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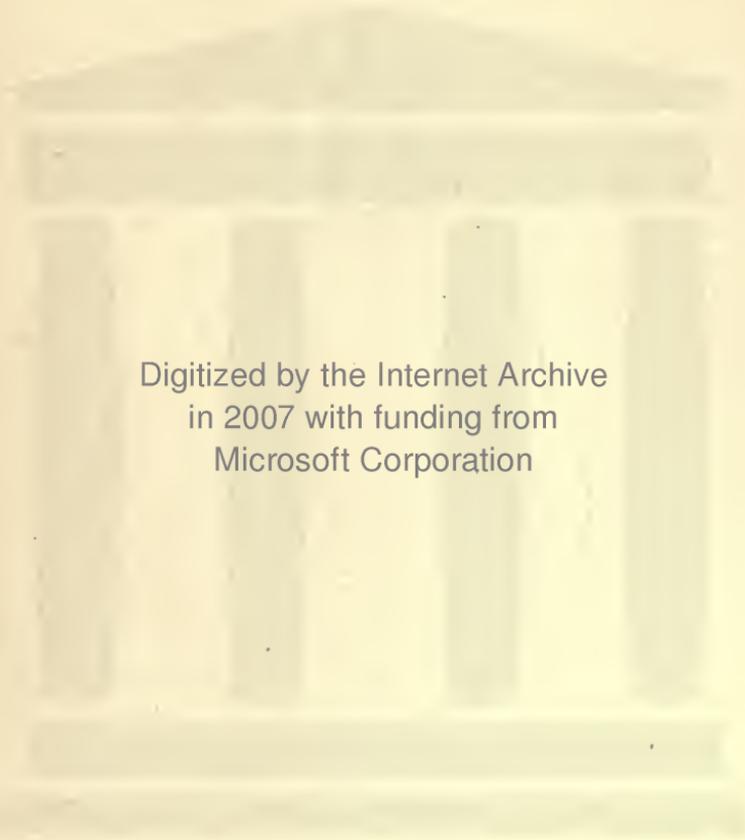
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THE

# UNIVERSAL DICTATION COURSE

..OF..

## NEW STANDARD SHORTHAND

MADE UP OF BUSINESS LETTERS FROM TWENTY-SIX DIFFERENT  
BUSINESSES, TOGETHER WITH LEGAL PAPERS, DEPOSITIONS,  
AND TESTIMONY FROM CIVIL AND CRIMINAL CASES. 

...ARRANGED...

WITH COMPLETE VOCABULARY OF WORDS AND PHRASES (WITH PROPER SHORT-  
HAND OUTLINES) PRECEDING EACH COLLECTION OR BUSINESS TO BE  
PRACTISED BEFORE TAKING DICTATION IN THAT BUSINESS

BY

W. L. MUSICK

AND ADAPTED TO ANY OF THE PITMANIC SYSTEMS  
(BOOK FOR EACH SYSTEM)

FIRST EDITION.

### A METHOD OF INSTRUCTION

ESPECIALLY PREPARED FOR SHORTHAND SCHOOLS, ACADEMIES, COLLEGES  
AND PRIVATE STUDY. THE METHOD AND ARRANGEMENT HAVE  
BEEN USED IN SCHOOL TEN YEARS BY THE  
AUTHOR BEFORE PUBLICATION

✻

W. L. MUSICK, AUTHOR AND PUBLISHER  
SPRINGFIELD, MO.

W. L. MUSICK, AUTHOR AND PUBLISHER  
SPRINGFIELD, MO.

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## PREFACE.

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**T**HE text-book of this system is a complete instructor as far as the principles of the system are concerned. It is not intended that this book shall take the place of the text-book, but that it shall be used as an auxiliary to the text-book. It is designed to follow the text-book, as a graded, classified, Dictation Course, for which there has always been a demand.

Throughout the Dictation Course the student is recommended to make free use of the text-book, by frequent reference to it, in all cases in which an outline is not understood, or a principle is forgotten.

It is intended for all grades of writers, but especially, to take the student at the very beginning of dictation and lead him, in a most systematic manner, through a carefully graded course, from the easiest, ordinary business letters, to the most difficult matter. The course should be practised and written through repeatedly, occasionally reviewing work passed over, and speed and accuracy will result.

It will be of great advantage to the instructors, students and writers of the system, for systematic study and practise, in systematically planning the work in the schoolroom and classifying the school, for special preparation in any particular line of business, for gaining speed and at the same time keeping the notes in good form, and as a book of reference.

THE AUTHOR.

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# Universal Dictation Course

ADAPTED TO

NEW STANDARD SHORTHAND.

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## INTRODUCTORY.

**T**HIS course is made up of a large number of business letters, classified under twenty-six different heads of business, as hereinafter explained, together with other matter, such as legal documents, testimony in civil and criminal cases, general information for students, etc.

The words and phrases are selected from all this matter and arranged in the form of a vocabulary. The vocabulary of words and phrases for each business (with the proper shorthand outline), being placed before the matter, or letters pertaining to that business, so that the student may practise the words and phrases preparatory to taking dictation. It is of great convenience to the instructor and the student in the assignment of work to be done from day to day, and is a graded dictation course from the time the student begins dictation until he graduates.

It is the result of several years' work and experience of the author and was developed in the schoolroom. It has been tested by years of satisfactory use in school. The shorthand outlines are strictly in accordance with the system. No arbitrary changes have been made.

It is a step in advance of the old methods of teaching and studying shorthand, and abreast of the present advanced methods of instructing and training students in the Commercial Course.

The student is supposed to have carefully studied the text-book of the system before taking up this Dictation Course, and even then to continue carefully to review the principles in the text-book from time to time, as a foundation for the work herein.

### ARRANGEMENT.

The course is made up of business letters that have been taken in actual work and classified under the following different heads of business: Wood and Coal, Furniture, Paper and Printing, Loans and Collections, Lumber, Flour and Feed, Hay and Grain, Wholesale and Retail Hardware, Railroadings, Wholesale Dry Goods, Wholesale and Retail Implements, Real Estate and Insurance, Manufacturing, Building and Loan, Wholesale Grocery Business, Grain and Commission,

Merchandise Brokerage, Mill Machinery, Option Business, Law Correspondence, Legal Documents, together with Civil and Criminal Cases that have been taken in Actual Court Work.

The shortest and easiest Business Letters are put first and those which follow are gradually longer and more difficult, furnishing all kinds of practise, from the simplest to the most difficult, followed by the Court Work and other matter.

### THE PLAN.

A vocabulary of words and phrases is selected from the letters of the Wood and Coal Business and placed in the book preceding the letters of that business; then the vocabulary of the Furniture Business, followed by the letters selected from the Furniture Business, and so on, the vocabulary of each business or line of work being followed immediately by the letters, or the testimony, or other matter, so that the student may thoroughly practise all the words and phrases before taking the matter in dictation.

### THE METHOD OF INSTRUCTION.

Classes should be graded as nearly as possible according to their speed and accuracy (the instructor is his own best judge in this matter), and arranged in the room in regular order, or so as to be convenient for instructors. The typewriter program should be arranged as nearly as possible by classes, in the order in which the dictation is done.

Students are supposed to have practised their words and phrases in advance, so that, as soon as school is called, the instructor may at once dictate to the advanced class wherever it may be in the course. The class may then be allowed to go to the typewriters, when the instructor will proceed to dictate to the next class, after which the students of this class should read their notes and practise their words and phrases preparatory to taking the next dictation, going to the typewriter at their time on the program, the instructor now proceeds as before, until all the classes have had dictation, when he should go back to the first class, and have them read part or all of the first dictation, and give them another dictation, and so on, going around the same as before, using his own judgment as to how much the class should read back to him. The students in each class should read their notes and practise their vocabulary for the next dictation, while the instructors are dictating to the other classes.

The typewriter program should be written and posted up in a conspicuous place, and each student is supposed to know his typewriting period, and to go to the machine and come away promptly, so that every one can work systematically. Changing the classes and promoting students will necessitate a frequent change of the typewriter program, which change should be made known to the students at the time.

In this way one instructor can handle five or six classes, and two instructors can handle sixty to seventy-five students, and even more, depending, of course, upon the classification of the school and the number of beginners. Each student will get from fifteen to eighty letters a day, depending on the speed at which he is able to take the dictation. Those who need more dictation may take the dictation of the class in advance of them, and of the classes behind them.

The student has the correct outline to practise, and can prepare on ten times as much matter as in the old way of study, and do it better.

The teacher is relieved of a great deal of tedious and annoying work, as the student can readily refer to the vocabulary for any word or phrase he may want. Every student has the letters and other matter that he will have to take in dictation together with the vocabulary of the words and phrases to practise in preparing for

the dictation so that he always knows just what comes next, and what he should do to be ready. One teacher can do more and do it better, by this method, than two can do in the old way. It is much more satisfactory to the student, hence, he is not nearly so likely to become discouraged.

When the instructor has finished dictating to a class he has only to say where he left off, and in what business the next dictation will be, and state the number of the next letter, and the class will know exactly what to do to be prepared when the instructor is ready to dictate again.

#### THE SECRET OF SUCCESS IS PRACTISE.

Let no one depend on dictation alone. Speed is acquired by reading as well as by writing, and this method of practising each word and phrase in the vocabulary over and over many times, gets the exact form of the correct outline thoroughly fixed in the mind and, at the same time, gives the student experience in forming the characters.



# SHORTHAND NUMERALS.

For small numbers the Arabic numerals are preferable, however, several of them, such as 1, 2, 3, 6, and 10 may be written in shorthand to good advantage, and for large numbers and denominations the following will be found very expedient and always perfectly legible. They are, of course, optional and the learner may use them as they are here, or any of them that he may choose.

1	1	2	3	2 weeks	28	70
2	4	5	6	7 weeks	49	147
3	7	8	9	1 year	52	156
4	10	11	12	3 years	156	468
5	13	14	15	\$15,000	15	45
6	16	17	18	\$300,000	15	45
7	19	20	21	\$1	1	2
8	22	23	24	\$2	2	3
9	25	26	27	\$3	3	4
10	28	29	30	\$28.65	28	65
11	31	32	33	\$19.41	19	41
12	34	35	36	\$1	1	2
1/2	37	38	39	\$2	2	3
3/4	40	41	42	\$3	3	4
5/8	43	44	45	\$28.65	28	65
3/5	46	47	48	\$19.41	19	41
Hundred	49	50	51	36 hbbs.	36	72
Thousand	52	53	54	95 lbs.	95	190
Million	55	56	57	780 bushels	780	1560
Hundred thousand	58	59	60	1,000 bushels	1000	2000
Hundred million	61	62	63	1,600 bushels	1600	3200
Billion	64	65	66	3 pecks	16	32
100	67	68	69	40 gal.	40	80
3,500	70	71	72	3 qts.	40	80
1,600	73	74	75	3 gills	3	6
1,000	76	77	78	1 pint	3	6
2,000	79	80	81	12 inches	12	24
10,000	82	83	84	3 feet	12	24
3,000,000	85	86	87	5 yards	5	10
1,000,000	88	89	90	1 rod	5	10
1,000,000,000	91	92	93	320 rods	320	640
3,000,000,000	94	95	96	1 mile	320	640
8 per cent	97	98	99	2 Cor. 5: 1	5	1
6 per cent	100	101	102	Luke 19: 14	19	14
10 per cent	103	104	105			
30 days	106	107	108			
15 days	109	110	111			
10 days	112	113	114			
1 month	115	116	117			
3 months	118	119	120			

NOTE.—When numbers like \$25.75 are to be written, write the dollars on the 2d position and the cents on the 1st position without any other marks.

## To Teachers and Students.

---

**I**N compiling this work the text of the New Standard has been closely followed. Although some writers may be advantaged by the use of special shorthand devices and arbitrary characters, it is advisable for the student to learn the system as it is and now in use by reporters before introducing into his practise any peculiarities of outline which he may personally favor.

The author is pleased to acknowledge the valuable assistance of Mr. F. L. Kelly of Hannibal, Mo., in preparing the shorthand copy preceding each business or division of the work. Mr. Kelly is a writer and a teacher of sixteen years experience, and is, at present, principal of the Hannibal Commercial College. His notes are excellent, and writers of this system are assured of the best there is to be had in the line of shorthand work in any system.

He also acknowledges the valuable assistance of Mr. Arthur D. Allen, official reporter of the Twenty-third Judicial District of Missouri, and formerly reporter in the District and Admiralty Courts of New York City, for assistance in preparing matter pertaining to court work.

The following page contains words and phrases arranged for convenient reference, and, if practised often, will be a great help in the vocabulary and dictation work in each business that follows.

The student's work in this book is supposed to commence with the "Coal and Wood Business," but the student should carefully study pages 9 and 11 from time to time, as they contain outlines with which students should be very familiar.

Happy  
Up  
Put  
Happen  
Upon  
Principle, principal  
Particular  
Opportunity  
Above  
Able  
Belief, Believe-d  
Building, able to  
Liberty  
Member, remember-ed  
Number-ed  
At all  
Tell  
Till  
Tried  
Toward, trade  
Had  
Do  
Different-ence  
Advantage  
Difficult  
Had not, do not, don't  
Did not  
Which have  
Generally  
Religion  
Larger  
Generation  
Can  
Come  
Quite  
Could  
Because  
Christian, Christianity  
Care  
According, according to  
Cared  
Glory, glorify-ied  
After  
If it  
For  
From  
Have  
Heaven  
Over  
Ever-y  
Very  
However  
Evil  
Therefore  
Usually  
Important-ance  
Improve-ed-ment  
Impossible  
Improvements  
May not, amount  
Information  
Nation  
Influence  
Opinion  
Language, owing  
Thing, young  
Or, your  
Year  
Are  
Our, hour  
Yard  
Word  
We, way, away  
Want  
Went, won't  
Will, well  
Whether  
Whither  
While  
High  
Holy  
House  
Legal  
Illegal  
Legible  
Illegible  
Logical  
Illogical  
Material  
Immaterial  
Moral  
Immoral  
Necessary  
Unnecessary  
Mortal  
Immortal

*[Handwritten cursive abbreviations and phraseograms for the left column, including 'Up', 'Put', 'Happen', 'Upon', 'Principle, principal', 'Particular', 'Opportunity', 'Above', 'Able', 'Belief, Believe-d', 'Building, able to', 'Liberty', 'Member, remember-ed', 'Number-ed', 'At all', 'Tell', 'Till', 'Tried', 'Toward, trade', 'Had', 'Do', 'Different-ence', 'Advantage', 'Difficult', 'Had not, do not, don't', 'Did not', 'Which have', 'Generally', 'Religion', 'Larger', 'Generation', 'Can', 'Come', 'Quite', 'Could', 'Because', 'Christian, Christianity', 'Care', 'According, according to', 'Cared', 'Glory, glorify-ied', 'After', 'If it', 'For', 'From', 'Have', 'Heaven', 'Over', 'Ever-y', 'Very', 'However', 'Evil', 'Therefore', 'Usually', 'Important-ance', 'Improve-ed-ment', 'Impossible', 'Improvements', 'May not, amount', 'Information', 'Nation', 'Influence', 'Opinion', 'Language, owing', 'Thing, young', 'Or, your', 'Year', 'Are', 'Our, hour', 'Yard', 'Word', 'We, way, away', 'Want', 'Went, won't', 'Will, well', 'Whether', 'Whither', 'While', 'High', 'Holy', 'House', 'Legal', 'Illegal', 'Legible', 'Illegible', 'Logical', 'Illogical', 'Material', 'Immaterial', 'Moral', 'Immoral', 'Necessary', 'Unnecessary', 'Mortal', 'Immortal']*

All its  
All that you can  
All the  
All times  
And all  
And have been  
And have their  
And in  
And is not  
And never  
And that  
As far as  
As good as  
As if there  
As the  
As to  
At some time  
Because it is  
For his  
For the  
Free trade  
From the  
Have had  
Have not  
He has been  
How are  
How could you  
How must  
I am glad  
I believe  
I had  
I had not  
I have been  
I hope  
I may as well  
I may not be  
I must be  
I never  
I shall  
I shall not  
I think there is  
I will  
I will say  
I wish it  
I wish there  
If such  
If that  
If the  
If there is  
In any  
In all  
Inasmuch as  
In fact  
In its  
In my  
In my opinion  
In order to  
In reference to  
In regard to  
In relation to  
In respect to  
In such  
In the first  
In the first place  
Into the  
Is to  
Is the  
It can  
It is my opinion  
It would not  
Ladies and Gentlemen  
More and more  
Of course it is  
Of his  
Of importance  
Of it  
Of them  
Of this  
Of this subject  
Of which  
Of which you will  
Per annum  
Per cent  
Shall be  
Shall have  
Should be able to  
Should have  
Should not do  
Should the  
So as to, be  
So there is  
That such  
That you will have no  
There are  
There can  
There were

*[Handwritten cursive abbreviations and phraseograms for the right column, including 'All its', 'All that you can', 'All the', 'All times', 'And all', 'And have been', 'And have their', 'And in', 'And is not', 'And never', 'And that', 'As far as', 'As good as', 'As if there', 'As the', 'As to', 'At some time', 'Because it is', 'For his', 'For the', 'Free trade', 'From the', 'Have had', 'Have not', 'He has been', 'How are', 'How could you', 'How must', 'I am glad', 'I believe', 'I had', 'I had not', 'I have been', 'I hope', 'I may as well', 'I may not be', 'I must be', 'I never', 'I shall', 'I shall not', 'I think there is', 'I will', 'I will say', 'I wish it', 'I wish there', 'If such', 'If that', 'If the', 'If there is', 'In any', 'In all', 'Inasmuch as', 'In fact', 'In its', 'In my', 'In my opinion', 'In order to', 'In reference to', 'In regard to', 'In relation to', 'In respect to', 'In such', 'In the first', 'In the first place', 'Into the', 'Is to', 'Is the', 'It can', 'It is my opinion', 'It would not', 'Ladies and Gentlemen', 'More and more', 'Of course it is', 'Of his', 'Of importance', 'Of it', 'Of them', 'Of this', 'Of this subject', 'Of which', 'Of which you will', 'Per annum', 'Per cent', 'Shall be', 'Shall have', 'Should be able to', 'Should have', 'Should not do', 'Should the', 'So as to, be', 'So there is', 'That such', 'That you will have no', 'There are', 'There can', 'There were']*

## VOCABULARY OF THE WOOD AND COAL BUSINESS

---

in which the words and phrases are selected from the Business Letters which follow, beginning on page 5. This vocabulary is arranged for convenience in study and practise. The numbers in the vocabulary refer to the number of the letter from which the words and phrases are taken, making a ready reference as well as being convenient for preparation by the student and assignment of work by the instructor.

The student should practise each word over and over, eight or ten times, being careful to form the outline well, and taking care to write it in the correct position. Don't try to remember "how it looks" and imitate it, but know what "it is" and make it. The text-book should be kept near at hand, and any principle not thoroughly understood, promptly looked up.

The beginner should not endeavor to prepare on more than five letters for each dictation for a while ; however, the instructor will be the best judge of that matter, and should be left free to have each student proceed as seems best in each individual case. As the student becomes more familiar with the shorthand outlines, he may prepare for and take a greater number of letters at a dictation.

It will be well to review the Wood and Coal letters two or three times before taking up the Furniture Business.

---

Note.—The student should be thoroughly familiar with the use of the vowels, so as to be able to vocalize all unfrequent words.



Amount  
From the  
July  
Us  
From you  
Soon

10

We have your favor the 19th  
Inst.  
And note contents

We are  
About  
To

Commence  
Suit  
Against

J. M. C.  
We would  
To go

On our bond  
For cost  
Which

Will not be  
More than  
We have

To pay  
Cost  
You will not be

Troubled  
As  
Do so

11

We have your order  
Booked  
One

Lump  
Orders  
Additional

But  
Does  
Does not

What  
Size  
Let us know

And we will  
Ship  
As you direct

12

Enclosed  
Find  
Difference

In  
Weights  
Taken

F. L. Scott  
That  
Give you

Are the  
Our  
Agent

Who  
Weighed  
Each

Of these  
Notice  
That the

Vouchered  
Are  
600 Pounds

Less  
Than the  
Originally

Called  
As  
10 per cent

Must have been  
Deducted  
Make

13

Presume  
Would not  
Want

Price  
Ask  
For coal

As  
Steady  
Demand

During  
You wish  
There  
Could  
Object  
Cutting

We could  
However  
Make you

Cents  
At the  
Mines

14

We will make  
Mining  
Advanced

On the first  
Which  
Of course

When you get  
Ready  
For the

Hard  
Shipping  
Considerable

Now  
How  
Owe

15

And we will make you  
Anthracite  
Same as

Last time  
Although  
It is

Higher  
But  
I

But I  
But I told you  
Would

I would  
Try  
And make it

Same  
Sept.  
You can

Mix  
As you  
Get it

As you get it  
Can  
You can not

16

Write the  
Hurry  
Forward

Your coal  
Strike  
Last

Week  
Threw  
Behind

Somewhat  
There was an  
Accident

Causing  
Death  
Of a

Miner  
And they  
Stopped

Work  
One day  
On that account

Had  
Better  
Often

They will  
Forget  
Forget you

17

Seen  
G. F. A.  
And you may

Give him  
Draft  
On us

Freight  
Send ns  
Freight bills  
Instructed  
He will be  
Accept  
Credit  
Cashier  
Mr. Aldrich  
Before  
So much  
Cash

18

December  
Actual  
Any  
Size  
Namely  
Per ton  
On track here  
If you  
Do not  
Think  
Think this  
Bed-rock  
Ask  
Other dealers  
Quotations  
And you will see  
Away  
Down  
Hoping  
This will  
Prove satisfactory

19

Continue  
Shipment  
Cinders  
At the  
Rate of  
Per day  
Until  
Countermand  
Please send  
Carry  
Most  
Iron  
If the  
Keep  
Up  
Grade  
Diminish  
Pile  
This summer  
We would like  
To have them  
Regularly  
Possible  
So as  
Crowd  
Yards  
Too much

20

We have sent  
On your order  
We know  
Other  
Parties  
Are selling  
Lower  
Quality  
But the quality  
Of the  
Is not  
As good as  
Ours  
We have sold  
Varions  
Places  
Remainder  
Of your  
Stove  
Soft  
This is satisfactory

21

Herewith  
Together  
Together with

Agents  
Tracer  
Showing  
Delivered  
These  
Were  
In which the  
Nmumers  
Mixed  
Receiving  
Billed  
Stipp  
Getting  
Expense-bill  
Credit

22

Missed  
Your  
Frequent  
Orders  
Lately  
And are  
Anxious  
Business  
With you  
Time to time  
Black-jack  
Hickory  
F. O. B.  
Track  
Half  
Seasoned  
Kind  
Furnished  
Above  
Sawed  
Twice  
Split  
Use  
Cook

23

Foreman  
Weir City  
Instructions  
Regularly  
Will you  
Write  
Present  
Indications  
Supply  
Winter  
Just  
Miners  
Will say  
It will not  
Any way

24

Understood  
Another  
Shipped  
If you are not  
To you  
Prepared  
All  
Best  
On you  
Trust  
Long  
Going  
It is good  
Property  
Charged

25

Came  
Duly  
Hand  
Following  
Year  
July  
During  
Months  
Ang.  
April  
May  
June  
Jan.  
Feb.  
Either

March  
 Sept.  
 Oct.  
 Nov.  
 Dec.  
 Fort Scott  
 Slack  
 All the above  
 Kansas City  
 Railroad  
 K. C. F. S. & G.  
 As a  
 Basis  
 Settlement  
 Acceptance  
 Offer  
 Considered  
 Will be considered a  
 Contract  
 Monday  
 Tuesday  
 Wednesday  
 Thursday  
 Friday  
 Saturday  
 Sunday  
 Yesterday

26

In regard  
 Slack  
 No. 20  
 C. & A.  
 Mistake  
 Dispatch  
 We would send you  
 We would  
 Send you  
 Difference  
 Cash  
 In the meantime  
 Down  
 Account  
 Its

27

Statement  
 Requested  
 Showing  
 Make  
 Arrangements  
 All  
 Something  
 Drift  
 Mind  
 R. R. Co.  
 Asked us  
 Matter

28

Still  
 On our books  
 Against  
 \$26.75  
 For which  
 We have sent you  
 Several  
 But can get  
 Reply  
 To them  
 Let us hear  
 On receipt of this

29

We are in receipt of  
 Your letter of the 9th  
 In reply  
 Will say  
 Mr. B.  
 Away  
 Town  
 Will be  
 Back  
 Monday  
 When he will  
 Write you  
 About the  
 Brick  
 You may send  
 To our place  
 There will be  
 Delay

30

Your letter of the 15th  
 Received  
 And will say that  
 Manager  
 Mr. Smith  
 And will not  
 Return  
 Days  
 Left  
 Word  
 He came  
 Home  
 He would see you  
 And that  
 Could then  
 Be made  
 As have  
 Already  
 Been  
 Mentioned  
 This will be satisfactory

31

Will you please  
 Inform  
 If you have  
 Yet  
 Found  
 Anything  
 Showing  
 Against you  
 Had not  
 Taken  
 Which you report  
 Report  
 Please  
 Correct  
 Books

32

Named  
 Are more than  
 We can  
 Stand  
 Re-ship  
 125 miles  
 South  
 Send us  
 Prices  
 F. O. B.  
 We can do  
 Weights  
 For the coal  
 Continue  
 To give you  
 Price  
 Until  
 It is being  
 Used  
 In place  
 Great deal

33

Operators  
 Kansas City  
 Points  
 Talking  
 North  
 View  
 Of taking  
 United  
 Action  
 Recently  
 Legislature  
 Obeyed  
 Change  
 General  
 Co-operation  
 South  
 Have been  
 With the  
 Of the river  
 On the mining  
 Passed  
 If the law  
 Is to be  
 There will have  
 In the prices  
 Should be general  
 And at the same time  
 Of other  
 Attend a meeting  
 Sometime

## LETTERS SELECTED FROM THE WOOD AND COAL BUSINESS.

NOTE.—Students should prepare for dictation by writing each word from six to ten times before taking the letters in dictation. Make the outline carefully and be sure you understand each as you practise it. Learn the words and phrases in the vocabulary on five or six letters at a time, and as you become more familiar by review, more may be taken at a dictation. The number that should be dictated at each dictation depends upon how well the student knows the words and phrases.

1.

Gentlemen :—Yours of the 2d at hand. We will name you the nut coal at \$3.25 and the lump at \$3.50.

Hoping to receive your order, we are,  
Yours truly, (36 words)

2.

Dear Sir :—Yours of the 15th received. We sent you 2 cars of coal July 10. The coal was detained by washouts on the road, and you probably have it by this date.

Yours truly, (37 words)

3.

Dear Sir :—Your favor of the 25th at hand and noted. We quote you green wood at \$3.00 per cord, and will be pleased to have your order.

Trusting to hear from you in the near future, we are,

Yours truly, (43 words)

4.

Gentlemen :—Your favor of the 9th received, and in reply we quote you dry wood at \$3.25 per cord, and green at \$3.00 per cord, delivered.

Trusting to hear from you soon with an order, we are,

Yours truly, (43 words)

5.

Dear Sir :—Your letter of the 16th just received and in reply will say we sent you by express today \$1300. As the store account has not yet arrived, we cannot send you the exact amount due you. As soon as it comes, we will send you statement, and, if you need the money, you may draw on us for the balance.

Yours truly, (64 words)

6.

Gentlemen :—Yours of the 28th at hand and noted. The amount of bills has been sent from our store at Springfield and does not agree. Please send to this office a correct itemized statement, and we will remit for ourselves. Do not pay any bills.

Yours truly, (48 words)

Dear Sir :—In answer to yours of the 28th will say that we understand the road will not allow the cars to be loaded with coal any more, and we shall want about 75 cars this month, at any rate, about 2 cars per day.

Please have the coal hauled over to us at once, and advise.

Yours truly, (61 words)

Dear Sir :—In reply to yours of the 14th will say that at present we do not lease to any one the property you mention. It is, no doubt, be good investment with the good railroad facilities. We may, some time in the future, be able to take some part with this together with you, or for you use.

Yours truly, (60 words)

Dear Sir :—In reply to your favor of the 10th will say that as we have not heard anything yet from you, 295 sent you July 10th. If you have received it, please deduct the amount from July bill and remit us the balance.

Trusting to hear from you soon, we are,

Yours truly, (57 words)

10.

Dear Sir :— We have your favor of the 10th inst. and note contents. We are about to commence suit against J. M. C. and would like for you to go on our bond for costs, which will not be more than \$10.00 or \$15.00. If we have to pay the costs, you will not be troubled, as we will do so.

Yours truly, (65 words)

11.

Dear Sir :— We have your order booked for one car lump and one car stove. Yours of the 28th orders one car additional, but does not say what size.

Please let us know, and we will ship as you direct.

Yours truly, (42 words)

12.

Gentlemen :— Enclosed find bill for difference in weight on 2 cars of coal, taken at Ft. Scott. The weights we give you are the weights of our agent, who weighed each of these cars.

We notice that the weights as vouchered are 600 lbs. less than the bill originally called for, so 20 per cent must have been deducted.

Please make voucher for difference.

Yours truly, (66 words)

13.

Dear Sir :— Yours of the 2d at hand and noted. We presume you would not want to pay the price we ask for coal, and, as we have a steady demand during the time you wish it, there could be no object in cutting the price. We could, however, make you a price of  $7\frac{1}{2}$  cts. at the mines.

Yours truly, (61 words)

14.

Gentlemen :— Yours of the 2d received and noted. We will make the nut coal at \$3.50, and the lump at \$4.50.

You know the price of mining advanced on the 1st inst., which of course advanced the cost. Let us know when you get ready for the hard coal. We are shipping considerable now.

Yours truly, (61 words)

15.

Gentlemen :— Yours of the 15th received, and we will make you the anthracite coal same as last time, although it is higher, but I told you I would try and make it the same for September. You can mix the coal as you get it, can you not?

Yours truly, (56 words)

16.

Gentlemen :— We will write the mines to hurry forward your coal. The strike

last week threw them behind somewhat; this week there was an accident causing the death of a miner, and they stopped work one day on that account.

You had better write the mines often so they will not forget you.

Yours truly, (63 words)

17.

Gentlemen :— Yours of the 29th at hand and noted. We have seen the G. F. A. You may give him a draft on us for full amount of freight on three cars, and send us the freight bills. He will be instructed to accept the draft, and he can credit it to the cashier, Mr. Aldrich, the same as before, as so much cash.

Yours truly, (74 words)

18.

Gentlemen :— Yours of December 1st at hand. We quote you the actual cost on car of hard coal, any size you want; namely, \$7.40 per ton on track here. If you do not think this bed-rock price, ask other dealers for quotations, and you will see that we are away down.

Hoping this will prove satisfactory, I am,

Yours truly, (65 words)

19.

Gentlemen :— Please continue shipment of cinders at the rate of 2 cars per day until we countermand the order. Please send the cinders that carry the most iron. If the cinders keep up to grade, we will try to diminish your pile for you this summer. We would like to have them sent forward as regularly as possible so as not to crowd the yards too much.

Yours truly, (69 words)

20.

Gentlemen :— Yours of the 25th received and noted. We will send you two cars of coal on your order. We know other parties are selling at lower prices but if the quality of their coal were as good as ours their prices would be as high. We have sold against them at various places. We will make the remainder of your coal at \$3.50 on stove and nut, and \$3.25 on soft. If this is satisfactory, let us know.

Yours truly, (87 words)

21.

Gentlemen :— Herewith enclosed find statement of 2 cars of coal, together with agent's tracer showing car delivered to you. These were the cars in which the numbers were mixed, you receiving the car billed to Stipp, and he getting one of your cars. Please remit for same together with expense-bills, as we need them to credit you with the freight.

Yours truly, (63 words)

22.

Dear Sir :— We have missed your frequent orders lately, and are anxious to do some business with you from time to time.

We quote you dry cord wood, black-jack and hickory, at \$3.50 per cord f. o. b. your track, and green and half-seasoned wood, same kind, at \$3.00 per cord your track. We can furnish you wood same as above, sawed twice in two, at \$3.75 per cord on track here; sawed twice in two and split ready for use in cook stove at \$4.50 per cord f. o. b. your track.

Trusting to receive an order in the near future, we are,

Yours truly, (116 words)

23.

Gentlemen :— Yours of the 11th at hand. Our foreman at Weir City has instructions to ship you coal regularly. Will you write and have him send the balance of your order at once? From present indications, we can supply you with what coal you may want this winter.

We cannot quote you prices just now as miners may want more pay for mining the coal, but will say it will not be more than 13 cents anyway.

Yours truly, (80 words)

24.

Gentlemen :— Yours of the 13th at hand. We understood your order to be for another car of hard coal, and so shipped it to you. If you are not prepared to-day for all of it, do the best you can, and we will wait on you for the balance which we trust will not be long, as coal is going up. It is good property at the price we have charged you.

Yours truly, (78 words)

25.

Dear Sir :— Yours of the 9th inst. came duly to hand. We quote you the following prices for one year, from July 1st, '95, to July 1st, '96: during the months of July and August, '95, and April, May and June, '96, lump coal, either Weir City or Fort Scott at 10 cts.; and for months from September 1st, '95, to March 1st, '96, 11 cts. Slack for the year, 5½ cts.

All the above f. o. b. Kansas City, and railroad weights of the Kansas City, Fort Scott & Gulf Railroad as a basis of settlement. An acceptance of this offer will be considered a contract.

Yours truly, (118 words)

26.

Dear Sir :— Yours of the 24th at hand. In regard to slack coal No. 20, C. & A., shipped you by mistake, we sent you dispatch yesterday directing you to take

\$1.00 a ton on it, and we would send you the difference in cash. In the meantime, we will try and get the K. C. F. S. & G. R. R. to cut the freight down, on account of its being slack.

Yours truly, (75 words)

27.

Gentlemen :— We sent you statement of account as requested showing amount due us \$25.66. Can you not make arrangements to pay us, if not all, something on account? If you commence mining the drift, we should not mind taking coal from you for the balance. We understood from the R. R. Co., who asked us about setting in cars for you, that you wanted two cars to load. Let us hear from you in regard to the matter.

Yours truly, (82 words)

28.

Dear Sir :— We have still on our books a balance against you of \$26.75 for which we have sent you several statements but can get no reply to them.

Please let us hear from you on receipt of this, and oblige,

Yours truly, (46 words)

29.

Gentlemen :— We are in receipt of your letter of the 9th, and in reply will say Mr. B. is away from town. He will be back Monday, when he will write you about the brick. In the meantime you may send three cars of brick to our place in Weir City, Kan., so there will be no delay.

Yours truly, (60 words)

30.

Dear Sir :— Your letter of the 15th received and will say that our manager, Mr. Smith, is away and will not return for several days, but left word that as soon as he came home he would see you and that arrangements could then be made as have already been mentioned.

Hoping this will be satisfactory, we are,

Yours truly, (60 words)

31.

Gentlemen :— Will you please inform me if you have not yet found out anything about car 2632, Jan. 11th, and 3793, Feb. 13th. We sent you statement of account showing \$141.20 against you, but had not taken into account the freight on car 3121, which you report as \$50.75.

Please see whether we are correct as our books show.

Yours truly, (76 words)

32.

Gentlemen :— Yours of the 3d received and noted. The prices named by you are more than we can stand, as we have

to re-ship this coal 125 miles south of here. You might send us prices f. o. b., and we will see what we can do on weights south of here. We will continue to give you the price we have been paying for the coal, until October 1st. We understand it is being used a great deal in place of lump.

Yours truly, (85 words)

33.

Dear Sir :— The coal operators of Kansas City and points south of here have been talking of having a meeting here in Kansas City with the operators north of

the river, with a view of taking some united action on the mining bill recently passed by the legislature. If the law is to be obeyed, there will have to be some change in the price of mining, and the change should be general and at the same time.

We should like your co-operation and views in the matter, and also the views of other operators. Will you talk the matter over with some of the operators, and attend a meeting in Kansas City some time in June?

Yours truly, (118 words)



VOCABULARY OF THE

FURNITURE BUSINESS,

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In which the words and phrases are selected for study, the same as in the previous business. The student should prepare well on the words and phrases before taking the letters in dictation, by practising each word and phrase over eight or ten times, being careful to make the outline correct, and to understand how it spells the word, unless it be a word-sign.

The number of letters to be given in each dictation must depend on how well the student or class is prepared. The letters in the Furniture Business may be given in two, three, four, or more dictations. The number of dictations should be left entirely to the judgment of the instructor.

Keep your pencil sharp, but do not wait until the dictator begins to read before you decide to sharpen it.

1	Invoice Bill-lading Shipping-bill Attached Furnished Trace Charges Failed Destination		8	36 inch Opaque Per yard Spring Rollers Tiu Inside Worth Each Drah Opaque Brown Blue Olive Green	
2	Do you wish Kensington Ingratu Turkish Bugs There are no Sizes Nearest Is We can make you Carpet To you		9	We do not Carry Sofa Beds White Factory Upholstered Desired Covering Give you Work Regular	
3	Furniture Co. That you are Willing Are willing Chamber At the Paid Less Let us kuow		10	We regret Very much Furniture Was not satisfactory And are Still Take Back Exchange Do not Fit Beds Another Write us We will send them And you can Return You have Hand Answer And oblige	
4	Sometime ago Illustrated List Then Informed That your Was not At the above Address Parlor Bed-room Early		11	Found Goods To the That there was Enough Of the Gotten Next Gone Forward As soon as Other Parties Lead Should Space You have If you Object Cheap Start	
5	Failure Member Castors Nearly Of them We have had We have shipped Troughle Getting Lately Porcelain Wheels Lot And the factory Promises Supplied With them Arrive		12	To-day Prices Dressers One-half Follows Body	
6	We have no Cuts Catalogue Of the Rattan Rockers Sorry Unable Supply you Favor We may he ahle Them satisfactory		13	Looked Over City Chentlle Frige Silk	
7	Please send me Samples Tapestry Brussels Linoleum All right				

Sold  
Color  
Piece  
Which is the  
Nearest  
We can get  
If not  
Suitable  
Little

14  
Chair  
In a few days  
Commenced  
Discontining  
Bought  
Owing  
Moving  
Into  
Quarters  
Shortly  
Benefit  
Providing  
You will  
Postal  
Bank  
Check  
Extra  
C. O. D.

15  
Yours  
Opera chairs  
Says  
Later  
Agent  
It will be  
If you can not  
Houses  
Action

16  
We will sell  
Folding  
We have not  
Stock  
Have a  
Will be  
End  
In case  
State  
Color  
Desired  
As your  
Last  
Letter  
Ordering  
Walnut  
Came  
After  
And you not  
Stating  
Mahogany

17  
Giving satisfaction  
Mr. Seely  
Sold  
Very  
Ordered  
Confident  
Error  
Shall be  
Glad  
Correct  
To the  
Manner  
Shipment  
It was the  
Understanding  
Cash  
Ordinarily  
Cases  
We make  
Draft  
Always  
Been satisfactory  
Any time  
Asked for  
Reference  
Have been  
Explanation

18  
We are in receipt of  
Your favor of the 6th  
Would say  
Regarding  
Book-cases  
Perfectly  
I am very  
Sorry  
Indeed  
Misunderstanding  
Taken  
Place  
Nothing  
Was said  
At the time  
Purchased  
Badly  
Hope  
Consider  
I would  
Act  
Kindness  
If you will  
Advise  
When you can  
Send them  
Very much  
Discommoded  
Because  
They are not

19  
Mouquette  
Border  
Intended  
As a matter  
Of course  
Allow  
Rolls  
If you will  
Gladly  
Credit  
Regretting  
Oversight

20  
Valued  
Entered  
Felt  
Next  
Stated  
This will be satisfactory

21  
Started  
Holding  
Open  
Until  
To-morrow  
Standard  
Deliver  
Afraid  
Include  
All the  
Springs  
Tables  
Wardrobes  
In the car  
May be  
Obliged  
Local  
Kindly  
Inform  
Shall  
And oblige

22  
Placed  
Mr. Perry  
Accept our thanks  
Invoice  
Has been  
Herewith  
Only  
White  
Soliciting

23  
Knock down  
Position  
Prosecution  
Appreciate  
Opportunity  
Sideboard

LETTERS SELECTED FROM THE  
FURNITURE BUSINESS.

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1.

Dear Sir :—Enclosed find invoice, no bill-lading or shipping-bill attached. Please furnish me with invoice, that I may trace those charges, which have failed to reach destination.

Yours truly, (31 words)

2.

Dear Sir :—Do you wish Kensington Ingrain or Turkish rugs? There are no sizes 10 by 10. The nearest we have to size is in Turkish 6 by 10 ft., price \$45.

We can make you any kind of carpet you wish.

Yours truly, (46 words)

3.

Gentlemen :—Your letter of Oct. 23d received, and in reply would say that we understand from the Kansas City Furniture Co., that you are willing to take the Chamber Suite, at the price we paid for it. The price is \$25, less 10 per cent.

Let us know, if this is satisfactory.

Yours truly, (56 words)

4.

Dear Sir :—Some time ago I received an Illustrated Price List of your furniture, and then you informed me that your full list was not yet out. If the same is out now, please send to me at the above address.

I want to get a Parlor and a Bed-room set, and some Carpets, early in January.

Yours truly, (60 words)

5.

Dear Sir :—Your favor of the 10th inst. at hand and noted. Our failure to ship No. 4 Castors with balance of order, was due to the fact that we are nearly out of them. We have had considerable trouble lately in getting No. 4 Porcelain Wheels. We have a lot on the road now, and the factory promises to keep us well supplied with them.

We will fill your order from the first that arrive.

Yours truly, (78 words)

6.

Gentlemen :— We have no cuts or catalogue of the rattan rocker you wish. Sorry we are unable to supply you.

Hoping to receive your favors in the future, and that we may be able to fill them satisfactorily, we are,

Yours truly, (42 words)

7.

Dear Sir :—Please send me your illustrated catalogue of furniture and some samples of Tapestry Brussels, and Lino-leum Carpets with prices.

Yours truly, (23 words)

8.

Gentlemen :—We quote you 56-inch opaque at 50 cts. per yard. The spring rollers are made of tin, with spring inside, and are worth \$1.00 each. The opaque we have in drab, brown, blue, and olive green.

Yours truly, (43 words)

9.

Gentlemen :—We do not carry the sofa beds in white. As we buy all of them from the factory upholstered, we can furnish you any desired covering as per price list, and give you, for this work, 20 per cent off regular price.

Yours truly, (45 words)

10.

Gentlemen :—Your favor of Oct. 23d at hand. We regret very much that the furniture was not satisfactory, and are still willing to take it back or exchange it. If the springs do not fit the beds, and you wish us to send others, write us, and we will send them. You may then return those you have on hand.

Please answer, and oblige,

Yours truly, (67 words)

11.

Dear Sir :—We found, on getting all your goods to the depot, that there was considerably too much for one car and not enough for two, and some of the

goods could not be gotten ready until next week. One car has gone forward, and as soon as we can get all the goods from other parties, we will load another car. Should there be any space left we will, if you do not object, fill up with some of our cheap goods. The car will start about Wednesday or Thursday.

Yours truly, (93 words)

12.

Dear Sir:—We send you to-day catalogue, and quote you prices on dressers one-half price of full suite. We quote you prices on good Brussels carpet as follows:

Tapestry Brussels, 85 cts. to 95 cts. per yard; Body Brussels, \$1.00 to \$1.25 per yard.

Hoping to receive your order, we are,

Yours truly, (59 words)

13.

Gentlemen:—We looked all over the city but could not get chenille fringe, or fringe of any kind in silk, solid color. We express you a piece which is the nearest we can get. If not suitable, you may return it.

Yours truly, (43 words)

14.

Gentlemen:—Your order for No. 50 chair at hand. As we have to upholster it first, will ship same in a few days. We commenced last Thursday discounting all bills of furniture bought of us 20 per cent, owing to moving into new quarters shortly. We give you the benefit of this discount, provided you will send postal order or bank check for the amount; by so doing you will save \$1.00, which the railroad company charges extra for all goods sent C. O. D.

Yours truly, (88 words)

15.

Gentlemen:—Yours in regard to opera chairs at hand with catalogue. The party that we wish to get prices for says he wishes to buy 200 chairs now, and 300 later. If you can send your agent to see him, it will do as well. We are willing to sell the chairs in that way; but if you cannot send your agent to see him, let us know, and we will send him cuts and prices at once, and sell to him. He says he has cuts and prices from other houses, and will expect us to quote him low prices.

Yours truly, (105 words)

16.

Gentlemen:—We will sell you one of those folding beds No. 28; we have not another in stock, but have a car load on the way, which will be here about the end of the week. In case you want us to send another, state color of wood desired. Your last letter ordering walnut came the

day after we shipped the bed, and as you did not state color of wood, we sent mahogany.

Yours truly, (77 words)

17.

Gentlemen:—Your favor of the 1st at hand. We regret very much that the goods sent are not giving satisfaction. Our Mr. Seely, who sold you the goods, is very confident that he had the goods shipped that were ordered; but if there has been an error, we shall be glad to correct it.

In regard to the manner of shipment, it was the understanding that the bill was to be cash, and ordinarily in such cases we make draft with bill-lading, which has always been satisfactory. If any time had been asked for and references given, we should have been very glad to have shipped the goods in any manner desired.

Hoping this explanation will be satisfactory, and that we may be favored with your future orders, we are,

Yours truly, (133 words)

18.

Gentlemen:—We are in receipt of your favor of the 6th, and would say that your explanation regarding book-cases is perfectly satisfactory to us.

We are very sorry that a misunderstanding should have taken place. Nothing was said at the time we purchased the goods, about your not having them in stock. We need the goods very badly, and hope you have received them by this time. I shall consider it an act of kindness, if you will advise me by return mail when you can send them, as we are very much discommoded because they are not here now.

Yours truly, (104 words)

19.

Gentlemen:—Regarding the 5059 B Moquette carpet and border which you returned us, we intended, as a matter of course, to allow you the freight on those two rolls, and if you will let us know what it is, we will gladly credit your account.

Regretting the oversight on our part, we beg to remain,

Very respectfully, (59 words)

20.

Gentlemen:—We are in receipt of your valued favor of the 18th, and in reply will say that we now have your order entered for 25 rolls of "C" carpet felt, which we expect to ship the first part of next week, as stated in our letter.

We trust this will be satisfactory.

Yours truly, (56 words)

21.

Gentlemen:—We started to load your car this morning, but are holding it open

until to-morrow, by which time the Standard Furniture Co. will deliver their goods. We are afraid that all you include in your order cannot be put in this car, and we may be obliged to leave some out. Shall we ship same local?

Kindly inform us, and oblige,  
Yours truly, (64 words)

22.

Gentlemen:—We are in receipt of your order kindly placed with our Mr. Perry, for which please accept our thanks. Same has been shipped to-day, and we enclose the invoice herewith. No. 1238 is in dark only, and Nos. 1415, 1516, and 2003 are in white only.

Soliciting your further orders, we are,  
Yours truly, (65 words)

23.

Dear Sir:—We began loading your car yesterday and intended to ship it to-day, but found there would not be room in the car for all your goods. Although the tables are knock-down, there were some tables and a sideboard left out. Please let us know at once, whether we shall ship same local.

We note what you say about the prosecution of the case in hand, and feel that you are now in a position to make collection. Take advantage of every opportunity to secure it. We appreciate the favor very much.

Trusting to hear from you soon, we are,  
Yours truly, (103 words)

### ABOUT TYPEWRITING.

Be constantly studying the spelling and meaning of words and the correct use of sentences. When in doubt about a word, look it up in the dictionary. Learn to put your paper in straight. Handle your machine quickly but gently; do not slam it as if it were a stove door. Keep it covered when not in use. Learn to write without continually lifting the carriage to see your work; it loses you much time and is a bad habit. Strike the punctuation marks more lightly than the other keys. You are not supposed to be a machinist and to know how to repair machines, and should not try your hand at taking off parts and putting them back. Space once after the comma, the semi-colon, and the period when used after an abbreviation. Space twice after a period, question mark, or exclamation point at the end of a sentence. For a dash use two hyphens without space between them, but spacing before the first and after the second. Indent your paragraphs, beginning at 5 on carriage scale. Don't hand in copy with errors and then make excuses. Your excuses will do no good, even if they are good ones, and your employer has no time to listen. If you do not feel sure your work is correct, read it over. You should look it over anyhow, but don't waste time. "Make haste slowly," but hurry all the time.

Don't be careless because your work is "only practise." Be as careful as though you were getting a good price for every page. You cannot be careless while learning, and then when you get to work in an office, suddenly begin to be careful. Your habits will remain with you. You cannot change them at your pleasure, so keep them correct and you will not need to change them.

### CARE OF MACHINE.

Carefully study your machine, learning how to clean it, how to oil it, and how to keep the type clean. Don't say you are not familiar enough with the machine to know how to clean it. Any one can get the dust and dirt off whether they ever saw a typewriter before or not. Of course, you can do it better after you are accustomed to it. Remove the dust as thoroughly as if your typewriter were a piano. Oil the working parts, that is, wherever there is any friction. Don't use too much oil, a very little at a time, wiping off surplus. Keep carriage rod well oiled. If the machine gets sticky or gummed from dust settling on it, put on coal oil or benzine and wipe off thoroughly, and then put on a little typewriter oil.

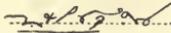
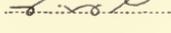
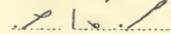
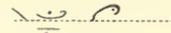
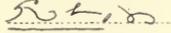
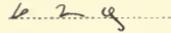
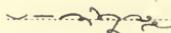
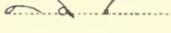
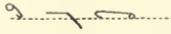
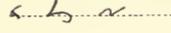
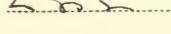
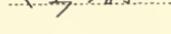
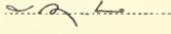
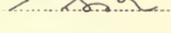
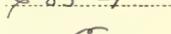
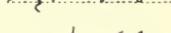
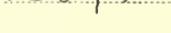
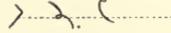
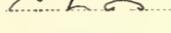
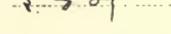
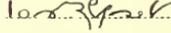
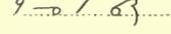
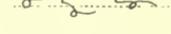
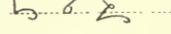
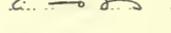
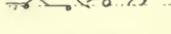
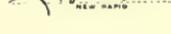
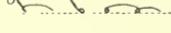
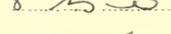
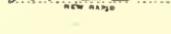
Don't turn screws about the machine unless you are sure it ought to be done. Keep your type clean. Often a machine is pronounced out of order when it only needs cleaning. Don't keep on writing when the writing looks blurred and dirty. Take a brush and pin and clean the type so that the writing will be clear and neat.

VOCABULARY OF THE

LOANS AND COLLECTION BUSINESS.

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Having written and re-written the letters in the "Wood and Coal" and "Furniture" businesses, until they can be written readily and accurately, you should be able to prepare on a larger number of letters, but should not let the desire to get along rapidly lead to taking dictation without preparing for it. The secret of your success is, PRACTISE on the words and phrases before taking the dictation. Practise whether you like to practise or not, and you will soon see results. There is, however, a practise that will hinder rather than improve ; it is the habit of practising or writing carelessly in order to gain speed. Try to be both quick and accurate as you practise. Mere copying is not worth much. You must know for yourself what you are making. Faithfully follow the plan of practising each word and phrase over and over before taking dictation.

1	Downing & Co. Weir City, Kans. Abstract Pleased Completion Mortgage County treasurer Certify As to the Taxes Explanation Customers	   	7	Andrew Galand Little Rock, Ark. Bond Execution Which please Executed Complete Application Description Property C's Wrong	   
2	Henry Wilson Cleveland, O. Payment Offered Unless Intend Foreclose Inform Whereabouts	  	8	C. D. Miller Springfield, Mo. Interest Coupons To us By you On the Payable Office	  
3	Brown & Co. Topeka, Kans. Mr. B. Appears To be Steady Reliable Young man Worker Farm Loans Person Reason Youth He is Apt Opinionative Means	     	9	J. H. Hardin Ozark, Mo. Asking Us Withhold For this Constitutes Company Also Assured Payment Defer Collection Carrying Your letter Intimation Changed Stock company Personally Extended Largely Necessary And oblige Longer	       
4	R. T. Bailey & Co. Sturgeon, Mo. Warrants Provided Legally Issued Attorney Requirements Information Readily Even Amounts As possible Through Attached	    	10	J. V. Dalton Lebanon, Mo. Urge Settlement Get their Acceptance	 
5	J. S. Harding & Co. St. Louis, Mo. Mistake As you mention Larkins Papers Notice Particularly If the Insurance Office Properly	   	11	J. A. McDonald Ash Grove, Mo. Record After They have Acknowledged Acknowledgment At least Letter Easton Notify Henderson Latter Release Retain	    
6	Williams & Strong Detroit, Mich. B. S. Carver Judgment Against Prevents Inquire Deed Lands Third party Should make Whether Collected Without Particularly	    	12	George D. Hope Lincoln, Neb. Johnson Absent Business Indian Ward Government Citizen Credits Own risk Rely Honor Country To instruct	    

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14  
 J. H. Cunningham  
 Kansas City, Mo.  
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 Agent  
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15  
 Glass Bros.  
 Freeman, Mo.  
 Dunn's  
 Notification  
 Defendants  
 Chattel mortgage  
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 Protect  
 Secure  
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16  
 D. W. Bliss  
 Baltimore, Md.  
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 House  
 Payable  
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 Under the  
 Circumstances  
 Power  
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 Foreclosure  
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17  
 Scott, King & Co.  
 St. Louis, Mo.  
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17  
 T. M. Barber  
 Bellville, Ill.  
 Atlantic  
 Bank  
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 Non-payment  
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18  
 Kimball & Co.  
 Denver, Col.  
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19  
 J. W. Farmer & Co.  
 Boston, Mass.  
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20  
 H. M. Zaner & Co.  
 Lansing, Kans.  
 Relying  
 Discretion  
 Parties  
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 They have  
 Overstock  
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 Ability  
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 And they are  
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21  
 Stability  
 Investigation  
 Unmistakable  
 Evidence  
 Serious  
 Condition  
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 Looseness  
 Method  
 Transacting  
 Unanimity  
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 Composing  
 Harmony  
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LETTERS SELECTED FROM THE  
LOANS AND COLLECTION BUSINESS.

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1.

Downing & Co.,  
Weir City, Kans.  
Gentlemen :—

We have received abstract and are pleased with the work. We enclose it for completion. We do not want our second mortgages to show, and we prefer to have the County Treasurer certify as to the taxes, as it saves us an explanation to our customers.

Yours truly, (54 words)

2.

Henry Wilson,  
Cleveland, O.  
Dear Sir :—

Yours received. Enclosed find draft for \$28.09 in payment of A's interest which was due Jan. 1st. J. W. has not yet paid his interest, nor has he offered any explanation. Unless he pays soon, we intend to foreclose on him. We could not find S. at the address you gave us, our letter being returned.

Can you inform us as to his whereabouts?

Yours truly, (76 words)

3.

Brown & Co.,  
Topeka, Kans.  
Gentlemen :—

Mr. B. appears to be a steady and reliable young man, not more than 24 years of age, and a good worker. He does quite a good business for us in farm loans, and we have so far found him to be a prompt and reliable person.

By reason of his youth he is apt to be opinionative, but he means well.

Yours truly, (71 words)

4.

B. T. Bailey & Co.,  
Sturgeon, Mo.  
Gentlemen :—

We will take your \$1500 in county warrants, and more, if you can get them at 90 cents, provided they are legally issued as per our attorney's list of requirements enclosed to you. This information you can readily give us. We should like

to have them in as many even amounts as possible, that is, 100, 200, 300, and 500. You may draw on us through your bank with warrants attached.

Yours truly, (87 words)

5.

J. S. Harding & Co.,  
St. Louis, Mo.  
Gentlemen :—

Yours of the 27th at hand. When you find a mistake, as you mention, please correct it. See if we did not, by mistake, enclose a draft for \$117.60 in Larkins' papers. If so, please return.

Also notice Larkins' mortgage very particularly, and see whether the insurance clause is properly filled out; if not, return at once.

Will send you a number of papers this week.

Yours truly, (82 words)

6.

Williams & Strong,  
Detroit, Mich.  
Gentlemen :—

The abstract of B. S. Carver shows judgment against him, which prevents the making of the loan. Please inquire and let us know whether, if Carver were to deed these lands to a third party, and that party should make a loan, the loan could be collected without a suit. We want to know this particularly, as we have loaned C. some money, and would like to make a loan through him to the party to whom he would deed the land.

Yours truly, (90 words)

7.

Andrew Galand,  
Little Rock, Ark.  
Dear Sir :—

Enclosed find bond and mortgage deed for execution by Mr. and Mrs. B., which please have executed and return to us as soon as possible, with complete abstract of C.'s loan enclosed.

In making out application for loan, be careful to get the description of property right. That of C.'s was wrong.

Yours truly, (61 words)

8.  
C. D. Miller,  
Springfield, Mo.  
Dear Sir :—  
Your interest coupon for \$97.00 attached to mortgage 2700 made to us by you on April 30th, is due and payable at our office.  
Please remit the amount at the due date, by bank draft or postal money order.  
Yours truly, (52 words)

9.  
J. H. Hardin & Co.,  
Ozark, Mo.  
Gentlemen :—  
Yours of the 3d, asking us to withhold our draft on you for this month received, and in reply will say that we should like to know who constitutes your Company; also if payment will be assured us, in case we defer collection 30 days longer. We have been carrying this account in the name of M. and H., and your present letter is the first intimation that it has been changed to a stock company. We know Mr. H. personally, and have extended our present credit largely on his account.  
Please give us the necessary information, and oblige,  
Yours truly, (111 words)

10.  
J. V. Dalton,  
Lebanon, Mo.  
Dear Sir :—  
We enclose for collection, draft on M. & K., amount \$36.25. Please urge settlement, and if not paid, get their acceptance and return to us.  
Yours truly, (39 words)

11.  
J. A. McDonald,  
Ash Grove, Mo.  
Dear Sir :—  
We enclose you first and second mortgages of T. H. B. for record. After they have been acknowledged, fill in the date of acknowledgment so it will be at least one day later, and record these mortgages. We trust our letter reached you in time to hold the Easton mortgage from record, but should that have already been recorded, notify us at once; also D. S. Henderson, asking the latter for the release. If the third mortgage is in your hands, record it; if not, we will send it to you to be recorded with these.  
Yours truly, (107 words)

12.  
George D. Hope,  
Lincoln, Neb.  
Dear Sir :—  
I have your draft on J. T. Johnson for \$75.00. Mr. J. is absent on business.

On his return we will make collection, if possible. Mr. J. is an Indian. An Indian is a ward of the government. When a citizen credits him, he does so at his own risk, and must rely on the honor of the Indian so credited. We cannot make collection by law in this country, and I would advise you to instruct your clients to that effect. Mr. J. is a man of some means, but real estate here does not represent money to the outside world.  
I would suggest to all parties in the states that they sell goods to Indians for cash only.  
Yours truly, (132 words)

13.  
J. H. Cunningham,  
Topeka, Kans.  
Dear Sir :—  
We received to-day, for collection, a bill against you in favor of R. G. Scott & Co., for \$954.00. Our agent reports you as paying promptly and we do not think there are any grounds for different report or, for placing claim in attorneys' hands, in which case your name would appear on the credit sheet of the commercial agencies, which goes to all the wholesale merchants, and on which they base their credit. We trust you will see the importance of preserving your rating; so we draw on you to-day for this bill through the bank.  
Trusting you will honor the bank on presentation and maintain your rating, we are,  
Yours truly, (122 words)

14.  
Glass Bros.,  
Freeman, Mo.  
Gentlemen :—  
In reply to yours of the 24th we notice, in Dunn's notification sheet of the 25th, defendants have given a chattel mortgage for \$50.00 on their stock of goods. You have had this claim in your hands since March 24th, and so far have remitted only \$5.00. We think you should be able to protect your clients as well as others secure theirs, and trust you will give this immediate attention, as our people look to us for prompt and proficient services in all cases. We have sent you two claims recently from which we have had no reply.  
Our success in this business depends on how quickly we move.  
Yours truly, (122 words)

15.  
D. W. Bliss,  
Baltimore, Md.  
Dear Sir :—  
My note for \$2500 for the security of which you hold a mortgage deed on my house and lot, is payable on the first of next month. After that date I under-

stand, under the circumstances, you can, if you desire, at once begin suit for foreclosure. It is not in my power to raise the sum necessary to discharge the debt, and I should be obliged for information as to your intentions on the subject. As you know, I have always paid interest regularly, and I enclose you herewith a check for the last quarter, \$37.50, payable to your order. You are probably aware that I have a small but regular income, and am sure to pay interest. Under the circumstances, I have great hopes that you will allow the matter to stand as it is, for the present.

Yours truly, (156 words)

16.

Scott, King & Co.,  
St. Louis, Mo.

Gentlemen :—

I respectfully request you to defer the collection of this account until the first of the month, when I shall be prepared to meet my obligation.

Regretting that circumstances prevent my being as prompt as usual, I am,

Yours truly, (48 words)

17.

T. M. Barber,  
City.

Dear Sir :—

Your note for \$750.25 due yesterday, payable at the Atlantic Bank, is protested for non-payment.

We beg to call your attention to the matter in the hope that the probable oversight may be rectified, and the note taken up.

Yours truly, (53 words)

18.

Kimball & Co.,  
City.

Gentlemen :—

I have just returned to the city, after an absence of several days, and learn with much regret, from yours of the 11th inst., that my note has been protested for non-payment.

I hasten to withdraw it from the bank, and beg to say that such an occurrence will not happen again.

Regretting the trouble it has caused you, I am,

Yours truly, (68 words)

19.

J. W. Farmer & Co.,  
Boston, Mass.

Gentlemen :—

Your favor of the 10th inst. is at hand. In reply would say that the house about which you inquired is in good standing.

I should not refuse them a reasonable credit; but I do not know the extent of their responsibility.

Respectfully yours, (52 words)

20.

H. M. Zaner & Co.,  
Lansing, Kans.

Gentlemen :—

Relying on your discretion, we hasten to inform you that the parties of whom you write do not command the confidence of business men.

They have a large amount of overstock without the ability to dispose of it, except at a loss, and they are, moreover, quite unpunctual in their payments. We, ourselves, have no faith in their capacity to pay their already large indebtedness, and would certainly not enter into business relations with them, without ample security.

Respectfully, (88 words)

21.

Gentlemen :—

Regarding the stability of the parties of whom you write, we reply that upon investigation, we found unmistakable evidence of a serious condition of their finances, and a looseness in their method of transacting business, together with a want of unanimity on the part of the gentlemen composing the firm.

The harmony that should exist between them is, it seems, unattainable; and this, in our opinion, can only result in a dissolution of the firm. Should this happen, it is a question whether they would be able to meet their obligations, as from all we can learn their resources are at a low ebb.

Yours confidentially, (107 words)

# SPECIAL INSTRUCTIONS.

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## FORM OF LETTERS.

In letter-writing, the matter of form should have careful attention. Don't lose sight of the fact that each of the little things is one of the important things, however simple it may seem to you.

There are different forms for letters, each of which is correct. As long as there are people in the world, there will be different ideas on every subject, and this very fact gives to each person an opportunity to think for himself, thus bringing out his originality.

One business man will prefer one form of letter, while another may insist on a different form. We suggest that each person decide definitely upon some correct form that suits his idea, and always take pains to arrange and punctuate the letter in that way, but be quick to adapt himself to his instructor's or his employer's views on the subject.

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In the following forms, the figures "0, 5, 10, etc.," refer to the figures on the scale of the typewriter:—

- (0) J. L. King & Co.,  
(5) New Haven, Conn.
- (0) Gentlemen :—  
(10) We are in receipt of your favor of the 15th inst. and
- (0) W. J. Griffin, Esq.,  
(5) Memphis, Tenn.
- (0) Dear Sir :—  
(10) We have your favor of the 25th inst. and in reply have  
to say, etc.
- (0) Elmer E. Lacey & Co.,  
(5) No. 318 N. 8th St.,  
(10) St. Louis, Mo.
- (0) Gentlemen :—  
We are in receipt of your favor of the 15th inst. and note  
what you say in regard to, etc.
- (0) B. P. Richardson,  
(5) Denver, Colo.
- (0) Dear Sir :—  
(10) We are in receipt of your esteemed favor of the 25th  
and in regard to the manner of shipment will say, etc.

