and signature of the payee.

Letters containing remittances should convey the following information :

1. The nature of the enclosure, whether cheque, express money order, etc.
2. The amount of the remittance.
3. What the remittance is for.

An acknowledgment of the amount should be requested.

The following are examples of letters containing remittances :

REMITTANCES

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DEAR SIR,

I enclose an express money order for \$2.00, in payment of my annual subscription to the *National Magazine*.

Kindly acknowledge receipt.

Yours truly,

Enc.

(26)

DEAR SIR,

I enclose certified cheque for \$57.15 in payment of your account to date for legal services.

Kindly let me have receipt at your convenience.

Yours truly,

Encs.—Cheque and account.

(33)

DEAR SIR,

I enclose ten cents in stamps for one of the sample memorandum books mentioned in your advertisement in the *Office Magazine*. Please send this at your earliest convenience.

Yours truly,

Enc.

(32)

GENTLEMEN,

We acknowledge receipt of your statement for business transacted on our behalf during the month of August, and in reply we have pleasure in enclosing certified cheque for Seven hundred and fifteen Dollars (\$715.00), being payment in full.

Kindly send receipted account in due course.

Yours truly,

Enc.

(48)

GENTLEMEN,

We enclose draft for \$190.00 in full settlement of your invoice dated the 20th instant, less the discount agreed upon—5 per cent.

Amount of invoice	. . .	\$200.00
Discount 5%	. . .	\$10.00

Amount of draft	. . .	\$190.00
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As our auditors will be engaged on our accounts next week, kindly let us have receipt by return mail.

Yours truly,

Enc.

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Questions and Exercises

1. What is a remittance ?
2. Give one reason why payments are, in many cases, not directly made in cash.
3. State six means of remitting payments.
4. Define the following words :—complexity, certified, debited, specified, negotiable, endorsement, identification, agency, emergency, convey, auditor.
5. Write sentences containing the preceding words.
6. Which would you prefer, a draft or personal cheque in payment of an account owed you by a non-resident ? Explain why.
7. Frederick Mansen, Hamilton, Ont., makes a remittance of \$77 by means of a marked cheque to Reece & Patterson, Market Square, Brantford, to apply on account of a debt. Write the letter.
8. Who should ordinarily pay the cost of transmitting money, the remitter or the payee ? Why ?
9. What is a cheque ? What two kinds are used in remitting ? Which is preferable ? Why ?
10. If you were remitting by Dominion or bank bills, what steps would you take to ensure safe delivery ?
11. What is a bank draft ?

12. What is exchange ?
13. How do business men regard bank drafts as media for payment of debts ? Why ?
14. Should cheques be made payable to order or to bearer ? Why ?
15. Write a letter acknowledging receipt of a payment.
16. What is an express money order ?
17. Name the Canadian companies that issue such orders.
18. Where can postal notes be secured and for what purpose are they most used ?
19. Can a postal money order be cashed at London, England, if issued at Fredericton ?
20. How could you remit \$375 by means of postal money orders ?
21. What commission would be charged on a P.M.O. for \$50, issued at Toronto and payable at Winnipeg ?
22. What would be the cost of a \$75 P.M.O. issued at Guelph and payable at Cambridge, England ?
23. By what two methods may small amounts be remitted ?
24. What are telegraph orders ?
25. What is an international reply coupon ?
26. Write a letter enclosing the remittance mentioned in Question 21.
27. Why is it generally unnecessary to register a letter containing a cheque payable to order ?
28. What four points should be observed with regard to letters containing remittances ?
29. Write a letter to The Efficiency Magazine Company, Montreal, Que., enclosing Postal Note for \$1, subscription for one year, to begin with the current number and to be sent to your address.
30. Write a letter to J. W. McLean & Co., Digby, N.S., enclosing your cheque in their favour for \$915.54, the amount of your note for \$900.00 and interest. Ask them to return the note.
31. State a case which might necessitate the use of a telegraph money order.

32. What is the difference between a postal note and a post office money order ?

33. Write a letter enclosing a remittance concerning a transaction of your own selection.

34. Write a letter to the City Tax Collector, Moose Jaw, Sask., enclosing cheque for \$40.15, to cover current taxes on Lots 14, 15, and 16, Block 21, in that city.

35. Write a letter to the Canadian Insurance Company, Vancouver, B.C., enclosing certified cheque for \$85.00, the amount of premium on your life insurance policy No. 723564.

CHAPTER XVI

POST CARDS, CIRCULAR LETTERS, AND THE SIGNAL SYSTEM

OWING to the convenience with which they may be handled, post cards are very largely used in business for minor communications. The three most general uses are probably :—

1. Notices of meetings.
2. General announcements.
3. When used as enclosures to secure replies.

On account of the publicity to which they are subjected, they should not be used for confidential communications. Post cards are entitled to all the privileges of letters with the exception that they are not returned to the senders if undelivered to the addressees. Generally, nothing but the address should be written on the face of a post card, although private post cards may be divided by a vertical line ruled approximately one-third of the distance from the left end of the card, and the space to the left may be used for a message. Addresses may be written or printed, at the option of the sender. Demands for money should never be written on post cards. When

dispatch is necessary, letters should be used, as post cards are regarded as being of less importance and are consequently liable to go astray.

The Dominion Post Office charges and regulations are as follows :—

For Canada, Mexico, and the United States—1 cent each. For Great Britain, Newfoundland, and all Postal Union countries—2 cents each. Reply cards for Canada and United States—2 cents each. Nothing must be attached to a post card.

The British Post Office will recognize as entitled to return to this country the reply halves of Canadian Domestic Reply Cards upon which the additional 1 cent postage stamps required have been affixed.

For fear of the reply side of a double post card becoming uppermost, the whole should be enclosed in a small india-rubber ring.

Private post cards, prepaid 1 cent each, may be posted in Canada for delivery in Canada, Mexico, and the United States. Limits of size 6 in. by $3\frac{5}{8}$ in. and $3\frac{1}{4}$ by $2\frac{1}{4}$ in.

Private post cards may have a reply card attached, bearing a 1 cent stamp.

Private post cards may, if prepaid 2 cents, be posted in Canada, addressed to any Postal Union country. Limits of size, $5\frac{1}{2}$ by $3\frac{1}{2}$ in. and 4 in. by 3 in.

A post card should show the following parts :—

1. HEADING.
2. SALUTATION.
3. BODY.
4. COMPLIMENTARY CLOSE.
5. SIGNATURE.

Advertisements, illustrations, or writing may appear on the back of the card and on the left third of the face.

Cards that do not conform to regulations are, if sent through the mails, subject to an additional postage charge.

Examples

1.

HIAWATHA LODGE, No. 60, I.O.O.F.,
PERTH, ONT., Aug. 6, 1916.

DEAR SIR,

There will be a special meeting of the charter members of Hiawatha Lodge on Friday evening next, at eight o'clock, in Friendship Hall. You are particularly requested to be present.

Yours fraternally,

L. A. BRADLEY,

(34)

Secretary.

2.

THE PHONOGRAPHIC INSTITUTE COMPANY,
CINCINNATI, OHIO.

DEAR SIR,

We have pleasure in sending you by mail a copy of our latest publication, entitled "Selections from Dickens," in lithographed shorthand. Kindly acknowledge receipt.

Yours very truly,

(29)

3.

CANADIAN MANUFACTURING COMPANY,
56 Lombard Street,
EDMONTON, ALTA., June 7, 1915.

DEAR SIR,

We wish to advise you that on and after July 1st next we shall be located in our new premises at 144 Jasper Avenue, which you are cordially invited to inspect.

Yours truly,

E. J. SHALVEY,

Manager.

(38)

Questions and Exercises

1. Give one reason why post cards are very largely used.
2. Define the following words :— convenience, minor, probably, publicity, confidential, privilege, vertical, approximately, dispatch, conform, cordially, option.
3. Give antonyms of the preceding words.
4. Give synonyms of the words in Exercise 2.
5. Name the three general uses of post cards.
6. Give three reasons why post cards should not be used for the most important communications.
7. What should appear on the face of a post card ?
8. How many divisions should the back of a post card show ? Name them.
9. What part of a post card is missing as compared with a business letter ? Why ?
10. Should a demand for payment of a debt be made through the medium of a post card ? Why ?
11. What would the postage rate be on a post card from Toronto to Vancouver ? From Brandon to London, England ? From Calgary to Minneapolis ? From Swift Current, Sask., to Paris, France ?
12. What is a domestic post card ?

13. What is a private post card ?
14. What is a reply card ?
15. Tell what you can ascertain about the regulation sizes of post cards.
16. Where may advertisements, illustrations, or writing appear on post cards ?
17. Owing to a fire, the O. J. Gude Company has taken temporary premises at 327 Spadina Avenue, Toronto. Write a post card notifying customers.
18. How are cards dealt with which are sent through the mails, but which do not conform to postal regulations ?
19. A bank is increasing the rate of interest on savings deposits from three to four per cent. Put the announcement in post card form.
20. Write a post card announcement of the meeting of a club.

CIRCULAR LETTERS

According to the postal definition, a circular letter is a printed letter which is being sent in identical terms to several persons. In order to secure the benefit of a cheaper postage rate, they must be handed in at the Post Office wicket to the number of not less than twenty identical copies, separately addressed. A circular may bear a written, typewritten, or hand-stamped date, name, and address of the person addressed and of the sender, and corrections of obvious typographical errors. The rates for Domestic and Foreign post are the same, viz. : 1 cent for 2 ounces or fraction thereof.

As a business man often has occasion to write at one time the same letter to tens or hundreds of

persons, the circular letter is used very frequently. The general uses are as follows :—

1. To solicit trade.
2. To announce opening of business.
3. To announce changes in firm.
4. To convey instructions to agents.
5. To announce removal.
6. To announce special sales.

If the lower rate of postage is taken advantage of, circular letters must be sent unsealed, and consequently they do not receive as much attention as personal letters. This disadvantage can be overcome by making them particularly interesting, but some firms prefer to seal them and pay the 2 cent rate to ensure their receiving attention.

In preparing a circular letter, the following important points should be kept in mind :—

1. Select a quality of paper suitable to the circumstances.
2. Endeavour to make them as much like personal letters as possible, in composition and arrangement.
3. Make the opening sentence a strong and attractive one.
4. If an offer is made, limit the time of acceptance, so that the interest of the reader may be quickened.
5. Never write a longer circular letter than you have good reason to believe will be read all through.
6. Make the letter readable through a proper study of neat appearance and effective arrangement.

Examples

Montreal.....

.....

.....

.....

.....
We beg to notify you that on and after June 1st, we will open an office at 874 St. James Street, for the transaction of Fire Insurance, Liability Insurance, Plate Glass Insurance, Loans, Real Estate, and purchasing of Agreements.

Our Mr. Evans is well and favourably known to you, as is also Mr. A. E. Gunn, both for years connected with the Hartford Fire Insurance Company, for which they have been appointed Branch Managers.

We shall be pleased to give our personal attention to your inquiries.

Thanking you in anticipation of a share of your business, we are

Yours faithfully,

THE EVANS INSURANCE AGENCY.

'Phone St. J. 1877.

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The blank lines in the preceding letter are left for the filling in of the date, address and location.

HALIFAX, N.S.....191....

To THE HOUSEHOLDER.

Our work in the past five seasons has won for us many loyal customers. Be one this year; it will pay and please you.

We are showing the finest line of wallpapers in the city, at prices that cannot be beaten, and we are prepared to do in a satisfactory manner and at prices most reasonable, any work in our line, such as interior or exterior painting, woodwork

and furniture finishing, floor finishing, wall tinting, paperhanging, etc.

On receipt of telephone or postal message from you, we would be pleased to call with samples and suggestions in colour schemes and decorative treatments for your home, with estimate of cost. Assuring you of prompt and expert service,

Yours truly,

(121)

D. E. WRIGHT & CO.

REGINA, SASK.,.....

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.....

As one of our customers, it will no doubt be of interest to you to learn that our First Annual Winter Sale of Hand Tailored Models begins December 15th and continues for two weeks.

Only twice a year do we offer reductions in price, and at these two periods we do so in accordance with our policy, of which you are already aware, viz.: we carry no one season's models over into the next, but sell them while the season is here to wear them.

The prices will speak for themselves, and we have among these offerings garments which we really believe will appeal to you. The saving will be considerable, so if you are open for a suit or overcoat, don't wait until the best models have been picked up, but come early.

Sale starts Monday, Dec. 15th.

We are,

Yours very sincerely,

(144)

HEATH & CO.

WATERLOO, ONT.,.....

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.....
.....
.....

Did you ever stop to realise that every matter of business is recorded on paper ; every quotation, confirmation, order, acknowledgment, bill, etc. ?

Did the idea ever occur to you that these papers are invaluable to your business—are, in fact, the lubricant that keeps the business machinery running smoothly and constantly ?

What do you do with those important papers ? Have you instant access to them ? Are you sure you have them ? Can you get them in a minute and in such shape as to make their values most apparent ?

If not, let us help you, as we have helped many others, to solve your problem of getting out of your business papers the most that is in them.

A call at our store, or the enclosed card mailed to us, will prove of inestimable value to you.

Yours very truly,
H. W. SCHAFER,
Manager.

Enc.
(140)

MONTREAL.....

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.....
.....

DEAR SIR,

Three years ago, we rented our present premises with the expectation that for five years, at least,

they would fully answer our purposes. The growth of our business, however, has been such that we now find our accommodation is insufficient to take care properly of the requirements of our numerous customers.

On the first of next month, therefore, we shall be located at 55 Notre Dame Street, East, where we have installed the most modern equipment and shall be thoroughly prepared to look after all contracts demanding expert printing service.

We much appreciate the business you have favoured us with in the past and trust that we shall have many future opportunities to extend to you the kind of service upon which we have endeavoured to establish our business.

Yours truly,

(135)

.....

DEAR SIR,

We hope you will find this book "What the Farmer can do with Concrete" interesting and useful.

We know full well that it does not cover everything that can be done with concrete, for no one book could, but, as you will note on page 159, we publish other books, each covering in full some one particular subject. These, and others that we expect to publish from time to time, will be gladly furnished upon request.

Now, we don't want you to think that our interest in the matter ceases after having supplied the books

requested, but we want you to feel free to write us at any time, and as often as you like, regarding any additional information which you may need pertaining to the use of concrete.

We have a special department, fully equipped, whose pleasure it shall be to give you such assistance.

"Canada" Cement is handled by all prominent dealers throughout Canada.

Yours truly,

W. H. FORD,
General Sales Manager.

Ene.

(163)

Questions and Exercises

1. Give the meanings of the following words:—Identical, benefit, obvious, dissolution, endeavour, effective, transaction, preceding, substitution, lubricant, apparent, inestimable, deemed, adjust, pertaining, prominent.
2. Write synonyms for the preceding words; also antonyms.
3. Write sentences illustrating the words in Exercise 1.
4. What is a circular letter?
5. State the regulations that entitle circular letters to reduced postal rates.
6. Why are circular letters freely used?
7. What would the postage be on a circular letter weighing two ounces from Quebec to Weyburn, Sask.? From Brantford, Ont., to St. Paul, Minn.?
8. State the general uses of circular letters.
9. Mention one disadvantage of a circular letter and state how this may be overcome.
10. Describe the various points to be observed in the preparation of a circular letter.
11. Write a critical paragraph on each of the sample circular letters given in this chapter.
12. If an entire line in a circular letter was crossed out and

re-written in ink, in the margin, would the letter go at the reduced rate? Why?

13. Prepare a circular letter announcing change of location.
14. You are opening business as a dealer in hardware. Prepare a circular letter accordingly.
15. On account of increase in trade, you are opening a branch store in another part of the town. Prepare a circular letter.
16. Why should a time limit be set on the acceptance of an offer made through a circular letter?
17. Write a circular letter announcing a change in the organization of a firm.
18. The Avenue Shoe Store, Medicine Hat, Alta., is holding an annual sale. Announce the fact in a circular letter.
19. Secure and submit an actual circular letter, with comments as to its effectiveness.
20. Write a circular letter on a topic of your own selection.

THE SIGNAL SYSTEM

Under the signal system, in organizations containing numerous departments, a different colour or shade is provided for the various forms used in each department. Pictures often tell a story more vividly than words, and pictures in colours are generally more effective than black and white illustrations; thus red has come to stand for danger because it immediately conveys the idea.

Sales managers and business executives who have to deal with a large amount of correspondence daily, find coloured forms of great use in enabling them to recognize important departmental correspondence by immediate distinction. One large firm has worked out the following scheme:

Sales Department Reports . . .	Red,	
		indicating energy.
Accounting Department . . .	Golden-yellow,	
		indicating currency.
Home Office Correspondence . . .	White.	
Branch Offices	1. Gray	} Tints.
	2. Blue	
	3. Brown	
	4. Green	

and so on, each department having its own colour, which indicates at a glance who sent the communication and the general nature of the subject.

Some large firms also have different coloured slips for each day of the week. These slips are attached to each incoming letter requiring an answer, so that the chief correspondent can tell by casual inspection whether letters are being answered promptly or not. The system has been found most effective in economising time because colour speaks as far as it is visible, while words mean nothing until they are read. One of the large Canadian railway companies also uses this plan with regard to pamphlets published concerning the Western provinces. The prevailing colour on the covers of pamphlets about Alberta is red, about Saskatchewan, yellow, and about Manitoba, green.

Questions and Exercises

1. What is the signal system as applied to correspondence ?
2. Write a paragraph concerning its advantages.
3. In what other way do you think this plan might be applied ?

4. What colours do you think have the greatest attention value ?
5. How can the colour system be used in hastening answers to inquiries
6. Why is colour more effective than type in this connection ?
7. What prevailing colours do you think would be most suitable for covers of booklets issued in the spring, in the fall, at Easter, and at Christmas ? Why ?
8. Is it a good idea to relate the subject of the document to the colour used ? Why ? In what way does this apply to the railway pamphlets mentioned ?
9. Some firms, instead of having the word "Enclosure" written at the end of a letter, use a small red seal, imprinted in white with "Enc." What is the value of this plan ?
10. What tints would you suggest for correspondence used in the following lines of business ?

Creamery.

Greenhouse.

Lumber.

Hardware.

Bakery.

Bank.

Wall Paper.

Optician.

Mineral Water.

Jeweller.

Give a reason in each case.

11. Give the meanings of:—vividly, enabling, distinction, energy, casual, economizing, prevailing, promptly.
12. Write antonyms of the preceding words.
13. What can you learn from a study of scenery with regard to colour ?
14. How can this knowledge be applied to the use of colour in correspondence.
15. Would you use a strong or a delicate colour in a catalogue treating of heavy machinery ? Why ?

CHAPTER XVII

LOOSE LEAF RECORDS

THE loose leaf system of recording office transactions is one of the many devices which business men have adopted for saving time and labour, and as loose leaf methods of some kind are used in nearly all progressive offices, the correspondent should be familiar with the general uses.

It is said that the order blank was the beginning of the loose leaf system, and that an order clerk conceived the idea of stringing orders on a wire as received, and working direct from these, instead of copying them into a daybook. From this developed the use of blanks for the use of salesmen, the blank forms being so punched that they could be placed between boards and held together by rods.

A loose leaf record book, therefore, is one equipped with locking devices so arranged that leaves may be inserted and removed at will. The general advantages of loose leaf books are that they provide :—

1. Perpetual Records.
2. Expansible Records.
3. Self-indexing Records.
4. Separation of Active and Inactive Matter.

Loose leaf records may be divided into two classes, (a) Light, (b) Heavy, as follows :—

	Light (Ring Methods)	{ Memorandum Books Price Books Ring Binders Students' Note and Exercise Books Stenographers' Note Books Sheets Indexes, etc.
Loose Leaf	Heavy (Post Methods)	{ Current Ledgers Transfer Ledgers Post Binders Record Books Spring Holders Catalogue Binders Accounting Forms Special Blanks Indexes, etc.

Loose leaf records can be arranged alphabetically, geographically, topically, or numerically, and in the same book. In comparison with bound books, they have the following advantages: They may be based on present necessities, but as they are flexible, they can be expanded or contracted to meet demands. Entries can be typewritten on the loose sheets, and duplicate or triplicate copies can be made by the use of carbon sheets.

Objection has been raised to loose leaf books on the ground that a leaf might be removed and important records tampered with, but the advantages

greatly outnumber this possible drawback. Loose leaf manufacturers also supply a locking device that can be operated only by a key in the possession of the proprietor or a trusted employee, thus preventing the leaves from being removed at will.

Questions and Exercises

1. What is a loose leaf record book ?
2. Why should a correspondent be familiar with its general uses ?
3. How did the loose leaf system originate ?
4. Mention its general advantages and explain each one in detail.
5. Into what two classes may loose leaf records be divided ?
6. Mention three examples of each.
7. Do you use a loose leaf book in connection with your studies ? If not, do you think you could use one to advantage ?
8. A loose leaf encyclopædia has been published. What is the advantage of this plan ?
9. How can loose leaf records be arranged ?
10. What advantages have they over bound books ?
11. What is the principal objection to loose leaf books and how can it be overcome ?
12. Do you know of any business in which the loose leaf system is used ? If so, describe it.
13. Write a letter on behalf of the Canadian Loose Leaf Company, Toronto, Ont., to Arthur Lobel, London, Ont., suggesting that he purchase an outfit consisting of a memorandum book, an order book for the use of his salesmen, and a spring holder ; mentioning the advantages of each.
14. Write a reply from Mr. Lobel, stating that he is satisfied with his bound books.
15. Answer this letter, meeting objections.
16. Give the meanings of the following words :—recording,

devices, progressive, equipped, developed, inserted, perpetual, expansible, topically, flexible, tampered.

17. Write antonyms of the preceding words.
18. Write synonyms of the words in Exercise 16.
19. Ascertain and explain the difference between a post and a ring binder.
20. What is meant by self-indexing?

CHAPTER XVIII

LETTERS ORDERING GOODS

ONE of the leading manufacturers on the continent has classified as follows the methods of placing orders :

1. Verbally.
2. By ordinary letters.
3. By letters numbered in duplicate.
4. By manifold books.
5. By purchase order blanks.
6. By the loose leaf method.

Each of these methods has its place in business transactions, but the second—with which this chapter deals—is probably the one most largely used. An order consists of oral or written instructions requiring that something shall be supplied at the prices and upon the terms mentioned.

Unless the particulars of orders are carefully stated, delay, annoyance, and financial loss are apt to result, and therefore the following rules should be observed :—

1. The list of goods should be itemised, each item occupying a line or space by itself.
2. Shipping directions should be given in out-of-town orders.

