

PROBLEMS IN OFFICE PRACTICE

AND BUSINESS STYLE

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HAROLD STRUMPF



Class HF 5547

Book 583

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PROBLEMS IN OFFICE PRACTICE  
AND  
BUSINESS STYLE

BY

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THE GREGG PUBLISHING COMPANY

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TO MY WIFE  
WHOSE SOUND BUSINESS JUDGMENT  
HELPED TO SMOOTH OVER MANY OBSTACLES

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.583

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## PREFACE

The office worker of today may be an executive tomorrow. But the office worker is not the product of chance. To prepare him for the office we must give him a training which will supply him with the necessary experience and shorten his period of apprenticeship. The commercial teacher who graduates a student simply with a knowledge of stenography, typewriting, and bookkeeping has failed dismally in his duty, both to the student and to the future employer.

The greatest problem of the office manager is inefficiency. Formerly, the ordinary business man was satisfied to receive into his organization the worker who possessed no other qualities than a presentable appearance and a willingness to learn. But the executive of today, engrossed in the solution of the big problems that make for the success of the institution which he helps to direct, requires a service that functions smoothly. To accomplish this end he demands of the employees a greater familiarity with the intricacies of the office equipment, an ability to handle office appliances, and a knowledge of business usage, terms, and procedure. In short, he needs an assistant with initiative and ability *to do*, and not a mere learner.

This book has been developed as a result of many years' direct classroom contact with the immature mind of the student of high-school age, and with the maturer mind of the teacher, unfamiliar with office routine and business procedure.

To answer the numerous questions that may naturally arise in an individual confronted by new and modern office machinery and difficult office problems, and properly to guide the teacher in the selection of material to be presented to the

student, or to be emphasized, has been the author's aim throughout this work.

Letter writing is the most important function in a modern business office, having supplanted to a great degree the direct personal contact that formerly existed between a commercial house and its customers. Because of this condition the chapter on the formal parts of the letter has been exhaustively treated. The answers to the questions in this chapter are from the standards adopted by some of the foremost commercial houses, as well as by the highest authorities on business English. For postal information, the latest bulletins of the Post Office Department have been carefully consulted and the technical language clarified. The concise descriptions of the numerous office appliances have been approved by the manufacturers of the machines. Lastly, because of a woeful ignorance of the proper sequence of the letters of the alphabet, and the rudiments of alphabetizing, the chapter on alphabetizing, with its problems, has been included as an aid to the study of filing and indexing.

If some of the inefficiency and lack of training in business procedure, of which office managers complain so bitterly, will have been eradicated by a study of this book, the author will feel himself sufficiently repaid for the labor involved in the undertaking.

HAROLD STRUMPF.



## SUGGESTIONS TO TEACHERS

The subjects treated in the different chapters of this book have been definitely organized and logically developed by the question and answer method. Only such matter as has been found to be absolutely indispensable to a proper preparation for the office has been included, the author relying upon the good judgment of the teacher to add or eliminate wherever the needs and the maturity of the student warrant it.

The book may be used in either one of two ways: As a text around which the recitation lesson is developed and amplified; and as a review and drill, topic by topic. A combination of both methods will be conducive to the best results. When used as a text, however, the numerous exercises that have been included in the various chapters will be especially helpful to develop power, skill, and judgment in the pupil.

Teachers will find that the method of presenting the text — by question and answer — and the subjects included, is a feature of especial advantage from the standpoint of review and drill. Every possible phase of business English, office practice, and typewriting has been covered as required by the syllabus of the University of the State of New York (Regents). In addition to this, questions have been based upon the application of these subjects to the needs of the modern complex office organization.

The problems in tabulation and arrangement, so important in a typewriting class, will greatly relieve the mind of the teacher, for here, already assembled, are a sufficient number (ranging in degree of difficulty) to cover the needs of a whole term. Similarly the letter-placing problems have been gath-

ered with great care to give the students sufficient practice not only for proper placing on the paper but for a test of sentence structure, capitalization, punctuation, and development of a language sense. In a shorthand class, it is advisable to dictate these letters. Those pupils who have had no shorthand have the same problem to face and solve, by transcribing on the machine, direct from the text.

Furthermore, the subject of office practice has lately been introduced as a prepared subject, counting toward graduation in the senior high schools, and similarly introduced by the board of education in the junior high schools. As the subject, however, has been found to be vague and indefinite, the author has seen fit to incorporate in this book a complete syllabus, and weekly lesson plans which he has used with considerable success. These plans though definitely outlined are offered as suggestions only, to be modified or amplified as may be desired, or as equipment permits. They should prove of great help to the inexperienced teacher of office practice.

Lastly, not a little attention has been given to the language. To make it simple enough for the comprehension of the senior high-school student and equally intelligible to the ninth-year elementary-school pupil has been the author's goal.

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# PROBLEMS IN OFFICE PRACTICE AND BUSINESS STYLE

## CHAPTER I

### THE BUSINESS LETTER — ITS PARTS

#### I

*Why should every person in business be thoroughly familiar with the proper mechanical make-up of a business letter?*

Because the business letter represents the writer and speaks for him. By its appearance he is judged. If a good impression is sought, correct forms must be observed.

#### 2

*What is meant by "formal parts" or correct forms of a business letter?*

The proper, orderly, and correct arrangement of the important parts (other than the message itself) which appear in every letter. The arrangement of the formal parts gives the letter its appearance, which in turn leaves its favorable or unfavorable impression.

#### 3

*Name and explain the formal parts of every business letter.*

(a) The *Heading* (usually printed) consists of the firm's name and address, the kind of business engaged in, and the date of writing. Other information, such as the names of the members of the firm, its telephone number, trade marks, may be also added.

(b) The *Inside Address* (sometimes called the introductory address) consists of the name and complete address of the person or firm to whom the letter is sent.

(c) The *Salutation* (or greeting) to the person who will get the letter.

(d) The *Body*, which conveys the message.

(e) The *Complimentary Close*, which appears after the body and is an expression of friendship on the part of the writer.

(f) The *Signature* shows who the writer is or whom he represents.

(g) *Additional data* give dictator's and stenographer's initials, number of inclosures, etc.

(h) The *Superscription*, or address on the envelope.

4

*Show by diagram the formal parts of a standard letter.*

Telephone No.

L E T T E R H E A D  
LETTERHEAD  
LETTERHEAD      LETTERHEAD

Date    Date    Date

Title and Name

Street and Number

City and State

Salutation:

Body of letter body of letter body of letter  
body of letter body of letter body of letter body of  
letter body of letter body of letter body of letter body  
of letter body of letter body of letter body of letter  
body of letter body of letter body of letter body of  
letter body of letter body of letter.

Body of letter body of letter body of letter  
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of letter body of letter body of letter body of letter  
body of letter body of letter body of letter body of  
letter body of letter body of letter.

Complimentary Close  
Signature

Additional  
Data

In replying please quote Dept. E #1  
New York, March 15, 1922.

Reference  
Form  
Date

Inside  
Address

Mr. Harold Strumpf,  
166 St. & Boston Road,  
New York City.

Salutation

Dear Sir:—

Body

Your letter of the thirteenth instant in regard to a demonstration by one of our Professional Typists was received. I shall be pleased to bring Miss Genevieve Maxwell, one of our best operators, to your school on Tuesday afternoon, March 21, at 1:19 P.M. to give a demonstration.

She is one of our fastest operators and gives a wonderful demonstration of unusual educational value. All we shall need is a steady typewriter table and a chair.

Trusting the date selected will be suitable, I remain,

Yours very truly,

UNDERWOOD TYPEWRITER COMPANY. Signature

*Geo. A. Meinecke*

Particular  
Signature

G. A. Meinecke,  
School Representative.

Business  
Title

Identifica-  
tion

GAM/ECJ



## 5

- (a) *What items would you consider important if you had charge of the purchase of stationery and the printing of the letterheads?*  
 (b) *Illustrate letterhead forms.*

(a) Stationery should be 8½ by 11 inches, of good texture, unruled, and preferably white, though there is no objection to tinted paper. Envelopes should match. The firm's name, kind of business, telephone number, place of business and cable address should be neatly and artistically arranged. Too much printing for purposes of advertising shows bad taste. Dignity is the watchword.

(b) See letterheads as arranged on next page.

## 6

*Show several date forms that are accepted in modern business letters.*

- |                   |                  |
|-------------------|------------------|
| 1. April 15, 1922 | 5. October       |
| 2. January        | Sixteen          |
| 5                 | Nineteen Twenty  |
| 1 9 2 2           |                  |
| 3. October        | 6. April Twelfth |
| Fifth             | 1 9 2 2          |
| 1922              |                  |
| 4. Fifteenth      | 7. April 1       |
| October           | 1922             |
| 1922              |                  |

JOHN BRACK BRACK  
100 BROADWAY

CHICAGO  
ST. LOUIS  
BOSTON  
NEW YORK  
SAN FRANCISCO  
PHILADELPHIA  
CLEVELAND  
CINCINNATI

**The Guggenbush Company**

285 57th Avenue, New York

WALTER F. LANGRISHAM  
PRESIDENT - TREASURER

ROBERT A. GAGAN  
GENERAL MANAGER

AGENTS  
ACQUITTIA  
BENJAMIN  
PHILIP S. BARRIS  
NEW BRASSIDE  
1077 11th St.