*Paragraph.*—When a change is made in the subject, a new paragraph is commenced. Make the paragraphs as the sense may demand, but keep the appearance of the page in view, and do not make too many paragraphs in a letter. Indent the paragraph beginning at 5 on the carriage scale. Some prefer to indent the paragraph at 10. Whichever is observed, the indentation should be the same in each paragraph.

*The Hyphen.*—When lack of space prevents the completion of a word at the end of a line, place the hyphen at the end of the line and follow with the remainder of the word on the next line. Words may be divided in this way, but never divide syllables.

*Order of Arrangement.*—In writing an article, a letter of some length, or a paper on some subject, it will be found a good plan to arrange the points desired to be brought out, in the order in which they should appear, and, having the subjects clearly fixed in the mind, begin with the least important and follow to the close, ending with the most important. This is not merely a principle of letter-writing, but a principle of composition which should be observed in writing letters as well.

*Folding Letters.*—If the sheet is the regular letter size,  $8\frac{1}{2}$ X11, fold the sheet lengthwise in half, then turn it half way round to the right and fold the lower third up over the middle third and the upper third down over that, keeping the edges even. If the letter is note size, just fold the lower third up over the middle third, and the upper third down over that.

*Addressing Envelopes.*—No set rule can be given for addressing envelopes and when emergencies arise, as in the case of very large or very small envelopes, and a very short or a very long address, the student must use his own good judgment, as to the best appearance. The following directions will apply, in most cases, for the ordinary sized envelope.

Insert the envelope at the right-hand side of the machine, so that the end of it will be held by the rubber band or paper holder at the right-hand side, the other end being held by the envelope holder in the center (on the Remington, press the center holder against the roller or platen). Turn the roller with the left hand, until the lower edge of the envelope is just visible over the roller, as you sit at the machine. Always open the flap before putting it in the machine, and put the flap in first.

Begin at 30 on the carriage scale and write the name. Now press envelope against the roller with one hand and double-space with the other, and, beginning at 40, write the name of the place, then press envelope and space as before, and begin name of state at 50.

Place a comma at the end of each line except the last which is followed by a period. Any special directions necessary may be written in the left-hand lower corner. If the address looks blurred, clean the type, and see that the envelope is pressed against the roller. These directions will apply to any of the standard machines, with very slight modifications. On the Smith Premier or any machine with the wide carriage scale, begin at 35 instead of 30 on the scale. The following will serve to give an idea of the form of the address:—

- (30) Mr. James R. Perkins,  
 (40) No. 25 Laclede Building,  
 (50) St. Louis, Mo.
- (30) J. Alfred White,  
 (45) Burlington,  
 (55) Iowa.
- (30) George W. Wheeler & Co.,  
 (40) No. 1812 Market St.,  
 (50) Louisville, Ky.

In some instances it adds to the appearance to spell out the name of the state, and in very short names, to space between each letter and double space between words. No rule will apply to all cases, and you will have to use your judgment in regard to the appearance.

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## HOW TO TAKE LETTER-PRESS COPY IN LETTER-PRESS BOOK.

Take as many pieces of cheese cloth as are necessary to make the required number of copies, each the size of the letter-book page. When ready to take the copies, wet the cloths thoroughly so that there will be no dry spots in them. Wring them out and place the oil board in the book and the damp cloth thereon and turn the leaf of the book down over the cloth and your copy, face down, upon the tissue leaf; then for other copies lay another oil board, a wet cloth, a leaf and another copy, and so on for as many copies as desired. Often two or three and sometimes many more copies are put on the same page.

In this way clear copies may be produced as long as there is sufficient ink in the ribbon. There are other processes, as hair and felt brushes, and blotter, but the above is certainly the most satisfactory, and any one who understands this process can easily learn the other, if necessary.

*Indexing Letter-Book.*— You will notice that each letter-press book has an index, and for convenience in referring to any letter, all letters should be indexed promptly. The index of the letter-book is used the same as the index of a ledger, and has several extra pages in the front part arranged with the alphabet.

In placing the names in the index, write the surname first, followed by the initials, and write the page on which the first letter is written to that party immediately after the name; and, when another letter is written to that party and copied, turn at once to the index and write the number of that page immediately after the one before, placing a dash (—) between the numbers to avoid confusion, and so on for each name and letter, until the book is filled.

Of course, you will understand always to place the name under the letter in the index, with which the surname begins, thus: J. B. Dalton belongs under "D" in the index, and E. G. Rathbone under "R." The following will, perhaps, give a more accurate idea:—

Under "D."

Dalton, J. B. 15-18-24-30-45-64-77-81-85.

Under "R."

Rathbone, E. G. 5-8-12-15-20-25-81-136-142.

Under "J."

Jeffries, J. W. 6-9-14-26-32-45-48-76.

Jones & Miller Mctl. Co. 12-18-26-43-45-69.

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## THE VOWEL METHOD.

Each leaf of the index of the letter-press copying book has three columns on a page, in which to write the names when indexing the letters. Head these columns with the letters "a, e, i, o, u, y," in the order they come, and write the names in the columns under the letter representing the first vowel following the first letter in the surname.

Write the name and the number of the page the same as in the ordinary way of indexing. This will be found the most convenient method of indexing letters, as the list of names in any column will not be so long.

## NUMBERING LETTERS FOR QUICK REFERENCE.

All the correspondence to any one person or firm may be easily and quickly traced through the entire letter-book, if you will write the page of the last preceding letter above the last letter copied, just when you index it.

In this way you will trace the correspondence of that party or firm, beginning with the last letter written them, and tracing the numbers toward the front of the book, without referring to the index each time.

*What To Do With Telegrams.*—Telegrams should be copied in the letter-press book and confirmed by letter which should be sent by first mail following the telegram. Copy letter and telegram on same page in letter-book, the telegram above the letter.

Confirm telegram at the beginning of the letter, in something like the following words: We to-day wired you as follows: (Here write message sent.)  
in response to your message of even date (stating, quoting, or as follows)  
(Here write the substance of message received, or write exact wording of message as may seem best.)

*Enclosures.*—There are different ways of handling enclosures. In some offices the enclosures are handed to the stenographer when the letter is dictated and should be pinned to the letter as soon as it is written.

Another way is for the person who dictates the letters to keep the enclosures, and the stenographer to write on the left-hand lower corner of the letter, "enclosures 1, 2, or 3," depending, of course, on the number of enclosures which the letter calls for. After the letters have been copied and envelopes addressed, the party who dictated them puts in the enclosures. Of course, the envelope should be addressed by the stenographer in either case.

*Looking up Names in a New Position.*—A stenographer changing to a new position, or taking up the work in his first position (or at all times, for that matter), should be very particular to get the correct initials and the name spelled correctly. In any case in which he is not absolutely certain, he should refer to the index of the letter-press books, and to the index to bookkeeper's ledger, and be sure to get the correct name and address, and that they are spelled correctly. It will be well to take the first opportunity to carefully look over all names and addresses in the index of above mentioned books.

*Peculiar Terms.*—The stenographer will find it very necessary to become familiar with the terms of the business. Each business has its specialties and peculiar names and terms. Carefully study all the advertising matter pertaining to the business, make a list of all the new and hard words, practise them in shorthand and learn to spell them correctly. When new terms come up from time to time, take care of them in the same way, at the first opportunity.

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## HOW TO MANIFOLD.

From three to fifteen copies may be made at a time, depending of course upon the thickness of the paper and the quality of the carbon.

To prepare copies for the machine, lay a carbon sheet on a sheet of writing paper, with the carbon side down, next to the writing paper, then a sheet of writing paper on the carbon sheet, and then another sheet of writing paper, and so on, until there are as many sheets of writing paper as copies desired, the last sheet being a sheet of writing paper, so that you will have one more sheet of writing paper than carbon. See that they are straight and insert them in the typewriter, as you would a single sheet, with the carbon side next to the roller.

Do not press them tightly with your fingers in handling, nor undertake to make an erasure in case of a mistake, as you will make a blur on every sheet. Strike the keys a little more strongly than in ordinary writing.

## HOW TO MAKE MIMEOGRAPH COPIES.

*To Prepare Machine.*—If you have a ribbon machine, remove the ribbon and clean the type thoroughly. Good clean work cannot be done unless the type is clean. Just brushing them is not sufficient. The type that are most likely to fill up, such as the O, U, A, P, E, etc., should be cleaned with a pin and brush.

*To Prepare Stencil Paper for Machine.*—Lay a sheet of stencil paper, with the writing side down, on a smooth clean surface, and place the perforating silk over it, leaving about equal margins at the ends and sides. Cover the silk with a sheet of oil "Backing" and fold the extended margins of the stencil sheet up over this, folding the ends first and then the sides, and crease the folds so they will stay in place.

Now place the sheets as arranged, in the typewriter, just as you would a sheet of letter paper, so that the writing will be upon the face of the stencil sheet. Touch the keys with an even, firm stroke, a little stronger than in ordinary writing. If the copy is a full page in length, it will be safer to stop when about half through writing the page, and clean out some of the letters as mentioned above. When copy is written, remove it from the machine, being careful not to let it wrinkle in handling, and lay it on the smooth surface, face down, and carefully unfold margins and take off "Backing" first, then the silk, taking hold of corner.

*To Arrange it in the Mimeograph.*—Lay the stencil sheet with face upward and apply the MIMEOGRAPH VARNISH with a brush to the creases caused by folding and to any other wrinkles that may have been made in handling it, let it dry two minutes, then place a thin fibrous sheet, found between the stencil sheets, over the face of the stencil sheet and place both UPSIDE-DOWN in the printing frame. The object of the varnish is to close the small holes made in folding or handling. Take care that none of the varnish touches the writing. Putting the varnish on face of stencil will cause fibrous sheets to stay in place and if varnish is not at hand, "mucilage paste" may be used and narrow strips of paper placed over it before the fibrous paper is put on.

Attach printing frame to printing board by means of the hinges at the end. Place a small quantity of ink on the slate and get it evenly distributed with the roller, rolling it in different directions. Then run the roller over the stencil sheet gently but firmly. Keep adding a little ink at a time, until the fibrous sheet is saturated and a plain copy is produced with each roll of the ink roller. Place from fifty to one hundred sheets, or more, in the frame at a time. Take out each sheet as it is printed and scatter them about so they may dry before putting them together, or interleave, that is, place sheets of paper between each copy.

Use enough ink so that you will not have to press too heavily on the roller, and the stencil sheet will last longer and make a greater number of copies; but don't waste ink. Be very careful in handling stencil paper not to wrinkle it. When through always put everything where it belongs. It is just as much your place to do that as it is to make the copy. You can be neat with the Mimeograph or you can be careless and bungling.

VOCABULARY OF THE  
PAPER AND PRINTING BUSINESS.

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Many of the most eminent reporters use a limited number of contractions and comparatively few word-signs. Writing by sound soon becomes mechanical, and whatever is done mechanically can be done swiftly and easily.

Write so you can read your notes. Even when you are most hurried, aim to make each character as nearly perfect as possible. A careless habit is hard to overcome and is fatal to success. You can do better and quicker work, if you feel sure while writing, that you can read your notes when you are through.

1 Answering  
Since  
6 pound  
Heads  
You may ship  
Here  
Careful  
That they are  
Securely  
Packed  
So as  
Error  
Awaiting  
Further  
Further  
Favors

2 Small  
Plates  
Similar  
Signette  
Finish  
Anticipate  
Valued  
Reams  
Turkey  
Linen  
Packet  
Wove  
Cream  
Laid  
Shall be  
Deduct  
Receipt  
Remittance

4 Relative  
Short  
Lenox  
Ask you  
Kindly  
Advise us  
Arrived  
gross  
Tare  
In a better  
It seems  
Strange  
On an order  
Paper  
It is very  
Seldom  
Varies  
More than  
Either  
Information  
Very much obliged

5 Discount  
Referred  
Original  
Mr. Reton  
But can not  
Figure  
How  
Allowed  
Pleasure

6 Through  
Mr. Ralph  
Direct  
Quickly  
Possible  
Assorted  
Cover  
Our best  
Attention

7 Mr. Thurman  
Antique  
Sample  
Bristol  
Cambridge  
Per hundred

8 Referring  
Clarendon  
Folio  
Thought  
Hand  
In as much as

9 Telegram  
Type  
We are very much  
Surprised  
Learn  
However

10 Separate  
Manila  
Per lb.

11 Esteemed  
To you  
Evening

Envelope  
To the factory  
To be shipped  
This is the  
Serve  
Item  
Of your order  
Action  
Approval

12 We received  
Out  
Expect  
Reach  
We will ship  
Hold

13 Through  
Mr. Chapman  
At least

14 Wrapping  
Rolls  
Consigned  
As you had  
Shall be  
At once

15 Arlington  
Special  
Upon  
Respectively  
We quote you  
Which will have our

16 Safely  
Ruled  
Marking  
Distance  
Edge  
Perforated  
Morning  
Wrote you  
As to the  
Typewriter  
Head  
If you wish

17 Colored  
Cardboard  
By this mail  
Rather than  
Risk  
Ply

18 Column  
Half-shade  
Portraits  
Investigate  
Advertisement  
Outline  
Unfortunately  
Completed  
Drawing  
Proof  
Inspection  
Herewith

19 Mr. Rice  
Print paper  
Reams  
Flat  
Bundles  
Folded  
Quires  
Per cwt.  
Per M.  
And be shipped  
As soon as possible  
Careful

20 C. W. Spencer  
To-night  
For your city  
Before he leaves  
But as  
His stay  
Limited  
Is limited  
To a day  
We would suggest  
In order that  
Does not  
Miss you  
Send him  
Metropolitan  
Hotel  
Best time  
To call  
And the proper  
Will take pleasure  
Explaining  
System  
Labor-saving  
Interested

LETTERS SELECTED FROM THE

# PAPER AND PRINTING BUSINESS.

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1.

Gentlemen :— Answering yours of the 18th inst. will say that since you cannot use the six pound note heads, you may ship them back to us, being careful, please, to see that they are securely packed so as to arrive in good condition.

We regret the error, and awaiting your further favors, we are,

Yours truly, (56 words)

2.

Gentlemen :— Answering your favor of the 8th, we have to say that our prices for the plates, similar to those mentioned in the signet finish, will be \$2.20 each. We anticipate no trouble in making you satisfactory plates and hope to be favored with your order.

Yours truly, (50 words)

3.

Gentlemen :— We are in receipt of your valued favor for four reams four pound turkey linen packet note heads. You do not state whether white wove, or cream laid is wanted, and we shall be glad to have you advise us. If you will remit the amount of your purchase, less 2 per cent, which you may deduct for cash, we will be glad to ship on receipt of your reply with remittance.

Yours truly, (75 words)

4.

Gentlemen :— Yours of the 16th inst. relative to short weight of Lenox book received. We would ask that you kindly advise us how you arrived at the short weight, giving the gross, tare and net, so that we can complain to the mill more intelligently. It seems strange that on an order for 100 reams paper that it should be 300 pounds short, as it is very seldom that paper varies more than one pound either way.

Hope you will give us the information asked for, and very much oblige,

Yours truly, (94 words)

5.

Gentlemen :— We have looked up the matter regarding the discount on your

last bill, and have referred to the original order given our Mr. Reton, but cannot find how you figure the discount any other way than as we have it. We have allowed you full cash discount on this bill, as per your arrangement with Mr. Reton. Please look the matter up and see if we are not correct, and advise us how you figured this discount.

Awaiting your further pleasure, we remain,

Yours very truly, (86 words)

6.

Gentlemen :— We have your valued order through our Mr. Ralph for 100 reams 22x32, 20 lb. Lenox, at \$3.85, less freight, to be shipped from mill direct, as quickly as possible ; also your order for five reams 20x25, 35 lb. assorted cover, to be shipped from here May 10th. We shall give all the above our best attention and ship promptly.

Thanking you, we are,

Yours truly, (75 words)

7.

Dear Sir :— Mr. Thurman writes us to quote you prices on Antique laid paper like the sample he enclosed. We have nothing like it in stock, nor are we able to buy it in the city. We also, at his request, enclose samples of Cambridge Bristol.

We hope to receive your order.

Yours truly, (54 words)

8.

Gentlemen :— Referring to your order of the 9th, given our Mr. Thurman, for 16, 18, 20, and 24 lb. Clarendon folio, would say we thought best to send samples of stock we now have on hand, inasmuch as the last lot sent was not satisfactory. We enclose samples of each weight. Kindly advise us if satisfactory, and we will fill the order promptly.

Yours truly, (68 words)

9.

Gentlemen :— In reply to your telegram we wired you to-day that your type was sent Thursday. We are very much sur-

prised to learn that you have not yet received it, as the order was filled the same day it reached us. We trust, however, that it has come to hand by this time.

Yours truly, (55 words)

10.

Gentlemen :—In reply to yours of the 20th inst., we sent you under separate cover, samples of 24x36, 25 lb. Trade Manila as requested, and quote you 5c per pound, f. o. b. Kansas City, Kas.

Hoping to receive your order, we are,

Yours truly, (50 words)

11.

Gentlemen :—We shipped your esteemed order of the 25th, as per invoice, to you this evening. We have sent your order for 30,000 envelopes to the factory to be shipped with other goods. This is the best way we can serve you in filling this item of your order, and trust it will meet with your approval.

Thanking you for your order, we are,

Yours truly, (67 words)

12.

Gentlemen :—We received this morning your esteemed order of the 3d, and ship your goods, as per invoice, to you to-day. We are, at the present time, out of the No. 50, 6½ envelopes. We expect a stock to reach us Monday, when we will ship you the 50,000 which we trust will reach you promptly and be satisfactory.

Yours truly, (63 words)

13.

Dear Sir :—We have your esteemed order through our Mr. Chapman, but we are out of the 6½ envelopes at present. We have more of these envelopes on the way and they should reach us at least by Monday. We will hold your order and make shipment as soon as possible, which we trust will be satisfactory.

Yours truly, (60 words)

14.

Dear Sir :—We returned to you for signature some days ago, a bill of lading for shipment of six rolls of Manila wrapping paper, 200 lbs., which was consigned to Wm. Reese & Co., Keokuk, Ia. We shall be glad if you will sign and send it to us, at once.

Yours truly, (52 words)

15.

Gentlemen :—We ship your esteemed order of Jan. 27th to-day, which we trust will reach you promptly. We send you in this mail, samples of 24x36, 90 lbs. Arlington and Special upon which we quote you \$6.30 and \$4.50 per hundred, respectively, f. o. b. Kansas City.

We are at present out of this size in 100 lbs. We shall be glad to have your order, which we will give prompt attention.

Yours truly, (85 words)

16.

Dear Sir :—We have received, this morning, samples of safety-ruled paper with marking some distance from the edge where you wish the paper perforated. We will have this done at once and ruled, and will ship same Saturday morning, together with 50 lbs. No. 2 Manila envelopes.

We wrote you in regard to typewriter paper, and have not as yet heard from you. If you wish us to fill this part of your order, please advise us so that it will reach us by Monday.

Yours truly, (88 words)

17.

Gentlemen :—We have your esteemed order of the 28th for 100 sheets of 3-ply assorted colored card board. We send you by this mail, samples of our No. 1 Bristol, which we think will suit you on your order; but, rather than risk sending something you do not want, we write to ask whether or not we shall send 100 sheets of this board.

This is the only 3-ply card board we carry in stock.

Yours truly, (80 words)

18.

Gentlemen :—Answering your favor of the 22d, we have to say that our price for single column half-shade portraits is \$3.00. If you will investigate the advt. you mention, you will find that the price of \$2.50 is for outline instead of half-shade. Unfortunately we have completed the drawing, and will send you a proof for inspection Wednesday.

We hand you herewith our portrait sample sheet with prices on the back.

Yours respectfully, (79 words)

19.

Gentlemen :—We are in receipt of your order given our Mr. Rice for N. N. Print paper, 12 reams 24x36, 30 lb. flat, and 10 bundles 24x36, 56 lb. folded in quires, at \$2.75 per cwt., delivered. Also 25 M No. 425, 6¾ envelopes at 75 cts. per M, delivered.

The above will have our careful attention, and shall be shipped as soon as possible.

Thanking you for the favor, we are,

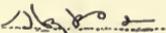
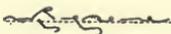
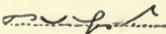
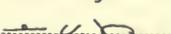
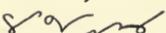
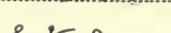
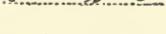
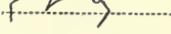
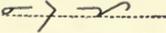
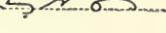
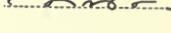
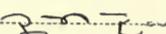
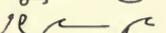
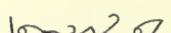
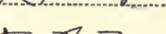
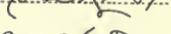
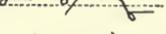
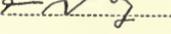
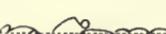
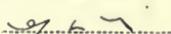
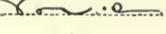
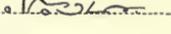
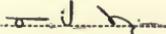
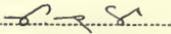
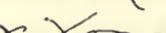
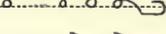
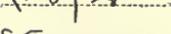
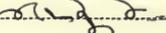
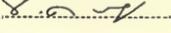
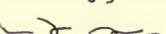
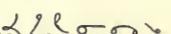
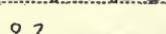
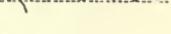
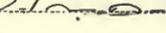
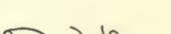
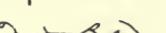
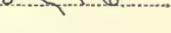
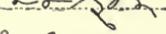
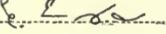
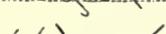
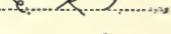
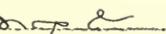
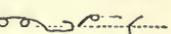
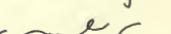
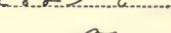
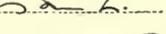
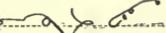
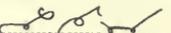
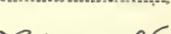
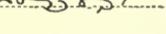
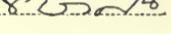
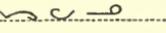
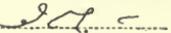
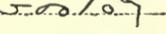
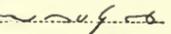
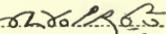
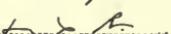
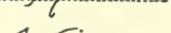
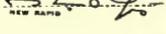
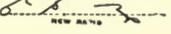
Yours truly, (90 words)

20.

Gentlemen :—Our Mr. C. W. Spencer will leave to-night for your city, and will no doubt call on you before he leaves; but as his stay is limited to a day, we would suggest that, in order that he does not miss you, you send him a note at the Metropolitan hotel, stating the best time to call on you and the proper party to see. Mr. Spencer will take pleasure in explaining, to all interested, our new system of labor-saving type.

Very truly yours, (86 words)

VOCABULARY OF THE  
HAY AND GRAIN BUSINESS.

1	H. L. Shotwell		8 Northrop Bros.	
	Peoria		Tipton, Mo.	
	White		Desirous	
	Oats		Test	
	Was satisfactory		World	
	Condition		Pounds	
	Inspect		Average	
	All right		Effort	
	We can make		Above	
	Out		Extra	
	Profit		We do not know	
	Thanking		Other	
2	B. B. Thornton & Co.		Parties	
	Salem		Bidding	
	Corn		Consider	
	Evidently		Strong	
	Cornered		Whom	
	Hands		We make it	
	Manipulators		Succeed	
	Deem		Early	
	Dangerous		Thursday	
	If you wish		9 Geo. Anderson	
	Re-instate		Great Bend, Kans.	
	Yoursself		Arrived	
	Wheat		Graded	
	Telegraph		Rejected	
	Deposit		Elevator	
	To the best		While there is	
	Advantage		Very	
	Probable		Sample	
	We may be able		Sacrifice	
	Replace		Former	
	In the morning		Subject	
	Lower		10 E. J. Roberts & Son	
	It was		Fort Smith	
	Exhausted		C. B. & Q.	
	Trade		Taken	
	Generally		Top	
	Bullish		Inspection	
	Breakers		Bnt the	
	Expected		Damaged	
	At all times		Mixed	
3	Marsh Bros.		Inspector	
	Lebanon		Examine	
	Letter		Certificate	
	Part		Hold	
	Letter		If you wish	
	Nice		At any price	
	Hay		11 West	
	We have nothing		Factory	
	Since		Position	
	Gilt edge		Handle	
	Several		Large	
	Reference		Share	
4	Elias Platt		Western	
	Columbus, O.		Station	
	Little		St. Joseph	
	Especially		12 Consignments	
	Offered		Solicit	
	Make us		Particularly	
	Tomorrow		Specially	
	Perhaps		Crop	
	Accept		Young	
5	H. W. Foster		Vicinity	
	Butler, Mo.		Insects	
	Market		Season	
	Bran		At all times	
	Stuff		Grain	
	Increased		Futures	
	Materially		As any other	
	Within		House	
	Last		In your	
	Month		13 Excitement	
	Probability		Continues	
	Formerly		And there are no	
	It may be		Indications	
	Shorts		Reaction	
	Inquiry		Predicted	
6	Moore & Thompson		Bears	
	Bentonville		For some time	
	Written		On the contrary	
	Promised		Situation	
	Answer		Inconceivably	
	Days		Strong	
	Concerning		Fashioned	
	Up to this time		Opened	
	Nothing		Higher than	
	Surrendered		There was no	
	You may have		Were received	
	And oblige		Station	
7	Marvin Lake & Co.		Frightened	
	Golden City, Mo.		Shorts	
	Account sales		Covering	
	Proceeds		Action	
	Everything		Clearly	
	And satisfactory		Disposition	

LETTERS SELECTED FROM THE  
HAY AND GRAIN BUSINESS.

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H. L. Shotwell, 1.  
Peoria, Ill.

Dear Sir :—

In reply to yours of the 8th inst., we are pleased to note that our price of 25 cts. for your five cars of white oats was satisfactory. We hope the oats will be in good condition, and inspect all right. We think we can make some money out of it, and also make a good profit for you.

Thanking you, we remain,  
Yours truly, (73 words)

2.  
B. B. Thornton & Co.,  
Salem, Ohio.

Gentlemen :—

May corn is evidently cornered, and being in the hands of manipulators, we deem it dangerous. We would let it alone.

If you wish to re-instate yourself in the long wheat, telegraph us a deposit and we will buy in to the best advantage possible.

It is probable we may be able to replace it in the morning, at a lower price than that at which it was exhausted to-day. The trade is generally bullish, but breakers must be expected at all times.

Yours truly, (93 words)

3.  
Marsh Bros.,  
Lebanon, Mo.

Gentlemen :—

The latter part of August we wrote you in reply to a letter saying you had some nice hay for sale. We have had nothing from you since. If you have some gilt-edge hay, we would be pleased to place an order with you at once. Can use several cars at present.

Hoping to hear from you soon with reference to the matter, we remain,

Yours truly, (73 words)

4.  
Elias Platt,  
Columbus, Ohio.

Dear Sir :—

In reply to yours of the 9th of September we will say that we think 75 cents, your track, a little too high for No. 2 red wheat, especially when it was offered to-day for 73 cents.

If you will make us an offer to-morrow, perhaps we may be able to accept.

Yours truly, (62 words)

5.  
A. W. Foot,  
Paola, Kan.

Dear Sir :—

Yours of the 27th inst. received and in reply would say that the market for bran and all kinds of mill stuff has increased very materially within the last month, and there is no probability that we can get any more of the kind for you at the prices formerly quoted. It may be we can get a car or two of shorts. We have made inquiry from which we expect to hear within a few days, when we will wire you again.

Yours truly, (93 words)  
6.

Moore & Tompson,  
Bentonville, Ark.

Gentlemen :—

We have written you several times in regard to car No. 3742, C. & A. R. R., shipped from Springfield on Aug. 8th. You promised to give us an answer some days ago, but up to this time we have had nothing from you concerning same. Please return us expense-bills you requested surrendered, together with any information you may have with reference to this car, and oblige,

Yours truly, (80 words)

7.  
Marvin, Lake & Co.,  
Golden City, Mo.

Gentlemen :—

Enclosed we hand you account sales for one car wheat, No. 352, net proceeds \$152.19 for which we enclose our check to your order.

Trusting you will find everything correct and satisfactory, we are,

Yours truly, (50 words)

8.  
Northrop Bros.,  
Tipton, Mo.

Gentlemen :—

We are desirous of getting some No. 2 red wheat to test from 58 to 59 pounds. Would like to have it average 58½ pounds. If you will make an effort

to get us some of the above weight we will pay you an extra price. On to-day's market would pay your track 74 cents. We do not know what other parties are bidding for No. 2 wheat, but we consider this a strong bid, and you are the only one to whom we make it. Now, if you succeed in getting any of this wheat for us, please wire us early Monday morning the number of cars you can ship by Thursday.

Yours truly, (125 words)

9.

George Anderson,  
Great Bend, Kans.

Dear Sir :—

Two cars of wheat arrived to-day; one graded No. 2, the other was rejected. The No. 2 we shall put in the elevator and sell on the market, while the rejected we shall sell by sample to the best advantage. There is very little demand for off grades of wheat, but we shall not sacrifice your car. Your former shipment came in satisfactory. Enclosed find account-sales for same. The net proceeds are placed to the credit of your account, and are subject to your draft.

Yours truly, (95 words)

10.

E. J. Roberts & Son,  
Fort Smith, Ark.

Gentlemen :—

Your car No. 2052 C. B. & Q. was received yesterday. From a sample taken from the top, we sold without inspection, but the buyer, as soon as he had seen the first load, on account of the damaged condition of the oats, and there having been so much corn mixed through them, asked our regular inspector to examine the car and enclose his certificate. We now hold the car subject to your order, but if you wish, we will try and sell it to the best advantage for your account.

The party who bought them at first will not take them at any price now, so if we sell them again, we shall have to find a new buyer.

Yours truly, (132 words)

11.

Gentlemen :—

We would be pleased to have you quote us prices on No. 2 corn. We have considerable corn here in the West that we can ship, and have understood that your factory is in a good position to handle a large share of the western trade. If you know of any low rates of freight, you might name us prices at the western stations: St. Louis, St. Joe, Kansas City, or any other.

Hoping to hear from you by early mail, we are,

Yours truly, (86 words)

12.

Gentlemen :—

The draft of \$300 attached to bill-lading for two cars which arrived to-day, was paid yesterday. Your consignments shall, at all times, receive careful attention at our hands. We do not solicit consignments of grain particularly, our specialty being trading in futures, still we are prepared to take as good care of consignments as any other house. How is the crop of young wheat looking in your vicinity? Do you fear any damage from insects this season?

Yours truly, (84 words)

13.

Gentlemen :—

The excitement in the wheat market continues, and there are no indications of a reaction predicted by the bears for some time. On the contrary, the situation is inconceivably strong and indications favor an old-fashioned bull market. May wheat opened this morning very strong,  $\frac{3}{4}$  cent higher than Saturday's closing price. There was no wheat for sale and buying orders were received from every station. This, and strong and high caps, frightened shorts into covering big lines. The action of the wheat market to-day clearly indicates that there is less disposition to short the market than for many months past.

Yours truly, (105 words)

VOCABULARY OF THE  
LUMBER BUSINESS,  
AND THE  
FLOUR, FEED, AND FUEL BUSINESS.



Per thousand  
Amounting  
Send us

13 As to the  
Reclamation  
Probably  
Clim  
Adjusted  
Always  
Presented  
Immediately  
Settling

14 Clear  
Standard  
S 2 S

Providing  
Immediate  
Straight grain

15 Cigar  
Lumber  
Supply  
Veneered  
Poplar  
Imitation  
Accompanying  
Guarantee  
Distance  
Shorter  
Itself  
Object

### FLOUR, FEED, AND FUEL

1 Replying  
Anthracite  
Forwarded  
Promptly  
Hurried  
Rapidly  
Coke  
Crushed  
Instead

2 Mr. Hatch  
Furnishing  
Republic  
We regret  
We are not  
Either  
Slack  
To have you  
Glad

3 Placed  
Information  
Holding  
Mr. Boyer  
Ask you  
If you are  
Still  
Very much  
If you have  
Figure with you  
Do you think  
Possibility

4 Below  
Different  
Grades  
Cherokee  
Rich Hill  
Deepwater  
Semi-Anthracite  
Inquires  
Smithing

5 Bran  
Unable  
Evening  
Tomorrow  
Unless  
Hauling

6 Flour  
Shape  
We are selling  
Patent  
Monett  
It is the best  
They can get  
Peirce City  
To be able to

7 Sacks  
Nights  
Tonight  
Plenty  
Condition  
Writer

Hesitation  
Having noticed  
On many

Occasions  
Dictation  
To those

Who have  
Ambition  
Aspiration

Disposition  
Opposition  
Inaction

Desire  
Acquisition  
Of a business

Education  
Not only  
As a matter

Remuneration  
To have  
Occupation

And to be able to  
Follow  
Vocation

For the satisfaction  
Reputation  
As well as the

Accumulation  
Congregation  
Concentration

Wealth  
From a  
Own satisfaction

Compensation  
Termination  
I have some

Conception  
Vexation  
Prevention

Interruption  
Solicitation  
Accommodation

Consolation  
Instruction  
Introduction

Information  
Undertake  
Collection

Combination  
Classification  
Investigation

Incapacitation  
And may not  
Successful

Consummation  
Contemplation  
Enumeration

Anticipation  
Expectation  
Calculation

Growing  
Inclination  
Accumulation

Composition  
Recollection  
Consultation

Conversation  
Revision  
Reflection

Selection  
Inspection  
Disaffection

Disapprobation.  
Merit  
Recognition

Appreciation  
Demonstration  
Admiration

Consideration  
Honest  
Application

Donation  
Approbation  
Commendation

Production  
Provocation  
Declaration

Intention  
Familiar  
Relation

Exertion  
Gratification  
Commemoration

Distinction  
Admonition  
Exclamation

LETTERS SELECTED FROM

THE LUMBER BUSINESS.

1.  
J. H. Morgan,  
Omaha, Neb.

Dear Sir:—

In reply to yours of the 24th, just received, we requested you to cancel the 2x12x24, and 2x12x28 feet on our order No. 1169. We can take the long joists whenever they are ready, and will give you instructions when to ship, when you notify us they are ready. We simply did not want them sent to the Wichita yards. We can use them at some other points to good advantage, so please see that they are not shipped there.

Yours truly, (102 words)

2.  
W. A. Bishop,  
Moberly, Mo.

Dear Sir:—

We have just received a dispatch from our buyer in the North, stating he could not get the dimension shingles for you. We sent both of your orders to him to be filled. You requested us to let you know if we failed to get them, so we advise you now. We can get them in Chicago. Know of no other place where we can get the fancy cut. May possibly be able to get them on the Mississippi River, but are not sure.

Yours truly, (93 words)

3.  
L. B. Hopkins & Co.,  
Kansas City, Mo.

Gentlemen:—

Your invoice of June 23d for car 736, we have checked over and find you have made a slight error in the extension of feet. You have it 31,528 and it should be 31,690.

We have corrected same.

Yours truly, (58 words)

4.  
J. W. Lewis,  
Lamar, Mo.

Dear Sir:—

In reply to your letter of the 27th will say that the circular windows for the church were shipped on July 3d. Advice has been sent from this office and we trust you will receive them without delay.

Yours truly, (48 words)

5.  
C. W. Graham,  
Pacific, Mo.

Dear Sir:—

Your letter of the 6th with memoranda of contents of car 400 which you have at Winfield to dispose of, is at hand. We do not care to take it at the prices named. We might possibly take it if you would name us a reasonable price.

We have been buying all our yellow pine dimension and fencing, of the size you have, for considerably less money than your figures.

As requested, we return the correspondence.

Yours truly, (86 words)

6.  
H. D. Myers,  
Lincolnville, Kans.

Dear Sir:—

In reply to your letter of the 5th, as to cancelling the 2x12x24, and 2x12x28 feet on your order No 1176, placed with you May 31st, will say that you acknowledged this order June 9th, stating that it would be impossible to fill it with promptness, as your dry kilns were burned, and it would be 30 days before you could get it out. We wrote you to hold the order and make shipment as soon as possible.

Yours truly, (100 words)

7.  
P. H. Curtis & Co.,  
Winona, Mo.

Gentlemen:—

Your telegram is just this moment received, and we have wired the mill to get out three cars of 2x14x25 ft. joists for you immediately. As soon as they come in we will transfer them and rush them through.

Thanking you for the order, we are,

Yours truly, (62 words)

8.  
Hummel Lumber Co.,  
Bolivar, Mo.

Gentlemen:—

We are informed by Messrs. Montgomery & Griffith, of this city, that you have a lot of Ash lumber for sale. If the lot is not already sold, we would like to

have your quotations and description of quality, sizes and dryness.

We are in the market for Ash lumber, and will pay outside prices for same delivered here in St. Louis. We would particularly like a quantity of 6x6x16 ft. and would pay something more than ordinary prices for that size.

Please let us know immediately, if you have the lumber to sell, and oblige,

Yours truly, (112 words)

9.

J. G. Maynard,  
Neosho, Mo.

Dear Sir:—

We received your telegram this morning asking us to see Mr. Scudder, and have him order the City of Providence to take out the balance of the Ash, etc., at the mill. We did our best to do this, but without avail. The only promise that we could get from the boat people here, was that they would take it as soon as possible, and that it was probable they would get it out within a week. More than this we could not get them to promise.

You will have to look out for a boat yourself down there, and whenever one comes up lightly loaded, you may be able to get them to take it, otherwise we fear it will drag along longer than a week.

Yours very truly, (139 words)

10.

T. H. Graham,  
Lebanon, Ark.

Dear Sir:—

Your kind favor of the 27th is received. We will ship you the three cars of first and second Walnut at once as per your shipping directions, price to be \$80 per thousand f. o. b. cars St. Louis. In regard to the 2 in., 2½ in. and 3 in. we have not quite enough on hand to fill your order. We have, however, two barges en route which we expect will arrive about the end of the week, when we will forward you six cars.

Yours truly, (97 words)

11.

W. H. Walker,  
Memphis, Tenn.

Dear Sir:—

Please see that order No. 888, sent you April 1st, to Grainfield, Kansas, and placed by you with the Minnesota Lumber Company, on the 2d of May, is cancelled. We have ordered this elsewhere. We cannot jeopardize trade by allowing such orders to remain so long unfilled. This is simply outrageous. Also cancel the following items on order No. 1101 to Grainfield:

5,000 feet D. siding, fence grade.

3,000 feet 12 inch boards, 10 feet.

300 feet of moulding, No. 4073.

We have bought this elsewhere.

Yours truly, (110 words)

12.

Gentlemen:—

We are advised by our Armourdale yards of the following shortage in car No. 15154, shipped by you on the 20th of June.

They find only 1,272 bunches of lath in the car and your invoice calls for 1,872. We have taken the liberty of charging you back with 600 at the price charged, \$22.00 per thousand, amounting to \$13.20.

Please send us credit memorandum.

Yours truly, (79 words)

13.

Gentlemen:—

In reply to yours of the 6th, as to the reclamation of \$12.80 allowed on car 5062, will say that this was credited to your account on May 20th. See May statement for it. We probably wrote you in June, after the claim had been adjusted to the shipper. We had quite a time to get the amount allowed.

Always when a claim is presented to us from any of the yards, we immediately charge it, so as not to lose sight of it in settling.

We probably wrote you in June that the account had been settled.

Yours truly, (110 words)

14.

Gentlemen:—

You may ship us the following Long Leaf pine:

1 car ¾x4, 1st and 2d clear at \$25.00.  
1 car ¾x4 Standard 1st and 2d clear at \$20.00.

1 car 1x4 1st and 2d clear S 2 S and E at \$18.00.

We shall need 10 cars each for immediate shipment, providing the quality is satisfactory. We want all the straight grained we can possibly get of the 1st and 2d clear. It should run at least 75 per cent.

Yours truly, (97 words)

15.

Dear Sir:—

We want to sell you cigar box lumber. We can supply you with best grades of lumber f. o. b. cars here at the following prices, to-wit:

Best Log Run Cedar... \$31.00 per M

Veneered..... 21.00 "

Poplar Imitation..... 13.00 "

Bass Wood Imitation... 12.00 "

Terms net cash, less 2 per cent, and one-third of the amount must accompany the order. We guarantee the lumber to be first-class and the best in the market. Buying of us would save considerable in time and freight, as the distance is so much shorter. This, of itself, ought to be quite an object to you.

We hope to hear from you soon and remain.

Yours truly, (125 words)

# LETTERS SELECTED FROM THE FLOUR, FEED, AND FUEL BUSINESS.

1.

Gentlemen:—  
 Replying to yours of the 29th inst. we wrote you yesterday, that your order for car of Anthracite coal had been forwarded to Chicago, and shipment will be made promptly. It will be hurried forward as rapidly as possible. Will also make your order for lump coke read crushed coke instead of lump.

Yours truly, (57 words)

2.

Gentlemen:—  
 Our Mr. Hatch requests us to write in regard to furnishing you some mill coal at Republic, Mo. We regret to state that, at present, we are not handling any of this coal, but can furnish either nut or slack, and would be pleased to have you place your order with us for your supply. We can quote you slack at 50 cents per ton and nut at \$1.00 per ton f. o. b. mines. Shall be glad to have your orders.

Yours truly, (93 words)

3.

Gentlemen:—  
 On July 29 we wrote you for information as to whether your hard coal order, which you were holding when our Mr. Boyer left Springfield, had been placed yet. Up to date, we have received no reply and would like to ask, if you are still in the market for anything in our line. We would like very much to figure with you, if you have not bought your hard coal yet. Do you think there is any possibility of doing anything with our Kansas coals this year, and if so, at what time?

Yours truly; (100 words)

4.

Dear Sir:—  
 We quote you prices, f. o. b. mines, on different grades of coal, per ton of 2,000 pounds, as follows:

Weir City and Cherokee lump	.....	\$1.50
“ “ “ “ nut	.....	1.25
“ “ “ “ mine run	..	1.25
Rich Hill “ “ slack	.....	.60
“ “ “ “ lump	.....	1.35
“ “ “ “ mine run	.....	.50
Deepwater lump	.....	1.50

In regard to Anthracite, Semi-Anthracite, and smithing coals; we will name you prices promptly on application.

We shall be pleased to receive your orders, and will give them prompt attention.

Yours truly, (105 words)

5.

Gentlemen:—  
 Enclosed find invoice and bill of lading for car of bran shipped you to-day. We have been unable to get any wood loaded until to-day. Will get one car off this evening, if possible, and one tomorrow.

We are not getting in any wood now, do not know why; so you had better look out for some other place to get it, as we are not going to be able to supply you unless they get to hauling more.

Yours truly, (79 words)

6.

Gentlemen:—  
 Yours of the 6th at hand and noted. We are at a loss to account for bad flour now, as our wheat is in much better shape than it was.

We are selling considerable Patent at Monett now, and they are saying it is the best they can get. It took the lead of Pierce City Mills without any trouble. We are saving you all our bran. Was south a day or so and could have sold a few cars of flour, if I had promised them any bran. The demand for flour is very dull now.

Yours truly, (100 words)

7.

Gentlemen:—  
 Yours of the 6th at hand. We can not ship a full car of bran at present, and it will be some time before we can. Have about 12 sacks on hand now. Have plenty of flour and are not running nights, as we can not find wheat cheap enough to make anything at present flour prices.

The writer will start south to-night to sell a few cars of flour, and get the condition of the market.

Yours truly, (78 words)

## HESITATION.

The following selection will be an excellent exercise for practising on the "shun" termination.

Having noticed, on many occasions, that in giving dictation to those who have ambition, aspiration and a disposition in opposition to inaction; and who desire to make the acquisition of a business education, not only as a matter of remuneration, but to have an occupation, and to be able to follow a vocation for the satisfaction of

gaining a reputation, as well as the accumulation, congregation, and concentration of wealth, from a just compensation, much hesitation is caused on account of the shun termination, I have some conception of the vexation; and, for the prevention of any interruption, and for my own satisfaction, consolation and instruction, and their accommodation and information, and without solicitation, I undertake the collection, combination and classification of such words. While my investigation may prove my incapacitation, and may not lead to a successful consummation of the work in contemplation, on account of the enumeration falling short of their anticipation, expectation or calculation, I feel a growing inclination to extend the accumulation in this composition, by recollection, consultation, conversation, revision and reflection, until the selection for inspection may not cause disaffection, nor meet with disapprobation, but merit some recognition and appreciation of this demonstration of my admiration and consideration of honest application, and, for their gratification and the honor of making this donation, hope to obtain their approval and commendation of the production, and without any provocation, lead them to a declaration of their intention to become familiar with words in this relation. (247 words)

VOCABULARY OF  
GENERAL ADVICE.

1 Shape		Opposing	
That you can		Ideas	
Squarely		Judgment	
Front		Experience	
Arm		Possibly	
Erect		Really	
Practising		Labor	
Penmanship		Mistakes	
Fore-arm		Decide	
Movement		Outset	
Chest		Moment	
Principally		Employers	
Easy		Object	
Combined		Indiscriminate	
Finger		Destruction	
Manage		Letter-heads	
Habits		Envelopes	
Program		Errors	
Instructor		Formed	
Faithfully		School	
Systematic		Economy	
Rapid		Typewriting	
Precision		Learned	
Happy		Typewriter	
Medium		Eraser	
Dictation		Contributing	
Slow		Neatness	
Accustomed		Typewritten	
Avoid		Familiar	
Sluggish		Information	
Pencil		Obtain	
Instrument		Teacher	
While		Everything	
Quality		Help	
Damage		Expert	
Letard		Appearance	
Accurate		Desk	
Preferable		Almost	
Student		Synonym	
Reporter		Accuracy	
Himself		Waste-basket	
Individuality		Careless	
Peculiarities		4 Scores	
Greater		Wonder	
Facility		Shorthand	
2 Workman		Progress	
Known		Compel	
Tools		Cultivation	
Common		Absolutely	
Stenographer		Necessary	
Character		Heavy	
Depends		Impossible	
Largely		Unless	
Equipment		Seldom	
Clumsy		5 Reference	
Recommended		Occupies	
Smooth		Inattention	
Flexible		Important	
Pointed		Observe	
Spencerian		Writer	
Gillott		Forth	
Ink		Greater	
Flow		Effort	
Freely		Fairly	
Occasion		Hauging	
In which		Pushed	
It is		Extended	
Convenient		Occupying	
Provide		Taxing	
Beforehand		Nerves	
Sufficient		Nearly	
Sharpened		Enthusiasm	
Tough		Factor	
Usual		Generally	
Longhand		Assumes	
Whether		Higher	
Blur		Standard	
Note-book		Already	
Understood		Enthusiastic	
Properly		Comfortable	
Requirements		Followed	
Demand		Easier	
Realize		Natural	
Briefness		Becomes	
Within which		Finally	
He is supposed		Pleasant	
Complete		Cling	
Course		Minutes	
Should be		Ordinary	
Study		Difficult	
Great deal		6 Secret	
Beginning		Manual	
Unpractised		Mental	
Profit		Skill	
Advice		Perfect	
Instead		Familiarity	

Subject		Humanity	
Skillful		Potatoes	
Painstaking		Barrel	
Thinking		Toll	
Craft		Neither	
Constant		Courage	
Thoughtful		Victory	
Alert		Added	
Detect		Strength	
Haphazard		8 Remember	
Unthinking		People	
Productive		Machine	
Harm		Value	
Outlines		Anxiety	
Determined		Keys	
Words		Lightly	
Phrases		Even	
Thoroughly		Slipshod	
Selection		Inaccurate	
Legible		Typewrist	
Requires		Chance	
Without		Although	
Preparation		Detriment	
Discouraged		Profession	
Exercise		Instead	
Patience		Insure	
Advantage		Blames	
Opportunity		Consistent	
Preparatory		Punctuation	
Everyone		Sentence	
Prepared		Containing	
Advanco		Alphabet	
Plenty		Extemporized	
Everything		Liquor	
Rule		Jugs	
Undertake		Brown	
Picture		Fox	
Anxious		Jumps	
Energetic		Lazy	
Succeed		Sentences	
Success		Neglect	
Yourself		Method	
Value		Perseverance	
Reputation		Ambition	
Review		Winner	
Over-estimated		Somewhat	
That which is		Carriage	
Repeatedly		Legal	
Becomes		Documents	
Almost		Tabulated	
Mechanical		Invoices	
Represented		Confidence	
Word-signs		Ability	
Contractions		Omit	
Frequent		9 Talent	
Occurrence		Discouragement	
Spoken		Trying	
Consequently		Borrow	
Memorize		Expression	
Thoroughly		Equivalent	
Any one		Forward	
Independently		Be able to	
Regular		Marked	
Correctly		Improvement	
Adopt		From day to day	
Well		Notice	
We would		Moderate	
Off		Accomplish	
It will not		Affected	
7 Arranged		Along	
Wraps		Faster	
Hats		Appears	
Belong		Diligently	
Pertaining		Listening	
Fixed		Competent	
Annoying		Taught	
Dozen		Experiences	
Tablet		Conscientious	
Constantly		Instructor	
Interests		Lifted	
Talk		Shoulders	
Persuaded		Lessened	
Discretion		Ground	
Quickly		Traveling	
Naturally		Guided	
Actually		Thorny	
Debate		Something	
Hesitate		Nothing	
Decision		Results	
Around		Unless	
Master		Work	
Struggle		Packages	
Brains		Deliver	
Gradually		Else	
Worked		Promptly	
Bottom			

# GENERAL ADVICE.

## 1.

### SUGGESTIONS.

Always keep your notes in shape so that you can readily inform the instructor where your next dictation begins, and so that you can find your place when called upon to read your notes. Sit squarely in front of the table, putting as little weight on the right arm as possible. Sit erect, in about the same position as if practising penmanship with the fore-arm movement, but do not rest the chest against the table. The weight put upon the table should be on the left arm, principally, leaving the right arm free and easy, using the combined fore-arm and finger movement. Use your left hand to turn your paper and hold it in position, and study about how to manage your paper so as not to lose time. Be regular in your habits in the room, following, faithfully, the daily program of the instructor, and you will learn to be systematic.

Make your notes small; it will have much to do with your success. If your notes are large at a low rate of speed, what will they be at a rapid rate? You can not attain to a high speed with large notes, but it is equally dangerous to make them too very small and with too much precision. Try to strike the happy medium. You should have dictation at a slow, medium and rapid rate, so that you will have opportunity to make perfect notes at a low rate of speed, and become accustomed to poor notes made at a high rate, and avoid getting into a rut, or a sluggish habit of the hand.

The pencil, if kept sharp, is the better instrument to use while learning. Don't use a poor quality of pencil or paper, and don't try to write with a dull pencil; either will damage your notes and retard your speed. To train the hand for accurate work the pen is preferable, if it is a good one, but the student or the reporter should accustom himself to either.

Carefully study the individuality of notes made at a rapid rate. Become accustomed to these peculiarities, and it will lead to greater facility in reading.

(360 words)

## 2.

### MATERIALS.

"A workman is known by his tools," is a common and very true saying, and especially is this the case with the stenographer. The character of his work depends largely upon what he has to work with. Pens, ink, pencil, and paper are necessary equipments. With poor material any one will turn out clumsy work.

Pens.—Reporters differ as to the kind of pens to use. The student is recommended to select a smooth, flexible, medium fine-pointed pen, about the grade of Spencerian No. 1, or Gillott No. 604 E. F. Use black ink that will flow freely, so that the pen may not fail.

Pencils.—Some reporters do not use pens at all, but use lead pencils entirely. We would recommend the use of both pen and pencil, as there are many occasions on which it is convenient to use the pencil and necessary to use the pen. Always be sure to provide beforehand a sufficient number of well-sharpened pencils. Use a good quality of pencil, medium soft with smooth, tough lead. Hold the pen or pencil in the usual manner when writing longhand. Everyone will not hold it exactly the same, but the holding of the pen and ease of movement will be governed by the same rules as longhand writing.

Paper.—The kind of paper depends on whether you use pen or pencil. For the pen use good smooth paper, in which the pen will not catch and blur. For the pencil, the paper should not be so smooth. If a note-book is used, fill all of one side, and when the book is thus written through, turn it over and write it through the other way. (286 words)

## 3.

## NEATNESS.

If the student understood properly the requirements that will be demanded of him when he takes a position, he would do more to fit himself for his future work. If he could realize the briefness of the time within which he is supposed to complete the course, and what should be done in that time, he would study and practise a great deal more at the beginning of the course, and not leave so many things unpractised until the end; and he would be very much more willing to profit by the advice of those who have been over the road instead of opposing his ideas of what he should do and how he should work, to the judgment of those who know by experience what he cannot possibly understand, until he has really been there. Much time and labor, and many mistakes in life would be saved if he would decide in the outset to profit by the advice and experience of others.

If he had supposed for a moment that employers would object to the indiscriminate destruction of letter-heads, envelopes, etc., on account of errors, he would not have formed the habit in school of wasting so much of his paper, but would have practised economy, and have been careful in his typewriting, and would have learned to get along without a Typewriter Eraser, thus saving a great deal of time, and contributing much to the neatness of the typewritten page.

Of course, the student is not supposed to be familiar with these facts; and there are many others which should be considered by him, for it is his duty to obtain information along every line that will have to do with his success. He should carefully weigh the wise words of his teacher and do everything that will help to make him an expert. If he take pains to be neat in appearance, to keep his material in order, and his desk neat, his work will be neat. The word "expert" has almost become a synonym for neatness and accuracy.

Don't do any waste-paper-basket work. If you intend to do some careless typewriting, only practise, and then throw it into the waste-basket, you will save time, and guard yourself against a very bad habit, by putting the blank paper into the waste-basket. As we are, so we do. (390 words)

## 4.

## KEEP YOUR PENCIL SHARP.

In the face of all that has been said in regard to this matter, it seems that scores of stenographers never have more than one pencil at a time, which they sharpen about once a day, and then wonder why they cannot do better work in shorthand, and make progress, instead of growing worse.

We often hear beginners say, "if my pencil is sharp, I always break the point." Now that is just the reason it should be kept sharp, for it will compel the cultivation of a light touch which is absolutely necessary to speed. Of course the touch must be heavy enough to be plain, but it is impossible to make good clear notes unless the pencil is sharp. You should have two or three pencils at hand so that if the point should break you can take another; but if your touch is right it will seldom break. (153 words)

## 5.

## THE STUDENT'S STUDYING POSITION.

Too much can hardly be said with reference to the position the student occupies at the table or desk while writing or studying shorthand. All works on penmanship give this subject special attention, but in the face of it all we find penmanship students more or less careless about their position, and making poor progress on account of inattention to this very important matter.

It is even more necessary, if possible, for the shorthand student to observe a correct position while at work than for the writer of longhand to do so, because the shorthand writer must put forth a greater effort. One may do fairly good work at a slow rate of speed, while writing with his head in his hand, or partially lying down in his chair, or with his body hanging over on the table and feet pushed back of his chair, or extended straight out in front, but he will not do his best work in such a position. Often he will say, "I am doing the best I can," but unless he is occupying the correct position at his table, and taxing his nerves fully, he is not nearly doing his best.

Enthusiasm, also, is a very important factor, and enthusiasm generally assumes a position that denotes energy. The student who sits erect, with both feet on the floor, and with one hand holding the paper in position and turning the leaves as occasion requires, while the other hand does the writing, and who is willing to tax every nerve in his body in order that he may do his very best to reach a higher standard of work at a high rate of speed, is already far on the road to success. Of course a correct position, and an enthusiastic way of working may not be comfortable at first, but the more it is followed the easier it becomes, and will soon be natural, so that finally the work of a good shorthand writer is very pleasant. Let the student keep in mind that the habits he forms in school will cling to him in all his practise in shorthand, and that what may be an easy position for two or three minutes of ordinary writing, may not be an easy position for two or three hours at a time, on difficult matter.

6.

(391 words)

## HOW TO BECOME EXPERT.

The secret of becoming an expert in writing shorthand is the same as in every other line of manual or mental skill. It lies in perfect familiarity with the subject matter, which calls for skillful, painstaking practise, together with close, clear, and accurate thinking at the same time. Great skill in any manual craft is reached only by constant and thoughtful practise, during which the student is always on the alert to avoid errors, and to detect and correct them when once made. Hap-hazard and unthinking practise is productive of more harm than good.

The correct outlines should first be determined upon, and then they should be written over and over again, until the words and phrases become thoroughly familiar, after which the selection should be taken in dictation and the notes read, until it can be written rapidly and read like print.

The student will find that his notes are always legible, if well written, though ease in reading requires some practise in reading. It is a waste of time to take dictation after dictation without preparation. He should write with such care as to feel, while writing, that he can read his notes. Of course, he cannot always do that at first, and should not allow himself to become discouraged on this line, but exercise patience. He is supposed to take advantage of every opportunity in and out of school to practise words and phrases preparatory to taking dictation.

The instructor should not be expected to wait on the student to prepare for his dictation. Everyone should have prepared in advance, so that the instructor may do his work in his usual systematic way. Don't say, "I have not practised that," when you have had plenty of time to do so. You should do everything that will help to make you an expert. You *can be an expert* when you *leave school*. As a rule, what you do, and what you undertake to do, are a picture of you. Be anxious, be energetic, be enthusiastic, be willing to do as your teacher says, and be determined to succeed, but don't allow yourself to become discouraged.

VALUE OF REPETITION.—In gaining speed in shorthand, the value of repetition and constant review can not be over-estimated. That which is done repeatedly soon becomes almost mechanical, and what is done mechanically can be done rapidly.

The words that are represented by word-signs and contractions are of very frequent occurrence, are spoken rapidly, and, consequently, must be written rapidly.

In learning word-signs, you must memorize them so thoroughly as to be able to use any one of them independently of all others. Don't think you know them well enough when you can write them and read them in regular order, but learn them so that it will not matter to you how they come. In your practise, take care to have your notes well made and correctly written. It is possible to adopt word-signs of one's own, and be able to read the notes, but we would advise the student not to do it. Put that off a few years, and it will not be necessary. (506 words)

## 7.

## THE STENOGRAPHER.

The stenographer should make it his or her business to keep things well arranged in the office, chairs in their places, wraps and hats where they belong, and desks in order, so that anything that is wanted pertaining to his work, or his employer's convenience, can be readily found.

You should have two or three well-sharpened pencils always ready, and your note book lying near and open, or arranged so that it will at once open to the place, so that you will not have to turn any leaves to get ready to write. It is annoying to wait for the writer to sharpen his pencil or turn over a dozen leaves in a tablet, before he is ready to begin. You should always be on time, and never in a rush to get away from the office. You cannot have the business well in mind unless you have your mind constantly on it, studying its interests. When you talk, talk business. Don't speak unless you have something necessary to say. We do not mean by this that you should have to be persuaded to speak, but that you should use discretion in the matter. Use common sense, of course, and do what is necessary to be pleasant. Keep pins, pens, pencils, and all papers belonging to yours and your employer's desk in place, so that you can tell him where they are and get them for him readily, if necessary. Be quick about everything. You may be naturally slow but you can learn to hurry. Don't have spells of rushing, during which you make mistakes and actually lose time, but hurry without seeming to. Don't debate in your mind about doing a thing, but take hold and do it at once. Decide quickly and act, don't hesitate. Lack of decision stands in the way of the success of many. There is no way around these things. They must be met squarely. You must master them or they will master you. Life is a struggle. Living is doing, and doing means struggling. Many a man with large brains has been gradually worked to the bottom of the great mass of humanity like small potatoes work to the bottom of the barrel, because he would not toil, neither would he spin. Have an object in life and train for it. Have courage; you will succeed if you have the staying qualities. With every victory comes added strength.

Observe these things in school and it will not be hard for you in the office and your work will be all the more pleasant for you and your employer. Remember that as you are in school so will you be in the office. (455 words)

## 8.

## SPEED ON TYPEWRITER.

More people fail on account of lack of speed on the machine, perhaps, than any other one thing; but speed without accuracy is of no value.

In the beginning of your typewriter practise be very careful, and do not allow your anxiety for speed to keep you from doing neat and accurate work. Strike the keys with an even touch, quickly but lightly. The slipshod, inaccurate typewritist does not stand any chance for a position. Although he may claim to be a stenographer, he is really a detriment to the school he attended, and to the profession. Instead of taking up the work in a careful, systematic way that will insure him success, he blames the system, the typewriter, or the instructor, but never once blames himself.

To gain speed, a sure and safe way is to take a letter of 150 or 200 words and write it twenty-five times, as rapidly as possible consistent with neatness and accuracy. Then change to another letter of 200 words or more, and write it fifty times,

as rapidly as possible, and so on, taking other letters. Save every copy while you are writing from it, and count only the correct ones. Be sure to insert the punctuation marks, and to strike them lightly. It is a good plan to practise some sentence containing all the letters of the alphabet four or five minutes before beginning your work, such as "John quickly extemporized five tow bags." "Pack my box with five dozen liquor jugs." "The quick brown fox jumps over the lazy dog." But do not practise such sentences so much as to neglect all other practise. Many students waste time on some speed sentence that they like to write.

This method of gaining speed requires patience, perseverance, determination, and ambition, but it is a sure winner. It is, not to be followed by the beginner, but by the more advanced student who has become somewhat familiar with the machine.

The student should do a great deal of typewriting from shorthand notes, and should learn to carry long sentences in his mind, and not have to look at the copy often nor raise the carriage to look at the writing. This also requires patience and perseverance. You must guard against discouragement in all your work, both in typewriting and in shorthand, and just keep on working.

Study the proper heading of legal documents and practise tabulated work, such as invoices and tabulated letters, until you have confidence in your ability to make a satisfactory copy. In long invoices with prices and amounts and a long tabulated price-list, you may omit the period, using a space instead, with good effect.

9.

(449 words)

### DISCOURAGEMENT.

A great deal of talent is lost to the world for the want of a little courage. Progress is impossible to a discouraged student. Discouragement is brought on by trying to cross the river before you get to it. Don't borrow trouble. How often we hear the expression: "Oh, I never can learn it"—"I don't believe I ever can learn it"—"Oh, I know I can not learn it." These expressions are almost equivalent to saying, "I won't learn it." There is no such thing as "standing still;" and if you will have patience enough to work on for awhile, and not worry about something that *you have not come to*, you are sure to move forward.

You may not be able to see any marked improvement from day to day, but your teacher, who has taken many just like you over the same road, can notice it. You cannot see the grass grow, but it grows just the same; and if you do the work faithfully, just as you come to it, you will just as surely improve. The person with great courage and moderate ability will accomplish more than a person of great ability and moderate courage, so don't be worried, because some one seems to be moving along faster than you. What appears to be true is not always true.

Many times discouragement comes, after the student has worked diligently. This is often caused by the student following his own ideas of how to study, instead of the teacher's, or by listening to what other students have to say, or what some office stenographer has to advise, neither of whom are competent to advise any one, for they have never taught and know nothing of the experiences of a competent and conscientious instructor.

One-third of your teacher's labor would be lifted from his shoulders, if you would follow his advice; and your own labors would be materially lessened. He has been over the same ground you are traveling, knows all the hard points, has advised and guided many students along the thorny way, so to speak, and can do the same thing with you, if you will let him. He cannot make something out of nothing, in other words, he cannot show results unless you do the work.

Your instructor cannot "do shorthand up in packages and deliver it to you," else he would do it promptly. He cannot learn you one thing. He can teach you, but YOU will have to do the learning. He can show you the road and make it plain; he can go with you to the very door, as it were, but you will have to go in alone.

VOCABULARY OF THE  
BUILDING AND LOAN BUSINESS.

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NOTE :—While practising the words and phrases in the vocabulary, there may be an occasional instance in which the outline is not understood. In all such cases, look up the word or phrase in your text-book and study the principle used in writing it.