3. Definite directions should be given with regard to quality and quantity.

4. If necessary, the time limit within which the goods must be received should be stated.

5. The names of the articles should be capitalized.

6. The nature and amount of the remittance for the goods should be stated, or satisfactory provisions made for payment.

7. A copy should be kept of every order.

8. The full name and address of the person ordering the goods should be given.

9. In ordering from a catalogue the number should be stated.

10. A letter repeating an order should be as complete as the original letter.

11. Regular rules concerning punctuation and abbreviations may be departed from, to secure effective arrangement of tabulated work.

12. The sentence following the order should begin a new paragraph.

Some dealers send order forms for the use of their customers. In such cases, the order forms should be filled out, a copy kept, and a short letter might accompany the order. Study the following examples :—

QU'APPELLE, SASK., Oct. 5, 1915.

THE ROBERTS FRUIT & PRODUCE CO., LTD.

Regina, Sask.

GENTLEMEN :

Please send us the following goods as early as possible, as we are out of stock :

2 cases of Canned Tomatoes.

6 bunches of choice Bananas.

2 barrels of Granulated Sugar.

- 2 sacks of Java Coffee.
- 2 barrels of Western Flour.
- 1 barrel of Baldwin Apples.
- 2 boxes of Ivory Soap.

Kindly ship *via* Canadian Pacific fast freight and forward invoice at lowest cash prices, as we shall remit on receipt.

Yours truly,
SHIELLS & DRUMMOND.
per I. D.

(74)

GENTLEMEN :

Kindly ship the following supplies to our Regina warehouse :—

- 10 reams, 17 × 32, 24-pound, White Laid Mimeograph, sealed in packages of 500 sheets each.
- 5 cases, 17 × 22, 24-pound, 500 sheets to the ream, Royal Linen Bond.
- 50 reams, 19 × 24, 24-pound, Queen Writing, sealed in packages of 1000 sheets each.

Please ship *via* the most direct route, at your usual terms.

Yours truly,
(80)

189 CENTRE AVENUE,
LACOMBE, ALBERTA, July 2, 1915.

THE OFFICE EQUIPMENT COMPANY,
CALGARY, ALBERTA.

GENTLEMEN :

Please ship the following goods listed in your current catalogue :—

- 30 †783 Oak Bookcases.
- 5 †37 Mahogany Hall Stands.
- 20 †45 Secretary Book Cabinets.
- 10 †259 Oak Writing Desks.

You may draw on us through the Union Bank, Lacombe, and will therefore kindly deduct your best cash discount. The goods should be shipped direct *via* Canadian Pacific freight.

Yours truly,

McLEAN & GARLAND,

per J. McL.

(71)

MONTREAL, QUE.,

May 6, 1915.

MESSRS. A. C. McCLURG & COMPANY,

265 WABASH AVENUE,

CHICAGO, ILL.

GENTLEMEN

I enclose Post Office Money Order for \$6, payment for the books listed on attached order form.

Kindly express these to me at your earliest convenience.

Yours truly,

T. EDWARDS.

2 Encs.

(29)

All orders should be acknowledged without delay and assurance given of prompt attention and shipment, in order to maintain the confidence of the purchaser. Some business firms have blanks, partly printed, to acknowledge orders; others use a card, but the preferable way is to write a letter upon receipt of the order and to send forward the invoice when the goods are shipped. Acknowledgments should be carefully worded, as a contract is then completed with the purchaser, to the terms of which the dealer must adhere.

WRITTEN FORM OF ACKNOWLEDGMENT

TORONTO, ONT., Oct. 6, 1915.

MESSRS. MASON, PERRY & CO.,

HAMILTON, ONT.

GENTLEMEN :

We much appreciate your order of the 1st instant. It will have our immediate attention.

Invoice will be forwarded on date of shipment, which will be made in time to reach you by the time specified.

Yours truly,

THE ONTARIO MANUFACTURING CO.

(39)

per S.E.L.

PRINTED FORM OF ACKNOWLEDGMENT

THE WESTERN DISTRIBUTING CO.,

64 CARTER STREET,

REGINA, SASK.,.....

.....

.....

.....

We thank you for your order of the
which will have immediate attention.

Shipment will be made

Yours truly,

THE WESTERN DISTRIBUTING CO.

Methods of Shipment :—

Small packages	Mail	{ Ordinary
		{ Registered
Valuable articles, goods desired	}	Parcel Post
in haste, or packages of		
moderate weight		
	Express	
Heavy goods	Freight	{ Rail
		{ Water
Elements to be considered	}	Time
		Cost

K

Questions and Exercises

1. Define the following words :—classified, verbally, manifold, oral, itemized, assurance, confidence, maintain, preferable, adhere, specified.
2. Write sentences illustrating their use.
3. Give synonyms for the words in Exercise 1 ; also antonyms.
4. What is an order ?
5. Name the different methods of placing orders.
6. What are purchase order blanks ?
7. Name three probable results of carelessly written orders.
8. Give six rules to be observed in writing orders.
9. Why should the list of goods be itemized ?
10. Why should a letter repeating an order which has not been filled be as complete as the original one ?
11. Why should a copy be kept of every order ?
12. Why may rules of punctuation and abbreviations be suspended in listing the items of an order ?
13. Write a letter enclosing an order form and remittance.
14. Write a letter ordering the following :—2 bags P.R. Coffee, 5 barrels Cream Crackers, 10 barrels Purity Flour, 1 barrel E.G. Sugar.
15. Write an acknowledgment of the preceding order.
16. Order the following by letter :—1 barrel Starch, 1 barrel Sugar, 10 bushels Beans, 1 chest Blue Ribbon Tea, 5 boxes Dried Apricots.
17. Write a letter ordering four different articles. State method of payment and give shipping directions.
18. Telegraph an order to Stovel Company, Lithographers, Winnipeg, from Baxter & Sons, Weyburn, Sask., for 1000 letter-heads, as supplied before, and 500 additional on No. 90 Bond, same printing.
19. Write a letter confirming your order and complain of delay in last shipment.
20. Acknowledge telegraphed order, state date and method of shipment. and also point out that as last order was shipped promptly, delay was not your fault.

21. Give the technical names of the purchaser and the shipper of goods.

22. Write to Bowen & Kells, London, Ont., for 8 doz. pairs No. 71 Black Kid Gloves, at \$9 per dozen ; 15 bolts No. 40 white Satin Ribbon, at 70 cents a bolt ; 1 box No. 39 Assorted Fancy Novelties, \$25. State nature and amount of remittance, method of shipment, and time limit.

23. Acknowledge order.

24. Time limit has expired ; goods have not arrived. Telegraph.

25. Write letter confirming telegram.

26. Reply that unavoidable delay occurred on account of shortage of two items. State goods have been shipped at date of writing. Express regret.

27. Write that the shipment has been received, but that box of novelties was omitted, and that, in consequence, you are losing trade.

28. Telegraph reply that box has been sent by express.

29. Confirm telegram by letter and state that you regret the oversight, which was due to the error of a new shipping clerk. Give assurance of satisfactory shipment of future orders.

30. Why should orders be promptly acknowledged ?

31. What three methods are used in acknowledging orders ? Which is preferable ?

32. When should the invoice be forwarded ? Why ?

33. Why should acknowledgments be carefully worded.

34. Name the methods of shipment.

35. If shipping instructions were not supplied, by what methods would you ship (a) heavy goods, (b) small packages, (c) articles of moderate weight ?

CHAPTER XIX

COPYING, INDEXING, AND FILING

IN the modern business office, duplicates or copies are retained of all letters sent out. There are three general methods of doing this :—

1. Letter-press copying.
2. Roller machine copying.
3. Carbon copying.

Letter-press copies are made by transferring the ink from the written sheet to the tissue paper page of a Letter Book, the impression being secured by means of damp cloths and the use of the copying press.

Roller machine copies are secured by passing the signed typewritten letters through rollers, and the copies are made on a long roll of tissue paper that is automatically dampened. The tissue paper is wound on a frame and when dry the copies are separated by the machine knife. Additional copies may be made by running the letter through the machine for each copy.

Carbon copying is probably the most popular and useful method as the copies are made at the time the

letter is written, and can be quickly attached to previous correspondence. As many as ten copies can be made at once. The copies are made by placing carbon sheets under the original letter, so that the type impressions are received by the copy sheets. This method can also be used to produce copies of accounts, orders, receipts, etc. When the damping process is used in copying, copying ink or copying ribbons must be used for the original letters.

In order to facilitate reference to letters and other business documents an index is necessary. Letterpress copies are made into a bound book, the pages of which are numbered consecutively. The book is preceded by an alphabetical index into which the names of the correspondents are entered. In this form of indexing, all unnecessary titles should be omitted. Example :—

M.	
Manitoba Iron Company	2, 60, 73
Manson, George	18, 27, 33
Montreal Knitting Company	21, 49, 98
Mullins, Ernest	12, 56, 85

In order to avoid turning to the index for the number of each letter written to the same person, the pages may be cross-referenced, thus :—

Cross-reference of letters to Hagel and Miner—							
On page	1	36	47	59	87	104	197
Cross-reference							
would be		<u>1</u>	<u>36</u>	<u>47</u>	<u>59</u>	<u>87</u>	
	<u>36</u>	<u>47</u>	<u>59</u>	<u>87</u>	<u>104</u>	<u>197</u>	<u>104</u>

The numerator refers to the preceding, and the denominator to the succeeding communication, so that on finding one letter, the ones before and after may be turned to without reference to the index.

Where thousands of names have to be recorded in a book index, the vowel system is used, by which six columns are devoted to each letter of the alphabet, and the names recorded in the column indicated by the first vowel after the initial letter of the surname. There are numerous variations of this method, but the following illustration affords a general example :—

B		VOWEL INDEX				B	
A	E	I	O	U	Y		
Barlow, J						16	
	Berstow, C.					27	
		Bilster, S.				38	
			Boxall, G			43	
				Bulman, H.		51	
					Byson, C.	60	

The following shows an additional form of vowel indexing :—

	A		E		I	O	U	Y				
A	Atman, Geo.	6	Anderly, S. J.	19	Atkin, H. F.	44	Askeroff, J. D.	85	Austin & Sons	112	Ayre, Cecil	145
	Alman, Jas.	11	Ansell, Saml.	35			Ashton, A. O.	99			Ayler, F. C.	162
B	Bangs, Hy.	7	Bell, Oliver	9	Binley, Cecil	3	Booth, Jas.	31	Bruce, Allan	113	Byson, Fred.	150
	Fail, Thos.	17	Beasley, H. J.	40	Birt, A. L.	90	Brown, C. F.	102	Burns, Thos.	114	Blythe, Walter	165
C			Beer, Geo.	48	Bird, Stephen	93			Burt, Eli	160		
	Carter & Sons	4	Chester, Hy.	18	Cliff E. F.	100	Colley, E. S.	49	Custer, N. J.	77	Crys, E. G.	188
	Clay, H. S.	10	Cheney, Stuart	22	Christie, Chas.	181	Cross, Ed.	50	Churl, F. C.	91		
	Cransley & Co.	20					Crow, H. O.	65	Crush, Arthur	95		
Clark, Fred.	21											
D	Day, Arthur	29	Dewey, J. H.	23	Dickson, Hy.	59	Dobbs, Geo.	71	Dunn, Wm.	38	Dryton, Richd.	66
	Drayton, F.	36	Delaney, Pat.	130	Dirk, Alfred	60	Dover & Co	78	Druce, Eric	111	Dyer, Alf.	86
							Dobson, Jas.	87			Dyson & Co.	186
											Dysart, Robert	189

There are three primary methods of indexing loose letters and records, but these methods are frequently combined as shown by the following chart :—

Primary Methods	{	1. By Localities (Geographical)	{	Alphabetical Numerical Topical
		2. By Correspondents (Alphabetical)	{	Geographical Topical Numerical Chronological
		3. By Subjects (Topical)	{	Alphabetical Numerical

The index entries for any of the preceding methods may be made in—

1. Bound Books.
2. Loose Leaf Books.
3. Card Records.

The card record system is probably the most popular on account of the ease with which inactive names can be removed from the index or destroyed. These cards are flexible so that the entries may be typewritten and are made in three standard sizes as follows :—

1. 5 inches wide by 3 inches high.
2. 6 " " by 4 " "
3. 8 " " by 5 " "

They can be made to order, however, and can be printed in any colour to correspond with a signal plan. They are filed in sectional card index drawers, which can be added to as the index grows. Card indexes are generally subdivided by means of stiff

guide cards, with projecting tabs. The three parts of a good card index system are, therefore—

1. Record Cards.
2. Guide Cards.
3. Card Drawer.

The simplest plan of indexing is the alphabetical, A to Z, the letters being printed on the tabs of the guide cards, and the record cards arranged behind these, so that in searching for the record card of the Purity Flour Company, the guide card P would first be turned to and the record card quickly located. With exceptionally large lists of names, it might be desirable to subdivide the guide cards so that one set would cover Aa to Am; the other An to Az, and so on with each letter of the alphabet.

The geographical plan is used principally by firms doing business over a very large territory and desiring to have all the correspondence from a certain section in one part of the file. The signal system could be advantageously combined with this plan, red cards representing one province or state, white cards another, etc. A merchant or manufacturer doing business with a large number of persons in Portage la Prairie, Brandon, Winnipeg, Neepawa, Regina, Saskatoon, Prince Albert, Moose Jaw, Vancouver, Victoria, New Westminster, Nelson, Calgary, Edmonton, Lethbridge, and Medicine Hat, might arrange a geographical plan of indexing as follows :—

Provincial Guide Cards	}	Alberta (Red)	{	Calgary Edmonton Lethbridge Medicine Hat	}	Record Cards (White) Containing names of corres- pondents, alphabet- ically arranged behind town or city guide cards.
		British Columbia (Blue)	{	Nelson New Westminster Vancouver Victoria		
		Manitoba (Green)	{	Brandon Neepawa Portage la Prairie Winnipeg		
		Saskatchewan (Yellow)	{	Moose Jaw Regina Prince Albert Saskatoon		

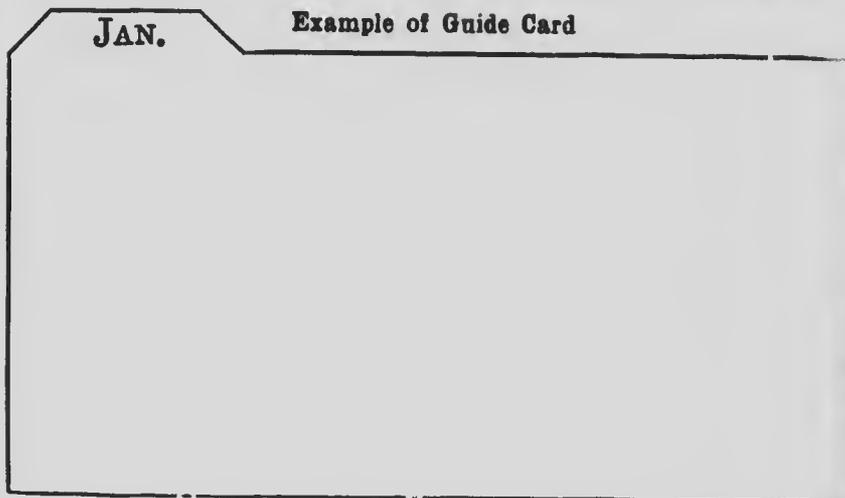
In connection with the numerical plan, the record card of each correspondent or subject contains a number, in addition to the name, the card appearing thus :—

ROSS, GEORGE H.	516
11 PLACE D'ARMES, MONTREAL, QUE.	

The numerical plan is popular with railway companies.

In topical indexing, a special set of guide cards is used, having the subjects printed on the tabs, and behind these are filed the record cards, in alphabetical order, containing the names of correspondents. This plan is largely used in department stores, the guide cards being arranged under Suits, Hats, Hosiery, etc.

Chronological indexing is used when it is desirable to ensure correspondence being promptly attended to on a future date. Two sets of guide cards are



necessary in chronological indexing, one set for the months and the other for the days, 1-31. Supposing a manufacturer has made a quotation to a dealer on May 10th, and wishes to write again on May 20th, if no reply is received; a record card would be made out containing the dealer's name and filed alpha-

betically with others behind the day guide card for May, and the card would then come up for attention in due course.

To facilitate reference, names may be cross indexed as shown in the following examples :—

STEVENSON, HERBERT

EDITOR, NATIONAL MONTHLY MAGAZINE,
WINNIPEG, M. N.

NATIONAL MONTHLY MAGAZINE

HERBERT STEVENSON, EDITOR,
WINNIPEG, MAN.

Apart from their connection with filing systems, card records are largely used for statistical information, public libraries, dates and particulars of important events, subscription lists, real estate data, etc.

Mechanically, filing devices may generally be divided into (a) Flat files, (b) Vertical files, (c) Document files.

When correspondence is filed flat, the Shannon system is generally used. This consists of a board file with a pair of arched prongs, on which the letters are filed in alphabetical order. Correspondence may also be filed flat in specially constructed shelf compartments. In the latter case the numerical system is generally used and reference to a card index is necessary to determine the location of the file.

Vertical filing means the filing of papers on edge, and is the most popular and effective system in use. The requisites of a vertical filing system are—

1. Folders for holding the letters.
2. Card guides for classification.
3. Sectional cabinets which can be expanded or reduced in accordance with the fluctuation of business.

Vertical files are self-indexing so that there is no necessity for card index records except in the case of numerical vertical filing. The same filing plans can be followed as outlined with regard to card indexing. The average sectional cabinet will contain 5000 papers. The folders are letter-size and are made of

heavy manila paper, with one edge projecting above the other. Each folder will hold about fifty papers, and one or more folders can be allotted to each correspondent.

Inquiries and copies of answers are filed in the same folder, the last communication appearing in front, so that the folder may be taken out and exhibit a complete history of a commercial transaction at any time. As several office employees may have dealings with the same file of correspondence, a folder should never be removed from the cabinet unless a record is left to tell where it is, otherwise much useless searching may result. A red Out Guide Card is generally used for this purpose, the entries being somewhat as follows :—

			OUT
TAKEN BY	NUMBER OR NAME.	DATE.	
Lee . . .	Galloway & Co. . . .	6/9	
J. R. H. . .	P. L. Carsley	7/10	
Bruce. . .	Underwood Co. . . .	12/11	

Vertical filing systems can also be applied to catalogues, stationery, photographs, newspaper clip-

pings, tariffs, orders, insurance policies and applications, blue prints, advertisements, etc. In any business, the system of filing should be such that whatever document is called for will be forthcoming, and at once.

Important correspondence is kept indefinitely, but to avoid overloading the current files, a system of transferring correspondence is necessary. The common method is to transfer the entire contents of correspondence files at stated periods, the correspondence being placed in transfer boxes. The classification of transferred matter should be the same as in the current file, the contents of the boxes being identified by labels; thus

Letters A to J Jan. to June 1915

Another method is to have a series of cabinets large enough to hold the correspondence of two years, one-half of the file being used for the first year's correspondence. At the end of the first year, this matter is allowed to stand, and the other half of the file is used for the matter of the second year. The correspondence of the first year's cabinet is then transferred to boxes and the space left is used for the correspondence of the third year, and so on. If the

business is divided into seasons, such as spring and fall, the cabinet may be divided accordingly, instead of by years.

Document files are used principally in legal offices, the documents being folded and filed on end, alphabetically or topically, in specially constructed cabinets.

The following letters are good examples of business correspondence and are also of value in connection with the subjects dealt with in this chapter :—

DEAR SIR,

In this mail we are sending you our Book, "Faultless Filing," for which you asked.

If you pay the bills or are responsible for the expense of a filing system, you'll read every word of this book, because it shows you how greatly to increase the efficiency of your filing system—and at the same time reduce the expense.

You get in Multiplex filing cabinets every good point to be found in all other leading cabinets. In addition, you get our patented metal drawer partitions—the greatest improvement in the history of vertical filing.

Among the advantages gained by this feature are these :—

It keeps the folders always upright and instantly accessible.

Prevents folders from sagging and crowding together.

Enables your clerks to file with greater rapidity.

Makes locating correspondence and delivering to your desk quicker.

Prevents misfiled and lost correspondence.
Does away with the tearing and mutilating
of filed papers.

Enables drawers to be filled to capacity
without crowding.

Makes a big saving in inside equipment cost
by doing away with guide cards and permitting
the use of lighter weight, less expensive folders.

Every Multiplex cabinet is absolutely guaranteed
to give perfect satisfaction in every detail of con-
struction and working efficiency, or you can get
your money back.

Realizing that the Multiplex cabinet is a radical
change that gives you nothing with which to com-
pare it, and at the same time knowing that to try
it is to be convinced of its superiority, we make a
very liberal first-sale offer. We call it our "trial-
without-risk" offer, for that is what it is.

Fill out the form enclosed. Take ten days to
assure yourself that the Multiplex is everything
you can ask in material and workmanship and all
we say it is for efficiency. Then, when you decide
to keep it, carry out your part of the transaction as
covered in our "trial-without-risk" form, or, if
you decide not to keep it, send it back and we'll
return your money. Accept this offer to-day.

Very truly yours,

Enc.

(344)

DEAR SIR,

When you send an important paper to file, do
you wonder if you'll ever see it again?

Do important papers have a way of going no one
knows where, when entrusted to your filing system?

Does it sometimes try your patience almost to

L

the limit because you can't get correspondence from file quickly when you want it ?

You'll have no worries of this kind if you install the Multiplex correspondence file.

No wonder your filing clerks make mistakes with the ordinary drawer, where the folders all lie against each other. Take one folder out and the space is at once filled with the sagging of the others. No wonder they slip papers into the wrong folder ; no wonder letters get torn and crumpled.

Your clerks are but human. Give them the file that makes it easy to do things right and hard to do them wrong—the Multiplex file, with the metal partitions in each drawer.

Every single folder in a Multiplex cabinet stands upright—is taken out or put back without any forcing apart of sagging folders. Letters seldom get into the wrong place in this file ; papers never get crushed and wrinkled and mutilated beyond use.

Besides the money that you save in gained efficiency and accuracy of your filing clerks, you make a saving of from \$2 to \$10 in the cost of inside equipment of each stack of four drawers.

And all these advantages you get in addition to everything you get in other cabinets, at a price no more than a cabinet of equal quality costs without these advantages.

One of our customers who recently put in the Multiplex filing system says his filing clerk can do a third more work in a day now, and that folders are located and delivered with a facility he thought beyond the possibility of attainment.

Figure out how much such a filing cabinet would save you in dollars and cents—add to it the saving not to be figured in money—effected by this file

that prevents misfiled, lost, and torn correspondence. Consider your absolute certainty of satisfaction, assured by our positive guarantee; then fill out our "trial-without-risk" order form enclosed and mail to us to-day.

Very truly yours,

Enc.
(382)

GENTLEMEN,

You have probably noticed, more than ever since we called your attention to it, how inefficient and clumsy the ordinary file is, which permits folders to lie against one another in one mass.

You can readily see the advantage of adjustable metal partitions which give support to the folders, keep them upright and easily accessible.