THE EQUITABLE LIFE ASSURANCE SOCIETY  
OF THE UNITED STATES  
180 BROADWAY, NEW YORK.

W. A. DAY, PRESIDENT

ROBERT W. HIGHTHOPE, President  
**Connecticut General  
Life Insurance Company  
of Hartford**  
Life, Accident and Health Insurance

ORDEN L. HILLS  
176 5th Ave., New York

**S. W. STRAUS & CO.**  
INVESTMENT AND  
BOND BROKERS  
208 FIFTH AVENUE at Post-Office Bldg.  
New York

CONGRESS OF THE UNITED STATES  
HOUSE OF REPRESENTATIVES  
WASHINGTON, D. C.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK  
METROPOLITAN OFFICE  
150 WILLIAM STREET, NEW YORK CITY

ROBT. J. HILLAS, PRESIDENT

AGENTS  
ALBANY  
BOSTON  
NEW YORK  
PHILADELPHIA  
RICHMOND  
ST. LOUIS

CALL AGENTS  
"MOTORICAL" NEW YORK  
PLANT AT BRANDEE, N. J.

**MONROE**  
**Calculating Machine Company**

GENERAL OFFICE  
WOOLOWORTH BUILDING, NEW YORK  
JULY 13,  
1921.

WOOD & METAL  
FILING CABINETS  
ELECTRIC AND  
-SUPPLIES

**Cobb-Macey-Dohme  
Inc.**  
COMMERCIAL FURNITURE  
412 BROADWAY, NEW YORK

DISKS  
THE FAVORITE FOR  
BANKS AND PUBLIC LIBRARIES  
PRESERVATION AND DURABLE  
RECORD, 1000 WORDS

AGENTS ALL COMMERCIALS  
FOR ATTENTION OF THE  
NEW YORK REGIONAL OFFICE

**CHEVROLET MOTOR COMPANY**  
OF NEW YORK, INC.  
Broadway at 57th Street  
New York

**Royal Indemnity Company**  
84 William Street  
New York

CALLS COMPELLING NEW YORK  
ELEGANTLY JOHN 1920

JAMES HORTON  
SECRETARY

122 & 123  
Broadway  
New York

**Star System**  
Staircase  
Safes

## 7

*Why are the following date lines not in good form? (a) Jan. 2d, 1920; (b) March 31st; (c) 12/11/21.*

(a) and (b) These are incorrectly written because they do not follow good usage. Where the month is followed by the day, the signs *d*, *rd*, *th*, or *st* should never be written.

(c) This is not accepted as good form because it compels the receiver of the letter to translate the number *12* to *December*.

## 8

*Illustrate four good forms of inside address.*

1. Mr. Harvey Smith,  
116 Adams Street,  
New York, N. Y.
2. Harvey Smith, Esq.,  
118 Wooster St.,  
Milwaukee,  
Wis.
3. John Wanamaker  
Broadway at Tenth St.,  
New York City
4. Mr. Rupert P. Sorelle, Vice-President,  
The Gregg Publishing Company  
285 Fifth Avenue  
New York, N. Y.

## 9

*(a) In what kind of letters may the inside address be omitted after the date line? (b) Where is it written? (c) Illustrate.*

(a) In letters that are used for official business only or of a formal social nature.

(b) Below the signature, at the left margin.

(c)

May 13, 1918

My dear Sir:

You have doubtless noticed that very serious charges of dishonesty have been made in connection with the production of aircraft.

Because of the capital importance of this branch of the military service, I feel that these charges should be thoroughly investigated and with as little delay as possible, in order that the guilty, if there be any such, may be promptly and vigorously prosecuted, and the reputations of those whose actions have been attacked may be protected, in case the charges are groundless.

I have requested the Department of Justice to use every instrumentality at its disposal to investigate these charges, and, with the approval of the Attorney General, I am writing to beg that you will act with him in making this investigation. I feel that this is a matter of the very greatest importance, and I sincerely hope that you will feel that it is possible to contribute your very valuable services in studying and passing upon the questions involved.

Cordially and sincerely yours,

*Woodrow Wilson*

Hon. Charles E. Hughes  
9 Broadway  
New York City

## 10

*Give the correct titles to be used for (a) a man, (b) an unmarried woman, (c) a married woman, (d) a widow, (e) two or more unmarried women, (f) a firm of men with names given, (g) a lawyer, (h) a corporation, (i) a government official, (j) a state governor, (k) a minister, (l) a woman whose status is unknown, (m) a physician, (n) the wife of a doctor or a minister.*

(a) Mr. (before) or Esq. (after), (b) Miss, (c) Mrs. John Leeds, (d) Mrs. Clara Walters, (e) Misses or The Misses, (f) Messrs., (g) Mr. (before) or Esq. (after), (h) John Wanamaker or The John Chaplin Co., (i) Hon. or The Hon., (j) His Excellency, (k) Rev., (l) (Miss) Clara Leeds, (m) Dr. John Doe, or John Doe, M.D., (n) Mrs. (not Mrs. Dr., or Mrs. Reverend).

## 11

*Give two reasons why it is necessary to typewrite the inside address correctly.*

(a) Because the address on the envelope (called the superscription) is taken from the inside address.

(b) Because in many commercial houses semi-transparent or window envelopes are used. When the letter is folded and placed in the envelope the inside address will show through the window.

## 12

*Give a list of salutations that are considered good form in business letters.*

Dear Sir:

Dear Madam:

My dear Sir:

My dear Madam:

Gentlemen:

Dear Sirs:

Ladies:

Mesdames:

Sir:

Sirs:

## 13

*Mention various instances when these salutations are used.*

*Dear Sirs* and *Gentlemen* are the best forms to use in ordinary communications to men.

*Dear Madam* or *Madam* is used in a letter to any woman, married or single.

*My dear Sir* and *My dear Madam* are more formal salutations than *Dear Sir* or *Dear Madam*.

*Sir* or *Sirs* is used in extremely formal cases such as government communications.

*Gentlemen*, although most often used for many members of a firm, is also the salutation to be employed when writing to an incorporated firm doing business under the name of an individual.

## 14

*What is the difference in use between Messrs. and Gentlemen?*

*Messrs.* is an abbreviation and must always be followed by a name, while *Gentlemen* is a word of greeting introducing the letter, and is never followed by a name.

## 15

*Show how the name line and the salutation to each of the following should be written: (a) a clergyman, (b) a corporation, (c) a college professor, (d) a married woman, (e) an Assemblyman, (f) a Supreme Court Justice, (g) a firm of women, (h) a lawyer, (i) your principal, (j) a widow, (k) a doctor, (l) John Wanamaker, (m) the President of the United States.*

NAME	SALUTATION
(a) Rev. Percy Grant . . . . .	Dear Sir:
(b) R. H. Macy & Co. . . . .	Gentlemen:
(c) Prof. Paul Klapper . . . . .	Dear Sir:
(d) Mrs. William Lane . . . . .	Dear Madam:
(e) Hon. John Foley . . . . .	Sir:

	NAME	SALUTATION
(f)	Hon. William H. Taft . . . .	Sir:
(g)	Mesdames Smith & Doe The Misses Smith & Doe . . . .	Ladies:
(h)	Mr. Robert Stanchfield Robert Stanchfield, Esq. . . .	Dear Sir:
(i)	Mr. Elmer E. Bogart . . . .	Dear Sir:
(j)	Mrs. Jane Richards . . . .	Dear Madam:
(k)	Dr. Robert Koch Robert Koch, M.D. . . . .	Dear Sir:
(l)	John Wanamaker . . . .	Gentlemen:
(m)	The President, Washington, D. C.	Sir: (or, less formal) Dear Mr. President:

## 16

(a) *What is meant by "artistic display" in a letter? (b) How is it accomplished?*

(a) The proper arrangement of a letter on a sheet so that it will attract the reader and arouse his interest. The typed letter should bear the same relation to the page as a picture does to a frame.

- (b)
1. By the use of narrow or wide margins.
  2. By proper spacing between lines.
  3. By noting the length of the letter before typing.
  4. By developing a thorough familiarity with the shorthand notes so that the length of a typed letter may be accurately judged from the shorthand notes.

## 17

*How would you space (a) a short letter, (b) a medium-length letter, (c) a very long letter, so that each presents an artistic appearance on the page?*

(a) A short letter should be double spaced. Leave four line spaces after the date line.

(b) A medium-length letter may be double spaced or single spaced with wider margins. If single spacing is employed, there must be double spacing between the inside address and the salutation, the salutation and first paragraph, between paragraphs, and before the complimentary close.

(c) A very long letter should have narrower margins and single spacing.

## 18

(a) *How should tabulated or quoted matter in the body of a letter be spaced?* (b) *Illustrate.*

(a) Regardless of the spacing employed in the body of the letter (single, double, or triple), tabulated or quoted matter should be single spaced and indented at the beginning and at the end of each line.



(b-1)

## LETTERHEAD

May 17, 1922

Saginaw Furniture Co.,  
160 Lincoln Street,  
Saginaw, Mich.