1 G. W. Campbell  
 Waterloo, Ill.  
 I send you  
 Herewith  
 Papers  
 Executed  
 By you  
 And your  
 Wife  
 \$600  
 Wilkinson  
 Property  
 Sold  
 And you will  
 Promptly  
 The first payment  
 Thereon  
 Third Saturday  
 Of this month  
 Are received  
 We will send the  
 Deed of trust  
 Warranty  
 Record  
 Howell county  
 Please send  
 And that you will  
 You will  
 Give the same  
 Prompt attention

2 James Hodkins  
 Bethalto, Ill.  
 To advise you  
 Applied  
 Margaret Finch  
 That I have  
 Our board  
 For their  
 Further  
 Consideration  
 Representation  
 Importance  
 Originally  
 I have succeeded  
 Allowed  
 And you will therefore  
 Abstract  
 Drawn

3 W. C. Stonebraker  
 Evanston  
 I return  
 Title  
 William Chapman  
 For correction  
 Proper corrections  
 Indicated  
 Thereto  
 And return  
 Prepared  
 C. B. Burton  
 Application  
 You should send these  
 At once  
 Can be closed  
 At  
 Office

4 J. D. Carney  
 Wausau  
 In the matter  
 Melissa Jordan  
 Of an  
 I would say  
 I have brought  
 Our directors  
 Report  
 Mr. Howser  
 And they have  
 Declined  
 Do not consider  
 Desirably  
 Located  
 And knowing  
 Whatever  
 Of the  
 Character  
 Moral  
 Applicant

5 Buck & Fleming  
 Binghamton  
 Complying  
 With your request  
 This day  
 Dr. Keith  
 Geo. W. Easton  
 Release  
 Certificate

*Handwritten cursive notes corresponding to the text in the left column.*

6 Dr. A. W. Keith  
 Bonne Terre  
 I am in receipt of  
 And I send them  
 Except  
 Accept  
 Possession  
 In case  
 Continues  
 However  
 To us  
 Remittance

7 I have your favor of the  
 Relative  
 And will say that  
 I am satisfied  
 It will be  
 Useless  
 Bybee  
 For an  
 Increase  
 Previously  
 As the property  
 We are receiving  
 At this time  
 Within  
 Established  
 Exception  
 In this case  
 Especially  
 We have been  
 Liberal  
 People  
 Recently  
 If he cannot  
 Advise me

8 Martinsburg  
 For the month  
 This day  
 And I find  
 Error  
 Short  
 And you have remitted  
 On account  
 Mary Lorry  
 August Hooper  
 Monthly  
 Advance  
 Whereas  
 Discount  
 Should be  
 Average time  
 On the total  
 3 months  
 Please send check  
 To balance  
 And oblige

9 T. J. Howser  
 Tacoma, Wash.  
 Prospects  
 Are good there  
 Hope you will  
 Gilliam  
 Judy  
 I have written him  
 Begin  
 To spend  
 Good man  
 Pretty  
 If you could get him  
 Started  
 A few days  
 If you can  
 Do so  
 Without  
 Neglecting  
 The other  
 Of course  
 It is necessary  
 In the field  
 Opportunity  
 That is  
 Offered  
 Advantage

10 Seattle, Wash.  
 I have your letter  
 That you are  
 Again ready  
 Resume  
 Believe  
 Additional  
 Ought  
 So far as  
 Blockfield  
 Concerned  
 Stock-holders

*Handwritten cursive notes corresponding to the text in the right column.*



LETTERS SELECTED FROM THE  
BUILDING AND LOAN BUSINESS.

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1.

G. W. Campbell,  
Waterloo, Ill.

Dear Sir:—

I send you to-day herewith papers to be executed by you and your wife, M. G. Campbell, for \$600, the loan made on the Wilkinson property sold to you, and you will please execute the same and return to us promptly. The first payment will be due thereon the third Saturday of this month. As soon as these papers are received, we will send the deed of trust together with a warranty deed to you to be recorded in Howell county, and you will please remit \$2.60 to pay for recording.

Trusting this will be satisfactory, and that you will give the matter prompt attention, I remain,

Very truly yours, (121 words)

2.

James Hodkins,  
Bethalto, Ill.

Dear Sir:—

I have to advise you in regard to the loan applied for by Margaret Finch, that I have brought the same before our board for their further consideration. Upon the representation made by you of the importance of making this loan, for the amount originally asked for, viz: \$600, I have succeeded in having the amount allowed, and you will therefore, send abstract as soon as possible and papers will be drawn for that amount and sent to you to be executed.

Yours truly, (92 words)

3.

W. C. Stonebraker,  
Evanston, Wyo.

Dear Sir:—

I return herewith the abstract of title of William Chapman for correction. Please have proper corrections made as indicated in the letter attached thereto, and return as soon as possible. We are also prepared to close the loan of C. B. Burton, but find no application for loan stock with his application for loan, or with that of William Chapman. You should

send these at once so these loans can be closed. These are all the applications for which we have abstracts at this office.

Very truly yours, (95 words)

4.

J. D. Carney, Esq.,  
Wausau, Wis.

Dear Sir:—

In the matter of an application for a loan by Melissa J. Jordan for \$500.00, would say that I have brought the matter before our directors with the report of Mr. Houser, and they have declined the loan, for the reason that they do not consider the property desirably located, being so near the railroad, and know nothing whatever of the character and moral risk of the applicant.

Yours truly, (80 words)

5.

Buck & Fleming,  
Binghamton, N. Y.

Dear Sir:—

Complying with your request of the 6th inst. we have this day mailed Dr. Keith, at Bonne Terre, all the papers we hold in the loan of George W. Easton, together with release deed, with instructions to deliver the same to him upon the payment of \$504.50; or, if he desires to cancel his stock, they will be delivered to him upon the receipt of his certificate to Dr. Keith and the payment of \$402.90.

Trusting this will be satisfactory and that prompt payment will be made, I am,

Very truly yours, (108 words)

6.

Dr. A. W. Keith,  
Bonne Terre, Mo.

Dear Sir:—

I am in receipt of a letter from Messrs. Buck & Fleming, enclosing the papers of George W. Easton, together with release deed to be sent to you, and I send them herewith, all except the abstract which you have in your possession, and you will collect of Mr. Easton, in case he continues his stock in force, \$504.50. If, however, he desires to cancel his stock, you will collect from him \$402.90, and

also take up his certificate of stock and return to us with remittance.

Trusting this will be satisfactory, I remain,

Very truly yours, (114 words)

7.

W. A. Horn, Esq.,  
Buckhannon, W. Va.

Dear Sir:—

I have your favor of the 6th inst., relative to the loan now pending in your town, and will say that I am satisfied it will be useless to bring the Bybee loan before our board for an increase over the amount previously allowed, as the property will not justify such a loan, and we are receiving so many applications at this time for loans that come within our established rule that I am satisfied they could not make an exception in this case, especially, as we have been very liberal with your people in loans, recently having made quite a number of them for you. If he cannot arrange to use this amount advise me and I will return his application.

Very truly yours, (134 words)

8.

W. C. Stonebraker,  
Martinsburg, W. Va.

Dear Sir:—

Your report for the month of January received this day, and I find you have made an error of \$4.16 in your footing, and that your remittance is \$4.35 short. You have remitted on account of Mary M. Lorry, certificate No. 4486, \$1.80 too much. You have also allowed on certificate No. 6429, August Hooper, a discount of \$1.40 for six monthly payments in advance, whereas the discount should be 70 cents, as we allow 6 per cent for the average time, which would be 5 per cent on the total amount due for three months, which leaves a total of \$3.70 still due us. Please send check for this amount to balance our cash, and oblige,

Yours very truly, (145 words)

9.

T. J. Howser, Esq.,  
Tacoma, Wash.

Dear Sir:—

I have your favor of the 8th inst. enclosing application for stock and am glad the prospects are good there and hope you will get Mr. Gilliam in shape to do better work than he has been doing since you left. I also send you herewith a letter just received from C. W. Judy. I have written him that we are glad to have him begin work again, and that I would forward his letter to you and you would probably arrange to spend a few days with him as soon as possible. Mr. Judy is a pretty good man. If you could get him started out again, it would be

well to arrange to join him for a few days, if you can do so, without neglecting the other work you have in hand. Of course, it is necessary to get every man in the field or we shall not sell the stock we should, and every opportunity that is offered should be taken advantage of.

Yours very truly, (180 words)

10.

C. W. Judy, Esq.,  
Seattle, Wash.

Dear Sir:—

I have your letter of the 7th inst. and am glad to know that you are again ready to resume work, and believe that additional work ought to be done, though, of course, cannot tell what the prospects are. So far as Blockfield is concerned, would say that we have some stockholders there that have been carrying stock with us for about two years, and it is my impression that considerable work could be done at that place, also at Meadville and at other towns on that road.

I will send your letter to Mr. Howser who is now at Tacoma in the midst of some very pressing work, and I am sure he will arrange to spend a few days with you as soon as possible. I send you, under separate cover, some of our annual statements, which I think you will find very gratifying and of considerable use to you.

Very truly, (163 words)

11.

Isaac K. Sobey, Esq.,  
Manchester, Va.

Dear Sir:—

I have your favor of the 8th inst. and note your suggestion in regard to the benefits of having a small placard advertising our business, and the fact that loans can be made promptly. We think the suggestion is a good one, and have for some time considered the advisability of having a large number of these prepared for distribution among our local branches, which we shall probably do at an early date, sending one to our board at Windsor. In the meantime, we are prepared to promptly make all loans offered, where the security is first-class and can be approved by our directors.

Yours truly, (114 words)

12.

Edward Merrick, Esq.,  
Danville, Va.

Dear Sir:—

I have your favor of the 12th inst. and am glad to know that you have decided to take some stock with us, and we have, in accordance with your letter, issued a certificate for \$1,000 of stock to you in our March series. The first regular payment of \$6.00 thereon will be due the third Saturday in March. You are correct in

regard to the membership fee paid on the stock withdrawn, which entitles you to the same amount of stock in this association. You will, therefore, remit \$5.00 direct to this office in payment of the other \$600 of stock.

Thanking you for your favor, I remain,  
Yours truly, (125 words)

13.

W. A. Horn, Esq.,  
Burlington, Vt.

Dear Sir:—

I have your favor of the 12th inst. advising me that Mrs. Sarah H. Bybee will accept a loan of \$2,000 on her property, and I return herewith an abstract of title submitted in this loan, showing some corrections necessary to be made, before the title can be accepted. Please have title compared promptly and return as soon as it has been approved by your attorney. Papers will be drawn and sent to you for execution. I also send you herewith papers for additional loan of \$2,000 to L. Watts, which have been properly executed and recorded, shown on the abstract and returned. On receipt of same, check will be sent you for the amount.

Yours truly, (128 words)

14.

W. C. Stonebraker, Esq.,  
Bennington, Vt.

Dear Sir:—

I have your favor of the 13th inst., enclosing the bond and abstract in the loan of Chester P. Purton. I send you herewith check for \$345 which, with the fee of \$5.00 for examining the abstract, makes the full amount of this loan. Please see that all bills for material and labor are fully settled, and receipts for same sent to us.

Yours truly, (76 words)

15.

Wm. C. McClure,  
Burlington, Iowa.

Dear Sir:—

I have your favor of the 11th inst. enclosing two applications for stock, and certificates will be promptly issued and mailed.

I also note what you say in regard to the probability of some trouble through Dr. Fleet, of New Franklin. I am very sorry that you had any difficulty whatever with him. It does not pay to get into public argument with representatives of any other company, and you should in every way avoid an open discussion or open differences, as far as possible, as it is a bad thing to get a fight on your hands in any town, or to get into a wrangle over matters, as it is sure to injure your business in that place. I had hoped that the board in New Franklin would get along

peacefully and prosperously, without any discord, and am sorry to know that anything has come up which has a tendency to injure the business. If possible, I trust you will avoid all such complications, and in selling stock have the membership fee thoroughly understood, so that there can be no misunderstanding in regard to it.

Yours truly, (196 words)

16.

T. W. Cook, Esq.,  
Ogden, Utah.

Dear Sir:—

I have your favor of the 13th inst. and note what you say in regard to desiring a loan on some property at Mountain Home, and would say that we could loan you an amount equal to one-half the value of your lot and house, when completed. Our basis of loaning is not to exceed 50 per cent of the cash value of the security; but we can loan to you upon any terms that will suit you, from 5 to 10 years, in accordance with the rates indicated in our book which I enclose you herewith.

I trust you will make an effort to secure some new stockholders for us at Poplar Bluff, and we will allow you one-half the membership fee on all stock which you secure. We would also be glad to have you renew the amount of stock with us, equal to that withdrawn, at any time you can arrange to do so, in which case you will be required to pay no membership fee.

Yours truly, (182 words)

17.

J. S. Henderson, Esq.,  
Knoxville, Tenn.

Dear Sir:—

I have your favor of the 13th inst. and regret to learn of your misfortune, in that you have suffered the loss of your store by fire. We cheerfully comply with your request and send by mail, under separate cover, a duplicate of the stockholders' ledger with the names of our stockholders entered therein, and the payments made by them, also reports and other supplies. I presume the stockholders have their pass books and that they were not destroyed, but for fear they might have been, we send a few extra books and trust they will reach you in ample time.

Yours truly, (114 words)

18.

M. L. Thomas,  
Franklin, Tenn.

Dear Sir:—

Mr. James Collins, who carries considerable stock in our association, advises us that you desire some stock. I, accordingly, send you herewith blank application, which please fill out for the amount desired, and return to us. Our shares are

\$500 each, on which a membership fee of \$5.00 is paid, when the application is made, and on which a monthly installment of \$3.00 on each share is payable on the third Saturday of each month thereafter, for a period of not to exceed 84 months. I trust to receive your application for any amount you may desire.

Awaiting your reply, I beg to remain,  
Yours truly, (117 words)

19.

Dear Sir:—

I have your favor of the 15th inst. in regard to withdrawal statements sent you for certificates No. 5915 and 5968, and in reply would state that these certificates were received February 5th. As you are aware, our pay-day for the month of January occurred January 20th, consequently, certificate No. 5915, C. R. Buchanan, was delinquent for the month of December and January and subject to fines for three months. Certificate No. 5968, C. E. Isle, was delinquent for the month of January, and subject to a fine of \$1.00, though I find in making his statement he was only charged with 50 cents, which was an error. Of course, we do not desire to have you pay any fines on this stock, but you will easily see from the time these certificates were received by us, that they are properly subject to fines as above indicated; but, if there is any other explanation, which will warrant us in suspending these fines, we would be glad to be favored with the same, for we desire to be perfectly just in the matter.

Yours truly, (202 words)

20.

Dear Sir:—

I have your favor of the 15th inst. inquiring in regard to an application for a loan made by Mrs. Reager, and in reply would say that on February 5th, I wrote you a personal letter, asking about this property and the resources possessed by her for making her monthly payments. I also want some confidential advice as to her son; I understand it is for him the money is borrowed, and we are awaiting your reply to this letter, in order to pass finally on the application. If you will supply me with the above information, and also advise me as to your opinion concerning the property and its present value, we will, on receipt of your letter, advise Mrs. Reager in regard to her application and will be prepared to close the same promptly.

Yours truly, (141 words)

21.

Gentlemen:—

I have your favor of the 15th inst. and will say that if sufficient stock can be obtained at Seligman to organize a local board, we are prepared to make loans to

you upon the property, if it can be approved by our directors. We could not organize a local board for less than \$5,000 of stock, and if you can secure that amount for us, we will perfect the organization, and can supply you with all reasonable demands for loans upon acceptable security. I send you, under separate cover, some of our printed matter and blank applications for your stock. If you can secure the above amount, please make your applications for stock, sending them to us, together with the membership fee of the same, and advising us whom you desire to select as officers of the local board, viz: President, Secretary and Treasurer, which is filled by one person, and three appraisers. On receipt of these a local charter will be issued and supplies sent.

Yours truly, (184 words)

22.

Dear Sir:—

I have your favor of the 14th inst. enclosing remittance of \$5.00 to pay attorney's fees on the application for loan of Messrs. Long Bros. Their application will have prompt consideration, and it is likely that a special examiner for the association will visit New Franklin for the latter part of the week and report on this property. As soon as his report is received, a definite answer will be given in regard to the loans.

Yours truly, (86 words)

23.

Dear Sir:—

I have your favor of the 14th inst. enclosing application for \$1,000 of stock, and the certificates have been duly issued and mailed as directed, together with receipts for membership fees. We are not able to issue this stock in our February series as requested, as that series has been closed. We, therefore, issue it in the March series, which I trust will be satisfactory.

In regard to the stock of J. D. Mason, I would state that the withdrawal value of certificate No. 2777 is \$151.20, and certificate No. 2784 is \$144.90. I trust that you will be able to dispose of them at Lincoln.

Trusting to receive additional stock from you, and assuring you of our best wishes, I remain,

Yours truly, (140 words)

24.

Dear Sir:—

I have your favor of the 15th inst. inquiring in regard to our association, and in reply would say that we would be glad to have a representative in East St. Louis, were it possible for us to do business in the state of Illinois. The last legislature in that state passed a law preventing foreign asso-

ciations from soliciting business in the state of Illinois, without depositing \$100,000, which of course no association could do, as it would take that amount of capital and render it entirely unproductive, and without any security to its stock-holders for its return. If you desire to do any work in Missouri, we should be glad to communicate with you in reference to same.

I note the name of James E. Atkinson upon the stationery used by you; if you could advise me in regard to him and his present whereabouts, I would consider it a favor.

Yours truly, (160 words)

25.

Dear Sir :—

I have your letter of the 16th inst. inquiring in regard to the loan which we have upon the property of A. C. Phillips, at Chillicothe. The amount of delinquent payments and penalties up to the first of March will amount to \$138.60, which amount, if paid by that time, will place the loan in good standing, so that the payment of \$14.70 per month can be regularly made thereafter.

The amount of the loan is \$700, making the total indebtedness March 1st, \$838.60, and there would be a credit on account of dues paid on stock, amounting to \$59.50, so that it would require \$779.10 to pay the loan in full to March 1st, and secure a

complete release of the deed of trust and the return of all papers.

If you can arrange to take this loan, we will make a discount on this claim and accept \$760 in cash March 1st, for a full release, and I trust you will be able to handle it one way or the other.

Please let me hear from you, promptly, whether or not you can do anything with it.

Very truly yours, (215 words)

26.

Dear Madam :—

I have your favor of the 16th inst. and note what you say in regard to having made remittance, for part of the amount of your dues, to Simpson & Flavin; and trust you will be able to arrange to pay the balance at an early date.

I note also what you say in regard to selling part of the property upon which the loan is made, and dividing the loan. In reply will say that we would be glad to do this for you, if it would not in any way impair our security. However, it would be impossible for us to make such change, until some one of our agents should visit Flavin, look at the property, and advise us as to the relative value of the two different pieces on which the loan is made. I cannot, at this time, say how soon any one of the officers will be there.

Very truly yours, (158 words)



VOCABULARY OF THE  
HARDWARE BUSINESS.

1 Harold, Smart & Co.  
Maysville, Ark.  
Finished

*h s & c o*  
*h s & c o*

Wagon tongues  
Queen  
Heater  
Carvers  
Coal oil  
We have these

*o b a l e*

Almost  
Handle  
Engraved

*a n o n g*

Already  
Manufacturer  
Pleasure

*a n w e*

2 Merrick & Lee  
Sparta, Mo.  
Entirely

*m e r r i c k*

Lard cans  
Looking  
Latter

*w h e*

On your order  
Shall send them  
Please advise us

*a n s w e r*

3 Current River Granite Co.  
Willow Springs  
Iron

*c r g c o*

Common  
Round  
Length

*c o m m o n*

4 W. H. Owen  
Lebanon, Mo.  
South Bend

*w h o w e n*

Chilled Plow Co.  
We do not  
Ourselves

*c h i l l e d*

Ferret  
Give them  
Information

*f e r r e t*

5 T. J. Carter  
Little Rock, Ark.  
Spokes

*t j c a r t e r*

Bookkeeper  
Opinion  
That he

*b o o k k e e p e r*

Simply  
Customers  
Regularly

*s i m p l y*

Whether there is  
If there is  
Comparison

*w h e t h e r*

If you wish  
Difference  
Overlook

*i f y o u*

6 Coleman Bros.  
Aurora, Mo.  
Yourself

*c o l e m a n*

Tongueless  
Cultivators  
Circumstances

*t o n g u e l e s s*

7 Derge, Stables & Co.  
Koshkoning  
24,000 lbs.

*d e r g e*

Painted  
Barbed  
Galvanized

*p a i n t e d*

Staples  
Fluctuation  
Clear

*s t a p l e s*

8 John Stough Lumber Co.  
Chicopee  
Exception

*j o h n*

Item  
Remittance  
Hub

*i t e m*

Front  
Awaiting  
We remain

*f r o n t*

9 Smith & Evans  
Walnut Grove, Mo.  
Note what you say

*s m i t h*

Drayage  
Balancing  
Views

*d r a y a g e*

In the matter  
Every one  
In your case

*i n t h e*

10 Cordz-Fisher Lumber Co.  
Birch Tree, Mo.  
Crating

*c o r d z*

Joints  
Cases  
Would make it

*j o i n t s*

11 Church & Kissell  
Winona, Mo.  
Evaporators

*c h u r c h*

Usual  
Width  
Distance

*u s u a l*

Between  
Lineal  
If you wish us

*b e t w e e n*

12 T. J. Boyd & Co.  
Thayer, Mo.  
Strip

*t j b o y d*

Shall we have  
Soldered  
On the side

*s h a l l*

13 Henson & Stone  
Cape Fair, Mo.  
Pottery

*h e n s o n*

Vicinity  
Groceries  
Wholesale

*v i c i n i t y*

Powder  
And you could  
Houses

*p o w d e r*

14 Messrs. Parker & Co.  
Denver, Colo.  
Investigating

*m e s s r s*

Chattanooga  
Tennessee  
Plow

*c h a t t a n o o g a*

If this is not  
Greenfield  
Northern

*i f t h i s*

15 G. W. Zeigler & Son  
Reading, Pa.  
Largest

*g w z e i g l e r*

Twist  
Drill  
Square

*t w i s t*

Shank  
Doubtful  
Tool

*s h a n k*

16 Mitchell & Sholes  
Granby, Mo.  
Unfinished

*m i t c h e l l*

State if you  
Single  
Double

*s t a t e*

Carry  
Either  
Toledo

*c a r r y*

17 Huff & Turk  
Scranton, Pa.  
Russian

*h u f f*

In the city  
Per dozen  
Kindly advise us

*i n t h e*

18 G. W. Whittington  
Lincoln, Neb.  
Extras

*g w w h i t t i n g t o n*

Wringers  
You will favor us  
When you are ready

*w r i n g e r s*

19 J. Holland & Co.  
Memphis, Tenn.  
Hazard

*j h o l l a n d*

Agency  
Assistance  
Reputation

*a g e n c y*

20 Thomas Garwood  
Maysville, Ark.  
E. C. Meacham

*t h o m a s*

Arms Co.  
Remington  
Pistol

*a r m s*

Blued  
Barrel  
5 1/2 in.

*b l u e d*

Nickel  
These will  
Kindly advise

*n i c k e l*

21 J. K. Reer  
Jericco, Mo.  
Countermanding

*j k r e e r*

Loaded  
shells  
Factories

*l o a d e d*

Are able  
Jobber  
United States

*a r e*

22 Calls  
Thimble skein  
Of the size  
We are inclined  
Telegraph  
Purpose

*c a l l s*

LETTERS SELECTED FROM THE  
**HARDWARE BUSINESS.**

---

1.

Harold, Smart & Co.,  
 Maysville, Ark.  
 Gentlemen:—

The finished wagon tongues and Queen B Heaters will be forwarded you in a day or two. We regret to say that we are unable to find the two-burner coal oil stove in the city. Regarding the carvers, will say that we have these only in complete sets. It will be almost impossible to get the knife only, with the handle engraved, so as to match the fork and steel you already have. To do this, we must have the number of the set and the name of the manufacturer. If you can give us these, we will take pleasure in getting the knife for you.

Thanking you for the order, we remain,  
 Yours truly, (123 words)

2.

Merrick & Lee,  
 Sparta, Mo.  
 Gentlemen:—

We are entirely out of the lard cans on your order given our Mr. Moore. We are looking for a shipment of lard cans the latter part of this week or the first of next.

Please advise us if we are to send them to you as soon as received.

Yours truly, (58 words)

3.

Current River Granite Co.,  
 Willow Springs, Mo.  
 Gentlemen:—

We have your order of the 2d inst. and before shipping same, we thought best to wire you in regard to it. Your order calls for 16 ft. each,  $\frac{5}{8}$  and  $\frac{1}{2}$  in. round iron, and 8 ft. of 1 in. round iron. This iron all comes in bars 12 ft. long. We cannot cut bars of common iron. Shall we send you 2 bars each,  $\frac{1}{2}$  and  $\frac{3}{8}$  in. and one bar of 1 inch? The tool steel comes in bars of from 6 to 8 ft. We presume you wish us to send the steel as near 16 ft. in length as we can.

Please advise us in regard to this matter by return mail, and oblige,

Yours truly, (133 words)

4.

W. H. Owens,  
 Lebanon, Mo.  
 Dear Sir:—

We enclose order of the 29th ult. and also letter from the South Bend Chilled Plow Co. We do not, ourselves, understand this letter of Oct. 1st. Probably you can ferret the matter out and give the information desired.

Yours respectfully, (50 words)

5.

T. J. Carter,  
 Little Rock, Ark.  
 Dear Sir:—

We have your remittance of Oct. 2d and in reply to your letter would say, we are very sorry that you view the matter as you do. Our bookkeeper is of the opinion that he simply sent you a statement, and asked you to remit the amount due. According to our books, the first of this month there was \$24.12 of your account due. This, of course, is all we ask or expect you to remit us. We send a statement to all of our customers regularly the first of every month, whether there is anything due or not. If there is nothing due, the statement is simply sent for comparison. You may, if you wish, draw on us for the difference, \$61.17, and we will honor your draft. We had no intention of dunning you for goods that are not due.

We trust this explanation will make the matter satisfactory, and that you will overlook any error that we may have made in the matter, as we assure you it was entirely unintentional.

Yours truly, (191 words)

6.

Coleman Bros.,  
 Aurora, Mo.  
 Gentlemen:—

Replying to your favor of the 2d inst. will say we, like yourself, do not understand what the trouble is with the Tongueless Cultivator, but suppose that the best thing to do, under the circumstances, is to have you return it to us at once, and we will ship you a cultivator

with tongue, charging you with the difference in price.

We regret very much to have caused you any trouble in this matter, and are sorry that the cultivator did not give satisfaction.

Yours respectfully, (91 words)

7.

Derge, Stables & Co.,  
Koskonong, Mo.  
Gentlemen:—

We quote you delivered at Koskonong, Mo., in car lots of 24,000 pounds or more:

Painted Barbed Wire.....\$2.25

Galvanized Barbed Wire..... 2.60

Fence Staples—per keg..... 2.25

Terms—60 days, or 2 per cent off for cash in ten days.

These would be shipped you direct from the factory. On account of the fluctuation in price, these quotations would be for prompt acceptance only.

Trusting you will see your way clear to favor us with your order, we remain,

Yours truly, (97 words)

8.

John Stough Lumber Co.,  
Chicopee, Mo.  
Gentlemen:—

We have your order of the 1st inst. and ship same to-day with the exception of one item, which reads 1 set of 1¼ wagon spokes. If the size you give is correct, do you want them for a patent or common hub? Balance of order calling for log wagon spokes, we suppose you mean all front, so we send them that way.

Awaiting your reply in regard to road wagon spokes, we remain,

Yours truly, (85 words)

9.

Smith & Evans,  
Walnut Grove, Mo.  
Gentlemen:—

We have your remittance of the 3d inst. and find it lacks 98 cents of balancing your account to date. We note what you say in regard to box and drayage, and are very sorry that we are unable to meet your views in the matter. We are compelled to charge box and drayage to everyone, and cannot make an exception in your case, and will have to ask you to remit us the 98 cents to balance your account.

Yours respectfully, (91 words)

10.

Cordz-Fisher Lumber Co.,  
Birch Tree, Mo.  
Gentlemen:—

Replying to your favor of the 2d inst. regarding the stove pipe billed you on Sept. 13th, will say that there was no

charge for crating on the pipe. The 50 cents on the bill refers to 50 joints. The reason we do this, is that we have the pipe packed in 25 and 50 joint cases, and it is worth 9 cents per joint, which in the 50 joint case, would make it cost \$4.50.

Yours truly, (89 words)

11.

Church & Kissee,  
Winona, Mo.  
Gentlemen:—

Replying to your favor of the 4th inst. will say that we are entirely out of evaporators of all kinds. We believe we can get you a Cook evaporator 9 or 10 feet long, usual width, and the usual distance between bars, for \$1.00 or \$1.10 per lineal foot. We would have to order this, and have it come direct from the factory. If you wish us to attend to the matter for you, kindly advise us.

Yours truly, (88 words)

12.

T. J. Boyd & Co.,  
Thayer, Mo.  
Gentlemen:—

Your order of the 3d calls for galvanized iron 40 in. wide. 36 in. is as wide as we carry in stock. Will this size do, or shall we make a 4 in. strip and solder it on the side?

Please advise us in regard to the matter, and oblige,

Yours truly, (60 words)

13.

Henson & Stone,  
Cape Fair, Mo.  
Gentlemen:—

Replying to your favor of the 3d inst. will say there is no pottery in the immediate vicinity of Springfield that we know of. There was one here about two years ago, but it has been closed down. However, we believe that the wholesale grocer houses here ship these goods in, in car lots, and you could possibly buy it from them very low. If we can be of any assistance to you in this matter, kindly advise us.

Yours truly, (88 words)

14.

Messrs. Parker & Co.,  
Denver, Colo.  
Gentlemen:—

We have your favor of the 2d inst. and in reply will say that upon investigating this matter, we find the plow points were bought from Mr. Smith, the agent of the Chattanooga Plow Co., and were shipped to you from Chattanooga, Tenn., with back charges of 75 cents; that is, if you had to pay freight from Springfield to your point. If this is not correct, you will have to get after Mr. Smith of the Chattanooga Plow Co.

We enclose you the expense-bill and the letter from the Greenfield & Northern Railroad.

Yours truly, (103 words)

15.

C. W. Zeigler & Son.  
Reading, Pa.  
Gentlemen:—

Replying to your favor of the 2d inst. will say, the largest twist drill bit that we can find that is made for a brace, is 1 inch. We can get you 1¼ inch with a square shank, which you could probably dress down so it would go into the brace, for \$2.25. We think it very doubtful that you could use this tool in the brace after you get it, on account of the size.

Yours truly, (92 words)

16.

Mitchell & Sholes,  
Granby, Mo.  
Gentlemen:—

Your order calls for two 1¼x3 unfinished hack poles. You do not state whether you want single or double bend. We do not carry this size in stock, and the nearest we can find in the city is 2x3. It is an A 1 pole, made by the Toledo Bending Co.

Please advise us what we shall do in the matter.

Yours truly, (74 words)

17.

Huff & Turk,  
Scranton, Pa.  
Gentlemen:—

Your order of the 4th inst. calls for 1 crate of 6 in. Russia iron pipe. We do not handle this, and the best price we can get in the city is \$4.50 per dozen joints. This, of course, is the pipe already made. If this will answer your purpose, kindly advise us.

Thanking you for the order, we remain,

Yours truly, (70 words)

18.

G. W. Whittington,  
Lincoln, Neb.  
Dear Sir:—

We have your favor of the 4th inst. and, as we did not have the extras for wringers in stock, we have forwarded same to the factory with instructions to send them to you direct by mail, if possible, and if not, by express. We note what you say about wanting a lot of wringers in the near future, and trust you will favor us with the order, when you are ready.

Thanking you very kindly for the order you have now given us, we remain,

Yours truly, (95 words)

19.

J. Holland & Co.,  
Memphis, Tenn.  
Gentlemen:—

We have your order of the 5th inst. which calls for two kegs of No. 2 F. G. Hazard Powder. We do not handle the Hazard, but can get it for you in the city. We have the agency for the Dupont, which has the reputation of being the best powder in the market. In case we cannot get the Hazard, we will send you the Dupont.

Yours truly, (76 words)

20.

Thomas Garwood,  
Maysville, Ark.  
Dear Sir:—

We are in receipt of a letter from the E. C. Meacham Arms Co., of St. Louis, Mo., saying they are unable to furnish the Remington pistols we ordered for you with blued barrel, but can furnish them with nickel plated barrel.

Kindly advise us by return mail whether or not these will answer your purpose.

Yours truly, (65 words)

21.

J. K. Peer,  
Jerico, Mo.  
Dear Sir:—

We have your favor of the 5th inst. countermanding back order on loaded shells, and we cancel same at your request. We are very sorry that we were unable to ship the shells at the time we shipped the other goods, but the demand for loaded shells has been so great, that none of the factories are able to keep up, and we doubt if there is a complete stock of these goods in the hands of any jobber in the United States.

Yours truly, (92 words)

22.

Gentlemen:—

Your order of the 6th inst. calls for each right and left hand thimble skein 4x11. We regret to say that we have nothing of the size in stock, and we cannot find it in the city. We have looked over the list and cannot find that this size is made. We can give you 4x12 which we are inclined to think is the size you want. If this will answer your purpose, kindly telegraph us on receipt of this letter, and we will get same off on first train.

Yours truly, (98 words)

VOCABULARY OF THE  
STOVE AND QUEENSWARE BUSINESS.

1 Ely & Stanchfield Denver, Colo. Accordance Illustrated Catalogue Special		Transferred But are Afraid	
Subject Discount Terms		Unless Disposition To do so	
It is probable Ea. fled Memorandum		To meet the Obligation We will have	
2 Missouri Lumber Co. Cleveland, Ohio. Something		10 W. H. Brittain, Esq. Augusta, Kans. Was due	
A week Co-operative Everything		Of this month Let us have Your remittance	
Some of these Quotations Ranges		To have payment In this way Rather than	
3 N. W. Ellerton Denison Pet Ozark		And this can be If you remit As we direct	
Conveniently Square top Extension		11 Geo. W. Light Sioux City, Ia. We are in receipt of	
4 G. H. Davis Des Moines, Ia. Thornbrough		Allowances You claim But will not	
Against them Discover Where they are		Kindly send us Black Hussar Sky Lark	
Probability Write you again Accomplish		We supposed That you had accepted To our branch	
Of our Remittance Let us have		Have had As it is Helped	
5 Freeman & Co. Battle Creek Michigan		12 Purcell National Bank Purcell, I. T.	
Who has been Indebted To us		Your returns Carter & Graves Deducted	
Holds It seems Does not know		Instructed you Positively Directions	
Parties Would there At this time		13 J. C. Matthew Covington, Ky. We are sorry	
6 Frank Ross Worcester, Mass. We were very		It is quite likely That your customers Quick	
Several Enclosure As stated		In the stove Bottom Loosening	
Acknowledged Has already Sullivan		Caution Always Think you would	
Blight What we know Previous		Have no such Complaint As you now	
Doubtless In a terrible Circumstances		Any castings Replace Free of such	
To do the fair thing Favorable On our guard		If you will send us For this purpose We will be pleased	
7 F. A. Brown Coffeyville, Kans. Repairs		14 W. F. Gordon Dayton, Ohio Transportation	
As near as Pearl We make it		Breaks Of the pieces Recently	
We make nothing Entirely Similar		Was to take the place That you should not There should be	
8 Jas. Bruin Trenton, N. J. Absolutely Necessary Further Remember		When you remit For the invoice You may	
Some time past And you have That you are		On this basis To this letter Ah right	
Liabie For collection Attorney		15 D. Roderick Pittsburg, Pa. Would say that	
9 Geo. Reed, Esq. Grand Rapids, Mich. Are you		Your letter Was not thoroughly Understood	
Position To make us On the note		And were For a reply Want us	
		Linings Top shelf And we will give	
		15 James Wood Dixon, Ill. Outh	

Hardly  
Definite  
Enough  
For us  
By this mail  
Select

And that there can be  
Misunderstanding  
Riveted

17 Laundry  
Why is it  
Written you  
Repeatedly  
Some reason  
You make no

Response  
Adapted  
Submit

18 Acknowledge  
Opening  
Permanent  
Sample  
CuteKoo  
If you refer  
Hollow-ware  
Skillsets  
In a few days  
Short time  
We note what you say  
Overcharge

Elbows  
Of that class  
Cheaper  
Into the matter  
Quality  
Agree with us

20 Liberty  
Proposition  
Deadheaded  
If this is correct  
To see  
Original

21 Box stoves  
Damage  
Recover  
We will send you the  
Broken  
Hangs

22 Breakage  
Indebted  
Succeed

Presented  
If the papers  
Declined

Power  
Carefully  
Assist

23 Several  
Up to this time  
Will you please  
If it is your  
Intention  
Estes & Collins

24 Misunderstood  
Excuse  
Inside  
We will give the order  
Oven  
Otherwise

25 Our claim  
Noah Martin  
Assignment  
Benefits  
Will you advise us  
Judgment

26 King  
Adapted  
To your trade

27 Former  
Misplaced  
With correction

28 Will give you order  
Don't you think  
It would pay  
Implements  
Great deal  
First-class  
Third-class  
Bundles  
Favor us

29 We are advised  
Trust the delay  
Unavoidable  
Seriously  
Inconvenienced  
Quotation:

Spiders  
Griddles  
Scotch bowls

Maslins  
Withdrawn  
After this date

30 Oil pots  
Chelsea  
Vase lamps

For the fact  
Of your receiving  
Evidently

Selector  
Task  
Upon receipt of

Kindly  
Crown  
Library

31 Of all that  
Your letter of the 9th  
Just received

Staple  
China  
Scarce

Scarce with us  
And there is  
Haviland

To have any more  
Diana  
In that shape

Dishes  
Out everything  
Decorating

Of it  
Import  
At the moment  
Out of dishes  
Henry  
Gold

Handles  
Marsailles  
Plates

Soups  
Teas  
Cakes

Regretting  
Inability  
Complete

32 That I have  
Beautiful collection  
Latest

Novelties  
French  
German

Bohemian  
All kinds  
Glassware

Exhibition  
Immense  
Specialties

Importation  
Lowest  
Enlarged  
Premises  
Adjoining  
Doubling

Capacity  
Latest  
Designs

Merchandise  
Serve  
Friends

33 In reference  
Which you order  
Mr. Dooley

Namely  
Direct  
To the factory  
Which was the date  
As we were waiting  
Pattern

To give the order  
It is sent  
Without delay

Requesting  
Reach  
Ample

Season  
We enclose  
Credit memorandum

Regular  
Straight  
Commands

Somewhere  
Everywhere  
Elsewhere

LETTERS SELECTED FROM THE

# STOVE AND QUEENSWARE BUSINESS.

---

1.

Ely & Stanchfield,  
Denver, Col.  
Gentlemen:—

In accordance with your request of the 20th inst. our illustrated catalogue and special net price list were mailed you. All stoves not named on the list are subject to a discount of 50 per cent from catalogue list prices. Terms net, due in four months, or 5 per cent off for cash in 30 days. It is probable you will be entitled to better prices than these. If you will kindly favor us with a memorandum of about what you will want, we will be pleased to name you our very lowest prices.

Awaiting your further favors, we are,  
Yours truly, (98 words)

2.

Missouri Lumber Co.,  
Cleveland, Ohio.  
Gentlemen:—

Something over a week ago our Cleveland house, the Co-operative Stove Co., at our request, mailed you their illustrated catalogue. Probably no quotations were enclosed. Would state that all stoves are subject to a discount of 50 per cent from catalogue list prices, except those named on special net price list which you have. We think that we have everything in stock here in Springfield that your trade will demand, except the ranges. Some of these we carry, and any of these that have to be shipped from Cleveland will be shipped with the understanding that you are to have Springfield freights.

Yours truly, (112 words)

3.

N. W. Ellerton,  
Denison, Texas.  
Dear Sir:—

We have your favor of the 24th inst., and in reply would ask that you give the size of your Pet Ozark, and also state whether it is square top or extension top. Of course we can find this out by looking over our letter files, but cannot conven-

iently do it just now. We will see if we cannot arrange to make everything satisfactory with you.

Yours truly, (76 words)

4.

G. H. Davis, Esq.,  
Des Moines, Iowa.  
Dear Sir:—

Your letter of the 23d inst. received. Regret that you cannot pay us anything on your old account. If the Thornbrough notes are of any account, possibly we can collect the amount you have against them. We will try to discover where they are, and if there is any probability of our being able to accomplish anything, we will write you again. In the meantime, if you find it possible to let us have a small remittance, we trust you will do so.

Yours truly, (94 words)

5.

Messrs. Freeman & Co.,  
Battle Creek, Mich.  
Gentlemen:—

Mr. G. H. Davis, who has been indebted to us for some time, offers to turn over to us for collection a note which he holds against George W. and L. Thornbrough. It seems he does not know where those parties are at this time. Can you give us information concerning them? If they can be located, is there any probability that the collection could be made?

Thanking you in advance for the favor, we are,

Yours truly, (85 words)

6.

Frank Ross, Esq.,  
Worcester, Mass.  
Dear Sir:—

We were very glad to receive your favor of several days ago with enclosure as stated, receipt of which has already been acknowledged, and the amount applied on your account in favor of Sullivan & Blight. From what you say together with what we know from previous information, doubtless things are in a terrible

condition. Sullivan may be a very mean man, but we have felt all along that, if circumstances were favorable, he would try to do the fair thing. Doubtless we were mistaken. We thank you for the information, and will try to be on our guard.

We hope that you will suffer nothing at his hands.

Yours truly, (119 words)

7.

F. A. Brown, Esq.,  
Coffeyville, Kans.

Dear Sir:—

Replying to your favor of the 28th inst. would say that we do not understand what stove you want repairs for. As nearly as we can make it out it is Pearl Ozark. We make nothing by that name. If we should guess, we would say that you refer to the Pet Ozark. Of course this may be entirely wrong, but we certainly have nothing similar to the name you give. And further, you did not give the size of the stove. If you would call on W. H. Clark of your town, doubtless he could help you out a little, as he handles our stoves and knows better what we make.

Yours truly, (121 words)

8.

James Bruin, Esq.,  
Trenton, N. J.

Dear Sir:—

When we were pushing you to settle your small account, you stated that it would be absolutely necessary for you to have further time, so we accepted your 30 and 60 day notes for \$5.15 and \$5.25. Both of these are now some time past due and you have paid but \$1.00 on them. Let us know at once what you intend to do. Probably you remember that the notes are so drawn that you are liable for collection charges, including our attorney's fees, if we bring suit.

Yours truly, (101 words)

9.

George Reed, Esq.,  
Grand Rapids, Mich.

Dear Sir:—

Are you in a position to make us a payment on the note transferred to us by J. H. Getz? We do not want to bring suit, but are afraid we shall have to do so, unless you show a disposition to meet the obligation.

Yours truly, (56 words)

10.

W. H. Brittain, Esq.,  
Augusta, Kans.

Dear Sir:—

Your January 25th note for \$16.05 was due the 14th of this month. Will you kindly let us have your remittance by check or money order without delay?

We prefer to have payment made in this way rather than send to bank for collection. Your bank would be sure to charge something, and this can be saved, if you remit us direct.

Yours truly, (74 words)

11.

George W. Light, Esq.,  
Sioux City, Iowa.

Dear Sir:—

We are in receipt of your favor of the 17th inst. enclosing \$45.58 which, with the allowances you claim, will close your account, but will not pass it to your credit, until we hear further from you. Kindly send us your paid expense-bill covering the Black Hussar shipped from Cleveland.

Very sorry that you have returned the Sky Lark to Cleveland. As we had not heard from you since we wrote you enclosing a letter from Cleveland Co-operative Stove Co., concerning the stove, we supposed that you had accepted it and everything was satisfactory. If we had known that you intended to return the stove, we would have had it sent to our branch at Kansas City, or here to us; but, as it is, suppose it cannot be helped now.

Yours truly, (142 words)

12.

Purcell National Bank,  
Purcell, I. T.

Gentlemen:—

Referring to enclosed sheet which accompanied your returns on Carter & Graves collection, you deduct 25 cts. for charges. If you will kindly refer to our letter enclosing the collection, you will see that we instructed you, positively, to return the notes if charges would be made there. Will you kindly explain why these directions were not followed?

Yours truly, (60 words)

13.

J. C. Matthews, Esq.,  
Covington, Ky.

Dear Sir:—

We have your favor of the 19th inst. Would say that we are sorry to learn that you have been having some trouble with one or two of the stoves we sold you. It is quite likely that your customers built a quick fire in the stove without putting any ashes in the fire-box, and loosening the bolts. If you would be careful to caution your customers to always put ashes in the fire-box and loosen the rods and bolts, we think you would have no such complaint as you now make. Any castings that break from heat, we replace free of charge, f. o. b. Springfield. If you will send us an order for the castings needed for this purpose, we will be pleased to fill it.

Yours truly, (150 words)

14.

W. F. Gordon,  
Harrison, Ark..

Dear Sir :—

We have your favor of the 19th inst. and in reply say that castings to replace transportation breaks, we furnish at one-half price. That is 3½ cts. per pound. If one of the pieces recently shipped you was to take the place of one that would not fit, there should be no charge made for it. When you remit for the invoice of the 9th inst., you may settle on this basis, referring to this letter, and everything will be all right.

Yours truly, (93 words)

15.

D. Roderick,  
Pittsburg, Pa.

Dear Sir :—

Replying to your favor of the 19th inst. would say that, as your letter of March 8th was not thoroughly understood, we did not care to ship anything on that order without further explanation, and we are waiting for a reply to ours of March 8th. If you want us to ship you the center piece of the fire back, linings, bottom grate, and back top shelf for the \$80 Black Hussar, advise us and we will give the order attention.

Yours truly, (90 words)

16.

James Woods, Esq.,  
Dixon, Ill.

Dear Sir :—

We are in receipt of your letter of the 12th inst. ordering three No. 8 cook stoves with outfit, etc. The order is hardly definite enough for us to fill. We send you by this mail our illustrated catalogue and special net price list, and ask that you select the stove that you want, and order by number and name, and then there can be no misunderstanding.

Would call your attention to the Pet Ozark. This we furnish in several different sizes, and as it is a good, plain, cheap stove, we think it will suit you. We suppose that you want your 6-inch stove pipe made up and riveted. Will understand it that way, if you say nothing about it.

Yours truly, (131 words)

17.

Dixon Hardware Co.,  
Cincinnati, Ohio.

Gentlemen :—

We have your favor of the 16th inst. ordering laundry castings, and will give the order prompt attention. Why is it that we cannot interest you in our line of stoves? We have written you repeatedly, but for some reason you make no

response. We think that we have a line as well adapted to your trade as any that you can find, and feel quite certain that we can make prices an object.

If possible to interest you, let us know and we will be pleased to submit prices, etc.

Yours truly, (100 words)

18.

Dear Sir :—

We are glad to acknowledge receipt of your favor of the 14th inst. with order, which will have our prompt attention. We trust that these stoves will be entirely satisfactory, and be the means of opening up a permanent trade with you.

Can we not send you a sample of our 8-20 Cuckoo, square top? The regular price of this stove is \$11.75, but we will make you a sample for \$11.25, if you refer to this letter.

Yours truly, (89 words)

19.

Dear Sir :—

We are in receipt of your recent favor with order for Hollow-ware. We regret that we cannot ship at once, but on account of being short on the No. 8 Skillets, which we expect to have in stock in a few days, we will have to delay the shipment for a short time. We note what you say about the overcharge on elbows in recent order. 85 cts. is our very lowest price for elbows of that class. We know that you can buy a cheaper elbow, but the difference in the quality of the goods amounts to more than the difference in price. Look into the matter and we feel sure that you will agree with us.

Yours truly, (125 words)

20.

Dear Sir :—

Referring to your favor of the 24th inst. next attached, in regard to the stoves returned to us from Liberty, we understood from your proposition that the shipment was to be returned to Springfield, with charges deadheaded one way, and to know if this is correct, would like to see the original papers.

Kindly obtain them for us, and oblige,  
Yours truly, (64 words)

21.

Dear Sir :—

We have your postal favor of the 13th inst. in regard to the Box stove shipped you some little time ago, and in reply would state that, if you will have damage noted on expense-bill and send to us, we will see if we can recover anything from the railroad company. If you so request, we will send you the necessary castings to repair the stove. You can very easily put the front in. We

understand that the piece broken is the front that the main doors hang on.

Yours truly, (95 words)

22.

Dear Sir:—

We are in receipt of your favor of the 14th inst., informing us of the breakage on our shipment of the 6th. Very sorry indeed to learn of this, and hope that you will succeed in recovering something on the claim that you have presented. If the papers are returned to you, and claim declined, send us the papers, and we will take the matter up here. It will be impossible for us to accomplish anything for you without these papers. We suppose you had the condition of the shipment carefully noted on the expense-bill before you received it. We assure you that we will do everything in our power to assist you.

Yours truly, (120 words)

23.

Dear Sir:—

We have written you several times recently in regard to your balance, but up to this time we have heard nothing from you. We cannot understand this. Will you please let us know if it is your intention to try to do anything about this, and, if you want to arrange it in any way, make us a proposition? If you have any information in regard to Estes & Collins, part of which account you stood good for, let us have it.

Yours truly, (86 words)

24.

Dear Sir:—

We have your favor of the 14th inst. and regret that your order is not definite enough for us to make shipment at once. It is so very easy to be misunderstood on these repair orders, that we make it a rule not to ship, until we know that there is no excuse for making a mistake in filling them. You say that you want the fire-box linings. Do you mean that you want all the cast pieces for the inside of the fire-box? That would be the front, back, two end linings, and the grates. If this is not correct, kindly explain the best you can, and, promptly on receipt of your reply, we will give the order attention.

We have ready for shipment now, the oven linings for the Black Hussar range, which you ordered some time ago, and, unless you request otherwise, we will hold it until we can send it with the fire-box linings.

Yours truly, (167 words)

25.

Dear Sir:—

Replying to your favor of the 13th inst. in regard to our claim against Noah

Martin, would say that we know Mr. Martin made an assignment, but, as we don't agree to accept the benefits of the assignment and consider our debt satisfied, he is still liable for the amount of our claim. If he has any property and you think judgment could be made off of him, we will bring suit. Will you advise us about this promptly, and oblige,

Yours truly, (87 words)

26.

Dear Sir:—

We are in receipt of your favor of the 19th inst. and will give your order for King Ozark repairs prompt attention. We note your request for catalogue, and send you one by this mail with Special net Price-list. Terms net, due four months, 5 per cent off for cash in 30 days. We think we have a line of stoves as well adapted to your trade as you can find, and hope you will favor us with a sample order.

Yours truly, (85 words)

27.

Dear Sir:—

We are in receipt of your favor in reply to ours of the 13th inst. In regard to the balance due, would say that in our former letter we sent you statement, which possibly you misplaced. Herewith we hand you another. If this is not correct according to your books, kindly advise with correction.

Referring to your order for repairs and Hollow-ware, would say that shipment is delayed on account of being short on the main top for the King. Just as soon as possible, shipment will go forward.

Yours truly, (93 words)

28.

Dear Sir:—

We will give your order of the 13th inst. prompt attention. We believe that, before this, we have called your attention to our patent pipe. Do you not think that it would pay you to get a set of the patent pipe implements? It will cost you \$1.00, and then by using this patent pipe you will save a great deal in freight. The rate on pipe made up is one and one-half times first class, the pipe in bundles already put together is third class. We would be glad to make you at least a sample shipment of the patent pipe.

We trust that you will remember us when in need of stoves, and favor us with your order.

Yours truly, (125 words)

29.

Dear Sir:—

We are advised by the factory that your order will be shipped in a few days. We trust the delay, which was unavoidable,

able on our part, has not seriously inconvenienced you.

Kindly consider our quotations to you on "Never Break" Spiders, Griddles, Scotch Bowls, and Maslins as withdrawn on the 15th inst.

After this date we will request you to allow us to make new prices on these goods, and hope to receive your favors which will have our best attention.

Yours truly, (86 words)

30.

Dear Sir:—

We have your letter of the 16th inst. and note what you say concerning the oil pots that we sent you with Chelsea vase lamps. We cannot account for the fact of your receiving what we term our No. 2 oil pots for these lamps, as they should have our No. 1. It is evidently an error on the part of the solicitor, and we assure you that we called him to task for it. We have entered your order for new oil pots, and will forward them to you at once, and would ask you, upon receipt of same, to kindly return to us the ones you now have, which will not fit the lamps. We also note what you say concerning a crown for No. 92081 library lamp. We will forward this to you by mail at once.

Trusting upon receipt of new oil pots everything will be satisfactory, we are,

Yours truly, (165 words)

31.

Dear Sir:—

Enclosed we send you bill of all that can be furnished at present of goods ordered by your letter of the 9th inst. just received. Staple white China of all kinds is very scarce with us and there is very little of Haviland China in this market just now. We are not expecting to have any more Diana hollow-ware, and at present can only furnish plates in that shape. A little later on, we may have some dishes and bakers possibly, but as above stated, we will have nothing more in the Hollow-ware. We

have closed out everything that we had in decorating No. 2520 and will have no more of it, except by import to order. At this moment, we are also out of dishes 10 and 12, Henry 11th, W. C. and gold handles, and are also short of Marseilles plates.

Yours respectfully, (150 words)

32.

Dear Sir:—

I beg to inform you that I have a large and beautiful collection of the latest novelties in French, German, and Bohemian China, and all kinds of glassware, plain and decorated.

Have now on exhibition for the trade an immense line of specialties, for importation orders, at the lowest market price.

Having recently enlarged my premises by the addition of the adjoining building, thus doubling my capacity to show the latest designs in the above lines of merchandise, will be glad to serve my friends, as ever.

Yours truly, (92 words)

33.

Dear Sir:—

Replying to your recent favor in reference to goods which you ordered of our Mr. Dooley, namely: B. 49 ware, would state that we sent the order direct to the factory on the 18th inst. which was the date we received the goods returned by you, as we were awaiting their arrival, to make sure there would be no mistake in the pattern. We assume the goods have already been shipped you, though we have not as yet received the invoice. We have written the factory, requesting them to fill the order and make regular charge for goods sent, without delay, and we trust the goods will reach you in ample season.

We enclose herewith credit memorandum for the goods returned, and will make regular charge for ones sent. This will keep the account straight, and awaiting your further commands, we remain,

Yours truly, (149 words)

VOCABULARY OF THE  
DRY-GOODS BUSINESS.

1 W. H. Wright & Co.  
New York  
We are in receipt of  
Your favor  
Carefully  
Note contents  
In reply  
We would be  
Perfectly  
To give you  
On the draft  
At the bank  
Sufficient  
Enable  
Indebtedness  
Permitting  
So far  
Behind  
You are not making  
Remittances  
Purchases  
Consequently  
Instead of the debt  
Since the time  
Decreasing  
You were  
Reported  
Embarrassed  
Our claim has  
Actually  
Increased  
And the payments  
You make  
And far between  
That there is  
Absolutely  
Profit  
In selling  
Expect us  
In the past  
We must say  
Frankly  
Consent  
Unless  
When they come

2 M. L. Neshit  
Cheyenne  
Wyoming  
It is very  
Discouraging  
Learn  
Whatever  
Indefinitely  
Must therefore  
Attorney  
Unless you remit  
Early remittance  
In full  
Settlement  
We remain

3 Heineke & Johnson  
Santa Fe, Cal.  
Financial  
Exhibiting  
Assets  
\$32,000  
Liabilities  
In view of the large  
Proportion  
Prudence  
Compared  
Justify  
Usual  
Terms  
Incurring  
Could be carried  
Embarrassment  
Season  
Dull times  
Stringency  
Market  
Regretting  
Consistently  
Expecting

4 Keplin & Arnold  
Norcor  
Accept my thanks  
Covering  
Enclosure  
As stated  
There is a  
Remainder  
Herein

5 H. S. Smalley  
Salt Lake City  
Utah

We presume  
Deposit  
Tickets  
You send us  
Represent  
Receipts  
Expenses  
If such is the case  
However  
Please advise us  
Exactly  
Gross  
To have a statement  
Necessary  
Settlement

6 J. L. Thompson  
Trenton, N. J.  
Collaterals  
Security  
Our claim  
Jordan  
We note what you say  
Horses  
As to  
Whether or not  
For the keeping  
Notify  
Shall be  
Intended  
Compelled  
Heads  
Produce  
Prevailing

7 A. E. Smythe, Esq.  
Traveling Salesmen  
Atterberry  
Oyster Falls  
Unable  
Definite  
Information of a satisfac-  
Character  
Such as  
If the same  
Prove satisfactory  
Conclude

8 James J. Gilpiu  
Cassidy (favor of the 9th  
We have your esteemed  
Further claim  
Your company  
As the bill  
Was duly  
Trusting  
This will be satisfactory

9 M. Thenuesy  
Indianapolis, Ind.  
Accept our thanks  
Herewith  
Remaluder  
That you request  
Longer time  
We give  
Largest  
Under the circumstances  
Unwilling  
With your request

10 F. O. Ruell  
Heber City, Utah  
Stated remittance  
We enclose  
You will notice  
Discount

11 Credit memoranda  
Please accept our thanks  
Pearl buttons  
We do not see  
How they could  
Omitted from  
As they were  
Down stairs  
Of the goods  
We regret  
Very much  
That you  
Should be  
Inconvenienced  
Forward  
Trusting  
Avoid  
Similar

12 Marley & Kirby  
St. Paul, Minn.  
To hand  
Consider  
We did not  
Have the

Curtain  
 Brass trimmings  
 Instructed  
 Mr. Roper  
 Were the  
 Lowest  
 Thought  
 Acceptable  
 We think there  
 Must be  
 If you cannot  
 Use the goods  
 You may return  
 Credit you  
 Entire

13 Oscar Jenkins  
 Evansville  
 Indiana  
 Visit  
 Call your attention  
 Do our best  
 In the selection  
 Of any goods  
 You may order  
 Furnishing  
 Equalled  
 In the west  
 Dry goods  
 Notions  
 We are sure  
 Offered you  
 Kindly remember us  
 When you come

14 Lyons County  
 Co-Op. Ass'n  
 Skidmore, Mo.  
 Samples  
 Zephyr  
 Flannel  
 Armenian  
 Serge  
 We are considerably  
 Broken  
 But have a fine  
 Woven  
 On these goods  
 We would be pleased  
 To sell you

15 M. S. Marshall  
 Denison, Tex.  
 We no ice  
 By the papers  
 That you have  
 Purchased  
 Messrs. Lake & Roupe  
 Osage  
 Mission  
 And will ship it  
 An order  
 From them  
 Mr. Mosher  
 Allow us  
 To do so  
 Appreciate  
 Any favors  
 Way clear  
 Which you can see  
 If you desire  
 We will send you  
 Copy  
 Of the order  
 Our salesman  
 Selection  
 When you are  
 To please you  
 Gardiner Bros.  
 Medicine Lodge  
 Black  
 Embroidery  
 Per yard  
 Fancy  
 Trimming  
 Moire  
 Ribbon  
 Substitute  
 Further favors  
 We remain

17 Wall Bros.  
 Mansfield, O.  
 Ladies hose  
 We have nothing  
 Apron  
 Novelties  
 Equally  
 Desirable  
 Value

18 J. C. Manning  
 Minneapolis  
 Minn.  
 Yesterday  
 Shirts  
 Summer  
 Coats and vests  
 As per your  
 Kind order  
 Through  
 Mr. Watson  
 We are able to  
 Complete  
 With the exception  
 And will no doubt  
 Have them  
 By express  
 Prepaid  
 At our expense  
 It is very difficult  
 Promptness  
 Exceptions  
 Relieve  
 Styles  
 Sizes  
 Entire satisfaction  
 Customers

19 And are  
 Very much obliged  
 Mistake  
 A few days  
 Than any other  
 In the country  
 If you will favor us  
 When he calls  
 Highly

20 Reported  
 Mohair  
 Which time  
 It had not  
 Do you sell  
 That are reported  
 Thereby  
 Displeasing  
 Trouble  
 Neighbors  
 You should  
 Pay more attention  
 Weekly  
 Circulars  
 Occur

21 In which you complain  
 Complain  
 Chollies  
 And the piece  
 Gingham  
 Of the year  
 Rapidly  
 It is a very  
 To keep these  
 Day to day  
 Always  
 Endeavor  
 Like the samples  
 As possible  
 Ins'ance  
 It is very much  
 As it is  
 To please you

22 Notifying  
 Chambray  
 Damage  
 If you will  
 To us  
 Credit you  
 With it  
 We received  
 If you prefer  
 To keep it  
 Should very much  
 Like to have you  
 You could  
 Use it  
 And we will make you  
 Allowance  
 If you favor us  
 Please send us  
 Of the damaged  
 Manufacture's  
 To hear  
 Ever  
 Very  
 Every  
 Over  
 However  
 Offer

LETTERS SELECTED FROM THE  
 DRY GOODS BUSINESS.

1.

W. H. Wright & Co.,  
 New York City.  
 Gentlemen :—

We are in receipt of your favor of the 9th and carefully note contents. In reply will say that we will be perfectly willing to give you 15 days' time on the draft now at the bank, which we trust will be sufficient, and enable you to meet the same promptly.

In regard to your indebtedness will say that, while you are permitting the old debt to run so far behind, you are not making remittances sufficient to cover the purchases made since the first of June; consequently, instead of the debt decreasing, since the time you were reported embarrassed, our claim has actually increased in amount, and the payments you make are so few and far between, that there is absolutely no profit in selling you the goods.

If you expect us to carry your future bills as we have done in the past, we must say frankly, that we cannot consent to do so, unless you make some arrangements to meet them when they come due.  
 Yours truly, (179 words)

2.

M. L. Nesbit,  
 Cheyenne Wells, Wyo.  
 Dear Sir :—

We are in receipt of your letter of the 7th inst. enclosing a statement of your financial standing, exhibiting your assets to be \$52,000, while your liabilities are \$27,000. In view of the large proportion of liabilities as compared with the assets, we must say that prudence would not justify us in shipping you the goods, upon the usual terms of credit; because we cannot understand how so large an indebtedness could be carried without incurring a liability to embarrassment, in a season of dull times, or a stringency in the money market.

Regretting, therefore, that we cannot consistently ship the goods, excepting payable cash on delivery, we are,  
 Yours truly, (124 words)

3.

Heineke & Johnson,  
 Santa Fe, Cal.  
 Gentlemen :—

We are in receipt of your letter of the 7th inst. unaccompanied with a remittance and it is very discouraging to learn that you cannot pay us anything whatever. Our money is long past due, and we cannot consent to wait indefinitely, and must, therefore, place the account in the hands of an attorney, unless you remit promptly on receipt of this letter.

Hoping to receive an early remittance in full settlement of your account, we remain,

Yours truly, (85 words)

4.

Kaplin & Arnold,  
 Norcator, Kans.  
 Gentlemen :—

Accept our thanks for your favor of the 9th inst. received, covering enclosure as stated, check for \$342.19 which we have placed to your credit. There is a remainder due us of \$136.52, as you will see by the enclosed statement.

Yours truly, (58 words)

5.

H. S. Smalley,  
 Salt Lake City, Utah.  
 Dear Sir :—

We are in receipt of your favor of the 8th inst. and carefully note contents. We presume the deposit ticket which you send us, represents your net cash receipts, after all expenses of every kind have been paid. If such is not the case, please advise us so that we may know just exactly what the net receipts are. In case these deposits are intended to be the gross receipts, we would like to have a statement of the expenses.

Hoping you will give this matter the attention necessary for a complete settlement, we remain,

Yours truly, (106 words)

6.

J. L. Thompson,  
Trenton, N. J.  
Dear Sir:—

We are in receipt of your favor of the 5th inst. giving us a list of the collaterals which you hold as security for our claim against J. M. Jordan. We note what you say about the horses, and would beg to inquire as to whether or not any expenses are being incurred for the keeping of these horses, and if such is the case, please notify Mr. Jordan at once that he must pay the expenses, or we shall be compelled to sell the stock, as we cannot permit them to eat their heads off at the high price of produce now prevailing.