And you clearly understand how such an arrangement of folders would facilitate the work of your file clerk, enhance accuracy and prevent lost, torn, and mutilated papers.

Read the letters reproduced at the left, which our customers have written us; wouldn't you like correspondence to be taken care of by a file of this efficiency?

Wouldn't you like to add a third to the working capacity of your clerks?

Why then put off the purchase of a Multiplex cabinet? Our absolute guarantee and our "trial-without-risk" plan take away all chance of your making a mistake.

Fill out the "trial-without-risk" order form enclosed and mail to-day.

Very truly yours,

Enc.
(170)

DEAR SIR,

You will receive under separate cover copy of our latest filing device catalogue. We send it in compliance with your request of recent date.

We have endeavoured to show in this catalogue the high quality of material, workmanship, and construction we maintain, as well as the utility of our files for the various purposes for which they are intended.

There are two features of our line which account to a great extent for the remarkable success we have had in the filing device business.

1st. We furnish more filing capacity than you will find in any other line. This means more value for every dollar invested.

2nd. The drawers of our files do not stick. They cannot do so. (See page 13.) As you have undoubtedly had trouble at some time with sticking drawers you will realize the advantages of this feature, which we absolutely guarantee.

Everything listed in our catalogue is covered by our positive guarantee as given on page 3. Should you receive from us anything not exactly as represented and perfectly satisfactory in every detail, you have the privilege of returning it at our expense.

If you are not definitely determined how you can apply our systems to your particular needs, please write us. We will gladly assist you in devising a system especially adapted to your requirements. Our services are gratis and in writing us for advice, you place yourself under no obligations whatever.

Thanking you for your inquiry and awaiting the pleasure of your commands, we are

Yours very truly,

(256)

Many modern offices are equipped with system or efficiency desks, which contain vertical filing and card index drawers. They have proved very useful for keeping needed information close at hand, indexed for reference, and save frequent calls upon the filing department, to which the correspondence is sent when the transactions involved are completed.

As indicated in the preceding correspondence, the manufacturers of filing systems are always willing to supply filing data free of charge and their services should be enlisted in the installation of an office system.

In large offices, the filing department is always centralized in order that responsibility may be placed at one point, otherwise there is slight possibility of locating lost papers.

Questions and Exercises

1. Define the following words :—duplicate, impression, automatically, facilitate, variation, primary, topical, chronological, flexible, statistical, fluctuation, radical, adjustable, gratis, installation, involved.
2. Write antonyms of the preceding words.
3. Write in sentences ten of the words in Exercise 1.
4. State the methods of retaining duplicates of letters. Why are copies kept ?
5. Which method is the most popular ? Describe it.
6. Name three more uses to which it can be adapted.
7. Why is an index necessary ?
8. The following are particulars of letter-press copies of correspondence. Index them under S: Stephens & Company,

2, 46, 87, 96, 101, 145, 158, 176, 180, 193; State Construction Company, 3, 31, 35, 48, 102; George Stetson, 4, 7, 10, 23, 41; Stirrett, Arthur, 15, 17, 22, 44, 66, 88.

9. Show the cross-references for Stephens & Company.

10. To what do the numerators and denominators of cross-reference entries refer ?

11. What is the advantage of cross-referencing ?

12. What is meant by the vowel system of indexing and what are its advantages ?

13. Arrange the following entries according to a vowel index plan :—J. H. Cathcart, 12 ; B. F. Collins, 14 ; Charles H. Currie, 16 ; James B. Costigan, 18 ; Canadian Development Company, 21 ; Stephen Canning, 27 ; Edward J. Carter, 32 ; Albert Curran, 40 ; Commercial Trust Company, 56.

14. State the primary methods of indexing correspondence.

15. State two advantages of card records and mention the parts necessary to a card index system.

16. What is the simplest plan of indexing ? Describe it.

17. Describe briefly the following methods of indexing :

Geographical.

Numerical.

Topical.

Chronological.

18. Write cross-index cards of the following :—F. E. Gallinger, Manager, The Dominion Brick Company, Centre Street, Calgary, Alta.

19. Mention five uses of card indexes.

20. What are guide cards ? Draw an example.

21. Mention three kinds of filing devices and state the principal features of two of these.

22. What are the requisites of a vertical filing system ?

23. What is an Out Guide Card ? Draw an illustration.

24. Name five uses of vertical filing systems.

25. What is the principal requirement of a filing system ?

26. What is meant by transferring correspondence ?

27. Outline a plan by which this is accomplished.

28. In what connection are document files used ? How are they usually arranged ?
29. What is a system desk ? Mention an advantage.
30. What is the purpose of centralizing the files of an office ?
31. What is flat or horizontal filing ?
32. Suggest a method of filing papers which are of temporary value.
33. How would you deal with correspondence which is out of date ?
34. What methods of filing are favoured by railway companies and department stores ?
35. Why should letters be preserved ?
36. What system of filing do you think would be most suitable for the purchasing agent of a large company ? Why ?
37. What system of filing would you recommend for a merchant whose correspondence covers a very wide territory ? Why ?
38. How can expansion of correspondence be provided for ?
39. Name the standard sizes of index cards.
40. What is a sectional cabinet ?
41. What system of filing would be most suitable for classifying your school exercises ?
42. What filing systems would you recommend for the following businesses ?

Automobile dealer, butcher, wholesale boot and shoe dealer, calendar manufacturer, coal dealer, employment agency, iron foundry, real estate, office supplies, school supplies.

43. You have received a letter from Edward Cook, Financial Agent, St. Thomas, Ont., requesting information concerning a filing system for his office. Write a reply on behalf of the Office Devices Company, Toronto, sending catalogue and recommending a combination of three vertical sections, cost \$60.00, guaranteed for two years, 500 folders and one set of alphabetical guides supplied free.

44. Write a reply from Edward Cook, objecting on the ground of expense.

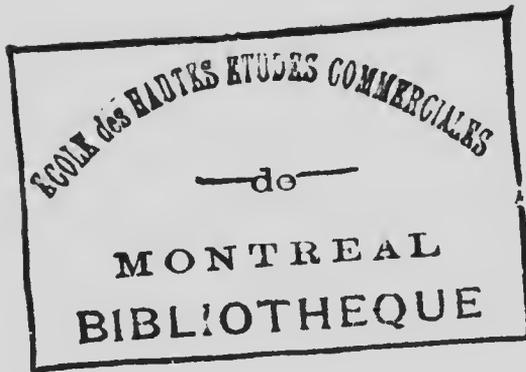
45. Reply to this letter, pointing out benefits of vertical filing which more than offset the first cost.

46. Explain how you would arrange a vertical file system on the numerical plan.

47. Describe the filing system of a business or institution with which you are acquainted.

48. Describe the Shannon system of filing. How are the letters arranged ?

49. What is meant by the " tabs of guide cards " ? Illustrate.



CHAPTER XX

LETTERS OF APPLICATION, INTRODUCTION, AND RECOMMENDATION

THERE are four general ways of securing positions :—

1. Through an employment bureau.
2. Through recommendation.
3. Through personal application.
4. Through written application.

A letter of application should, above all things, be straightforward. It may be unsolicited or in reply to an advertisement. It should contain at least three paragraphs, as follows :—

- 1st. A reference to the advertisement or position.
- 2nd. A statement of qualifications.
- 3rd. A request for favourable consideration.

Advertisements of positions open usually appear in the classified advertising sections of newspapers. Sometimes the address of the firm is given, but generally only a box number appears. The latter are known as blind advertisements. Supposing P.O. Box 1873 be given, the address and superscription should read :—

THE OCCUPIER,
P.O. Box 1873,
VANCOUVER, B.C.

while the salutation "Dear Sir" would be permissible.

The following advertisement appeared in a newspaper in one of the largest cities in Canada :—

WANTED :—Stenographer, male or female, familiar with general office duties ; good salary ; beginner accepted if competent. Write fully stating experience or qualifications. Box 639, *The News*.

A study of the replies received showed, among others, the following points :—

1. Sixty-four replies were received in two days.
2. Four envelopes had two-cent stamps instead of advantage being taken of the drop letter rate.
3. Errors in grammar, 30.
4. Errors in punctuation, 72.
5. Errors in capitalization, 9.
6. Number of typewritten letters, 7.
7. Number who already held positions, but wished to change, 9.
8. Number of letters badly arranged on page, 15.
9. Number mentioning telephone, 21.
10. Errors in spelling, 10.
11. Address given twice in letter, 6.
12. Number mentioning references, 14.
13. Number enclosing copies of references, 2.
14. Number exhibiting good writing, 15.
15. Number with previous experience, 20.
16. One letter written in pencil.
17. Fifteen of the letters were classified as good.
18. Two of the letters were classified as excellent.

It will be seen from these actual facts that the faulty letter of application has absolutely no chance

of recognition, and every attention, therefore, should be given to details. It would be possible to give a long list of rules to be followed in writing letters of application, but these would probably be of little use, and might result in the production of a lifeless piece of composition. Study the examples given in this chapter and endeavour to make the letter favourably reflect your personality.

A BEGINNER'S APPLICATION

DEAR SIR,

In reply to your advertisement in this morning's *Journal*, I desire to make application for the position as stenographer in your office.

I have completed a two-year commercial course in the City High School, and can transcribe shorthand notes rapidly and accurately. I am able to take partial charge of correspondence, have a knowledge of bookkeeping, and am also familiar with general office duties.

I refer you to Mr. C. A. Harding, Principal of the School, and to Mr. C. H. Scythes, 39 Union Bank Building, Edmonton.

On hearing from you, I shall be glad to call.

Yours respectfully,

(103)

It will be noticed that the preceding letter contains four paragraphs dealing with the following points:—

1. Reference to the advertisement.
2. Statement of qualifications.
3. References.
4. Desire to call.

Instead of timidly requesting the favour of an interview, it will be seen that in the last paragraph the applicant politely, but confidently assumes that his letter will be replied to.

If a reply did not come to hand within one week, a second letter might be sent as follows :—

DEAR SIR,

May I inquire whether my application in answer to your advertisement is receiving consideration? I am confident that I can comply with your requirements, and should appreciate the favour of an appointment.

For your convenience in replying, I enclose a stamped, addressed envelope.

Yours respectfully,

(46)

DEAR SIR,

I should like to be considered as an applicant for the position you advertise in the *Sir*.

After graduating from the High School in this city, I was employed for two years with the Canadian Lumber Company and became familiar with general office duties. I am a competent stenographer and bookkeeper and am at present engaged with the Dominion Publishing Company, but feel that the position you advertise would afford greater scope for my abilities.

I enclose two copies of testimonials and shall be glad to call upon you at your convenience.

Yours respectfully,

2 Enes.

(96)

DEAR SIR,

Referring to your advertisement in to-day's *Herald*, I wish to apply for the position.

I am twenty-one years old and enclose copies of testimonials which I think will speak for themselves.

I am prepared to call at any time you may appoint and will furnish any additional information you may desire.

Yours respectfully,

Encs.

(56)

DEAR SIR,

Kindly consider my application for the position advertised in the *Leader*.

I am well qualified for the work outlined, and have a good general education.

Copies of testimonials are enclosed, and if you will grant me an interview, I am confident that I can satisfy you as to my ability. My telephone number is Main 810.

Yours respectfully,

3 Encs.

(62)

Questions and Exercises

1. Name four ways by which commercial positions are secured.
2. Give the meanings of: unsolicited, recommendation, exhibiting, timidly, confidently, scope, testimonial.
3. Write synonyms of the preceding words.
4. What should be the tone of a letter of application and what three points should it cover?
5. What is a blind advertisement?
6. Name three of the principal errors that occur in letters of application.

7. Is it advisable to quote the telephone number ? Why ?
8. Should copies or original testimonials be sent ? Why ?
9. What do you think of the plan of enclosing a stamped, addressed envelope ?
10. Should the application be in longhand or typewriting ? Why ?
11. What should the letter of application reflect ?
12. What arguments can an inexperienced stenographer use in applying for a position ?
13. Name six different ways in which you are likely to be judged from your letter of application.
14. How much time should elapse before sending a second letter ?
15. Prepare letters of application in answer to the following which are copies of actual advertisements in Canadian newspapers :—

(a) Young man about twenty-three for manufacturer's agent's office. Must be capable stenographer and have qualifications necessary to fit him for position of trust and responsibility. Fifteen dollars weekly to start. Send all particulars, strictly confidential. Box 2312, *Citizen*.

(b) Wanted, Stenographer. Must be first-class and capable of taking charge of correspondence and assisting with bookkeeping. Must be energetic. State age, experience and references. Salary twenty dollars a week. Address Piano House, Box 2035, *Free Press*.

(c) Wanted young man for large commercial office. Must be conversant with bookkeeping and collection methods, and have a good general knowledge of commercial business. This is a good opening for the right party. Salary \$45 per month. Apply stating age and qualifications. Box 2380, *Herald*.

(d) Wanted, youth as stenographer, for town clerk's office, salary \$55 per month. Apply in own handwriting to P. Campbell, Town Clerk, Melville, Sask.

LETTERS OF APPLICATION, INTRODUCTION, ETC. 175

(e) First-class experienced stenographer. Apply to Box 734, *Sun*.

(f) Wanted, a neat, accurate girl, for filing, billing and general office work. Give references and experience. State age. Salary \$40 per month. Address Box 2370, *Journal*.

(g) Young girl to operate typewriter and do small amount of clerical work. Salary \$10 per week. Write (no personal application) to R. E. Elston, 66 Richmond Street, Toronto.

(h) Wanted stenographer by wholesale house, must have some experience and be good writer. Salary \$40 per month. Apply Box 2301, *Bulletin*.

(i) Stenographer wanted. Young woman of neat and attractive appearance. Must have initiative and ability, and be capable of handling correspondence with or without dictation, and to assist generally in the office. In replying, state age, experience, with whom obtained; also wages expected and if at present employed. Box 1845, *Telegram*.

(j) Wanted a lady stenographer by one of the leading financial institutions. Apply Box 696, *Recorder*.

(k) Wanted as Junior Clerk, a good appearing youth just leaving school. Apply by letter to Canadian Northern Steamships, Ltd., Room 25 Union Depot, Winnipeg.

(l) Young man, competent with dictaphone, or as stenographer. References required. Apply Box 111, *Star*.

(m) A large financial institution in the city desires the services of a capable stenographer, having office experience, to act in secretarial capacity. Only those possessed of highest qualifications need apply. Box 2652, *Tribune*.

(n) Stenographer wanted. Young woman, capable stenographer and possessing executive ability, to qualify

for position of secretary to manager in wholesale office. Permanent position and advancement to right person. Apply stating experience, present employment, and salary expected, to Box 1352, *Mail*.

(o) Stenographer wanted for official department, young man, 20-24 years of age; intelligent and quick to learn. Good penman, salary \$60-70. Send specimen of handwriting, typewriting, and shorthand. Box 280, *News*.

(p) A bright, energetic boy of 18 as stenographer. Must be of neat appearance, and have had at least one year's high school training. None but experienced need apply. Box 967, *Despatch*.

(q) Wanted at once, an experienced stenographer. Box 119, *Times*.

(r) Capable young man about twenty years old; good stenographer, for head office of rapidly growing financial company; splendid opportunity for advancement. Box 776, *Chronicle*.

(s) Young man between 17 and 20, to assist in office. Apply in own handwriting to Box 853, *Leader*.

(t) Competent bookkeeper wanted for wholesale office, one with practical knowledge of shorthand and typewriting preferred. Applications confidential. Apply with full particulars, Box 635, Post Office, St. John, N.B.

LETTERS OF INTRODUCTION

A letter of introduction is written to introduce the bearer to some person known to the writer. As such a letter is likely to lead to the establishment of business relations, considerable care should be exercised with regard to the tone and composition. Letters of introduction are usually personally presented, and it is not customary to seal the envelope.

Example

OWEN SOUND, ONT., Feb. 6, 1915.

A. F. MANTLE, Esq.,

Deputy Minister of Agriculture,
Regina, Sask.

DEAR MR. MANTLE,

This will introduce to you Mr. Arthur H. Drewe, who has been associated with our Company for the last three years. He is interested in the question of agricultural credits, and will appreciate the favour of an appointment with you during his stay in Regina.

Yours very truly,

CHAS. B. CARROLL.

(51)

Letters of introduction may be briefly acknowledged if desired, though acknowledgments are usually not expected. In the lower left-hand corner of the envelope containing the above letter, the following words should appear :

Introducing—

Mr. ARTHUR H. DREWE.

LETTERS OF RECOMMENDATION

The essential quality of a letter of recommendation is truthfulness. Such a letter will often be of assistance in securing a position. It must be very carefully written because, in a sense, the writer assumes some responsibility for the acts of the person recommended. Some large firms will not issue letters of recommendation, but give the resigning employee a form on which are stated particulars of service, without

comment. Letters of recommendation fall generally into three groups :—

1. To the employee (Appreciation).
2. To the prospective employer.
3. Open letters.

Example of Letter to Employee

DEAR MR. HERBERT,

We regretfully acknowledge your letter of resignation, but we appreciate the motives that compel you to take this step.

During the two years you have been with us, your work has been of a highly satisfactory nature, and if at any time we can be of service to you, we shall be glad to do all in our power to further your interests.

Yours very truly,

(70)

Example of Letter to Prospective Employer

DEAR SIR,

In reply to your recent inquiry concerning Mr. Arthur Warren, we may say that he has been employed as bookkeeper with us for the last three years.

We were sorry to lose his services, and it affords us pleasure to state that his work was entirely satisfactory.

Yours truly,

(51)

Example of Open Letter of Recommendation

TO WHOM IT MAY CONCERN,

This is to certify that Mr. Victor Moore has been in our employ during the last four years and has performed his duties to our complete satisfaction.

He has been particularly successful in dealing with correspondence and is thoroughly familiar with general office duties.

We feel sure that he would acquit himself creditably in any position involving a knowledge of office management.

BLAKE, SMITH & CO.,
per A.C.B.

(67)

Questions and Exercises

1. What is a letter of introduction ?
2. Should it be sealed ? Why ?
3. Illustrate the superscription of a letter of introduction.
4. Why should such a letter be carefully worded ?
5. Write a letter introducing Jas. S. Gould, of your city, to E. C. Russell, Financial Agent, Prince Rupert, B.C.
6. Write a letter introducing to the manager of the Western Grain Company, your credit manager, H. W. Heaton, who is on a tour investigating trade conditions.
7. Write a letter introducing Wm. Benson, a personal friend of yours, to Leslie Collins, M.P., Ottawa, with whom you are acquainted. Mr. Benson is visiting Ottawa in connection with railway contracts and is interested in legislation affecting his interests.
8. What is the essential quality of a letter of recommendation ?
9. Why should it be tactfully worded ?
10. What is the practice of some firms in this connection ?
What advantage has this plan ?
11. Name the three general kinds of such letters.
12. Write a letter recommending Arthur Hudson, who has been a clerk in your employ for the last two years.
13. Write a letter to the Carson Investment Company, Amherst, N.S., recommending Miss Ethel Rowland, whom you have employed as a stenographer for eighteen months.
14. Write a letter to Henry Sifton, M.P., Ottawa, recommending

for private secretary, Paul Hunter, who has been in charge of your general office work for three years.

15. Write a letter of recommendation on behalf of Edward Burke, your bookkeeper for two years past. He has applied to Mills & Co., Wholesale Grocers, Saskatoon, for the position of office manager, and they have written you as to his qualifications. You have found him a competent bookkeeper, a good correspondent, and believe that he has a good general knowledge of office details.

CHAPTER XXI

INQUIRIES AND FORM LETTERS

WRITTEN inquiries should be specific and no unnecessary questions should be asked. In dealing with firms, letters should be addressed to the firms and not to individual members of them. If the information asked for is in the nature of a favour, a stamped envelope should be enclosed for the reply, as it would not be business justice to expect the recipient to bear the cost of the answer.

A LETTER OF INQUIRY

DEAR SIR,

Will you kindly furnish us, as soon as possible, with detailed answers to the following questions:

1. What is the circulation of the *Dominion Magazine* ?
2. What portion of this circulation is in Western Canada ?
3. What is the circulation in the Province of Alberta ?
4. What are the display advertising rates ?

Yours truly,

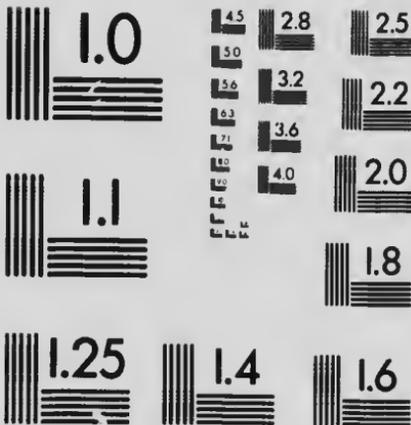
(56)

As it is in the business interests of the addressee to answer the preceding letter, it would, of course, not



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

be necessary to enclose a stamped, addressed envelope for the reply.

Incoming correspondence, or inquiries, should be methodically dealt with, and at least two factors are involved :—

1. Collecting facts to be included in the replies.
2. The prompt despatch of the complete answer.

This means that before answering a letter, a correspondent must have full knowledge of the subject about which he wishes to write, and the inquiry should therefore be read through very carefully. An inaccurate or incomplete reply often means the loss of a customer.

A REPLY

GENTLEMEN,

Detailed answers, in reply to your letter of the 5th instant, are given hereunder.

1. The circulation of the *Dominion Magazine* is 50,000 copies monthly.
2. 30,000 copies are circulated in Western Canada.
3. The circulation in the Province of Alberta is 9000 copies.
4. The display advertising rate is a flat one of \$150.00 a page.

These circulation figures are guaranteed correct, and our mailing lists are open to the inspection of advertisers. If you contemplate advertising your product through the medium of the *Dominion Magazine*, we feel sure that the returns will prove most satisfactory.

We shall esteem it a favour to furnish any additional information required and enclose a copy of our current rate card.

Yours truly,

Enc.
(128)

Inquiries are generally of two kinds:—(1) those which seek information in general, and (2) those which ask for information on specific points. The latter class should be answered very completely, by personally dictated letters, combined, if necessary, with the use of form paragraphs. The former may be answered, in many cases, by means of form letters. One good letter is formulated and is used to answer all inquiries with regard to a certain subject. Firms having a very large correspondence of this kind save a great deal of time and expense through the use of form letters. Form letters may either be copied singly from general models or may be printed by the thousand from imitation typewriter type. The address and dates must be filled in carefully to match the type in the body of the letter. The following examples are suggestive:—

DEAR SIR,

In compliance with your request of the we are enclosing you a copy of our booklet and hope it will prove of interest to you.

If it gives you any new knowledge on the possibilities of profitable investment, it will have fulfilled its purpose.

In preparing it, we aimed to give only such

information as might prove valuable or interesting to investors of moderate means. As a result, we made it as short, simple, and straightforward as possible.