Gentlemen:

ATTENTION OF MR. BROWN

Please send us, by fast freight, the following order:

- 5 # 1080 Dining Tables
- 5 # 1083 Buffets
- 5 doz. # 1076 Dining Chairs
- 5 # 1074 Dining Chairs
- 3 # 1090 China Closets

We should like this order billed at your lowest cash discount, as we plan to make prompt remittance.

Yours truly,

(b-2) Arrangement for enumerated list.

THE GREGG PUBLISHING COMPANY

285 Fifth Avenue, New York,

March 24, 1922.

Mr. Herman Reinbold,  
Chicago,  
Illinois.

Dear Sir:

The number of works on shorthand in all languages known to the Royal Stenographic Institute, Dresden, the greater portion of which are in its library, as stated by Prof. Dr. Zeibig, under date of June 23, 1883, was 3295, divided as follows:

Latin	91	English	780
Italian	151	Roumanian	6
Welsh	8	French	490
Slavonian	3	Bohemian	33
Spanish	71	Portuguese	16
Russian	52	Polish	22
Slovenian	3	Croatian	7
Bulgarian	4	Hungarian	75
Finnish	1	Danish	7
Norwegian	1	Swedish	22
Grecian	3	Turkish	1
Dutch	14	German	1,434

These facts have been gathered and translated mainly by a gentleman of unusual linguistic attainments, an expert stenographer. The data have been obtained from recent publications and by personal correspondence.

Respectfully yours,

## 19

(a) *What is meant by a marginal heading?* (b) *When is this form used?* (c) *Illustrate.*

(a) When a topic used as the heading requires a sub-topic, the sub-topic is set out in the margin with plenty of space around it.

(b) This form of spacing is used in technical matter, essays, treatises, architectural specifications, or histories.

## THE BEGINNING OF MODERN LITERATURE

(c) The history of England during the greater part of the eighteenth century is the history of rapid and comprehensive changes in almost every department of the nation's life — industrial, religious, political, social, and intellectual. As we advance, the England of Pope and Addison, now well-nigh as remote from our daily life as that of Shakespeare or Milton, recedes with wonderful swiftness, and through a rapid succession of changes we pass into the England of today.

*Changes in eighteenth-century England*

## 20

(a) *Mention three typewriting forms used for "artistic display."* (b) *Illustrate each form.*

(a) The indented, the block, the extended or hanging form.

(b) Indented form — single spacing.

TREASURY DEPARTMENT

Sixth Auditor's Office

Washington, D. C.

March 29, 1919

Hon. Charles Foster

Secretary of the Treasury

Sir:

I have the honor to submit the following report of the business operations of this office during the fiscal year ended August 30, 1918:

It affords me pleasure to inform you that the work of the several branches of this Bureau is in a very satisfactory condition, and fully up to the requirements of the Department. In fact, in many important particulars, it is in a more advanced stage at this period of the year than has hitherto been the case.

This satisfactory result has been accomplished, however, only by the most systematic and unremitting efforts on the part of the officers and employees throughout the entire Bureau. The work of this office is always on the increase by reason of the growth of the postal service, while a corresponding increase of force has not been made.

The want of additional clerical force has been seriously felt in several divisions, but most severely in that branch of the office in charge of assorting and numbering the money orders and postal notes.

Respectfully submitted,

Auditor

Indented form — double spacing.

LETTERHEAD

March 24, 1919

Mrs. Walter Bruce Scott,  
1107 Broadway  
White Plains, New York

Dear Madam:

Replying to your last communication, we are very sorry that the net has not yet been delivered. Inasmuch as the package was forwarded from our store promptly and correctly addressed and no request to have it insured was made, we are unable to assume responsibility.

However, the postal authorities have been instructed to trace the shipment, and we hope that through their efforts a prompt delivery will be made.

Yours very truly,

SV

Block form — indented paragraphs.

March 26, 1919

Lynn Motor Car Company  
62 Park Street  
Fall River, Mass.

SUBJECT: LANLEY COMPLAINT

Gentlemen:

Since writing you under date of yesterday we have been informed by Mr. James Lanley that the vibration caused by your hammers is noticeably more violent than heretofore. He also informs us that several residents of the neighborhood have complained of this; others allege that the plaster in their houses is beginning to crack and peel off because of the hammering.

Mr. Lanley's neighbors are willing to join with him in taking steps to force the cessation of what they claim is becoming an unbearable nuisance. Mr. Lanley does not wish to be unreasonable in this matter, and only assumed the burden of taking the matter up with you because possibly the damage to his house is greater than to any other, but he does not wish you to think that he is the only one who is annoyed, and he is willing to settle the matter with you upon any reasonable basis.

We must, however, at this time, respectfully notify you that unless something definite in this matter is done on or before next Monday we shall be compelled to take further proceedings.

Very truly yours,

SV

Secretary

Second block form.

LETTERHEAD

May 17, 1921

Mr. Harold Strumpf  
166 Street & Boston Rd.  
Bronx, N. Y.

Dear Sir:

Your letter of May 9, addressed to our New York Office, has been referred to us for further attention.

It is rather difficult for us to give you any definite suggestion or advice regarding your proposition, but we are sending you, under separate cover, copy of our General Catalogue 20 and would say that it might be possible for us to lend you original photographs of any of the illustrations shown in this catalogue if you find that you can make use of them.

Yours very truly,

THE WEIS MANUFACTURING COMPANY

R. H. Sprague

LHG

Extended or hanging form.

LETTERHEAD

July 7, 1921.

Mr. Harold Strumpf  
857 Crotona Park N.  
New York, N. Y.

Dear Sir:

Re: 751480—Capital Ins. Co.

In reply to your favor of the seventh instant, please find inclosed our check #A12330 for \$14.03 payable to the Capital Insurance Company or yourself, refunding the premium on the above policy, sent to us through error.

We had intended to remit direct to the Capital Insurance Company, but have since learned that you sent them a duplicate check.

Kindly receipt and return the inclosed voucher.

Very truly yours,

*R. H. Sprague*

Metropolitan Manager.

WH/CL  
Inc.



## 21

(a) How would you typewrite the heading of the second page of a long letter? (b) Illustrate.

(a) Type the first page, stopping about one inch from the bottom. Before continuing the second or third sheet, typewrite initials of the person addressed, at the left margin of the second page, and place the sheet number immediately after or in the center. Date the letter on the same line at the right. Do not attempt to center long letters.

(b)

Mr. C. J. R. #2

3/16/22

are as low as we can possibly make them, and they are the same whether a customer is buying only a small quantity or is buying thousands of dollars' worth. We are confident that, quality considered, you cannot equal these prices elsewhere.

As you have requested, we are returning the entire list to you. We believe that you are really seeking not a cheap plant but an efficient plant at a low price, and that is what we are offering you. We feel confident also, that after you have carefully considered the whole matter and have compared our prices with those which others are asking, you will place this order with us.

Yours truly,

SV

(a) *Write in proper form, with correct capitalization and punctuation, the given parts of the following letters:*

1. 9 orange st plymouth kan charles burns esq danville ill  
dear sir yours sincerely george brown
2. room 58 world bldg saginaw mich dec 15 1916 messrs  
scudder and white cor bergen ave warsaw minn dear  
sir yours truly harris yard company john green president
3. 815 washington st huntsville n j the thrifty grocery  
store 195 charles st la fontaine wis gentlemen yours mr  
george white
4. 1856 henry ave st louis mo aug 19 1914 mr corey director  
of the juvenile actors show 84 burnside road london  
england dear sir yours sincerely james lee
5. office of harold walsh and co lawyers 44 wall st new  
york sept 8 owen brien 46 armitage ave bristol england  
dear sir yours truly
6. county court house johnston street cardiff wales april 5  
1907 miss mary goodemen c/o united bank york scotland  
sincerely yours richard perkins
7. mr silas anderson r f d no 7 moorhead minn dear sir  
yours truly benet j nisbet
8. miss nellie iverson university of ohio dear miss iverson  
yours sincerely charles davis box 68 bliss idaho
9. mr h g magner treasurer union trust co zanesville ohio  
my dear sir
10. mr g j proctor parkview n j dear sir
11. maurice wall esq. president new york new haven & hart-  
ford ry new york dear sir
12. messrs j g ransom t a wilson and the burnell committee  
gentlemen

## 23

## COMPLIMENTARY CLOSE

(a) Give the most acceptable complimentary closes in a business letter. (b) Give instances of the use of (1) *Respectfully yours*, (2) *Respectfully submitted*, (3) *Sincerely yours*, and (4) *Yours truly*.

(a) Yours truly, Yours very truly, Truly yours, Very truly yours, Sincerely yours.

(b) (1) *Respectfully yours* is more formal than *Truly yours*, and is used when writing to a Board or Commission, or to some one in a position of authority, or when requesting a favor.

(2) *Respectfully submitted* is used when submitting reports, a series of facts, or statements.

(3) *Sincerely yours* is used when a friendly relation exists between the parties, in addition to the business relation.

## 24

(a) Mention six qualities of a good business letter and (b) briefly explain each.

(a) 1. Conciseness	2. Courtesy	3. Dignity
4. Unity	5. Emphasis	6. Coherence

(b) 1. *Conciseness* or brevity is that quality by which the writer makes his message complete in the fewest possible words.

2. By *courtesy* is meant the proper respectful attitude of the writer toward the reader. It includes tact, sympathy with his point of view, and politeness of speech.