Yours truly, (115 words)

7.

A. E. Smythe, Esq.  
(Traveling Salesman).  
Dear Sir:—

We are compelled to hold your order from Atterbury & Co., of Oyster Falls, Wyo., because we are unable to obtain any definite information of a satisfactory character, such as would justify us in shipping the goods.

We have asked for a statement, and if the same should prove satisfactory, we may then conclude to ship the goods.

Yours truly, (68 words)

8.

James J. Gilpin, Jr.,  
Cassidy, Mo.  
Dear Sir:—

We have your esteemed favor of the 25th, and in reply would say that we have no further claim against your company, as the bill of March 20th was duly paid April 10th, and your account balanced.

Trusting this will be satisfactory, we are,

Yours truly, (55 words)

9.

M. Thennesy, Esq.,  
Indianapolis, Ind.  
Dear Sir:—

Accept our thanks for your favor of the 21st inst. received, covering enclosure as stated, draft for \$209.98, for which find the receipt herewith.

In regard to the shipment of the remainder of your order, on two and four months' time, would say that you request longer time than we give to the largest trade we sell. Therefore, under the circumstances, we regret being unwilling to comply with your request.

Yours truly, (85 words)

10.

F. O. Buel, Esq.,  
Heber City, Utah.  
Dear Sir:—

We are in receipt of your favor of the 6th inst. and carefully note contents. We have also received the stated remittance from the State Bank of Utah, for which we enclose a receipt herewith. You will notice that we have credited your account with \$3.22, for discount, which we hope will prove satisfactory.

Yours truly, (68 words)

11.

J. R. Perkins,  
Bolivar, Mo.  
Dear Sir:—

Your favor of the 8th inst. at hand. Enclosed you will find credit memoranda for \$1.00, for which please accept our thanks. Regarding the Pearl buttons, we do not see how they could have been omitted from your order, as they were gotten out and sent down stairs with the rest of the goods.

We regret very much that you should suffer any inconvenience by the delay, and will forward you all the goods that are on back order to-day.

Trusting to avoid similar errors in the future, we remain,

Yours truly, (100 words)

12.

Marley & Kirby,  
St. Paul, Minn.  
Gentlemen:—

Your favor of the 14th came duly to hand, and was carefully considered. We did not have curtain poles with brass trimmings, and, as instructed by our Mr. Roper, we bought them out.

The goods we sent you were the lowest priced goods we could find that we thought would be acceptable to you, and we regret very much that they did not prove satisfactory. We think there must be quite a difference between the goods we sent you and the goods you had on hand that cost you \$2.00 per dozen.

If you cannot use the goods, you may return them and we will credit you with them, when they are received.

Yours truly, (125 words)

13.

Oscar Jenkins, Esq.,  
Evansville, Ind.  
Dear Sir:—

We understand from our Mr. Hite, that you intend to visit the market soon, and wish to call your attention to our house.

We would like to have you come in and see us, and will do our best in the selection of any goods that you may order. Our Furnishing line is not to be

equalled in the West, and, in Dry Goods and Notions, we are sure that better goods and lower prices cannot be offered you.

Kindly remember us when you come in, and oblige,

Yours truly, (97 words)

14.

Lyons Co. Co-Op. Ass'n.,  
Skidmore, Mo.

Gentlemen :—

Enclosed herewith find samples of Zephyr Flannels and Armenian Serge, as per your request of the 11th inst.

Would say, regarding the Zephyr Flannels, that we are considerably broken on these goods, but have a fine line of Woven Flannels which we would be pleased to sell you. Shall we send you samples?

Yours respectfully, (62 words)

15.

M. S. Marshall,  
Denison, Texas.

Dear Sir :—

We notice by the papers that you have purchased the stock of Messrs. Lake & Roupe, of Osage Mission, Kan., and will ship it to Denison. We have an order from them, taken by our Mr. Moshier about a week ago. We would like very much to ship these goods to you, if you will allow us to do so.

We should like to sell you goods, and shall appreciate any favors with which you can see your way clear to favor us. If you desire, we will send you a copy of the order, or we will send our salesman to see you, so that you may make selections of your own.

Kindly remember us when in need of goods, and we will do our best to please you in selecting any goods that you may order.

Yours very truly, (148 words)

16.

Gardiner Bros.,  
Medicine Lodge, Kans.

Gentlemen :—

We are short on your favor to-day one piece of Black Embroidery at 10 cts. per yard; one piece of fancy dress trimming, at 14½ cts. per yard; and four pieces of Moire Ribbon, closed out, and for which we have no substitute.

Hoping you will not suffer any inconvenience, and asking your further favors, we remain,

Yours very truly, (69 words)

17.

Wall Bros.,  
Mansfield, Ohio.

Gentlemen :—

Five dozen Ladies' Hose are short on your order to-day, having been closed

out, and we have nothing to substitute for them.

We have substituted for No. 662 Apron novelties, sending you instead No. 76 at 15 cts., which we consider an equally desirable value.

Yours very truly, (58 words)

18.

J. C. Manning,  
Minneapolis, Minn.

Dear Sir :—

We, yesterday, forwarded you shirts and summer coats and vests, as per your kind order through our Mr. Watson.

We were able to fill complete, with the exception of two No. 3350 coats and three No. 3075 coats and vests. These we will have made special for you, and will no doubt have them done to-day. We will forward them by express, prepaid, as soon as they are out of the factory, at our expense.

It is very difficult, at this season of the year, to fill orders complete with promptness, but with these two exceptions, we believe you will find all styles and sizes as ordered.

Trusting that the goods may open to your entire satisfaction, and please both you and your customers, and that we may be favored with your future orders, we are,

Yours truly, (151 words)

19.

Dear Sir :—

We have your letter of May 7th, and are very much obliged, indeed, for being allowed to ship the goods ordered of us by mistake a few days ago.

We feel that we can give you better goods for lower prices than any other house in the country, and if you will favor us by giving our salesman an order, when he calls again, we will highly appreciate it.

Hoping to hear from you often, we remain,

Yours truly, (81 words)

20.

Dear Sir :—

May 14th, we reported black mohair at 62½ cts. out, since which time you have been selling it as though it had not been reported out, thereby displeasing your customers, and making us trouble in buying the goods of our neighbors. You should pay more attention to the weekly circulars, and mark out everything checked out on the circular; then no trouble of this kind will occur.

Yours truly, (72 words)

21.

Dear Madam :—

We are in receipt of your favor of the 16th, in which you complain that the Challies and the piece of Gingham sent you are not like the goods ordered.

At this season of the year, these goods are being sold very rapidly, and it is a very difficult matter to keep these styles in stock from day to day. When we are out of the styles ordered, we always endeavor to send something just as good and as nearly like the sample as possible.

If we have failed in this instance to give you what will suit your trade, we regret it very much, as it is our desire to please you.

If you cannot use the goods, you may return them to us.

Yours truly, (130 words)

22.

Manlard & Wilson,  
Hannibal, Mo.  
Gentlemen :—

We have your favor of the 18th ult. notifying us that the Light Chambray sent you was damaged. If you will kindly return it to us, we will credit you with it, when received; or if you prefer to keep it, we would like very much to have you say at about what price you could use it, and we will make you an allowance to bring it down to that price.

If you favor us by keeping it, please send us a sample of the damaged part, so that we can send it to the manufacturers.

Hoping to hear from you by return mail, we remain,

Yours truly, (115 words)



VOCABULARY OF THE  
RAILROAD BUSINESS.

1 Geo. H. Wheeler & Bro.  
Louisville, Ky.  
We are in receipt of

*Wheeler*

Bill of lading  
Expense bill  
Overcharged

*Bill of lading*

Referring  
For hundred pounds  
You had better

*Referring*

Amounts  
Difference  
That you can make

*Amounts*

2 L. J. Bruner  
Topeka, Kans.  
Order number

*Bruner*

With all  
Dispatch  
Let nothing

*With all*

Stand in the way  
Pushing  
If you cannot

*Stand in the way*

Telegraph  
And I will see  
Depend

*Telegraph*

Delay  
In no case  
Disappoint

*Delay*

3 L. B. Hunt  
Hol- en, Mo.  
Carefully

*Hunt*

Examined  
Demands  
Learn

*Examined*

Driver  
Baggage  
Covered

*Driver*

Transferring  
Unio depot  
St. James

*Transferring*

Hotel  
Afternoon  
And am of the opinion

*Hotel*

Slight  
Is just as  
Occurred

*Slight*

Afterwards  
In our  
Custody

*Afterwards*

Usual  
Ordinary  
Why this company

*Usual*

Should be called upon  
To pay  
Believe

*Should be called upon*

After you have  
Investigated  
Conclusion

*After you have*

4 M. C. Baker  
Harrisonville  
Answering

*Baker*

We have no  
Section  
Steel rail

*We have no*

Here  
Loaded  
Drilling

*Here*

From the center  
To the center  
Material

*From the center*

5 David Benjamin  
Rosedale, Kans.  
Division

*Benjamin*

Report  
In the case  
James Monroe

*Report*

Duration  
Disability  
He is a

*Duration*

Single  
Single man  
Require

*Single*

Daily  
Surgical  
Nursing

*Daily*

6 D. M. Hendricks  
Gen. Pass. Agt.  
N. Y. C. R. R.

*Hendricks*

New York  
Kindly  
Buffalo

*New York*

In favor of  
Maynard  
Employe of this

*In favor of*

Department  
And the favor  
Glady

*Department*

Reciprocated  
Limit  
60 days

*Reciprocated*

7 J. H. Mason  
G. P. T. A.  
I have your letter

*Mason*

Chas. G. Bragg  
J. J. Miller  
Tickets

*Chas. G. Bragg*

Los Angeles  
Ascertain  
Out of the city

*Los Angeles*

Early  
That I have  
He will be

*Early*

8 D. B. Ormiston  
A. G. F. A.  
Grand Rapids

*Ormiston*

St. L. & S. F. R. R.  
Reports  
To come

*St. L. & S. F. R. R.*

Should have come  
Delivered  
K. C. Ft. S. & M.

*Should have come*

Instead  
Greatly  
If you can arrange

*Instead*

9 S. F. Hopkins  
Dallas, Tex.  
Frequently

*Hopkins*

In which  
You make  
To the manner

*In which*

Interchanged  
Form  
Consecutive

*Interchanged*

Locals  
Foreign  
According

*Locals*

Rule  
Lastly  
Clinton

*Rule*

Southern  
Initials  
Current

*Southern*

Together  
Hereafter  
That your report

*Together*

Is made  
Correctly  
With those

*Is made*

10 E. H. Frank  
Gen. Supt.  
Building

*Frank*

It is my  
Understanding  
Steam

*It is my*

Wrecking  
Which was received  
H. & St. Joe

*Wrecking*

Evidently  
Don't you think  
Either

*Evidently*

Assign  
Cancelled  
Entirely

*Assign*

11 D. L. McAdoo  
Chicago, Ill.  
Refrigerator

*McAdoo*

Junction  
Texas Pacific  
St. Louis Bridge Co.

*Junction*

12 Concerning  
Inability  
Sufficient

*Concerning*

Flat cars  
Yesterday  
Unfilled

*Flat cars*

Complete  
Sp. cific  
Please return

*Complete*

13 Messrs. Poage & Co.  
Boston, Mass.  
Lowest

*Poage & Co.*

2,000 tons  
Sandburg  
Spikes

*2,000 tons*

Keys  
Plates  
Angle bars

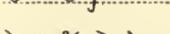
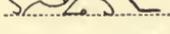
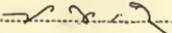
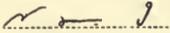
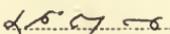
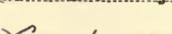
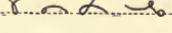
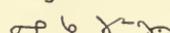
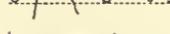
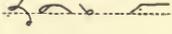
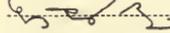
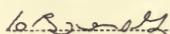
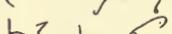
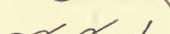
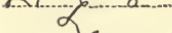
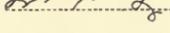
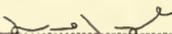
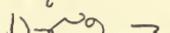
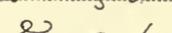
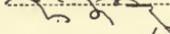
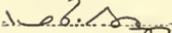
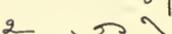
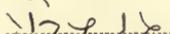
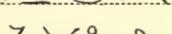
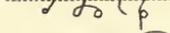
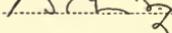
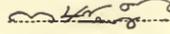
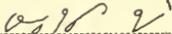
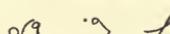
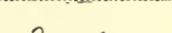
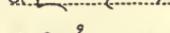
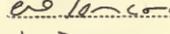
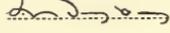
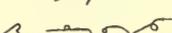
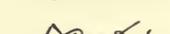
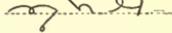
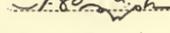
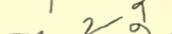
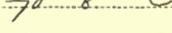
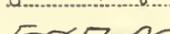
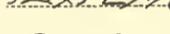
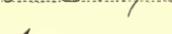
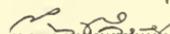
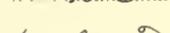
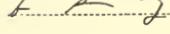
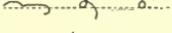
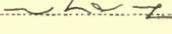
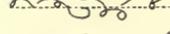
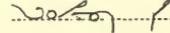
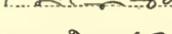
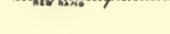
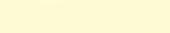
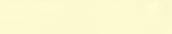
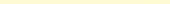
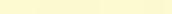
*Keys*

Track bolts  
Hexagon  
Will oblige

*Track bolts*

14 Order No. 12  
Supts.  
Agents

*Order No. 12*

Conductors		Urgent	
Porters		Rush	
Must be		As much as possible	
Particularly		24 Henry Underwood	
Passengers		Cherryvale, Kans	
That there		Water	
15 Upon receipt of this		Tanks	
Length		Impressions	
Body		That you will be	
Corner		Market	
Width		First-class	
Eaves		Hoops	
Of all cars		Lugs	
Inclusive		I am familiar	
Station		Cypress	
Wheels		It is claimed	
Send this		Longer	
How many		Opinion	
16 M Hoffman		Purchased	
Burlington, Ia.		Complete	
Authority		Depends	
Attached		Wholly	
Sheep		On the price	
Baxter Springs		Quality	
Shipment		25 Geo C. Cooper	
Double-decked		Council Bluffs, Ia.	
Correspondence		I am advised	
17 F. A. Robinson		John Clark	
Cincinnati, O.		Cherryvale	
Household		Acting	
Owners risk		Yard master	
Risk		Who was	
Valuation		Injured	
Total		Last December	
Shortest		Between	
Protected		Drawheads	
18 J. L. Dickson		Causing	
Alhany		Thumb	
Disposition		Fingers	
Mouldings		Brought suit	
St. Paul, Minn.		Against the company	
Disposed		Damage	
Way-bill		\$2,000	
Dislike		Summons	
Of course		Has been	
19 P. J. Murphy		Served	
Savannah, Ga.		Upon our agent	
Shortage		Springfield	
Simmons Hdw. Co.		Requested you	
Destination		If you could not	
Atlanta		Effect	
And our agent		With him	
Exception		Neglect	
However		Personal	
You would say		26 Nathan Ortenburg	
If you know		Hannibal	
As it has		Please note	
Hanging		Correspondence	
Long time		Destined	
Please do not		In care	
Side-track		Memphis	
Located		Via	
Important		Harrisonville	
20 S. V. Barnes		And that attached	
Milwaukee, Wis.		Are simply	
Forwarding		Subterfuge	
Collier		To have you	
Consigned		Investigate	
Shippers		Also	
Arrival		Uncollected	
Oil		Really	
Error		Business	
21 Harter Medicine Co.		Enrouted	
Hartford, Conn.		Some time ago	
Reference		Assured	
Unclaimed		Give me	
Thorough		Southeast	
Search		Mississippi Valley	
22 Roscoe Bros.		Territory	
Warsaw, Mo.		I think	
Triplicate		Should have	
Foster		More than	
Ground		Local	
Elevator		Equalize	
Witness		To us	
Signature		From us	
Approval		Diverted	
23 John Nelson		Next	
Salina, Kans.		Oats	
Investigation		In care of	
Wilson & Co.		Our line	
Damage		We understood them	
Overcharge		They were	
Cattle		I think they were	
Inclusive		Like to have you	
Claim Agent		Over your line	

LETTERS SELECTED FROM THE  
RAILROAD BUSINESS.

---

1.

Geo. H. Wheeler,  
Louisville, Ky.  
Dear Sir:—

We are in receipt of your letter of the 9th, enclosing bill of lading and expense bill. I find that you have been overcharged on same. By referring to shipment of Sept. 6th, you will notice that the rate is 60 cts. per hundred pounds over this road. You had better make claim. Enclosed find papers, which I return to you so that you can make claim from your end of the road.

Yours respectfully, (82 words)

2.

L. J. Bruner,  
Topeka, Kans.  
Dear Sir:—

Order No. 611 to you Jan. 1st, is wanted with all possible dispatch. Let nothing stand in the way of pushing it forward. If you cannot get cars, telegraph me at once and I will see that you are furnished. I depend upon you to see that the order is forwarded without delay. In no case disappoint me.

Let me know by return mail when you will ship.

Yours truly (80 words)

3.

L. B. Hunt,  
Holden, Mo.  
Dear Sir:—

I have carefully examined the demands of your claim for damage to your baggage, in transferring from the Union depot to the St. James hotel, this afternoon, and am of the opinion that the slight damage done is just as possible to have occurred while in the Union depot, as afterwards in our custody. I learned that the driver had the luggage covered and took, as usual, the ordinary care of it. We see no reason, therefore, why this company should be called upon to pay any damage, and believe that you will, after you have investigated the matter, come to the same conclusion.

Yours truly, (116 words)

4.

M. C. Baker,  
Harrisonville, Mo.  
Dear Sir:—

Answering yours of the 15th, will say we have no section of the 33 lb. steel rail here that we know of. We understand it is being loaded now, and probably, by telegraphing, you can get a section at once, which I trust you will do. The drilling of the rail to the center of the first hole is 2½ inches, and from the center of the first to the center of the second is 5 inches.

I trust you will give this your best attention, as we are really in a hurry for the material.

Yours truly, (108 words)

5.

David Benjamin,  
Rosedale, Kans.  
Dear Sir:—

Your division report, in the case of James Monroe, was received this morning. I see from your report that you have placed the duration of disability at three weeks. If he is a single man and will require daily surgical attention and nursing, please forward him at once to Kansas City. I will forward you a pass.

Yours truly, (65 words)

6.

D. M. Hendricks,  
Gen. Pass. Agt., N. Y. C. R. R.,  
New York City.  
Dear Sir:—

Will you kindly favor me with a pass, New York to Buffalo and return, in favor of J. B. Maynard? Mr. Maynard is an employee of this department, and the favor will be gladly reciprocated by me. Kindly limit pass 60 days from Dec. 1st, and oblige,

Yours very truly, (66 words)

7.

J. H. Mason, G. P. T. A.,  
New York City.  
Dear Sir:—

I have your letter of Oct. 20th in regard to orders from Chas. G. Bragg

and J. J. Miller for thirteen or fourteen tickets to Los Angeles and return.

I still have the orders, and now ascertain that both Mr. Bragg and Mr. Miller are out of the city. Mr. Bragg left early last week for Omaha, and asked that I have these tickets forwarded to Mr. Smith at Omaha, as he will be there on Wednesday, the 2d of November. Therefore, I will forward them to Mr. Smith to-day.

Yours truly, (104 words)  
8.

D. B. Ormiston,  
A. G. F. A., B. & O. R. R.,  
Grand Rapids, Mich.

Dear Sir :—

The St. L. & S. F. R. R. reports delivery of K. C. Ft. S. & M. coal car 647 to you Nov. 8th. This car left our line early in May. We have not had time to come to you about it. It should have been delivered to the St. L. & S. F., by the above line instead of being delivered to your line. We are greatly pressed for cars of this class and will be obliged, if you can arrange to have this car returned as soon as possible. Wire me when you do so, in order that I may have cars returned home without further delay.

Yours truly, (132 words)  
9.

S. F. Hopkins,  
Dallas, Texas.

Dear Sir :—

Your attention has frequently been called to the manner in which you are making up your interchange report, form 310. You failed to enter cars in their consecutive order, locals first and then foreign, according to rule three on back of said report. The number of K. C. F. S. & M., K. C. Clinton & Southern, K. C. C. & B., and Current River cars in order, and lastly box cars having same initials, together in like order, and not set with those having different initials. Please see hereafter that your report is made up correctly.

Yours truly, (109 words)  
10.

R. H. Frank,  
Gen. Supt. Bldg.

Dear Sir :—

It is my understanding that the new steam wrecking car which was received from the Hannibal & St. Joe R. R., Kansas City, Nov. 6th, was not numbered. It, evidently, has the number 30 either on the car or the wrecker some place, as it was reported received at Ft. Scott and Springfield as No. 30. Do you not think it well to have this number cancelled and leave it without a number entirely, or assign it some special number?

Yours truly, (89 words)

11.

D. L. McAdoo,  
Chicago, Ill.

Dear Sir :—

Kansas City, Fort Scott & Memphis refrigerator car No. 169 delivered Oct 3d. The next junction of car is Texas Pacific, Oct. 8th. The car turned up at Kansas City Nov. 4th, and was given to the St. Louis Bridge Co. Nov. 8th. This is only one of a number of instances that have recently occurred, several of which I have brought to your notice. Will you kindly take this matter in hand and see that such disposition of our refrigerator cars is not made in the future? Please let us hear from you further.

Yours truly, (105 words)

12.

J. T. Burlingame, Esq.,  
Springfield, Mo.

Dear Sir :—

Please note papers herewith, concerning the inability of shippers of your road to get a sufficient number of flat cars to load tiling on. I wish you would investigate the matter and advise me whether or not these parties have ordered cars for loading, and if any of the orders of yesterday are unfilled. If so, state how many cars will be required to complete the order, and we will have them delivered for that specific purpose. Please return all papers, and oblige,

Yours truly, (83 words)

13.

Messrs. Rogers & Co.,  
Boston, Mass.  
Gentlemen :—

Please quote us your lowest prices for the following :

2,000 tons, 56 lbs., 3½ inch steel rail, Sandburg section.

1,500 kegs, 5½ x 9-16 best R. R. spikes.

10,000 fish plates, and angle bars.

40,000 3¼ x ¾ track bolts with hexagon nuts.

All to be delivered by April 1st. An immediate reply will oblige,

Yours truly, (77 words)

14.

Order No. 12.  
To Superintendents and Agents :

Instruct at once all conductors and porters that care must be taken in receiving passengers, to see that their tickets are good on the train they are about to take.

This refers particularly to the limited express, and trains Nos. 1 and 4 on Lake Shore Road.

Yours truly, (56 words)

15.

Order No. 14.  
To Superintendents and Agents :

Upon receipt of this, please forward to this office the length of body, corner post, and width of body at eaves, of all cars shown on our printed list, from Nos. 1 to 112 inclusive, which may leave or arrive at your station, during the next ten days. Send this information daily, the Gates car in particular.

Please note also which cars, if any, have steel as well as iron wheels under them, and how many of each kind there are on each truck.

Yours truly, (95 words)

16.

M. Hoffman,  
Burlington, Iowa.

Dear Sir :—

Referring to attached letter, this will be your authority for making rates on two cars of sheep shipped by Mr. M. from Baxter Springs same as one car. Should this shipment be delayed on account of not having double-decked cars to furnish, you can attach this correspondence to your corrected sheet as authority for doing same.

Yours truly, (65 words)

17.

F. A. Robinson,  
Cincinnati, Ohio.

Dear Sir :—

In reply to yours of even date, beg to name you rates on household goods C. L. and less, St. Louis to above point \$1.39 per hundred, if taken at owner's risk ; \$5.00 per 100 valuation in case of total loss.

We represent the shortest line, and will give attention to shipments with which you may favor us. We hope to hear from you in the future.

Please advise us whether this rate is accepted, and date of shipment, so we can have same protected.

Yours truly, (98 words)

18.

J. L. Dickson & Co.,  
Albany, N. Y.

Gentlemen :—

Give disposition one box mouldings at St. Paul, Minn. Goods shipped to your order. Notified you at 222 Clark street, St. Paul, Minn., from St. Louis, way bill D 189, Aug. 1st. Local agents claim they can get no reply from you as to disposition.

If shipment is not disposed of, of course the R. R. Co. will have to sell the goods for freight charges. We dislike to do this, and would thank you for disposition.

Yours truly, (93 words)

19.

P. J. Murphy,  
Savannah, Ga.

Dear Sir :—

Shortage on shipment from Simmons Hdw. Co., St. Louis way bill F 41, June 1st, '86, 3 boxes hardware and one spring, from above to B. F. Wilson, Savannah, checked O. K., at this station, but claimed short at destination. This shipment seems to have passed Atlanta in good condition, and our agent here has received no exception report.

However, shipment seems to have been lost. I wish you would say whether or not you know anything concerning this matter, as it has been hanging fire for a long time. Please do not side-track this tracer, as it is important that this delivery should be shown. Claim will be presented, if goods are not located soon.

Yours truly, (128 words)

20.

S. V. Barnes,  
Milwaukee, Wis.

Dear Sir :—

Forwarding goods account of Collier White Lead Co., please refer to St. Louis way bill F 1342, Oct. 24th, for lot white lead and oil from above firm, consigned to shipper's order. Notify J. E. Wilkes & Co., Kansas City. Please forward this shipment to order, and notify same party at Denver.

As this was an error, on the part of the shippers, allow all charges to follow. Trace through for date of arrival and delivery at proper destination, advising,

Yours truly, (94 words)

21.

Harter Medicine Co.,  
City.

Gentlemen :—

Disposition thirteen boxes medicine for J. H. Greer. This shipment was made Sept. 13th. It seems that the local agent is unable to get disposition from you. In your letter you spoke of better reference. It is impossible to give any better reference. You have the name of the man you shipped the goods to, and date forwarded. This is all we know of the matter.

If disposition is not given, the shipment will have to go to the unclaimed freight depot and be sold for the freight. Please make a thorough search and see if you cannot locate the shipment.

Yours truly, (108 words)

22.

Roscoe Bros.,  
Warsaw, Kans.

Gentlemen :—

Herewith triplicate made with Mr. Foster for ground for grain elevator at your station. Please have Mr. Foster

sign all three copies, witness his signature yourself, and return the three copies to me for approval by the company. I will then send you one copy for delivery to Mr. Foster.

Yours truly, (57 words)

John Nelson, 23.  
Salina, Kans.

Dear Sir :—

Herewith investigation papers in claim C, account of Wilson & Co., \$234.64, loss, damage and overcharge in freight on four cars of cattle to Chicago, way bill C and A to 4 inclusive, to June 15th, 1896.

Please note letter of Mr. Dennis, claim agent, under date of July 12th, and furnish all the information you can. Remember that this matter is urgent, and rush investigation as much as possible.

Yours truly, (87 words)

24.

Henry Underwood,  
San Francisco, Cal.

Dear Sir :—

Answering yours of the 28th, in regard to water tanks, my impression is that you will be unable to get into this market, that is, if your prices are anything near what you quoted me. I am able to buy a first-class pine 3-in. water tank with 13 hoops, 3 lugs to each hoop, for \$325, f. o. b. Kansas City. I am familiar with the Cypress tank and the pine tank also, and while it is claimed that the Cypress tank will last longer than the pine tank, I am of the opinion that a good white pine tank will last the longer. Three years ago I purchased one of the white pine tanks of the S. F. R. R., and it is still working away and is good yet. Of course, you can compete in this market for any material. We would be glad to place orders with you, but it depends wholly on the price and the quality of the goods.

Yours truly, (179 words)

25.

Geo. C. Cooper,  
Council Bluffs, Iowa.

Dear Sir :—

I am advised by wire that John Clark, of Cherryvale, recently acting as yard-master, and who was injured last December by having his hand caught between the draw-heads, causing the loss of a thumb and two fingers, has brought suit against the company, laying the damages at \$2,000. Summons has been served on our agent at Springfield.

I requested you, about four weeks ago, to go and see Mr. Clark and see if you could not effect a settlement with him, and to bring him to our office, if possible. I have had no answer to this letter nor any report from you concerning the matter. Please explain the neglect, and see that more attention is paid to these personal injury cases.

Yours truly, (136 words)

26.

Nathan Ortenburg,  
Harrisonville, Mo.

Dear Sir :—

Please note correspondence next attached to letter concerning two cars of oats, destined to Springfield, ordered in care of our line, Memphis via Harrisonville. We understood them so billed. I think they were diverted from us at Memphis, and that attached papers are simply a subterfuge. We would like to have you investigate and advise if uncollected; also advise if we can have business enrouted to us via L. when coming over your line. Some time ago you assured us you would give us charge of the business that is enrouted to us.

I think we should have something more than local trade to equalize our loss here.

Yours truly, (117 words)



VOCABULARY OF THE  
IMPLEMENT BUSINESS.

1 W. C. Watson  
Pacific, Mo.  
Furnish  
Pump  
Prepared  
Together

*W. C. Watson*

*Pacific, Mo.*

*Furnish*

*Pump*

*Prepared*

*Together*

To put together  
Windmill  
Less than  
Tower  
Pipe  
Conveying

*To put together*

*Windmill*

*Less than*

*Tower*

*Pipe*

*Conveying*

Water  
Tank  
Listed  
Allow you  
From this  
Same as

*Water*

*Tank*

*Listed*

*Allow you*

*From this*

*Same as*

To the capacity  
Outfit  
1,000 gallons  
Depth  
Into a  
Discount

*To the capacity*

*Outfit*

*1,000 gallons*

*Depth*

*Into a*

*Discount*

2 Geo. B. Dougherty  
Sherman, Tex.  
Enclosure  
Referring  
Thanks for same  
To the hill

*Geo. B. Dougherty*

*Sherman, Tex.*

*Enclosure*

*Referring*

*Thanks for same*

*To the hill*

Rollers  
1-8 inch  
Articles  
Exactly  
Type foundry  
Certainly

*Rollers*

*1-8 inch*

*Articles*

*Exactly*

*Type foundry*

*Certainly*

Do not  
Excessive  
Mistaken

*Do not*

*Excessive*

*Mistaken*

3 G. W. Brown & Co.  
Wellington, Kans.  
Furnaces  
We would like  
Cuts  
Of the most  
Prominent  
Buildings  
Heated

*G. W. Brown & Co.*

*Wellington, Kans.*

*Furnaces*

*We would like*

*Cuts*

*Of the most*

*Prominent*

*Buildings*

*Heated*

Particular  
Large cities  
United States  
Ask you  
As a favor  
That you have

*Particular*

*Large cities*

*United States*

*Ask you*

*As a favor*

*That you have*

Photographs  
Taken  
Residence  
Preferred  
In your city  
Electrotypes

*Photographs*

*Taken*

*Residence*

*Preferred*

*In your city*

*Electrotypes*

4 James Clark  
Peoria, Ill.  
Expected  
Shields  
Your sample  
Receipt of advice  
From the foundry  
It will be  
They can be

*James Clark*

*Peoria, Ill.*

*Expected*

*Shields*

*Your sample*

*Receipt of advice*

*From the foundry*

*It will be*

*They can be*

Gotten  
Recognizing  
Necessity  
Floor  
Before that time  
We take the

*Gotten*

*Recognizing*

*Necessity*

*Floor*

*Before that time*

*We take the*

Liberty  
Regular  
As soon as the other  
After you have received  
Replaced  
Either

*Liberty*

*Regular*

*As soon as the other*

*After you have received*

*Replaced*

*Either*

Later  
Or the  
Entire  
Can be returned  
As you prefer  
Action

*Later*

*Or the*

*Entire*

*Can be returned*

*As you prefer*

*Action*

5 J. L. King & Co.  
Buffalo, N. Y.  
Address your  
Communications  
It will save  
And we will be able to

*In the matter*

*With your*

*Approval*

*J. L. King & Co.*

*Buffalo, N. Y.*

*Address your*

*Communications*

*It will save*

*And we will be able to*

Answer  
More promptly  
In regard

*Answer*

*More promptly*

*In regard*

Catalogue  
Cultivator  
We have been  
Supplying you  
Limited

*Catalogue*

*Cultivator*

*We have been*

*Supplying you*

*Limited*

At the same price  
We will mail you  
Also some  
This one

*At the same price*

*We will mail you*

*Also some*

*This one*

We are  
Especially  
Texas  
Trade  
Adjustable  
Standards

*We are*

*Especially*

*Texas*

*Trade*

*Adjustable*

*Standards*

Gangs  
Changed  
That they can be  
Apart  
Shovels  
Scour

*Gangs*

*Changed*

*That they can be*

*Apart*

*Shovels*

*Scour*

Readily  
Soil  
Early mail  
6 John Faber  
Dayton, O.  
Enclosed you will find

*Readily*

*Soil*

*Early mail*

*John Faber*

*Dayton, O.*

*Enclosed you will find*

Drawing  
Galvanized  
Iron  
Cornice  
Square  
Length

*Drawing*

*Galvanized*

*Iron*

*Cornice*

*Square*

*Length*

Cresting  
Between  
Bracket  
Pedestal  
Post  
Include

*Cresting*

*Between*

*Bracket*

*Pedestal*

*Post*

*Include*

Proposal  
There are  
Caps  
Window  
Front  
Mouldings

*Proposal*

*There are*

*Caps*

*Window*

*Front*

*Mouldings*

Similar  
Trust Co. Building  
Started  
As soon as  
Spring opens  
Earliest convenience

*Similar*

*Trust Co. Building*

*Started*

*As soon as*

*Spring opens*

*Earliest convenience*

7 J. E. Glass  
Freeman  
Davis, Means & Co.  
That they are  
Loading  
Desire

*There will be*

*Sky-lights*

*Floor*

*J. E. Glass*

*Freeman*

*Davis, Means & Co.*

*That they are*

*Loading*

*Desire*

On the following  
Left hand  
Wood beam plows  
Right hand  
Steel  
Plows

*On the following*

*Left hand*

*Wood beam plows*

*Right hand*

*Steel*

*Plows*

Balance  
Of the order  
Except  
Brewster  
Buggy  
Extra

*Balance*

*Of the order*

*Except*

*Brewster*

*Buggy*

*Extra*

Dash  
Whistle-trees  
Exactly  
Let us know  
Particularly  
Make these

*Dash*

*Whistle-trees*

*Exactly*

*Let us know*

*Particularly*

*Make these*

8 Geo. T. Weber  
Troy  
Last named  
Sell you  
As follows  
Namely

*Geo. T. Weber*

*Troy*

*Last named*

*Sell you*

*As follows*

*Namely*

Walking  
Wheels  
Bull tongues  
Combined  
Riding  
Payable

*Walking*

*Wheels*

*Bull tongues*

*Combined*

*Riding*

*Payable*

For cash  
Also mail you  
Wagons

*For cash*

*Also mail you*

*Wagons*

Quote you  
Thimble skeln  
Bed brake  
Tubular  
Axle  
Terms  
9 H. M. Johnson  
Syracuse, N. Y.  
Buggles  
Common sense  
Side spring  
Improved  
Victor  
End spring  
Livery  
Strictly  
Ounce  
Machine  
Buffed  
Leather  
Quarters  
Stays  
Half  
Hand-sewed  
Brussels  
First-class  
Distinguished  
Columbus  
Yankee  
Corduroy  
\$17.00  
80 days  
25 per cent  
10 H. C. Roberts  
Independence, Mo.  
State that he  
Quotations  
Drills  
Pressure  
On rakes  
In place  
Wooden  
Rakes  
You will favor us  
Early  
F. L. Chilton  
Wichita, Kans.  
Roller  
Attachment  
Mr. Russell  
Country  
He will  
Of the week  
We have some  
Exceedingly  
Cheap  
First-class  
12 H. K. Zook & Bro.  
Golden City  
Please ship  
W. W. Wilson  
Little Rock  
Arkansas  
No. 4  
Shovel  
Wheels  
Render  
For same  
Should you not be able to  
At once  
Let us know  
When you can ship  
Balance  
Of order  
Already  
Given  
Bull tongues  
Very much obliged  
13 L. J. Wright  
Columbus  
Under  
That you had  
That you would  
That you wish  
That you should  
Advised  
By express  
Which have never  
In the same letter  
You state  
Made us  
Shipment  
Boxes  
It is  
Very likely  
At the same time

In the same  
Manner  
In the same manner  
14 I am  
Architect  
Superintendent  
Leopold  
Proposals  
Different  
Kinds  
It is to be  
Deep  
Sky-light  
First National Bank  
For the money  
It will be  
All right  
As soon as possible  
Ventilator  
Public  
School  
Elevator  
Glass  
Broken  
Galvanized  
Perfect satisfaction  
Pronounced  
15 As follows  
No. 50  
Yankee  
Cart  
Solid  
Lazy  
Body  
Cloth  
Mirror  
Finish  
Carpet  
Patented  
Shell  
Banded  
Job  
Name plate  
Expert  
Tell the difference  
Tell  
Columbus  
Entirely satisfactory  
17 Turbine  
Should you desire  
We will be pleased  
Give it  
Estimate  
Capacity  
Comparing  
Together  
Rivets  
Bolts  
Should be considered  
Joints  
Holes  
Exposed  
Swell  
Shrink  
Rattle  
Pieces  
Little  
It is by far  
Cheapest  
Outlast  
Adjustment  
Journals  
Expensive  
Engine  
Consideration  
We may hear  
Further  
Convenience  
17 Some time ago  
We must  
Almost  
Apologize  
For not  
Same was  
Overlooked  
Fitted  
Complete  
Became  
Same was sent  
To the bank  
Returned  
Unpaid  
If you will remit us  
Here  
We will send  
You will

LETTERS SELECTED FROM THE  
IMPLEMENT BUSINESS.

i.

W. C. Watson,  
Pacific, Mo.  
Dear Sir :—

In reply to yours of the 12th inst. will say that we can furnish you with a pump prepared for a well 60 feet deep, ready to put together and put into a well, and the windmill, less the tower, for \$177.99. Pipe for conveying water to the tank is listed at 12½ cts. per foot, and we could allow you 25 per cent discount from this, the same as we have allowed on the pump and mill. In regard to the capacity of the pump, will say that with a fair wind the outfit will raise from 700 to 1,000 gallons of water per hour from that depth well, and force it into a tank 15 feet deep.

Hoping you will find this satisfactory, we remain,

Yours truly, (148 words)

2.

George P. Daugherty,  
Sherman, Texas.  
Dear Sir :—

Your favor of the 2d with enclosure of \$11.00 has been placed to your credit. Thanks for same. Referring to the bill of rollers shipped you, we find that we charged you with ⅛ inch rollers with box \$2.95. The other articles were charged to you at exactly cost prices to us, at the type foundry, and we certainly do not consider any of the charges above named as excessive. We think you are mistaken in supposing that you could get better rates from any other house, for same articles.

Yours truly, (105 words)

3.

G. W. Brown & Co.,  
Wellington, Kans.  
Gentlemen :—

We are about to get up a new catalogue of furnaces in which we would like to show cuts of the most prominent buildings, heated by the furnaces of the F. and W. Co.; in particular, in the large cities of the United States, and ask as a favor, if not too much trouble, that

you have photographs taken of three of the most prominent buildings, residences preferred, in your city, which are heated by the furnaces of the F. and W. Co., and send us a bill for cost of same, so that we can have electrotypes made at this end.

Yours truly, (114 words)

4.

James Clark,  
Peoria, Ill.  
Dear Sir :—

We had expected to have received the shields which are being prepared for your sample furnaces, sometime this week, but are just in receipt of advice from the foundry informing us that it will be 20 days before they can be gotten ready. Recognizing the necessity of of your having samples on your floor before that time, we take the liberty of forwarding the sample furnaces to-day with shields from our regular stock. As soon as the other shields arrive, we will forward them to you promptly. After you have received the sample shields, those which are replaced can either be shipped on later shipment of furnaces, or the entire lot of shields may be returned to us, just as you prefer.

Trusting our action in this matter will meet with your approval, we remain,

Yours truly, (141 words)

5.

J. L. King & Co.,  
Buffalo, N. Y.  
Gentlemen :—

Your favor of the 8th inst. to St. Louis forwarded to us at this point. If you will address your communications to us at Kansas City it will save delay, and we will be able to answer more promptly.

In regard to catalogue of No. 7 cultivator, will say that we have been supplying you with limited stock. We have only 231 of them left at this point, which we can furnish you at the same price we have been giving you.

We mail you new catalogue showing the cultivator, as you requested; also some of our new Texas cultivators.

This one we are making especially for the Texas trade with adjustable standards, and the gangs are so changed that they can be set wide apart or close together, and the shovels are so set that they scour very readily in the Texas black soil.

Hoping to hear from you by early mail, we are,

Yours truly, (168 words)

6.

John Faber,  
Dayton, Ohio.

Dear Sir:—

Enclosed you will find drawing for galvanized iron cornice ¼ in. square, full length being fifty feet at each end. On top you will see cast iron crestings between the bracket and the pedestal post. Include the cresting in your proposal. There are two galvanized caps over window on front. Moulding will be similar to those you made for the Loan & Trust Co. building. Make all of 27 iron. The building will be started as soon as spring opens. Please send your proposal for same at your earliest convenience. There will be three skylights on second floor four by six feet. Kindly give prices on these also.

Yours truly, (118 words)

7.

J. E. Glass,  
Memphis, Tenn.

Dear Sir:—

We are to-day informed by Davis, Means & Co., that they are loading your car, and that you desire what goods we have be put in it. We are short on the following:

- 3—12 in. left hand wood beam plows.
- 3—12 in. right hand steel plows.
- 3—14 in. “ “ “ “

The balance of the order we sent, except one Brewster back for buggy, one extra dash, and twelve whiffletrees complete. We have not the extra dash or whiffletrees in stock, and do not understand exactly what kind of whiffletrees you want. Can send them when we send the plows, if you will let us know more particularly about them. We can make these to you at \$26.00 net.

Yours truly, (133 words)

8.

George T. Weber,  
Troy, N. Y.

Dear Sir:—

The last named cultivators we can sell you as follows, namely:

- No. 4 Walking cultivator, with steel wheels and bull tongues... \$20.75
- No. 5 Combined riding and walking cultivator with steel wheels and bull tongues..... 54.00

Payable Oct. 1st—3 per cent discount for cash.

We also mail you catalogue of wagons and quote you as follows:

- 2¾ in. thimble skein bed brake... \$50.75
- 3 in. “ “ “ “ 52.75
- 3¾ in. “ “ “ “ 53.75
- 2¾ in. steel tubular axle equal to 3¾ in. thimble skein bed brake 55.00

Terms on wagons, four, six, and eight months; 3 per cent discount four months.

Yours truly, (147 words)

9.

H. M. Johnson,  
Warrensburg, Mo.

Dear Sir:—

We send you catalogue of our line of buggies and quote you same, as follows:

- No. 20 Common Sense side spring \$65.00
- No. 30 Improved Victor end spring 68.75
- No. 30 New York Livery..... 68.75
- No. 80 Victor Brewster..... 68.75

These buggies have strictly “A” wheels, 28 ounce machine buffed, leather quarters and back stays, 14-ounce body cloth, have lining, face and top, and are hand-sewed. The last three just have Brussels carpet in tops.

This is strictly first-class work and is hard to distinguish from the Columbus buggy.

Terms—four months; 2 per cent discount for cash.

We can also furnish you our new No. 6 Yankee cart upholstered with corduroy, at \$17.00, payable in 60 days. Balance of work in catalogue we can furnish you at 25 per cent discount from list.

Trusting to receive your orders, we are,

Yours truly, (173 words)

10.

H. C. Roberts,  
Independence, Mo.

Dear Sir:—

In reply to yours of the 3d, will state that the quotations on the drills did not include the spring pressure, and for the same size drill with spring pressure will charge \$2.00 extra. We can quote you as follows, on rakes:

- No. 4 Rake.....\$19.00
- No. 5 Rake..... 27.00
- No. 6 Rake..... 21.00

Steel wheels in place of wooden wheels, in either of the rakes, \$1.00 extra. Rakes payable Oct. 1st, 3 per cent discount for cash.

Trusting you will favor us with an early reply, we are,

Yours truly, (105 words)

11.

T. L. Chilton,  
Wichita, Kans.

Dear Sir:—

In reply to your favor of the 12th, will say that the roller press attachment

for the 9 hole drill is worth \$30, same as drill. We to-day send you catalogue of buggies and wagons, and have written our Mr. Russell who is in your part of the country, asking him to call on you, making prices and terms. We think he will call about the end of the week. We have some exceedingly cheap, first-class spring-work, and trust you will not order until you have seen him.

Yours truly, (100 words)

12.

H. K. Zook & Bro.,  
Golden City, Mo.

Gentlemen:—

Please ship W. W. Wilson, Little Rock, Ark., one No. 4 spring shovel cultivator, with steel wheels and bull tongues, and render bill for same to us. Should you not be able to ship at once, please let us know when you can ship, also when you can ship balance of order already given, and very much oblige,

Yours truly, (69 words)

13.

L. J. Wright,  
Columbus, Ohio.

Dear Sir:—

We find under date of June 20th that you advised us that you had shipped by express, that day, the rollers which have never come to hand. In the same letter you stated that you had made us a shipment of two boxes of steel. It is very likely that the rollers were shipped at the same time and in the same manner.

Yours truly, (71 words)

14.

Dear Sir:—

As I am architect and superintendent of the Leopold building, I am requested to get proposals of different kinds of work. It is to be a store building 50 feet front by 100 feet deep. Make and send to me, one skylight 3 by 6 feet, the same as for the Loan and Trust Bank. Draw through the First National Bank for the money; it will be all right. Send as soon as possible. What about the ventilator for the public school building, price \$45.00; also what about the elevator for the bank and that skylight glass that got broken? Your galvanized iron work has given perfect satisfaction and is pronounced first-class.

Yours truly, (122 words)

15.

Dear Sir:—

We to-day mail you catalogue of our new line of buggies and wagons and quote you as follows:

No. 50 Yankee cart with "A" wheels, corduroy trimmings.....	\$16.00
No. 50 New York Livery.....	65.00
No. 80 Improved Victor, end springs.....	68.75

The above buggies have "A" wheels, 28 ounce machine buffed, leather quarters and back stay, solid lazy back, 14 inch body cloth, head lining and mirror finish. The last three have Brussels carpet in tops, and wheels either patented or shell wheels banded. Balance of order in catalogue we can furnish you at 25 per cent discount from list. Every job has strictly "A" wheels. The above buggies, when set up, and with our name-plate, require an expert to tell the difference between them and the Columbus buggy.

Trusting we may receive an order for this line and that the prices may prove entirely satisfactory, we are,

Yours truly, (162 words)

16.

Gentlemen:—

We to-day mail you a catalogue of our iron turbine and should you desire any other information, we shall be pleased to give it. The estimate of our last was of its full capacity. In comparing the iron turbine mill with the wood mill, the fact that the iron turbine is made entirely of iron, and put together with rivets and bolts, should be considered. The wood mill has a great many joints and nail holes to take in water, and when exposed to the heat and rain, will swell and shrink and very soon rattle to pieces.

While the first cost of the iron turbine is a little more, it is by far the cheapest mill in the end, and will outlast half a dozen wooden mills. It has a nice adjustment, nicely finished journals, and a very expensive steam engine.

We trust you will give the iron turbine some consideration before buying, and that we may hear from you further at your convenience.

Yours truly, (170 words)

17.

Gentlemen:—

Your favor of the 25th received some time ago, and we must apologize for not writing before, but same was in some way overlooked. We can furnish you with No. 327 pump, which is exactly like what you got before, fitted with galvanized pipe and rod, for a well 60 feet deep, complete, as follows:

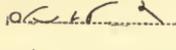
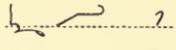
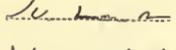
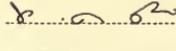
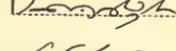
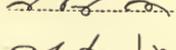
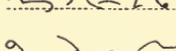
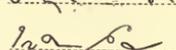
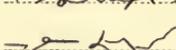
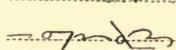
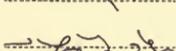
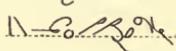
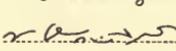
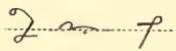
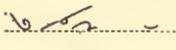
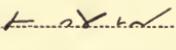
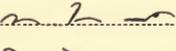
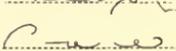
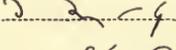
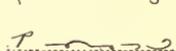
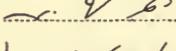
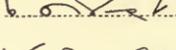
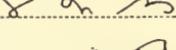
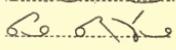
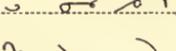
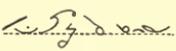
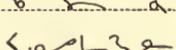
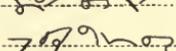
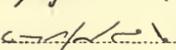
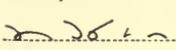
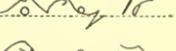
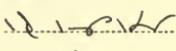
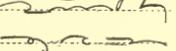
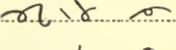
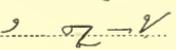
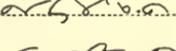
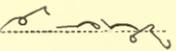
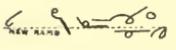
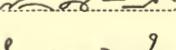
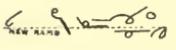
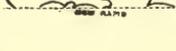
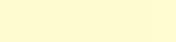
No. 23 pump.....	\$8.50
53 ft. 1 1/4 in. galvanized pipe, net..	5.50
53 ft. 3/8 in. galvanized rod.....	3.50

In regard to your note of \$18.50 which became due Jan. 3d, will say it was sent to the bank and returned unpaid. If you will remit us here we will send note to you.

Trusting you will do this, and that we may receive your order for the pump, we remain,

Yours truly, (148 words)

VOCABULARY OF THE  
GRAIN AND COMMISSION BUSINESS.

1 Jos. W. Hall		And are so	
Topoka, Kans.		That the order	
Consignment		Wiped	
Which is now		We would	
Contents		Hardly	
Several		Worth	
Barrels		6 J. H. Dnnnigan	
Examined		McPherson, Kans.	
Account sales		Confirm	
Disposal		Mixed	
Meanwhile		Your track	
Think it		Small	
Important		Any correct	
That you should know		Value	
That the price		Which please	
Apples		Handle	
Latest		Struck	
Report		Bin	
2 L. D. Mason		If we were able to	
Wheeling, W. Va.		Carry	
Net proceeds		Used	
To the credit		To the advance	
Hold		We might be able to	
Subject to your order		Maintain	
This is satisfactory		7 J. P. Thorn & Co.	
Soliciting		Columbus, O.	
Shipments		And will ship	
3 Elias Platt		We can get it	
Boston, Mass.		Into	
In accordance		Corn	
With your request		Elevator	
W. C. Noble		Weighing	
Concerning		Draft	
Expenses		8 Chas. D. Curry	
Connected with the		Albany, N. Y.	
Sale		We wired you	
Fruit		Seed	
We beg		Was not	
That the market		Subject	
Within		Insist	
We have no		On our accepting the	
Decline		Written	
Unless		Twice	
Liberal		Season	
Are received		Irregular	
Materially		Quality	
Affect		Badly	
Current		Clover	
Choice		Timothy	
Hand picked		There is some	
Top figure		Poorer	
Packed		Sack	
Always		Off-seed	
Command		Again say	
Sales		Accept	
Additional		Lot of seed	
Cartage		9 G. C. Henry	
Impress		Philadelphia, Pa.	
Printed		Please mail us	
Labor		Alfalfa	
4 Fairbank & Co.		You can sell us	
Charleston		Car load	
We shall be glad		Job	
To have your favors		As follows	
And will		Orchard	
Prompt attention		Grass	
As to the course		Clean	
Of the market		Blue grass	
In this business		Red clover	
Learned		Prime	
Long ago		To have your order	
That the more		10 Howe & Powers	
Experience		Pacific	
Safely		I have your order	
Guess		In reply will say	
Values		Sabbath	
Commission		And I supposed	
Our commission		Monday morning	
Per bushel		I see that	
Per tierce		You are very much	
Per hundred		Dealers	
Margins		Myself	
Per barrel		Does not	
Grain		Corroborate	
5 T. H. Moore		Golden	
Holden, Mo.		Opportunity	
Only		Higher	
On your return		Advices	
Inspection		To the effect	
Please examine		Reaction	
We are not		Tomorrow	
On account		Prompt acceptance	
Decline		Secure	
Usual		I shall be pleased	
No one is		To make a trade with you	
Even			

LETTERS SELECTED FROM THE

# GRAIN AND COMMISSION BUSINESS.

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1.

Jos. W. Hall,  
Topeka, Kans.  
Dear Sir :—

Yours of the 5th at hand. We are in receipt of your consignment which is now in our store. The contents of several barrels have been examined, and prove satisfactory.

We will forward account-sales upon disposal, meanwhile, think it important that you should know that the price of apples has advanced since our last report.

Yours truly, (65 words)

2.

L. D. Mason,  
Wheeling, W. Va.  
Dear Sir :—

Enclosed we hand you account-sales of your 500 barrels of apples, net proceeds amounting to \$1,561.24, which we have placed to the credit of your account, and hold subject to your order.

Hoping this is satisfactory, and soliciting further shipments, we remain,

Yours truly, (63 words)

3.

Elias Platt,  
Boston, Mass.  
Dear Sir :—

In accordance with your request, through Mr. W. C. Noble, for market report and general information concerning expenses connected with the sale of fruit, we beg to say that the market has advanced within a few days, and we have no reason for expecting a decline in prices for some time, unless too liberal shipments are received. This, of course, would materially affect the market. Our printed market report for this week, inclosed, will inform you as to prices current. We would impress you, before closing, that choice, hand-picked, carefully packed apples will always command a top figure. Our charges are 5 per cent on sales, and 5 cents additional per barrel for cartage and labor.

Hoping to hear from you, we remain,

Yours truly, (130 words)

4.

Fairbank & Co.,  
Charleston, S. C.  
Gentlemen :—

Yours of the 3d received. We shall be glad to have your favors and will give them prompt attention. We cannot advise as to the course of the market. In this business we have learned, long ago, that the more experience one has, the less safely can he guess the future course of values. Our commission on grain is  $\frac{1}{2}$  cts. per bushel; on pork and lard, 5 cts. per tierce; on ribs  $2\frac{1}{2}$  cts. per hundred. We require New York margins of  $2\frac{1}{2}$  cts. per bushel, on grain; 50 cts. per barrel on pork; \$1.00 per tierce on lard; and 60 cts. per hundred on ribs.

Yours truly, (124 words)

5.

T. H. Moore,  
Holden, Mo.  
Dear Sir :—

Your favor of the 2d received and contents noted. We did not charge the \$1.00 commission; only charged on your return shipment, 40 cts. for inspection. Please examine same and see whether or not we are correct. On account of Chicago and St. Louis market decline from 1 to  $1\frac{1}{2}$  to-day, our corn market closed weak and, as usual, no one is willing to buy even at the decline. Present prices have advanced some, but are so light that the order trade has been about wiped out. We hardly know what to say corn would be worth this evening.

Yours truly, (111 words)

6.

J. H. Dunnegan,  
McPherson, Kans.  
Dear Sir :—

We confirm purchase of two cars of mixed corn for immediate shipment at 44 cts., your track. The sample of wheat you sent us is too small to form any correct estimate of the correct value. We send you a sample bag to-day, which please fill and send us another sample, stating how much there is of it, and we will try and handle it for you. Our corn

market seems to have struck the top prices at the bin. Orders are very light. If we were able to carry them until we could get used to the advance, we might be able to maintain them.

Yours truly, (116 words)

7.

J. P. Thorn,  
Columbus, Ohio.

Dear Sir :—

We bought to-day, and will ship as soon as we can get it loaded into cars, some No. 2 corn. This corn will cost you, on car, 44 cts. per bushel. There is a great demand for cash corn and the supply is light. Corn in elevator is worth 42 cts. The elevator charges, special weighing, and our commission make the net cost to you 44 cts. Will make sight draft attached to bill-lading on shipment of corn.

Having your favor, we are,

Yours truly, (94 words)

8.

Charles D. Curry,  
Albany, N. Y.

Dear Sir :—

Yours of the 18th just received this morning. We wired you that the seed was not what we bought, and we would not receive it. The seed is still in St. Louis, on track, subject to your order. We cannot understand why you insist on our accepting the seed. We have written you twice this season, and we wired you as soon as we found the seed was not what we ordered, being irregular in quality, and badly mixed with white clover and timothy. There is some seed in the lot that is poorer than the sack lot of seed you sent us. We again say we cannot accept this lot of seed.

Yours truly, (125 words)

George C. Henry, 9.  
Philadelphia, Pa.

Dear Sir :—

Your favor of the 26th received. Please mail us a sample of your choice Alfalfa, and the very lowest price you can sell us a car load job there, and rate of freight to St. Louis. We offer you as follows :

Choice timothy seed, \$1.78 per bushel ;  
Red top, 42 cts. to 48 cts. per bushel ;  
Orchard grass, \$1.57 ; extra clean blue  
grass, 55 cts. per bushel ; choice red  
clover, \$4.52 ; prime, \$4.50.

All f. o. b. here. We would be pleased to hear from you.

Yours truly, (110 words)

10.

Howe & Powers,  
Pacific, Mo.  
Gentlemen :—

I have your order of the 5th, and in reply will say that we have a mail train going through here on the Sabbath, and I supposed my letter would reach you on that day, or early Monday morning. I see that you are very much like all other grain dealers, myself not excepted, waiting for the top of the market, before selling. I trust that your experience along this line does not corroborate mine, that is so often letting the golden opportunity pass, waiting for something better. The market closed about one-half cent higher to-day than yesterday, and advices from Chicago are to the effect that the line is high enough, and we look for a reaction. I will wire you a bid on corn to-morrow morning, subject to your prompt acceptance, and trust it will be high enough to secure some of your shipments. I shall be pleased to make a trade with you.

Yours truly, (165 words)



VOCABULARY OF THE  
REAL ESTATE AND INSURANCE  
BUSINESS.

1 A. W. Cleveland  
Nashville, Tenn.  
Since  
Seeing you  
Afternoon  
I have thoroughly  
Considered  
Insurance  
I have  
Consulted  
John means  
Application  
As a part  
Of the premium  
Of the company  
Agent  
Examining  
Surgeon  
None of the money  
Remains  
Therefore  
If there was a  
Legal  
Moral

2 M. B. Donovan  
Topeka, Kans.  
Policy  
Together with  
Request  
In writing  
Mr. Black  
Names  
Beneficiary  
In his letter  
Does not  
However  
State their relationship  
From  
Divide  
Specified  
He can  
Execute  
An assignment  
On a sheet  
Properly  
In the presence  
Witnesses  
Approval

3 G. H. Wheeler  
Louisville [29th  
Your valued favor of the  
Careful attention  
Appreciate  
Compliment  
Conveyed  
In your wish  
Represent  
In your town  
At present  
We are not  
Desirous  
Opening  
Agency  
For this company  
Williamsburg  
Insurance company  
To thank you  
For the opportunity  
Respectfully decline

4 Shotwell & Co.  
Fall River, Mass.  
Please take notice  
Continental  
Terminate  
Accordance  
Hereby  
Tender  
Unearned  
Premium  
Pro rata  
Unexpired  
Of said policy  
Responsible  
After that date  
5 B. F. Newcomer  
Baltimore  
While  
We see no reason  
Whatever  
Changing  
Opinion  
Regarding  
Alleged  
Violation  
Rules  
Anglo-Saxon Co.

*[Handwritten cursive signatures and initials corresponding to the text on the left, written on a set of three horizontal lines.]*

Decided  
Cancellation  
Various  
Companies  
Interested  
Question  
Issue  
On the subject  
Any company  
To take this  
Position  
Preferring  
To place the  
Outside  
Jurisdiction  
And thus dispose  
Numerous  
Complications

6 Robert Lalrd & Co.  
Newark, N. J.  
Phoenix  
London  
On the building  
Owned  
T. J. Lawson  
Contains  
Three-quarter  
Clause  
This is not  
Acceptable  
We must ask you  
Kindly advise us  
Immediately

7 N. B. Griffin  
Newport, R. I.  
Abstract  
Title  
Lots  
Block  
Addition  
To this city  
Given it careful  
Defects  
In the deed  
A. Brown  
Wife  
J. C. Allen  
Acknowledgement  
Defective  
Cured  
Law  
Transfer  
Conveyance  
Martin  
Whether  
Married  
Single  
It will be necessary  
If he was married  
Procure  
Widow  
Helrs  
If there are  
Aside  
Does not  
Objection

8 Chas. P. Wells  
Hannibal  
I have  
\$5,000  
Worth  
Unquestionable  
First-class  
Mortgage  
6 months  
At the rate of  
9 1-2 per cent  
Annum

9 J. T. Turner  
Quincy, Ill.  
D. D. Thomas  
Who owns  
Farm  
In your county  
Cedarvale  
Desires  
To dispose  
You would look it up  
Value  
Encumbered  
How much  
Also send me  
By return mail  
Description  
Reasonable  
And greatly oblige

*[Handwritten cursive signatures and initials corresponding to the text on the right, written on a set of three horizontal lines.]*

10 T. R. Wallace  
Alton, Ill.  
I have this day  
Mailed you  
Enclosed letter  
L. W. Davis  
Sweet Springs  
Explains  
Hsclf  
Asserts  
Will be  
Required  
To make the  
Contracted  
Acceptable  
11 R. B. Grainer  
Kansas City, Mo  
Demand  
That you give  
And surrender  
Possession  
Waldron  
Division  
Of the city  
Kansas  
Jackson  
State of Missouri  
12 D. H. Barnes  
Denver, Col.  
Please place  
For sale  
On your books  
Either one  
Elmwood  
30 days  
Terms  
Frame  
Houses  
Ground  
Lexington  
Avenue  
Fenced  
Clstern  
Stable  
\$4,500  
13 J. M. Russell  
Tipton  
Kelly & Harris  
Was sent  
And we should have heard  
For these  
Policies  
Must have been  
For the correction  
In the age of  
Charles Martin  
He states  
In his application  
That he was born  
Age  
Nearest  
Birthday  
Conflict  
Society  
Which is correct  
They will  
If he was born  
He is nearest  
If he is nearest  
14 Henry James  
Boston, Mass.  
Certificate  
Thomas Gordon  
Is received  
To the company  
We note you say  
You had collected  
Surprise  
To hear this  
Declining  
Health  
Restoration  
Gannt  
Renewal  
15 J. W. Purdy  
Dunning, N. Y.  
But you  
Did not  
I suppose you  
O-locked  
I am obliged  
Refuse  
On your draft  
I am doing  
In my power  
To reduce

*Handwritten cursive examples for items 10-15*

Agents  
It be reduced  
Instead  
Increased  
You will not be  
Seriously  
Inconvenient  
In the matter  
That you will be able to  
Harvest  
Crop  
Yourself  
Shape  
Northwestern  
Blanks  
16 T. B. Altman  
Maryville  
Proposals  
Dr. Brown  
Robert Anderson  
Coupons  
Attached  
Medical examination  
Have been received  
Forwarded  
At once  
Issued  
For the examination  
Recommended  
Examiner  
Which is a  
Violation  
If the examinations  
Are not  
Favorable  
Cancellation  
17 J. P. Carter  
Sedalia  
National  
Further cost  
Unnecessary  
Add  
Hope you will pay  
Respectively  
Reports  
Three-quarters  
Expected  
To make a  
Very close  
Importance  
That you should  
Later than the  
Rely  
To do this  
18 T. A. Wheeler, Esq.  
Lightning  
On your property  
Located  
Jefferson  
Unable  
Vacancy  
Permit  
In the policy  
For that  
Was not aware  
At the time  
Wrote the policy  
O. K.  
I remain  
19 When the plans  
Of the risk  
During the day  
Treasurer  
Who has had  
Disposed  
Sprinkler  
Selection  
Equipment  
Consist  
Endeavoring  
Arrange  
Possible  
Insured  
Decide  
Independent  
It is necessary  
We will advise you  
Undoubtedly  
Attractive  
Flushing  
We presume  
They will  
We have said  
That we did not  
Communicate with  
Is closed

*Handwritten cursive examples for items 16-19*

LETTERS SELECTED FROM THE

# REAL ESTATE AND INSURANCE BUSINESS.

---

1.