We have bonds of the highest type, covering the various classes mentioned in the booklet, issued in denominations of \$100 and \$500. We shall be glad to give you any further specific information with regard to them that you desire, and if you wish, we will advise with you on the desirability of purchasing this or that bond.

Trusting that we may hear from you, and expressing our appreciation of the interest you have shown, we are

Yours very truly,

Enc.

(164)

DEAR SIRS,

In response to your request, we take pleasure in sending you specimens of printing on Cameo Plate Coated Book.

The great advantages of Cameo are the pleasant and restful effect on the eye of its lustreless surface, and its remarkable improvement in the appearance of all type, of all line engravings, and of most half-tones.

The production of coated paper with a dull surface to take fine-screen half-tones was a great triumph in paper making, but Cameo goes further and gives to half-tones the depth, richness, and perspective of photogravures. If you are seeking to show mechanical subjects in microscopic sharpness, Cameo will probably not suit, but for nine-tenths of all subjects treated in booklets and circulars, the use of Cameo adds a wonderful attractiveness and distinction.

The uses for which Cameo is adapted are too numerous and varied to be named. If you are trying to make your printed matter pleasing to the eye, the mere substitution of Cameo for shiny, coated paper will bring an increased efficiency by enhancing the best work of your artist, engraver, and printer.

We shall be glad to give you any further information or suggestions, and will esteem it a favour if you will let us see samples of any work on which you use Cameo.

Yours truly,

(222)

DEAR SIR,

In accordance with your request of the we take pleasure in handing you herewith our new book on statistics regarding mailing lists.

The estimates and prices given therein are for the various trades and business lines in Canada and the United States.

If you want a list for some particular territory or district, please write us, and we will quote prices and submit estimates to meet your requirements.

Our long and broad experience in the mailing list business enables us to offer suggestions to users of mailing lists—giving them ideas that are ordinarily overlooked in the make-up lists.

We would very much appreciate an acknowledgment of the receipt of this book.

Yours very truly,

Ene.

(118)

Form letters may be given numbers and pasted in a "form book" for reference purposes. Form letters can sometimes be made to answer special inquiries

by the addition of a postscript, filled in on the typewriter. Form letters should not be used unless the requirements of the business demand them, as it is generally agreed that personally dictated letters produce the best results.

Questions and Exercises

1. Define the following words: Specific, detailed, methodically, formulated, suggestive, numerous, enhancing, postscript.
2. Write synonyms and antonyms of the preceding words.
3. What point should be observed with regard to written inquiries?
4. Under what circumstances should a stamped envelope be enclosed for a reply?
5. Cut an advertisement from a newspaper or magazine and write an inquiry regarding the product.
6. Write a letter in answer to your inquiry.
7. How many factors are involved in dealing with inquiries? Name them.
8. Describe the general kinds of inquiries.
9. By what three methods may these be answered?
10. What is a form letter?
11. Draft a form letter to be used in reply to general inquiries concerning the Imperial Phonograph. Write as to its finish, durability, and musical qualities.
12. What disadvantages has the form letter?
13. Why is it sometimes superior to personally dictated letters?
14. Draft a form letter to be used in replying to inquiries about *The Canadian Handbook*, which gives thousands of facts concerning the government, progress, and opportunities of the Dominion.
15. How may form letters be recorded?
16. How can form letters be made to answer special inquiries?
17. What is the postage rate on form letters?

18. Editors of newspapers have to return thousands of contributions which they are unable to use. Draft a form letter to be used for this purpose.

19. Clip an advertisement from a newspaper and compose a form letter to be used in answering general inquiries in regard thereto.

20. The *National Monthly Review* advertises free sample copies. Draft a form letter to accompany the copies, soliciting annual subscriptions.

CHAPTER XXII

PRÉCIS WRITING

PRÉCIS is a French word but has its derivation in the Latin *præcisio*, meaning a cutting off; thus, an abridgment of a document, letter or several letters, is known as a précis. A successful précis cannot be produced without (1) a thorough knowledge of English, and (2) ability to grasp the important statements in a document. Précis writing affords a most valuable means of developing the powers of concentration and is very useful in offices or departments where busy executives require a summary of important correspondence.

Précis writing is usually divided into two sections :—

- (1) Précis of continuous matter.
- (2) Précis of correspondence.

While the object of a précis is to condense or epitomize, it will fail if the following essentials are not observed :—

- (1) Completeness, which must not be sacrificed to brevity.
- (2) Clearness, so that a quick perusal will exhibit a clear conception of the purport of the correspondence.

(3) Orderliness, or the arrangement of statements in their correct relationship throughout the narration.

Précis writing may be accomplished by any one or a combination of the following methods:—

(1) Précis of words, or the reduction of the length of an article by the omission of words not absolutely necessary to the sense.

(2) Précis of arrangement, or the selection and statement of facts in the order of their importance.

(3) Précis of ideas, or the combination of scattered portions of an article.

Example of Précis of Words

Original article: In spite of the multiplying means of communication and the almost universal use of them, there has never been a time when mankind was less patient with superfluity of words. The old-fashioned oratory, with its elaboration of rhetoric and long-drawn periods, would not be tolerated by a twentieth century audience. The formal essay, with its introduction, main argument, and conclusion, finds no acceptance at the hands of the modern magazine editor. Fiction has been the last to feel the effects of the tendency to literary compression, but an increasing disposition not to waste words is clearly evident in the production of successful novelists and writers of short stories. (110)

The précis: In spite of the multiplying means of communication, there has never been a time when mankind was less patient with superfluity of words. Old-fashioned oratory would not be tolerated by a twentieth century audience. The formal essay finds no acceptance at the hands of the modern editor. Fiction has been the last to feel the effects of the tendency to literary compression. (63)

In the preceding example, it will be observed that all subordinate words and phrases have been omitted.

Example of Précis of Ideas

Original article: As regards the future of the Forest Reserve as a source of timber supply, it is extremely doubtful if after the present mature timber is removed, the Reserve will be an important factor in the lumber supply of the prairie provinces for several generations. At the best, it will be many years before the present young growth can attain sawlog size, and it is in fact doubtful if growth on the east slope is rapid enough to warrant any attempt to compete with the more favourable timber lands in British Columbia. The probable future function of the Rocky Mountain Reserve will be to serve local needs for low grade, rough lumber manufactured by comparatively small outfits, and for round products such as fence posts, fence poles, ties, cordwood, and especially mine props. The production of mine props and mining timbers in general will be of extremely great importance because of the widespread distribution of coal throughout the Rocky Mountains Reserve, and the probability that development will in future years take place wherever this coal occurs in commercial quantities. It is proposed in the regulations for the disposal of timber in this Reserve rather to discourage any attempt to manufacture Reserve products for export, but to encourage the utilisation of its products in local mining development, and by settlers and local residents.

(221)

The preceding extract is from a speech in the first person, but the précis following is written in the third person :—

The précis: The speaker stated that the Rocky Mountains Forest Reserve would not be an important factor in the lumber supply for several generations. Its probable function would be to serve local needs and particularly to produce mine props to

meet the demand that would be created by the certain development of the coal mines. Exporting would be discouraged.

(57)

Example of Précis of Arrangement

Original statements : " Carefully analysed, the big store has its disadvantages, as well as its advantages. In reality, the modern big store is twenty, or thirty, or forty stores combined. Some people might think that with the combination of so many stores, the problems of each would be lessened. The contrary is true. The problems are multiplied in an increasing ratio.

" The small store, by itself, is free to act independently, but each department in a big store must act in unison with all the other departments. It is hedged about by the customs, policies, and traditions of the whole store. Its space is fixed ; its methods of doing business are fixed ; its style of advertising is fixed."—
M. P. GOULD. (115)

The précis : Mr. Gould presented these facts : (a) That in the large store the problems were multiplied in an increasing ratio.
(b) That the small store was free to act independently.

(29)

In making a précis of continuous matter, the following hints should be observed :—

(1) Read the matter through and make marginal notations where necessary.

(2) Write the précis and study it carefully with a view to improving it.

(3) Do not quote your own opinions, but reflect faithfully the spirit of the article.

(4) Articles in direct speech, or the first person, must be written in indirect speech, or the third person.

The preceding remarks apply generally to précis of correspondence, but greater care and skill are necessary

as the précis must present harmoniously the opinions and statements of numerous correspondents. In précis of continuous matter the substance of but one article is usually dealt with.

An index or abstract of the correspondence is of great assistance in constructing a précis, and is also very useful in itself, as it gives the purport of particular letters and avoids the necessity of searching through a heavy set of correspondence. A complete example follows :—

CORRESPONDENCE RESPECTING THE ROYAL
COMMISSION ON INDUSTRIAL TRAINING
AND TECHNICAL EDUCATION.

No. 1. DEPARTMENT OF LABOUR, CANADA,
OTTAWA, Dec. 13, 1909.

DEAR SIR,

The Dominion Government is considering the advisability of appointing a Royal Commission to inquire into the needs and present equipment of the Dominion as respects industrial training and technical education, and into the system and methods of technical instruction obtaining in other countries, particularly in Great Britain, France, Germany, and the United States. It is intended that the commission shall be solely for the purpose of gathering information, the information when obtained to be published in a suitable report to be at the disposal of the provinces and available for general distribution.

I may say that the view of the government is that a commission of the kind suggested might render valuable services to the Dominion as a

whole, since it would be in a position to conduct an inquiry on a wider and more comprehensive scale than might be considered desirable or possible in the case of the different provinces, and which, if undertaken by the provinces individually, must lead inevitably to the duplication and reduplication of energy and expense.

It is recognised, however, that the work of such a commission, to be of national service, should have the hearty endorsement of the governments of the several provinces of the Dominion, and I am, therefore, writing to ask if the appointment by the federal authorities of a commission of the character and scope suggested would meet with the approval of your government, and to inquire, in particular, whether exception would be taken to such a course on any ground of jurisdiction.

Yours faithfully,

(Signed) W. L. MACKENZIE KING.

(256)

The preceding letter was sent to the Premiers of the different provinces.

No. 2. NEW BRUNSWICK, PREMIER'S OFFICE,
St. JOHN, N.B., Dec. 16, 1909

HON. W. MACKENZIE KING,
Minister of Labour,
Ottawa, Ont.

DEAR SIR,

I beg to acknowledge receipt of your favour of the 13th instant, informing me that the Dominion Government is considering the advisability of appointing a Royal Commission to inquire into the needs and present equipment of the Dominion as regards industrial training and technical education,

N

and into the system of methods of technical instruction prevailing in other countries, especially in Great Britain, France, Germany, and the United States.

I entirely agree with the view of the government to the effect that a commission of this kind might render valuable service to the Dominion as a whole, and I have no hesitation in saying that the appointment by the federal authorities of a commission of the character and scope suggested in your letter would meet with the approval of my government, and no exception would be taken to such a course on any ground of jurisdiction.

Yours very truly,

(Signed) J. D. HAZEN.

(150)

No. 3. OFFICE OF THE PRIME MINISTER AND
PRESIDENT OF THE COUNCIL,
ONTARIO.

TORONTO, Dec. 16, 1909.

DEAR SIR,

I have your letter of the 13th instant.

I understand the object of the proposed commission, to inquire into the needs and present equipment of the Dominion as respects training and technical education and into the system of methods for technical instruction obtaining in other countries, will be solely for the purpose of gathering information. This being so, I see no objection to the creation of the commission, and no exception will be taken to it on the part of the Province of Ontario.

Yours very truly,

(Signed) J. P. WHITNEY.

(89)

No. 4. OFFICE OF THE PRIME MINISTER,
PROVINCE OF QUEBEC.
QUEBEC, Dec. 30, 1909.

HON. W. MACKENZIE KING,
Minister of Labour,
Ottawa, Ont.

SIR,

I have submitted to my colleagues of the Executive Council the letter you were kind enough to write to me on the 13th instant, asking me whether the government of the Province of Quebec would approve the appointment by the federal authorities of a commission to make an investigation concerning technical instruction in this country.

We are of the opinion, my colleagues and myself, that anything pertaining to public education—whether the subject be special teaching or general teaching—belongs to the provinces exclusively, and I want to write you so, in order that there may be no misunderstanding on that point. As, on the other hand, you give me the assurance that the federal authorities, in instituting a commission of investigation, would simply do it with a view to help the provincial governments, by having collected information which they would later on put at the disposal of the latter, we see no objection to the appointment of such a commission.

Please accept, Sir, the expression of my highest regard.

(172) (Signed) LOMER GOUIN,
Prime Minister.

No. 5. PROVINCE OF MANITOBA,
PREMIER'S OFFICE.
WINNIPEG, Dec. 30, 1909.

SIR,

I have the honour to acknowledge receipt of yours under date of December 13th. regarding the

advisability of appointing a Royal Commission to inquire into the industrial training and technical education of Canada.

I appreciate the fact that education is a matter under the constitution entirely vested in the provinces and realise that it is a delicate question to give advice such as you solicit.

The matter is an important one, and I think, in view of the rapid strides along industrial lines that the Canadian people are making, there is necessity for more attention being given to technical education than has been the practice or custom in the past.

I shall certainly be pleased to see more interest taken in this matter and our young men better qualified for the opportunities that are offered along industrial lines by having a first-class technical education to qualify them for the responsible and important positions that are awaiting men of that quality.

I have the honour to be, Sir,

Your obedient servant,

(Signed) R. P. ROBLIN,

Premier.

(171)

It is of interest to notice that the first paragraphs of the four letters preceding, contain a précis of the original inquiry.

It is also well to recall at this point the remark of Polonius in "Hamlet":

" Since brevity is the soul of wit,
And tediousness the limbs and outward flourishes,
I will be brief."

The Index.—The following is a general form of index. This should occupy the width of an ordinary writing page :—

No. of letter.	Date.	Names of Correspondents.	Subject Matter.
1	13 Dec., 1909	The Minister of Labour to each of the Provincial Premiers.	Stating the desire of the Dominion Government to appoint a Royal Commission on industrial training and technical education, and inquiring whether exception would be taken on any ground of jurisdiction. Acknowledging letter of 13th inst., and stating his government would take no exception to the course suggested.
2	16 Dec., 1909	The Premier of New Brunswick to The Minister of Labour.	Acknowledging letter of the 13th inst., and stating that no exception would be taken provided the commissioner is solely for the purpose of gathering information.
3	16 Dec., 1909	The Prime Minister of Ontario to The Minister of Labour.	Acknowledging letter of the 13th inst., and stating that while he considers the matters belong exclusively to the provinces, no objection will be raised to the commission.
4	30 Dec., 1909	The Prime Minister of Quebec to The Minister of Labour.	Acknowledging letter of the 13th inst., and stating that education is vested in the provinces, but would be pleased to see interest taken in the matter.
5	30 Dec., 1909	The Premier of Manitoba to The Minister of Labour.	Acknowledging letter of the 13th inst., and stating that education is vested in the provinces, but would be pleased to see interest taken in the matter.

In constructing an index, the following points should be observed :—

- (1) Number the letters in order and index enclosures separately under the same number.
- (2) Give date in order of day, month, and year.
- (3) Reduce the subject matter of each communication to a single statement.
- (4) The first word should always be a present participle.
- (5) The matter must be expressed in the third person.
- (6) The names of correspondents should not appear in the fourth column.

The précis of the foregoing correspondence now appears as follows :—

On the 13th of December, 1909, the Minister of Labour wrote to the Premiers of the several Provinces of the Dominion, stating the desire of the Dominion Government to appoint a Royal Commission on Industrial Training and Technical Education, and inquiring whether exception would be taken on any ground of jurisdiction.

Up to December 30th, replies were received from the Premiers of New Brunswick, Ontario, Manitoba, and Quebec, to the general effect that they were in sympathy with the proposal and, while reserving the right to deal with all matters relating to education, would offer no objection to the formation of the Commission.

(106)

To save space, no actual exercises in précis writing are given in the following questions, as these can easily be supplied from current material.

Questions and Exercises

1. What is a précis ?
2. Define the following words :—derivation, summary, perusal, purport, narration, superfluity, compression, subordinate, unison comprehensive, inevitably, jurisdiction, scope, colleagues.
3. Write synonyms and antonyms of the preceding words.
4. Name two branches of précis writing.
5. What essentials must be observed ?
6. What methods are used ? Describe them.
7. What is an abstract of correspondence ? Of what benefit is it ?
8. Make an index and précis of a set of letters.
9. Make a précis of an article by omission of words.
10. Make a précis of an article according to ideas.

CHAPTER XXIII

FOLLOW-UP METHODS

FOLLOW-UP methods have become a firmly established branch of business correspondence, and this system is applied most extensively to the soliciting of new business. Letters follow each other at intervals of a week and upwards, until an order or a reply is secured, or the name of the prospective customer dropped from the mailing list. The names are usually secured by means of advertising, and when a reply to an advertisement is received, the name and address of the inquirer are placed on the mailing list and form letters descriptive of the product are sent from time to time. They are usually printed in imitation of typewriting, and the name and address are carefully filled in to match. If the article is one that sells for a very high price, the letters are usually personally dictated and signed.

Some firms follow up inquiries indefinitely, but from four to twelve letters constitute the average follow-up. Sometimes these letters are supplemented by printed advertising matter and personal calls. Follow-up campaigns are used not only to sell articles

of merchandise, but also for the purpose of selling services and to influence public opinion, as will be shown in the examples given. All requests for information should be answered fully. A personal appearance may be given to a form letter by adding a postscript and initialling it in ink.

In follow-up campaigns the correspondence is generally kept in folders filed vertically according to a combination of the geographical and alphabetical plans. An index card is also made out for each correspondent, the ruling varying according to the requirements of the business, although the following is a popular form :—

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Name																														
Address																														
Subject																														
Publication															Key No.															
LETTERS.															REPLIES.															
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The back of the card may be used for additional information, such as details of the printed matter sent, the date and amount of the ultimate sale, etc.

The calendar numbers at the top of the card are for the purpose of arranging the cards chronologically so that they may be brought up for attention at the proper time. Projecting steel signals are fitted over these numbers, so that if a form letter has been sent on the fourth and it is desired to send a second letter on the fourteenth, a signal would be fitted over the figure fourteen, which would automatically show up for attention on that date and the letter would be sent accordingly. Under more elaborate methods, coloured enamelled signals are used, denoting special purposes.

The dates of the letters and replies may be entered in the space shown. Small numbers usually appear on a series of form letters so that they may be easily identified and entered.

The form on page 203 illustrates another form of follow-up index card.

In order that an advertiser may know which publication is bringing him the most replies, he usually keys his advertisement. Suppose the name of the firm is the National Manufacturing Company, and advertisements are appearing in several magazines and newspapers, a different department number appears in each. Thus, an advertisement in the *Canadian Magazine* may direct inquirers to apply to Department 16, The National Manufacturing Company ; while an advertisement in the *Ottawa Free*

NAME..... ADDRESS REMARKS		No.....	
ADVTG. MATTER SENT.	FORM LETTERS SENT.	SPECIAL LETTERS SENT.	REPLIES.
Date	Date	Date	Date

Press may say apply to Department 10. This information would appear on the envelope containing the inquiry, and the particulars are immediately entered in the spaces provided.

The remarks made regarding business correspondence in general, apply also to follow-up letters, but particular care must be taken to plan the latter logically so as to produce the desired effect. Replies may not be elicited until a third letter has been sent, and therefore the effective points of the argument or inducement should not all appear in the first letter, but should be spread over the series. In arranging the index cards for attention, it is also desirable to ensure that the letters will reach the inquirers at an opportune time. It has been proved by experience that letters of this kind which reach business men on Saturdays or Mondays do not receive as much attention as they would if arriving about Wednesday; the reason being that Saturday is usually devoted to clearing up the details of the week, while on Monday the mail is generally the heaviest. The act of ordering should be made as easy as possible, and order blanks, coin cards, etc., should accompany certain of the letters if necessary.

The following sets of letters should be carefully studied, as they illustrate some of the applications of the follow-up method :—

FOLLOW-UP LETTERS USED BY AN INSURANCE
COMPANY

No. 1.

DEAR SIR,

At this time, thousands of prudent men, reviewing the ups-and-downs of another business year, give sober thought to a question they dare not ignore—the need for added Life Insurance.

If the year has been a prosperous one—that prosperity must be safeguarded. If not so prosperous—all the more reason to place dependent ones in security that no hard times can affect.

If thoughts like these are in your mind, our letter may, we hope, be found acceptable.

We ask the opportunity to show you how easily—and at how small a cost—you may obtain the benefits of adequate insurance.

In our effort to serve you, there will be no undue solicitation. When you are ready to insure, you will wish to have rates by you and know something of the different plans that are available. Our Mail Service will, with your permission, give you this information.

Your request on the card enclosed will have immediate reply. This, of course, implies not the slightest obligation on your part. Or, if you prefer to talk matters over with a well-informed representative, our nearest agent will call upon you.

Yours truly,

(197)

No. 2.

DEAR SIR,

When you are ready to insure, you will wish thoroughly to inform yourself as to the standing of the Company to which you entrust your protection.

Avoiding wearisome statistics, may we briefly tell you something of the Eastern Life ?

The Company is twenty-one years old. We "came of age" on August 18th. You will agree that sound causes must lie behind the success that has given us, in those twenty-one years—

A business in force now exceeding \$93,000,000.

Assets in excess of \$12,500,000 (mostly invested in Western mortgage security - and you know there is no better investment on earth).

An income last year of over \$3,500,000.

And more than 45,000 well-satisfied policy-holders.

Those "sound causes" of success have been :—
Low premiums ; High Profit Returns ; Liberal Policy Conditions—sheer VALUE.

The point we ask you to consider is this. Are not these very features the only features that will appeal to you in choosing life insurance ?

A line to ourselves or to our nearest Agent will bring full information.

Yours truly,

(191)

No. 3.

DEAR SIR,

There are, in life insurance, three vital matters that affect the whole question of RESULTS TO POLICY-OLDERS.

They are these. What is the Company's record in respect to :—

- (1) INTEREST-EARNINGS ON INVESTMENTS. (Are the Investments safe and profitable ?)

- (2) MORTALITY RECORD. (Does the death rate show care in the selection of risks?)
- (3) EXPENSE RATES. (Is due economy practised?)

These are the points you will wish to ponder in choosing your protection.

Let us show you the record of the Great-West Life:—

- (1) IN INTEREST - EARNINGS.—We have for years earned over 7% on investments—mainly on Mortgages—absolutely safe and highly profitable; moreover, a factor in upbuilding the country.
- (2) IN MORTALITY.—Last year the figure was only 42% of the "expected" according to the standard tables.
- (3) IN EXPENSES.—Our record shows consistent economy.

The effect is entirely logical—low premiums, high profits,—in short—**SPLENDID RESULTS TO POLICY HOLDERS.**

We shall consider it a privilege to give whatever further information you desire—if you will fill in and return the card enclosed, or see our nearest Agent.