3. *Dignity* is the quality in a letter which represents the writer's personality, individuality, and character. The language is distinctive and characteristic of that particular writer.

4. *Unity* is that principle by means of which certain ideas which have no bearing upon the message are excluded and only essential matter retained.
5. By *emphasis* is meant the selection of the more important ideas, and devoting more time and space to them. Emphasis may also be secured by capitalization, different ribbon color, or underscoring.
6. *Coherence* is the quality in a letter by means of which one idea is made to flow smoothly and logically into another.

## 25

## SIGNATURES

*In what capacity may people sign business letters?*

1. As individuals, for themselves, or for a partnership.
2. As agents signing for others.
3. As officials of a corporation signing for the corporation.

## 26

*Illustrate (a) two individual and (b) four different partnership signatures.*

- (a) John C. Calhoun  
J. Walter Thompson
- (b) 1. Williams & Smith  
2. Upton & Company  
3. James Broder & Sons  
4. Howard P. Smith & Bros.

## 27

*Show three different ways in which an agent should sign for others so as not to be liable for damages himself.*

1. Samuel Hunter (in his own handwriting)  
for THE ACME LEATHER COMPANY (typewritten)

2. THE ACME LEATHER COMPANY (typewritten)  
By Samuel Hunter (in his own handwriting)
3. UNIVERSAL TYPEWRITER COMPANY (typewritten)  
S. H. (in his own handwriting)

## 28

*How should the following individuals sign: (a) an unmarried woman, (b) a married woman, (c) a widow, (d) any woman signing a legal document.*

- (a) (Miss) Jane Wilson
- (b) Harriet R. Wilson  
(Mrs. John Wilson)

or

- Mrs. John Wilson
- (c) (Mrs.) Harriet R. Wilson
- (d) Harriet R. Wilson

## 29

*Show four types of corporation signatures.*

1. THE ACME LEATHER COMPANY (typewritten)  
John C. Feelwell (written)  
Sales Manager. (typewritten)
2. THE ART-TYPE SHOP (typewritten)  
John V. Walsh (written)  
President. (typewritten)
3. WALTER C. MORRIS (written)  
President (typewritten)  
The Morris Plan Co. (typewritten)
4. HOME INSURANCE COMPANY (typewritten)  
John L. Hoey (written)  
John L. Hoey (typewritten)  
Treasurer (typewritten)

## ADDITIONAL DATA

(a) *How may the reader of a letter tell who the dictator and typist of that letter were?* (b) *Why is this knowledge valuable?*

(a) The initials of both the dictator and the typist should always appear in the lower left-hand corner of the letter, below the signature. The dictator's initials are written first, followed by those of the typist.

(b) It fixes responsibility for errors.

*Show different ways in which initials may be indicated.*

ABC/ST    ABC-ST    ABC\*\*\*ST    ABC    ABC/2    SV  
ST

*What is the meaning of the number in ABC/2?*

When a great many stenographers are employed, each receives a number which is used instead of initials. In this way the work of two stenographers having the same initials is definitely known.

(a) *How does a typist indicate that a letter is to have an inclosure?* (b) *Illustrate.*

(a) The notation is made below the dictator's initials in the following way:

(b)	Inc.	Inclose-check	Inclosures
		Inclose check	
		contract	

## 34

*How should a typist address a letter so that the person may receive it promptly after delivery?*

The letter should be addressed to the firm with the proper salutation. Immediately underneath the salutation, properly centered, and standing out boldly should be typed

ATTENTION OF (name of individual or dept.)

or

Attention of (name of individual or dept.)

## 35

*(a) What is meant by reference forms? (b) What is the purpose of a reference form? (c) Give five illustrations of common reference forms.*

(a) Reference forms are notations made at the top of the letter to call the attention of the reader to certain matters of importance to the writer, though bearing no relation to the message in the letter.

(b) Reference forms facilitate the writer's proper filing and classification of the answers to the letters.

- (c) 1. Reply to.....Department.  
 2. When replying please mention 165.  
 3. Please refer to file number 15.  
 4. Mention H. S. in your reply.  
 5. Please quote RT when replying.

## 36

*What attention should a correspondent give to reference requests?*

A correspondent should comply with any such request because it saves the time of the file clerk in the employ of the writer. Such courtesy is appreciated by the writer of the letter.

37

*What punctuation sign should always appear after the date line?*

A period.

38

*(a) What accepted punctuation generally follows salutations?  
(b) What capitalization should be observed in writing a salutation of more than one word? Illustrate.*

*(a)* When business or social letters are written, a colon only should be used. (Some firms still use the old-fashioned colon and dash (:—) or comma and dash (,—).

*(b)* Only the first and last word should be capitalized. *My dear Sir:*

39

*(a) What part of the complimentary close should be capitalized?  
(b) What punctuation is used after the complimentary close?*

*(a)* Only the first word.

*(b)* A comma.

40

*Give six general directions for composing letters.*

1. Letters concerning one's own interest and requiring a reply should be accompanied by a self-addressed stamped envelope.

2. Replies to letters should be made without delay.

3. Lead pencil writing is not acceptable.

4. Sarcasm in letters should be avoided.

5. Abbreviations should be avoided in the body of a letter (except when ordering merchandise); quantities such as bbl., bu., oz., are abbreviated.

6. Avoid the use of the sign & except in corporate names.



## 41

## ENVELOPES

*What kinds of envelopes are most commonly used for correspondence?*

1. The commercial size known as number 6½ (size 3½ x 6¼ inches). Any other size would not take the ordinary business letter.
2. The official, or document, size 4 x 9.
3. The legal size 4 x 10.

## 42

*Illustrate by diagram the proper folding of (a) the commercial and (b) official and legal size letters.*

- (a) 1. Place the sheet flat on the desk.  
 2. Fold the sheet from the bottom toward the top, bringing the lower edge not quite up to the top. (Fig. 1.)

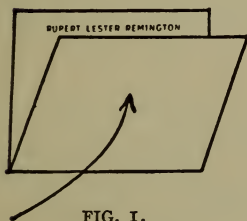


FIG. 1.

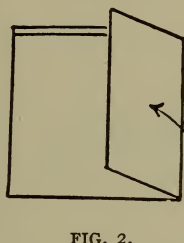


FIG. 2.

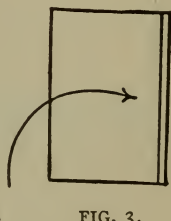


FIG. 3.

3. Make a fold from right to left at less than one-third of the width of the sheet. (Fig. 2.)
  4. Fold from left to right. (Fig. 3.)
  5. Place the envelope to the left of the folded letter and slip the letter into envelope.
- (b) 1. Place the sheet flat on the desk. (Fig. 1.)  
 2. Fold the sheet one-third from the bottom upward. (Fig. 2.)

3. Fold the remaining third from the top downward.  
(Fig. 3.)
4. Turn top edge toward the right and with the envelope held in the left hand slip the letter into the envelope.

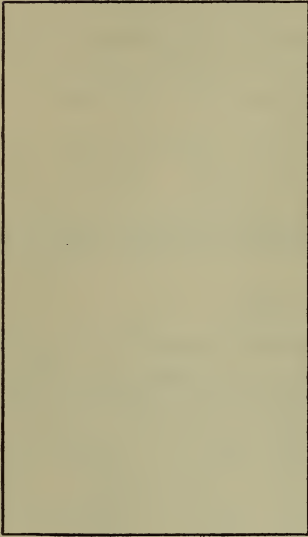


FIG. 1.

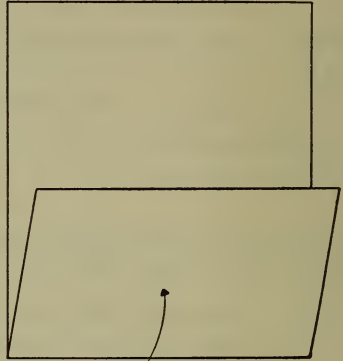


FIG. 2.

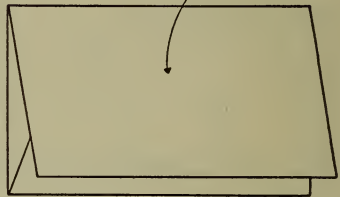


FIG. 3.

## 43

*What three important items should appear in the superscription (address on the envelope)?*

1. The name of the person who is to receive the letter.
2. Street and number (if in a city).
3. City and state.

## 44

(a) *How may the return of a letter be made easy if the person addressed cannot be located?* (b) *What other information does the Post-office Department permit on the envelope?* (c) *Where should this be placed?*

(a) Every envelope which is mailed should bear in the upper left-hand corner the name and address of the sender. This is called the return card.

(b) *Attention of* (name), when the person is an employee or a member of the firm.

*Dept. K*, when the letter is intended for a particular department.

*c/o Jones*, when the letter is addressed to a person having no address of his own.

*General Delivery*, when the person addressed calls for his mail at the post office.

*Please forward*, when, because of a temporary change of address, his mail is to follow.

(c) In the lower left-hand corner.

## 45

(a) *What spacings may be used for the envelope address?* (b) *Explain each of these.* (c) *Where should the name line be written?*

(a) Single or double spacing.