A. W. Cleveland,  
Nashville, Tenn.  
Dear Sir:—

Since seeing you this afternoon, I have thoroughly considered the matter of your insurance. I have also consulted Mr. John Means, the gentleman who wrote your application. As a part of the premium is in the hands of the company in New York, and as the agent and examining surgeon have been paid, none of the money remains in my hands.

I, therefore, could not return same to you, if there was a legal or moral obligation to do so.

Yours truly, (89 words)

2.

M. B. Donovan,  
Topeka, Kans.  
Dear Sir:—

We are in receipt of your favor of the 1st, enclosing policy, together with a request in writing from Mr. Black to change the name of the beneficiary, to suit those whose names he mentioned in his letter. He does not, however, state their relationship.

We return the policy, with his letter, and as we cannot, under our form of policy, divide the interest in the insurance, as specified by him, he can write out an assignment on a sheet of legal cap, properly execute same in the presence of witnesses, and forward it to this office for record and approval.

Yours truly, (109 words)

3.

G. H. Wheeler,  
Louisville, Ky.  
Dear Sir:—

Your valued favor of the 29th inst. has had careful attention, and we fully appreciate the compliment conveyed in your wish to represent our interests in your town. At present, however, we are not desirous of opening an agency for this company, nor the Williamsburg

City Fire Insurance Co., and, therefore, have to thank you for the opportunity presented, which we most respectfully decline.

Yours truly, (74 words)

4.

Shotwell & Co.,  
Fall River, Mass.  
Gentlemen:—

Will you please take notice that the Continental Insurance Co., of New York, desire to terminate the insurance on your policy, No. 32295, in accordance with the terms, and we hereby tender you \$250, the unearned premium for pro-rata, for the unexpired term of said policy; the company not being responsible for any loss or damage that may occur after this date.

Yours truly, (81 words)

5.

B. T. Newcomer,  
Baltimore, Md.  
Dear Sir:—

While we see no reason whatever for changing our opinion regarding the alleged violation of the rules of the Anglo-Saxon Company, we have decided to return all the policies for cancellation to the various companies interested.

While we have considered the question of asking the companies to stand by us in an issue on the subject, we have not asked any company to take this position, preferring to place the insurance outside of your jurisdiction, and thus dispose of the numerous complications.

Yours very truly, (93 words)

6.

Robert Laird & Co.,  
Newark, N. J.  
Gentlemen:—

Your policy in the "Phoenix," of London, on the building owned by T. J. Lawson, contains a three-quarter loss clause. This is not acceptable to us, and we must ask you to furnish us a policy

in a responsible company without such a clause. Kindly advise us immediately, and oblige,

Yours respectfully, (61 words)

7.

N. B. Griffin,  
Newport, R. I.

Dear Sir :—

Enclosed find abstract and title to lots 24 and 25, in block 72, B.'s addition to this city. We have given it a careful examination and find the following defects: In the deed from A. Brown and wife to J. C. Allen and wife, the acknowledgment is defective, but is probably cured by the law of '85. The transfer number 22, being the conveyance from S. Martin, does not indicate, in any part of it, whether he was married or single.

It will be necessary for you to get some information on this subject. If he was married, you will have to procure a deed from his widow, if living, and if she be dead, from the heirs, if there are any.

Aside from this objection, we pass the title.

Yours truly, (145 words)

8.

Charles P. Wells,  
Hannibal, Mo.

Dear Sir :—

I have \$5,000 worth of unquestionable, first-class mortgage-papers, to run about six months, and would net you at the rate of about 9½ per cent interest per annum. Please let me know if this will interest you.

Yours truly, (52 words)

9.

J. T. Turner,  
Quincy, Ill.

Dear Sir :—

I understand that Mr. D. D. Thomas who owns a large farm in your county, near Cedarville, desires to dispose of it. I wish you would look it up and wire me the size of the farm, its value, and whether encumbered, and if encumbered, for how much. Also send me by return mail description of the farm, and your charges, which make reasonably low, and greatly oblige,

Yours truly, (77 words)

10.

T. R. Wallace,  
Alton, Ill.

Dear Sir :—

I have, this day, mailed a copy of the enclosed letter to L. W. Davies, Sweet Springs, Mo. The letter explains itself, and asserts what will be required to make the title of the property you have contracted for acceptable.

Yours truly, (49 words)

11.

R. B. Crainer,  
Kansas City, Mo.

Dear Sir :—

I demand that you give, and surrender to me, the possession of lots 9 and 10, in block 4, of Waldron Place and Addition, to the City of Kansas, county of Jackson, and state of Missouri, which lots are now in your possession.

Yours truly, (53 words)

12.

D. B. Barnes,  
Denver, Col.

Dear Sir :—

Please place for sale, on your books, the following property :—

Lot 5 or 6, either one, in block 1, in Elwood Place, 30 days' time, reasonable terms. Five 8-room, new frame houses, having ground 33½ feet front on Lexington avenue, one-half block east of Waldron avenue. Each house is fenced and has good cistern and stable. Price \$4,500 each. Terms very reasonable.

Yours truly, (78 words)

13.

J. M. Russell,  
Sioux Falls, S. D.

Dear Sir :—

Replying to yours of the 15th, the policy of Kelly & Harris was sent on the 12th inst., and we should have heard from you by the 15th. The applications for these policies were received here on June 20th, and must have been delayed in Kansas City.

We wrote you on June 30th, asking for the correction in the age of Charles Martin. He states in his application that he was born April 29, 1858, and his age at nearest birthday is 30. The statements conflict, and the society will want to know which is correct before they will know at what age to write the policy. If he was born in 1858, he is nearest 29, and if he is nearest 30, he must have been born in 1857.

Yours truly, (152 words)

14.

Henry James, Esq.,  
Boston, Mass.

Dear Sir :—

Your letter of the 18th, enclosing certificate of good health of Thomas Gordon, policy 334, is received. We forwarded the certificate to the company, with a request for a return of the renewal. We note you say you have collected this premium some three weeks since. We are surprised to learn this, in view of the fact that we have returned the money sent us to pay this premium, declining to receive it until the certificate of good health was forwarded. If the com-

pany decides to restore these policies, we will have to ask Mr. Gannt to send us a check for the amount of the premium before we can send the renewal.

Yours truly, (124 words)

15.

J. W. Purdy,  
Dunning, N. Y.

Dear Sir :—

Yours of the 23d inst. received, but you did not enclose C.'s policy for renewal. I suppose you overlooked it. I regret I am obliged to refuse payment on your draft for \$50. I am doing all in my power to reduce agents' balance.

Mr. Gannt has turned over to me your note, Oct. 1st, for \$177.50; this, with the \$105 charged to your account on our books, makes a balance against you of \$282.50, and I am obliged to ask that it be reduced instead of being increased.

I hope you will not be seriously inconvenienced by our course in the matter, and that you will be able to harvest some of your crop very soon and put yourself and your account in better shape.

We will send you all we have of the Northwestern, and also application blanks.

Yours truly, (167 words)

16.

F. G. Altman,  
Maryville, Mo.

Dear Sir :—

We are in receipt of proposals of Dr. Brown and Robert Anderson, with coupons attached, showing that notes were taken. The application of Anderson was dated Aug. 14th and that of Brown, Aug. 19th.

No medical examinations have been received. If the medical examinations have been made, they should be forwarded at once.

We issued a receipt for the cash and note, before the examination had been made and the parties recommended by the examiner, which is a violation of the rules. If the examinations are not favorable, please take up and return the receipts, 326 and 328, for cancellation.

Yours truly, (115 words)

J. P. Carter, 17.  
Sedalia, Mo.

Dear Sir :—

Replying to yours of the 30th inst. we have just wired the State National

Bank not to pay the note. We do this to save further cost. It is unnecessary for us to add that we hope you will pay this soon.

Respectfully enclose reports for the three-quarters of the year, as we are expected to make a very close settlement of accounts in the September report. It is of great importance that you should put this matter in shape, not later than the 8th inst. Can we rely on you to do this?

Yours truly, (104 words)

18.

T. A. Wheeler, Esq.,  
Kansas City, Mo.

Dear Sir :—

Enclosed find your policy for fire and lightning on your property located in Jefferson county. I am unable to put the vacancy permit in the policy, and return the application, as the company will not permit it. For that reason, I ask you to sign the enclosed application and return same to me. This rule, I suppose, Mr. Barnes was not aware of, at the time he wrote the policy. I received the \$5.00 to pay for the policy, all O. K.

Trusting this will be satisfactory to you, I remain,

Yours truly, (103 words)

19.

Dear Sir :—

Your favor of the 19th at hand. When the plans of the risk arrive (as we presume they will during the day), we will send them to the treasurer, who has had other plans to study since Wednesday.

We think we have said before, that we did not feel disposed to advise our insurance customers as to what sprinkler they should put in, much preferring they should make their own selection. All we shall have to do with this, will consist of endeavoring to arrange the best possible plan of equipment. The insured will decide what sprinkler to accept, entirely independent of us. If we find that it is necessary for you to come to Boston, we will advise you. Undoubtedly, the party whose sprinkler appears the most attractive will be communicated with, by Mr. Flushing, the treasurer, before the contract is closed.

Yours very sincerely, (148 words)

VOCABULARY OF THE  
WHOLESALE GROCERY BUSINESS.

1 Celluloid Starch Co. New Haven, Conn. Jobbers In our city You are surely Customers Entitled Overcharge		9 Headley Grocer Co Harrisburg, Pa. Cold Storage Of which are In good condition Sacks Silver Prunes Eagle Hallowees Condensed	
2 Trask Fish Co. St. Louis, Mo. Half barrel Benner Mackerel Retailer Says there is Represented He is now Adjust This difference Purchased Each		10 We quote you To your immediate accep- Immediate Acceptance Fancy Re-cleaned Currants Packages To a case Brand Ground pepper Imported Ceylon Cocoanut Quarters Halves Pounds Changes	
3 Drummond Tobacco Co. Cigarettes Handling Manufactured Yourself Liggett & Myers American Tobacco Co. Decided It is not Unsatisfactory We do not think At the regular J. A. Benedict & Co. What you state Discount We can get Extraordinary Insert If you had If you would Compelled		11 Milligan Grocer Co. Although Competitors Beans California They are unable to Sorts Execute Below Lima Lady Washington	
5 B. D. Bennington Chelsea Indian Ter. We note what you state Gallon Peaches We suppose you People's Observe		12 Middleton We enclose invoice Blocks Instead Measurement Correspond Per dozen Exceptionally Should be pleased	
6 Messrs. T. J. Boyd & Co. Sandusky, O. Studied Financial Pretty Necessity That you will be able to It will certainly Accommodation		13 W. A. Bald Louisville, Ky. Western Agents R. A. Kelly Co. Zenia, O. Sisal Manilla Cordage Assortment Lath Yarn Reputation None United States Process Decidedly Superior Article Figures In it Encourage Advantageous Herewith Inside Larger Smaller Scale Basis Help us	
7 Messrs. C. E. Udell & Co. We regret We received Picnic Cheese Mouse-eaten As the other Young America Was damaged Hoop It is eaten By the mice It is quite Mouldy Has the appearance Magaws Soft Afraid Some trouble Dispose Short time back		14 L. P. Jones Pittsburg, Pa. Southern Oysters Popular Mississippi Lunch Flat Either give you You may We must make Should we be able to From the factory To better advantage We would do so	
8 F. E. Vermillion Salem Oregon Jasper county Charging Do not charge We believe You can get them Without any trouble Ark Soap Windsor Pierce City Safely If you have not received it			

Hope these  
Interest you  
Of an order

15 J. W. Wilson  
Poughkeepsie  
New York

Attractive  
Medinms  
Tarragona  
Almonds  
Shell walnnts  
Handsomely  
Polished  
Jumbo  
Texas  
Pecans  
Central  
American  
Addition  
Smyrna  
Varying  
Celebrated  
Citron  
Figs

16 Joseph French, Esq.  
Charleston, S. C.  
We desire  
To bring  
Before you  
Different makes  
Sausage  
Which are manufactured  
Of the best  
Material  
Processes  
And are all that  
All that  
Experience  
To make a superior article

Produce  
Especially  
Desirous  
Jndging  
Merits  
Fresh pork  
Loose  
Link  
Smoked  
Bologna  
Garlic  
Vienna  
Liver  
Tongue  
Blood  
Head cheese  
Leher kase  
Summer  
Pigs  
Pressed  
Excelsior  
Booklet  
Discriminating  
For the lovers  
For he loves us  
Fashioned  
Rival

17 H. P. Ditmar & Co.  
Anorra  
We quote you  
Prevailing  
Certainly  
And our merchants  
We have been  
Should you he  
Should we be able to

Direct  
East  
Benefit  
Should von order  
Woud do so  
Examination

18 J. R. Larahee & Co.  
Addressed  
Stewart & Co.  
Representative  
We are certainly  
Surprised  
Coffee  
Numbers  
Which we have  
Rejected  
At all  
Comparison  
Of your reputation  
Confident  
Confnsed

Themselves  
Responsible  
It is useless  
Circumstances  
Besides  
It will give us more

Of such  
Reasons  
To make some  
Disposition  
Right away  
We are willing

19 M. W. Schapp  
Please ship us  
Shredded  
Packages  
Spoiled  
On our hands

20 And are forwarding  
Ordered  
Diamond  
Hosmer's  
Axie grease  
Corn beef  
Spot cash  
Baking powder  
Tumbler  
Jelly  
Standard  
Lemon  
Extract  
Vanilla  
Knoxall  
Washtnbs  
Snperior  
Eise

21 Prompt attention  
Battle Ax  
Tobacco  
This will not  
We must get  
At least  
Accept  
From us  
To be filled  
Provided  
We can get them  
Accepted  
Limit  
Kansas  
Salt Co.  
Feel satisfied  
It has touched  
Bottom

22 Traveling salesman  
Late mail  
Adam Herd  
Is not nnumbered  
Postal  
Mr. Seidel  
Millet  
Sngar  
Ivory  
Berry  
Crates  
Evaporated  
Peaches  
Pacific  
Union  
Salmon  
Transit  
Saw log  
At the same price  
Association  
Effective

23 As you do not  
State what  
Granulated  
Ideal  
Bullion  
Are snhject  
Accompanying  
And are  
Also snbject  
Fluctuations  
In our  
And will make you  
To he favored  
With an order  
From you  
Low prices  
We are  
Very truly yours  
Yonrs very truly  
Yours faithfully  
Yonrs sincerely

LETTERS SELECTED FROM THE  
WHOLESALE GROCERY BUSINESS.

1.  
Celluloid Starch Co.,  
New Haven, Conn.

Dear Sirs :—

Other jobbers in our city claim that Celluloid Starch costs them but \$4.25 per case. You are surely making a lower price to them than you are to us. We believe we are handling as much Celluloid Starch as any of your customers in this city, and we think we are entitled to the very lowest prices.

We ask that you kindly give us credit for the overcharge on orders that have been sent you this year.

Yours very truly, (92 words)

Trask Fish Co., 2.  
St. Louis, Mo.

Dear Sirs :—

The half barrel of Benner Mackerel, which you invoiced us June 8th, we purchased for a retail dealer of our city, who has counted the fish from the barrel and says there is but 133 fish. We sold him the half barrel of Mackerel to contain 150 fish, as represented by your price list, and he is now claiming the difference. Shall we adjust this difference according to the number of fish in the barrel? The fish were purchased so as to sell at ten cts. each.

Yours very truly, (103 words).

3.  
Drummond Tobacco Co.,  
St. Louis, Mo.

Dear Sirs :—

Your letter of June 6th received, requesting us to sign your contract on cigarettes. We are handling cigarettes manufactured by yourselves and Liggett & Myers Tobacco Co., and when we stopped selling the American Tobacco Co.'s cigarettes, we decided then not to sign any more contracts on cigarettes.

It is not our intention to cut the price, or make our dealings with you unsatisfactory in any way, and, for these reasons, we do not think it necessary that we should sign any contracts. We will pay for the cigarettes, the same as we have been doing, and will sell them at the regular price.

Yours very truly, (117 words)

4.  
A. Benedict & Co.,  
New York, N. Y.

Dear Sirs :—

Your letter of June 2d received, and we note what you state in regard to the rates of discount in your city. We are not in any great need of having our two notes of five thousand dollars each discounted, unless we can get an extraordinarily low rate. This is the reason we sent the notes and instructed you to insert the dates, if you had an opportunity of disposing of them at our limit.

You may hold the notes for awhile, and if you have an opportunity to dispose of them at 4½ per cent you may do so. If not, hold them subject to our order. Money matters are easy with us just now, and, for that reason, we are not compelled to use much money outside of our own business.

Yours respectfully, (149 words)

5.  
B. D. Bennington,  
Chelsea, I. T.

Dear Sir :—

We enclose you invoice as per your kind order.

We note what you state in regard to being short ½ doz. gallon peaches. We only invoiced you ½ doz., and we hold receipt from the railroad company for one case, just containing ½ doz. We suppose you think we have you charged with a dozen. If you are short this one case, let us know and we will have the railroad company trace it at once.

In regard to shipping other people's goods with yours, we will observe your instructions.

Very truly yours, (104 words)

6.  
Messrs. F. J. Boyd & Co.,  
Sandusky, Ohio.

Dear Sirs :—

In answer to yours of the 24th, we have studied over the situation and do not see how we can carry your account, as we have been doing in the past. The way financial matters are, we have had to ask all our customers to reduce their

accounts with us, and pay when their accounts become due. We do not like to do this, but it seems that necessity compels us to do so.

We hope money matters are turning out better with you than you expected, and that you will be able to make us another payment, as it will certainly be a great accommodation to us.

Yours respectfully, (121 words)

7.

Messrs. C. E. Udell & Co.,  
St. Louis, Mo.

Dear Sirs:—

We regret to report that we received one picnic cheese from you, which was mouse-eaten in the same way as the other one. Young America was damaged, which we reported to you a short time ago. This cheese was damaged by the mice before it was put in the hoop, as it shows no sign of the mice cutting through the hoop, and where it is eaten by the mice, it is quite mouldy and has the appearance of having been done for some time. Shall we return the cheese to you, or dispose of it the best we can?

The Magaw cheese which we have just received from you seems quite soft, and we are afraid we are going to have some trouble with it.

Yours very truly, (144 words)

8.

F. E. Vermillion,  
Salem, Ore.

Dear Sir:—

We received your letter of the 17th with expense book, return sheets, and check on the Jasper County Bank. Can you get the Jasper County Bank to give you New York or St. Louis exchange without charging you for same? Our banks here do not charge their customers exchange, and, if you are doing business with this bank, we believe you can get them to furnish you with exchange without any trouble.

The sample of Ark soap was sent to you in care of Windsor Hotel at Pierce City, Mo. We hope you will receive same safely and that you will have a nice trade on it. If you have not received it yet, let us know at once, and we will send you another sample.

Very truly yours, (136 words)

9.

Headley Grocery Co.,  
Harrisburg, Pa.

Gentlemen:—

We have just taken out of cold storage the following, all of which are in good condition, and samples of same will be sent you, if desired. We quote you as follows:—

27 boxes Eagle Brand Condensed  
Mince Meat, per box.....\$2.00  
54 sacks Silver Prunes, per lb.... .07  
14 boxes Hallowees, per lb..... .03¾  
All these f. o. b. cars here.

Respectfully, (77 words)

10.

Springfield Grocer Co.,  
Springfield, Mo.

Gentlemen:—

We quote you to-day, subject to your immediate acceptance, with market changes, as follows:—

Fancy re-cleaned Currants, 48 and 60 one-pound packages to a case, at 4¾ cts., f. o. b. Kansas City.

Fancy Packed Dates, one-pound packages, 60 to a case, at 3¾ cts.

Dove Brand Corn Starch, 50 one-pound packages to a case, at 3½ cts.

50 per cent Pure Ground Pepper, at 4½ cts., in barrels.

Imported Ceylon Coconut, in quarters, halves and pounds, at 14, 15 and 16 cts. per lb., in 50-pound cases.

Hoping to secure your valued orders, we remain,

Yours truly, (117 words)

11.

Milligan Grocery Co.,  
Springfield, Ill.

Gentlemen:—

We find that, although competitors have been quoting beans from California at all sorts of prices, they are unable to execute orders. We are now doing the business at the prices mentioned below. We have gotten orders for several cars to-day, and have secured the goods. If we get your order to-morrow, we think we can secure you a car.

Lima Beans, \$3.10 per cwt., delivered.

Lady Washington, \$1.28½ per bu.

Yours very truly, (89 words)

12.

Middleton Grocery Co.,  
Springfield, Ohio.

Gentlemen:—

We enclose invoice for blocks shipped you to-day. Replying to yours of the 25th, will say that our blocks are put up for weight instead of measurement. The weight and measurement correspond about as follows:—

3 lbs., 1¾ inches.....	\$ .80 per doz.
3 lbs., 2 ".....	1.10 "
4 lbs., 2½ ".....	1.35 "
4½ lbs., 2½ ".....	1.60 "
5 lbs., 2¾ ".....	1.85 "

The lowest regular prices we can make you on these goods to-day are those attached. The 4½ lb. is exceptionally fine block, and we should be pleased to have your order.

Yours truly, (123 words)

13.  
W. A. Bald,  
Louisville, Ky.

Dear Sir :—

We have just been made Western Selling Agents for the R. A. Kelly Co., of Xenia, O., manufacturers of Sisal, Manila Rope and Cordage, and have received a complete assortment of Sisal, Manila Rope and Lath Yarn.

The R. A. Kelly Co. has the reputation of making rope second to none in the United States. They do not make what is called "New Process" rope, but a decidedly superior article. We want your inquiries for car load orders on which we will make you very close figures. On spot cash, we are and mean to be "in it" all the time, and hope you will encourage the R. A. Kelly Co., and us, for this spot stock is certainly advantageous to you.

We enclose herewith our inside prices. We quote you 7-16 Sisal and larger at 5¼ cts. basis; smaller sizes regular scale. Manila, 7¼ cts. basis; smaller sizes, regular scale, f. o. b. Kansas City. Terms: 60 days, 2 per cent off, if paid in 10 days.

We ask you to help us on this account and will see that you do not regret it.

Yours very truly, (200 words)

14.  
L. P. Jones,  
Pittsburg, Pa.

Dear Sir :—

We beg to quote you prices on southern packed oysters, the most popular brand packed in Mississippi. Prices delivered f. o. b. St. Louis.

1's 5 oz. Oysters at .....	\$ .67½
2's 10 oz. " .....	1.22½
1's 4 oz. " .....	.62½
2's 8 oz. " .....	1.10
1's Light Weight at .....	.40
2's " .....	.60
1's Lunch Oysters, flat can .....	.77½

Terms: 60 days, or less 2 per cent for cash.

We can either give you prompt shipment or hold until you want the goods, up to Jan. 15th. We must make above prices subject to change of market. Should we be able to ship you direct from factory to better advantage, would do so.

Hope these prices will interest you, and that we may have the pleasure of an order from you.

Yours truly, (166 words)

15.  
J. W. Wilson & Co.,  
Poughkeepsie, N. Y.  
Gentlemen :—

We have in stock the following lots of nuts at prices quoted below, which ought to look attractive :

50 bags "Medium" Brazils..... 6½

30 bags Tarragona Almonds.....	8¼
75 60-lb. bags Cal. Almonds.....	7¼
50 bags Cal. Shell Walnuts.....	10
50 bags handsomely polished	
"Jumbo" Texas Pecans.....	6½
50 bags handsomely polished	
"Large" Texas Pecans.....	5¼
50 bags handsomely polished	
"Medium" Texas Pecans.....	4½
50 bags handsomely polished	
Central American Pecans, very	
large .....	7½

In addition to these, we have a fine lot of imported Smyrna Figs, varying in price from 7½ to 12½ cts. and a complete line of the celebrated "American Brand" Citron.

Yours truly, (138 words)

16.  
Joseph French, Esq.,  
Charleston, S. C.

Dear Sir :—

We desire to bring before you our different makes and brands of sausage, all of which are manufactured of the best material, by improved processes, and are all that experience and a desire to make a superior article could produce.

We are especially desirous of your judging the merits of our sausage by a trial order, and quote you the following prices, f. o. b. Kansas City :

Fresh Pork sausage, loose.....	6
Fresh Pork sausage, link.....	6½
Smoked Pork sausage.....	7
Bologna—Large.....	4
Small.....	4
Ring .....	4
Garlic bologna.....	5
Vienna sausage.....	7½
Liver sausage.....	5
Tongue or Blood sausage.....	5
Head cheese.....	5
Leber Kase.....	10
Summer sausage.....	12½
Pressed Pigs' feet.....	7
Excelsior Farm sausage.....	11

These prices are very low and the sausage is all we claim it to be.

We enclose herewith a booklet in regard to Excelsior Farm sausage and ask that you kindly consider same. For a discriminating trade, for the lovers of pure, old-fashioned, all-pork sausage, Excelsior Farm sausage has no rival.

Thanking you in advance for any favor sent us, and assuring you that all orders will receive prompt and careful attention, we remain,

Yours truly, (226 words)

17.  
H. P. Ditmar,  
Knoxville, Tenn.

Dear Sir :—

We quote you below an article which may interest you at the very low price prevailing :

Beans — This article certainly looks cheap, and our merchants here regard this month the best time to lay in supplies, as, if we may judge from past experience, beans have, as a rule, advanced materially the latter part of December, or early in January. The very lowest price we have been able to get this week is \$1.20 for choice H. P. Michigan, delivered East St. Louis. Should you be in need of any, and we are able to buy these goods for direct shipment to better advantage, you will get the benefit. This price applies to car lots, of course, and we can furnish them either in bags or barrels. Should we be able to shade the price, in case you order, will do so. Terms: Draft attached to bill-lading to be held by bank for examination of goods.

Yours truly, (176 words)

18.

Messrs. J. R. Larabee & Co.,  
New York, N. Y.

Dear Sirs:—

We were just shown your letter of June 2d, addressed to Messrs. Stewart & Co., your representative brokers in Springfield, Mo.

We are certainly very much surprised at the position you have taken in regard to this purchase of coffee, as the two numbers which we have rejected are nothing at all like samples by which we purchased, and which we yet hold for comparison. Business men of your reputation certainly would not take this position, if you could see the samples by which we purchased, and the coffee which we received from you. We are confident there is some mistake in your sending the samples to your brokers here in Springfield, or they are confused, neither of which we would be responsible for.

It is useless for you to talk of compelling us to take this coffee under these circumstances, in fact, we do not want the two coffees at all, as they are not good enough in grade; besides, we have other coffees in stock just the same grade as this, and it will give us more of such grade of coffee than we can carry. For these reasons we would like for you to make some disposition of the coffee right away, as we are in need of the storage room.

We are willing to keep the L. E. No. 4, and will remit for same at once, according to terms of purchase.

Yours very truly, (250 words)

M. W. Schapp, 19.  
New York, N. Y.

Dear Sir:—

Please ship us:

10, 15 lb. cases  $\frac{1}{4}$  lb. packages shredded  
Cocoanut.

5, 30 lb. cases  $\frac{1}{4}$  and  $\frac{3}{4}$  lb. packages  
shredded Cocoanut.

We have in stock about two pails of cocoanut that were bought from you several years ago, which has spoiled. We asked you once before to give us credit for it and you declined on account of our not buying goods from you. It seems to us now that we have been buying enough to justify you to protect us against this loss.

Yours very truly, (102 words)

20.

Dear Sir:—

We are in receipt of your kind favor of the 11th inst., and are forwarding goods as ordered to-day. Hope same will open to your entire satisfaction.

We quote you prices as follows:

Diamond axle grease, 4 doz. in case,	\$1.50
1 lb. corned beef, per doz.	1.00
2 lb. corned beef, per doz.	1.90
Spot Cash baking powder.	.65
$\frac{1}{2}$ pint tumbler jelly.	.85
5 lb. wood or tin bucket jelly.	3.00
Standard lemon extract, per doz.	.50
Standard vanilla, per doz.	.60
Knoxall lemon, per doz.	.75
Knoxall vanilla, per doz.	.90
2 hoop water pails.	1.30
No. 2 wash tubs.	5.50
No. 3 wash tubs.	4.75

You will find Hosmer's axle grease superior to anything else on the market, and we are sure you will have a good trade on same. Shall be pleased to have your order for any of the above goods.

Yours very truly, (180 words)

21.

Dear Sir:—

Received your orders from 77 to 82, all of which will have our prompt attention. We notice that you are selling Battle Ax tobacco right along at 19 cts. This will not do, as it costs us 19 cts., and we must get at least 21 cts. or we do not care to sell it at all.

Do not accept any more orders on salt without first getting prices from us, unless parties giving you the orders are willing to give them to you on the condition that they are to be filled provided we can get them accepted by the salt companies at their limit prices. We look for the salt companies to get together now and make a higher price. We received a letter to-day from the Kansas Salt Co. requesting us not to make any more prices on salt without first securing quotations from them. We think all of our customers will save money by buying their salt now, as we feel satisfied it has touched bottom.

Yours very truly, (197 words)

22.

Traveling Salesman.

Dear Sir :—

In the late mail to-day we received your orders from 68 to 78. Order from Adam Herd is not numbered.

We received a postal card from Mr. Seidel requesting us to cancel order for millet seed. He requests us to ship sugar, and add to the order a box of Ivory soap and a box of crackers.

We are entirely out of millet seed, berry boxes and crates, and California evaporated peaches, and we do not expect to have any more in stock this season. We are also out of Pacific Union ½-lb. salmon, but have bought and have in transit Saw Log brand, which we consider equally as good, and we sell at the same price.

Yours very truly, (127 words)

P. S.—We have just received the following telegram from the Association: "Effective 10:30 A. M., decline all sugars one-eighth cent."

23.

Dear Sir :—

We are in receipt of your favor of the 23d inst., and quote you prices on sugar f. o. b. Springfield, as you do not state what station you ship to :

Granulated Sugar.....	\$5.76
Ideal Extra C. No. 5.....	5.20
Bullion No. 7.....	5.07
California B. No. 9.....	4.88

We have the Granulated, Bullion and California B., in bags and barrels, and the Ideal Extra C. in barrels only.

These prices are subject to cash discount of 1 per cent, cash to accompany order, and are also subject to fluctuations of the market. Shall be glad to have your order for anything in our line and will make you low prices.

Hoping to be favored with an order from you, we are,

Yours very truly, (139 words)



VOCABULARY OF THE  
MANUFACTURING BUSINESS.

1 G. D. Brown & Co. Detroit, Mich. Have you Passenger Elevator Estimates Grateful If you will advise us As to your Wants Submit Etc.		7 To our customers Hereby Withdraw All quotations Cutlery Scale To take This day Illustrating Patterns Distribution In a very short time We shall be glad If you care for it When you are In the market We believe It will be of To your advantage To give us Opportunity We desire Consider Your trade Effort Retain And wishing you Prosperity In the coming	
2 Hinton Bros. Red Oak, Ia. When I was At your place A few days ago Who make Rivets I have Enough I think One of them Bridgeport Certain As to the exact Address		8 W. W. Thomas Natchez, Miss. Harrington & Son Philadelphia Axles Wheels On talking As simple as I suppose At first But I will To make it clear Replaced All of which are Thread Flange Where there are Bemis Dust Rings They will be the Reset Shrunk Kindly follow Haverhill	
3 P. J. Williams & Son Iowa City, Ia. Don't you Small Hangings You will be able to Get the goods Shall not be able to Complete As I have To the present Don't take much Capital And I think you will find To your advantage To do so Express Charges		9 M. B. Markham Helena Montana To do Kinds Stained glass Leaded Churches Houses Stores In the best Manner Lowest rates We are making Specialty Of our And are in a position To make it an object For you Confer With us We should be pleased Submit Designs	
4 J. H. Hamil Brazil, Ind. We do not have Bevel German French plate We will make And send same As soon as possible Unless Contrary Sizes Cards To keep On hand At all times We can make to order In French plates		10 Rogers & Rucker St. Joseph Your remittance In settlement Of the enclosed As you will notice On the statement Accidentally Envelope Misdirected Been returned This morning Why You have not Your receipt before Excuse Mistake Further favors	
5 F. M. Clark & Co. Monroe Several Inquiries Architects In regard To the different Constantly By the dealers We take the Liberty Advantage Openings We would Also consider it To quote you On goods At any time May be Assistance Calculating			
6 Johnson & Johnson Columbus, Miss. Plated Telephoned Factory For them And they will be We can send them Noon That you can Have them Monday night			

11 G. H. Davis  
 Dover, N. H.  
 With this  
 Cold water  
 That you give it  
 A trial  
 At your  
 Earliest convenience  
 It will suit you  
 Use no other  
 After you have  
 Tried this  
 Circular  
 Consider  
 Advantages  
 We have mentioned  
 And those that  
 Occur  
 Barrel  
 Or a  
 Box  
 We are sure  
 You will then order  
 Either

12 A. G. Davidson  
 Springer  
 New Mexico  
 Description  
 Copper  
 Boiler  
 Introducing  
 Guaranteed  
 Collapse  
 Leakage  
 Inferior  
 None  
 On the market  
 Representative  
 Will be there  
 With a sample  
 Construction  
 Explain the construction  
 Which is made  
 Heavy  
 Pressure  
 Information  
 Pleasure  
 Give the matter  
 That you may be  
 Favorably  
 Impressed

13 Glass Bros.  
 Utica, N. Y.  
 We beg  
 To call your attention  
 Pumping  
 Machinery  
 Handled  
 And to  
 Inform you  
 Estimates  
 Plans  
 Specifications  
 Hydraulic  
 Elevators  
 Service  
 Office buildings  
 Apartment  
 Hotels  
 Boilers  
 Combined  
 Country  
 Services  
 Larger  
 Plants  
 Municipal  
 Village  
 Supply  
 Sewerage  
 Templates  
 Interchangeable  
 Duplicate  
 Are kept  
 Constantly  
 Competent  
 Skilled  
 Resident  
 Machinists  
 At any time  
 For the purpose  
 Necessary  
 Repairs  
 Alternation  
 Soliciting  
 Inquiries  
 Correspondent

11 Doling & Bell  
 Syracuse  
 Asbestos  
 Roofing  
 Manufacturers  
 Advices  
 As to the  
 Quality of the material  
 Of our  
 Of our representatives  
 Upon you  
 Quote you  
 Correspond  
 With you direct  
 Liquid  
 Paints  
 Confident  
 Entire satisfaction

15 Phyfer & Johnson  
 Washington, D. C.  
 Improved  
 Sewing machines  
 We will make you  
 Special  
 Attachments  
 Superior  
 Workmanship  
 Finely  
 Adjusted  
 First-class  
 In every respect  
 We shall be pleased  
 Prompt attention

16 J. M. Frost  
 Greenville  
 North Carolina  
 Kind enough  
 To call  
 Mr. Rogan  
 Of your place  
 Examine  
 Glass  
 In some  
 Windows  
 Strength  
 Furnish us  
 With the size  
 And number  
 Of the glass  
 That are  
 Single  
 It seems  
 There is some  
 Mistake  
 Double  
 We wish  
 To correct  
 Let us know  
 How much  
 Cost us  
 To have them  
 Replaced  
 Oblige

17 H. D. Simmons  
 Marshfield, Mo.  
 Yours  
 Contents noted  
 Enclosed you will find  
 Wholesale  
 I send you  
 Another  
 Enclosure  
 Prepared  
 Promptly  
 Demand  
 And will give you  
 That will  
 Your trade

18 L. D. Clarkson  
 Butler, Pa.  
 With the buggy  
 Described  
 In your letter  
 Of good material.  
 Harness  
 If you wish  
 Heavy  
 Rough  
 I refer you  
 Lighter  
 I think the  
 Dexter Spring  
 Coil  
 Heavier  
 Staggared  
 Spokes

LETTERS SELECTED FROM THE

# MANUFACTURING BUSINESS.

1.

G. D. Brown & Co.,  
Detroit, Mich.  
Gentlemen:—

Have you anything in the passenger and freight elevator line that you desire estimates on? If so, we shall be grateful if you will advise us as to your wants, and will be pleased to submit you prices, etc.

Yours truly, (49 words)

2.

Hinton Bros.,  
Red Oak, Ia.  
Gentlemen:—

When I was at your place, a few days ago, you gave me the names of two parties who make brass rivets. I have forgotten them. Will you be kind enough to give them to me again? I think one of them was Mr. Jones of Bridgeport, but am not certain as to the exact name or address.

Respectfully yours, (66 words)

3.

R. P. Williams & Son,  
Iowa City, Ia.  
Gentlemen:—

Why do you not make us a small stock order on barn and house hangings? You will not be able to get these goods as promptly later on. The factory is behind on orders, and we shall not be able to keep our stock as complete as we have up to the present. It does not take much capital to carry a small stock, and I think you will find it to your advantage to do so, saving express charges, etc.

Yours truly, (92 words)

4.

J. H. Hamil,  
Brazil, Ind.  
Dear Sir:—

In reply to your order of the 6th, we do not have 18 by 20 inch bevel German plate, but can make it with 1¼ inch bevel French plate, price \$2.15. We will make and send same as soon as possible, unless we hear from you to the contrary.

Enclosed find prices of French and German plate. Sizes on card we mean to keep on hand at all times; odd sizes we can make to order in French plate.

Awaiting your reply, we remain,  
Very truly yours, (99 words)

5.

T. M. Clark & Co.,  
Monroe, La.  
Gentlemen:—

Having had several inquiries from architects in regard to the different sizes of windows, doors, etc., that are constantly kept in stock by the dealers of Boston, we take the liberty of sending you a catalogue which may be of some advantage to you in laying out the sizes of openings, etc.

We would also consider it a favor to be allowed to quote you prices on goods in our line, that, at any time, may be of assistance to you in calculating the cost of houses, etc.

Awaiting such inquiries, we remain,  
Yours truly, (100 words)

6.

Johnson & Johnson,  
Columbus, Miss.  
Gentlemen:—

Your order for plated ware received. As we did not have it all in stock, and could not fill the order with one make of goods, we telephoned the factory for them, and they will be shipped this afternoon, so that we will receive them early Monday morning. We will send them to you on the noon express Monday, so that you can have them to use Monday night.

Yours truly, (79 words)

7.

To our customers:—

We hereby withdraw all quotations on cutlery, and desire to inform you that we have arranged a new scale of prices, to take effect this day. Our new catalogue, illustrating all our new patterns, will be ready for distribution in a very short time, and we shall be glad to furnish you with a copy, if you care for it. When you are in the market for cut-

lery, we believe it will be to your advantage to give us an opportunity to quote prices. We desire your trade, as in the past, and shall spare no effort to retain it.

Thanking you for past favors, and wishing you much prosperity the coming year, we are,

Yours truly, (122 words)

8.

W. W. Thomas,  
Natchez, Miss.

Dear Sir:—

I have shipped to-day, to Harrington & Sons, Philadelphia, ten axles with wheels. I find on talking with Mr. Brown, that the order is not quite so simple as I supposed at first, but I will try to make it clear. The old wheels are to be replaced with new ones, all of which are to be  $2\frac{1}{4}$  inch thread, and  $\frac{3}{8}$  inch flange. Where there are now Bemis dust rings, they will be the same on the re-set wheels, and the other dust rings are to be shrunk on the axles.

Will you kindly follow the order up, so that the wheels may come back to Haverhill as soon as possible, and greatly oblige,

Yours truly, (128 words)

9.

M. B. Markham,  
Helena, Mont.

Dear Sir:—

We are preparing to do all kinds of Stained Glass Leaded work for churches, houses, and stores, in the best manner and at the lowest rates. We are making a specialty of this business, and are in a position to make it an object for you to confer with us. We should be pleased to submit designs and prices for any work you may want, either at present or in the future.

Please let us hear from you, and oblige,

Yours truly, (89 words)

10.

Rogers & Rucker,  
St. Joseph, Mo.

Gentlemen:—

Your remittance in settlement of the enclosed statement was received by us December 18th, as you will notice by the stamp on the statement, but, accidentally, the envelope was misdirected, and has just been returned to us this morning, which will explain why you have not received your receipt before.

Asking you to please excuse this mistake, and awaiting the pleasure of your further favors, we remain,

Yours truly, (76 words)

11.

G. H. Davis,  
Dover, N. H.

Dear Sir:—

With this mail we send you a sample of our Cold Water Paste, asking that

you give it a trial at your earliest convenience. We know it will suit you and that you will use no other, after you have tried this. Read the circular carefully and note the prices. Consider the advantages we have mentioned, and those that may occur to you. We are sure you will then order either a barrel or a box.

Yours respectfully, (86 words)

12.

A. G. Davidson,  
Springer, N. M.

Dear Sir:—

Enclosed you will find a descriptive circular of our new copper range boiler, which we are introducing. It is a strong boiler, guaranteed against collapse and leakage, and inferior to none on the market. Our representative will be there soon with a sample and will call on you and fully explain the construction of this boiler, which is made for both heavy and tank pressure. Should you feel interested, any further information you may desire will be given with pleasure.

Hoping you will give the matter your careful attention, and that you may be favorably impressed, we are,

Yours truly, (112 words)

13.

Glass Bros.,  
Utica, N. Y.

Dear Sirs:—

We beg to call your attention to our circular of Steam Pumping Machinery, handed you herewith, and to inform you that we are prepared to furnish estimates, plans, and specifications, for steam pumping machinery for hydraulic elevators, feeding steam boilers, house-tank service for office buildings, apartment houses and hotels, also pumps and boilers combined, for country houses. Our pumps are recommended as absolutely noiseless for any of these services. We are also prepared to furnish estimates for larger plants complete, for municipal or village supply, sewerage, etc. All our work is thoroughly tested, and, being made of templates, all parts are interchangeable. Full lines of duplicate parts are kept constantly in stock at this office where the service of competent, skilled, resident machinists can be obtained at any time, for the purpose of making necessary repairs or alterations.

Soliciting your inquiries and correspondence, we remain,

Yours respectfully, (154 words)

14.

Doling & Bell,  
Syracuse, N. Y.

Dear Sirs:—

We are informed of your proposed building and beg to call your attention to

a sample of our Asbestos Roofing sent by same mail, together with descriptive price list of all our manufactures. On receipt of advice as to the quantity of the material you will probably require, we will endeavor to have one of our representatives call upon you and quote special prices, or we will correspond with you direct.

We also desire to call your attention to the Liquid Paints, Steam Pipe and Boiler Coverings, etc., and, if you are in need of anything in these lines, we are confident we can furnish you goods which will give entire satisfaction.

Yours very truly, (122 words)

15.

Phyfer & Johnson,  
Washington, D. C.  
Gentlemen:—

Enclosed we send you our latest circular and price list of our improved sewing machines.

We will make you a special discount from this price list of \$4.50 per machine, cash with order. Machines delivered on cars here complete with attachments. Our machines are of superior workmanship, finely adjusted, first-class in every respect. We warrant every machine for five years.

We shall be pleased to have your trade, and will give your orders our prompt attention.

Yours truly, (86 words)

16.

J. M. Frost,  
Greenville, N. C.  
Dear Sir:—

Will you be kind enough to call and see Mr. Rogan, of your place, and examine the glass in some windows bought of us, and furnish us with the size and number of the glass that are single strength? It seems there is some mistake; his order calls for double

strength and we wish to correct any error that has been made.

Please let us know how much it will cost us to have them replaced, and oblige,

Yours truly, (87 words)

17.

H. D. Simmons,  
Marshfield, Mo.  
Dear Sir:—

Yours at hand and contents noted. Enclosed you will find my wholesale price list and discount sheet, which I trust will prove satisfactory. I send you my illustrated catalogue in another enclosure. I am prepared to ship promptly and will give you work that will meet every demand of your trade.

Let me hear from you, and oblige,

Respectfully yours, (67 words)

18.

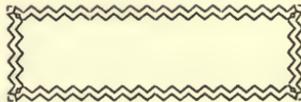
L. D. Clarkson,  
Butler, Pa.  
Dear Sir:—

Replying to your favor of the 11th, we will furnish you the buggy, as described in your letter, made of good material, in A grade, with set of harness, for \$175.00, f. o. b. St. Louis. We do not deliver any of our work; all quotations are made f. o. b. cars St. Louis.

If you wish a very heavy job that will stand a very rough country, we refer you to the No. 20, or No. 5, in catalogue. If you wish a lighter job, we think the Dexter Spring or the Coil Spring would suit you. We could put a heavier wheel on either of these two last named jobs, if desired. The Shell Band wheels are made with staggered spokes and are said to be very good wheels. We do not claim that they are better than good Sarven Patent wheels.

Hoping to be favored with your order, we are,

Very respectfully, (166 words)



VOCABULARY OF THE  
MERCHANTISE BROKERAGE  
BUSINESS,  
AND THE  
MILL MACHINERY BUSINESS.

1 Wamsley & Co. New Orleans, La. Middleton, Grocer Co.	<i>Wamsley</i>	Jumbos	<i>Jumbos</i>
Grannlated	<i>Grannlated</i>	Anchors	<i>Anchors</i>
We send this	<i>We send this</i>	Accordingly	<i>Accordingly</i>
Confirm	<i>Confirm</i>	Wrote you	<i>Wrote you</i>
Milligan	<i>Milligan</i>	Rnsh	<i>Rnsh</i>
Headley	<i>Headley</i>	Quickly	<i>Quickly</i>
We sold	<i>We sold</i>	7 Telegram	<i>7 Telegram</i>
Sugar	<i>Sugar</i>	Which you say	<i>Which you say</i>
Thought you	<i>Thought you</i>	That you had	<i>That you had</i>
Regular	<i>Regular</i>	Oranges	<i>Oranges</i>
Central National Bank	<i>Central National Bank</i>	Via	<i>Via</i>
Jobbers	<i>Jobbers</i>	Santa Fe	<i>Santa Fe</i>
Perfectly	<i>Perfectly</i>	Seedlings	<i>Seedlings</i>
Hope	<i>Hope</i>	Choice	<i>Choice</i>
That you will be able to	<i>That you will be able to</i>	Bloods	<i>Bloods</i>
Have this	<i>Have this</i>	Utmost	<i>Utmost</i>
2 S. Slager	<i>2 S. Slager</i>	Efforts	<i>Efforts</i>
La Crosse, Wis.	<i>La Crosse, Wis.</i>	As quickly as possible	<i>As quickly as possible</i>
Message	<i>Message</i>	If that is so	<i>If that is so</i>
Ventilated	<i>Ventilated</i>	Prevent us	<i>Prevent us</i>
Shall I	<i>Shall I</i>	We would be able to	<i>We would be able to</i>
We don't think	<i>We don't think</i>	Were there	<i>Were there</i>
Potatoes	<i>Potatoes</i>	Is considerable	<i>Is considerable</i>
It is not	<i>It is not</i>	Season of the year	<i>Season of the year</i>
Customary	<i>Customary</i>	8 Mexican	<i>8 Mexican</i>
For this season	<i>For this season</i>	Coffees	<i>Coffees</i>
Otherwise	<i>Otherwise</i>	Cheaper	<i>Cheaper</i>
Afford	<i>Afford</i>	Freights	<i>Freights</i>
Risk	<i>Risk</i>	Threes	<i>Threes</i>
Destination	<i>Destination</i>	Fours	<i>Fours</i>
Somewhat	<i>Somewhat</i>	Glossy	<i>Glossy</i>
Disappointed	<i>Disappointed</i>	Polish	<i>Polish</i>
Already	<i>Already</i>	Medium	<i>Medium</i>
You would advise us	<i>You would advise us</i>	Dark	<i>Dark</i>
3 Anchor Peanutt	<i>3 Anchor Peanutt</i>	Colors	<i>Colors</i>
Hamil & Hall	<i>Hamil &amp; Hall</i>	Heretofore	<i>Heretofore</i>
We are satisfied	<i>We are satisfied</i>	9 Messrs. B. Dresley & Co.	<i>9 Messrs. B. Dresley &amp; Co.</i>
They will be	<i>They will be</i>	St. Paul	<i>St. Paul</i>
With the way you have	<i>With the way you have</i>	Minnesota	<i>Minnesota</i>
Appreciate	<i>Appreciate</i>	We believe	<i>We believe</i>
Devore Fruit Co.	<i>Devore Fruit Co.</i>	In a few days	<i>In a few days</i>
Possession	<i>Possession</i>	Ourselves	<i>Ourselves</i>
Give ns	<i>Give ns</i>	In the most	<i>In the most</i>
Fixed	<i>Fixed</i>	Desirable	<i>Desirable</i>
Correspondents	<i>Correspondents</i>	It is mnch	<i>It is mnch</i>
Whether or not	<i>Whether or not</i>	Tracer	<i>Tracer</i>
We will accept	<i>We will accept</i>	Sacked	<i>Sacked</i>
Proposition	<i>Proposition</i>	When the car	<i>When the car</i>
Decision	<i>Decision</i>	10 Crystal	<i>10 Crystal</i>
4 W. P. Stewart & Co.	<i>4 W. P. Stewart &amp; Co.</i>	Rogers	<i>Rogers</i>
Cheyenne, Wyo.	<i>Cheyenne, Wyo.</i>	Refinery	<i>Refinery</i>
Billings	<i>Billings</i>	Between	<i>Between</i>
Neosho	<i>Neosho</i>	Asst. Gen'l. Frt. Agt.	<i>Asst. Gen'l. Frt. Agt.</i>
Canning	<i>Canning</i>	Frisco R. R.	<i>Frisco R. R.</i>
Give you prices	<i>Give you prices</i>	Guarantee	<i>Guarantee</i>
Tomatoes	<i>Tomatoes</i>	Cold	<i>Cold</i>
Wichita	<i>Wichita</i>	Dupress	<i>Dupress</i>
Hutchinson	<i>Hutchinson</i>	Forehead	<i>Forehead</i>
Parties	<i>Parties</i>	Afloat	<i>Afloat</i>
Of the other	<i>Of the other</i>	Dreadful	<i>Dreadful</i>
As good as	<i>As good as</i>	Forfeit	<i>Forfeit</i>
As you know	<i>As you know</i>	Accrne	<i>Accrne</i>
Handled	<i>Handled</i>	Dainty	<i>Dainty</i>
You were	<i>You were</i>	Route	<i>Route</i>
Owing	<i>Owing</i>	Texas Pacific	<i>Texas Pacific</i>
Wet weather	<i>Wet weather</i>	Paris	<i>Paris</i>
Unable to	<i>Unable to</i>	Protect	<i>Protect</i>
Apples	<i>Apples</i>	When the rate	<i>When the rate</i>
For the next	<i>For the next</i>	Is the same as	<i>Is the same as</i>
We have nothing	<i>We have nothing</i>	Snrely	<i>Snrely</i>
Any importance	<i>Any importance</i>	Figuring	<i>Figuring</i>
When you have	<i>When you have</i>	Ont same	<i>Ont same</i>
That you would send us	<i>That you would send us</i>	As to the price	<i>As to the price</i>
5 California	<i>5 California</i>	Place the	<i>Place the</i>
Canned	<i>Canned</i>	Eastern	<i>Eastern</i>
President	<i>President</i>	As their price	<i>As their price</i>
You can accept	<i>You can accept</i>	Point	<i>Point</i>
In this way	<i>In this way</i>	Hauled	<i>Hauled</i>
Sooner	<i>Sooner</i>	11 We qnote you	<i>11 We qnote you</i>
Undoubtedly	<i>Undoubtedly</i>	Undersold	<i>Undersold</i>
Duplicate	<i>Duplicate</i>	Blackberries	<i>Blackberries</i>
Except	<i>Except</i>	Raspberries	<i>Raspberries</i>
Cherries	<i>Cherries</i>	Strawberries	<i>Strawberries</i>
Pears	<i>Pears</i>	Gallon	<i>Gallon</i>
To place the order	<i>To place the order</i>	Pie peaches	<i>Pie peaches</i>
With some one	<i>With some one</i>	Crawford	<i>Crawford</i>
Armsbee	<i>Armsbee</i>	Apricots	<i>Apricots</i>
Privilege	<i>Privilege</i>	Wax	<i>Wax</i>
Irregular	<i>Irregular</i>	Edgar	<i>Edgar</i>
Competitors	<i>Competitors</i>	Triumph	<i>Triumph</i>
That you can do	<i>That you can do</i>	13 On the following	<i>13 On the following</i>
6 When your	<i>6 When your</i>	Stick candy	<i>Stick candy</i>
Mr. Schapker	<i>Mr. Schapker</i>	Mixed candy	<i>Mixed candy</i>
In our city	<i>In our city</i>	Jelly	<i>Jelly</i>
		Cinnamon	<i>Cinnamon</i>
		Imperial	<i>Imperial</i>

Keep you  
Advised  
Sugars  
13 Subject  
Previous sale  
Cases  
Corned beef  
Standard  
Quality  
Oil sardines  
Mustards  
Monkey  
Oysters  
Bleached  
Sacks  
Fancy  
Moorepark  
Mountain  
McMurry  
Hand-picked  
Jupiter  
14 Crown  
Raisins  
Dried grapes  
Nectarines  
Yellow  
Evaporated  
Columbia  
Salmon  
Peeled pie peaches  
Label  
Manila  
Wisconsin  
Navy beans  
Pea beans  
Confirmation  
15 Eagle  
Beauty  
Hand-made  
Pails  
Gumdrops  
Chocolate  
Burnt  
Almonds  
Creams  
Rock candy  
Penny  
Per box  
Which you may  
Favor us  
Immediate attention  
16 We submit  
Your favorable  
Consideration  
Watchward  
Personal attention  
Woodcock  
Hams  
Shoulders  
Boneless  
Banquet  
Bacon  
Flour  
Delicious  
Bologna  
Casings  
Ham sausage  
Wiener Wurst  
Sausage  
17 Pumpkin  
Sweet  
Overland  
Sifted  
Which are  
Scarce  
Scotch  
Canary  
Buyers  
18 Prompt  
Re-cleaned  
Exceedingly  
Loose  
Muscatels  
Dried  
Syrup  
Elegant  
Cruiser  
Scandinavian  
Fisherman  
Strictly  
First-class  
New York State  
River  
Spot  
Stock  
We offer

**MILL  
MACHINERY.**

1 H. P. Roberts  
Montgomery  
Alabama  
All right  
Engine  
Elevator  
Closer  
You would have  
To move  
All the machinery  
Shove it  
Rolls  
Drive  
Compromise  
Distance  
Setting the rolls  
Perpendicular  
Shaft  
You had better  
Belts  
Not more than  
It is not necessary  
We don't think  
Towards  
Plans  
Hardly  
As much as possible  
2 C. W. Lee, Esq.  
Maine  
Miller's hand brushes  
Says  
If you do not  
Notify  
That they are  
Mistaken  
3 Barnard & Co.  
Moline, Ill.  
In your bill  
Fisher & Hart  
Write us  
Articles  
This matter  
Immediate attention  
As quickly as possible  
Morse & Co.  
Boilers  
Engines  
Misunderstanding  
By return mail  
Pipe fittings  
Place them  
It might be  
Idea  
As the discounts  
Scattered  
And would like  
5 Felix Prater  
Birmingham  
Wooden  
Hangers  
Plansifter  
Besides  
Timbers  
Cleaner  
Nicely  
6 Wm. Harris  
Morgan, Tex.  
Certainly  
Think you can  
Gin  
At a distance  
Deed of trust  
We must request you  
Perishable  
Straighten  
Foreclosure  
Interruptions  
Practically  
Swapping  
Complied  
7 Ed. McGowan  
Visited  
Contemplated  
Salesman  
Machinery  
Testimonial  
Machine  
Wonderful  
Reels

*Mill*  
*Machinery*  
*H. P. Roberts*  
*Alabama*  
*All right*  
*Engine*  
*Elevator*  
*Closer*  
*You would have*  
*To move*  
*All the machinery*  
*Shove it*  
*Rolls*  
*Drive*  
*Compromise*  
*Distance*  
*Setting the rolls*  
*Perpendicular*  
*Shaft*  
*You had better*  
*Belts*  
*Not more than*  
*It is not necessary*  
*We don't think*  
*Towards*  
*Plans*  
*Hardly*  
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*C. W. Lee, Esq.*  
*Maine*  
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*In your bill*  
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*As quickly as possible*  
*Morse & Co.*  
*Boilers*  
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*Misunderstanding*  
*By return mail*  
*Pipe fittings*  
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*It might be*  
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*As the discounts*  
*Scattered*  
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*Felix Prater*  
*Birmingham*  
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*Salesman*  
*Machinery*  
*Testimonial*  
*Machine*  
*Wonderful*  
*Reels*

LETTERS SELECTED FROM THE  
MERCHANDISE BROKERAGE  
BUSINESS.

I.

Wamsley & Co.,  
New Orleans, La.  
Gentlemen:—

We sent you the following wire today: "Ship Middleton Grocer Co. 50 barrels fine Granulated, 170 bags fine Granulated, 5 cts.," which we now confirm. We sent this order in regular, and thought you would be willing to confirm same on the usual terms sold Milligan, Headley, and the Springfield Grocer Co. We sold a car of sugar for you to this concern, which they discounted, but they want this car billed on the regular terms, and they will discount, if they see fit, or they will take the terms regular.

We stated in a former letter to you that if Middleton Grocer Co. should order three to five cars of sugar, it will be as safe as selling to other jobbers here. They are perfectly good and always pay their bills. We hope you will be able to have this order confirmed as sent in. We refer you to the Central National Bank.

Trusting to hear from you promptly, we are,

Yours truly, (171 words)

2.

S. Slager,  
La Crosse, Wis.  
Dear Sir:—

We are to-day in receipt of your message saying: "Loading in box car; can't get ventilated car; shall we ship?" And have answered you as follows: "Don't ship; will not carry in box car," which we now confirm. It is not customary to ship potatoes in a box car, and for this reason we have wired you as we have.

If you can get a ventilated car, we will use the potatoes, otherwise, we cannot afford to take them and run the risk of their reaching their destination in good condition. We are somewhat disappointed in not getting this car, as we had

it already sold. If it is possible for you to ship in a ventilated car, we wish you would advise us at once.

Yours truly, (134 words)

3.

Anchor Peanut Co.,  
Fayetteville, W. Va.  
Gentlemen:—

We are in receipt of yours of the 11th inst., and notice that you are shipping Hamil & Hall the remainder of their order. We are satisfied that they will be well pleased with the way you have treated them, and will appreciate it. They say they will give us all of their peanut trade, and we feel confident that they will do just as they say. We notice to-day that the Devore Fruit Co. have sold out their interest here, and that a new firm now has possession. We understand they are good. They have promised us all their trade on peanuts hereafter.

As to the insurance on the peanuts, we will have our policies written as you suggest, and have it understood that the stock is ours. We have never been compelled to carry insurance for any of our correspondents. However, we will take this matter up later with you, and decide whether or not we shall accept the proposition, and let you know our decision.

Yours truly, (188 words)

4.

W. P. Stewart & Co.,  
Cheyenne, Wyo.  
Gentlemen:—

Your letter of the 10th inst. received, and we note what you say about writing to the Billings & Neosho Canning Co. to give you prices and samples. If the Neosho Canning Co. has not done this, we can sell your trade Missouri tomatoes at 70 cts. per dozen f. o. b. Neosho, net cash. Send the orders through us, and we will get them confirmed for you. We

have sold the Wichita and Hutchinson, Kan. parties in this way, through a Wichita broker, from five to seven and one-half cents below the price of any other brokers, and the tomato is fully as good. As you know, Milligan handled this brand of goods, while you were with him.

If you can work your trade on any future orders on these tomatoes, and turn the orders through us, you will receive the full amount of brokerage the same as though you sold direct.

Owing to the wet weather, we are unable to ship any apples, and probably will not do much in the apple business for the next two weeks, as the early apples are getting too ripe to ship.

We have nothing of any importance to write you, but wish, when you have a little time, that you would send us a statement of your business for the past two months, as, up to the present time, we have had no statement from you.

Yours truly, (246 words)

5.

The California Canning Co.,  
Chicago, Ill.  
Gentlemen :—

We enclose you contract for one car of canned goods signed by Mr. Headley, president, for shipment in October, or sooner if wanted, and we trust you can accept it in this way, as it is the only way they will give the order. August shipment is sooner than they usually have such goods shipped to them. We think they will, undoubtedly, order it to be shipped about the last of September.

If you will duplicate the order for shipment November 1st, 1896, all except the cherries, we believe we can get them to accept it at your price on the pears. They are going to place their order for future shipment with some one, and we would like to sell it. They can get it accepted for shipment in October through Armsbee. The chances are that they will want it before that time, but they want the privilege of having the shipment made in October, if they do not need the goods before that time. We have worked very hard to keep them from placing their order with Armsbee or Cutting. Both have made them irregular offers, to get their order, and we would like for you to accept, if it is possible for you to do so, as we have assured Mr. Headley that you would give him as good a deal as any of our competitors.

Trusting that you can do this, and awaiting your reply, we are,

Yours truly, (252 words)

6.

The Anchor Peanut Co.,  
St. Louis, Mo.  
Gentlemen :—

When your Mr. Schapker was in our city he took an order from the Missouri Fruit Co. for fifteen bags Jumbos, and fifteen bags Anchors, to be delivered out of the car, to be shipped to us this month, and agreed that, if they should wish to change their order to all Jumbos or Anchors, they could do so before the car was shipped. They have to-day requested us to change their order to thirty bags of Jumbos, and no Anchors. We ask that you change the order accordingly.

We wrote you yesterday that some of the parties were wanting their peanuts, and we trust you will rush the car out as quickly as possible.

Yours truly, (126 words)

7.

Gentlemen :—

We are in receipt of your telegram of the 6th, in which you say that you had shipped us on the 5th, via Santa Fe, a car of oranges, composed of Bloods, to be sold for your account. We will use our utmost efforts to dispose of it as quickly as possible, and to your advantage. We heard yesterday that Earl Bros. Fruit Co., of San Francisco, were consigning a car of oranges here to their brokers, to sell for their account. If it is true, it will prevent our closing out the car as quickly as we would be able to do, were there no other stock here. The jobbers, however, have no stock on hand, and we note there is considerable demand for oranges, which, at this season of the year, is bound to increase.

We will write you if anything of importance comes up, and will also let you know how we are getting along with the sale of the car.

Yours truly, (166 words)

8.

Gentlemen :—

On account of New Orleans having large stocks of Mexican coffees, our jobbers have been buying their coffees there, but, as the season advances and stocks have run down, we think we shall be able to do some business for you. Our jobbers do this every year, because the prices are cheaper and freight less, and they like Mexican coffee. It is a seller in this market. We have not been able to sell New York coffee in competition with New Orleans. One of our jobbers will be on the market about the 15th of the month, and will want all good coffee. Our market does not use any low grades. In sending samples, send us

a line that will grade threes, fours, fives, and sixes, with nice, glossy polish, medium dark colors. We will try to make a sale for you, and we think our jobbers will consider New York coffees from this on, but heretofore we could not get them to make us any offer. They claimed that they preferred the Mexican coffee, and we could not interest them.

Trusting to hear from you, we are,  
Yours truly, (194 words)

9.

Messrs. B. Dresler & Co.,  
St. Paul, Minn.  
Gentlemen:—

We are to-day shipping you a car of early potatoes, which we believe are excellent stock. We want you to sell them for our account, and trust you will get the best price possible. We will probably send you some apples in a few days, if it only stops raining long enough for us to get them together. They will be fine stock. We will pack them ourselves, and will only put in the most desirable for shipment. We have shipped some of them and the parties who got them are well pleased.

We have sent tracer after the car of potatoes, and trust they will reach you in good time and in good condition. They are all sacked. Please wire us the condition of the car when it arrives, and oblige,

Yours truly, (146 words)

10.

Wamsley & Co.,  
New Orleans, La.  
Gentlemen:—

We sent you last night, by wire, order from Milligan & Son, for thirty-five barrels and 200 bags of Granulated, and 50 bags Crystal C., to be shipped to Rogers, Ark., also 300 barrels and 200 bags Granulated, to be shipped to Springfield, Mo., at \$4.95 for Granulated, and \$4.38 for Crystal, shipment to be made a car one week apart, beginning with July 8th.