Yours truly,

(192)

No. 4.

DEAR SIR,

If our brief series of letters is to be of real service to you—we must show clearly what life insurance costs. Not merely the immediate premium—but the cost in the long run.

Let us give you two examples. Twenty years ago, a young man of 21 took a \$1000 Endowment Policy with us. It cost him \$42.55 a year—in all

\$851. This year we pay him back \$1,391—a clear profit of \$540—and he has been insured for twenty years.

Another young man, aged 33, took out a straight Life Policy in 1898. He paid \$23.38 in the first place. He decided to take his profits each five years—and apply them to reduce the premiums. He finds that three profit-distributions have reduced the NET COST of his insurance to \$14.79 a year—and, if he lives, there are more profits to come.

The booklet enclosed “Profits 1913,” gives many such examples. Figure some out at your own age, and you will see that in the long run Life Insurance really costs nothing at all!

And do not forget the fact behind all Life Insurance. Death may determine that the “cost” is no more than one premium. In fifty recent death claims, no fewer than twenty were on lives so prematurely closed that only one premium had been paid.

Use the inquiry card enclosed to request personal figures, or see our nearest Agent.

Yours truly,

(279)

No. 5.

DEAR SIR,

One phase of the Life Insurance question is not always remembered.

“Do I need insurance?” is one point. “Can I get it?” is another. The answer is not always the same, by any means.

On an average, eight in every hundred applications we receive are declined or postponed. We need not say how eagerly the rejected ones would, if they could, secure the boon of Life Insurance.

As a rule, these rejected applicants were, at one

time, perfectly acceptable, but they "put it off" too long.

If we can assist you to a speedy completion of this vital matter of protection, permit us to do so. Use the inquiry card enclosed, or see our nearest agent.

Yours truly,

(120)

No. 6.

DEAR SIR,

This is the sixth and final letter of our Mail Information Service.

We hope the series has been timely—and useful to you. In these brief letters we have merely fringed the subject, but some of the elemental principles of Life Insurance may be the clearer.

We shall consider it a pleasure to go more minutely into the subject, if you wish an extension of our service. May we ask that you will let us know, upon the enclosed card, whether you wish to be continued on the mailing list and receive occasional novelties and pamphlets?

We do not, necessarily, look for an immediate application, but we would like to be assured that you have—for use when you need it—sufficient information to enable you to form a sound opinion of the Policies we believe to be—and Results PROVE to be—the best anywhere available—those of

THE EASTERN LIFE ASSURANCE
COMPANY.

(156)

FOLLOW-UP LETTERS USED BY A LAUNDRY COMPANY

DEAR SIR,

On August 25th last, we wrote you soliciting a trial bundle of laundry, but to date we have not been favoured with your commands.

As mentioned in our previous letter, we are in a position to give you the best service of any laundry in the city. If you send your work to us, you can rest assured that you will get back what you send; that it will be washed clean and white; ironed smooth and straight; and delivered when you want it.

We are one of the oldest laundries in the city; we have always had a reputation for good work and fair dealing; and we are better able now than ever to give you satisfaction.

We want it distinctly understood that in asking you for this bundle we absolutely guarantee the quality of the work. We stand back of every statement we make, and if you will give us a trial, we know you will be so well satisfied that you will become one of our regular customers.

A call by 'phone—Main 4540 or 4541—will receive our prompt attention.

Yours very truly,

(195)

DEAR SIR,

We have written you a couple of times in reference to your laundry work, but so far we have not had the pleasure of hearing from you.

Winter will be here soon, and your heavy flat-work will be harder to wash and dry than during the summer. We have just installed a new flat-work-ironer, superior to any other machine in the city. Besides having an enormous capacity, it is easy on the goods, gives a better finish to the work, and is the best machine that money can buy.

Your friends and neighbours are taking advantage of our superior service; sooner or latter you will do the same; why not start next week?

We are here to serve you. A 'phone call is all that is needed to place our entire organization at your disposal. 'Phone us to-day and have our driver call for your next bundle.

We remain,

(155)

Yours very truly,

DEAR MADAM,

Everyone knows that the most strenuous day of the week is "WASH DAY." An extra early start in the morning; working late in the afternoon; wet, steamy kitchens; hurried cold lunches; rush and exasperation.

This is what wash-day has always been, and as it always will be, until it is banished from the days of the week. And at no time is it more trying than in the winter months just before us.

We want to help you in this matter. This is our particular business. We have every facility for handling your work, and can do it better and cheaper than you can possibly do it yourself.

We make a speciality of household work, and give it the closest attention. If you send your work to us, we will look after it just as carefully as you would yourself, and return it just the way you desire.

'Phone us to-day and have our driver call—
Main 4540 or 4541.

Yours sincerely,

(170)

DEAR MADAM,

If a baker were to offer to supply you with bread for a week, and undertook not to ask you for payment unless the bread was entirely satisfactory, would you give him a trial? Do you think he would make such an offer unless he had really good bread to sell?

We want to make you just such a proposal in connection with your laundry work.

Just call us by telephone, Main 4540 or 4541, and enclose this letter in the bundle you give to our driver when he calls. When delivery is made, you may open the bundle, thoroughly inspect the work, and if you are not entirely satisfied, just advise the driver to that effect and the matter will be closed.

Ask yourself if we could afford to make this offer unless we were turning out a superior class of work; and send your next bundle to the most reliable and best equipped laundry in the city.

You sincerely,

(169)

DEAR SIR,

A recent article in *Judge* mentions, as one of the most annoying things in life, the pins which a laundry usually puts in a man's shirt.

Possibly you have considered that it was absolutely necessary to have these pins in the garment in order to hold it in shape. That is what the average laundry thinks.

If you are subject to this annoyance, just send your shirts to us. We will send them back to you in a sanitary envelope, all ready to put on, without a single pin to bother you, and perfectly finished—a treat to wear.

And this is only one of the many little ways in which we study the requirements of our customers, and look after their needs—ask any one of them—we have nearly five thousand in the city.

Why not send your next bundle to the most up-to-date laundry in town? Our telephone number is Main 4540. A call will place our entire organization at your disposal.

Yours very truly,

(175)

DEAR SIR,

We take the liberty of enclosing herewith a little file which appeals to us as being particularly handy.

Hung on the bedroom or kitchen wall, it will serve the double purpose of keeping your laundry lists where they can be referred to, and reminding you that we are turning out the finest finished shirts and collars in the city.

We have spared no expense in installing machinery and perfecting a system that will insure our customers receiving the utmost in laundry service.

Of course, it costs US more to turn out work in this way, but we feel amply repaid by the number of new customers we are getting through the recommendations of satisfied patrons.

Why not feel certain that your work will be returned perfectly laundered? Have our driver call for your next bundle. Your 'phone call will receive our prompt attention. Main 4540 and 4541.

Yours very truly,

(158)

DEAR MADAM,

If there is one thing more than another which calls forth the admiration of friends and visitors, it is snowy table linen, of that perfect pearly tint, smoothly ironed and properly folded. It gives an air of "Quality" which nothing else can produce.

Then too, when you purchase valuable linen, you expect it to remain in service for a length of time commensurate with the purchase price.

We have made a special study of the needs of the busy house-keeper along just these lines. We number among our patrons the most exclusive

people in the city—people who demand something better than just “ordinary” laundry work.

If you would have your laundry work returned to you washed clean and white, ironed smooth and straight and, in fact, laundered just as would be the case if you were supervising the work yourself, let us have your next bundle.

Just step to the 'phone and call Main 4540 or 4541 and we will have our driver call. You will find him courteous and attentive.

Yours very truly,

(183)

Questions and Exercises

1. Define the following words:—Interval, constitute, post-script, projecting, automatically, elaborate, denoting, elicited, strenuous, exasperation, facility, sanitary.
2. Write synonyms and antonyms of the preceding words.
3. Describe briefly the follow-up system of correspondence and state its main purpose.
4. How are names usually secured for follow-up letters?
5. How may the personal appearance of a form letter be emphasized?
6. How is the correspondence of follow-up campaigns usually arranged?
7. Draw up a form of index card to accompany the filing system.
8. How may the advertising value of different periodicals be tested?
9. Mention two important points that should be observed in planning a follow-up campaign.
10. Write a series of three follow-up letters descriptive of the Economy Filing Cabinet, which contains three vertical filing sections, sanitary base, and polished top. Price \$20, f.o.b., Montreal.
11. The *Progress Magazine* has a circulation of 50,000, principally in Eastern Canada, but is planning to increase its sub-

scription list in Western Canada. Prepare a series of four follow-up letters to be used for this purpose. Subscription price is \$1 per annum.

12. The Prairie Investment Company has recently been organized and is offering its shares to the public at \$100 each. Compose three form letters to be used in this campaign.

13. Write two follow-up letters to be used in sending to intending users of typewriters. For material, describe the good points of the machine you are most familiar with.

14. The Newton Piano is manufactured in Canada and is used by many of the leading pianists. Prepare four letters to be used in sending to possible buyers.

15. The Canadian Printing Company is planning a campaign among business men. Prepare three letters to be used in describing the advantages of good printing.

16. Write two letters to follow any one of the illustrative letters given in this book.

17. The People's Bank is endeavouring to increase the number of its savings depositors. Write three form letters to be used in interesting possible customers.

18. Prepare a series of four follow-up letters to be used on behalf of the Purity Creamery Company.

19. Are follow-up letters always used to sell merchandise? Explain.

20. Mention three products to which you think the follow-up system could be successfully applied. Prepare a series of four form letters for any one of these.

CHAPTER XXIV

BUSINESS ORGANIZATION AND OFFICE DEVICES

It would be easy to fill a large volume with information on either of the subjects which head this chapter, but a brief outline should prove suggestive and useful to the correspondent who wishes to keep informed concerning the routine of business transactions.

Business in general may be divided into five classes, as follows:—

- Manufacturing.
- Wholesaling.
- Retailing.
- Banking.
- Miscellaneous.

The last includes such branches as insurance, newspapers, real estate, transportation, etc. To conduct successfully any business, due regard must be paid to each of the following factors—the executive, the financial, the producing, and the selling. Notwithstanding the hundreds of details that enter into business, these factors are always present and a deficiency in any one of them will distort the whole. All successful business is constructive and constructive

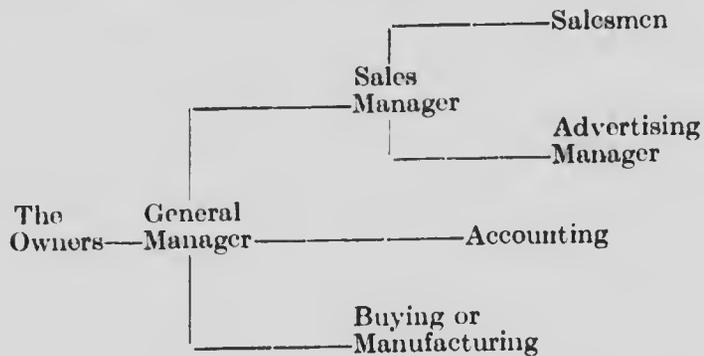
thought must be based on sound knowledge. The correspondent who aspires to the highest success must investigate fully those principles that lie at the foundation of modern commerce. The following table, compiled from official records, shows the number of business failures in the United States during two recent years, and is suggestive as indicating the underlying causes :—

CAUSES OF FAILURES.		1ST YEAR.	2ND YEAR.
Incompetence		4,176	3,419
Inexperience		641	522
Lack of Capital		4,110	3,970
Unwise Credits		281	252
Extravagance		91	108
Neglect		275	277
Speculation		112	94
Fraud		1,423	1,341
Failures of Others		177	171
Competition		264	360
Specific Conditions		2,262	2,132
Total		13,812	12,646

Only three of the categories are beyond personal control, viz. : failures of others, competition, and specific conditions (disaster, etc.). The same causes are probably at work in Canada, and the fact that incompetence is responsible for the greatest number of failures, is highly significant.

In order that business transactions may be handled smoothly, the principal functions of the concern or department must be recognized and classified. The

following diagram shows the relation between the units of organization in a large store :—



So far, we have dealt only with the broader functions of organization, but an analysis of almost any business will show at least the following twenty different divisions of routine work :—

- | | |
|-------------------|---------------------|
| 1. Executive. | 11. Errands. |
| 2. Investigating. | 12. Correspondence. |
| 3. Efficiency. | 13. Billing. |
| 4. Manufacturing. | 14. Addressing. |
| 5. Advertising. | 15. Stenography. |
| 6. Selling. | 16. Accounting. |
| 7. Travelling. | 17. Buying. |
| 8. Shipping. | 18. Paying. |
| 9. Filing. | 19. Adjusting. |
| 10. Mailing. | 20. Collecting. |

These divisions vary in importance but each should be studied carefully, so that the work may proceed smoothly from day to day. Efficiency should be the watchword throughout, and to accomplish this,

scientific management is necessary at every point. This involves :—

1. The equalizing of tasks.
2. The standardization of operations.
3. The standardization of equipment.
4. The improvement of working conditions.
5. Scientific hiring and rewarding.
6. Proper supervision of work done.

In the twenty divisions previously mentioned, any one of them could be further subdivided. Thus, if No. 6, Selling, were analysed thoroughly, it would be found that at least the following factors are involved in making a sale :—

- (a) Attracting attention.
- (b) Arousing interest.
- (c) Creating desire.
- (d) Inducing action.

Efficiency, No. 3, is secured through the principles of scientific management, which includes the proper use of modern office devices. The possibilities of these are limited only by the scope and nature of the business, but a few of the principal machines are named and described as follows :—

Typewriters—For the production of business correspondence.

Dictating machines—For the dictation and transcription of correspondence.

Calculating machines—For the arrangement of accounts.

Cash registers—For use in retail selling.

Rotary Copiers—For producing record copies of letters.

Duplicating machines—For the production of forms and circular letters.

Addressing machines—For the rapid handling of mailing lists.

Time clocks—For registering the movements of employees.

Numbering machine—For producing numerical records.

Stamping machines—For the rapid stamping of envelopes.

Cheque protectors—For the prevention of fraud.

In addition to the question of suitable office equipment, the correspondent should see that his office or department is properly supplied with reference books. These also will vary according to the nature of the business, but the following list will apply generally :—

- Dictionary.
- City Directory.
- Telephone Directory.
- Postal Guide.
- Commercial Atlas.
- Railroad Guides.
- Mercantile Agency Reports.

and at least one comprehensive book relating to the particular business with which the correspondent is connected. If technical magazines are published bearing on the work of the office, these also should be subscribed to.

It is also important to know how and where to secure promptly information relating to any par-

ticular section of the country, in case an extension of business connections is contemplated, or for any other purpose. Such sources of information are very numerous, but the following are among those most commonly made use of :—

Boards of Trade—For information concerning business opportunities.

Banks—For information concerning the financial responsibility of firms and individuals.

Railway Companies—For information concerning freight rates, business opportunities, and maps.

Government Departments—For commercial and agricultural information concerning the Provinces and Dominion in general.

Exchanges—For technical information concerning the lines within the scope of the Exchange.

Municipal Departments—For local municipal information.

Mercantile Agencies—For confidential reports.

Manufacturers, retailers, and private individuals—For specific information.

Several handbooks of general information concerning the Dominion are published, and from these can be secured most of the addresses that might be required in connection with the preceding list.

The correspondent should take advantage of every opportunity to broaden his knowledge. Perhaps certain lines of reading will have been suggested by the topics mentioned in this chapter but while fragmentary reading is probably better than none at all, it is advisable that reading be accomplished systematically.

The following chart from *Business Education* may prove useful in this connection :—

Reading for	{	Facts should be	{	Accurate
				Important
				Relevant
		Understanding of principles should be	{	Broad
				Deep
		Inspiration should be	{	Dynamic
				Frequent

Questions and Exercises

1. Define the following words :—Regard, executive, deficiency, distort, aspire, specific, efficiency, comprehensive, technical, fragmentary, relevant, and dynamic.
2. Write synonyms and antonyms for the preceding words.
3. Name five general classes of business.
4. What factors must always be observed in conducting any business ?
5. Name some of the causes of business failures and state to which cause the most failures are due.
6. What causes of failure are beyond personal control ?
7. Name ten divisions of routine work that are present in most businesses.
8. Mention the factors involved in making a sale of any article.
9. Name and describe three important office devices. Name and describe an office device not mentioned in this chapter.
10. Name what you consider the six most important contributions to modern commercial progress.
11. Name two books which you think might be added to the general reference list.
12. What is said with regard to reading for inspiration ?
13. Write a paragraph on the following statement: "All successful business is constructive."

14. State to whom you would write for information in connection with each of the following :—

- (a) Business opportunities in Prince Albert, Sask.
- (b) Statistics concerning the yields of the principal grains in the Dominion.
- (c) Details of the financial standing of a retail hardware merchant in Dauphin, Man.
- (d) Particulars of prices of shares in some of the leading companies.
- (e) Conditions of the building by-laws in Swift Current, Sask.
- (f) Freight charges between Winnipeg and Red Deer.
- (g) Maps of homestead lands in the western provinces.
- (h) Particulars of labour conditions in British Columbia.
- (i) Maps showing railway lines in Saskatchewan.
- (j) For particulars concerning the incorporation of a provincial company.

15. Write the letters for *a*, *e*, *b* and *i* of the preceding exercise.

16. What reasons can you give for the necessity of promptness in business.

17. Write a short essay showing how some men succeed and others fail in business.

18. Write a short essay showing how you would increase your efficiency.

19. Give the trade names of two duplicating machines and describe the leading features of each.

20. What advantages do you think a dictating machine offers as compared to the services of a stenographer ?

21. What is meant by "the standardization of operations" ?

22. Mention three ways in which you think you can increase your efficiency during your studies.

23. Comment on the following statement : "The quality that is most in demand is the ability to deal with and control other personalities."

24. Mention in the order of their importance six subjects that you think should be studied by those preparing for business life.

CHAPTER XXV

THE SECRETARY

THE position of stenographer is closely connected with that of the correspondent, and, in the light of current experience, it is evident that the latter is better equipped for his work if he possesses a working knowledge of shorthand. Stenographic positions may be resolved generally into three broad classes:—

- (a) General.
- (b) Departmental.
- (c) Secretarial.

The first class includes those stenographers who are engaged in the smaller offices and have to do with office details in general. The second class includes those who are employed by larger corporations, such as banks, railways, municipal offices, etc., where the work is generally allotted to different departments and the stenographic work is more or less of a routine nature. The third class, with which this chapter deals, includes those who act in a secretarial capacity to the executives of large corporations or institutions.

While frequent opportunities for promotion occur in the first two classes, the position of private secretary

is one that is worth seeking for the following, among other, reasons :—

1. Increased salary.
2. Confidential relations with executives.
3. Scope for exercise of initiative.
4. Opportunities for promotion.

Trustworthiness, initiative, and experience are among the primary qualifications for a position of this kind, since it often happens that the secretary is called upon to transact business in the absence of his principal. The technical requirements should include all of those within the scope of this book, and among the more important may be stated the following :—

Shorthand.
Typewriting.
Business Correspondence.
English Literature.
Modern Languages.
Commercial Arithmetic.
Bookkeeping.
Commercial Law.
Advertising.

The preceding list might be elaborated or curtailed according to the nature of the position, as the work of some secretaries is strictly in connection with men of business, while others may be engaged in work of a literary or social nature. Personality is of the utmost importance, and this, of course, includes correct speech, proper personal appearance, and pleasant deportment.

The duties of a secretary are manifold, and a volume could be written on the subject, but the following are among those which are matters of daily routine :—

1. To arrange daily, in the order of their importance, communications for the inspection of the employer.
2. To keep a proper record of all communications.
3. To look after the private accounts of his principal.
4. If necessary, to answer communications on his own account.
5. To interview visitors.
6. To act for his principal in minor business transactions.

In interrogating visitors, over the telephone or personally, considerable tact must be used. It is not expedient for the busy executive to meet every caller or answer every telephone message, and upon the secretary falls the onus of intercepting or diverting less important inquiries.

It is a good plan to keep a daily memorandum of important appointments and duties, so that these may be dealt with as they arise. All important matters to be called to the attention of the principal should be placed before him in writing, and verbal explanations should not be resorted to unless absolutely necessary.

Questions and Exercises

1. How may stenographic positions be classified ?
2. Under which of these classifications would the following positions come ?
 - Stenographer in retail store,
 - „ in railway office,
 - „ in manufacturing establishment,
 - „ in wholesale house.
3. Mention the principal advantages of a secretarial position.
4. Name a desirable technical qualification additional to those mentioned.
5. Describe some of the principal duties.
6. For what reason in particular is a secretarial position to be preferred to other stenographic positions ?
7. Mention six different organizations in your city in which you think there would be opportunities for positions as private secretary.
8. Comment on this statement: "Personality is of the utmost importance."
9. What is said with regard to verbal explanations by the secretary ?
10. On behalf of your employer, S. A. Enderton, M.P., write a letter expressing his willingness to appear in connection with the laying of the corner stone of a new Public Library.

CHAPTER XXVI

ADVERTISING

ADVERTISING has been defined as the art of selling by means of publicity. It is true that advertising columns are sometimes used to proclaim wants, but generally speaking, the purpose of advertising is to sell something. Any commodity or service for which there is a demand, or for which a demand may be created, can be advertised. It is on account of the wide range of this industry that the subject of advertising receives a place in this book. Practically every business of to-day is influenced by advertising, and it is therefore essential that the correspondent should be acquainted with some of the fundamental principles.

During the last few years, advertising expenditure on this continent has reached annually the enormous sum of over one billion dollars, and the amount is increasing. This is divided among the following media, given in the order of their importance :—

1. Newspaper advertising.
2. Direct mail advertising (circulars, form letters, etc.).
3. Magazine advertising.
4. Farm and mail-order advertising.

5. Novelty advertising.
6. Billposting.
7. Outdoor (Electric signs, painted signs, etc.).
8. Demonstration and sampling.
9. Street car advertising.
10. House organs, etc.
11. Distributing.
12. Theatre programme, curtain, and miscellaneous.

It will be noted that circulars and form letters come second on the list and the amount spent on this form of advertising exceeds \$100,000,000 annually.

Advertising has sometimes been blamed for contributing to the high cost of living, but some of the economic operations of judicious advertising have been stated as follows :—

1. Expansion of markets—production is increased and the cost reduced.
2. Saving in service—the customer goes to a store knowing exactly what he wants.
3. Competition is stimulated—the result is improved quality.
4. Standardization of goods—responsibility is fixed.
5. Publicity—people are better educated concerning the quality of articles.
6. Economy in time—the advertising page is the customer's market place.

Advertising space is expensive, and in constructing an advertisement it is highly important to deal only with essentials. People want to know

- what an advertised thing looks like.
- what it is named.