(b) When single spacing is employed the three lines of the address should begin at the same figure on the typewriter scale and the name of the state should be capitalized to make the address more legible to the postal employees. When double spacing is employed it is better to indent each line five spaces more than the preceding line.

(c) The name line should be written in the middle of the envelope as if that were the only writing to go on the face of the envelope.

46

(a) Show four forms of properly addressed envelopes. (b) How can the typist cooperate with the post office when addressing mail to a large office building?

Mr. Rufus P. Ayres  
c/o The Garrison House  
Big Indian, N. Y.

P. O. Box 92

**The New York Conservatory of Music**  
1103 BOSTON ROAD  
NEW YORK CITY

Mr. Andrew W. Davis  
134 North Beech Street  
Williamstown, Mass.

**The Piper**

MORRIS HIGH SCHOOL  
BOSTON ROAD & 166 ST.  
BRONX, N. Y.

The New York Telephone Co.  
456 East Tremont Avenue  
New York City

Mr. William P. Ayres  
116 Morningside Park E.  
New York, N. Y.

(b)

Mail for delivery in large office and business buildings is subject to possible delay because of the absence of the room number included in the address.

Coöperate with the post office in improving the service by including the room number in the address on letter heads, envelopes, and in advertisements, and request correspondents to address mail in that manner.

JOHN DOE  
574 Equitable Building,  
120 Broadway,  
New York, N. Y.

## 47

## EXERCISE IN ADDRESSING ENVELOPES AND POSTAL CARDS

*Using the following addresses, write envelopes in accordance with the model forms given in answer on pages 33 and 34. Use careful discrimination in the use of capitals, abbreviations, and punctuation.*

Herman M. Elkan Certified Public Accountant 758 Kelly St.  
New York N. Y.

Aalholm & Hopkins Holmes Washington

Abandsey Company 287 Winthrop Avenue New York N Y

Abbe Engineering Company 245 Paterson Avenue New York  
N Y

Accountancy Publishing Company 709 E Kalow Avenue  
Raines Tenn

Ace High Magazine Batavia N Y

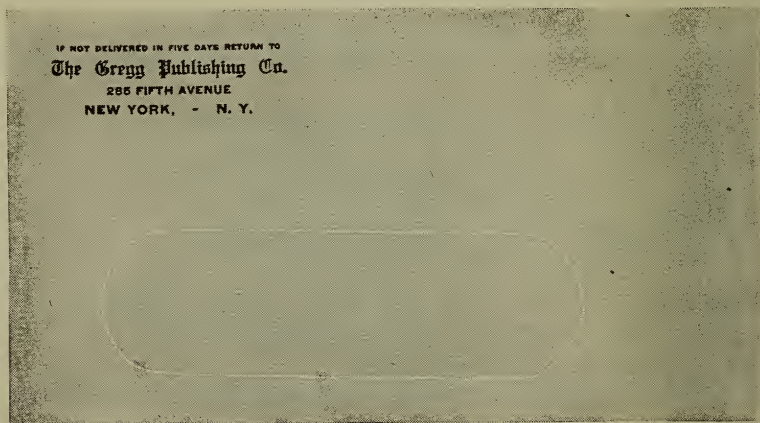
Mary Alden 2746 Prairie Avenue Susquehanna Pa

- Barnes Knitting Corporation 857 Luella Place Schenectady N Y  
Isidor Barrick Crystal City Texas  
Beal Burrows Dry Goods Company 1927 Sangamon Street  
Muncie Ind  
Edward B Beckett 1008 Ewing Place Pennsville N J  
F L Boehmoke & Company Rosemont Colo  
Bogart Piano Company 473 Ballow Street Keystone Ia  
Century Cork Company Butler N J  
Century Textile Company 847 Bryn Terrace Albany N Y  
Chemical Laboratories of N Y Meadowdale N Y  
City Island Yacht Club 273 City Island N Y  
Clancy Realty Company 999 Claradon Avenue Rockford Tenn  
Clothing Designer Company 989 Hinsche Street Needles Calif  
De Lancey School 695 Minerva Place Albany N Y  
Wm Delatour 964 Honore Street Muncie Ind  
De Lux Pastry Parlor 227 Ewing Place Needles Calif  
Demmerle & Company Pennsville N J  
Robert Dennis 485 Ballow Street Natrona Pa  
Diamond Glassware Company 8273 Monticello Avenue Grass-  
valley Calif  
Dillingham Brothers Schuylerville N Y  
John Dwyer 784 Harvard Avenue Helena Mont  
Emerson Shoe Company Clarksville Tenn  
Empire Burglar Alarm Company Reading Kans  
Empress Theatre 736 Mott Avenue Dayton Tenn  
Engineers & Contractors Equipment Company Baylis Ill  
Ericsson Manufacturing Company Yorkshire Ohio  
Herman Essman Lakewood Mich  
Ever Ready Aluminum Company Arcadia La  
Famous Novelty Company 784 Laramie Avenue Philadelphia Pa  
Farm & Ranch 784 S Avers Avenue Chicago Ill  
Fashion Jewelry Company 997 Marengo Street Tracy Colo  
Federal Embroidery Works 784 N Ashland Avenue Los Angeles  
Calif

Louis A Felber 94 Lincoln Street Cedar Rapids Ia  
 Charles Foster 7845 Sawyer Avenue Detroit Mich  
 Wm Ganz 534 Campbell Avenue Saint Joseph Mich  
 Garment Center Realty Company Jonestown Miss  
 Garment Exchange Inc Barles Ky  
 General Paper Company Sterling Idaho  
 Gibraltar Products Company 465 Lemoyne Avenue Oberlin Ohio  
 Globe Coupon Exchange Ireland W Va  
 Charles Gysin P O Box 974 Warren Arizona  
 Maud Haas 111 Broadway New York N Y  
 Hale Company 15 Park Row Grand Rapids Mich  
 Samuel Halsey 50 Pine Street Keystone Ia  
 John Hammill 104 W 101 Street Glenellyn Ill

48

(a) *What is meant by a "window envelope"? Give (b) an advantage and (c) a disadvantage in the use of a window envelope.*



- (a) A window envelope is one through which only the address typed on the inclosure becomes visible.  
 (b) It saves time required in addressing the envelope.  
 (c) It requires a special form of folding.



## WORD DIVISION

*How are words divided at the ends of lines? Illustrate.*

1. Words of one syllable should not be divided. Ex. *though, strength, bought.*

2. If in doubt divide according to pronunciation. Ex. *Ex-cursion, gon-dola, na-tion, knowl-edge.*

3. Do not divide such words as *nothing, also, besides, thorough.*

4. Do not divide names, numbers, or abbreviations.

5. Words of only four letters even though having more than one syllable should not be divided. Ex. *only, obey, many, against.*

6. Divide between a prefix and the letter following it. Ex. *Be-tween.*

7. Divide between a suffix and the letter preceding it. Ex. *lov-ing, judg-ment, invit-ed.*

8. When consonants are doubled, divide between the two letters. Ex. *rub-ber, oc-casion.*

9. *Th-sh-ch* when sounded as one consonant (called a digraph) cannot be divided. Ex. *Cath-olic, rash-ness, watch-ing.*

10. Words which, according to pronunciation, may be divided before or after a vowel should be divided after the vowel. Ex. *criti-cize, medi-ta-tive.*

## SINGLE AND SEPARATE WORDS

*Give a list of words (a) always written as one, (b) always written separately, and (c) always compounded.*

(a) Words always written as one:

already	nowhere	bimonthly
always	nobody	northeast
nothing	altogether	postscript
everybody	everywhere	midwinter

although	something	bookkeeper
anything	everything	misspelling
forever	somehow	somebody
somewhere	clerkship	schoolroom
anybody	midday	semiannual
anywhere	midnight	

(b) Words always written separately:

all ready	some one	every one
all right	no one	by and by
any time	en route	by the way
any one	per cent.	one hundred

(c) The following expressions are always compounded:

business-like	by-product	by-laws
cross-purpose	cross-stitch	good-by
cross-question	ex-president	half-round
father-in-law	half-yearly	half-mast
plain-spoken	labor-saving	title-page
post-office (adj.)	up-to-date	well-read

## 51

### FIGURES

(a) *How would you write a number at the beginning of a sentence?* (b) *How are numbers of measure, quantity, or weight written? Illustrate.* (c) *How are numbers written in technical matter?*

(a) Numbers should be spelled out at the beginning of a sentence.

(b) Figures should always be used.

The lot is 50 by 110 feet.

Our Mazdas are 70 candlepower.

We have only 5-lb. bags in stock.

He is 16 years old to-day.

The subscription price is 50¢, \$2.50 a year.

Come to the office at 3 p.m. (three o'clock).

(c) Roman or Arabic figures are used in statistics, tabulations, chapters, and pages.

## 52

(a) *When two numbers are used successively, how are they written? Illustrate.* (b) *When the word "number" or "per cent." is used with numbers, how should the numbers be written? Illustrate.*

(a) One set should be written in figures and the other spelled out.

Ex. In 1922, 3 million soldiers were awarded bonuses by Congress. (Wrong.) In 1922 Congress awarded bonuses to three million soldiers. (Right.)

(b) When these words are spelled out the amount is spelled out. When the abbreviation is used the figure is used.