We have your message declining the shipment to Rogers, Ark., and giving the price at which the refinery will fill the order, \$5.22 Granulated, on account of freight rates, and that they would ship Milligan four days apart only. We are unable to see why the refinery makes such a difference in the rates between Rogers and Springfield, and believe they have made a mistake, as the assistant general freight agent of the Frisco R. R. was here to-day and will guarantee the rate to Rogers, Ark., the same as the Springfield rate, and has wired their agent in your city to see the refinery, and guarantee the rate to them. We have therefore sent you the following message:

“Ship Milligan, Rogers, Ark., cold, dupress, forehead, afloat, dreadful, forfeit, accrue; ship to Springfield, dainty, dupress, forehead, afloat, shipments; car four days apart, route Texas Pacific, care Frisco at Paris, Tex. Frisco will protect the Springfield rate,” which we now confirm, and we trust that you will be able to get the refinery to confirm the order. We do not see why they should not do so, when the rate is the same as to our city. They surely made an error in figuring, as the price that your message showed was 27 cents higher than the Springfield price. If they will not accept, the order will be placed with the eastern refiners, as their price to that point is only 6 cts. higher than the Springfield price, and the sugar is hauled right through here, while yours would be on a direct line to Springfield, coming through Rogers, Ark. Milligan Grocer Co. would like very much for them to delay the shipment some, if they can do so, as they are in no need of it at present.

Trusting that you will be able to get this order confirmed, and awaiting your reply, we are,

Yours truly, (398 words)

11.

Dear Sir:—

We quote you on spot, subject to being unsold:

Standard 2 lb. Blackberries.....	\$0.95
Standard 2 lb. Raspberries.....	.95
Standard 2 lb. Strawberries.....	1.00
Gallon Pie Peaches.....	3.50
Gallon Apples.....	3.00
3 lb. Peaches.....	1.12½
Second Crawford Peaches.....	1.75
“ Apricots.....	1.80
Standard White Wax Beans.....	.82
“ String Beans.....	.77½
“ 2 lb. Corn, Edgar brand.....	1.00
“ 2 lb. Corn, Triumph.....	1.12½
“ 3 lb. Tomatoes.....	1.25
“ F. O. B. Kansas City.....	
“ 3 lb. Tomatoes.....	1.25
“ F. O. B. Emporia.....	

Yours truly, (105 words)

12.

Gentlemen:—

Owing to a continued rise in price of sugars, we have been compelled to advance on the following, to take effect April 10th:

All grades of Stick candy.....	¼ ct. per lb.
“ “ “ Mixed “.....	¼ “ “ “
Jelly Beans.....	½ “ “ “
Cinnamon Imperials.....	¼ “ “ “

We will keep you advised on further advances, which no doubt will take place in the near future, unless we have a decline in the price of sugars.

Yours respectfully, (92 words)

13.

Gentlemen :—

We quote subject to previous sale and advance in market the following:—

500 cases 2 lb. Corned Beef, standard quality.....	\$1.30
300 cases ¼ Oil Sardines.....	3.90
75 cases ¾ Mustards.....	3.40
250 cases Monkey Brand, 1 lb. Oysters.....	.85
200 cases Monkey Brand, 2 lb. Oysters.....	1.62½
Choice bright ¼ apples, barrels..	.05
Strictly choice California bleached Peaches.....	.13
50 sacks Prime Quality California Peaches.....	.11½
Fancy Moorepark Apricots.....	.17
McMurray's Mountain Corn.....	1.02½
Fancy brand picked Peanuts.....	.06¾
Extra large "Jupiter" brand Peanuts.....	.07

Yours truly, (110 words)

14.

Dear Sir :—

We quote you on spot subject to confirmation, as follows:

Three Crown L L Raisins, fair quality.....	\$1.35
Dried Grapes.....	.04
Choice bleached Peaches.....	.12
White Nectarines.....	.11½
Yellow Nectarines.....	.11½
Quarter Apples.....	.04½
Evaporated Apples.....	.09½
Second Apricots.....	1.50
Columbia River Salmon.....	1.25
California peeled Pie Peaches, word "Pie" not on label, can readily be sold for Second California Peaches.....	1.40
Manila Rope, basis.....	.10
Sisal Rope.....	.08
Car choice hand-picked Wisconsin Navy Beans.....	2.02½

Delivered in your city subject to confirmation. We will offer \$1.98 delivered in your city for our choice, hand-picked, Michigan Pea Beans, subject to confirmation.

Yours truly, (125 words)

15.

Dear Sir :—

We quote you to-day subject to change without further notice:

Eagle brand stick, full weight....	\$0.06
Imperial stick.....	.07
Gem Mixed candy.....	.06
Standard Mixed.....	.07
Crystal cut Mixed.....	.06½
Beauty Mixed.....	.10
Hand-made, 5 lb. pails.....	.12
Machine-work, 5 lb. boxes.....	.07½
Gumdrops.....	.06
Chocolate Drops.....	.10½
Burnt Almonds.....	.15

Hand-made Creams.....	\$0.12½
½ string Rock Candy.....	.08
Rock Candy string.....	.08½
Penny goods, per box.....	.45

Any order with which you may favor us will have our prompt and immediate attention.

Yours truly, (96 words)

16.

Gentlemen :—

We submit our prices for your favorable consideration. "Quality" is our watchword, and careful, prompt and personal attention to all orders our strong point. One trial is all we ask to prove our statement:

Sugar Cured Meats—Wood Cock Brand. Hams, any average.....	\$0.14
California Hams.....	.11
N. Y. Shoulders.....	.11
Boneless Hams.....	.12
Banquet Bacon, 12 lb. average... ..	.12½
Bell Flower Hams.....	.13½

Try "Banquet Bacon," something new and delicious.

Bacon Meats.

Short Clear, about 45 average....	\$0.12½
Backs, 16 to 20 average.....	.10¾
Shoulders.....	.09½

Magnolia Brand of Sausage.

Bologna, large or small casings..	.07
Ham sausage.....	.16
Weiner Wurst.....	.10
Weiner Wurst, in lard or oil....	.10
Pork sausage, in lard or oil.....	.10
Bologna, large or small, in oil....	.10

Send for special price list on sausage.

Yours truly, (141 words)

17.

Gentlemen :—

We quote you to-day as follows :

Canned Goods.

White Wax Beans.....	\$0.82
String Beans.....	.75
3 lb. Pumpkin.....	.75
Sweet Potatoes.....	.05
3 lb. Peaches, "Seconds".....	1.55
Raspberries, "Overland".....	.95
Blackberries, 2 lb.....	.80
Gallon Apples.....	3.00
Strawberries.....	1.00
Sifted Peas.....	1.25
2½ lb. Pie Peaches.....	1.40
Peaches, bleached.....	.12
Raisins, bags.....	.03¾

Sugar—Advance on Granulated has turned attention to low grades which are in good demand and very scarce. We offer Scotch sugars, Canary, at 3¾ delivered in Kansas City or 3¼ f. o. b. New York. Can offer this sugar in 112 or 234 lb. bags, at option of buyers. If in the market for low grades, let us hear from you. Market is very strong and advancing.

Yours truly, (140 words)

	18.
Gentlemen :—	
We quote you for prompt shipment from spot stock and subject to previous sale the following :	
“Jupiter” brand, extra large, fancy hand-picked and re-cleaned Peanuts.....	\$0.07
In the present state of the peanut market this is an exceptionally low price for the quality of the goods we offer.	
Strictly choice, bright California bleached Peaches.....	\$0.12
Choice dried Grapes, sacks.....	.04
3 Crown Loose Muscatel Raisins, boxes.....	1.25

Choice White Nectarines, sacks....	\$0.13
Choice bright Apricots.....	.16
Choice N. Y. state Evaporated Apples, boxes.....	.09
Choice sun-dried, quartered Apples, bright stock, barrels.....	.06
3 lb. Standard Apples.....	.09
2½ lb. Cal. Apricots, Standard quality, fruit in light syrup.....	1.50
These are elegant goods for this price.	
Cruiser brand pale Salmon.....	1.00
Scandinavian Fisherman brand, strictly first-class.....	1.25
Columbia River Salmon.....	1.47
Yours truly, (139 words)	

## LETTERS SELECTED FROM THE

## MILL MACHINERY BUSINESS.

1.  
H. P. Roberts, Esq.,  
Montgomery, Ala.  
Dear Sir :—

Yours of the 15th received and noted. Think it would be all right to let the engine set where it is, and push the elevator a little closer to the wall ; in fact, you would have to move all the machinery some, but should not move it very much, as the rolls will drive all right set probably one foot in front of the line shaft. You might compromise the distance all around, but, before setting the rolls that much out of perpendicular of the line shaft, you had better be careful to see that your belts will run. It is my opinion that they should not be set over that much, probably not more than six inches. We do not think it is necessary for those belts to run perpendicularly. Of course, the further out of perpendicular you set the rolls, the less you will have to move your mill toward the track, and this is what you want to do. If the rolls are set three or four inches closer to the elevators than the plans show, it will be all right. What you want to do is to keep them out from the wall as much as possible, in order to get back of them.

Very respectfully, (216 words)

2.  
C. W. Lee, Esq.,  
Ludlow, Me.  
Dear Sir :—

The two No. 6 Millers' hand-brushes, the company says, are packed

in the barrels that had the cups, belting, etc., in them. Please look this up and, if you do not find them, notify us and we will write the company that they are mistaken.

Have given these people credit for \$10.00 on their sale as referred to in your letter.

Very respectfully, (72 words)

3.  
Barnard & Co.,  
Moline, Ill.  
Gentlemen :—

In your bill of July 20th to Fisher & Hart, Dublin, Tex., you billed 100 5x4 steel cups and 200 elevator bolts. Fisher & Hart write us that they have not received these articles, and that they are badly in need of them.

Would you kindly give this matter immediate attention and ship them as quickly as possible?

Very respectfully, (70 words)

4.  
Morse & Co.,  
St. Louis, Mo.  
Gentlemen :—

Yours of Aug. 17th received and noted. We note you say the prices on boilers and engines have advanced ten per cent. Please send us, by return mail, a new discount sheet covering boilers and engines, pumps, pipe fittings, etc., also send us a few blank discount sheets, so that we can place them in the hands of our men. It might be a good idea to send us a complete discount sheet of

everything, as the discounts we have from you are scattered over too many different sheets, and should like to have them all together.

Kindly give this matter your immediate attention, and oblige,

Very respectfully, (116 words)

5.

Felix Prater, Esq.,  
Birmingham, Ala.

Dear Sir:—

Barnard & Co. have agreed to furnish us wooden hangers for our plansifter. We find them to be better than the iron ones, besides they take away all of the oil and grease around the machine, and make it much cleaner and nicer. Please give me the exact distance, from the under side of the lower sill of the plansifter, through to the lower side of the timbers, at the top of which the hangers are attached. I have to have this in order to get the exact length. As soon as these hangers come, I should like to have you put them on and clean up nicely, and it will do away with all oiling around the hangers and save considerable work, and it will be much cleaner.

Yours truly, (137 words)

6.

Wm. Harris, Esq.,  
Morgan, Tex.

Dear Sir:—

Replying to yours of August 28th, in regard to insurance on your mill, we certainly think you can get a policy on it. If not, you should put your gin at a sufficient distance so you can. It will certainly be better for you as well as Barnard & Co., and, as we have a deed of trust on it which calls for insurance, we must request you to take it out at once and send to us, or give us additional security on something else that is not perishable. We can not carry the risk ourselves, and must request you to give this immediate attention. In case you fail to give it immediate attention, and refuse to straighten

this matter up at once, we shall have but one course left, and that is to begin foreclosure proceedings on your paper, which we will do, unless we receive an immediate reply from you.

We sold you the machinery very close, and, in fact, we have had so many interruptions that we can assure you that we sold it practically at a loss. It is just like swapping dollars, possibly a little worse.

We also requested you to send us an abstract of the property, which you have not yet done. We do not like to take any action in this matter, but, in case of failure on your part to give it attention within a reasonable time, we shall have to take this course, in order to protect our interests.

Yours truly, (260 words)

7.

Gentlemen:—

We are informed by Mr. Ed McGowan, the miller who recently visited you, that you contemplate building a 40-barrel mill, and write to inquire if you are ready to place a contract for the machinery, provided we could make you prices, terms, etc. to suit.

On receipt of this please give us information on this subject, and, if you have not yet put up the building, the salesman that we will send to see you may be able to render you some assistance in planning the building to the best advantage for the machinery used.

Under separate cover we mail you one of our late catalogues and testimonial letters in regard to the plansifter. We are putting this wonderful machine in all of the mills that we are building, and a large number of mills using reels have thrown them out and adopted this machine.

We trust to hear from you at an early date, stating when you would like to meet our salesman, and we will have him see you at the appointed time.

Yours truly, (179 words)



VOCABULARY OF THE  
OPTION BUSINESS.

1 Gaffney & Bennett  
Portland, Ore.  
10,000  
Margins  
Exhausted  
80 1-2 cts.  
Per hushel  
Telegraphed  
Inclined  
Reached  
Reaction  
Anticipate  
Improved  
Great deal  
Was thrown  
Longs  
Realizing  
Shorts  
Exports  
Only  
25,000 hu

2 T. Dilm  
Pork  
Lifeless  
Neglected  
Swift, Fowler & Co.  
Combination  
Pocketed  
Losses  
Hog  
Receipts  
Packing  
Ample  
We see nothing  
Productions  
Daisy  
Speculative  
Takes  
Lead

3 H. C. Day  
Salem, Ore.  
Yesterday  
We were  
Score  
Profits  
Bears  
Control  
Values  
Occasion  
Indication  
Reports  
Damage  
Crops  
Continue  
Worse than  
Effect  
When the turn  
Lively  
Scrambling  
Ashore

4 B. L. Hunt  
Lincoln, Neb.  
Trading  
Option  
Greatest  
Outlook  
All depends  
Excellent  
Illinois  
Indiana  
Ohio  
Frequently

5 A. G. Warner  
Washington, D. O.  
Yours  
Information  
In regard  
Speculation  
Board of trade  
Briefly  
Futures  
Legitimate  
Unimproved  
Real estate  
With this difference  
Must be paid  
Completion  
Seductive  
Equivalent  
Real estate deal

6 H. H. Tneker, Esq.  
Rochester, N. Y.  
Succeeded  
Opening  
Rapidly  
It is probable

Fever  
Expended  
Itself  
For the present  
On the first  
Why not close

7 Messrs. Case & Simmons  
Jacksonville  
Florida  
We have executed  
Slip  
Exhibited  
Wide  
Fluctuations  
Unusual  
Strength  
Foreign  
Nearly  
Rushed  
Unanimity  
Altogether  
Evinces  
Gladsome  
Faces  
Handsome  
We close  
On a sharp

8 Vim  
Vanishing  
Glory  
On the breakers  
Best thing  
Join  
Procession  
Lookout  
Oats  
To-night  
Greal  
Sustain

9 Evidently  
Increasing  
Portion  
Country  
Encouraged  
Wholesale  
Outside  
Accounts  
Frightened  
Declining  
Are expected  
Eliminated  
Whatever  
Deposits  
In the near future

10 Offer  
Bursted  
Previous  
Sharp  
Unexpectedly  
Who are  
Merely  
Nominal  
Sorry

11 Excitement  
Predicted  
Contrary  
Situation  
Inconceivably  
Station  
Action  
Clearly  
Indicates

12 Ear  
Shelled  
At your pleasure  
All right  
Emphatically  
Extremely  
Anxious  
Crib  
Half million bushels  
Average  
Localities  
Readily  
Estimate  
Outcome  
Seemingly  
Unprofitable  
As I look  
Observation  
Unhesitatingly  
Unfit  
Financial  
Rattlesnake  
Rather than  
As a friend

LETTERS SELECTED FROM THE  
**OPTION BUSINESS.**

I.  
 Gaffney & Bennett,  
 Chanute, Kans.  
 Gentlemen:—

Your 10,000 May wheat was closed to-day, margins being exhausted at 80½ cts. per bushel. We telegraphed for additional margins, but, getting no reply, we were compelled to let the purchase go out at the limit. We are inclined to believe that bottom will be reached here in the reaction to-day, and anticipate an improvement from these prices. A great deal of wheat was thrown over to-day by the longs realizing, and the shorts have probably been put out again. Exports from New York are light, the amount to-day being only 25,000 bushels.

Yours truly, (106 words)

2.  
 T. Dilm,  
 Kansas City, Mo.

Dear Sir:—  
 Pork is lifeless. All there is of a corner has been anticipated and the market is neglected.

The Swift, Fowler & Co. combination seems to have sold out and pocketed their losses. Hog receipts are heavy. Packing to date is ample. We see nothing to bull productions on, and advise leaving them alone. Wheat is the daisy speculative article and takes the lead.

Yours truly, (172 words)

3.  
 H. C. Day,  
 Topeka, Kans.  
 Dear Sir:—

We have your favor of yesterday, and regret that we are unable to score any profits for you. The bears have control of the market, and per ton values on every occasion. Longs are weary of their load, and indications still point to lower prices. Reports of damage to growing crops continue to come in worse than ever, but these reports have no effect on values. There is a large short interest in wheat in Chicago, and when the turn does come, there will be some lively scrambling to get ashore.

Yours truly, (100 words)

4.  
 D. L. Hunt,  
 Lincoln, Neb.  
 Dear Sir:—

Just now we would prefer trading in the July option of wheat. That option will show the greatest profit should the present outlook of crops continue. All depends on the growing crop. While the outlook in Kansas is excellent, that of Illinois, Indiana, Ohio, and Michigan, is very poor. July wheat in Chicago to-day is selling at about 80 cents per bushel.

We hope to hear from you frequently.  
 Yours truly, (79 words)

5.  
 A. G. Warner & Co.,  
 Washington, D. C.  
 Gentlemen:—

Yours asking information in regard to speculation on the board of trade is received. Briefly told, speculations in futures, in grain and products, is just as legitimate and simple as trading in unimproved real estate, with this difference: in real estate you can sell only after having bought, and in grain you can sell before having purchased. In real estate more money must be paid down on completion of contract than in grain; hence, grain is the more seductive. The margins put up with a broker are equivalent to a stated payment in a real estate deal.

Yours truly, (106 words)

6.  
 H. H. Tucker, Esq.,  
 Rochester, N. Y.  
 Dear Sir:—

The bears have succeeded in raising wheat to-day. The opening was strong at 82 cts. for July, but broke rapidly from that figure to 80 cts.

It is probable that the bull fever has expended itself for the present and that values will work still lower, but we are inclined to the bull side. In case of any further break, why not close the short side of your deal, and on the first advance close the long side?

Yours truly, (90 words)

7.

Messrs. Case & Simmons,  
Jacksonville, Fla.

Gentlemen:—

We have executed your order as per enclosed slip. The markets during the day have exhibited wide fluctuations and unusual strength. Foreign houses have been large buyers of the near-by options, and the bears broke frequently, early in the day, and rushed to cover their shorts with great unanimity. Altogether the wheat market evinces much strength, and the bulls have gone home with gladsome faces.

Your long wheat shows quite a handsome profit. Shall we close on a sharp advance to-morrow?

Yours truly, (90 words)

8.

Messrs. Noyer & Co.,  
Toledo, Ohio.

Gentlemen:—

Pork has lost its vim; it is a dead deal. Suppose you let it alone, in its vanishing glory. Try the long side of wheat on the breakers just now. A bull market is on now, and about the best thing to do is to join the procession and keep a sharp lookout for the breakers. Oats broke to-day and look weak to-night. That cereal is low enough compared with corn, but there is not trade enough in it to sustain any further advance.

Yours truly, (93 words)

9.

Messrs. Nelson & Co.,  
Savannah, Ga.

Gentlemen:—

The market closed very strong with top prices of the day at 81 cts. for May, a gain of  $\frac{5}{8}$  ct. with every indication of higher prices. The condition of the market can be briefly stated. Crop damage reports are evidently increasing and are received from every portion of the country, which, with the spring seeding now over two weeks late, has encouraged more wholesale buying for outside accounts. Frightened shorts are declining to cover their contracts and are lively. These are expected before the heavy short interest will have been eliminated. Corn is very strong with closing prices  $\frac{3}{8}$  ct. higher, but, as there are no indications whatever of increasing deposits in the near future, still higher prices seem probable.

Yours truly, (133 words)

10.

Gentlemen:—

Your telegram received to-day saying: "Your offer of 75 cts. for No. 2 wheat accepted. Five cars just received."

In reply we wired you: "Market bursted in No. 2 wheat, cannot pay more than 70 cts."

The unusual demand for No. 2 wheat has been caused by parties running short on heavy wheat, and, being unable to load out sales made previous to the late sharp advance, they are bidding very strong for No. 2 wheat to raise the test weight and standard; but the decline of the last day or so has unexpectedly turned quite a good deal of No. 2 wheat on the market, and has enabled buyers who are short to cover their sales, so that No. 2 has gone down to merely a nominal price, selling to-day for 67 cts. f. o. b.

You see that our offer was about 5 cts. too high. In our letter of yesterday, we stated that 75 cts., your track, would be a fair price, but yesterday and to-day are very different as noted above.

After this, when you find a Kansas City man wanting wheat badly, paying a big price, the best way is to let him have it at once.

Sorry we cannot make a trade with you.

Yours truly, (117 words)

11.

Gentlemen:—

There has been a great deal of excitement in the wheat market on our Board of Trade, but it is predicted that there will be no reaction for some time. This is contrary to the usual condition, as the situation is inconceivably strong in favor of an unusual bull market. The present action of the market clearly indicates that there is less disposition to short the market than for many months past.

Yours truly, (75 words)

12.

Dear Sir:—

Yours of the 8th received and noted. The matter of shipping the corn in the ear or shelled, at your pleasure, is all right. If you can get it off this week it will be well, if not, you may load it next week.

As to my opinion of buying and holding corn I would say, emphatically, I do not think wise. Had you asked me a year ago, I would have advised you to do so. I was extremely anxious to crib corn and hold it, at that time, which would have been on a basis of speculation. I had arrangements all made with a Chicago party, with sufficient money to crib one-half million bushels, but he was disappointed in getting his money which was loaned out to others, hence failed to complete arrangements with me. Later, another party offered me the money to crib any part of two million bushels, but corn was then

10 per cent higher than the average price in Chicago, one year with another.

We are very liable to judge the entire corn crop by the locality in which we live, and I readily see that you would feel very bullish upon prospects of better prices. It is very probable that corn will sell in Chicago as low as 20 cts a bushel, some time between now and when we can fairly estimate the outcome of the next crop. Our crop this year is estimated to be 600 million bushels short of last year, but we must bear in mind that there is a great deal of old corn left on hand, which, with the sixteen hundred million bushels that we will raise this year, will give us equal to an average crop of corn. Aside from the seemingly unprofitable investment, as I look at it, I would say to you leave all options alone. My observation, based upon some sad exper-

ience from 4 to 7 years ago, leads me to say, unhesitatingly, never touch an option. It will bias your judgment so that you will be unfit to judge of the future of the market. I can call to mind so many financial wrecks, from option dealing, that I would play with a rattle-snake, in the hope of receiving no injury, rather than try to make money by dealing in Chicago options. I will guarantee that you will have more money one year from to-day, by leaving Chicago or any other market with its options alone, than you will have by undertaking to make money on that kind of an investment.

I will simply repeat it as a friend, that the best advice I can give you, based upon past experience and observation, is to let it alone.

Yours truly, (453 words)



VOCABULARY OF  
LAW CORRESPONDENCE.

1 A. S. Lucy, Esq.

Under-signed  
Committee  
Appointed  
Association  
HerebyCordially  
Extend  
InvitationBody  
At the next  
CelebratedLecture  
Ancient  
Favorable

2 Mr. S. Simmons

Paola, Kans.  
This dayAttorney  
Wife  
DivorcePending  
Commence  
DepositionsWitnesses  
Parsons  
10 A. M.At your  
Earliest convenience  
In reference

3 R. M. Brown

Bloomfield, N. J.  
As directedBy you  
Foreclosed  
Chattel mortgageInto our  
Possession  
HouseholdGoods  
Effects  
HoursAfterwards  
He came  
Proposition

80 days

Settled  
If you are willing

4 Haydon Bros.

Sioux City, Ia.  
Mr. BlanksHanded  
Your letter  
UnexpectedDelays  
Litigation  
Raymond

Yourself

Et al.  
Adams & FloraLawyers  
On the other side  
FightingTechnical  
Points  
Trying

Stave

Trial  
On the merits

Opportunity

In this case

Questions  
Involved  
Are rather difficultOccurrences  
Plaintiff  
Of the defendants

Col. Rainey

Judge

Thayer  
Court

Would have been

Tried

Long time

After a great deal

Succeeded

Submitting

Argument

Demurrer

Advisement

Confidently

Decision

Decided

In our favor

Slightest

Ultimate

Success  
Whatever  
Should he decide  
I would advise  
Appeal  
Supreme Court5 J. H. Hume  
Storm Lake  
Iowa

800

Ultimo

Our notice

Against him

Surprise

He had

Accordingly

Conference  
Our clients

That the account

Was sent

And that

It was returned

Unpaid

This draft

For the amount

Instructed us

To collect at once

Adopting

Summary

Measures

Apprise

Condition

Affairs

Adjustment

To harm you

We trust

You will favor us

With a remittance

Unless

Furnish us

Evidence

Mistake

6 N. M. Lyman

Evanston, Wyo.

We hand you

First National Bank

Abilene

With enclosed

Slip

As this is the

Third

Occurrence

Of this kind

Ask you

If you cannot

Aid

Securing

Ordinary

Current

Collections

As you may be aware

Feature

Of our business

Enables us

First-class

Claims

Agencies

In the effective

Services

Rendered

Prior

Grant

Materially

Helpful

Ourselves

Because

Often

Occurs

Is refused

Debtor

Aroused

Notices

By the time

Reaches

Subsequently

Comparatively

Easy

Approval

Experience

And we seldom

Have occasion

Complain

Treatment

Of the bank

In this case

Instance

You will kindly  
 Into the matter  
 Establish  
 For us  
 Proper  
 Relations  
 With another  
 Equally  
 We shall be pleased  
 To hear  
 As you see  
 Several  
 Days  
 Valuable  
 Advantage  
 Gained  
 Any one  
 Vigor

7 H. E. Harris  
 Alleghany, Pa.  
 Thanks  
 Statu quo  
 Until  
 Probably  
 Topeka  
 Ground  
 Action  
 Ascertain  
 Whether the  
 Mortgagee  
 Disposition  
 Take possession  
 If he does  
 Judgment  
 And we will wire you  
 I think  
 You will find  
 I think you will find  
 Attachment  
 Be necessary  
 When you  
 Provide  
 That you have not  
 Advised  
 At all  
 Hazards  
 We deem  
 Treacherous

8 J. M. Jones  
 St. Joseph, Mo.  
 In reference  
 To the above  
 Defendants  
 Burned  
 At the time  
 Owning  
 Heavily  
 Saved  
 Insurance  
 Plaintiff  
 Have been able to  
 To pay  
 Everybody  
 and their  
 Is tied up  
 Please advise us

9 Alf Hopkins  
 Houston  
 Texas  
 Dun's  
 Notification  
 C. L. Brady

10 W. Randolph  
 Wilmington  
 Delaware  
 For which  
 We beg  
 To call your attention  
 Upon which  
 Our collections  
 Usual  
 Exchange  
 We deal  
 Exclusively  
 Correspondents  
 Well satisfied  
 Terms  
 Hereafter  
 Recently  
 Established  
 Offices  
 To have considerable  
 Time to time  
 Outside  
 Regarding  
 Transacted

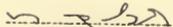
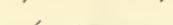
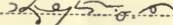
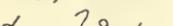
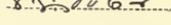
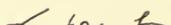
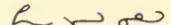
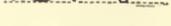
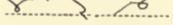
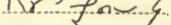
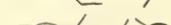
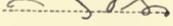
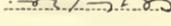
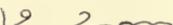
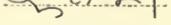
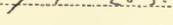
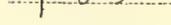
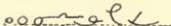
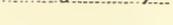
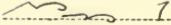
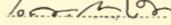
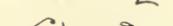
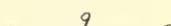
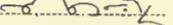
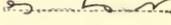
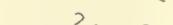
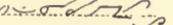
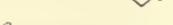
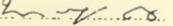
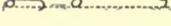
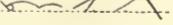
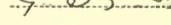
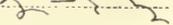
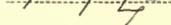
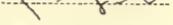
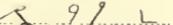
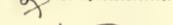
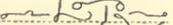
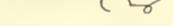
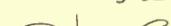
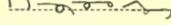
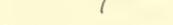
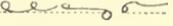
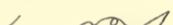
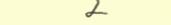
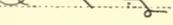
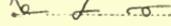
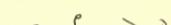
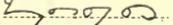
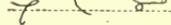
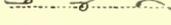
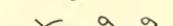
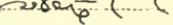
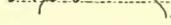
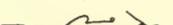
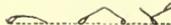
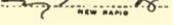
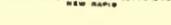
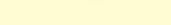
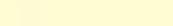
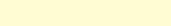
11 R. E. Howard  
 Stockton, Cal.  
 We have your letter  
 Examination  
 Of the books  
 Of the plaintiff  
 We are sure  
 Covers  
 Compromise  
 Remains  
 Unpaid  
 Purporting  
 Kindly send  
 Lieu  
 And they will  
 Should same  
 Genuine  
 Early mail

12 D. J. Hunter  
 Bangor, Me.  
 Telegrams  
 Indemnifying  
 Character  
 Effort  
 Be necessary  
 You will not  
 Hesitate  
 Utmost  
 Expedient  
 Alternative  
 Vigorous  
 Value  
 Stock of goods  
 Before the bill of sale  
 Myself  
 Pleasure  
 Opportunity  
 Field  
 We may have  
 Mutually  
 Agreeably  
 Profitable

13 Eli Lewis  
 Toledo, O.  
 With enclosure  
 We have examined  
 Abstract  
 Title  
 Lots  
 Which you desire  
 James Gray  
 J. Edgar  
 Was married  
 Harriet Lane  
 Subsequently  
 Conveyed  
 Peter Smith  
 In the meantime  
 Death  
 Recording  
 Maria Allen  
 To the property  
 Explains  
 Basis  
 Unhesitatingly  
 Pronounce  
 Blackmail  
 Endeavored  
 Refuses  
 Release  
 Desirous  
 Without

14 F. W. Cosgrove  
 Cleveland, O.  
 Of this month  
 Obtained  
 Of this county  
 I am of the opinion  
 This time  
 Entirely  
 Uncollectible  
 Probably  
 Stranded  
 I, eye  
 Itself  
 To make this  
 Rely

15 F. Kelsey  
 Buffalo, N. Y.  
 Garnishment  
 Was filed  
 Of the clients  
 Verdict  
 I am rather  
 Inclined  
 To the opinion

Balance		And to make	
Dropped		Individual	
Who is the counsel		Triable	
For the defendant		Thereof	
For the plaintiff		Prepared	
Confident		On this question	
Is fully satisfied		21 A. B. Moore & Co.	
That there is nothing		Utica, N. Y.	
And that the claim		Held	
Valid		Pertle Springs	
In a few days		You were	
Friends		As a delegate	
Steelville		Delegate	
Insist		For the association	
Begin		Cleveland	
Taking		Organized	
Testimony		Proceedings	
With best		Addressing	
B. Windom		M. D. Kelsey	
Rockport		Secretary	
Please give the		Washington, D. C.	
Bearer		22 J. P. Warden	
Possibly		Davenport, Ia.	
Contract		Was received	
Signed		Extension	
Between		Of the time	
Your company		For the payment	
Which case		Seligman	
Comes		Inconvenience	
In the morning		I am obliged	
To have the		Pasturage	
Written		Take	
As it is the		Continuance	
Evidence		23 E. A. Atwood	
Agreement		Seattle, Wash.	
That you have		Versus (vs.)	
17 W. H. Acres		Compromised	
Des Moines, Ia.		Dismissed	
Herein		Clerk	
Form		24 F. E. Smith	
Bond		Referring	
Replevin		James Allen	
Stationery		Western	
Basement		Avenue	
I think you will find		Corner	
18 W. C. Adkins, Esq.		Somewhat	
Hartford, Conn.		Perplexed	
Proxy		By the fact	
Afternoon		At the time	
Certificate		Actual	
Incorporation		Possession	
Please send me		You should have	
Conveniently		Ascertained	
Contributed		Principle	
Garland		You will have	
Description		Difficulty	
Belonging		You will have difficulty	
Developed		25 J. W. Davidson	
Contribution		Louisiana, Mo.	
Hopkins		Notify	
Cobalt Co.		Interplea	
After I have		Bridget Maloney	
Charter		O'Mara	
19 Edward Johnson		26 R. H. Hornidy	
Atlanta, Ga.		Covington, Ky.	
You will take notice		Southwest	
Motions		Granted	
Sale		Joseph Mnprhy	
Devise		Heirs	
Testament		J. L. Taylor	
Probate Court		Treaty	
Jackson County		Great Britain	
Assets		Ignored	
Estate		Litigation	
Earliest		Finally	
20 H. S. Tipton		Declared	
Grand Rapids		Null and void	
Executive		Traded	
Session		There are thousands	
Subject		Deeds	
Debate		At the same time	
You were		Embraced	
Heretofore		Surveyed	
Selected		Straight	
Affirmative		Source	
It is advisable		Issued	
Amend		Patents	
Section		Designated	
Revised		Tract	
Statutes		Ink	
Missonri Bar Association		I am sure	
To abolish		You can not	
Abolish		Absolutely	
Distinction		Owned	
Counties		Occupy	
Population		Bogus	

27 R. D. Porter  
Wentworth, Colo  
Relation  
Transfer Co.  
Thereto  
General manager  
Director  
Treasurer  
Operating  
Department  
Wyandotte  
Connection  
Realizing  
Responsibility  
Of the same  
And to have  
Checks  
Correspond  
American  
Transact  
Our business  
28 J. B. Carter  
Harrisonville  
In reference  
Degarno  
Firm  
Consisting  
Bradley  
Summons  
Was served  
We have been  
Unable to  
Bring  
To serve  
Attachment-in-aid  
As he  
Southwestern  
Succeeded  
Locating  
In an  
Adjoining  
Predicted  
Alas  
Defense  
Sued  
Knowledge  
Dissolved  
Partnership  
Communicate  
Anticipating  
Merchant  
Was a member  
Assignment  
Execution  
Presence  
Anyone  
Whether or not  
29 T. H. Cosgrove  
Lowell, Mass.  
Dropped  
Starting  
Trip  
Submission  
Behalf  
Sickness  
And a failure  
Investment  
Regret  
Submit  
My examination  
Armourdale  
Manufacturing  
Suburbs  
Across  
Under the  
Consolidation  
Westport  
Swift  
Packing Co.  
Alcott  
Packing house  
Establishments  
Inquiring  
Real estate  
Profitable  
Visited  
Impressed  
Inducements  
Offered  
Contiguous  
Thickly  
Street  
Railway  
Operation  
Nearer  
In construction

*[Handwritten cursive examples for the first column of words]*

Sidewalks  
Now constructed  
Front  
Per annum  
Payable  
Semi-annual  
Annually  
There will be  
Beyond the  
Hence  
Installation  
To pay nothing  
Idea  
Released  
Events  
Worth  
Mundane  
Insure  
Of this  
Undertaking  
Endeavor  
And I think  
Proposition  
Assuming  
Regardless  
How long  
Remain  
Addition  
Surrender  
Details  
Hesitate  
Reject  
Submitted  
Special words  
Frequent and difficult  
Unless you know them  
Dislike  
Dislocate  
Dislodge  
Dissolve  
Disclose  
Discriminate  
Determination  
Reporter  
District  
Re-district  
Statistics  
Election  
Politics  
Political party  
Democratic party  
Republican party  
People's party  
Populist  
Free silver  
Bimetallism  
Bimetallist  
Monometallist  
Monometallism  
Office-seekers  
Appointment  
Tariff  
Prosperity  
Reciprocity  
Reciprocate  
President  
Vice-president  
Chairman  
Newspaper  
Demagoguery  
Fellow citizen  
Fellowship  
Disinterested  
Dishonest  
Disintegration  
Disloyal  
Disobedient  
Disoblige  
Disorder  
Disregard  
Disown  
Nomination  
Loyalty  
Prohibition  
Saloon  
Slum element  
Campaign  
Fundamental  
Foundation  
Unknown  
Language  
Literature  
Science  
Scientific  
Collegiate  
Philanthropic

*[Handwritten cursive examples for the second column of words]*

LETTERS SELECTED FROM  
LAW CORRESPONDENCE.

I.

A. S. Lacey, Esq.,  
Chicago, Ill.  
Dear Sir :—

We, the undersigned committee, appointed by the Missouri Bar Association, hereby cordially extend to you an invitation to deliver before that body, at the next meeting, on the 2d inst., your celebrated lecture on Ancient Law.

An early and favorable reply will greatly oblige,

Yours truly, (54 words)

2.

Mr. S. Simmons,  
Paola, Kans.

Dear Sir :—

We have this day received notice from the attorneys of your wife, in the divorce suit now pending, that they will commence taking depositions of Witnesses at Parsons on the 26th inst., at the office of James Kelly, commencing at 10 A. M.

Please confer with us at your earliest convenience in reference to same.

Yours truly, (65 words)

3.

Mr. S. M. Brown,  
Bloomfield, N. J.

Dear Sir :—

As directed by you, we have foreclosed your chattel mortgage against C. Grady, by taking into our possession all of his household goods and effects.

Two hours afterwards he came in and made us a proposition to pay \$10.00 down and \$10.00 every 30 days, until the whole amount of \$150.00 is settled.

If you are willing to make this arrangement, please let us know.

Yours truly, (80 words)

4.

Haydon Bros.,  
Sioux City, Ia.  
Gentlemen :—

Mr. Blank has handed me your letter to him and requested me to answer it. There have been unexpected delays in the litigation of Raymond, yourself et al.,

against Adams & Flora. The delays are owing, in part, to the fact that the lawyers on the other side are fighting at every step on technical points, trying to stave off the trial on the merits. This they have a good opportunity to do in this case. The plaintiff, Mr. Raymond, died; one of the defendants, Col. Rainey, died some little time after; and, last of all, Judge Thauer, before whom the case was pending, was appointed judge of the United States Court, and the case had to be taken up by a new judge who knew nothing of what had gone before. But for these facts the case would have been tried a long time ago. After a great deal of pushing, I succeeded in submitting an argument on the demurrer last week. The demurrer is now under advisement. I confidently expect a decision on the demurrer in our favor, and, if decided in our favor, the case will come up for trial this fall. I have not the slightest doubt about the ultimate success of the case, whatever may be the views of the present judge. Should he decide against us on the merits, I would advise an appeal to the Supreme Court at once.

Yours truly, (245 words)

5.

J. H. Hume,  
Storm Lake, Ia.

Dear Sir :—

In re 800 we note yours of the 9th ult., but have, under date of March 28th, a letter from S. T. Smith stating that our notice that we hold an account against him is a surprise, as he had paid it in full to you last fall and has your receipt for same. Accordingly, after conference with our clients we find that the account was sent to you and that it was returned unpaid. We now hold their draft on you for the amount which they have instructed us to collect at once. Before adopting any summary measures, however, we deem it but fair to apprise you of the condition of affairs with a view to adjustment by you, as we do not desire to harm you.

We trust, however, you will favor us with a remittance, unless you can furnish us with evidence of a mistake.

Yours respectfully, (163 words)

6.

Mr. N. M. Lyman,  
Evanston, Wyo.

Dear Sir:—

In re 774 we had you herewith papers returned to us by the First National Bank of Abilene, with enclosed slip. As this is the third occurrence of this kind, we write you now to ask if you cannot aid us in securing a bank at Abilene, through which to send our ordinary current collections. As you may be aware, the feature of our business which enables us to secure first-class claims, in advance of other agencies, is in the effective services rendered prior to suit. This is materially helpful in the end, to attorneys, our clients and ourselves, because, as often occurs, when payment is refused through a bank, the debtor is fully aroused through the medium of our notices, etc., and by the time the claim reaches your hands the subsequent steps are rendered comparatively easy. Of course, we use the banks as above, only for what we consider fresh, easy claims, and not for the purpose of keeping the business out of the hands of attorneys.

Our plan is approved by years of experience, and we seldom have occasion to complain of the treatment received at the hands of banks, as in this case. We trust you will kindly look into the matter, and set us right with this bank, or if you will establish for us proper relations with another bank equally as good, we shall be pleased to hear from you. In this instance, as you see, several days' valuable time has been lost and no advantage gained to anyone.

Please push this matter with vigor, reporting to us fully on blank enclosed.

ours truly, (284 words)

7.

Mr. H. E. Harris,  
Alleghany, Pa.

Dear Sir:—

Thanks for report of the 20th inst. Clients say hold matter in statu quo until Thursday or Friday of this week, when Mr. H. will probably be in Topeka, and look over the ground carefully to decide further action. However, be careful to ascertain whether the mortgagee shows any disposition to claim the stock. Take possession if he does, or if in your judgment there is any danger of this, wire us at once, and we will wire you instructions for summary measures. By reference to bond furnished, I think you will find that it covers the attachment also, should same be necessary. If not, notify us when you write and we will provide same.

We note that you have not, as yet, returned our contract accepted. Keep us fully advised. Protect our interests at all hazards, as we deem these parties treacherous.

Yours truly, (154 words)

8.

Mr. J. M. Jones,  
St. Joseph, Mo.

Dear Sir:—

In reference to the above claim, the defendants were burned out February 3d, at the time they were owing heavily, their debts amounting to \$15,000. A wholesale house of Kansas City brought suit against them in the United States court. What stock they had saved from the fire and also their insurance was attached by the plaintiff. If they had been let alone, they would soon have been able to pay everybody, but now they are out of business, and their property is tied up. The claim is a bad one. However, if you desire judgment taken, please advise us.

Yours truly, (113 words)

9.

Mr. Alf. Hopkins,  
Houston, Tex.

Dear Sir:—

We notice in Dun's notification sheet of to-day that C. L. Brady has given a chattel mortgage on his stock of goods for \$80.

We have a similar claim in your hands and state this for your information.

Yours truly, (48 words)

10.

Mr. W. Randolph,  
Pierce City, Mo.

Dear Sir:—

In regard to claims 435 and 437, we enclose \$25 in this instance and beg to call your attention to the bank upon which all our collections are made. We pay banks usual exchange and, as we deal very exclusively with banks, our correspondents are all very well satisfied with these terms. We trust you will hereafter be willing to attend to our collections at similar rates. Having recently established these offices to handle western collections, we trust to have considerable business with you from time to time, and desire, if possible, to have an understanding at the outset, regarding the rate upon which our business will be transacted.

Hoping this will be satisfactory to you, we are

Yours truly, (135 words)

11.

Mr. R. E. Howard,  
Stockton, Cal.

Dear Sir:—

In reference to claims 635 and 637, we have your letter to the First National

Bank, but, after careful examination of the books of the plaintiff, we are sure that the receipt you hold simply covers the settlement of the old account by compromise, and that the account remains unpaid. If, however, you hold a receipt purporting to cover same, kindly send it to the First National Bank, taking their receipt in lieu, and they will forward to us for examination. Should same prove to be genuine, we will, of course, receipt you.

Trusting to hear from you by early mail, we are,

Yours truly, (117 words)

12.

Mr. D. J. Hunter,  
Bangor, Me.  
Dear Sir :—

In reference to claim 262, yours of the 2d and two telegrams received. They are for prompt action, which we hope is in time. We have to-day exchanges for indemnifying bonds. As requested, we look to you for anything further required in regard to the character of the parties. We think this to be, as you say, an effort to beat the plaintiff. Should any summary measures be necessary, you will not hesitate to push it with utmost vigor. Mr. B. found on going to Mr. E. that the case had gone so far that a compromise would not be expedient, so unless you can secure the claim required, we see no alternative but a vigorous suit. Please report to us promptly the value of the stock of goods invoiced before the bill of sale. I shall give myself the pleasure of calling upon you the first opportunity, and trust in this field we may have considerable business with you mutually, agreeably and profitably.

Yours truly, (175 words)

13.

Mr. Eli Lewis,  
Toledo, Ohio.  
Dear Sir :—

Your favor of the 25th at hand with enclosure. We have examined the abstract of title to lots which you desire to purchase from James Gray and find that in 1838 J. Edgar was married to Harriet Lane; that three years subsequently they conveyed it to one Peter Smith from whom J. Edgar received his title. This deed was not placed on record for five years after. In the meantime, Harriet Lane died, and about a year after her death, or two years prior to the recording of the deed, he married one Maria Allen. About six months prior to the recording of the deed, he died, and his wife married one James Lanning. You have called our attention to the fact that Maria L. claims title, or some title, to the property. The above explains the basis of

her claim. We, unhesitatingly, pronounce it a piece of blackmail. We called upon her and endeavored to show her that the fact of said deed not having been placed on record gave her no right to claim the property, but she refuses to release for less than \$100. If you are desirous of owning the property, we think you would be safe, in fact, we know you would be safe, in purchasing it without reference to her claim.

Yours truly, (231 words)

14.

F. W. Cosgrove & Co.,  
Cleveland, Ohio.  
Gentlemen :—

On the 20th of this month, I obtained judgment in the Supreme Court of this county, against C. & Co., for \$560.25 on your note. I am of the opinion that the judgment, at this time, is entirely uncollectible, because I think they are probably stranded. However, I will keep my eye on them, and if opportunity presents itself to make this claim, you may rely on its being done.

Yours truly, (86 words)

15.

Mr. F. Kelsey,  
Buffalo, N. Y.  
Dear Sir :—

The first of the L. & Co. garnishment cases which was filed for trial to-day came up, and, after a short examination of the clients, the jury promptly rendered a verdict in our favor. I am rather inclined to the opinion that the balance of the garnishments will be dropped, for the reason that S., who is the counsel for the defendant, I feel quite confident, is fully satisfied that there is nothing in the garnishment and that the claim of L. is valid and will stick. You might, in a few days, see our friends in Steelville and see how they feel about going any further in the matter, because if they insist on going to trial, we might as well begin taking testimony and get ready.

With best wishes, I am,

Yours truly, (143 words)

16.

Mr. B. Winton,  
Rockport, N. Y.  
Dear Sir :—

Please give the bearer, if you can possibly find it, the contract made and signed between your company and A. & C., whose case will come up in the morning. I would like very much to have the written contract, as it is the best evidence of agreement that you have.

If convenient send by bearer, and greatly oblige,

Yours truly, (69 words)

17.  
Mr. W. H. Acres,  
Des Moines, Ia.  
Dear Sir :—

Herein I hand you form of bond for a bond in replevin, which please prepare for S. B. & C. Book and Stationery Co., whose place of business is in the basement of the Q. building. I think you will find it a very satisfactory bond.

Yours truly, (55 words)

18.  
W. C. Atkins, Esq.,  
Hartford, Conn.  
Dear Sir :—

Your proxy to Mr. Little by telegram came in time. We held the meeting this afternoon and everything went through all right. I shall send you certificate of incorporation by Monday or Tuesday.

Please send me, as soon as you can conveniently, statement of how much stock was contributed by each party in the Garland Co., also description of land belonging to that company. I understand that 140,000 shares is to be developed stock, and that you are to contribute 70,000, and Garland, Williams, and Hopkins are to contribute 70,000.

Mr. Hopkins instructed me to buy books for the Cobalt Co., the same as you bought for the Garland, and they instructed me to send my bill for fees, books and other items to you, which I will do after I have paid for the books.

The Garland charter has been recorded and is now ready for delivery to you. I shall hold it here, however, until I get the charter for the Cobalt ready and send them both at the same time.

Yours truly, (188 words)

19.  
Edward Johnson,  
Atlanta, Ga.  
Dear Sir :—

You will take notice that motions have been filed by George Jones, the sole devisee under the last will and testament of William James, asking for order of Probate Court of Jackson county, Missouri, to pay over to him all, or a portion, of the assets of said estate, and that said motion will be called up at the earliest date on which the same can be heard in the Probate Court of Jackson county, Missouri, at Kansas City.

Yours truly, (87 words)

20.  
H. S. Tipton, Esq.,  
Grand Rapids, Mich.  
Dear Sir :—

The Executive Committee of the Missouri Bar Association was in session to-day and changed the subject of debate on which you were, heretofore, selected to lead the affirmative, as follows :

"It is advisable to so amend Section 3514, Revised Statutes, as to abolish the distinction there made between counties having more or less than forty thousand population, and to make all individual cases in the Supreme Court triable at the first term thereof."

Please be prepared to lead the affirmative on this question.

Yours truly, (98 words)

21.  
A. B. Morse & Co.,  
Utica, N. Y.  
Gentlemen :—

At the meeting of the Bar Association, held at Pertle Springs on June 18th, you were selected as a delegate to the National Bar Association, which meets at Cleveland, O., August 8th next. The National Bar Association was organized at Washington on the 22d day of May last, and a full report of the proceedings of that meeting can be had by addressing M. D. Kelsey, Esq., secretary of the National Bar Association, Washington, D.C.

Yours truly, (88 words)

22.  
J. P. Worden, Esq.,  
Davenport, Ia.  
Dear Sir :—

Your note of the 20th ult. was received to-day. The extension of the time for the payment of the Seligman note to August 6th, I hope will prevent putting you to any inconvenience to pay the interest, up to the time of the payment of the note.

I am obliged for the information concerning the pasturage and will take steps to prevent its further continuance.

Yours truly, (77 words)

23.  
E. A. Atwood,  
Seattle, Wash.  
Dear Sir :—

The case of John Smith vs. Robert Browning has been compromised and settled, and is to be dismissed at the cost of Smith.

Please get the amount of cost from the clerk and report to us without delay.

Yours truly, (47 words)

24.  
F. E. Smith,  
Kansas City, Mo.  
Dear Sir :—

Referring to your suit against James Allen for possession of the 28th and Western Avenue corner, we are somewhat perplexed by the fact that, at the time you purchased the property, Allen was in actual possession, and the attorney representing him claims that this fact was sufficient to put you on your guard, and was a notice to you that he held possession of the land by some title, and that

you should have ascertained what the title was before buying. This seems to us to be a statement of correct principle, and one which you will have difficulty in getting over.

Yours truly, (113 words)

25.

J. W. Davidson,  
Louisiana, Mo.

Dear Sir :—

This is to notify you that your interplea was filed in the case of Bridget Maloney vs. Bridget O'Mara, and is set for trial on the 28th inst. Please be on hand with your witnesses.

Yours truly, (45 words)

26.

R. H. Hornidy,  
Covington, Ky.

Dear Sir :—

Yours of the 24th at hand, and in reply will state that in 1792 all Southwest Missouri was granted to one Joseph Murphy, and transferred by his heirs to J. L. Taylor ; but in the treaty of 1803, between the United States and Great Britain, this particular grant was ignored, and after much litigation was, finally, by the Supreme Court of the United States, declared null and void.

In the meantime, the land was traded to different parties and they have kept it up to this day. There are thousands of deeds upon record, coming through the above title. At the same time, the United States had the land, embraced in this large grant, surveyed and put upon the market.

There are two sets of claims with straight titles from the source of each base. Now, in Section 4, lot 6, and range 19, the United States issued patents, as is designated in each tract. Of course, if you can trace your title through any or all of these red ink gentlemen, you are all O. K., but I am sure you cannot. The land is absolutely owned by the parties who occupy it. You are simply left with a bogus title.

Yours truly, (213 words)

27.

R. D. Porter,  
Wentworth, Col.

Dear Sir :—

Your favor of the 23d inst., in relation to suit brought by John Smith vs. the Landis Transfer Co., came duly to hand. In reply thereto we have to say, Mr. Smith is not in any way the general manager of the company. He is the director and treasurer and pays no attention to the operating department, either in buying, selling, receiving, or issuing orders, and his business in Wyandotte, on the day on which service was had in this case, was for the express purpose of saving the

property and for no other reason whatever. Mr. Smith's duties in connection with the business is simply to receive money due the company, he realizing that his only responsibility is to keep a correct record of the same and to have his checks agree and accounts correspond with the American National Bank, through which we transact our business.

Yours truly, (155 words)

28.

J. B. Carter, Esq.,  
Harrisonville, Tex.

Dear Sir :—

Yours of the 2d, in reference to the Degarno suit, is at hand. We brought suit on notes against Degarno & Co., the firm consisting of Degarno, Bradley and Smith. The suit was brought at the first term in April. Summons were served on Degarno. Smith and Bradley were not to be found in the country. We have been unable to find Bradley, and in order to bring him into court had to serve an attachment-in-aid, as he owns property in the southwestern part of the state. After considerable trouble and expense, we succeeded in locating him in an adjoining county. We had predicted an alias, and had the summons served on him. He filed answer setting up as his defense that the two notes on which we sued were signed by the firm of Degarno & Co., without his knowledge or consent, and after the firm had dissolved partnership.

We were limited to five days for reply, and could not communicate with you, but, anticipating that you had received notice, we filed reply, setting up that the notes were given in payment of merchandise sold by you to the firm of Degarno & Co. while Smith was a member. We understand that your agent took these notes while passing through the city. Please get a statement from him on all forms of assignment and execution of notes, by whom the same were signed, in whose presence, if any one, and whether or not in his presence.

Yours truly, (259 words)

29.

Mr. T. H. Cosgrove,  
Lowell, Mass.

Dear Sir :—

Your letter of the 28th was dropped into my office this morning, just as I was starting out on a trip in your behalf. Sickness in place of business and a failure to find any satisfactory investment for you, have caused the delay in the matter which I very much regret. I will submit for your consideration the purchase of two lots, which I had about decided on, before the receipt of your letter and my examination to-day of the property.

Armourdale is one of Kansas City's manufacturing suburbs, located just across the line in Kansas, but now a part of Kansas City, Kans., and Westport. In Armourdale is located the Standard Oil Works, the Swift Packing Co., the Alcott Packing House, and other establishments. After fully inquiring into the real estate in Kansas City, that would be reasonable and profitable for \$600, I visited Armourdale and was at once impressed with the inducements offered there. I had selected for you two contiguous lots of 25 feet front each, located in a thickly settled portion of the town, not far from the street railway, now in operation, and still nearer one now in construction, with sidewalks now constructed in front.

The price of these lots is \$1,600, and can be purchased on the following terms: \$600 cash, \$500 in one year, and \$500 in two years, interest at the rate of 10 per cent per annum, payable semi-annually. If you purchase this property, there will be nothing to pay beyond the \$600 until six months hence, when the first installment of interest, \$50, will be due. Then you will be required to pay nothing more until the end of the year. My idea about the matter is this, that before the end of the year the lots can be sold at a fair

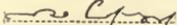
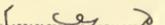
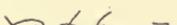
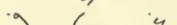
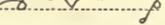
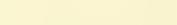
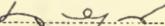
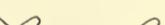
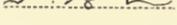
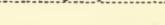
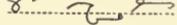
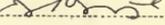
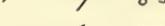
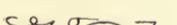
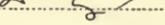
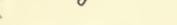
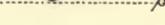
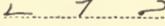
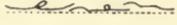
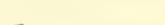
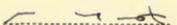
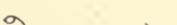
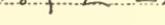
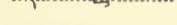
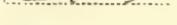
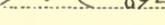
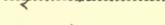
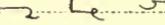
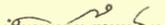
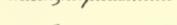
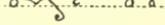
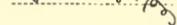
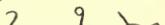
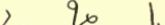
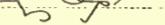
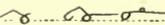
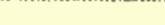
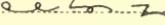
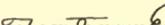
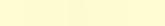
profit, and thus you would be released from paying any more on them; but at all events, you could dispose of the lots before the next \$500 note would be due. My opinion in regard to it was approved by two gentlemen who were with me, that these lots would be worth, one year from now, \$3,000. I feel as well satisfied as any one can, on mundane matters, that this price for these lots would insure you against all loss and would net you in the end more than 10 per cent. If this seems to be too much of an undertaking for you, I will endeavor to select a single lot in Armourdale. The lots go in pairs and, I think, will sell better in that way.

I will make this further proposition to you, if you will make the \$600 payment on these lots, I will take one-half interest with you by assuming and paying interest on the \$800 to be secured in two notes of \$400 each, which would leave you only \$200 and interest, regardless of how long the property might remain in your hands.

In addition I will attend to all the details of the purchase and sale of the property. Let me hear from you, at your earliest convenience, and do not hesitate to reject the matter submitted for your consideration, if it does not entirely meet your approval.

Yours truly, (578 words)



1 State of Missouri		District	
Circuit Court		Issued	
Supreme Court		United States Marshal	
Plaintiff		Virtue	
Defendant		Unsatisfied	
Promissory		Levied	
Promise		Seized	
Value received		Estate	
Thereof		Aforesaid	
Exhibit		Marshal	
Remains		Pursuant	
Wherefore		Levy	
2 Whereon		Vendue	
Particulars		Satisfy	
Appears		Knocked	
Itemized		Become	
Herein		Owneid	
Queen City		Common	
3 Mercantile Co.		Respective	
Corporation		Appointment	
Organized		Suitable	
Wares		Receiver	
Merchandise		Preserve	
Credits		Mandamus	
Thereon		5 Honorable	
Hereto		Relator	
Farmers		Constitute	
4 Hedge		Audit	
Moves		Indebtedness	
Insolvent		Contingencies	
Unsatisfied		Criminal	
Ought not		Outstanding	
Defend		Hereinafter	
Sufficient		Hereto	
Whereas		Hereof	
Deed of trust		Items	
5 Recorder's		Include	
Conveyed		Examine	
Trustee		Prosecuting	
To-wit		Revised	
South		Statutes	
East		Audited	
North		Remedy	
West		Moneys	
Southwest		Funds	
Southeast		Neglected	
Northeast		Perform	
Northwest		Forthwith	
Quarter		10 Sheriff	
Section		Rightful	
Township		Thence	
Acres		Creditor	
Deducted		Issued	
Streets		Lawrence County	
Alleys		Levied	
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Principal		Issuance	
Legal		Returnable	
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Owners		Owner	
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Undersigned		Judicial	
Highest		Surrender	
Bidder		Exempt	
Aside		Congress	
Unknown		Relating	
6 Sole		Bankruptcy	
Surviving		Schedule	
Heirs		Annexed	
Deceased		Verified	
Petitioners		Petitioner's	
Residents		Provisions	
Hereunto		Inventory	
Publication		Adjudged	
Verdict		Bankrupt	
7 Therein		Purview	
Erred		Foregoing	
Admitting		Solemn	
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Immaterial		Justly	
Competent		Deponent	
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Submitting		Incorporated	
Court of appeals		Authorized	
8 Interpleader		14 Conditional	
Assignment		Lien	
Brief		Empowered	
Appellant		Assets	
Petition		Redeem	
Partition		Therefrom	
Thereto		Adverse	
Co-partnership		Therent	
Western		Referee	

# FORMS OF LEGAL PAPERS.

## FOR THE CONVENIENCE OF STENOGRAPHERS.

NOTE.—The student should study these forms carefully and practise writing them on the typewriter, to become familiar with them.

1.

STATE OF MISSOURI, }  
GREENE COUNTY. } SS.

In the Circuit Court of Greene County, Missouri, May term, 1898.

J. C. Graham, Plaintiff,

vs.

D. M. Noble, Defendant.

} ACTION ON NOTE.

Plaintiff for his cause of action says that defendant, on the first day of December, 1897, by his promissory note of that date, by him duly executed, promised, for value received, to pay to plaintiff in one year after the date thereof, Five Hundred Dollars, with interest from date of note at the rate of eight per cent. per annum; said note being filed herewith and marked exhibit "A"; that defendant has failed and refused to pay any part of said note and interest, all of which remains due and unpaid. Wherefore, plaintiff prays judgment for the sum of Five Hundred Dollars, together with interest thereon at eight per cent. per annum, from the date of said note.

JAMES W. RICHARDSON,

Attorney for Plaintiff.

(The note should be filed with the above paper.)

(158 words)

2.

STATE OF MISSOURI, }  
GREENE COUNTY. } SS.

In the Circuit Court of Greene County, Missouri, May term, 1898.

L. D. Martin, Plaintiff,

vs.

D. B. Anderson, Defendant.

} ACTION ON ACCOUNT.

Plaintiff for his cause of action states that defendant is indebted to him in the sum of Three Hundred Dollars for goods sold and delivered to defendant by plaintiff.

iff, the particulars of which will appear in an itemized account herewith filed and marked exhibit "A"; that said sum is due and wholly unpaid. Wherefore, plaintiff prays judgment for the sum of Three Hundred Dollars, together with six per cent. interest per annum thereon, from November 13, 1897, the date when demand of payment was made on the defendant herein.

W. H. BARTHOLEMEW,  
Attorney for Plaintiff.

(An itemized statement of the account must be filed with the above paper.)  
(132 words)

---

3.

In the Circuit Court of Greene County, Missouri, May term, 1897.

Queen City Mercantile Co., Plaintiff,	}	ACTION ON ACCOUNT.
vs.		
Perry Hampton Mercantile Co., Defendant.		

Plaintiff states that it is a corporation organized under the laws of the State of Missouri, that the defendant is also a corporation organized under the laws of the state of Missouri. That the defendant owes the plaintiff the sum of Seven Hundred and Fifty Dollars (\$750.00), for goods, wares, and merchandise sold and delivered by plaintiff to defendant, at defendant's special request, a statement of the various bills of goods, the dates of sales and credits thereon being hereto attached, marked exhibit "A". That said sum is due, demand having been made on the defendant and payment refused, wherefore, the plaintiff asks judgment for said amount and interest.

T. J. DELANEY,  
Attorney for Plaintiff.  
(145 words)

---

4.

In the Circuit Court of Greene County, Missouri, March term, 1897.

Farmers' Hedge Company, Plaintiff,	}	MOTION FOR COST.
vs.		
St. Louis National Bank, Defendant.		

Now comes the defendant and moves the court to require plaintiff to give security for costs in this action, for the reason that said plaintiff is an insolvent corporation, that there are large claims against it, and an unsatisfied judgment in this court for the sum of \$6,200, and that said plaintiff has no property out of which the cost can be collected.

Wherefore, defendant states that it ought not to be compelled to defend this suit until a good and sufficient cost bond is filed.

C. W. HAMLIN,  
Attorney for Defendant.

STATE OF MISSOURI,     }  
 COUNTY OF GREENE.    } SS.

C. W. Hamlin being duly sworn upon his oath says that the facts stated in the above motion for costs are true, as he verily believes.

L. DALRYMPLE,  
 Clerk of Court.

Subscribed and sworn to before me, this first day of May, 1897.

My term as a Notary Public expires the 25th day of May, 1898.

W. B. SANFORD,  
 Notary Public.  
 (188 words)

5.

TRUSTEE'S SALE.

Whereas, Jesse M. Kelly and Mary Kelly, his wife, by their certain deed of trust, dated the 14th day of July, 1892, and recorded in deed of trust book 118, at page 361, in the recorder's office, within and for Greene County, Mo., conveyed to L. D. Mason, trustee, the following described real estate, to-wit :

The south half of the east half of the southeast quarter of the southwest quarter of section 23, township 29, of range 22, containing ten (10) acres, except that part deducted and used for streets <sup>and</sup> alleys, all situated in Greene County, Missouri, in trust to secure the payment of certain promissory notes in said deed of trust described, and whereas, default has been made in the payment of said notes, interest and principal now past due. Now, therefore, at the request of the legal holders and owners of said notes, notice is hereby given that the undersigned, W. H. Wilson, trustee, in accordance with the terms of said deed of trust, will sell to the highest bidder for cash in hand, at the east front door of the circuit court house, in the city of <sup>and</sup> Springfield, Greene County, Missouri, on Saturday, the 17th day of April, 1897, between the hours of 9 o'clock A. M., and 5 o'clock P. M., of that day, to pay said notes and interest, together with the cost of executing this trust.

W. H. WILSON, Trustee.  
 (252 words)

6.

In the Circuit Court of Greene County, Missouri, March term, 1898.

James M. Patterson, Collector of Revenue for Greene County, Missouri,  
 Plaintiff,

vs.

The unknown heirs of J. D. Morgan,  
 deceased, Defendants.

MOTION TO SET ASIDE JUDGMENT.