- what it is good for.
- who sells it.
- what it costs.

and the problem to be considered is : How can this knowledge be spread among the greatest number of people at the least cost ? The tone of the advertisement will vary according to the nature of the article and the character of the people who might be interested. Here a very important question arises which involves an interesting study of human nature, since people respond to advertising according to the effect on their feelings. Some of the appeals of advertising might be considered as follows :—

- | | | | |
|---------------------|---------------|----------------|---------------|
| 1. Pride. | 6. Caution. | 11. Vanity. | 16. Cupidity. |
| 2. Acquisitiveness. | 7. Taste. | 12. Compassion | 17. Jealousy. |
| 3. Health. | 8. Ease. | 13. Curiosity. | 18. Shame. |
| 4. Utility. | 9. Beauty. | 14. Secrecy. | 19. Fear. |
| 5. Cleanliness. | 10. Sentiment | 15. Mystery. | 20. Ambition. |

The actual writing of advertising copy is by no means easy and requires a high degree of skill based on experience, originality, and technical knowledge. The following six copy rules, however, should be observed :

- 1st Acquire a thorough knowledge of the article to be advertised.
- 2nd Study the circumstances of the people to whom you are advertising.
- 3rd Use suitable language.
- 4th Be as brief as possible without sacrificing the strength of the argument.
- 5th See that the advertisement contains a personal appeal.
- 6th State the truth about the product.

When the advertisement is written, its merits should be carefully considered before putting it in print, and the application of the following comprehensive question might serve to exhibit any defects :—

Is the copy clear, concise, complete, truthful, interesting, logical, grammatical, properly spelled, properly punctuated, and properly paragraphed ?

Having obeyed all these instructions and produced an advertisement which may be technically perfect, the advertiser will find that it does not necessarily follow that satisfactory results will at once accrue, since there are many modifying conditions to be dealt with, among which the six succeeding are important :—

1. The person in whom the desire is created may not have the money.
2. If he has, he may consider the purchase an extravagance.
3. He may forget.
4. He may be located where the goods cannot be bought.
5. He may go into a store where they are not on sale, and accept some other make of similar goods.
6. He may go into a store where they are sold and be induced to buy something else.

These points are raised in order to show clearly the importance of the subject. It is evident that a thorough study of these numerous conditions would add much to the efficiency of a correspondent. The following advertisement of a printing-press is repro-

duced as an example of the possibilities for original work :—

I AM THE PRINTING-PRESS

I am the printing-press, born of the mother earth. My heart is of steel, my limbs are of iron, and my fingers are of brass.

I sing the songs of the world, the oratorios of history, the symphonies of all time.

I am the voice of to-day, the herald of to-morrow. I weave into the warp of the past the woof of the future. I tell the stories of peace and war alike.

I make the human heart beat with passion or tenderness. I stir the pulse of nations, and make brave men do braver deeds, and soldiers die.

I inspire the midnight toiler, weary at his loom, to lift his head again and gaze, with fearlessness, into the vast beyond, seeking the consolation of a hope eternal.

When I speak, a myriad people listen to my voice. The Anglo-Saxon, the Celt, the Hun, the Slav, the Hindu, all comprehend me.

I am the tireless clarion of the news. I cry your joys and sorrows every hour. I fill the dullard's mind with thoughts uplifting. I am light, knowledge, and power. I epitomize the conquests of mind over matter.

I am the record of all things mankind has achieved. My offspring comes to you in the candle's glow, amid the dim lamps of poverty, the splendour of riches ; at sunrise, at high noon, and in the waning evening.

I am the laughter and tears of the world, and I shall never die until all things return to the immutable dust.

I am the printing-press.

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In connection with the work of advertising, a technical vocabulary of considerable size has come into use. The principal terms and definitions of this vocabulary are given here in alphabetical order :—

Advance Sheets—Sheets of a book or magazine sent out in advance of formal publication.

Body Matter—The part of an advertisement set in body type ; not display.

Bold Face—Any type of heavy face. Often abbreviated b.f.

Caps. and Small Caps.—An advertising expression for capitals and small capitals. THIS SENTENCE IS IN CAPS. AND SMALL CAPS.

Dead Matter—Matter in type not to be used, or ready to be distributed.

Deckle Edge—The rough, feathery edge of hand-made paper. The process is also mechanically imitated.

Display—The art of featuring portions of copy so as to attract attention.

Dummy—A general layout of a booklet so as to give an idea of the appearance of the work when finished.

E.O.D.—Every other day.

Font—an assortment of type.

Half-tone—A Photo-engraving.

Justify—To space out lines to a given length.

Leaded Matter—Matter that has leads between the lines to space it out.

Lithography—The art of producing printed matter from a lithographic stone.

Make-up—To arrange type matter and illustrations into pages.

Matrix—A papier-mache impression of a type form.

Mortise—A space cut out in the body matter of an engraving or block, so as to allow for the insertion of other matter.

N.R.M.—Next to reading matter.

Out of Register—A term used when the colours of an illustration do not connect properly.

Running Title—The title of a book placed at the top of each page.

Side Heads—The titles of articles placed at the side instead of the top of the page.

T.C.—Top of column.

T.F.—Till forbidden; meaning to continue an advertisement until otherwise instructed.

Much may be learned from the study of the various advertisements which appear in high-class publications, in some of which the cost of a page advertisement for a single insertion is not less than \$5,000. Advertising rates are based generally on the quantity and quality of the circulation. A considerable amount of technical information may be gleaned from the advertising rate cards issued by all publications and furnished on application.

Questions and Exercises

1. What is the definition of advertising? Compare it with the dictionary definition.
2. What can be advertised?
3. Name three instances in which the purpose of advertising is not to sell something.
4. What is the annual expenditure on this continent for advertising?
5. In what form of advertising is the greatest amount spent?
6. Name four additional methods of advertising.

7. Name three economic advantages of advertising.
8. What do people want to know about advertised goods ?
9. What are the primary appeals in advertising ?
10. Name three circumstances which may nullify the effect of a good advertisement.
11. How can you learn more about the principles of advertising ?
12. Make a list of what you consider the six most famous advertised articles or services.
13. With reference to any one of these, state the various means of advertising you know have been employed concerning it.
14. What is meant by " the cumulative effect of advertising " ?
15. (a) Cut out an advertisement in which the name of the article advertised is the most prominent feature. (b) One in which the package is the most prominent. (c) One in which the trade-mark is most prominent.
16. Why is a well-advertised trade-mark a valuable business asset ?
17. What is an advertising medium ?
18. What is meant by quality of circulation ?
19. What is display ?
20. Select some manufactured article ; write an analysis of its selling points and then lay out an advertisement to fit a magazine half page.
21. Suggest three ways of making small newspaper advertisements distinctive.
22. What is classified advertising ?
23. Write a four-inch, single-column newspaper advertisement about eggs, which the advertiser gets fresh from the farm twice a week and offers at a slight advance over the market price.
24. Give ten examples of advertised phrases, such as " His Master's Voice " or " The Typewriter you will Eventually Buy. "
25. Name three products that have famous trade-marks and describe these briefly.
26. With what articles do you associate the following names : Thermos, Underwood, Heintzman, Sunlight, Gold Dust, Huntley & Palmer.

27. What is meant by mortise ?
28. Mention three means of inspiring confidence in an article advertised by mail.
29. Enclose three magazine advertisements, each showing a different key. Indicate the keys.
30. State two requirements of a good trade-mark.
31. Select a manufactured article and write the following for it respectively : (a) Street car card ; (b) Single-column, three-inch newspaper advertisement ; (c) Poster advertisement ; (d) Quarter-page magazine advertisement.
32. Mention three cases in which services and not articles are advertised.
33. What is a headline ?
34. Cut out an example of a balanced advertisement.
35. Cut out an advertisement where the border is interrupted by the type or an illustration. What is the purpose of this ?
36. Mention two examples of government advertising.
37. Name the department stores in your city. What method of advertising do they use ?
38. Name a store using three different methods of advertising and describe these.
39. What is meant by " Out of Register " ?
40. Write an essay on The Value of Advertising.
41. State what you believe to be the six most important appeals of advertising.
42. List those you believe to be questionable.
43. Upon what are advertising rates generally based ?
44. Describe the leading features of a local window display.
45. Mention an objection to poster advertising ; also an argument in its favour.

CHAPTER XXVII

COMMERCIAL LAW, INSURANCE, AND COMPANIES

It is important that the correspondent should have some knowledge of the principles of commercial law. Only a few points can be dealt with here, but for additional information reference may be made to the numerous publications on this subject.

Law, in its broadest sense, is a rule of action, while commercial law is based mainly on the common law of the land. All business transactions are based on contracts, and the following definition shows the wide scope of this section of the law: "A contract is an agreement between two or more persons upon sufficient consideration to do or not to do some particular thing." A contract may be written, oral, or implied, and the essentials are as follows:—

1. Competent parties.
2. An agreement.
3. Consideration.
4. Legal subject matter.

Negotiable paper includes those instruments in use in a community which pass freely from one person to another by simple delivery or by endorsement. The following are classed as negotiable paper: Cheques,

acceptances, promissory notes, bank notes, warehouse receipts, bills of lading, and coupon bonds.

Guaranty or Suretyship is a promise to answer for the payment of some debt, or the performance of some duty, in case of the failure of another. Great care should be exercised in this respect, and in letters of recommendation it is wise to use some modifying expression, such as "I think he could be trusted," etc.

Acceptance is the name given to a draft after it has been accepted. In Canada, three days of grace are allowed on all notes and acceptances except those payable on demand.

All negotiable instruments not made payable to bearer are subject to endorsement which may be either for (1) identification, (2) negotiation, (3) additional security, (4) acknowledgment of partial payment.

A mortgage is a deed operating as a pledge of property for the security of a certain debt or obligation. It is in form an actual transfer of the title, with a condition that if the debt be satisfied, the transfer is to be of no effect.

There is an important difference between the common understanding and the legal definition of property which follows: "The right and interest which a man has in lands and chattels to the exclusion of others." There are two classes of property—Personal Property and Real Estate.

Agency is the relation founded upon the express or

implied contract of two parties, by virtue of which one party is employed and authorized to act for the other in dealings with third persons.

The appointment of an agent may be orally, in writing, by Power of Attorney, or implied.

A partnership is the relation existing between two or more persons who have combined their property, labour, or skill in the transaction of business for their common profit.

The following are the important requirements of the Statute of Frauds and Perjuries :—

1. Leases of land for more than three years must be in writing and under seal.
2. Contracts for the sale of lands, or for any interest in lands, must be in writing.
3. Every agreement that by its terms is not to be performed within one year must be in writing.
4. Every special promise to answer for the debt, default, or miscarriage of another, must be in writing.
5. Contracts for the sale of personal property of \$40 and upwards must be in writing, unless part or all of the goods have been delivered, or a part of the purchase price paid.

LEGAL MAXIMS

1. Ignorance of the law excuses no one.
2. No injury is done by things long acquiesced in.
3. No one is responsible for inevitable accidents.

4. The proof lies on him who affirms.
5. The acts of one partner bind all the rest.
6. A person ought not to be judge in his own cause.
7. Principals are held responsible for the acts of their agents.
8. The intention of the parties is the soul of the instrument.
9. Let the purchaser beware.
10. Where two parties are equally in fault, the party in possession has the better cause.
11. Time runs against the slothful and those who neglect their rights.
12. A day begun is held as complete.
13. It is a fraud to conceal a fraud.
14. A note obtained by fraud cannot be collected.
15. What I cannot do in person, I cannot do through the agency of another.
16. No consideration is sufficient in law if it be illegal in its nature.
17. A contract made with a minor is void in law.
18. A money receipt is not always conclusive.
19. If a note is lost or stolen, the law does not release the maker.
20. Notes bear interest before maturity only when they so state. The foregoing maxims do not express the whole truth concerning each circumstance, but they are suggestive in their application to business transactions.

GLOSSARY

Accommodation paper—A promissory note or bill given without value.

Arbitration—The trial of a cause by persons chosen by the contestants.

Appraise—To set a price upon.

Attorney—A person appointed to act in place of another.

Bail—To release on security.

Bill—A general name for negotiable paper.

Causa mortis—On account of death.

Caveat emptor—Let the buyer beware.

Chattels—Every species of personal property.

Coverture—The legal state of a married woman.

De facto—In fact.

Devise—A gift by will of real estate.

Estoppel—A bar to an action arising from a party's own action or neglect.

Fee simple—Title to property without restrictions.

Foreclosure—Suit brought on a mortgage to compel the mortgagor either to pay the debt or lose his equity of redemption.

Garnishment—A process of attachment securing money due a debtor in the hands of a third party.

Hypothecate—To pledge as security.

In propria persona—In one's own person.

Ipsé dixit—He himself said it; mere assertion.

Lease—A contract for the use of property.

Lex loci—The law of the place.

L.S. (locus sigilli)—The place of the seal.

Mala fides—Bad faith.

Non compos mentis—Of unsound mind.

Onus probandi—The burden of proof.

Prima facie—At first appearance.

Proxy—The person who is substituted to act for another.

Remission—A release of a debt or claim.

Subpœna—A writ to compel a witness to attend court.

Tender—An offer of money or other property for acceptance.

Tort—A wrongful act or injury.

Veto—I forbid.

Vice versa—On the contrary.

Viva voce—With the living voice ; orally.

Waiver—The abandonment of a legal right.

INSURANCE

The contract of insurance is one by which the insurance company agrees for a consideration to reimburse the other party to the contract, or some one they may agree upon, for a certain loss, or in case of a certain contingency.

There are many risks against which insurance can be taken, but they may nearly all be classified under the following general headings : (1) Fire, (2) Casualty, (3) Life, (4) Marine.

The parties to an insurance contract are known as the insurer (the company) and the insured. The policy is the contract of insurance and the consideration is called the premium. In life insurance, if the money is to be paid to a third person, he is known as the beneficiary.

Casualty insurance may be taken out for protection against loss through unforeseen casualties incidental to every business undertaking. It includes the following : accident insurance, plate glass insurance, boiler insurance, baggage insurance, rent insurance, etc.

Interesting and instructive literature concerning all phases of insurance may be obtained on application

at any insurance office, and the correspondent is recommended to secure a set of such pamphlets and circulars for reference purposes.

COMPANIES

Modern business is carried on either by individuals, through partnerships, or by companies. A joint stock company is preferable to a partnership, because in the former the liability of the owners or shareholders is limited to the financial interest they may have in the company. A joint stock company is legally defined as "an association of individuals possessing corporate powers, enabling them to transact business, sue, and be sued as a single individual." Besides the limited liability of the shareholders, there are three other important advantages of incorporation: (1) A larger number of persons may be interested in the business; (2) Ample capital can be secured; (3) Perpetual succession, as the organization of the company is not interrupted as would be the case in a partnership were death or retirement to occur. Companies may be incorporated either under Dominion or Provincial authority, according to the scope of their operations. When a company is first organized, provisional directors must be appointed to manage the affairs of the company until the first general meeting of its members. Having secured the official authority, notice of which must be advertised in the Canada or

Provincial Gazettes, a stock book must be opened, giving the name of the company, the amount of capital, the number of shares, and the amount of each share.

The officers of a company are usually as follows : President, Vice-President, Secretary, and Treasurer. It is also customary to appoint a solicitor, a banker, and an auditor. If outside capital is desired, a prospectus is issued which usually contains the following information :—

1. Particulars of the directorate.
2. Business of the company.
3. Revenue, security, and opportunity.
4. Particulars of the shares.

A meeting of the shareholders and officials must be held annually, and a yearly return of operations must be made to the proper authorities on a form provided. At such meetings, the order of business is somewhat as follows :

1. Calling of roll.
2. Proof of due notice of meeting.
3. Reading and disposal of any unapproved minutes.
4. Annual reports of officers and committees.
5. Election of directors.
6. Unfinished business.
7. New business.
8. Adjournment.

It frequently happens that the most important business before such a meeting occurs through the

medium of a resolution, and in this connection the following points should be observed :—

A motion is a proposal made before a meeting for the purpose of arriving at a decision.

Every motion must be moved and seconded, otherwise no discussion is allowed and no vote is taken.

An amendment is a motion to alter the terms of an original motion.

Every amendment must be moved and seconded.

There should only be one amendment before a meeting at the same time.

The vote on the amendment is taken first.

If an amendment is defeated, the original motion is open to further amendments.

If an amendment is carried, it takes the place of the original motion and is subject to further amendments.

As in the case of insurance, much valuable information concerning the organization and operation of companies may be obtained through a perusal of the literature issued by such companies. Copies of Acts relating to companies may be obtained from the various Provincial Secretaries, and from the Secretary of State at Ottawa. In all such matters the student is earnestly advised not to be content with information contained in text-books, but to supplement such knowledge by association with the sources directly concerned.

PETITIONS

It is very important that the correspondent should be familiar with the drawing up of formal petitions. The following is in the usual form:--

To the Honourable the Postmaster-General:

The petition of the undersigned humbly showeth:

THAT WHEREAS the residents in the vicinity of Township Eight, Range Ten, West of the..... Meridian, now number upwards of seventy-five, and are without adequate postal facilities,

AND WHEREAS the nearest Post Office is situated at the Town of....., seventeen miles from the aforesaid Township,

AND WHEREAS considerable hardship is thus entailed upon the residents as aforesaid,

WHEREFORE your petitioners humbly pray that a Post Office be established at or near Section 16 in the said Township and Range, and that a tri-weekly service from.....Station be inaugurated in connection therewith, and your petitioners will ever pray.

Dated at.....in the Province of....., this.....day of....., A.D. 19.....

In preparing a petition, each particular point should be given a separate recital, and the prayer of the petition should contain, in concise language, exactly what is required. In some cases the signatures of the petitioners should be witnessed.

Questions and Exercises

1. What is a contract and what are its essentials ?
2. What is negotiable paper ?
3. What are the purposes of endorsement ?
4. Name the two classes of property.
5. Which do you consider to be the most important of the legal maxims given ? Why ?
6. What is meant by hypothecate ?
7. What is the purpose of insurance ?
8. Name the general classifications of insurance.
9. What is a joint stock company ?
10. Mention four advantages.
11. Give the titles of the officers.
12. What information must the stock book contain ?
13. Why is a joint stock company preferable to a partnership ?
14. What information does a prospectus usually contain ?
Give a complete illustration.
15. Name three leading life insurance companies.
16. Name six forms of casualty insurance.
17. Write an essay on The Value of Life Insurance.
18. What is a lease ? Write a letter in which a lease is referred to.
19. Write a paragraph on the following statement : "Let the purchaser beware."
20. What is the legal definition of property ?

CHAPTER XXVIII

BANKING AND FINANCE

IN 1867, the Canadian banking system was brought under Federal jurisdiction. Banks are organized in the same manner as stock companies, and the capital stock must not be less than \$500,000, divided into shares of \$100 each. Half of this capital must be paid in, and there must not be less than five provisional directors nor more than ten. All charters expire at the same time and are renewable for ten years at a time. Present charters expire in 1921. The means at the disposal of a bank are : capital contributed by shareholders ; deposits of customers ; amount of notes in circulation ; and money in transmission. Note currency may be issued up to the full amount of the unimpaired paid up capital.

Bank notes are a first charge on the assets of the bank. Monthly returns must be made to the Government ; shareholders are doubly liable in case of default, and a financial deposit must be made with the Government. These precautions provide ample protection for note-holders and depositors. The business of banking includes :—

1. Receiving deposits.
2. Discounting and collecting commercial paper.
3. Issuing notes for circulation.
4. Dealing generally in money and documents payable in money.

Notes of less value than \$5 are issued by the Government, but \$5 notes and multiples thereof are issued by the banks.

Financial Terms

Above par—Used in referring to shares when their market value is greater than their face value. Conversely, the term below par is used.

Assets—Property that can be used for the payment of debts.

Bear—A speculator who believes in lower prices.

Blanket mortgage—A mortgage covering all property owned by a mortgagor.

Bond—A debt certificate bearing interest.

Bull—A speculator who believes in higher prices.

Circular Letter of Credit—A letter giving authority to the person named to draw from agents of the issuer such amounts as he may require.

Coupon—A ticket showing interest due on a bond.

Dividend—The profit of a business distributed among the shareholders.

Equity—The difference between the market value of property and the encumbrance on it.

Financial statement—A statement showing the standing of a business.

Fully paid stock—Stock which has been paid for in full.

Interim dividend—A dividend paid in advance of the full dividend.

Limited liability—Liability which is limited to the subscribed stock of a company.

Moratorium—A special period of delay granted by law to debtors.

Option—The right of dealing with securities or land within a certain time at a stated price.

Overdraft—Drawing on an account for more than stands to the credit of the drawer.

Overhead charges—The general cost of doing business.

Premium—The amount by which the actual value exceeds the par value.

Quotation—A price quoted.

Restrictive endorsement—An endorsement limiting negotiability.

Sinking Fund—A fund created to wipe out a debt at maturity.

Surplus—Profit remaining after payment of all expenses and dividends.

Turn over—The total of a year's business.

Working capital—The money necessary to carry on a business.

Questions and Exercises

1. When did banking come under Federal jurisdiction ?
2. Are note-holders better protected than depositors ? Why ?
3. How often are bank charters renewed ?
4. What does the business of banking include ?
5. How much note currency may a bank issue ?
6. What are the means at the disposal of a bank ?
7. List and define six financial terms not given here.
8. What is a dividend ?
9. Write a financial letter in which the term "overdraft" is used.
10. What is the meaning of the term "Limited" after the name of a company ? Give an example.
11. What is a quotation ? Write an illustrative letter.
12. Give the names of ten Canadian banks and state which of these are represented in your locality.

CHAPTER XXIX

ADDITIONAL LETTERS

The following letters, dealing with various subjects may be studied from many of the points of view previously suggested, and will thus provide numerous exercises.

1.

DEAR SIR,

We take pleasure in mailing you under separate cover a copy of the September number of the *National Land and Irrigation Journal*, containing an article from the pen of Norman S. Rankin, under the title, "The Awakening of Canadian Irrigationists."

As editor of the *Irrigation Journal*, I had the pleasure of visiting the Canadian West in July and August, but was not able to remain to attend the meeting at Kelowna. However, I published an advance account of the convention and caused to be distributed several hundred copies of the *Irrigation Journal* among the delegates, one of which may possibly have reached your hand.

It is our desire that this *Journal* should be the mouthpiece of all movements looking towards the reclamation of lands upon the North American continent, and as we are now so recognised by the great forces at work in the United States, we desire such recognition from our Canadian friends, and

we solicit a subscription from those interested in development in Canada, assuring them that each issue will contain much of interest and of value bearing directly upon the Canadian situation.

Our subscription rate is \$1.50 a year, and we trust that we may have the privilege of placing your name upon our list of permanent subscribers.

Respectfully yours,

(218)

2.