Ex. No. 5, № 5, 5%, Number five, Five per cent.

## 53

(a) *How are fractions written? (b) Illustrate.*

(a) Fractions are written out, unless a mixed number is used.

(b) Fraction: One-fourth—mixed number:  $2\frac{1}{2}$ .

## 54

(a) *How are sums of money written? Illustrate.*

They should be expressed in figures followed by the sign ¢, in sums less than one dollar. In sums over a dollar figures are used. In legal papers figures are written in parentheses following the written words. When the amount consists of dollars and cents, figures are used.

(b) 54¢, \$3.12, Five Hundred Dollars (\$500).

## 55

(a) *How are numbered pages, rooms, registers written?* (b) *Illustrate.*

(a) These are always written in figures.

(b) Turn to pp. 14 and 15.

See Miss Jones in room 122.

The register of this class is 42.

## 56

## ABBREVIATIONS

(a) *What states and territories are not abbreviated?* (b) *What states and territories are abbreviated? Illustrate.*

(a) Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

(b) Alabama	. . .	Ala.	Massachusetts	Mass.
Arizona	. . .	Ariz.	Michigan	. . Mich.
Arkansas	. . .	Ark.	Minnesota	. . Minn.
California	. . .	Calif.	Mississippi	. . Miss.
Colorado	. . .	Colo.	Missouri	. . Mo.
Connecticut	. . .	Conn.	Montana	. . Mont.
Delaware	. . .	Del.	Nebraska	. . Nebr.
Dist. of Columbia	. . .	D. C.	Nevada	. . . Nev.
Florida	. . .	Fla.	New Hampshire	N. H.
Georgia	. . .	Ga.	New Jersey	. . N. J.
Illinois	. . .	Ill.	New Mexico	. . N. Mex.
Indiana	. . .	Ind.	New York	. . N. Y.
Kansas	. . .	Kans.	North Carolina	. N. C.
Kentucky	. . .	Ky.	North Dakota	. N. Dak.
Louisiana	. . .	La.	Oklahoma	. . Okla.
Maryland	. . .	Md.	Pennsylvania	. Pa.

Rhode Island . . .	R. I.	Virginia . . .	Va.
South Carolina . . .	S. C.	Washington . . .	Wash.
South Dakota . . .	S. Dak.	West Virginia . . .	W. Va.
Tennessee . . .	Tenn.	Wisconsin . . .	Wis.
Texas . . .	Tex.	Wyoming . . .	Wyo.
Vermont . . .	Vt.		

## 57

(a) *What months are not abbreviated?* (b) *What months are abbreviated?* (c) *Give the correct abbreviations of the days of the week.*

(a) May, June, July.

(b) Jan., Feb., Mar., Apr., Aug., Sept., Oct., Nov., Dec.

(c) Sun., Mon., Tues., Wed., Thurs., Fri., Sat.

## 58

*Give a list of the most commonly used abbreviations with their meanings.*

## A

A 1—first quality

A.B. (B.A.)—Bachelor of Arts

A.D. (Anno Domini)—In the year of our Lord

agt.—agent

A.M. (a.m.) (ante meridian)—before noon

amt.—amount

anon.—anonymous

ans.—answer

art.—article

assn.—association

asst.—assistant

atty.—attorney

ave.—avenue

## B

bal.—balance

B.C.—before Christ

B.L.—bill of lading

bldg.—building

B.S.—Bachelor of Science

B/S—bill of sale

Bro.—Brother

bu.—bushel

## C

C. (Centum)—one hundred

Capt.—Captain

C.E.—Civil Engineer

cf.—compare

cm.—centimeter

Co.—company; county

c/o—in care of

C.O.D.—cash on delivery

C.P.A.—Certified Public Accountant

cr.—creditor; credit

cts.—cents

cwt.—hundredweight

D  
 D.D.—Doctor of Divinity  
 dept.—department  
 dis.—discount  
 Dist.—District  
 do.—ditto (the same)  
 doz.—dozen  
 Dr.—Doctor; debtor

E  
 E.—East  
 ea.—each  
 ed.—editor; edition  
 e.g. (exempli gratia)—for example  
 Eng.—English; England  
 Esq.—Esquire  
 et al. (et alii)—and others  
 etc. (et cetera)—and so forth

F  
 fig.—figure  
 f.o.b.—free on board  
 fgt.—freight  
 ft.—foot; feet

G  
 gal.—gallon  
 Govt.—Government

H  
 hdkf.—handkerchief  
 hhd.—hogshead  
 Hon.—Honorable  
 H.P.—horsepower; half pay  
 hr.—hour

I  
 ib (ibid.) (ibidem)—in the same place  
 i.e. (id est)—that is  
 Inc.—Incorporated  
 ins.—insurance  
 inst. (instant)—this month  
 int.—interest  
 inv.—invoice  
 invt.—inventory

J  
 Jr.—Junior  
 L  
 lb.—pound  
 LL.D.—Doctor of Laws  
 Ltd.—Limited

M  
 M.—noon; thousand  
 Maj.—Major  
 M. C.—Member of Congress  
 M.D.—Doctor of Medicine  
 mdse.—merchandise  
 memo.—memorandum  
 Messrs. (Messieurs)—Gentlemen; Sirs  
 mfg.—manufacturing  
 mgr.—manager  
 min.—minute  
 Mme.—Madame  
 mo.—month  
 Mr.—Mister  
 Mrs.—Mistress  
 m.s. (M.S.)—manuscript  
 m.s.s. (MSS.)—manuscripts  
 mt.—mountain

N  
 N.—North  
 N.W.—Northwest  
 Nat.—National  
 N.B. (nota bene)—Note well; take  
 notice  
 no.—number

O  
 Oct.—October  
 O.K.—all right  
 oz.—ounce

P  
 p.—page  
 pp.—pages  
 per an.—by the year

per cent. (per centum)—by the hundred	S.W.—Southwest
Ph.D.—Doctor of Philosophy	ss. (scilicet)—to wit; as follows
pkg.—package	sec.—secretary
plff.—plaintiff	sect.—section
p.m. (P.M.) (post meridian)—afternoon	St.—street; Saint
P.O.—Post Office	Supt.—Superintendent
pr.—pair	T
Pres.—President	Tp.—Township
Prof.—Professor	treas.—treasurer
prox. (proximo)—next month	U
P.S.—postscript	ult. (ultimo)—last month
pub.—publisher	Univ.—University
pwt.—pennyweight	U.S.M.—United States Mail (Marine)
Q	V
qt.—quart	via—by the way of
R	viz. (videlicet)—namely; to wit
Rep.—Republican	vs. (versus)—against
Rev.—Reverend	vol.—volume
rm.—ream	W
Ry.—Railway	W.—West
S	W/B—Waybill
S.—South	Y
S.E.—Southeast	yd.—yard
	yr.—year

## 59

## CAPITALIZATION

(a) *What words are capitalized?* (b) *What words are not capitalized?* (c) *How would you write geographical and historical localities?*

(a and b) Capitalize words indicating a particular person, or thing, but do not capitalize words used to denote a general class. If in doubt, do not capitalize.

(c) All geographical and historical places are capitalized. Illustration: Cape of Good Hope; Flanders Field.

## 60

(a) *Which words in a title are written in capitals?* (b) *Illustrate.*

(a) Every important word in the title of an essay, book, magazine, or paper should be capitalized.

(b) The New York Times; A Treatise Proving that Man is Descended from the Ape; Pride and Prejudice.

## 61

*What words must be capitalized in writing resolutions? Illustrate.*

Resolutions introduced by *Whereas* or *Resolved* should have the next word begin with a capital.

*Whereas*, It has pleased, etc.

*Resolved*, That the election, etc.

## 62

*What is the rule regarding capitalization of a quotation? Illustrate.*

The first word of every complete direct quotation should be capitalized.

The speaker then announced, "Mr. Johnson has just arrived." "The more you look," he continued, "the less you see."

## 63

*How would you write words indicating direction? Illustrate.*

Words indicating direction are never capitalized. When they indicate sections of a country, they are written with capitals.

The sun rises in the east and sets in the west.

The South fought the North bitterly for four long years.

## 64

(a) *What is the procedure in writing words referring to the Deity?* (b) *Illustrate in a sentence.*

(a) All names of God and all pronouns used for such names are capitalized.



(b) And the prophet exhorted, "Let us bend our heads in prayer and thank Jehovah for His mercy."

## 65

(a) *How are nicknames written?* (b) *Give examples.*

(a) Nicknames, popular, or fanciful names should be capitalized.

(b) Maid of Orleans; Windy City; Bay State; Old Hickory.

## 66

(a) *How should a.m. and p.m. be written?*

(a) No capitalization is required for these abbreviations or for c. o. d. and f. o. b., although they are commonly written as capitals.