Now come W. D. and J. M. Morgan, the sole surviving heirs of the late J. D. Morgan, deceased, and state to the court that at the present term of this court, and on the 24th day of May, 1897, there was rendered in this court a judgment in the above entitled cause against the unknown heirs of <sup>and</sup> J. D. Morgan, deceased, against certain real estate in said suit set out and described. Your petitioners respectfully represent to the court that they are the sole surviving heirs of the said J. D. Morgan,

deceased. That they are now, and have been, at all times since the death of said J. D. Morgan, residents of the county of Greene, and state of Missouri.

Wherefore, your petitioners pray the court to set aside the judgment herein rendered, on said day of said term of court, for the reason that your petitioners, the heirs, etc., of said deceased, were residents of Greene County, Missouri, and that no service was had upon them by reason of the publication had in this cause.

BARBOUR & M'DAVID,  
Attorneys for Defendant.

IN TESTIMONY of all of which we have hereunto set our hands and seals this.....day of.....189..

(Signed) W. D. MORGAN.  
J. M. MORGAN.

(255 words)

STATE OF MISSOURI, }  
COUNTY OF GREENE. } SS.

On this ..... day of ....., 189., before me personally appeared W. D. Morgan and J. D. Morgan, to me known to be the persons described in and who executed the foregoing instrument, and acknowledge that they executed the same as their free act and deed.

WITNESS my hand and seal, this ..... day of ....., 189..  
My commission expires as notary public on the ..... day of ....., 189..

.....  
Notary Public.

(343 words)

(NOTE.—Of course the stenographer will understand to substitute names desired in place of names here used, and to leave all places for signatures blank.)

In the Circuit Court of Greene County, Missouri, April term, 1898.

7.

O. H. Mitchell, Plaintiff, }  
vs. } MOTION FOR A NEW TRIAL.  
J. E. Watson, Defendant. }

Now, at this day, comes the above-named plaintiff and moves the court to set aside the verdict of the jury in this case, and judgments rendered herein, and grant the plaintiff a new trial for the following reasons, to-wit :

I.

Because the court erred in admitting irrelevant, incompetent and immaterial evidence offered by the defendant.

II.

Because the court refused to admit competent and material evidence offered by the plaintiff.

III.

Because the court erred <sup>100</sup> in refusing to give proper instructions offered by the plaintiff.

IV.

Because the court erred in giving improper instructions in behalf of the defendant over the objections of the plaintiff.

## V.

Because the verdict of the jury is against the evidence, and the law and the evidence.

## VI.

Because there is no evidence to support the verdict in this case, and the court erred in submitting the case to the jury at all.

A. B. LOVAN,

Attorney for Plaintiff.

(179 words)

## 8.

In the Kansas City Court of Appeals, March term, 1897.

James Smith, Plaintiff,

vs.

James B. Jones, Defendant.

M. C. Green, Interpleader.

Appeal from Greene County Circuit Court.

Abstract of record, assignment of errors and Brief for Appellant.

On March 25th, 1894, in the Circuit Court of Greene County, Missouri, the following petition was filed :

## AMENDED PETITION.

In the Circuit Court of Greene County, Missouri, May term, 1896.

Samuel Smith, Plaintiff,

vs.

James B. Jones, Defendant.

} PETITION FOR PARTITION OF  
} PERSONAL PROPERTY.

Plaintiff for cause of action against the defendant states that on the 25th day of October, <sup>100</sup> 1893, and long prior thereto, said defendant and one M. C. Green had formed a co-partnership to carry on a general mercantile business in Greene County, Missouri. That prior to the said 25th day of October, 1893, a judgment was duly rendered in the Circuit Court of the United States for the Western District of Missouri, in favor of one James Smith, and against James B. Jones, for the sum of eight hundred and fifty dollars, with interest and cost, and on the 20th day of December, 1893, said judgment was, <sup>200</sup> for value received, duly assigned by said James Smith to A. G. Davidson, and on the 10th day of January, 1894, an execution was duly issued on said judgment, directed and delivered to United States marshal for Western District of Missouri; that on the 30th day of January, 1894, said marshal, under and by virtue of said execution, and while the same was unsatisfied and in full force and effect, levied upon and seized all the right, title, interest, and estate of the said James B. Jones, of, in and to the aforesaid <sup>300</sup> mercantile business.

That the said marshal gave due notice of the time, terms and place of said sale of said property, as required by law, under the said execution, on the 27th day of February, 1894, pursuant to said execution, levy and notice said marshal offered for sale at public vendue said property to the highest bidder for cash in hand to satisfy said execution, and at the said sale the plaintiff was the highest and best bidder, and the same was knocked down and struck off to plaintiff by said marshal for the sum of six hundred and <sup>400</sup> fifty dollars.

That by virtue of the purchase of the property at said sale, this plaintiff has become an owner in common of said property.

Plaintiff states that the United States marshal refused to deliver said property to this plaintiff, although requested to do so.

Wherefore, plaintiff prays the court for judgment, ordering the sale of said property, and partition of the proceeds thereof between the plaintiff and defendant, according to their respective interests, and for the appointment of some suitable person as receiver to keep and preserve said property until the further orders of this court.

.....  
Attorneys for Plaintiff.  
(500 words)

9.

In the Circuit Court of Greene County, Missouri, September term, 1898.

State Ex. Rel. B. S. Chinn, Plaintiff, }  
vs. } PETITION FOR MANDAMUS.  
A. B. Appleby, H. M. Houston and }  
T. S. B. Denby, Defendants. }

To the Honorable Court of the County and State aforesaid :

Your relator, B. S. Chinn, for his cause of action, states :

That the defendants are each members of the County Court of Greene County, Missouri, and that they together represent and constitute the said County Court of Greene County, Missouri.

That as such court it is their duty, under the law, to audit <sup>100</sup> and allow any and all claims presented to them as indebtedness against their said county.

That under certain contingencies the said Greene County becomes and is liable for certain criminal costs, and that there is now outstanding against said county, and allowed by the defendants as the County Court, certain criminal costs that will more fully appear in the statement hereinafter referred to.

Your relator further represents that he is the owner of certain criminal costs for which the said Greene County is liable, and that he became such owner by purchase, paying value therefor and taking an assignment of the <sup>200</sup> same, and that he, therefore, has a right to collect the same.

That the itemized statement of said costs belonging to him, as aforesaid, is hereto attached and made a part hereof.

That said items of costs referred to are included in and are a part of certain bills of costs which were duly examined, approved, and signed by the judge of the Criminal Court, and by the prosecuting attorney of said Greene County, Missouri, as required by law under Article 14, Revised statutes of the state of Missouri, 1889, and that said bills of cost, <sup>300</sup> as aforesaid, duly examined, approved, and signed, as aforesaid, were, on the dates indicated in said itemized statement herewith filed in the office of the clerk of said County Court, and were by the defendants as said County Court, on the dates indicated in said itemized statement, duly audited and allowed by said court as an indebtedness against said county.

Your relator further represents that on the several dates on which said items of cost were allowed, as aforesaid, there were ample moneys in the funds, and to come in, with which to pay said items of cost, and that <sup>400</sup> it was the duty of the defendants as said court to order a warrant drawn for said sum ; but

That they have refused, failed and neglected to do so, although often demanded by this relator, and requested to perform their duty in that regard, and that said defendants still fail and refuse to draw their said warrant for said sums.

That the total amount due this relator, as aforesaid, and for which he is entitled to a warrant, as aforesaid, is the sum of Two Thousand Sixty-nine Dollars and Twenty-eight Cents (\$2,069.28).

Your relator further states that he is <sup>500</sup> wholly without remedy except by writ of mandamus ; and, therefore,

Your relator prays this honorable court to grant a writ of mandamus under the seal of this court, and directed to the said defendants, commanding them to forth with draw their warrants according to law, payable to this relator, for the said sum due him, as aforesaid, to-wit : Two Thousand Sixty-nine Dollars and Twenty-eight Cents (\$2,069.28), or show cause why they ought not so to do, if any they have.

STATE OF MISSOURI, }  
 COUNTY OF GREENE. } SS.

B. S. Chinn, of lawful age, first being duly sworn according to law, <sup>600</sup> on his oath states, that he is the relator in the above entitled petition for mandamus ; that he knows the contents of said petition, and states that the matters and things therein alleged are true, except such as are alleged on information and belief, and also such matter and things he believes to be true.

Signed : .....

Subscribed and sworn to before me this 13th day of September, 1898.

(670 words)

10.

In the Circuit Court of Greene County, Missouri, May term, 1896.

J. M. Hudson, Plaintiff,  
 vs. } MOTION TO SET ASIDE SHERIFF SALE.  
 H. D. Manning, Defendant. }

Now comes the defendant and for his cause of action against the defendant complains and says that on the 5th day of February, 1896, he was the legal and rightful owner of the following real estate in Greene County, Missouri, to-wit :

Beginning at a point two hundred and eighteen (218) feet north of the north-west corner of Block forty-one (41) in the original plat of North Springfield, Missouri, thence east one hundred <sup>100</sup> and forty-two and one-half (142½) feet, thence south seventy-six (76) feet, thence west one hundred and forty-two and one-half (142½) feet, thence north seventy-six (76) feet to place of beginning.

That on the ..... day of ....., 189..., the judgment creditor caused an execution to be issued to the sheriff of Lawrence County, Missouri, and by him levied upon the real estate of this defendant, the judgment debtor and the owner of said real estate, and caused and procured said real estate to be sold without notice to said defendant of the issuance of said <sup>200</sup> execution sale, of said real estate, and to what term of this court said execution is returnable according to Section 4943, Revised Statutes of Missouri, 1889.

That said execution is returnable at this term of court, and is now returned.

Wherefore defendant prays this honorable court to set aside said sheriff sale.

.....  
 Attorney for Defendant and owner of said land.

(266 words)

## 11.

## FORMS IN BANKRUPTCY.

## DEBTOR'S PETITION.

To the Honorable James W. Jones,

Judge of the District Court of the United States for the Southern Division of the Western District of Missouri.

The petition of H. M. Davis, of Springfield, in the County of Greene, and District and State of Missouri, engaged in the Wholesale Stove Business, respectfully represents :

That he has had his principal place of business (or has had his domicil) for the greater portion of six months next immediately preceding the filing of this petition at Springfield, within said judicial district; that he owes debts which he is unable<sup>100</sup> to pay in full; that he is willing to surrender all his property for the benefit of his creditors except such as is exempt by law, and desires to obtain the benefit of the acts of Congress relating to bankruptcy.

That the schedule hereto annexed, marked "A", and verified by your petitioner's oath, contains a full and true statement of all his debts, and (so far as it is possible to ascertain) the names and places of residence of his creditors, and such further statements concerning said debts as are required by the provisions of said acts :

That the schedule<sup>200</sup> hereto annexed, marked "B", and verified by your petitioner's oath, contains an accurate inventory of all his property, both real and personal, and such further statements concerning said property as are required by the provisions of said acts : That no part of said debt has been paid, except Seventy-five Dollars (\$75) June 1st, 1895, and Sixty-five Dollars (\$65) March 1st, 1896, and that deponent has not, nor has any person by his order, or to his knowledge or belief, for his use, had or received any manner of security for said debt whatever.

..... (300 words)  
Creditor.

Subscribed and sworn to before me this.....day of.....A. D. 18..

## 12.

## PROOF OF UNSECURED DEBT.

In the District Court of the United States for the Southern Division of the Western District of Missouri.

In the matter of  
Henry M. Taylor, } IN BANKRUPTCY.  
Bankrupt. }

At Springfield, in said district of Missouri, on the 25th day of March, A. D. 1898, came Jeremiah Fenton, of Springfield, in the County of Greene, in said district of Missouri, and made oath, and says that Henry M. Taylor, the person by (or against) whom a petition for adjudication of bankruptcy has been filed, was, at and before the filing of said petition,<sup>100</sup> and still is, justly and truly indebted to said deponent in the sum of Six Hundred and Seventy-four Dollars (\$674); that the consideration of said debt is the following note :

\$674.

Springfield, Mo., March 1, 1898.

Ninety Days after date we or either of us promise to pay to the order of Jeremiah Fenton at the Bank of

THE HOLLAND BANKING CO.,

Six Hundred and Seventy-four Dollars (\$674), for value received without defalcation or discount, with eight per cent. per annum interest from maturity, payable semi-annually, and if not paid annually to become as principal and bear the same rate of interest.

HENRY M. TAYLOR.

Wherefore, your petitioner prays that he may be adjudged by the Court to be a bankrupt within the purview of said acts.

Attorney.

United States of America, District of Missouri, SS. :

I, Henry M. Taylor, the petitioning Debtor mentioned and described in the foregoing petition, do hereby make solemn oath that the statements contained therein are true to the best of my knowledge, information, and belief. (273 words)

Petitioner.

Subscribed and sworn to before me this.....day of.....A. D. 18..

13.

PROOF OF DEBT DUE CORPORATION.

In the District Court of the United States for the Southern Division of the Western District of Missouri.

In the matter of William H. Martin, Bankrupt. } IN BANKRUPTCY.

At Springfield, in said district of Missouri, on the 16th day of March, A. D. 1899, came Charles M. Watson, of Springfield, in the county of Greene and state of Missouri, and made oath and says that he is president of the Queen City Manufacturing Co., a corporation incorporated by and under the laws of the state of Missouri, and carrying on business at Springfield, in the county of Greene and state of Missouri, and that he is duly authorized to make this proof, and says that the said William H. Martin, the person by (or against) whom a petition for adjudication of bankruptcy has been filed, was, at and before the filing of the said petition, and still is, justly and truly indebted to said corporation in the sum of Eight Hundred Ninety-seven and 5/100 Dollars (\$897.50); that the consideration of said debt is the following note :

\$897.50

Springfield, Mo., March 16, 1898.

Six months after date, I promise to pay to the

QUEEN CITY MANUFACTURING CO., or order,

Eight Hundred Ninety-seven and 5/100 Dollars (\$897.50), for value received, at

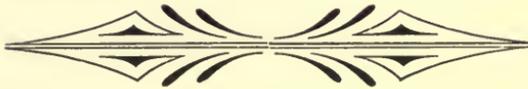
THE SPRINGFIELD SAVINGS BANK, Springfield, Mo., with interest at the rate of eight per cent. per annum from date, payable annually, and if not so paid, compounded.  
WILLIAM H. MARTIN.

That no part of said Debt has been paid (except.....); that there are no set-offs or counterclaims to the same (except.....); and that said corporation has not, nor has any person by its order, or to the knowledge or belief of said deponent for its use, had or received any manner of security for said debt whatever.

.....  
President of said corporation.

Subscribed and <sup>300</sup> sworn to before me this....day of....., A. D. 18..

.....  
(328 words)



# COURT REPORTING.

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## SUGGESTIONS IN REGARD TO THE DETAILS OF ACTUAL COURT WORK,

Which should be carefully observed by the student, who should not only read and study them from a standpoint of theory, but master them in minutest detail, by taking the testimony in the following cases, from dictation, and making transcripts with Title Page, Caption, and Index, until it can be done accurately, neatly and quickly. Notes should be indexed so that anything in them may be found readily.

Make full transcript on legal length paper several times and put together properly with fasteners ready for delivery, until you are confident you can furnish a neat, well-prepared and satisfactory transcript.

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NOTE.—These articles may, from time to time, be dictated to students as new matter, for which there is no vocabulary of words from which to prepare for dictation.

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## STENOGRAPHERS' HABITS.

Confidence is the cornerstone of success as a ready and accurate reader. Some persons who are really competent, from lack of confidence, underrate their capabilities, which tends to unnerve and confuse them. Such persons should cultivate the feeling that they are as proficient as others; and believe what others can do they can do. Steady nerves and a "cool head" are essentials, and depend largely on habits. The reporter cannot stay out until the "wee sma" hours of the morning and then expect to either read or write as accurately and rapidly as if he had taken the proper rest at the right time.

If the stenographer is called upon to read his notes and has to spend much time in "finding the place," he will become confused, if at all sensitive to criticism.

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## FINDING TESTIMONY, INDEXING NOTES.

Experience has shown that certain expedients may be used for finding any given portion of testimony, thus facilitating the ease of reading. First, the name of each witness should be written out in bold, conspicuous longhand. The names

of witnesses and the pages upon which their testimony appears should be written on a "temporary memorandum" sheet or "index sheet." Cross-examination, re-direct examination, and re-called, should also be indexed on the "temporary memorandum" sheet. In fact, this sheet should cover everything in the testimony that can be indexed. The stenographer being called upon to read the testimony of any witness on a particular subject, must first learn exactly what is wanted, and then refer to his "index sheet" for the page upon which the examination from which he is to read begins; he can then run through his notes and quickly find the testimony desired. The above method is recommended when loose sheets are used.

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### ANOTHER METHOD OF INDEXING NOTES.

When a tablet is used, a simple, convenient method of indexing is to write the name of each witness in longhand, as follows: Turn up the lower end of the first leaf before you, about three inches, and write the name of witness on first line at bottom of page, or underside, and turn it back as it was at first, then, holding the leaf down with the left hand, take hold of the right-hand corner of the leaf and fold it over to the left, until the bottom of leaf on which name is written, extends about  $\frac{3}{4}$  of an inch past the left-hand edge of the tablet, with the edges parallel. Crease it with the right hand so that it will stay in place, and turn the leaf forward in front of you in the direction all the leaves will be turned, and begin writing the testimony on the next page. Cross-examination, re-direct examination, re-called, plaintiff rests, defendant rests, rebuttal of plaintiff, rebuttal of defendant, and everything in the testimony that can be indexed should be treated in the same manner.

If called upon to read, ascertain exactly what is wanted and bring all the leaves of the note-book back, and your index will be in front of you and all you have to do is to read the different items on the left-hand edge of the note-book until you find the one you want, when you can at once open your tablet to the right place.

By this method your tablet is neatly indexed when you are through with it, and is a convenient reference if filed away as it is. The same method may be used in commercial work to good advantage. It will be convenient if only the dates are indexed, and it often saves time, but anything of special import may be indexed in this way and easily referred to in the future.

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### INDEXING TRANSCRIPT.

When a case is transcribed, the transcript should be indexed, showing the page upon which examination of witness commences; pages upon which plaintiff and defendant rested; page at which testimony closed, etc. The index may appear in the front of the transcript, upon the page preceding that upon which the case commences, in something like the following form, which should be written after the "Title of the Court," name of the county, title of the case, names of the parties, etc.

The abbreviations "Dr.," "Cr.," "R. D.," "R. C.," indicate the respective examinations:

In the Circuit Court of Greene County, Missouri, September term, 1898.

Richard Roe, Plaintiff,	}	EMBEZZLEMENT.
vs.		
John Doe, Defendant.		

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INSERTING OPINION.

The stenographer should seldom insert his opinion of distance or measurement in the record until he has requested witness, court or council to state it, and if necessary to do so, he should insert in parentheses as follows : (showing about two feet). If, however, the distance, space or measurement indicated by the witness can be determined with approximate accuracy, a stoppage should not be caused in the proceedings, but the distance or measurement inscribed in the notes in parentheses. Always use parentheses when putting in your own language, by way of explanation.

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STOPPING PROCEEDINGS.

Never unnecessarily interrupt the proceedings ; but bring the whole legal machinery to a complete standstill, if necessary, to make the record ABSOLUTELY CORRECT. Some stenographers are afraid to stop the proceedings for any reason, for fear it will be taken as an admission that they cannot report as fast as one can talk.

The transcript of a stenographer who has extreme fears along this line, will often require close examination, while, usually, confidence may be reposed in the reporter who unhesitatingly stops counsel, witness and proceedings whenever necessary, and his transcript is not subject to such careful scrutiny. A stenographer is supposed to accurately report everything said and done in heated discussion in which two or more persons are speaking at once, and the reporter must, in such a case, use discretion and endeavor to catch as much of the discussion as may seem at all relevant to the cause. It is often surprising to the stenographer himself the amount of a discussion he can report under such circumstances. It frequently happens that, during such tilts, a counsel may make admissions or statements which opposing counsel may wish to take advantage of, and it, not unfrequently, devolves upon the reporter to furnish an accurate statement thereof.

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### RAPID WITNESS.

A speaker who uses grammatical language and speaks distinctly, is much more easily reported than one who speaks less rapidly, but who uses a confused and jumbled mass of words to express his meaning. In the latter case, the speaker generally repeats his statements, and breaks his sentences, which is confusing to the reporter. A very frequent (but unnecessary) expression used by witnesses is the phrase "I says," "he says," "says he," etc.

While it might be imprudent for the reporter to make any suggestions directly to the witness, an intimation to the counsel that the meaning of the witness' last statement was not clear, will often have the effect of making the witness more deliberate and clear in his statements. Tact and discretion must be used in such an instance, however, to avoid criticism from opposing counsel.

In instances where the witness is a rapid talker and indulges in long rambling explanations of facts, the reporter may get a respite by innocently asking the witness to repeat some name, place or date. This is only justifiable as a matter of rest, and must be ingeniously done.

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### DEPOSITIONS.

Depositions are read in the trial of cases either to the court or jury, in instances where the attendance of witnesses cannot be procured. The proceedings, in taking depositions, in respect to form of stating the direct, cross and re-cross examinations, are the same as those taken upon the trial of the cause, except that they are taken before an inferior officer (most frequently before a notary public), and without a jury. Objections may be interposed in the same manner, and indicated in the same way as in the trial. The party offering the deposition will, at the proper time, read it to the court or jury. The minutes of the reporter should show the name of the witness, the place of taking the deposition, and the party on whose behalf it is taken. They should also show the rulings of the trial court upon objections made to testimony, as in such testimony there are no rulings upon objections, it being the function of the trial judge to pass upon them.

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### EXHIBITS.

By practise it has become the duty of reporters to carefully mark, for identification, formal record evidence when offered, such as notes, bonds, contracts, etc., etc., unless the character of the exhibit is such that, from the nature of the cause and the testimony regarding it, the identity is complete. Of course, the instrument would be of no value unless identified by transcript. Such instruments are marked as follows: "For Identification, Plaintiff's Exhibit A" when formally offered and admitted in evidence, "Defendant's Exhibit 1." It is advisable to use letters for either plaintiff's or defendant's exhibits, and figures for the other.

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### OFFER OF PROOF.

When an objection is made to a question, the attorney asking the question is sometimes called upon by the court to state the fact which he expects to prove by the witness, in order that the court may know whether testimony called for by the

question is competent. The facts stated in reply should be recorded, preceded by the words: "Plaintiff (or defendant) offered to prove" or "offered to show the following facts." The objections, and the ruling of the court should appear in regular form.

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### WHAT NOT TO TAKE.

Frequently a question is asked and the opposing attorney addresses the court with "I object." The attorney asking the question, knowing it to be improper, asks another question before the court can rule upon the preceding one. Strike the first question out by running the pen through it. When anything is repeated two or three times, but clothed in different words, it is unnecessary to produce it in the transcript. When a question is repeated, some writing may be saved by writing the first word of it followed by "question repeated" written in shorthand.

The stenographer should take no risk on leaving out anything. He must be sure that everything is definite and certain.

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### QUESTIONS BY THE COURT OR JURORS

And the answers to them should be taken, the first question being introduced by the words "by the court" or "by a juror" as the case may be, and then when the counsel takes up the examination, precede his first question by the words "by the counsel."

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### FILING OF NOTES.

The court, or judge thereof, may make an order, directing the stenographer to file at once, or within a specified time, the original stenographic notes, taken in any particular case; whereupon the stenographer must file same as required.

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### NOTES—HOW PRESERVED—WHEN WRITTEN OUT.

The original stenographic notes in a cause, unless ordered filed, must be carefully preserved by the stenographer, for five years after the hearing of the trial; at the end of which time they may be destroyed, and in case he vacates his office for any reason within that time, he shall deliver same to his successor to be kept in like manner, but unless called upon to do so by some one entitled by law to a copy, he is not required to write them out.

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### OBJECTIONS, RULINGS, AND EXCEPTIONS.

There is nothing in the reporter's record so important to the appellant as the careful and proper recording of objections, rulings, and exceptions. It is because of these that causes are appealed and reviewed by superior courts. Objections are formal and must be fully stated, and when ruled upon, to be available, must be excepted to.

For the convenience of the reporter, we may class objections as general and specific. Of the former there are three, to wit: Irrelevant, Incompetent, and Immaterial. These are general because, usually, the specific grounds or reasons are not stated, but are manifest from the nature of the matter objected to.

Specific objections are detailed statements of the grounds or reasons against the action proposed to be taken. Inasmuch as the objections and exceptions form the gist of the matter reviewed by an appellate court, it is imperatively necessary that they be carefully and fully set forth.

Forms of objections are variously stated, and much depends upon the intelligence of the reporter to put them in proper form. The following is a common manner of putting an objection: "Now it appears, if your honor please, that this question calls upon the witness for a conclusion based upon these facts. The question is incompetent and improper because it does not state the time and place of the occurrences therein specified, and is indefinite and uncertain. And, generally, I object to the question as irrelevant and immaterial." This objection may be condensed in the reporter's transcript to read as follows:

"Objected to as incompetent because it is calling for a conclusion of the witness. Also improper because the question fixes neither time nor place, being indefinite and uncertain, and generally, as irrelevant and immaterial."

Having made a general objection, the counsel, during the argument, may urge upon the court additional grounds of objection, and may or may not intimate to the stenographer that he desires same added to objection already stated. In either case, the objection ought to appear, because the court may sustain it on those grounds. The stenographer may, where objections are general, and are made to several successive questions, just write, "Objected to, same as before," or "same objection."

The decision of the court in passing upon an objection is termed

#### THE RULING,

And is generally stated as follows: "I sustain (or overrule) the objection;" or "sustained," or "overruled," or "the witness may answer," or "I will allow the question." No matter in what form of language the court announces its ruling, if the witness is permitted to answer, the objection is overruled, and, if not allowed to answer, the objection is sustained. The ruling need not be in the precise language of the court, but the stenographer will write "objection overruled," or "sustained," as the case may be. If, however, the court before or after announcing its ruling, states its reasons therefor, sometimes termed the "holding of the court," they should be reported verbatim. Sometimes propositions are stated to be held by the court in informal language, which should be properly worded by the stenographer in his transcript.

The noting of an exception, while merely formal in fact, must be stated in the record to become available, and must be taken at the time.

The following is a common form of stating an exception: "To which plaintiff (or defendant) duly excepted at the time."

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#### MANUSCRIPT.

The stenographer has the same lien upon a transcript for his fees, for making it, that the law gives a mechanic upon an article or building which he has made, or on which he performed work, the nature of which is the right to hold the article until the fee is paid. If he voluntarily parts with the possession of it, he loses his lien and must resort to the ordinary remedies for collecting other debts. Let the

stenographer be on his guard against the beautiful, smooth promises to pay. The majority of the legal profession are honest and the stenographer may deliver transcript to them and rely on their promises, but there are those who will beat the stenographer with impunity. Do not deliver transcript (and thus sacrifice your rights) to the attorney whose ability or willingness to pay is doubtful (or with whom you are not acquainted), unless his client is financially responsible. Never refuse to accept a payment, no matter how small, on account.

If there is an agreement made in regard to any work, always write it out fully before beginning work, so there will be no quibbling at the end.

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### FORM OF TITLE PAGE OF TRANSCRIPT

Should be in the following order :

1. Title of Court. (Written in capitals.)
2. Term of Court.
3. Title of Cause.
4. Name of Trial Judge. (In capitals, spaced.)
5. Nature of Cause.
6. Place of Trial, and the Date.
7. Appearances.

And written as follows :

IN THE CIRCUIT COURT OF GREENE COUNTY, MISSOURI.  
SEPTEMBER TERM, 1897.

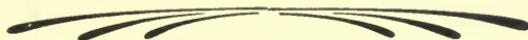
W. A. Longstreet,	}	Before HON. B. D. CARMAN, Judge, and
vs. A. R. Settlem.		a jury (if a jury).

Springfield, Mo., Sept. 30, 1897.

EJECTMENT.

APPEARANCES :

A. B. Morton, Esq., Counsel for Plaintiff.  
James B. Henry, Esq., Counsel for Defendant.



VOCABULARY OF  
COURT TESTIMONY  
IN THE FORREST CASE.

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NOTE.—The words and phrases between “1” and “2” in the vocabulary are selected from the first “100” words in the testimony. The words and phrases between “2” and “3” are selected from the second “100” words in the testimony, and so on, “5” in the vocabulary corresponding with “500” in the testimony and “12” with “1200” etc.

Notice that statements like “being duly sworn and examined on the part of plaintiff, testified as follows,” are not written in full in the vocabulary as it is deemed unnecessary, because the stenographer must always supply the wording in such statements when making the transcript.

1 Being duly sworn and examined  
 On the part of plaintiff  
 Testified as follows  
 State your name  
 Geo. E. Kiner  
 Ask you  
 Where do you live  
 I now live  
 Independence  
 State where you were  
 I was  
 Forrest  
 Scott street  
 What relation  
 Family  
 Married  
 Daughter  
 State if your  
 Was dead  
 At the time  
 Trouble  
 2 Yes sir  
 More than  
 State where your  
 At the same place  
 Where were you  
 Schuyler  
 State if you are acquainted  
 With the defendant  
 Acquainted  
 With him  
 State to the jury  
 Occurred  
 Between you  
 And the defendant  
 I came  
 3 Walked  
 Into the kitchen  
 And then  
 Into the  
 Front  
 Where the defendant  
 It isn't  
 As I thought  
 It was  
 I then  
 Upstairs  
 Retired  
 Eyes  
 In order to  
 Into his room  
 There was nothing  
 Up there  
 Quickly  
 4 I looked  
 Saw him  
 Revolver  
 As I looked  
 And as he  
 Jumped  
 Grasp  
 Weapon  
 When he  
 Grabbed  
 Arms  
 In the scuffle  
 Down stairs  
 As you lay  
 Towards  
 5 On which  
 Did he come  
 Left hand  
 West  
 State now  
 At the time  
 Shot  
 He was standing  
 First  
 Directly  
 I was  
 Did that  
 Effect  
 I don't know whether  
 Blood  
 Was the first  
 Was there  
 On your face  
 6 Of these  
 Eye  
 Is that the place  
 Right there  
 If there was  
 Any effect  
 Powder  
 With it  
 State if you have

Pillow  
 Which you were  
 Sleeping  
 I have  
 Identify  
 That was  
 7 Do you know anything  
 Yes sir  
 Tell the jury  
 What that is  
 Diagram  
 Interior  
 Represents  
 Slept  
 House  
 Where was the defendant  
 They were  
 At a table  
 8 If there  
 Had been  
 Difficulty  
 Between you  
 And the defendant  
 No sir  
 No more than  
 What you have  
 What was the  
 We had not  
 Each other  
 Detailed  
 All the conversation  
 That took place  
 Cross examination  
 What is your name  
 Son-in-law  
 Brother-in-law  
 9 Of the defendant  
 How long  
 Had you been  
 And your family  
 Been there  
 Very near a year  
 I am not positive  
 As to the exact time  
 This difficulty  
 At that time  
 Traveling  
 Phrenologist  
 Didn't have very  
 Good success  
 Examining  
 As to the character  
 You heen  
 Examiner  
 10 Were you  
 Such a matter  
 As to the time  
 Buried  
 Before you got there  
 I was sent  
 Did you arrive  
 Did you remain there  
 Remained  
 A few days  
 Old man  
 Treated you  
 11 Prior  
 Unfriendly  
 He called me  
 You were not  
 That is  
 Re-direct examination  
 After this difficulty  
 Officer  
 After you had  
 Into the  
 Half an hour  
 Where he came  
 12 Jail  
 With the defendant  
 Child  
 When you got  
 Objected  
 Impertinent  
 Objection  
 Sustained  
 Did you not  
 Clerk  
 Husband  
 Step-fathers  
 Is that the  
 Only reason  
 How old are you  
 Counsel  
 By the court [there  
 How long have you lived

13 Sworn for plaintiff  
 Testified as follows  
 Direct examination  
 Your name is  
 C. L. Sweet  
 Where do you live  
 Boonville  
 Were you acquainted  
 State if you saw  
 Immediately  
 After he was  
 Alleged  
 To have been  
 He came  
 Gallery  
 Asked him  
 What was the matter  
 State what was his

14 Appearance  
 In the face  
 If you remember  
 Powder  
 Over his  
 Looked like  
 Do you know what time  
 It was  
 It was sometime  
 Are you acquainted  
 Theodore Forrest.  
 I have never  
 Seen him  
 Cross examination  
 You saw  
 Burns  
 Did you see  
 Under his  
 He had his  
 Rag  
 Did he take

15 He was shot  
 I don't remember  
 Any there  
 How tall  
 I can't say  
 Perhaps  
 He is taller  
 Identified  
 By witness  
 Pistol  
 Evidence  
 By the plaintiff (amined)  
 Being duly sworn and ex-  
 On the part of the defend-  
 ant testified as follows  
 On his  
 Are you acquainted  
 With the defendant

16 With the plaintiff  
 Do you know where  
 State if you have  
 Been there  
 Describe  
 What you saw  
 Inside  
 I saw  
 Upstairs  
 Representing  
 In what part  
 Of the room

17 It was  
 Overhead  
 In the ceiling  
 State to the jury  
 From the direction  
 If it  
 The other room  
 It could not  
 Tell the jury  
 Have to be  
 To fire that  
 Some where  
 Theodore  
 How was the  
 Papered  
 Newspaper  
 Did you examine  
 Whether or not

18 There is  
 In that room  
 If there was  
 I could not  
 Did you make  
 An examination  
 What is your business  
 Work  
 Street Car Company

*[Handwritten cursive script for the left column of the 13-18 range]*

Motorman  
 Conductor  
 Any place  
 Difficulty  
 When this difficulty  
 Did you see him  
 I was running  
 Had a bottle  
 Whiskey

19 What was their  
 Any other  
 Intoxicated  
 Drink  
 How long  
 Had you known him  
 Saw him  
 Take a drink  
 In your life

20 You are only  
 He was humming  
 Fellows  
 Do you know  
 It was not  
 Don't generally  
 Did you go  
 Of this man  
 I don't  
 How long ago  
 Tell the jury  
 How they are

21 Each other  
 Is there a  
 Partition  
 What is it  
 What position  
 Did you hold  
 In this county  
 Last May  
 Jailer  
 Do you remember  
 Of the difficulty  
 For which this defendant

22 Did you notice  
 I did  
 What that was  
 Was there any  
 Left side  
 I don't think  
 Might have been  
 On the other side  
 On that side

23 Were you there  
 Brought there  
 No sir  
 Who was  
 In charge  
 O'clock  
 Before I got there  
 State if this man  
 Did not have  
 Near his  
 Eye  
 Think he did  
 Flesh  
 Wound  
 Re-called  
 How long you  
 Had known  
 Prosecuting witness

24 Previous  
 Was the first time  
 To that time  
 Reputation  
 Sustained  
 As to being  
 Peaceable  
 With his  
 Of him  
 What is that reputation  
 I have never  
 Contrary

25 The first time  
 Ever saw him  
 That is my recollection  
 Before this difficulty  
 I don't remember  
 As near as you know  
 Never discussed the  
 Man  
 With any one

*[Handwritten cursive script for the right column of the 13-18 range]*

# COURT TESTIMONY

## IN THE FORREST CASE.

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In the Criminal Court of Greene county, Missouri, September term, 1897.

State of Missouri,

vs.

Theodore Forrest.

} INDICTMENT, FELONIOUS ASSAULT.

SPRINGFIELD, MO., Sept. 20, 1897.

BE IT REMEMBERED, that on this 20th day of September, A. D. 1897, this cause coming on to be heard before Charles B. McAfee, judge of the Greene County Criminal Court, and a jury, the following proceedings were had, to wit :

The state, to sustain the issues on its part, offered evidence as follows :

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GEORGE E. KINER, being duly sworn and examined as a witness on the part of plaintiff, testified as follows :

### DIRECT EXAMINATION.

By Mr. Wear—

- Q. State your name. A. George E. Kiner.
- Q. I will ask you where you live? A. I now live at Independence, Mo.
- Q. State where you were last May? A. I was staying with Mr. and Mrs. S. T. Forrest, 1003 Scott Street, Springfield, Missouri.
- Q. What relation had you become to that family? A. I married Mr. and Mrs. Forrest's daughter.
- Q. State if your wife was dead at the time of the trouble? A. Yes, sir, had<sup>100</sup> been dead a little more than two months.
- Q. State where your wife died? A. At the same place.
- Q. Where were you at the time of her death? A. At home, in Schuyler, Nebraska.
- Q. State if you are acquainted with the defendant? A. Yes, sir, well acquainted with him.
- Q. Now, I will ask you to state to the jury what occurred on the night of the 12th of May, last, between you and the defendant? A. I came home the night of the 12th of May, some time after dark, walked into the kitchen and then into the<sup>200</sup> front room, where the defendant and his mother were sitting at a table, and said, "It isn't as late as I thought it was." I then went on upstairs and retired. About 11 o'clock I was awakened by some one coming upstairs. I opened my eyes and saw the defendant there, and I closed my eyes again. He had to pass the foot of my bed in order to get into his room. I heard him step quickly to the head of my bed, and I knew there was nothing up there that he wanted. I looked<sup>300</sup> and saw him standing over me with a revolver in his hand. Just as I looked he shot and I felt my

face burn. He stepped back, and, as he stepped back, I jumped up. He pointed the revolver at my breast and I was trying to grasp the weapon, and shoved the revolver up, when he fired again. I then grabbed him by both arms, and in the scuffle fell down stairs, and ran out into the yard.

- Q. I will ask you, as you lay upon that bed, which way was your face? A. Towards the south, facing this <sup>400</sup> way.
- Q. On which side of the bed did he come? A. Left-hand side, west.
- Q. State now, at the time of the shot, where he was standing? A. At the time of the first shot, he was standing directly over my left side. I was lying on the left-hand side of the bed.
- Q. Did that ball take effect? A. Yes, sir, but I don't know whether the first or second shot. I felt blood running down my face, that was the first I noticed.
- Q. Was there any wound on your face made by either one of these shots? <sup>500</sup>  
A. Yes, sir, right above the eye there.
- Q. Is that the place right there? A. Yes, sir.
- Q. Now, I will ask you, if there was any effect from powder about you? A. Yes, sir, my face was all burned with it, and it left some marks.
- Q. State whether you have here the pillow upon which you were sleeping? A. I have.
- Q. I will ask you to present it and identify it. (Witness produces pillow.)
- Q. Which way did the ball go that was shot at the time you were lying on the bed? Do you know anything <sup>600</sup> about where it went? A. Only by the pillow I was lying on.
- Q. Let us have the pillow.
- Q. Is that the pillow you were lying on? A. Yes, sir.
- Q. Tell the jury what that is, and did you bring it here? A. Yes, sir, a diagram of the interior of the house.
- Q. I will ask you what that is? A. That represents the interior of the house, the bed I slept in.
- Q. Where was the defendant when you went in that night? A. They were sitting at a table, he and his mother.
- Q. Now, <sup>700</sup> I will ask you, if there had been any difficulty or words that night between you and the defendant? A. No, sir.
- Q. No more than what you have stated? A. No, sir.
- Q. What was the feeling between you and the defendant? A. We had not spoken to each other for two or three days.
- Q. You have detailed all the conversation that took place that night? A. Yes, sir.

#### CROSS EXAMINATION.

By Mr. Young—

- Q. What is your name? A. George E. Kiner.
- Q. You are son-in-law of old man Forrest, and brother-in-law of this defendant? A. <sup>800</sup> I am.
- Q. How long had you been there, you and your family? A. Been there very nearly a year, I am not positive as to the exact time, but I think very nearly a year.

- Q. Two months before the difficulty your wife died? A. Yes, sir.
- Q. Where were you at the time? A. I was traveling in Phrenology and did not have very good success and went home.
- Q. What is traveling in Phrenology? A. Examining heads as to character.
- Q. How long had you been head examiner? A. Three weeks.
- Q. How long were you away<sup>900</sup> before your wife died? A. I believe three weeks or such a matter. I am not positive as to the time. I think about three weeks.
- Q. You didn't keep a record? A. No, sir.
- Q. Was your wife dead and buried before you got there? A. No, sir, I was sent for and came.
- Q. Did you arrive home before her death? A. No, sir.
- Q. How long did you remain there after her death? A. I remained two months and a few days more.
- Q. And the old man treated you nicely? A. No, sir, wouldn't speak to<sup>1000</sup> me. Three or four days before the difficulty he was unfriendly, and the day before I started to travel in Phrenology he called me a liar.
- Q. You weren't mad about that? A. That's my statement.

## RE-DIRECT EXAMINATION.

By Mr. Wear—

- Q. I will ask you if, after this difficulty occurred, any officer came? A. Not at the time of the difficulty.
- Q. How long after you had gone out into the street until an officer came? A. About half an hour.
- Q. I will ask you to state what he did when he came? A. I was taken and put in<sup>1100</sup> jail along with the defendant.
- Q. I will ask you when you got your child away from Mr Forrest's?  
Objected to by the counsel for the defendant as impertinent. Objection sustained by the court, to which ruling of the court the defendant duly excepted at the time.
- Q. Did you not go by the name of George Clark? A. My mother married the third time and her husband's name was Clark, so I went by my step-father's name.
- Q. Is that the only reason? A. Yes, sir.
- Q. How old are you now? A. Twenty-eight last October.
- Q. How long have you lived here? A. About three years.

---

C. L. SWEET, being duly<sup>1200</sup> sworn and examined as a witness on the part of the plaintiff, testified as follows :

## DIRECT EXAMINATION.

By Mr. Wear—

- Q. Your name is C. L. Sweet? A. Yes, sir.
- Q. Where do you live? A. 1003 Boonville street.
- Q. Were you acquainted with George E. Kiner last May? A. Yes, sir.

- Q. State if you saw him immediately or soon after he was alleged to have been shot? A. He came to my gallery next day and I asked him what was the matter. He said he had been shot.
- Q. State what was his appearance in the face, if you remember? A. <sup>1300</sup> Had powder marks all over his face on the right side of his face, and looked like something had hit him.
- Q. Next day after? A. Yes, sir.
- Q. Do you know what time it was? A. It was some time during the day.
- Q. Are you acquainted with Theodore Forrest? A. No, sir. I have never seen him.

## CROSS EXAMINATION.

By Mr. Young—

- Q. You saw the powder burns? A. Yes, sir.
- Q. Did you see any under his jaw? A. He had his eye tied up with a rag.
- Q. Did he take it off and show it to you? A. Yes, <sup>1400</sup> sir, told me he was shot. He didn't call my attention to the powder burns on his neck, I don't remember seeing any there.
- Q. How tall is Kiner? A. I cannot say.
- Q. Is he six feet? A. Perhaps he is taller.

(Pillow identified by witness, and pistol offered in evidence by the plaintiff.)

Here the plaintiff rested its case, and the defendant offered on its part evidence as follows :

EVERETT LEE, being duly sworn and examined on the part of the defendant, testified as follows :

## DIRECT EXAMINATION.

By Mr. Harrington—

- Q. Are you acquainted with the defendant? A. Yes, sir. <sup>1500</sup>
- Q. Are you acquainted with the plaintiff? A. Yes, sir.
- Q. And with the Forrest family? A. Yes, sir.
- Q. Do you know where they live? A. Yes, sir.
- Q. State if you have been there and, if so, whether your attention has been called to any marks about the upstairs of the house.
- Objected to by the counsel for the plaintiff as immaterial. Objection overruled by the court, to which ruling the plaintiff duly excepted at the time.
- Q. Describe what you saw in the building? A. I saw a pistol mark between the door and bed.
- Q. Here is a map <sup>1600</sup> representing the rooms there. Now, this pistol mark was in what part of the room? A. It was right overhead in the ceiling.
- Q. State to the jury if, from the direction of that bullet mark, it could have been fired from the other room and make that mark? A. It couldn't that way.
- Q. Tell the jury where a man would have to be, to fire that shot? A. He would have to be somewhere near Theodore's bed.
- Q. How was the ceiling? A. It was low enough to reach with my hand, and papered with newspapers.

- Q. Did (1700) you examine the other room, Mr. Lee? A. Yes, sir.
- Q. Tell the jury whether or not there is any bullet mark in that room? A. If there was I couldn't find any.
- Q. Did you make an examination to find any? A. Yes, sir.
- Q. What is your business? A. I work for the street car company as motorman, conductor, or any place they want a man.
- Q. Were you acquainted with Mr. Kiner when this difficulty came up. A. Yes, sir.
- Q. Did you see him on Sunday, the day the difficulty occurred at night? A. Yes, sir, <sup>1800</sup> I was running a car from Zoo park to Doling park when he, with two other men, got on my car and one of them had a bottle of whiskey.
- Q. What was their appearance? A. Like any other three men bumming around together
- Q. Intoxicated? A. Some that way, that's the way I took it.

## CROSS EXAMINATION.

By Mr Wear—

- Q. Did you see Mr. Kiner drink any whiskey that day? A. No, sir.
- Q. How long had you known him at that time? A. Two or three months.
- Q. Had you known him pretty well? A. I had seen him several <sup>1900</sup> times and talked with him.
- Q. Never saw him take a drink of whiskey in your life? A. No, sir.
- Q. You are only supposing he was bumming around with those fellows and drinking, because you saw him with two parties and one had a bottle of whiskey? A. Yes, sir.
- Q. How do you know it wasn't water? A. They don't generally carry water around that way.
- Q. When did you go to the house of this man Forrest and make examination of this wall? A. I don't recollect just the date.
- Q. How long ago has it been? <sup>2000</sup> A. A couple or three weeks.
- Q. There are two rooms upstairs, tell the jury how they are separated from each other. Is there a partition wall or what is it? A. I could not say. Never examined it close enough

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J. BEN ALSUP, being duly sworn and examined as a witness on the part of the defendant, testified as follows .

## DIRECT EXAMINATION.

By Mr. Harrington—

- Q. What position did you hold in this county last May? A. Jailer.
- Q. Of Greene county? A. Yes, sir.
- Q. Do you remember of hearing of the difficulty for which this defendant is on trial? A. Yes, sir. <sup>2100</sup>
- Q. Was this man Kiner brought to the Greene county jail while you were jailer? A. Yes, sir.
- Q. Did you notice the condition of his face? A. I did.

- Q. State to the jury what that was and which side it was? A. His face was powder burned on the right side of his face and down his neck.
- Q. On the right side of his neck? A. Yes, sir.
- Q. Was there any signs of powder burns on the left side of his face and neck? A. I don't think there was. I know the main burn was <sup>2200</sup> on that side. There might have been some on the other.

## CROSS EXAMINATION.

By Mr. Wear—

- Q. Were you there the night the two parties were brought there? A. No, sir.
- Q. Who was in charge? A. Mr. Hooper.
- Q. Were you there next morning? A. It was 10 or 11 o'clock perhaps before I got there.
- Q. State if this man Kiner did not have a wound on the right side of his head near the eye? A. I think he did.
- Q. A flesh wound? A. Yes, sir.
- C. L. SWEET—Recalled by plaintiff.
- Q. State how long you had known <sup>2300</sup> the prosecuting witness, George Kiner, previous to hearing of this difficulty? A. The day he came back here to bury his wife was the first time I ever met him.
- Q. Had you known him previous to that time? A. I never heard of him before.
- Q. Are you acquainted with the general reputation he sustained here as to being a peaceable, law-abiding citizen? A. I got acquainted with him. He generally stopped at my place every day.
- Q. Are you acquainted with his reputation, from what people generally say of him? A. Yes, sir.
- Q. What is that <sup>2400</sup> reputation? A. I have never heard anything to the contrary.

## CROSS EXAMINATION.

By Mr. Harrington—

- Q. The first time you ever saw him was the day he came back to bury his wife? A. That's my recollection.
- Q. Two months before this difficulty? A. I don't remember the day.
- Q. Wasn't that about two months before this difficulty, the day he buried his wife? A. I couldn't say.
- Q. About as near as you know? A. Yes, sir.
- Q. You never discussed the man with anyone? A. No, sir. <sup>2487</sup>

1 Sworn  
For the plaintiff  
Testified as follows  
Sebree  
Please state  
Your name  
Residence  
W. W. Gideon  
How long  
Have you lived  
I was  
Away  
Couple  
Ozark  
At that time  
Where did you live  
I lived  
Christian County

2 What were you doing there  
Prior  
Clerking  
Had you been  
For that company  
Mercantile Company  
Executed  
Deed of trust  
Benefit  
Creditors  
Trustee  
Yes sir

3 Tell the court  
What you did  
What did you  
Retailer  
Newspapers  
Public auction

4 Do you know  
Handwriting  
President  
That is my recollection  
Disbursements  
You may state

5 Including  
Furniture  
Estimated  
Accounts  
Indebtedness  
When this

6 I don't know  
Distributed  
Altogether  
Conducting  
Private  
Separate

7 Advertised  
Please state  
Realized  
Public sale  
Cross-examined  
Defendant's Counsel

8 Represented  
Was there  
Himself  
Keet-Rountree  
Plaintiff's Counsel  
Character  
Irrelevant  
Incompetent  
Immaterial

9 Objection  
Over-ruled  
I will ask you  
Whether or not  
Consulted  
Wholesale house

10 Brighten  
Chief  
Obligated  
Owned  
Stock-holder  
Authorize

11 Acquire  
Whatever  
No sir  
Re-direct examination  
Washington City  
Opinion

12 Failure  
Christmas  
He was  
Charge  
Under this  
Stock of goods

13 Witness  
Behalf  
What is your business

14 I am secretary  
Dry Goods Company  
Held

15 Occupy  
I was  
I don't remember

16 After the  
Assignment  
You say  
He had been there  
Transacted  
Admitted

17 Lawyer  
What was your business  
Brothers  
In this collection  
In their claim  
Attorney

18 Collected  
What was the first  
Purporting

19 Did you know  
I did not  
Idea  
Dreamed  
Connected  
With this matter

20 Do you remember  
Highest  
I didn't have  
Slightest  
If you remember  
Pleadings

21 Relation  
Existence  
I was a

22 Corporation  
Merely  
Employe  
Obligation  
Personally  
Liable

23 Every one  
Of them  
Has been  
I think  
Organization  
Panic

24 No other one  
During the time  
Certainly

25 If there was  
Affected  
I thought

26 Duty  
Board of Directors  
Drawn  
Active  
Indorser  
G. W. Logan

27 State whether or not  
I was employed  
Spoken  
He was there  
Incident  
Surrounding  
Circumstances  
Relate  
Anyhow

28 This question  
If I would  
Attended  
Directly  
Indirectly  
I did not  
Existed  
My recollection  
As to that

29 Frequently  
Judgment  
Representing

30 Client  
Was not  
Excess  
I don't think  
It was  
And you got them  
I did  
I was the  
Bidding

31 Testimony  
Offered  
Whereupon  
Rendered  
Dismissed  
Any body

# COURT TESTIMONY

## IN THE GIDEON CASE.

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In the Circuit Court of the county of Christian, state of Missouri, May term, 1898.

Keet-Rountree Dry Goods Co. et al.  
vs.  
Gideon Mercantile Co., W. W. Gideon, Trustee.

} IN EQUITY.

OZARK, MO., May 24, 1898.

BE IT REMEMBERED, that on this 24th day of May, A. D. 1898, this cause coming on to be heard before James T. Neville, judge of the Circuit Court of Christian County, and a jury, the following proceedings were had, to wit :

The plaintiffs, to sustain the issues on their part, offered evidence as follows :

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W. W. GIDEON, being duly sworn and examined as a witness on the part of the plaintiffs, testified as follows :

### DIRECT EXAMINATION.

By Mr. Sebree—

- Q. Please state your name and residence? A. W. W. Gideon; I live in Springfield, Missouri.
- Q. How long have you lived in Springfield? A. Well, since I first moved here is about nine years. I was away a couple of years at Ozark during that time.
- Q. Where did you live in 1897? A. In 1897 I lived in Ozark, Christian County, Missouri.
- Q. What were you doing there in the fall of 1897, and <sup>two</sup> prior to September first? A. I was clerking for the Gideon Mercantile Company.
- Q. You say you were clerking for them? A. Yes, sir.
- Q. How long had you been clerking for that company? A. About a year and one month.
- Q. Now it is shown here in evidence that, on the first of September, the W. W. Gideon Mercantile Company executed a deed of trust to W. W. Gideon, for the benefit of creditors. Are you the W. W. Gideon who was made trustee? A. Yes, sir.
- Q. Tell the court what you did with that stock of goods, <sup>two</sup> and all about the way the trust was executed by you. About how long did you keep the goods, and what did you do with them, and how long did you handle them? A. Well, I retained the goods until March 12, 1898. On February 10th I saw that the

sales were running so low that it was not paying expenses, and the best thing I could do for the creditors was to sell it in bulk, as the deed of trust provided, and I notified the creditors, and I also put my notice in the newspapers of the <sup>300</sup> date and terms of sale, and on the 12th of March I sold them.

- Q. At public auction? A. Yes, sir.
- Q. Where were you when this deed of trust was executed? Where was it executed?  
A. It was executed in Ozark.
- Q. Do you know who drew the deed of trust? A. Well, I think I know the handwriting. I didn't see it drawn.
- Q. Whose handwriting is it? A. I think it is T. J. Gideon's.
- Q. He signed this deed of trust as president? A. Yes, sir.
- Q. Was he at Ozark when this deed of trust <sup>400</sup> was executed, Mr. T. J. Gideon?  
A. I think so; yes, sir. That is my recollection.
- Q. Have you your book showing the amounts received and the disbursements?  
A. Yes, sir.
- Q. You may state the amount of goods invoiced when they were turned over to you as trustee, just in round numbers? A. They invoiced \$6,778.92, including furniture. The furniture was estimated to be worth \$250. The goods actually invoiced \$6,528.92.
- Q. Now, what is the amount of the accounts? A. The accounts amounted to \$1,017.50, I think. <sup>500</sup>
- Q. What was the amount of the indebtedness of the W. W. Gideon Mercantile Company, when this deed of trust was executed? A. I don't know that I can tell you exactly.
- Q. Well, about? A. \$4,100 or \$4,200.
- Q. That is what the Gideon Mercantile Company owed creditors? A. Yes, sir.
- Q. How much were these creditors paid by retail sales? A. You mean how much did I distribute to them all?
- Q. Yes, sir. A. I distributed \$3,112.63.
- Q. You distributed that altogether? A. Yes, to the different creditors.
- Q. You pro <sup>600</sup> rated it? A. Yes, sir.
- Q. Was that on retail sales, or did that include the public sale of \$1,000 and something? A. Well, that was on the total amount of sales.
- Q. In conducting this private sale did you buy any staple articles in order to enable you to keep the stock up? A. Yes, sir.
- Q. You kept a separate account of that? A. Yes, sir.
- Q. You advertised the stock for sale? A. Yes, sir.
- Q. And sold it on that day in March? A. Yes, sir; 12th of March, 1898.
- Q. Please state to <sup>700</sup> the court who bought the goods and the amount realized at that public sale? A. G. W. Logan bought the goods and the amount he paid for them was \$1,000.

## CROSS EXAMINED BY DEFENDANT'S COUNSEL.

By Mr. Watson—

Q. You stated in your answer that at this public sale the plaintiffs were represented by agents? A. Yes, sir.

Q. Who were the agents representing them? A. Well, Mr. Rountree was there himself, of the firm of Keet-Rountree.

Plaintiff's counsel here objects to this question and answer, and this character of examination because irrelevant, incompetent and immaterial. Objection overruled, <sup>800</sup> to which ruling plaintiffs then and there duly excepted at the time.

Q. I will ask you whether or not you consulted these parties as to whether you should keep this stock up? A. I did. I went to Keet-Rountree's wholesale house to talk about that matter. They thought the thing to do was to brighten up the stock and keep staples on hand.

Q. Those goods were paid for in cash? A. Yes, sir.

Q. The profits on those staples went to the creditors the same as any other sale? A. Yes, sir. I sold them for ten per cent above cost. <sup>900</sup>

Q. You said in your examination in chief that you agreed to pay \$100 a month for these goods, until you had paid what they were obligated to pay? A. Yes, sir.

Q. Had you ever owned any stock in it? A. Yes, sir.

Q. How long before this deed of trust was executed to you, how long had it been before that, since you had owned any stock? A. I suppose a year and a half. I sold out the latter part of February or first of March, 1896.

Q. To whom did you sell your stock? <sup>1000</sup> A. To M. V. Gideon.

Q. Then you were not a stock-holder at that time? A. No, sir. Had no interest in it.

Q. When you took charge of these goods as trustee did you have any interest in the goods? A. No, sir; not a thing.

Q. Were these goods bought in for you at that sale by your consent or knowledge? A. No, sir.

Q. Did you authorize anybody to bid for you? A. No, sir.

Q. Did you acquire any interest whatever by the purchase of these goods by G. W. Logan at that sale?

Objected to as irrelevant, <sup>1100</sup> incompetent and immaterial. Objection overruled, to which ruling plaintiffs then and there duly excepted at the time.

A. No, sir; I did not.

Q. You had had no talk with him or anyone about buying the goods prior to that for yourself? A. No, sir.

Q. You stated that you came up, after these goods were bought on Monday? A. Yes, sir.

## RE-DIRECT EXAMINATION BY PLAINTIFF'S COUNSEL.

By Mr. Sebree—

- Q. Where was F. M. Gideon, if you know, at the time of the public sale; was he there? A. I think not.
- Q. Where does he live? A. He lives <sup>1200</sup> in Washington City. My opinion is that he was in Nebraska visiting his brother-in-law.
- Q. He wasn't in Ozark? A. No, sir.
- Q. How long before the sale had he been in Ozark; since the failure? A. I think so; yes, sir.
- Q. How long before the public sale? A. I think he left there before Christmas. He was there perhaps a month.
- Q. What position, if you know, did F. M. Gideon hold in the Gideon Mercantile Company? A. I couldn't tell you; he was a stock-holder, I know that.
- Q. Was he a director? A. I couldn't tell <sup>1300</sup> you whether he was or not; I don't know.
- Q. What other property, if any, did you take charge of under this deed of trust as trustee other than the stock of goods, furniture and accounts? A. Only the stock of goods, furniture and accounts.

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M. C. BAKER, being duly sworn and examined as a witness on behalf of the plaintiffs, testified as follows:

## DIRECT EXAMINATION.

By Mr. Sebree—

- Q. What is your business? A. I am secretary of the Keet-Rountree Dry Goods Company
- Q. How long have you held that position? A. Several years.
- Q. What position did you occupy with <sup>1400</sup> this house in 1897, if any? A. I was secretary.
- Q. What are your duties as secretary regarding the accounts and credits of the Keet-Rountree Dry Goods Company? A. I have charge of them.
- Q. Charge of the accounts and notes? A. Yes, sir.
- Q. Did your house have any dealings with W. W. Gideon Mercantile Company? A. Yes, sir.
- Q. State about what they owed you in September, 1897, at the time they made the deed of trust? A. It was about \$1,100. They owed us a note of \$1,033, and the account was about—I don't remember just what the account was. I have a <sup>1500</sup> statement there. It was about \$1,100 altogether.
- Q. Is that the note you hold there? A. Yes, sir; there is a credit on this note.
- Q. Was the amount paid in full? A. The account was paid in full after the assignment. At the time they made the assignment our claim was something like \$1,100 and the interest, I think, up to that time.

## CROSS EXAMINED BY DEFENDANTS' COUNSEL.

By J. J. Gideon—

- Q. You say that he had been there and handed you checks and transacted business for W. W. Gideon? A. Trustee; yes, sir.
- Q. For whom did he transact business with you before that? A. The Mercantile Company. <sup>1600</sup>
- It is admitted that at the time of the execution of the deed of trust offered in evidence, the directors of the W. W. Gideon Mercantile Company were: T. J. Gideon, president; F. M. Gideon, E. F. Gideon, I. F. Gideon, and M. V. Gideon, secretary.

J. T. WHITE, being duly sworn and examined as a witness on behalf of the plaintiffs, testified as follows:

## DIRECT EXAMINATION.

By Mr. Sebree—

- Q. You live in Springfield, Missouri? A. Yes.
- Q. What is your business? A. Lawyer.
- Q. What was your business in 1897 and 1898, and where? A. I was in the law business here. I represented Barton Brothers in this collection.
- Q. In their claim <sup>1700</sup> against the Gideon Mercantile Company? A. Yes, sir.
- Q. How were you representing them? A. I was representing them as attorney for them for the purpose of making the collection.
- Q. They sent the claim to you? A. They sent the claim to me; yes, sir.
- Q. You collected the money on the claim? A. Yes, sir.
- Q. What was the first payment? A. The first payment was made by T. J. Gideon; that is, he came to my office with a check. I knew a payment was to be made about that time. Whether it was payable to me <sup>1800</sup> or payable to him and then indorsed to me, I don't remember.
- Q. Who was he purporting to represent? A. The trustee, Mr. W. W. Gideon.
- Q. Were you present at the sale? A. I was present when he sold the goods, and bid on them.
- Q. Did you know who got the goods? A. I did not.
- Q. Did you know that the goods were bid in for T. J. Gideon? A. I did not. I had no idea of it; never dreamed of it until some time after; I learned it through you, or someone connected with this <sup>1900</sup> matter.
- Q. Did he ever speak to you or any other creditor, to your knowledge, about buying these goods in? A. Never did.

## CROSS EXAMINED BY DEFENDANTS' COUNSEL.

By Mr. Watson—

- Q. You say you bid on these goods? A. Yes, sir.
- Q. As attorney for Barton Brothers? A. As attorney for Barton Brothers; yes, sir.

- Q. Do you remember your highest bid? A. I think I ran them up about as high as they went. I didn't have the slightest idea what they were worth.
- Q. I will ask you if you remember having a talk with W. W. Gideon in <sup>2000</sup> which you instructed him to send checks to you by T. J. Gideon? A. No, I don't remember that I did.

Plaintiffs here rested their case.

Defendants, to sustain the issues on their part, offered evidence as follows :

THOMAS J. GIDEON, one of the defendants, being duly sworn and examined as a witness for the defendants, testified as follows :

#### DIRECT EXAMINATION.

By Mr. Watson—

- Q. Are you the Thomas J. Gideon mentioned in these pleadings? A. Yes, sir; I am.
- Q. I will ask you what relation you had with the W. W. Gideon Mercantile Company while it was in existence? A. I <sup>2100</sup> was a director, stock-holder and president.
- Q. When this deed of trust was executed by the Gideon Mercantile Company did W. W. Gideon have any interest in the goods or hold any stock in the corporation? A. None, he hadn't for over a year.
- Q. And did he at the time of the sale have any interest in the goods, or in the stock of the corporation? A. He did not. He was merely an employee of the corporation, a clerk.
- Q. I will ask you whether or not these obligations that you were personally liable for have been <sup>2200</sup> paid by you? A. Every one of them has been paid by me and F. M. Gideon.

Plaintiffs object to the last answer and statement of the witness for the reason that it is irrelevant, incompetent and immaterial and relates to debts not secured by the deed of trust, and not pleaded in the answer. Objections overruled, to which plaintiffs then and there duly excepted at the time.

#### CROSS EXAMINED BY PLAINTIFFS' COUNSEL.

- Q. How long were you president of the Gideon Mercantile Company? A. I think I was from its organization down to the time of making the deed of trust. <sup>2300</sup>
- Q. Do you remember when it was organized? A. I think it was organized in March or April, 1893, at the breaking out of the panic.
- Q. Who drew the deed of trust when they made their assignment? A. I drew it.
- Q. Did you act as the attorney in that matter, for the Gideon Mercantile Company, or the trustee? A. No, sir; there was no attorney about it.
- Q. Well, in drawing the deed of trust it required one. A. I don't know what you call it. I acted as president and did the work and <sup>2400</sup> didn't charge anybody anything.
- Q. You had no other attorney to transact this business? A. No, sir; I had no other one.

- Q. Well, during the time you were president of the company in any legal matters that came up you advised them? A. Oh, certainly, if there was anything that affected the corporation, as president of the corporation, I thought it was my duty to let the board of directors know it, or the manager, and I did so.
- Q. After the deed of trust was drawn did you still look out for the interest of the company the same as <sup>2500</sup> usual, as president or attorney either? A. After the deed of trust was drawn, I didn't regard the company as being in active life at all, and I looked after the interest of myself as indorser for it.