DEAR SIR OR MADAM,

I notice that you appear in the last Telephone Directory as a subscriber to the Government Telephone System.

The question of the new telephone rates will come before the Legislature at the Session next month; and I am anxious to have the views of all my constituents, who will be affected, as to the fairness of the new rates and whether the people concerned are satisfied with them.

I will be pleased to have you send me a few lines expressing your personal opinion and giving me your advice as to what I shall do in your interests when the question is before the House.

Yours faithfully,

(110)

3.

DEAR SIR OR MADAM,

RE ANNUAL REPORT.

Herewith we have pleasure in handing you copy of the Annual Report of this Association for the past year.

As a policy holder we trust you will find pleasure in reading it. It will reveal to you the present

strong financial position of the Company and furnish evidence of its continued progress and prosperity.

The placing of a further policy upon your own life, or a word spoken by you in commendation of the Company, will assist in furthering its best interests, and will constitute an expression of confidence and support which will be much appreciated by the Management.

Yours truly,

(107)

4.

TO THE ENGLISH AND CONTINENTAL
MANUFACTURER.

DEAR SIR,

We are taking the liberty of submitting to you herewith a few facts and figures from our last census.

As a manufacturer, presumably looking for any profitable market for your product, you doubtless will be interested in the possibility of conservative extension, even though you may not consider it advisable to make any change in your present policy at this time.

A large number of European houses have secured a wide and most profitable market for their product here. That more have not already done so is due mainly to a lack of realization of the opportunities offered. We have found that comparatively little is known in Europe in regard to the character and extent of the market in Canada.

We should welcome an opportunity to confer with you in regard to the possibility of extending your sales to Canada. Our advice and suggestions may be had without charge, and we should not hesitate to tell you frankly if we should discover any reason

why, in our judgment, your product could not be successfully exploited here.

We are confident that you will be interested in the information on the next page.

Yours very truly,

(202)

5.

DEAR MADAM,

Accept our gift to you—the Surprise Box for which you mailed us a coupon.

In so far as six varieties can, the contents of this Surprise Box will acquaint you with the quality of Sunshine Biscuits. The inserts will tell you their names; the taste of the biscuits will insure a purchase of one or more packages from your grocer.

Sunshine Biscuits are made under ideal factory conditions, where sunshine, fresh air, and high-grade materials are blended by skill and machinery that turn out the Quality Biscuits of America.

Yours truly,

(202)

6.

DEAR SIR,

Let us say the worst first—we would like to sell you a book.

It is a business book, so do not say “No” until you are sure you should not say “Yes.”

The book is described in the little folder herewith. Its cost is five dollars, but five dollars is not a large sum to men who look for value rather than at outlay.

Advertisers, little and big, depend upon this book. No advertising agency attempts to do without it.

Managers, collectors, correspondents, and travellers

tell us that its maps and commercial data make it of constant value to them.

We would like to sell you a copy of this book. We will send you specimen pages if you so desire, but we shall not regard you as a speculator if you buy without further description or delay.

Yours very truly,

(143)

7.

GENTLEMEN,

Mr. T. L. Fernie has consulted me with reference to his financial position, and as he is being pressed by a number of his creditors, it is thought advisable that they should be called together as soon as possible.

A meeting of creditors has therefore been arranged for the 15th instant, at 2 p.m., at my office, when a statement of affairs will be presented. If you cannot be present, kindly advise me to that effect, and I shall be pleased to act for you.

I enclose a stamped envelope and shall be glad to receive a statement of your account.

(107)

Yours faithfully,

8.

DEAR SIR,

The big *May American Magazine*
closes Monday, March 10th.

That's next Monday.

Copy should be in now.

Yours very truly,

No. 9.

DEAR SIR,

Twenty years ago it was considered beneath the dignity of the jeweller to advertise an annual

clearance sale. Even to-day, in some of the older and more conservative cities, it is still thought undignified—consequently old stock accumulates. "MODERN MERCHANDISING MAKES A SALE ONCE A YEAR A NECESSITY." Stock that does not move quickly (or that has already yielded its share of profit) should be sold at a sacrifice, and the money used for new purchases.

This annual sale will give you an opportunity to visit this great jewelry house and buy the finest goods at comparatively trivial prices. Thousands of pleased customers know that the values offered at previous yearly sales have been all that we claimed and more.

Visit our store (without any obligation to buy) and see the most interesting display of useful wares and novelties ever shown in the city, at prices quickly appreciated upon examination.

Yours very truly,

P.S.

SALE BEGINS JANUARY 10TH, and will continue until January 31st. During this time, there will be displayed in our windows articles representing all departments, such as watches, rings, jewelry, silver ware, cut glass, clocks, sterling silver novelties, art goods, etc., and the sale price marked thereon will indicate the unusual buying opportunities offered.

10.

OTTAWA, April 2, 1914.

SIR,

I have the honour to transmit herewith the Fifth Annual Report of the Royal Commission of Conservation. This contains a report of the proceedings of the Fifth Annual Meeting, held in Ottawa on

January 20-21, 1914, in which is included summary statements of the work done under the several committees of the Commission, during the fiscal year ending March 31, 1914.

I have the honour to be, Sir,

Your obedient Servant,

"JAMES WHITE,"

Assistant to Chairman.

HON. CLIFFORD SIFTON,

Chairman,

Commission of Conservation.

(81)

11.

DEAR SIR,

If you are critical as to the kind of shoes you wear, it is with decided pleasure that we direct your attention to our splendid displays of footwear for spring and summer.

These displays of fine shoe leather are representative of the cleverest shoemaking of England, Scotland, the United States, and of Canada.

Of particular interest to men who study the fine points of dress, are the splendid assortments presented for business and dress wear.

This is footwear that is constructed with all the care as to fit and finish given a fine glove. It offers choice of the finest leathers, while a wide range of selection presents styles and finish that could be achieved only by handwork. With such a service, we can fit you with as much ease and satisfaction as though you had left your measure.

It is an art to make such footwear as we are ready to show you in these fine stocks and quite as much an art to give it proper fitting.

In the new shoe store for men on the Main Floor we have provided an expert and personal service

R

that will make buying a new pair of shoes at this store a source of pleasure and of lasting satisfaction.

Yours very truly,

(211)

12.

DEAR SIR,

For several years we had reason to be ashamed of the *appearance* of our bond papers. We make this acknowledgment to clear the way for the equally frank statement that, in our judgment, other well-known paper-makers, almost without exception, have had the same reason to feel dissatisfied with their products:—they lack distinctiveness in appearance; all are on the same dead level as far as looks are concerned.

One shining example stands out clearly from the rest, and so the demand for it—for certain exclusive work, where the cost is not counted—is such that its price is more than twice that of the next highest price bond paper on the market, and more than four times what we ask for public service bond, far too high to permit of its use for the every day business of an office,—correspondence, bills, statements, reports and the like. We refer to Crane's Bond, which is so good in quality that the New York Stock Exchange will not list securities printed on any other paper, but which, as we say above, is so costly as to be adapted only to special uses.

A paper with the impressive appearance of Crane's Bond, at a cost that would fit it for these every day uses, has been very much needed by business men, and as no one of our rival makers of business bond papers had taken up the problem, we took hold of it, and for four years we worked on it. To get the necessary clearness of shade, strength,

erispness—real quality—was simple—the “something wanting” was distinctiveness in finish, without which our paper looked no different, was not better—and no worse, than that made by our neighbours. To produce this finish was our problem, and we have solved it.

The solution is Public Service Bond, Vellum Finish, this exhibit of which tells its own story. You can see at a glance that this is the paper you need to add character to your business letters. Your printer will tell you that it will not increase,—it may greatly decrease—the cost of your office stationery to use Public Service Bond, the right paper for business writings.

But in case this exhibit is not enough to convince you, we ask you to read our absolute guarantee, which you will find inside. It differs from the ordinary guarantee in that it contemplates, in case of dissatisfaction, the taking back of our goods after they have been rendered unfit for sale—and replacing with goods of another make selected by yourselves.

Yours very truly,

(437)

13.

DEAR SIR,

The New Year has opened up auspiciously marketwise, and the improved demand has disclosed the strong technical position of the markets and the scarcity of the better class securities at the lower levels. It is doubtful whether the recent advances scored by some issues will hold without reactions, but there are many evidences of improved conditions, both at home and abroad, and the general trend should, we believe, be towards higher levels.

Easier money conditions and the more confident attitude of bankers abroad, are evidenced by the reduction in the Bank of England rate to 4% and similar reductions in discount rates in other important European centres.

It is natural to look for a reflection of these conditions in the stock markets, and we believe the better class securities can be confidently purchased, looking to ultimate substantial appreciation in values.

Some of the securities have not shared materially in the recent recovery, and of the preference issues, F. N. Burt Preferred, selling at 95, yielding 7.37%, and Monarch Knitting Preferred, selling at 83, yielding 8.43%, look particularly attractive. Both have previously sold over 15 points higher and should see material recovery in prices as market conditions improve. The latter appears to be selling out of line with other securities of its class. The shares are well secured, both as to assets and net earnings, the latter averaging about 24% on the preferred shares during the last five years.

Of the tractions, Twin City, Toronto Railway, and Porto Rico all appear to have good possibilities around current levels, and some of the better class American securities should also prove profitable purchases on any reaction.

Of the purely speculative issues, Canada Cement Common and Steel of Canada Common are worthy of consideration.

We shall be glad to furnish you with further information regarding the above or other securities in which you are interested, and trust we may have the pleasure of serving you.

Yours truly,

(341)

14.

DEAR SIR,

A few days ago, our agency received the first of our new model 7-passenger touring cars. If you will write to them at 212 Main Street, or telephone (Main 9100) they will be glad to send this car to your office or home and take you out for a trial drive. In fact, we have already given them your name, so that if you care to communicate with them you will receive immediate and courteous attention.

Of course, if you prefer a different body—a limousine or runabout, for instance—or if you are more interested in our smaller models, our agency will be glad to show you these types as well. We mentioned this special car because it is the latest product of our factory and because in comfort, endurance and a certain smooth, quiet speed—the particular merit of the Stuart engine—we believe it is unsurpassed in America.

In the meanwhile, we are sending you, under separate cover, the booklet you asked for. It contains a complete description of our various models and an explanation of our 300-day guarantee—an unique advantage of our company which is worth consideration, when you consider running expenses.

Hoping that you will communicate immediately with our agency, we are

Yours truly,

(221)

15.

DEAR MADAM,

The highest respectability, combined with that saving touch of gaiety and Bohemianism, is the distinctive feature of our Fairyland Restaurant,

which we have just opened on our Mezzanine Floor.

A delicately diffused lighting system, a beautiful fountain, and a profusion of plants and flowers, as well as a rich-toned Hungarian band, have combined to impart that delightful exotic atmosphere which has earned it the name of Fairyland.

At the same time, its connection with the Plaza-Bellevue Hotel ensures a conservative management which we trust will justify our liberty in calling it to your attention.

May we invite your patronage for dinner parties, large or small, either before or after the theatre? A telephone call to the Hotel Office mentioning the card we enclose, will ensure a table being reserved for you at any time.

Yours respectfully,

(140)

16.

DEAR MR. EDSON,

If you have occasion to come into our shop within the next two weeks, may we suggest your examining the special assortment of silks which you will find displayed on the first counter to the left as you enter.

Silk shirts are somewhat of a luxury, it is true, but they are a veritable delight to the eye, and if saved for perhaps more special occasions than the cheviot or Madras shirt, will last a lifetime.

On especially hot days, too, the delicacy of their fabric and their cool sheen are a solace and pleasure not only to the wearer, but to all those about him.

If you should care to give us your order now, we could have the shirts ready before the summer weather threatens.

Yours respectfully,

(132)

17.

DEAR SIR,

Your application for ten shares of the capital stock of the Eastern Mortgage Company of Canada was duly received, and the Provisional Directors have allotted to you ten shares.

In accordance with the terms of your application, 10%, or ten dollars per share, is payable on the 1st October next, or on allotment. This amounts to \$100.00 and we shall be obliged by your letting us have a remittance in due course to cover this amount.

Yours truly,

(84)

18.

DEAR SIR,

As your subscription to *Printer's Ink* expires on July 3rd, you have only three more issues coming to you.

For your convenience, and in order that you may not miss any copies, we have taken the liberty of filling in your name on the enclosed renewal order card.

Simply signify whether you wish your subscription extended for one or three years, and mail the postal. *Printer's Ink* will then continue to reach you without interruption. Bill will be rendered in due course.

Thank you!

(86)

19.

DEAR SIR,

I telegraphed you to-day as follows:—

“Cancel order which I gave to your Mr. Sloan on the Fifteenth as I have concluded

that conditions are not favourable for the disposal of this stock."

This I now beg to confirm.

When giving Mr. Sloan the order in question, I did so on the understanding that it was subject to cancellation within ten days, should further consideration lead to the conclusion that a postponement of the order was desirable.

I trust that it will not be long before normal business conditions are again established, when I shall be pleased to see your representative with a view to reinstating the order.

Yours truly,

(112)

20.

DEAR SIR,

Enclosed is a reprint of some observations on the lightning rod by Mr. A. Johnston, Fire Commissioner, which we believe will be of interest to you.

We wish to say that we are manufacturers of the most complete line of material for protection from the dangers of lightning. We naturally wish to interest the public in this necessary protection. To do this, it is necessary that we interest the leading merchants and through them the consumers. We therefore ask you to give our printed matter careful attention. Our products are so well known that it is unnecessary to say more than that we fully believe them to be superior to any similar line now on the market. We sell exclusively to the merchant trade, and know there is no other legitimate business from which the merchant can get so liberal a margin of profit. Lightning rods are sold

to property owners—therefore no loss from bad accounts.

If you are interested, and we think you are or should be, put your name and address on the enclosed card, and it will be our pleasure to go into details.

Yours very truly,

(191)

21.

SIR,

In order to avoid printing an unnecessarily large number of the various publications issued by the Department of Trade and Commerce, the undersigned requests that should there be any of the publications of the Department now received by you and not desired, you will kindly mark the same "refused" and return it to the Post Office in the envelope in which it is received.

If the above directions are followed, your name will promptly be removed from the mailing list of the publication returned, and the Department greatly assisted in the distribution of such publications.

I have the honour to be, Sir,

Your obedient servant,

(108)

Questions and Exercises

1. Work on Letter 15 according to each of the methods of analysis and study suggested in this book, submitting the results in writing.
2. Compose letters to be used for follow-up purposes in the case of Letters 6, 18, and 20.
3. List the numbers of the letters in column form and write opposite each one the subject of the letter and your opinion as to its merit.
4. Which do you consider the best letter in the set? Why?

5. Which do you think is the poorest? Why?
6. Select any one of the letters and re-write it so as to exhibit an improvement over the original. Give marginal reasons for changes.
7. What do you consider the most effective statement in Letter 12?
8. Secure and submit an actual business letter with comments as to its kind, nature of subject, and form of composition.
9. Write a letter concerning the merits of the Canadian Adding Machine and outline a free trial plan.
10. Write to the Secretary of the Board of Trade at Kelowna, B.C., concerning business openings at that point, and write the Secretary's reply, giving facts and figures from authentic sources.

CHAPTER XXX

ADDITIONAL POSTAL INFORMATION

CONSIDERABLE postal information has already been given in connection with the preceding chapters, but the correspondent should study the following points condensed from the Official Postal Guide, of which free copies can be obtained from principal post offices.

In the United Kingdom, nearly 6,000,000,000 postal packets pass through the post offices in one year. Of these, more than 34,000,000 are undelivered annually on account of incorrect methods of addressing and mailing, while nearly 500,000 packets have no address whatever, and contain an annual average of \$100,000 in different forms of money. It will be seen from these figures, which are proportionately the same in all countries, that too much stress cannot be laid upon the importance of following accurately official postal instructions.

The Canadian Post Office records show that the following are the principal reasons for delay and loss of mail :—

1. Imperfect address.
2. Insufficient prepayment.
3. Improperly placed stamps.

4. Adhesions, preventing sortation until the several items have been forcibly separated or torn apart.

It is stated from the same source that business houses employing high-salaried stenographers, fine stationery and contriving elaborate systems of advertising, "follow-up" letters, etc., entrust the final preparation of their mailing and posting thereof to the cheapest and most immature member of their staff. Business firms should have their mailings carefully supervised or examined by some competent employee before being sent off.

POSTAL RATES

Letter Postage: To Canada, British Possessions, British Protectorates, British Postal Agencies, United States, Mexico, French India, Indian Postal Agencies in Thibet, Bahrein, Gwadar, Hawaii, Malay States, Guam, Muscat, Philippine Islands, Porto Rico, Zanzibar, 2 cents per ounce or fraction thereof; to all other countries, 5 cents for the first ounce and 3 cents for each subsequent ounce, or fraction of an ounce.

"Drop" letters—that is, letters intended for delivery at posting office—1 cent per ounce, or fraction thereof.

Letters posted wholly unpaid to places within the Dominion and the United States and Mexico, and letters addressed to the United States and Mexico

not prepaid at least one full rate (2 cents) will be sent to the Dead Letter Office.

Post Cards (see Chapter XVI.).

Legal Documents and Commercial Papers : Legal Documents, Commercial Papers, and all other matter either wholly or partly in writing (except the matter specially mentioned under next heading) are liable to letter rate of postage (2 cents per ounce) when posted for delivery in Canada.

These papers, when unsealed, may be sent to all other countries at 5 cents for the first 10 ounces and 1 cent for each additional 2 ounces.

Books, Circulars, Photos, Printers' Copy, etc. : The rates for Inland and Foreign Post on these classes are the same, viz., 1 cent for 2 ounces or fraction thereof, but the limitations to weight and size are as follows :—

Canada	†5 lbs.	§30 in. × 12 in. × 12 in.
United Kingdom	5 lbs.	24 in. × 12 in. × 12 in.
Mexico	†4 lbs. 6 ozs..	§30 in. × 12 in. × 12 in.
United States and Postal		
Union Countries generally	†4 lbs. 6 ozs..	18 in. × 18 in. × 18 in.
Non-Union countries	4 lbs.	18 in. × 12 in. × 12 in.

† A weight of 10 lbs. may be allowed in the case of a single book.

§ A length of 42 inches may be allowed if combined length and girth does not exceed 6 ft.

Reproductions or imitations of hand- or type-written matter, in order to be accepted as printing, must be handed in at the Post Office wicket in a number not

fewer than twenty identical copies, separately addressed. Failure to comply with either of these conditions will subject the article to letter rate of postage.

Circulars, advertising matter, etc. (unless directed simply to "Householder") addressed to places where there is free letter carrier service, must bear specific address, such as street and number, etc., otherwise they shall be returned to senders for complete direction. (For places supplied with free carrier service, see "Special Delivery Service.")

On Book and Newspaper Manuscript, Printers' Copy, and Printers' Proof Sheets, when posted for delivery in Canada, Mexico or the United States, the rate is 1 cent for each 2 ounces or fraction thereof.

Newspapers and Periodicals : Transient newspapers and periodicals for any place in Canada, Mexico or the United States, 1 cent per 4 ounces.

Transient newspapers printed and published in Canada, may be sent to the United Kingdom and most British possessions at the rate of 1 cent per 4 ounces ; other papers at the rate of 1 cent per 2 ounces.

Patterns and samples : May be sent at the rate of 1 cent per 2 ounces within Canada, but when addressed to other countries the minimum prepayment is fixed at 2 cents. The Postal Guide should be consulted for limits of weight and size.

"Householder" Mail : Circulars and similar articles

of printed matter may be posted addressed simply "The Householder," without the name of any person, or indication of street or number, and will be delivered as far as the supply permits, at every house where there is free delivery by carrier.

Merchandise: See Inland, British, and Foreign Parcel Post, except for matter addressed to United States and Dependencies, the rate to which is 1 cent per ounce up to limit of weight, 70 ounces.

The delivery of letters by postmen averages five times daily in the business districts of large cities, and twice daily throughout the residential section. There is no delivery on the afternoons of holidays.

Special Delivery Services: These services are organised in most of the important Canadian cities. Special Delivery Stamps are sold at 10 cents each, and if attached to a letter, in addition to the regular postage, ensure immediate delivery by special messenger in any city where the service is in force. The hours for Special Delivery Service are from 7.00 to 22.30.

Special Delivery Stamps, valid in the United States, are for sale at the stamp counters.

Registration: The charge for registration is a uniform one of 5 cents.

Articles intended for registration should be posted fully one hour previous to closing of mails.

The senders of registered articles should be careful

to see that they are fully prepaid, and obtain therefor a properly numbered and stamped certificate at the Post Office wicket.

The sender of a registered article addressed to any Domestic or Postal Union address may obtain a certificate as to the disposal of said article by the Postmaster at the office addressed on prepayment of an additional fee of five cents.

All classes of matter (except parcels by B. and F. parcel post) may be registered to all destinations in Canada and throughout the Postal Union ; and letters may be registered to most of the countries not included in the Union.

The sender of registered mail is requested to put his name and address in the upper left-hand corner of the cover.

Registered letters are carried when possible on trains only that are accompanied by a railway mail clerk. Hence, a registered letter may not receive as expeditious service sometimes as an unregistered letter.

Indemnity for Lost Registered Articles : In case of Inland Mail, the addressee or sender is entitled to an indemnity not exceeding \$25.00 (or the actual cash value of the lost registered article when the same is less than \$25.00), provided no other compensation or reimbursement has been made therefor. No indemnity will be allowed for a registered article which has not been entirely lost in the mails, or the loss of which

is not reported within one year from the date of posting. The indemnity for International Mail is limited to \$10.00.

Prepayment by Cash: Printed articles, etc., of third-class matter, for delivery at offices within the Dominion of Canada, which are of uniform weight and posted in quantities on which the postage is not less than \$25.00, may now be prepaid in cash. Persons sending out large quantities of advertising matter will find it most advantageous to employ this method.

Complaints and Inquiries: These should be addressed to "The Postmaster," and be accompanied by the original envelope or cover of the mail affected.

The sender of mail should place his name and address inconspicuously upon the upper left-hand corner of the envelope or wrapper, so that should delivery fail, it may be returned direct and promptly without reference to the Dead Letter Office. This requirement is of special importance with packages or parcels which contain no inclosure to show who the sender is.

Inland Parcel Post within the Dominion: Third-class matter may be mailed at parcel post rates or at the rates of third-class matter, at the option of the sender.

The transmission of intoxicating liquors or explosives is expressly prohibited.

Parcels must be put up in such a way that the

contents may be easily examined ; and the sender's address should appear inside the parcel or inconspicuously on the cover.

The general limit of size is 30 inches in length by one foot in width or depth, but parcels may be 3 feet 6 inches in length, provided that the combined length and girth do not exceed 6 feet.

The maximum charge of 12 cents a pound will apply on all parcels addressed to or posted at offices to which mails have to be conveyed more than 100 miles by a continuous stage service.