## 67

## PUNCTUATION

(a) *Give the names and symbols of the seven most commonly used punctuation marks.* (b) *Name several other marks of punctuation and their uses.*

- |               |         |   |
|---------------|---------|---|
| (a) period    | ( . )   |   |
| comma         | ( , )   |   |
| interrogation | ( ? )   |   |
| exclamation   | ( ! )   |   |
| semicolon     | ( ; )   |   |
| quotation     | ( " " ) |   |
| colon         | ( : )   |   |
| (b) Dash      | ( — )   | for abruptness in changing from one idea to another     |
| Parentheses   | ( ( ) ) | for explanatory material                                |
| Brackets      | ( [ ] ) | like parentheses  |
| Apostrophe    | ( ' )   | for possession, omission of letters, plurals of numbers |
| Hyphen        | ( - )   | for word division, for compound words                   |

Underscore	(—)	for emphasis
Period series	(. . .)	for omission of unimportant words
Ellipsis	(— —)	for omission of letters in a name
Asterisk	(*****)	for omission of letters in a name
Section	( § )	for beginning a new subject or part of chapter
Caret	( ^ )	for omission to be inserted
Ditto	( ” )	for repetition of words directly above
Dagger	( † )	for calling attention to a foot-note

## 68

*Mention three important uses of the period and illustrate each.*

1. After a statement of fact. He came, he saw, he conquered.
2. After an abbreviation. Hon.; Mr.
3. After the date in a letter. Jan. 5, 1922.

## 69

*Give eight rules for the use of the comma. Illustrate.*

1. To prevent ambiguity.  
This man, said the lawyer, is a culprit.
2. To separate words or phrases in a series.  
Yale, Brown, and Harvard are well-known New England universities.
3. To separate expressions which have no direct bearing on the thought.  
In his speech, however, he spoke of his wealth.
4. To indicate the omission of a word or words.  
Roosevelt was President eight years; Taft, four.
5. To set off expressions in apposition from the rest of the sentence.  
Lincoln, the rail splitter, was known everywhere.
6. To set off *yes* and *no*, and the interjection *Oh*, from the rest of the sentence.

No, I cannot accept your proposition.

7. To separate long numbers into groups, and to separate two numbers.

26,153,618; April 15, 1922.

8. To separate a direct quotation of not more than a sentence from the words that introduce it.

He shouted to the crew, "Launch the port boats."

## 70

*Give two uses of the semicolon. Illustrate.*

To separate independent elements of a compound sentence when not joined by a conjunction. Example: Fold the bottom edge upward and crease; then fold over the right edge.

A semicolon precedes *viz.*, *that is*, *i.e.*, when a series of particulars follows. Example: He sent two kinds of messengers; *viz.*, women and children.

## 71

*Mention three uses of the colon.*

1. Always used after a business salutation.
2. After the words, *as follows*, *the following*, when a long list follows.
3. It precedes the formal introduction to a quotation.

## 72

*Give two rules governing the use of the hyphen. Give one exception.*

1. Hyphenate two or more words combined into an adjective preceding a noun. Example: Spanish-speaking countries; well-known author.

2. Hyphenate fractional numbers, spelled out. Example: three-fourths; one-half.

Omit the hyphen from today, tonight, tomorrow. (This is more acceptable in modern business literature.)

## PROOF READING

## CORRECTING ROUGH DRAFT

(a) *What are proof readers' marks? (b) Explain how proof marks are used? (c) Make a list of those most frequently used.*

(a) They are signs made by proof readers to indicate that certain changes are to be made in the printers' proof.

(b) Proof marks are made in the left margin beside the line containing the error, indicating the kind of correction to be made, and an additional mark (to attract the eye) at the place of error in the text.

(c) *In the margin:*

*In the text:*

δ	/	Omit
□	/	Indent
l. c.	/	Use lower case common type
⓪	/	Turn an inverted letter
stet	. . . .	Let it remain as it originally was
	^	Insert an omission
⊖	⊖	Leave no space
※	^	Leave more space
Eq. ※	/	Equalize the spacing
=	=	Straighten the line
×	/	Broken type
↓		A quad that stands up
¶	¶	New paragraph
no ¶		Continue in same para- graph
-/	^	Insert a hyphen
./	^	Insert a period
,	^	Insert an apostrophe

“ ”	^	Insert quotations
cap	≡/	Use capitals
[ ]	[ ]	Bring to right or left
tr./	~	Transpose
ital.	—	Set in italics
wf.	! /	Change type (wrong font)
Rom.		Set in Roman

74

Give an example of (a) a marked proof of an uncorrected page and (b) a proof of the same page corrected.

(a) MARKED PROOF OF UNCORRECTED PAGE

The hero as divinity, the hero as prophet, are pro-  
 ↓ ductions of old ages, not to be repeated in the new.  
 wf They presuppose a certain rudeness of conception ↑ /  
 which the progress of mere scientific knowledge puts  
 and end to. There needs to be, as it were, a world  
 or vacant, almost vacant of scientific forms, if men in  
 their loving wonder are to fancy their fellow-man  
 either a god or one speaking with the voice of a god. x  
 9 Divinity and prophet are past. We are not to see our /w  
 hero in the less ambitious, but also less questionable, #  
 character of poet; a character which does not pass.  
 o/ The poet is a heroic figure belonging to all ages; whom  
 [ tr [ all ages possess, once when he is produced, whom l. c.  
 the newest age as the oldest may produce—and will pro- cap.  
 duce, always when nature pleases. Yet nature send a  
 hero-soul; in no age is it other than possible that he  
 may be shaped into poet.

—CARLYLE/Heroes and Hero Worship. ~ r

stet  
①

(b)

## PROOF OF CORRECTED PAGE

The hero as divinity, the hero as prophet, are productions of old ages, not to be repeated in the new. They presuppose a certain rudeness of conception, which the progress of mere scientific knowledge puts an end to. There needs to be, as it were, a world vacant, or almost vacant of scientific forms, if men in their loving wonder are to fancy their fellow-man either a god or one speaking with the voice of a god. Divinity and prophet are past. We are now to see our hero in the less ambitious, but also less questionable, character of poet; a character which does not pass. The poet is a heroic figure belonging to all ages; whom all ages possess, when once he is produced, whom the newest age as the oldest may produce—and will produce, always when nature pleases. Let nature send a hero-soul; in no age is it other than possible that he may be shaped into a poet.

—CARLYLE: Heroes and Hero Worship.

(c) Without changing the phraseology, make a correct copy of the following rough draft:

no abbreviations  
N. Y., 1/18/19  
at which we offered our supplies this last year.

To our Patrons:

we expected

had hoped

to be able, in spite of the continued increase in cost, to continue the low prices. The many large contracts, with our mills have been filled and we

which we placed

must now pay the advanced price in the open market.

As quoted in the price list herewith prices

hereafter

of our papers have been advanced. Quality of our

Regular paper in the same hence, in our judgment, it seems best and most economical to buy the better grades.

The standard

has been maintained

Sincerely yours

Edw. & Uno Morse

By.....

(d)

New York, January 18, 1919.

To our Patrons:

We had hoped to be able, in spite of the continued increase in cost, to continue the low prices at which we offered our supplies this last year. The many large contracts which we placed with our mills have now been filled and we must hereafter pay the advanced price in the open market. Prices on our papers, as quoted in the price list herewith, have been advanced.

The standard quality of our regular paper has been maintained; hence, in our judgment, it seems best and most economical to buy the better grades.

Sincerely yours,

Edward and John Morse

By.....



(e) Make a perfect copy of the following rough drafts:

W A transaction of a different kind and of a much larger amount was consummated recently, to have the New establishments in other cities as well. We were asked by one of the individuals to

*Character*  
*e*  
*W*  
*m o*  
*send*

The death overtook the principle, our funds might be tied up, our credit department suggested that life insurance be taken out to cover the amount of the loan. The suggestion was received favorably and term insurance was furnished.

*no H*  
*al*  
*it was*  
*no cap*  
*u*  
*gg*  
*was furnished*

*On the abbreviation*

(f)

A letter worth writing is worth writing carefully. A slovenly letter is indicative of a slovenly man, and there is no compliment when a person sends such a letter to his friend. Do not be afraid to write or rewrite till a sentence is as nearly perfect as you can make it. A prominent literary man or woman will not allow their compositions to appear in print until they have rewritten and corrected many times. Charles Darwin's manner of writing was first to make a rough copy, then to have a fair copy made and corrected, then a new copy made, once more corrected, and sent to the printer.

*From this practice you will acquire skill in composition*

*From this practice you will acquire skill in composition*

*draft*

## KINDS OF LETTERS

*Classify the different kinds of business letters.*

- |                                 |                         |
|---------------------------------|-------------------------|
| 1. Letters of application       | 7. Letters of complaint |
| 2. Letters of introduction      | 8. Form letters         |
| 3. Letters of recommendation    | 9. Circular letters     |
| 4. Letters of inquiry           | 10. "Follow-up" letters |
| 5. Sales letters                | 11. Collection letters  |
| 6. Letters ordering merchandise |                         |

*What are the essential characteristics of each letter form?*

1. A *letter of application* gives in detail the qualifications of the writer for a particular position. Education, age, experience, reference, and salary are facts in which the prospective employer is interested.

2. A *letter of introduction* is written by one who is mutually known by the reader and the person introduced. It contains statements of the ability and character of the person introduced, and is given, unsealed, to him to present personally to the reader.

3. A *letter of recommendation* is similar to a letter of introduction but gives the personal estimate of a person's ability, usually learned while in the writer's employ.

4. A *letter of inquiry* requests certain information, or the performance of certain acts, that may be of mutual benefit to the writer and reader. It generally leads to business transactions.