GEORGE W. LOGAN, being duly sworn and examined as a witness on behalf of defendants, testified as follows :

DIRECT EXAMINATION.

By Mr. Watson—

- Q. What is your name? A. G. W. Logan.
- Q. State whether or not you had anything to do with the sale of the W. W. Gideon stock of goods at Ozark, and, if so, what relation you acted in, and <sup>2600</sup> for whom, and what you did? A. I bought that stock of goods, sold under the deed of trust. I was employed or spoken to by Mr. T. J. Gideon to buy the stock of goods. I went to my office about 1 o'clock, I think it was, on the day of the sale, 12th of March, 1898, and he was there; and the incident and surrounding circumstances, of course, I couldn't relate, but anyhow this question came up. Mr. Gideon asked if I would represent him at that sale, and I told him that I would. He <sup>2700</sup> authorized me to bid \$1,000 for the stock of goods, and I attended the sale and bid \$1,000, and the stock of goods was knocked off to me.
- Q. I will ask you whether or not you represented W. W. Gideon at that sale directly or indirectly? A. I did not.
- Q. Now, in the sale of these accounts I will ask you whether the same state of facts existed as in the sale of the goods? A. Yes, sir.
- Q. What were your instructions as to that? A. He instructed me to buy the accounts, provided they did not <sup>2800</sup> go for more than \$100, I think; my recollection is it was \$100, I won't be sure as to that.
- Q. You think he instructed you to give as much as \$100 for them? A. Yes.

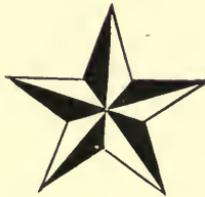
CROSS EXAMINED BY PLAINTIFFS' COUNSEL.

By Mr. White—

- Q. You say that the trustee, Mr. W. W. Gideon, consulted you frequently as attorney, while he was running that store? A. Yes, previous to this time.
- Q. Previous to the public sale? A. Yes.
- Q. What was your first bid on those goods? A. I don't remember. I know what <sup>2900</sup> my last bid was.

- Q. Give your best judgment as to what your first bid was. A. Well, I don't know. If I knew whether I made the first bid or not I could guess pretty well.
- Q. You were trying to buy them just as cheap as you could? A. I was representing my client.
- Q. Your first bid wasn't in excess of \$600? A. I don't think it was.
- Q. He told you to buy the accounts and not bid over \$100? A. Yes, sir.
- Q. And you got them at \$25? A. I <sup>3000</sup> did, because I was the only man that bid on them.
- Q. Did you tell anybody there that day that you were bidding for T. J. Gideon? A. I don't think I did.

This was all the testimony offered. Whereupon the Court on the 30th day of January, 1899, rendered judgment for defendants and dismissed plaintiffs' bill. <sup>3060</sup>



VOCABULARY OF  
COURT TESTIMONY  
IN THE ROSS CASE.

1 George Ross  
How old are you  
What relation  
Are you  
Edward  
Thirza  
2 Brother  
Sister  
Younger  
Older  
Christmas  
Girl  
Where did you  
Father  
Reside  
Southwest  
Liberal  
In this county  
3 Do you know whether  
He was  
Expecting  
Train  
Where was the  
Territory  
Railroads  
Vague  
Indefinite  
Uncertain  
In this case  
Intending  
4 I can't say  
Did you know  
Half past  
Did you make  
Search  
After that  
5 I did  
What time  
O'clock  
Where did you go  
Crossing  
Stopping  
Father there then  
Do you remember  
I don't remember  
6 Evening (not)  
Do you know whether or  
Drinking  
Somewhat  
I suppose  
Hardware  
7 Beyond the  
Cousin  
Drunk  
8 Incompetent  
Timmonds  
Condition  
9 Where this  
Guess  
Are acquainted  
10 Ground  
Memphis  
Pedro  
Missouri Pacific  
Cultivated  
Sherman  
11 Where do you reside  
In this county  
Are you the  
Station agent  
Are you able to  
Regular  
12 Running  
Passenger  
Winter  
Question  
Memory  
Schedule  
13 Discharged  
Risk  
Hardly  
Positively  
Tickets  
Purchaser  
14 Agent  
Fired  
Authorize  
15 Attempt  
Rules  
Fort Scott  
16 What is your business  
Locomotive engineer  
How long  
By that company  
Distance  
Handling

Engineer  
Control  
Behind time  
17 Recollect  
What do you  
Diameter  
Cylinder  
Started  
After you came  
18 Somewhere  
Ahead  
Ashes  
Afterward  
Garment  
What were you doing  
19 Crosses  
Danger  
Obey  
20 Frequent  
Acting  
State whether  
It is customary  
Burning  
Water-tank  
21 Allowed  
Platform  
If there is not  
22 Allowable  
Re-direct examination  
Appearance  
23 Understood you  
Closer  
Re-cross examination  
Night  
Moonlight  
Hazy  
24 Affect  
Headlight  
Neutralizes  
Jack Lavery  
Happen  
Conductor  
25 Morning  
What did you  
Discover  
Washed  
Dressed  
Arm  
Broken  
Cross examination  
Isn't  
Dumped  
Recalled  
While  
Some one  
Questions  
Cravens  
Stenographer  
Scraped  
Level  
26 Shadow  
Where were the  
Spotted  
Dark  
Mistook  
How close  
Mistake  
Discovered  
Maintain  
27 Issues  
Offered  
Testimony  
Where did you live  
Foreman  
State what  
28 Center  
Judgment  
Oliver  
Hollingsworth  
Locomotive  
Inspector  
29 Gulf  
Arrival  
Bespattered  
30 Blood  
Evidence  
Contact  
Thorough  
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# COURT TESTIMONY

## IN THE ROSS CASE.

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In the Circuit Court of the county of Barton, state of Missouri, September term, 1898.

Edward and Thirza Ross, by their next friend, George Ross,	}	SUIT FOR DAMAGES.
vs.		
Kansas City, Ft. Scott & Memphis R. R. Co.		

LAMAR, MO., Sept. 15, 1898.

BE IT REMEMBERED, that on the 15th day of September, A. D. 1898, this cause coming on to be heard before James T. Neville, judge of the Circuit Court of Barton County, and a jury, the following proceedings were had, to wit :

The plaintiffs, to sustain the issues on their part, offered evidence as follows :

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GEORGE ROSS, sworn and examined as a witness on the part of the plaintiffs, testified as follows :

### DIRECT EXAMINATION.

By Mr. Cravens —

- Q. How old are you? A. Twenty-five years old.
- Q. What relation are you, if any, to the plaintiffs, Edward Ross and Thirza Ross? A. I am a brother to them.
- Q. How old is your brother, Edward Ross? A. He is seventeen years old.
- Q. How old is your sister, Thirza Ross? A. She is thirteen years old.
- Q. Have you any brothers or sisters younger than Thirza? A. No, sir.
- Q. Who is the next older than Thirza?  
Objected to <sup>200</sup> by the counsel for the defendant, as irrelevant and immaterial.  
Overruled. To which ruling the defendant by its counsel, then and there, duly excepted at the time.
- A. Edward.
- Q. Is Edward the only boy that is under twenty-one years of age, or that was under twenty-one years of age last Christmas? A. Yes, sir.
- Q. Is Thirza the only girl that was under eighteen years of age at that time? A. Yes, sir.
- Q. Where did your father reside? A. A mile southwest of Liberal.
- Q. In this county? A. Yes, sir.
- Q. Do you know whether <sup>200</sup> he was in the town of Liberal on the night of December 24th, last? A. Yes, sir, he was there.

- Q. Do you know whether he was expecting any one to arrive on the train? A. Yes, sir; he was.
- Q. Where was the person coming from that he was expecting? A. From the Territory.
- Q. How many railroads are there in the town of Liberal? A. Two.
- Q. Which one of those roads might he have come on, in coming from the Territory?
- Objected to by counsel for defendant as vague, indefinite, and uncertain, and as immaterial in <sup>300</sup> this case. Overruled. To which ruling of the court, the defendant by its counsel, then and there, duly excepted at the time.
- A. He could come on either road.
- Q. Did your father know which road he was intending to come on? A. I can't say.
- Q. Did you know? A. No, sir.
- Q. What time that night did you last see your father alive and where was he? A. Well, I should judge it was about half-past eight and it might have been as late as half-past nine.
- Q. Did you make any search for him <sup>400</sup> after that? A. Yes, sir, I did.
- Q. About what time did you make the search? A. Why, it was just about ten o'clock.
- Q. Where did you go? A. I went down to the crossing, and to the stopping post, west of the crossing.
- Q. Did you find your father there then? A. No, sir.
- Q. Did you see him any more that night? A. No, sir, I did not.
- Q. Did you hear any train come in on the K. C. F. S. & M. after you left town? A. Yes, sir.
- Q. Do you remember <sup>500</sup> what time you got home? A. I don't remember just what time it was when I got to the house.
- Q. Where did you next see your father? A. I never saw him any more after that evening; I never looked at him.
- Q. Do you know whether or not your father was drinking somewhat that night? A. Why, I suppose he was, yes, sir.

## CROSS EXAMINATION.

By Mr. Hamlin—

- Q. Where was your father at half-past eight that evening, the time you say was the last time you ever saw him? A. It was about 8 o'clock I think. He was <sup>600</sup> going up Main street, near the hardware store; going north.
- Q. Was he with anybody? A. No, sir; he was alone.
- Q. Did you notice where he went? A. I did not; no, sir.
- Q. You didn't go beyond the stopping post? A. Yes, sir, we went 20 or 30 feet beyond it, far enough so that I could see that he wasn't on either side of the track there.

## RE-DIRECT EXAMINATION.

By Mr. Timmonds—

- Q. Who did you say went down there with you? A. My cousin.  
 Q. The one that came in on the train? A. Yes, sir.<sup>700</sup>  
 Q. Had he and your father met yet; did your father know that he was in town? A. No, sir.  
 Q. Why did you and your cousin go down and look for your father? A. I just went down; I said, "we will go down and see if father knows you. He thinks you are coming on the train; if he is very drunk he will look on all the trains."

Objected to by the counsel for the defendant as immaterial and incompetent.

By Mr. Timmonds:—They drew out the fact as to what he went there to look for,<sup>800</sup> and I want to know why he went there. Overruled. To which ruling the defendant by its counsel, then and there, duly excepted at the time.

- Q. What is the condition of the railroad track on the K. C. F. S. & M. railroad where this stopping post west of the crossing is; explain how the track lays there what condition it was in, and all about it? A. I could not state what condition it was in then; I guess it is in good condition.  
 Q. Are you acquainted with the ground on the Memphis road between the<sup>900</sup> crossing and the first street west? Do you know what is the first street west of the crossing? A. Yes, the first street is Pedro, west of the Missouri Pacific crossing.  
 Q. Do you know whether the grounds are fenced on either side of the Memphis road between that street and the railroad crossing? A. Part of the way, it is.  
 Q. Do you know anything about whether it is cultivated or not? A. Yes, sir, it is cultivated, a part of it.

J. W. SHERMAN, sworn and examined as a witness on the part of the plaintiffs, testified as<sup>1000</sup> follows:

## DIRECT EXAMINATION.

By Mr. Timmonds—

- Q. Where do you reside? A. At present at Liberal, Mo.  
 Q. In this county? A. Yes, sir.  
 Q. Are you the Station Agent of the Memphis railroad at that point? A. Yes, sir.  
 Q. How long have you been holding that position? A. Since July, 1888, I think it was.  
 Q. Are you able to state what was the regular running passenger and freight trains over that railroad last winter, about Christmas time? A. I don't know that I understand your question.  
 Q. I want to learn from you what trains, what passenger and what<sup>1100</sup> freight trains passed regularly through that town over this road, last winter about Christmas time? A. My memory is not clear on that point just now.  
 Q. If a person should ask you what time a train arrived there, could you tell him? A. Yes, sir, the passenger trains that run on schedule time.

- Q. Do you know whether or not this railroad company received and discharged passengers at the stopping place at the crossing?  
 Objected to by counsel for defendant as irrelevant and immaterial. Overruled. To which ruling the defendant by its counsel, then and there, duly excepted at <sup>1200</sup> the time.
- A. They are not supposed to receive and discharge passengers there. If a man gets on or off there, he does so entirely on his own risk.
- Q. Do you know whether the company receive and discharge them there? A. They are not supposed to.
- Q. Do you know whether they do that or not? A. I don't know, I am hardly ever down there; my station, you know, is at the depot.

## CROSS EXAMINATION.

By Mr. Hamlin—

- Q. I understand you to say that it is positively against the instructions to the agents to sell tickets on any train that <sup>1300</sup> does not stop at the stations? A. Yes, sir.
- Q. A man can come and buy a ticket to-day, and ride on it at any time when he can catch a train? A. Yes, sir.
- Q. When they are sold, they are not sold with the understanding that the purchaser is to ride on trains that do not stop at the station, where it is sold? A. No, sir.
- Q. It is a fact that an agent would be fired if he should authorize or attempt to authorize a person to get on a train that didn't stop there? A. <sup>1400</sup> Yes, sir; those are the rules of the company.

E. W. KELLS, sworn and examined as a witness on the part of the plaintiffs, testified as follows :

## DIRECT EXAMINATION.

By Mr. Timmonds—

- Q. Where do you reside? A. At Fort Scott, Kans.
- Q. What is your business? A. I am a locomotive engineer.
- Q. For what company? A. The K. C. F. S. & M.
- Q. How long have you been employed by that company? A. Almost ten years, it will be in a month or two.
- Q. Where do you run now? A. I am running between Kansas City and Springfield.
- Q. How long <sup>1500</sup> have you been a locomotive engineer? A. I commenced my first running in 1873; that is, to go any distance on the road; I had been handling an engine before that.
- Q. How old are you? A. Fifty-one past.
- Q. Did you as an engineer have control of an engine pulling freight train No. 48 over this railroad through this county, on the night of the 24th of December last? A. Yes, sir.
- Q. Were you on time or behind time? A. I was behind time.
- Q. About how much behind time? A. I <sup>1600</sup> don't just recollect, but I presume I was a couple of hours behind time.

- Q. What sort of an engine did you have? A. I had an eight-wheel engine, 17x24.
- Q. What do you mean by 17x24? A. The diameter of the cylinder is 17 inches and the stroke is 24 inches.
- Q. What sort of brakes did you have on that train? A. The train had hand brakes and a few cars with air brakes.
- Q. About how many cars did you have air brakes on? A. I <sup>1700</sup> don't recollect.
- Q. Do you remember, Mr. Kells, whether or not you stopped the train before you passed over the railroad crossing at Liberal? A. Yes, sir; I stopped at the stopping post.
- Q. How soon did you start your train, after you came to a stop? A. Well, right away; my recollection is that I started right up. We only waited to make the stop required at the crossing.

## CROSS EXAMINATION.

By Mr. Hamlin —

- Q. I understand you to say now that you saw a pile of ashes before your engine, somewhere in front of you, not far from the stopping post <sup>1800</sup> west of the crossing? A. Yes, sir.
- Q. Did you see anything else on the track ahead of you except the pile of ashes, and afterward the piece of garment at about the same place? A. No, sir.
- Q. What were you doing there, as you drew your train over the Missouri Pacific track? A. Looking up the Missouri Pacific track to the right and left; looking out for my train.
- Q. Is it the duty of an engineer, when he crosses another railroad, to keep looking to the right and left? A. Yes, sir.
- Q. Is there any danger <sup>1900</sup> that trains on that road might come in and not see you, or might not obey the law, and run into you? A. Yes, it is very frequent that trains come together on a crossing.
- Q. And you were acting in the discharge of your duty in looking to the right and left? A. Yes, sir.
- Q. I will ask you to state whether it is customary to clean ashes out at that place? A. Yes, at any time or place where we make a stop, if we think there is any danger of burning the grates. The stopping post <sup>2000</sup> at a crossing is a very common place, and at the water-tank.
- Q. Can an engineer clean the pan without stopping the train? A. No, sir.
- Q. Are you allowed to clean it at the platform or near the station. A. No, sir. We do it sometimes if there is not a great deal, to save a stop, if we are short of time, but it is not allowable.

## RE-DIRECT EXAMINATION.

By Mr. Timmonds —

- Q. Did I understand you to say that this object was a pile of ashes, or that you supposed it to be one? A. I supposed it to <sup>2100</sup> be one; it had that appearance.
- Q. I understood you to say that this object which you supposed to be a pile of ashes, when you got closer, you supposed it to be a garment? A. Yes, sir.

## RE-CROSS EXAMINATION.

By Mr. Hamlin—

- Q. What kind of a night was that? A. It was a moonlight night; a hazy moonlight night.
- Q. What effect does moonlight have upon a headlight? A. Well, the moonlight neutralizes the headlight.

JACK LAVERY, sworn and examined as a witness on the part of the plaintiffs, testified as follows:

## RE-DIRECT EXAMINATION.

By Mr. Timmonds—

- Q. Where do you reside? A. At Liberal, Mo. <sup>2200</sup>
- Q. How long have you resided there? A. About eight years.
- Q. Did you know James Ross in his life time? A. Yes, sir.
- Q. Were you at Liberal on the morning of last Christmas? A. Yes, sir.
- Q. Where did you see him after he had been hurt? A. I saw him at the side of the railroad track.
- Q. How did you happen to be down there? A. The conductor came up and asked me to go down and take care of him until morning.
- Q. The conductor of the passenger train? A. Yes, sir.
- Q. The east <sup>2300</sup> bound train coming this way from Liberal? A. Yes, sir.
- Q. When you moved him what did you discover? A. When we washed and dressed him we found that his arm was broken, his leg was broken in two places, and his left eye was gone,

## CROSS EXAMINATION.

By Mr. Hamlin—

- Q. Isn't it true that there are a number of places along there that show where ashes have been dumped? A. Yes, sir.
- Q. A good many places? A. Yes, sir; but they had been leveled down even with the track and looked like a shadow.

JACK LAVERY, recalled for the plaintiffs, testified <sup>2400</sup> as follows:

## RE-DIRECT EXAMINATION.

By Mr. Timmonds—

- Q. Just before you went off the stand, and while I was talking with some one at the rail, there were two questions put by Mr. Hamlin and answered by you which I did not hear. I find, from the record of the stenographer, they are these: "Isn't it true that there are a number of places along there where ashes have been dumped," and you answered "yes." The other question is "a good many places," and your answer "yes"? A. Yes, but I said they had been scraped down level with the track, and they looked like <sup>2500</sup> a shadow.
- Q. Where were the piles of ashes, and in what condition were the several piles that you referred to? A. They were where the ashes had been dumped and were leveled down with the rest of the track, and they looked like a shadow at night; it made the track spotted in the dark.

## RE-CROSS EXAMINATION.

By Mr. Hamlin—

- Q. You say you mistook one of these ash-piles or spots for the body of Ross, when you were looking for him? A. Yes, sir.
- Q. How close were you to it when you thought it was the body? A. About 30 feet. <sup>2600</sup>
- Q. How near did you get to it before you discovered the mistake? A. About 9 or 10 feet.

The plaintiffs here rested their case.

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The defendant, to maintain the issues on its part, offered the following testimony, to-wit :

M. Fox, sworn and examined as a witness on the part of the defendant, testified as follows :

## DIRECT EXAMINATION.

By Mr. Hamlin—

- Q. Where do you reside? A. I live out in Kansas.
- Q. Where did you live last Christmas? A. I lived in Pedro, Mo.
- Q. What were you doing? A. I was track foreman on the Memphis road.
- Q. Do you remember going <sup>2700</sup> along the track of the Memphis road, early on the morning of the 25th of December last? A. Yes, sir.
- Q. If you found anything there, state what it was and where you found it? A. I found a piece of an old vest.
- Q. Where? A. In the center of the track.
- Q. At what point on the track, with reference to the stopping post? A. To the best of my judgment it was about 150 feet west of the stopping post.

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OLIVER HOLLINGSWORTH, sworn and examined as a witness on the part of the defendant, <sup>2800</sup> testified as follows :

## DIRECT EXAMINATION.

By Mr. Hamlin—

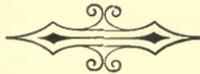
- Q. Where do you reside? A. In Fort Scott, Kansas.
- Q. What is your business? A. Locomotive inspector.
- Q. For what company? A. For the Gulf.
- Q. How long have you been car and engine inspector? A. About two years and three months.
- Q. I will ask you to state to the jury if you inspected engine No. 55 on its arrival in Fort Scott, on the morning of the 25th of December? A. Yes, sir, I think so.

- Q. That morning after its arrival? A. Yes, sir.
- Q. About what time in the day <sup>2900</sup> did you inspect it? A. Somewhere between eight and nine o'clock.
- Q. I will ask you whether you examined it to see whether it was bespattered with blood, or other evidence of its having come in contact with a living body? A. Yes, sir; I gave her a thorough examination for that purpose.
- Q. Did you find any indications of that kind? A. No, sir; I didn't find anything.

## CROSS EXAMINATION.

By Mr. Timmonds —

- Q. What caused you to make such an examination that morning? A. I heard some of the boys say that engine No. 55 had run over a man <sup>3000</sup> down the road, and that called my attention to it in particular.
- Q. Who did you hear say it had run over a man? A. It was the wipers, I don't know their names.
- Q. Some of the employes of the road? A. Yes, sir.
- Defendant here rested its case. <sup>3050</sup>



VOCABULARY OF  
COURT TESTIMONY  
IN THE ABBOTT CASE.

1 James Abbott  
Defendant  
Introduced  
By the plaintiff  
Testified as follows  
Witness  
Subscription  
Signature  
Yes sir  
That is my  
I will ask you  
If you ever  
Paid that  
\$5,000  
Manufacturing Co.  
I consider  
That I paid  
Did you ever  
Thompson Manufacturing (Co.)  
That you did pay it  
That I can  
2 Circumstances  
You say  
Did you pay it  
Property  
All the facts  
Yes or no  
To that question  
For the delivery  
Did you pay that  
I did not  
Cross examination  
You stated  
In your direct examination  
That you considered  
Will you explain  
3 Contract  
Composing  
For the conveyance  
To them  
Examined that  
Whether or not  
Articles  
Association  
Excepted  
Accepted  
By the court  
Issued  
I would  
Certificate  
Ask you  
4 What you  
With the subscription  
Disposition  
Was made  
Subscribed  
By you  
Objected to by the counsel  
For the plaintiff  
Objection sustained  
Sworn and testified  
In his own  
Behalf  
As follows  
Direct examination  
You may now  
What was done  
In relation  
My subscription  
Evidence  
Scott Investment Co.  
Was cancelled  
5 Issuance  
You say  
Were substituted  
Which were  
Procured  
Officers  
Members  
If you have  
Ever seen  
How long  
This subscription  
Was it  
6 You stated  
Immediately  
Canvassing  
And they were  
Did you know  
Mr. Massey  
7 Objected to as irrelevant  
and immaterial, objection  
sustained. Exception for  
What you know  
Whatever  
Bringing

8 Substitution  
Entirely  
Dissevered  
Connection  
And there was nobody  
Surprised  
Proceedings  
Instituted  
You said  
Did you know  
Your name was  
That you were  
How do you  
Testimony  
Remark  
9 As I understand you  
Did you sign  
Of the directors  
Didn't you know  
It would be  
Certainly  
10 Yesterday  
Of that fact  
Also signed that  
Obligating  
Myself  
Document  
11 Paid their money  
Where was the  
Hibler  
Who was present (lection  
To the best of my recol-  
Were there  
You say that  
Tell the court  
How that was done  
I have told  
Details  
Question  
12 Solvent  
To them  
Organization  
That it was the  
Street  
A few days (there is  
13 Do you know whether  
Transactions  
At their meeting  
I don't know  
Record  
Which you mention  
14 Releasing  
Sworn  
For the defendant  
Testified as follows  
Agreement  
By the members  
15 Atwood  
I don't remember  
Official  
Themselves  
Conversation  
Adjournment (ing  
16 What was the understand-  
Cancellation  
Did you ever see  
17 If you know  
Could you tell  
Any other business  
18 I have never  
I do not recollect  
Refresh  
Your memory  
As to the date  
That was the  
19 They were  
Authorized  
That you remember  
I asked you  
Adjourned  
Recollection (lection  
20 To the best of my recol-  
Secretary  
Who were  
Corporation  
Capital  
State what you know  
21 Effecting  
Of this sale  
Result  
He has  
Commencement  
Helping

# COURT TESTIMONY

## IN THE ABBOTT CASE.

In the Circuit Court of the county of Greene, state of Missouri, May term, 1898.

Thompson Manufacturing Company, }  
vs. } SUIT ON SUBSCRIPTION.  
James Abbott.

SPRINGFIELD, MO., May 26, 1898.

BE IT REMEMBERED, that on the 26th day of May, A. D. 1898, this cause coming on to be heard before James T. Neville, judge of the Circuit Court of Greene county, and a jury, the following proceedings were had, to wit :

The plaintiff, to sustain the issues on its part, offered evidence as follows :

JAMES ABBOTT, the defendant, introduced as a witness by the plaintiff's counsel, testified as follows :

### DIRECT EXAMINATION.

By Mr. Heffernan—

- Q. (Showing witness subscription list.) Is that your signature? A. Yes, sir, that is my signature.
- Q. I will ask you, if you ever paid that subscription of \$5,000 to the Thompson Manufacturing Company? A. I consider that I paid it ; yes, sir.
- Q. Did you ever pay that \$5,000 in money to the Thompson Manufacturing Company? A. No, sir; I never paid it in money to the Thompson Manufacturing Company.
- Q. You mean to say that you did pay it? A. <sup>100</sup> I mean to say that I can explain the circumstances and conditions under which it was paid.
- Q. You say you didn't pay it in money? A. Yes, sir.
- Q. Did you pay it in property? A. Do you want all the facts?
- Q. I want you to say yes or no to that question? A. There was a contract for the delivery of property.
- Q. Did you pay that in property? A. No, sir ; I didn't pay it.

### CROSS EXAMINATION.

By Mr. Massey—

- Q. You stated in your direct examination that you considered this paid. Now will you explain in what way <sup>200</sup> that payment was made? A. By contract with the gentlemen composing the Thompson Manufacturing Company for the conveyance of property to them.

- Q. Examine that paper. I will ask you whether or not that is the contract under which you signed these articles of association? A. Yes, sir.
- Q. What became of your subscription to the Thompson Manufacturing Company? Plaintiff objected to this question as incompetent. Objection sustained by the court. To which ruling of the court the defendant duly excepted at the time.

By the Court—

- Q. Did you ever get any stock issued to you? A. I never <sup>300</sup> had a certificate.

By Mr. White—

- Q. I would like to ask you what you did with the subscription to that stock?
- Q. What disposition was made of that certificate of \$5,000 of stock subscribed by you? Objected to by the counsel for plaintiff as incompetent and immaterial. Objection sustained. To which ruling the defendant duly excepted at the time.

---

JAMES ABBOTT, sworn, testified in his own behalf as follows :

#### DIRECT EXAMINATION.

By Mr. Massey —

- Q. You may state just what was done in relation to your subscription to that stock, which they have introduced in evidence. What was done by <sup>400</sup> you and the Thompson Manufacturing Company, and the Scott Investment Company in relation to it? A. My subscription was cancelled by the substitution of other subscriptions and the issuance of other stock.
- Q. What subscriptions were these which you say were substituted for yours? A. Subscriptions which were procured by the officers and members of the Scott Investment Company. To which question and answer plaintiff objected, and the objection was, by the court, sustained and evidence not permitted, to which ruling of the court the defendant duly excepted at the time.
- Q. How long was it after this subscription was made <sup>500</sup> before these other subscriptions were returned in lieu of it, as you stated? A. Immediately, it wasn't more than one or two days; possibly the same day; possibly the next day after. I know that there was canvassing going on for subscriptions, and they were turned in.
- Q. Had they been taken before this? A. Yes, sir.
- Q. I will ask you whether or not all of those arrangements, that you speak of, were understood and agreed upon by the officers of the Thompson Manufacturing Company?

Mr. Vaughan—

We object to that question because it calls for the opinion <sup>600</sup> of the witness.

By the Court—That objection is sustained. You may state what was done. A. The officers were present at our final action and received these subscription lists. Mr. Thompson, Mr. Frizzel, Mr. Pomeroy, and possibly Mr. Kirst, if I remember right, did that.

By the Court—State the facts about the acceptance of the subscription? A. The reception of that subscription was in lieu of the subscription made by myself and Mr. Atwood.

By Mr. Massey—

Q. I will ask you whether or not you ever received the certificate of stock? A. I did not.

Q. Did <sup>700</sup> you know, at any time before this suit was brought against you, anything in relation to your name being on the books, or whether it was or not, as a stockholder?

Objected to by the defendant as irrelevant and immaterial. Objection sustained by the court and the witness not permitted to answer said question, to which ruling of the court the defendant excepted at the time.

Q. I will ask you what you know, if anything, in relation to your name being used by the officers of the Thompson Manufacturing Company, in any way whatever; if so, what did <sup>800</sup> you know prior to the bringing of the suit? A. I supposed that the subscription of this stock and the aid that we rendered them, entirely dis severed my connection with the Thompson Manufacturing Company, and there was nobody more surprised than I when proceedings were instituted against me on this motion. I know nothing about their business; nothing about their methods; nothing about their books.

#### CROSS EXAMINATION.

By Mr. Heffernan—

Q. You said you did not know your name was ever connected with it, and that you were very much surprised that it was. How do you explain your testimony? A. I did <sup>900</sup> not make that remark, as I understand you. The remark I made was that, after the substitution of these subscriptions to the Thompson Manufacturing Company, I had no connection with them in any way, manner or shape. I know nothing about their business.

Q. You were surprised, you stated, that this suit was instituted? A. I was surprised.

Q. Didn't you sign the articles of association, and didn't you acknowledge before Mr. J. J. Hibler that you had paid in \$2,500, and that it was in the hands of the directors? A. I certainly signed the articles of <sup>1000</sup> association. I testified to that here yesterday.

Q. Didn't you know that it would put you on record? A. Certainly I did.

Q. You knew of that fact? A. I knew that I signed the articles of association, and have explained here to-day the circumstances and conditions under which I signed them.

Q. You also signed the subscription obligating yourself to pay the further sum of \$2,500? A. I obligated myself to pay what the document says I did.

Q. What did you mean by the payment of money and the execution of notes? A. I mean the <sup>1100</sup> parties that were substituted for my subscription paid their money and executed their notes to the Thompson Manufacturing Company.

Q. Where was the substitution made? A. It was made in the office of the Scott Investment Company at Mr. Hibler's office.

Q. Who was present? A. To the best of my recollection, most of the directors were there.

- Q. You say that subscription was made? Tell the court how that was done? A. I have told it plainly. So far as the question of details are concerned, it is a question for the officers of the Thompson Manufacturing Company to <sup>1200</sup> supply the details as to how it was done. I know we turned them over the subscription lists of solvent men who were willing to subscribe.
- Q. You just turned that subscription over to them? A. We turned the subscription over to them.
- Q. How long after the organization of the company was that? A. My recollection is that it was the next day after the organization. I know it was a few days after the officers of the Thompson Manufacturing Company were around on the streets closing up the subscriptions. My recollection is that it was the next day. <sup>1300</sup>
- Q. Do you know whether there is any record of these transactions made by the Thompson Manufacturing Company? A. I do not.
- Q. These transactions were just transactions made with these officers at their meeting? A. At the meeting of the Scott Investment Company, the Thompson Manufacturing Company's officers were present.
- Q. You don't know that any record of the transactions was made? A. I don't know.
- Q. Do you know whether there was any record ever made of their receiving these subscriptions which you mention, in lieu of your stock, and releasing your subscription? A. I don't know. <sup>1400</sup>

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J. J. HIBLER, sworn and examined as a witness for the defendant, testified as follows :

DIRECT EXAMINATION.

By Mr. Massey —

- Q. What agreement was there with the Thompson Manufacturing Company in regard to these subscriptions? A. There was an agreement by the members of the Thompson Manufacturing Company with the directors of the Scott Investment Company that those subscriptions were to be substituted for the subscriptions made by Atwood and Abbott.

By the Court —

- Q. You say there was an agreement made between the directors of the Scott Investment Company and the directors of the Thompson Manufacturing Company to substitute these subscriptions? A. Yes, sir.
- Q. That was made by them <sup>1500</sup> and put down on their books, or was it just talked between them? A. I don't remember that it was put down on the books at that meeting in my office.
- Q. You say it was not the official act of the companies themselves? A. I am of the impression it was a conversation immediately after the adjournment, though it might not have been.

By Mr. White —

- Q. I will ask you if you heard any talk on the part of the officers of the Thompson Manufacturing Company, at other times than this, in relation to this matter? <sup>1600</sup> A. Yes, sir, I had a talk with them.
- Q. What was the understanding? A. That these subscriptions were to take the place of the subscriptions made by Abbott and Atwood.

Q. I will ask you if they ever said anything to you in relation to the cancellation of the subscriptions of Abbott and Atwood? A. They told me that the Abbott and Atwood subscriptions were cancelled.

By the Court—

Q. Did you ever see anything on the records of the Thompson Manufacturing Company? A. I never saw them.

Q. I will ask you whether or not you were one <sup>1700</sup> of these subscribers? A. I was.

Q. I will ask you whether or not you ever received a certificate of stock on that subscription? A. I did.

Objected to by the plaintiff. Objection sustained by the court, to which ruling of the court the defendant duly excepted at the time.

Q. I will ask you if you know of certificates of stock being delivered to others of these subscribers? A. I do.

Q. Were you a director? A. Yes, sir.

Q. Could you tell by an examination of the record of the date as to any other business that occurred <sup>1800</sup> there? A. I think this was a called meeting for this purpose. I don't know what the Scott Investment Association's records do state. I have never seen them. I do not recollect any other business being done that day only pertaining to the Thompson Manufacturing Company, although it may have been a regular meeting of the Scott Investment Company, where other business came up.

Q. Can you give the day of the month and year that occurred? A. I could not.

Q. I wish you would take this book and look over it and see if you can refresh your <sup>1900</sup> memory as to the date. A. There is a meeting here in May, 1897. I see that was the date they were present, and this was authorized.

Q. Was it talked of at any other meeting that you remember? A. I don't recollect that it was talked of at any other regular board meeting.

Q. The question I asked you was if this talk occurred there, as you say, after the board meeting adjourned, according to your recollection? A. To the best of my recollection it was talked of afterwards. Whether it was talked of during the meeting <sup>2000</sup> I am not positive. My impression is it was; but it was also talked of after the meeting.

Q. Isn't it a fact, it was merely talk; there was no making of any contract at that time? A. I think the secretary of the Scott Investment Company has the contracts, if there were any.

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F. E. ATWOOD, being duly sworn and examined as a witness on the part of the defendant, testified as follows :

By Mr. Massey—

Q. Did the Scott Investment Company have any arrangement with these gentlemen, who were acting for the Thompson Manufacturing Company, to aid them in getting up that corporation? A. They had <sup>2100</sup> an arrangement to assist them in placing some of the capital stock in the city of Springfield.

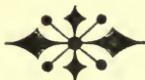
Q. Do you know anything about a subscription made to the capital stock of the Thompson Manufacturing Company by James Abbott? A. Yes, sir.

- Q. State what you know in relation to that subscription, and what arrangements were made concerning it? A. The Scott Investment Company were effecting the sale of the cotton mill to the Thompson Manufacturing Company, which they were to use as a manufacturing building, and under the conditions of this sale the purchase price, or a portion of the <sup>2200</sup> purchase price, was \$5,000 paid-up stock.

## CROSS EXAMINATION.

By Mr. Heffernan—

- Q. You were interested in the result of these suits, more or less? A. Yes, sir.
- Q. There were several similar suits against yourself? A. Yes; I have a \$300 certificate of their stock in my pocket; I am sued also besides this.
- Q. Have you any subscription papers in your possession? A. No, sir.
- Q. Do you know where they are? A. No, sir.
- Q. Do you know whether Mr. J. T. White, attorney for the defendant in this case, has any of them? A. I <sup>2300</sup> heard Mr. Hibler say he had the one he had.
- Q. When did you see it? A. I saw one of them since the commencement of this suit.
- Q. I mean outside of that; do you know whether Mr. White has one of them? A. I think he has; yes.
- Q. Did you ever see any more? A. No, never.
- Q. In reply to Mr. Massey's question, you stated that the Scott Investment Company was helping along this enterprise started by this Thompson Manufacturing Company; that is, they wanted to get all the subscriptions they could for them? A. They <sup>2400</sup> wanted to get manufacturing interests here and wanted to sell the property also.
- Q. You obligated yourself to get a certain amount of the subscription? A. We did not obligate ourselves to raise anything. We merely, at their request, said we would assist them. <sup>2444</sup>



VOCABULARY OF  
THE BIRTHRIGHT,  
THE BARTER, AND  
THE BITTER CRY.

1 Birtright  
 Barter  
 Bitter cry  
 What was it  
 It was not  
 Worldly  
 Prosperity  
 Esau  
 Abundant  
 Fortune  
 Armed  
 Retainers  
 Edom  
 Owned  
 Sway  
 After a life  
 Splendid  
 Unbroken  
 Old age  
 There is nothing  
 Brief record  
 To make us  
 Think that  
 Disappointed  
 All that this  
 Was his  
 Sunshine

2 Golden  
 Wavelets  
 Exceeding  
 Momentary  
 Was soon  
 Forgotten  
 In his satisfaction  
 So much  
 That his  
 Whatever  
 Evidently  
 Had more than  
 Jacob  
 Who won it  
 Immunity  
 Sorrow  
 Mystic  
 Pandora

3 Had been  
 For every  
 Human  
 Into his  
 Himself  
 Distant  
 Hireling  
 Kinsman's  
 Spends  
 Manhood's  
 Halting  
 On his thigh  
 Burles  
 Favorite  
 Rachel  
 Bereaved  
 Children  
 That the days  
 Of the years  
 Pilgrimage  
 Evil  
 Trodden  
 Rugged  
 Thorns

4 It was a  
 Weary  
 Breathed  
 Itself  
 Hieroglyphed  
 Chamber  
 Pharaohs  
 Freedom  
 Infinitely  
 Spiritual  
 Heritage  
 Belonged  
 Possessor  
 Priest  
 Privilege

5 Depository  
 Communicator  
 Divine  
 Secrets  
 Constituted  
 Descent  
 Messiah  
 Power  
 Greek  
 Torch  
 Messianic  
 Heirship

Covenant  
 Abraham  
 Among  
 Aristocracy  
 Mankind  
 Pilgrim  
 Eternity  
 Heaven  
 More than this

6 Fairer  
 Reader  
 Into a  
 Which has been  
 Son of God  
 Redemption  
 Precious  
 Blood  
 Nature

7 Angels  
 Matchless  
 Grace of God  
 Outshines  
 Regalia  
 England  
 Alfred  
 Translated  
 Kingdom  
 Darkness  
 God's dear son  
 Holy Ghost  
 Second birth  
 Forgiven  
 Lord God Almighty  
 Side by side  
 With the Son  
 In His glory

8 Joint-helms  
 Conquerors  
 Foes  
 Jubilant  
 Mingled  
 This may be  
 Glorious  
 Arm  
 It is reserved  
 It may be  
 Realize  
 Participate

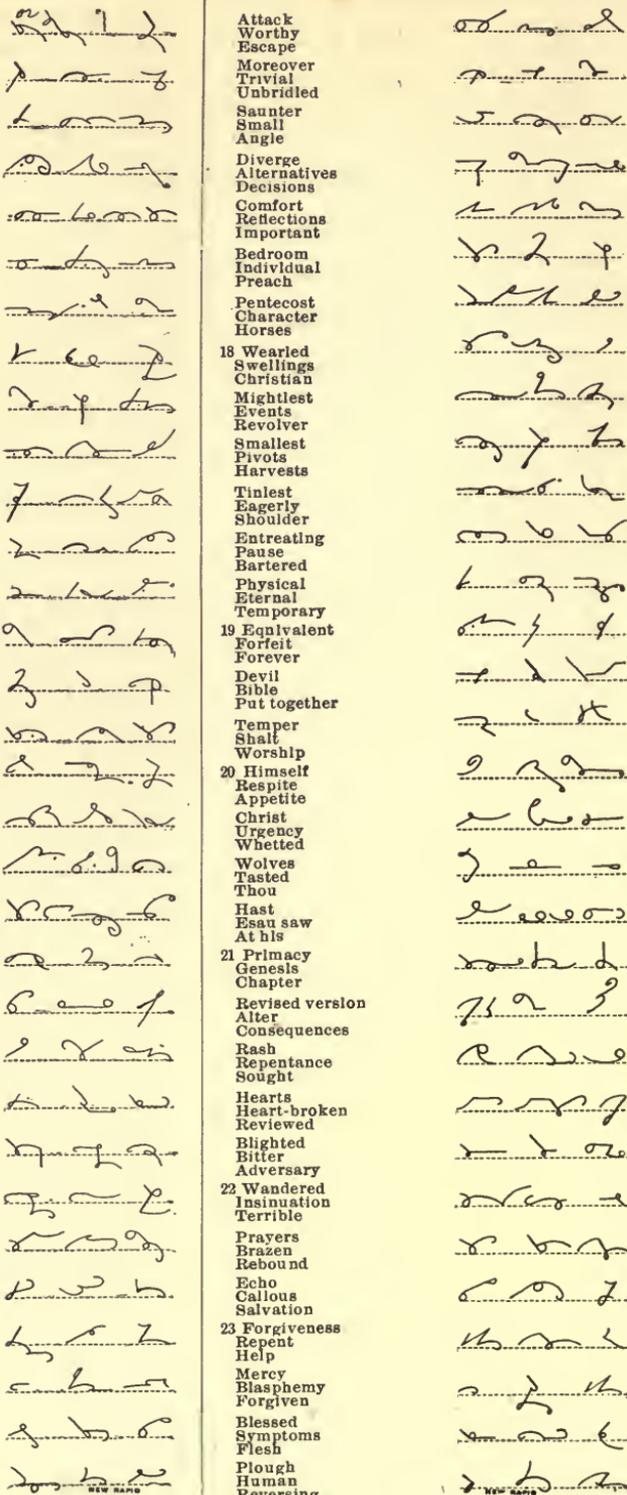
9 Inheritance  
 Stern  
 Discipline  
 Promised  
 Ashamed  
 Marvel  
 Destiny  
 Within the reach  
 Fallen  
 Of this  
 Sin-cursed  
 Earth  
 Caldron  
 Savory  
 Pottage  
 Lentils  
 Relished  
 Syria  
 Egypt  
 Appetizing  
 Odor  
 Enticing  
 Hungry  
 Moment  
 Hunger  
 Did not know  
 Active  
 Trifles  
 Domestic  
 Cookery

10 Smell  
 Convince  
 Preparations  
 Marvelously  
 Cravings  
 Hunters  
 Cried  
 Impatiently  
 Wholly  
 Selfish  
 Suddenly  
 Occurred

11 Winning  
 Leader  
 Clan  
 Brother  
 Counted  
 Extraordinary

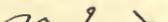
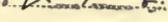
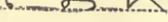
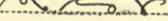
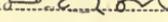
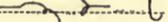
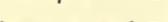
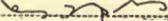
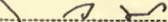
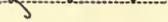
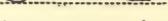
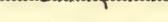
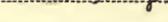
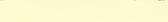
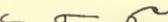
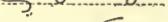
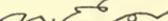
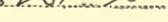
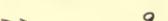
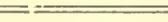
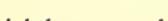
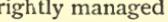
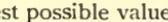
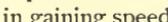
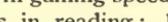
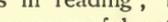
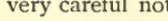
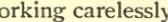
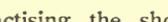
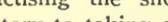
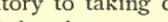
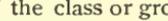
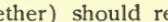
Proposal  
Exchange  
Behold  
Bluff  
Myth  
So far as  
Vision  
Unseen  
Tempting  
12 Qualms  
Conscience  
Despised  
Exonerate  
Of these men  
Blame  
Traitor  
Faithless  
Towards  
Distinctly  
Whispered  
Elder  
Younger  
Realization  
Loftiest  
13 Ambition  
Pledged  
Faithfulness  
Theme  
Repeated  
Who had  
Survived  
Might have been  
He was able  
Perform  
Miserable  
Schemes  
It is  
For us  
Quietly  
Apt  
Outrun  
Forestall  
Unfolding  
Purpose  
Snatch  
Blessings  
Ripe  
Beacon  
14 Scripture  
Diligently  
Profane  
Morsel  
Hebrew  
Let us  
Condemning  
Across the ages  
Amongst  
Born into the  
Talents  
Dowried  
Unusual  
Inheritors  
Noble  
Heirs  
Estates  
Gifted  
Keys  
Unlock  
Useless  
Fling  
Possibilities  
Blessedness  
15 Plunge  
Stygian  
Sensual  
Indulgence  
Strongest  
Bravest  
Weakest  
Resisting  
Appeals  
Fragrance  
Samson  
Charms  
Philistine  
Girl  
Servant  
Strength  
Oftenest  
Destruction  
Creeps  
Postern  
Arrow  
16 Penetrates  
Harness  
Crisis

Attack  
Worthy  
Escape  
Moreover  
Trivial  
Unbridled  
Saunter  
Small  
Angle  
Diverge  
Alternatives  
Decisions  
Comfort  
Reflections  
Important  
Bedroom  
Individual  
Preach  
Pentecost  
Character  
Horses  
18 Wearied  
Swellings  
Christian  
Mightiest  
Events  
Revolver  
Smallest  
Pivots  
Harvests  
Tiniest  
Eagerly  
Shoulder  
Entreating  
Pause  
Bartered  
Physical  
Eternal  
Temporary  
19 Equivalent  
Forfeit  
Forever  
Devil  
Bible  
Put together  
Temper  
Shalt  
Worship  
20 Himself  
Respite  
Appetite  
Christ  
Urgency  
Whetted  
Wolves  
Tasted  
Thou  
Hast  
Esau saw  
At his  
21 Primacy  
Genesis  
Chapter  
Revised version  
Alter  
Consequences  
Rash  
Repentance  
Sought  
Hearts  
Heart-broken  
Reviewed  
Blighted  
Bitter  
Adversary  
22 Wandered  
Insinuation  
Terrible  
Prayers  
Brazen  
Rebound  
Echo  
Callous  
Salvation  
23 Forgiveness  
Repent  
Help  
Mercy  
Blasphemy  
Forgiven  
Blessed  
Symptoms  
Flesh  
Plough  
Human  
Reversing



NEW NAME

NEW NAME

	Undo	
	Solitary	
	Outcome	
	Revealed	
	Thoughts	
	Admitted	
24	Guests	
	Inner	
	Definite	
	Asseverated	
	Righteousness	
	Sinful	
	Irrevocable	
	Eve	
	Bitterly	
	Cholce	
	Adam	
	Cherub	
	Rabbis	
	Re-instate	
	Bowers	
25	Paradise	
	Uncontrollable	
	Anguish	
	Denial	
	Blot	
	Virgins	
	Breasts	
	Self-reproach	
	Complaints	
	Pitiable	
	Reverse	
	Bridgroom	
	Lips	
	Bursts	
	Clouded	
	Sunny	
	Withered	
	Shattered	
26	Shadow	
	Dial	
	Faithful	
	Chronicler	
	Floating	
	Solution	
	Fatal	
	Crystallization	
	Irreparable	
	Garden	
	Getsemane	
	Mournfully	
27	Instantly	
	Added	
	Arise	
	Irrevocableness	
	Restore	
	Canker	
28	Eaten	
	Truly	
	He will not	
	Thrice	
	Flock	
	Proclamation	
	Long live the	
	Announcement	
	Available	

## GROUP DICTATION.

Group dictation if rightly managed is, no doubt, of the highest possible value to the shorthand student in gaining speed in writing and readiness in reading; but the student should be very careful not to destroy its value by working carelessly or mechanically.

After carefully practising the shorthand outlines preparatory to taking dictation, one member of the class or group (all sitting near together) should read the letters or selection, while the other

members of the group write. The reading should be slow enough so the notes may be made accurately. It is a great mistake to dictate too rapidly. One cannot jump all at once from a certain speed to ten, fifteen, or fifty words per minute higher.

Shorthand speed is of slow growth, and comes from repetition, gradually increasing. Do not try to force speed. As before stated, it is a growth and cannot be forced any more than the grass can be forced to grow. Take good care of the notes, and constant and patient practise will bring the desired result. The first person in the group having dictated the selection, No. 2 should read from his notes until an error is made, when the next to the left should be called upon and so on, until the selection is read; then let No. 2 dictate the same matter or selection, and the other members of the class read around in the same way, until the article has been read at least five times, being careful about dictating too rapidly. If the selection is very long, one person should not be required to read all of it from his notes, but read so far and allow the next to take it up.

The other members of the group should not assist the reader; in fact, it should be an invariable rule that all members of the group should keep silent all of the time, unless dictating. In reading from the notes, if the student realizes that he is alone in his work, there is no possible help at hand, that it is sink or swim, he will be stimulated to read, and in case of a little difficulty, to think, and, in this way, cultivate self-reliance, and this self-reliance will do more than anything else to straighten him out. In fact, the only difference between the reporter who can read his notes rapidly and easily and one who cannot do so, is in the matter of self-reliance or confidence in his ability. If you have not confidence in your ability to read your own notes, you will make a miserable failure of it, no matter how much you know of shorthand.

This practise may be varied in this way: Let one dictate the same as before, after which let No. 2 read from his

notes, while the others write; then the next one to the left read from his notes and the others write the same as before, and continue in this way (being careful not to dictate too rapidly), until the subject has been written and read several times; then prepare, by practising the words and phrases in the vocabulary, for another dictation and proceed in the same manner.

Many prominent teachers and reporters claim that one's speed can be increased from thirty to fifty words per minute in six weeks by the proper use of this method.

Group dictation mechanically done and unthinkingly practised is not worth the time put into it. If it is to be used at all, it must be used in the manner described. One variation of a single hair's breadth is liable to destroy its worth. If you wish to increase your shorthand speed, whether you are now writing fifty words a minute, one hundred words a minute, or one hundred and fifty words a minute, you cannot follow any surer or more direct method than of group dictation.

Neither can you waste your time any more completely or any more effectively than through the improper use of this method. Unless you are willing to work patiently, energetically, thinkingly, and methodically, you should not take it up on this plan.

### GRADED DICTATION.

Wonderful strides forward have been made in the methods of teaching and

training students in the commercial course, and the average student, with an equal amount of time, has been better prepared as a bookkeeper than the student of stenography has as a stenographer, all because the student has been better directed in the commercial course, so that his time has been spent to better advantage. In a well-regulated business college, after the commercial student has completed a certain amount of work, he gets practise in different college offices, as the wholesale house, college bank, commission house, jobbing house, etc.; in other words, his work is arranged in such a manner that he is constantly doing the very things he will have to do in actual business.

In this Graded Dictation Course the same end is accomplished for the student, as, if the same systematic method of practise is patiently and energetically followed up throughout the various businesses in this course, the stenographer will become acquainted with the terms used in any particular line of work, and when he learns to use the office expedients, he will be as well prepared for actual work as the student from the most practical commercial department.

Discipline in the schoolroom is the corner stone in the foundation of educational success. It is the lever by which the teacher is enabled to lift the pupil to a plane upon which he, himself, stands. Without discipline, there can be no real attention; without attention, there can be no progress; and without progress on the part of the student, the school is a failure.

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NOTE.—The above explained method of handling advanced students depends largely on the class and the question of using the method must be left entirely to the discretion of the instructor, and he in turn, of course, will be governed by the manner in which the class works. If the members of the class put in a good part of the time talking and laughing or doing the work in a careless manner, it would be the part of good judgment to discontinue this method, until the prescribed instructions of the teacher can be followed without any deviation.

# THE BIRTHRIGHT, THE BARTER, AND THE BITTER CRY.

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## I.—THE BIRTHRIGHT.

What was it? It was not worldly prosperity; for though Esau lost it, he had an abundant fortune; four hundred armed retainers followed at his heel; the great country of Edom owned his sway; till, after a life of splendid and unbroken prosperity, he went down to the grave in peace at a good old age. There is nothing in the brief record which we have of him to make us think that he lived a broken or disappointed life. All that this world could give was his. The sunshine of worldly prosperity touched with golden light all the wavelets that broke upon the beach of his life. The exceeding bitter wail of momentary disappointment was soon forgotten in his satisfaction of having lost nothing which he really cared for, while so much was still left to him that his soul loved. Whatever the birthright was, it evidently was not worldly prosperity; for of this, Esau, who lost it, probably had more than Jacob, who won it.

It was not immunity from sorrow. When Jacob had secured it, it seemed as if the mystic box of Pandora had been opened in his home; for every human ill was let free into his life. Staff in hand, he tears himself from home, and seeks a distant country. A hireling in a kinsman's house, he spends the best years of manhood's prime. Halting on his thigh, he bows before Esau; buries his favorite Rachel; chafes over the open sores of his home life; is bereaved of his children; and moans that the days of the years of his pilgrimage have been few and evil. Few have trodden a more rugged path, or bound about their brows a crown more set with thorns. It was a sad and weary life that breathed itself out in that hieroglyphed chamber in the land of the Pharaohs, when for the last time he gathered his feet into his bed and was gathered unto his people. Whatever the birthright was, it evidently was not freedom from pain and grief, for of these, Jacob, who won it, had infinitely more than Esau, who lost it.

The birthright was a spiritual heritage. It gave the right—which ever belonged to its possessor—of being the priest of the family or clan. It carried the privilege of being the depository and communicator of the Divine secrets. It constituted a link in the line of descent by which the Messiah was to be born into the world. The right of wielding power with God and men; the right of catching up and handing on—as in the old Greek race—the torch of Messianic hope; the right of heirship to the promises of the covenant made to Abraham; the right of standing among the spiritual aristocracy of mankind; the right of being a pilgrim of eternity, owning no foot of earth, because all heaven was held in fee—this, and more than this, was summed up in the possession of the birthright.

It was a fair heritage ; but a fairer one is the birthright of every reader of these lines. You have been born into a world which has been trodden by the feet and wet by the tears of the Son of God. You have been born of a race whose redemption has been purchased at the exceeding great price of His precious blood. You have been born of a nature which has been taken up by Him, who passed by that of angels. And such a birth carries with it rights, given by the matchless grace of God, which as much outshine the birthrights of the old world as the regalia of England does the crown of Alfred.

Your birth gives you the right to be translated from the kingdom of darkness into the kingdom of God's dear Son ; the right to claim of the Holy Ghost the second birth ; the right to be forgiven and saved ; the right to become the sons and daughters of the Lord God Almighty ; the right to stand side by side with the Son in His glory, joint-heirs with Him of all that is His ; the right to be more than conquerors over all the power of your foes ; the right to be delivered from sin, and to join the jubilant throng that stands on the shores of the sea of glass mingled with fire.

This may be your glorious heritage. It cannot be purchased or won by might of arms. It is reserved for those only who, having been born of woman, have also been born of the Holy Ghost. It may be amid tears and storms that the heart will first realize its right to participate in this inheritance ; yet, even then, the thought and hope of its future heritage will cheer the spirit when passing through the stern discipline of life, on its way to the promised rest. That hope shall not be ashamed. And surely it will be the standing marvel of eternity that a destiny so bright was ever put within the reach of the fallen children of this sin-cursed earth.

## II.—THE BARTER.

One day Jacob was standing over a caldron of savory pottage, made of those red lentiles which to the present day form a dish highly relished in Syria and in Egypt. The appetizing odor soon filled the air, enticing enough for a full, to say nothing of a hungry man. At that moment, who should come in but Esau, faint with hunger. He did not know the name ; his active life left him little time for such trifles as domestic cookery ; but the sight and smell were quite enough to convince him that Jacob's preparations would be marvellously suitable to stay the cravings of his hunter's hunger. "Give me some of that red—that red," he cried impatiently.

Now Jacob was not wholly a selfish man ; but it suddenly occurred to him that this would be a good opportunity of winning the right to be the spiritual leader of the clan. So, knowing well how little his brother counted on his rights, he made the extraordinary proposal to exchange the mess of pottage for the birthright.

Esau closed with the proposal. "Behold," said the bluff hunter, "I am on the point to die ; and what profit shall this birthright do to me?" On the one hand was the birthright—a myth, so far as he could see, a vision of the far future, wholly unseen and spiritual. On the other hand was this pottage, right before him, and very tempting to his hunger. So he made over his birthright to Jacob. And Jacob gave him bread and pottage of lentiles ; and he did eat and drink, and went his way—not, I think, without some qualms of conscience ; and thus Esau despised his birthright.

We cannot exonerate either of these men from blame. Jacob was not only a traitor to his brother, but he was faithless towards his God. Had it not been distinctly whispered in his mother's ear that the elder of the brothers should serve the younger? Had not the realization of his loftiest ambition been pledged by One whose faithfulness had been the theme of repeated talks with Abraham, who had

survived during the first eighteen years of his young life? He might have been well assured that what the God of Abraham had promised He was able also to perform; and would perform, without the aid of his own miserable schemes. But how hard it is for us to quietly wait for God! We are too apt to outrun Him; to forestall the quiet unfolding of His purposes; and to snatch at promised blessings before they are ripe.

And as for Esau, we can never forget the beacon words of Scripture: "Look diligently, lest there be any profane person, as Esau, who for one morsel of meat sold his birthright." (Heb. xii, 16.) Yet let us, in condemning him across the ages, look close at home. How many are there amongst ourselves, born into the world with splendid talents; dowried with unusual powers; inheritors of noble names; heirs to vast estates; gifted with keys to unlock any of the many doors to name, and fame, and usefulness—who yet fling away all these possibilities of blessing and blessedness, for one brief plunge into the Stygian pool of selfish and sensual indulgence!

The strongest and bravest men in build and muscle are often the weakest in resisting the appeals of momentary passion. Esau is mastered by the fragrance of a mess of pottage; Samson by the charms of a Philistine girl; Peter by the question of a servant. There is no strength apart from the strong Son of God.

And the appeals to sense come oftenest when we are least expecting them. When we say, peace and safety, then sudden destruction comes. The foe creeps through the postern gate. The arrow penetrates the joints of the harness. The moment of crisis is the moment when we come in from the dangers of the chase to the home which promised us immunity from the attack. "Watch ye, therefore, and pray always; that ye may be accounted worthy to escape all these things."

These appeals, moreover, come in the most trivial things. One mess of pottage; one glass of drink; one moment's unbridled passion; one afternoon's saunter; a question and an answer, a movement or a look. It is in such small things—small as the angle at which railway lines diverge from each other to east and west—that great alternatives are offered and great decisions made. When we fail in some such thing, we often comfort ourselves with the reflection that we could and would do right in some all-important crisis. We cannot pray in a bedroom, but we could burn at a stake. We cannot speak to an individual; but we could preach at a Pentecost. We little understand ourselves. We do not see that trifles are the truest test of character; and that if we cannot run with footmen, we certainly could not contend with horses; and if we have been wearied in the land of peace, we certainly shall stand no chance when we are called to battle with the swellings of Jordan. There are no trifles in Christian living. Everything is great; because the mightiest events revolve on the smallest pivots, and the greatest harvests for good and ill spring from the tiniest seed.

Had we been at Esau's side how eagerly should we have laid our hand upon his shoulder, entreating him to pause and consider, before he bartered the spiritual for the physical; the eternal for the temporal; the unseen for the seen. "Will it pay?" "Is it wise?" "Will you get an equivalent for that which you forfeit now forever?" And such questions are asked still of all Esaus who are tempted to barter their peace, their manhood, their heaven, for one mess of the devil's pottage. It steams. It smells savory. It promises to do more good to you than all the Bible put together. The tempter whispers, "Thou shalt not surely die. Bow down and worship me, and all shall be thine. Give me that which thou hast; and I will give thee this and much more." Then it is that a still, small voice asks, "What shall it profit a man if he gain the world and lose himself? How much less will it profit him to lose his all for one small mess of pottage, which will only secure a

brief respite from the cravings of appetite." Learn to master appetite in Christ's strength ; this will serve thee better far than warding off its urgency for a time, leaving it to return with whetted hunger, like a pack of wolves which have tasted blood. "Hold that fast which thou hast, that no man take thy crown."

### III.—THE BITTER CRY.

When Esau saw that God had taken him at his word, and had taken away from him the birthright of spiritual primacy, "he cried with an exceeding great and bitter cry." (Gen. xxviii, 34, R. V.) But that cry came too late to alter the consequences of his rash act. "He found no place of repentance" (no way to change his father's decision), "though he sought it carefully with tears."

"No place of repentance!" On many hearts those words have rung the knell of hope. As the heart-broken sinner has reviewed a blighted past with bitter tears and cries, the adversary of souls has whispered that he has sinned too deeply for repentance, and wandered too far to return ; and he has backed the insinuation with these terrible words, "*No place of repentance.*"

And is it so? Is it possible for a soul, on this side of death, to reach a position where tears and prayers will strike against the brazen heavens, and rebound, only an echo? It cannot be. It is possible that a man should become too callous and hard to desire salvation : *this* is the sin unto death ; *this* is the sin that hath never forgiveness ; and it has no forgiveness because the sinner does not desire or seek it. But it is impossible for a man to desire to repent and not find a ready help in the grace of the Holy Ghost. It is impossible for a man to seek forgiveness with bitter tears and not obtain it. It is impossible for a man to knock at the door of mercy, and not find it open at last, though after long delay : "All manner of sin and blasphemy shall be forgiven unto men." In point of fact, these desires and tears and prayers are blessed symptoms that the work of grace and forgiveness has begun within the soul. They are not of man ; or of the will of the flesh ; but of God. But when God puts His hand to the plough in a human spirit, He never looks back.

But the "repentance" mentioned here is not repentance to salvation ; but the power of reversing the past. Esau could not undo what he had done. He had long despised his birthright. That act of surrender was not a solitary one, but the outcome of a state of heart. It simply revealed thoughts that had been long admitted guests in the inner chamber of his being. But when once this temper had taken effect in a definite promise, asseverated by an oath, God held him to it—yea, nature and righteousness and conscience held him to it, too ; and he could not alter it by his tears or bitter cries.

The sinful past is irrevocable. Eve might bitterly regret her choice ; but as she stood with Adam outside the cherub-guarded gate, with the faded rose in her hand—of which Rabbis tells us—her bitter regrets could not replace the apple on the tree, or reinstate her within the golden bowers of Paradise. Peter went out and wept bitterly ; but those tears of uncontrollable anguish could not recall the words of denial, or blot from his memory that look of pain. The Virgins might beat their breasts in bitter self-reproach ; but no complaints, however pitiable, could reverse the decision of the Bridegroom's lips.

We all know this. We remember bursts of passion which have broken hearts ; sundered ties of love ; clouded sunny skies ; withered hopes ; and shattered promising prospects. We would give worlds to blot out the record, and to make them as if they had never been. But it is impossible. We cannot bring back the shadow on the dial. We cannot reverse the writing of the faithful chronicler. We cannot find a chance for altering the decisions, which had been long floating in solution in

our minds, but which have had one fatal and irrevocable crystallization in word or act. There is no place of repentance, though we seek it carefully and with tears. You cannot undo it.

But though the past is irrevocable, it is not irreparable. In the garden of Gethsemane our Lord said mournfully to the chosen three, "Sleep on now, and take your rest;" but He instantly added, "Arise: let us be going." In the first sentence, He taught the irrevocableness of the past; they might as well sleep, for any good that watching could now do. But in the second sentence, He taught that there was still a future before them, with new chances, and opportunities, and hopes.

So shall it ever be. God Himself cannot undo the past. But He can and will forgive. He will not mention the past; but give us a fair, fresh start. He will even "restore the years that the cankerworm has eaten." He will give us new opportunities of showing how truly we repent the decisions of the past; and how loyally we desire to serve Him in the decisions of the future. He will not even mention the thrice denial; but He will give us three opportunities of saying how much we love Him, as He thrice bids us tend His flock. "The King is dead!"—that is the proclamation of the irrevocable past. "Long live the King!"—that is the announcement of an available future.

F. B. MEYER.







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