A parcel may contain invoices and accounts provided they relate exclusively to the contents of such parcel. Nothing of the nature of correspondence may be enclosed.

Parcels containing anything of a fragile or perishable nature should be marked "Fragile" or "Perishable" and should be enclosed in a sufficiently strong wooden or papier maché box or other case of rigid material, in order to prevent breakage or damage in course of post.

The Post Office Department does not become in any way responsible for loss or damage occurring while in course of post.

Parcels should be posted at the General P.O., or at one of the Postal Stations. This will facilitate the work of dispatch and delivery, and minimize chances of loss or miscarriage. Weight limit, 11 lbs.

The Official Postal Guide should be consulted for further information.

British and Foreign Parcel Post: Packages of merchandise, whether gifts or not (unless undutiable and weighing not over 4 ounces) addressed to places beyond Canada and the United States **MUST BEAR A CUSTOMS DECLARATION** and be fully prepaid. Rates and other particulars may be learned on inquiry at the General Post Office or at other Postal Depots.

The size of parcels to the United Kingdom must not exceed 30 in. × 12 in. × 12 in.

Parcels to other countries must not exceed 24 in. × 12 in. × 12 in.

No correspondence must be enclosed.

Closed parcels are not forwarded to or received from Hawaii, either direct or via England.

No parcel which contains coin or bullion can be sent to or via the United Kingdom if the value exceeds £5 sterling. This prohibition does not apply, however, to coins clearly designed for purposes of ornament.

The importation of the following articles into the United Kingdom by Parcel Post is prohibited:—
Letters, explosive and dangerous articles, foreign reprints of British copyright works, acetylene, extracts or other concentration of coffee, chicory, tea, or tobacco, snuff work, tobacco stalks, tobacco stalk flour, prison-made goods, saccharin, and substances of



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



1.45

1.50

1.56

1.63

1.71

1.80

1.88

1.96

2.04

2.12

2.20

2.29

2.38

2.47

2.56

2.65

2.74

2.83

2.92

3.01

3.10

3.19

3.28

3.37

3.46

3.55

3.64

3.73

3.82

3.91

4.00

4.09

4.18

4.27

4.36

4.45

4.54

4.63

4.72



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

a like nature or use, rags, shoddy, and live animals (except bees in properly constructed cases).

A letter needing re-direction will be forwarded free as many times as necessary to reach the addressee.

Letters to any place in Canada insufficiently prepaid, will be forwarded and the addressee charged double the deficiency.

With a view to the prevention of pilfering, many large firms, after purchasing sheets of stamps, have each stamp perforated with their initials.

MAILING

When letters have been folded and are ready for mailing, they should be sorted as to weight, sealed, unsealed, foreign and domestic. All average letters without heavy enclosures can be safely stamped with 2 cent stamps, or circular letters with 1 cent stamps, but others should be weighed for correct postage. Special postal scales are used for this purpose. In large offices, postal stamping machines are used for stamping letters. The stamps should be properly placed and the address should contain the following information :—

Name.

Street address or Post Office Box.

City.

Province.

If the matter is intended for delivery through the

general delivery of the post office, the words " General Delivery " should appear on the superscription.

Questions and Exercises

1. What is the average annual number of letters mailed in the United Kingdom without addresses ?
2. What do Canadian Post Office records show as the principal defects in mailing letters ?
3. Give the meanings of the following words :—stress, adhesion, sortation, elaborate, immature, employee, subsequent, specific, transient, comprise, destination, disposal, expeditious, indemnity, undutiable, prohibited, inconspicuously, deficiency, pilfering.
4. Give antonyms of the preceding words.
5. Write synonyms of the words in Exercise 3.
6. Write ten sentences containing any ten words of Exercise 3.
7. Why should the letters of business firms be carefully supervised before mailing ?
8. What are the letter postage rates from Canada to British Possessions ?
9. What is a " Drop " letter and what is the rate of postage thereon ?
10. What are the rates on newspaper manuscript from Canada to the United States ?
11. What is the domestic rate for Canadian newspapers ?
12. What is " Householder " mail ?
13. Secure free from your Post Office a copy of the monthly postal guide and retain it for fuller reference.
14. What is the average number of deliveries daily in business and in residential sections ?
15. Describe the Special Delivery service.
16. What is the charge for registration and what three points should be observed in connection therewith ?
17. How may the sender of a registered letter verify its receipt by the addressee ?
18. What is the limit of indemnity for International registered mail ? for domestic registered mail ?

19. Name three circumstances under which indemnity will not be allowed by the Post Office.
20. What is meant by Prepayment by Cash? Describe the conditions.
21. What is said with regard to Complaints and Inquiries?
22. How are letters dealt with which are insufficiently pre-paid?
23. What method is taken to prevent pilfering of stamps?
24. How should letters be sorted for mailing?
25. What information should the address contain?
26. How can you obtain additional postal information if necessary?
27. Find the amount of postage necessary to mail to Canadian points the articles described below:—
- (a) A typewritten manuscript for publication in a newspaper, weight $7\frac{1}{2}$ ounces.
 - (b) 5500 unsealed circular letters, each weighing $1\frac{1}{4}$ ounces.
 - (c) A box of flowers weighing 1 lb. 5 ounces.
 - (d) Twenty books, mailed separately, each weighing $8\frac{1}{2}$ ounces.
 - (e) A box of stationery weighing $1\frac{1}{2}$ pounds.
 - (f) A package of photographs weighing $19\frac{1}{2}$ ounces.
 - (g) A magazine weighing $8\frac{1}{4}$ ounces.
 - (h) A book weighing 4 lbs. $13\frac{1}{2}$ ounces.
 - (i) A sealed letter weighing $2\frac{3}{4}$ ounces.
 - (j) 1000 sealed letters, each weighing $1\frac{1}{2}$ ounces.
28. What would be the charge for registering a letter weighing three ounces from Winnipeg to Montreal?
29. Work out the cost of mailing in the following:—
- (a) A 1-ounce letter to Paris, France.
 - (b) A $2\frac{3}{4}$ -ounce letter to London, England.
 - (c) A package weighing $2\frac{1}{2}$ lbs. from Winnipeg to Vancouver.
 - (d) A Special Delivery letter from Fort William to Calgary, weight $2\frac{1}{4}$ ounces.

(e) A $10\frac{1}{2}$ -ounce catalogue from Toronto to Moose Jaw.

(f) An 8-ounce newspaper from Saskatoon to Minneapolis.

(g) A $2\frac{1}{4}$ -ounce pamphlet, unsealed, from Brandon to Petrograd, Russia.

(h) A $1\frac{1}{2}$ -ounce letter from Edmonton to Port Arthur, Ont.

(i) A circular weighing $1\frac{3}{4}$ ounces, from Toronto to Liverpool, England.

(j) A post card to Tokio, Japan.

30. What would the addressee be charged on a letter weighing $2\frac{3}{4}$ ounces upon which stamps to the value of 2 cents only had been affixed ?

31. What is done with letters posted wholly unpaid ?

32. What is the domestic rate on printers' proof sheets ?

33. What is the domestic rate on patterns and samples ?

34. What class of matter may not be registered ?

35. What precaution should the sender of mail take to ensure return, if not promptly delivered ?

CHAPTER XXXI

GENERAL QUESTIONS AND EXERCISES

THE following are taken from the examination papers of various official bodies. Besides providing material for practice, they will give some idea of the standard set by educational authorities :—

Questions from the Examination Papers of the Civil Service Commission of Canada

1. Write to a friend a letter of about 300 words on The Development of the Canadian West.
2. Write an essay on The Importance of Attention to Details.
3. Show by definition, or by examples of their use, that each of the following words has two distinct meanings, corresponding to two different pronunciations :—bass, bow, wound, tarry, hinder, sewer, minute, courtesy, slough, lower.
4. Distinguish in meaning between :—six gallon jars and six-gallon jars ; two spoonfuls and two spoons full ; an ice house and an ice-house ; a half-dollar and half a dollar ; two hundred thousandths, and two hundred-thousandths.
5. Write a letter of about 300 words concerning The Great Railway Systems of Canada.
6. Write a letter to one of the Government Departments at Ottawa asking for information on any matters connected with the Department.
7. Write the reply to this letter which might be sent by the Department.
8. Give the plural of each of the following nouns (should plural be the same as the singular, or should the noun have no

plural meaning, say so):—mother-in-law, silver, box, sheaf, lady, boy, eaves, piano, potato, series, basis, man-servant.

9. Write an essay on The Future of Canada.

10. Show by examples of their use or by precise definition that you are able to use the following pairs of words with discrimination:—

Anticipation and expectation.

Precedence and precedents.

Federation and confederation.

Attorney and barrister.

Pronunciation and articulation.

11. A letter is received by the Deputy Minister of Agriculture at Ottawa, requesting information on the following points:—

(a) Must the vessel bear the cost of quarantine inspections?

(b) Are the costs incurred in the maintenance of and attendance upon healthy persons who may have been exposed to infection, and who have been detained for quarantine, to be at the charge of the vessel?

(c) Where, and at whose expense, will sick persons be taken care of?

(d) In the event of a vessel being allowed to proceed, leaving its passengers in quarantine, who shall defray the cost of the subsequent transfer of such passengers from quarantine to port of destination?

(e) By whom are the appliances, materials and labour for disinfection supplied, and at whose cost?

Write a reply embodying the following information:—

(a) No, except at an unorganized quarantine station, when the master of the vessel shall pay a fee of \$5.00 for each medical inspection ordered by the quarantine officer.

(b) Yes.

(c) In the quarantine hospitals, at the charge of the government.

(d) The vessel.

(e) The government, without charge to the vessel.

12. Write to a friend a letter of about 400 words describing a journey which you have taken, by rail or water. The following plan is suggested as the basis of such a description :—

1. Circumstances leading up to the journey.
2. Scene at the point of departure.
3. Nature of the landscape en route.
4. Impressions produced upon you by fellow-travellers.
5. Noteworthy incidents on the way.
6. Scene at the terminus of the journey.
7. General conclusion.

Lancashire and Cheshire Union of Institutes (England)

13. Draw up a newspaper advertisement of the sale of some cottage property. Give the best description possible to attract the attention of likely purchasers. The advertisement must not exceed 60 words.

14. Give the meanings of the following :—Poste Restante, Primage, Brokerage, Compounding with Creditors, Rebate, Discounting.

15. Write an essay on The Services rendered by Banks to Business Men.

16. Show how the following names would be entered in a Vowel Index :—Waugh, Whincup, Webb, Warner, Whyman, Whitworth, Wallace, Worsley, Wynne, Worswick, Wiseman, Woodhouse, Whelan, Wurtheimer, Wainwright, Wrigler.

17. Give an example of a Tender or Estimate.

18. Give the abbreviations of the following :—Cash on Delivery, Account Sales, Manuscripts, Debtor, Errors and Omissions Excepted.

National Union of Teachers (England)

19. Draw up a circular letter from Lee and Bartlett, Bradford, stating that their partnership had been dissolved, and that the firm would now trade under the title of Messrs. Lee & Sons.

20. Against what risks should every business man insure his business ?

21. Make up a letter from the following notes :—(Mr. Williams has applied for an agency.) Acknowledge letter. No agency in district. Willing to appoint. No salary for three months. 10% on sales. If regular sales exceed \$50 a week, salary \$10. Samples to be forwarded.

22. Tabulate the chief points to be observed in an advertisement of an article and write what you consider to be an attractive advertisement of a fountain pen.

23. A person wishes to receive his letters in advance of the ordinary delivery. What arrangements does the Post Office make for this ?

24. State what you conceive to be the chief benefits of commerce to the community, and show how (a) free trade, and (b) protection affect them.

Midland Counties Union (England)

25. Explain the meaning of the following note at the head of a letter :—

Please quote No. $\frac{C}{87}$

Give abbreviations for the following :—Last month, Postscript, Morning, Messieurs, Debtor, Per hundred.

26. Explain three of the following terms used in connection with cheques :—post dated, refer to drawer, special crossing, payee.

27. What are the essential differences between a Promissory Note and an I.O.U. ? Give a specimen of each.

28. Explain the meaning of the following terms used in connection with Bills of Exchange :—Dishonour, Renew, Accept, Negotiate, Endorse.

29. Print in Block Letters about $\frac{1}{4}$ inch high, the word Secretarial.

The Royal Society of Arts (England)

30. What do you understand by a coded telegram ? What purpose does a code serve ?

31. Distinguish between Trade Discount and Cash Discount, and explain what is meant when an invoice is marked "5% 1 mo. prompt."

32. Are you familiar with any system of copying and filing correspondence? If so, describe shortly one of each.
33. What do you understand by the Postal Union?
34. What is meant by a Negotiable instrument? Give an example.
35. Why are letters registered and how is registration effected?

Yorkshire Education Department (England)

36. What is the meaning of the expression "Terms 1 mo. net"?
37. If you are writing a letter in May, how would you refer to the following dates this year:—20th March, 25th April, 4th June, 12th August, 17th May.
38. What method is adopted in the Letter Book to facilitate reference to the press copy of a preceding or succeeding letter to the same person or firm? Give an example, with an explanation.
39. Describe as far as you can the various methods of producing six copies of a letter or invoice.
40. Write a letter from the sellers to the buyers, stating that the goods have been dispatched and enclosing invoice.
41. Condense the following report into a suitable form for telegraphing, retaining the salient points:—There is little change to report in any section of the linen market. Demand is steadily maintained and prices keep very firm, tending upwards. Flax, both in local markets and on the Continent, is in active request, and values are hardening still further. Spinners have secured a moderate number of orders—about equal to production. Rates are firm. The fore-sold condition of manufacturers makes them disinclined to contract themselves further ahead, but they have been constrained to add to their commitments in several instances; of course, on their own terms as to price and delivery. Powerloom linen for bleaching, damasks, cambrics, dress goods, etc., are all being made at high pressure. The home demand for bleached and finished linens is quietly improved. Orders

are not specially large but are likely to come forward steadily, and must, of course, be at current prices. In the somewhat congested state of business, this answers very well. Shipping trade continues remarkably good. The demand from the United States for dress goods, damasks, coloured linens, cambrics, and embroidered goods is still very active.

42. Give the meaning of the phrases printed in italics in the following market report :—

Markets were all very quiet on Saturday and *the tone was irregular*. In the absence of fresh business, dealers directed their attention to the preliminaries of the *carry-over*, which begins to-day in all departments other than Mines. *Consols succeeded in recovering part of the previous day's fall*, while in the Home Railway Market prices trended downwards except in the case of the Southern passenger stocks. Continental *Bourses* were reported to be dull, and some selling of Rio Tinto and South African shares on French account caused *dulness* here. American shares opened *a shade below parity*, and the market soon subsided into extreme inactivity, while Canadian Pacific shares were pressed for sale on German account.

43. Explain the following abbreviations :—Ult., pes., P.S., inst., P.T.O.

44. State what is meant by gross weight, tare, and net weight.

45. What is a pro forma invoice.

46. Explain the meaning of the following terms, in connection with Bills of Exchange :—Discounting, Renewing, Presenting for Acceptance, Dishonouring.

47. What is the "surrender value" of a life policy ?

48. Distinguish between Revenue and Protective duties.

49. You propose to start business as a Grocer and Provision Merchant. Draw up an advertisement in the form of a handbill for distribution from door to door. Indicate as nearly as possible how you would have it displayed.

Associated Advertising Clubs of America

(From Text Book, "Advertising as a Business Force.")

50. What are the two main steps in the distribution of goods for retail consumption?

51. How does modern advertising affect the consumer's ability to choose what he will buy?

52. How can standards of living be affected by advertising?

53. If you controlled the patents on a new kitchen specialty and had \$10,000 for a publicity campaign, how would you go about getting the article on the market?

54. What are some of the main uses of the trade mark?

55. If advertising, by increasing output, brings down production and distribution expenses and increases total profits of makers and distributors, is the consumer paying for the advertising because the price to him is not reduced?

The London Chamber of Commerce

56. Write a short essay on The Choice of a Career.

57. How in writing do you indicate:—a quotation, a foreign word, a question? How can you show in writing that a particular word in a sentence is emphatic?

58. Write down the past tense of:—Suffer, transfer, revel, quell, rail, rally, tunnel, dye, die.

Institute of Bankers

59. Write short sentences to illustrate the correct use of the following:—dependent, dependant; happen, transpire; approval, concurrence; apparent, manifest; consent, compliance.

60. What are the essentials of good style in—(a) General Literature; (b) Business Correspondence?

Chartered Institute of Secretaries

61. What do you mean by confirming a communication? How would you confirm a letter, telegram, or telephone message?

62. Explain the following terms:—Private firm, public company, "small profits, quick returns," glut in the market, tariff.

63. Distinguish between Statutory Report, Annual Report, Committee Reports.

64. Describe the organization of a small office, where most of the business is conducted by correspondence.

65. Report on the visit of a Committee to a place for certain investigations as to its suitability for a company's business, and their conclusions.

66. Explain the following terms:—Valuable consideration, bona fide, procuration, without prejudice, ultra vires, nem. con.

Manitoba Department of Education

67. In February, you wish to sell out remainder of your winter stock of men's clothing at very little over cost price. Draft an advertisement to occupy six inches in the newspaper, and write a letter giving instructions to the Advertising Manager of the paper.

68. Cameron & Company, Brandon, retail hardware merchants, owe \$4,000.00 to Maryland & Stewart, and have made no remittance for over twelve months.

(1) Write a letter demanding prompt payment.

(2) No answer to the above having been received for two weeks, write again.

69. Eric Stevens, after having been in your service for five years as confidential secretary, is leaving you. Write a letter of recommendation for him.

70. Write a leading article for— or a letter to—a local newspaper. Either (1) Pointing out the value, to a retail merchant, of judicious advertising, or (2) Upholding a suggestion which has already been made, that the storekeepers should unite their stores under one company, or (3) Advocating the formation of a Board of Trade, or (4) Favouring the building of waterworks by the town.

71. Write an advertisement for the sale of a farm, stating size, location as to elevators, post office, school, church; number of acres under cultivation, nature of the soil, kind of buildings, price wanted and terms of sale.

72. Write a letter to accompany your cheque for \$625, part payment of your account of \$987, with the firm of Workman, Glass & Company, wholesale grocers, 26 Archer Street, Montreal, stating your desire to settle the account by giving two promissory notes, one for \$127 for three months, at 8%, and the other for the remaining amount for six months at the same rate. Ask for an early answer. Address the envelope, standard size.

73. You ordered a carload of plows, binders and wagons on May 15, from a firm in Toronto, and were informed by them that they shipped the same on May 28. You have not received the car. Write a telegram of the least possible number of words to the shipper, informing him of the state of affairs and ask him to put a tracer on to locate the car.

74. Write a short article for a newspaper, setting forth the advantages of the town in which you live as a place of business and residence.

75. Robert Somerset is opening a general store in Scott, Sask., and will carry lines of groceries, hardware, dry goods, etc. His friend, Mr. George Small, of the firm of Findlay & Company, of Prince Albert, who is acquainted with Messrs. Stobart, Sons & Co., wholesale dry goods merchants, Winnipeg, recommends him to open correspondence with them. Write a letter to the Stobarts, asking to open an account with them. Add further references.

Write a suitable reply from the Stobarts.

Miscellaneous

76. Use the following synonyms in sentences:—Ask, request, beg. Truth, veracity. Consent, permit, assent, allow. Sober, temperate, abstemious. Ability, talent.

77. Write three sentences, illustrating "light" as a noun, adjective, and verb.

78. Explain the difference between Robinson's, Robinsons, and Robinsons'.

79. Construct sentences each containing one of the following

words:—involve, circumstance, fraudulent, plentiful, recognize, stimulate, despondency, retaliate, fancy, extinguish.

80. Explain in your own words the following sayings:—

1. A bird in the hand is worth two in the bush.
2. A stitch in time saves nine.
3. It's an ill wind that blows nobody good.
4. Birds of a feather flock together.
5. Every cloud has a silver lining.
6. That pilgrim is base who speaks ill of his staff.

81. Show the correct divisions of the following words:—

Attract, mountain, cynic, baker, impossible, assistant, syllable, divide, stenographer, higher, primitive, consult.

82. Why do business houses request that not more than one subject be dealt with in a letter?

83. Give comparative and superlative degrees of:—black, small, perfect, humane, round, large, splendid, true, good, superior, frank, shrewd, hearty, handy, silent.

84. Explain, with examples, the difference between:—presents and presence—prophecy and prophesy—principle and principal—stationery and stationary—practise and practice—president and precedent—advice and advise—canvas and canvass.

85. Write sentences to illustrate the correct use of:—truth, veracity; beneficent, benevolent; officious, official; imaginary, imaginative; effect, affect.

86. Explain how you would deal with the morning mail of a large firm.

87. Write a short essay on The Factors of Business Success.

88. How would you obtain information regarding a firm that wished to do business with you?

89. State the difference between an insolvent person and a bankrupt.

90. State in a general way the functions of a Board of Trade.

91. How are words contracted otherwise than at the end? Give three examples.

92. Write short words instead of the following:—accomplish, difficult, effected, obtained, melancholic, conversation, exceed-

ingly, induced, accomplish, desire, expertness, encourage, abbreviate, competent, concerning.

93. Write the plurals of the following :—

Assistant-master	Postmaster-General
Lord Chancellor	Lady-in-waiting
Spoonful	Man-servant
Brother-in-law	Woman-servant
Man-o'-war	Lord Justice
Court-martial	Governor-General
Knight-errant	Lord-Lieutenant.
Commander-in-chief	Attorney-at-Law
Heir-at-law	Father-in-law.

94. Write the English of the following, and learn the pronunciation :—

Apropos	route
éclat	élite
vaudeville	roué
résumé	rendezvous
régime	négligée
naïve	cortège
attaché	débris
coterie	suite
coup	ennui
soirée	café
cuisine	chapeau
chauffeur	bagatelle

95. Give the definition and plural of the following :—

Addendum	Datum
Analysis	Erratum
Axis	Focus
Appendix	Formula
Bandit	Fungus
Beau	Genius
Cherub	Hypothesis
Crisis	Hippopotamus
Criterion	Index

Matrix	Series
Memorandum	Species
Parenthesis	Stratum
Phenomenon	Syllabus
Portmanteau	Nebula

96. Add to each of the following words the prefix which reverses the meaning :—

Visible, exact, proper, contented, ingenuous, natural, happy, pleasant, moral, legible, movable, mortal, substantial, ability, appear.

97. Write an essay on Observation.

98. Give the feminine form corresponding to *czar*, *mayor*, *milkman*, *lord*, *marquis*, *sultan*, *earl*, *hero*, *sorcerer*, *giant* *author*, *sir*, *monk*, *youth*, *nephew*.

99. Give the singular and plural meanings of :—

Spectacle	Custom
Content	Good.
Effect	

100. Write an essay on Competition.

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