5. A *sales letter* is a letter advertising an article to be sold. It must arouse the interest of the reader to the buying point.

6. A *letter ordering merchandise* specifies quantity, quality,

and style of goods to be sent, gives shipping directions, and, if a first order, incloses remittance.

7. A *letter of complaint* is written if there is dissatisfaction because of goods, late shipments, or unfair treatment. The complaint should specify the trouble courteously and wait for a fair consideration by the reader.

8. A *form letter* is of a general character that serves similar needs of many patrons. Names, addresses, and special data are filled in in blank spaces left for that purpose. This form of letter saves the dictator's time.

9. A *circular letter* is a form letter which is generally printed and sent out in large quantities. It generally advertises a product or service and is more impersonal than a form letter.

10. *Sales letters*, written in a series, are sometimes called follow-up letters. They aim to promote interest in the product and to create the desire to purchase. Each letter is stronger than the preceding one and accentuates a new need which the product will fill.

11. A *collection letter* is written to induce a poor debtor to pay. It must be persuasive, tactful, and courteous, and must appeal to the debtor's fair play. A demand or a threat should be made only when all other attempts at collection have failed.

## 77

## LEGAL WORK AND SPECIFICATIONS

(a) Explain what is meant by "legal paper." (b) When is this paper used? (c) How are titles arranged on legal paper?

(a) Legal paper is  $8\frac{1}{2}''$  x  $13''$ , with a narrow double-ruled vertical line (generally red)  $1\frac{1}{2}$  inches from the left edge and a single vertical line  $\frac{1}{2}$  inch from the right edge. Typing is done in the space between the vertical lines and is always double spaced.

(b) Lawyers, architects, engineers, and authors use this kind of paper for all matter which is not strictly of a business nature.

(c) All titles are centered in the space between the vertical lines and not with regard to the width of the paper.

## 78

*How is a legal document preserved when finished?*

The title of the document and any other necessary explanatory information is typed or written on a heavy colored sheet, called a *backing sheet*. The legal document is fastened to the backing sheet either at the top or sides.

## 79

(a) *What name is given to the title on the backing sheet?* (b) *What purpose does it serve?*

(a) It is called an *indorsement*.

(b) It gives a summary of the contents of the document.

## 80

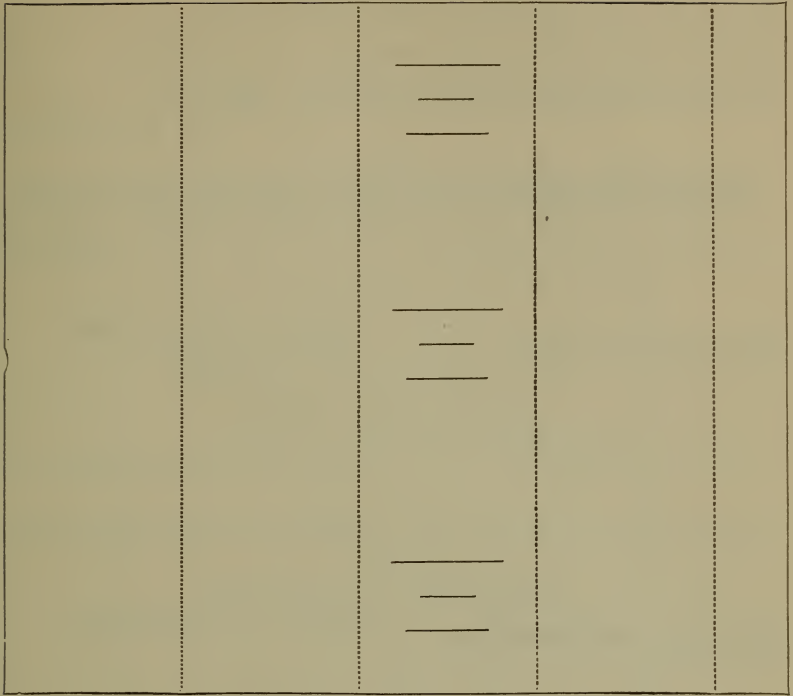
*Give directions for correctly indorsing a backing sheet. Illustrate by diagram.*

1. Fold forward and downward one inch from the top and crease.

2. Bring the bottom of the sheet upward until the edge is even with the top crease and fold.

3. Bring the bottom creased edge all the way to the top making a third crease. This divides the paper into four parts.

4. The side which lies uppermost is the side on which the indorsement is to be written and the left edge becomes the top or beginning of the indorsement.



Top of Indorsement

81

*When a legal paper is drawn up by a lawyer who brings an action for his client against another person, state (a) the names of the parties and (b) how the legal document should begin.*

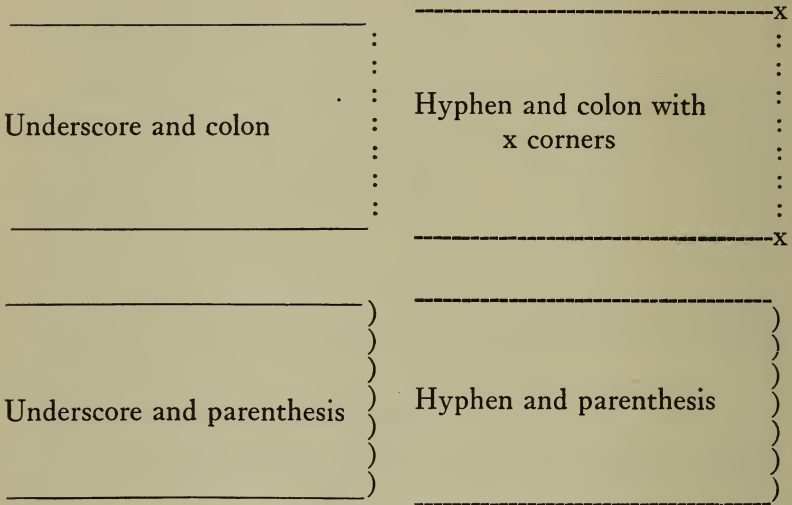
(a) The *plaintiff* is the person who seeks a remedy for an injury to his right. The *defendant* is the person against whom the complaint is made.

(b) Every document in such an action must have first the

name of the plaintiff, followed by the abbreviation, *vs.*, meaning *against*, and this followed by the name of the defendant. These data are all arranged in a form called a "legal box."

82

*Show by diagram four of the most commonly used legal boxes.*



83

*What is the customary usage in preparing court documents?*

1. Papers must be properly "boxed," giving the names of the court, district, and state; the names of the plaintiff and the defendant; the kind of suit, and the name and address of the attorney.
2. All matter should be written in block form, double spaced, pages numbered at the bottom and every eleventh line (called a folio) should be numbered in the left margin.
3. All documents should be done in triplicate, the original for the court, and a copy for each of the parties interested.

84

*Using the exact words given below, prepare an indorsement for a legal backing sheet.*

James Alexander—*vs.*—Edward A. Manning. Motion for a new trial. Term No. 7109. McQueston & Clusholm, Attorneys, Rochester, N. Y.

Supreme Court—First District

JAMES ALEXANDER

Plaintiff

*vs.*

EDWARD A. MANNING

Defendant

Motion for a New Trial

Term No. 7109

McQueston & Clusholm

Attorneys for Plaintiff

Rochester, N. Y.

*Fold a legal backing and indorse the following facts:*

United States District Court, Southern District of New York.  
Petition for appointment of Receiver by Johnson & Elliott in  
the matter of Walter A. Kellogg, Alleged Bankrupt. Andrew  
L. Albert. Tremont Bldg., New York City.

U. S. District Court  
Southern District of New York

Petition for  
Appointment of Receiver

by

Johnson & Elliott

in the

matter

of

Walter A. Kellogg

Alleged Bankrupt

Andrew L. Albert

Tremont Building

New York City



86

*Fold a legal backing and indorse the following:*

(a) Benjamin Heron with Cicero Rabin, Agreement. Norman Hawley, Attorney, 165 Dexter Street, Philadelphia, Pa.

(b) District Court, Dexter County, Mass. Thomas Smith vs. Andrew Hardman, Referee's Sale. Atlas & Juno, Attorneys, 364 South Street, Boston, Mass.

(a)

Benjamin Heron  
with  
Cicero Rabin

AGREEMENT

Norman Hawley, Attorney  
165 Dexter Street  
Philadelphia, Pa.

(b)

District Court  
Dexter County, Mass.

Thomas Smith

*vs.*

Andrew Hardman

REFEREE'S SALE

Atlas & Juno, Attorneys

364 South Street

Boston, Mass.

## WORDS AND EXPRESSIONS USED FREQUENTLY IN BUSINESS AND LAW

## 87

*Give a list of (a) commercial and (b) legal terms and expressions, and explain their meaning.*

<i>above par</i>	When the price of stocks is higher than their established value at issue they are above par.
<i>At</i>	Best class, finest quality.
<i>accept a bill</i>	When a person writes his name across the face of a bill, he engages himself to pay it when it becomes due.
<i>account sales</i>	An account sent by a merchant to the consignor showing the weight of the goods, price obtained and the net result after taking the commission.
<i>ad valorem</i>	According to estimated value of goods.
<i>affidavit</i>	A declaration confirmed by oath.
<i>alibi</i>	A statement that proves that a person was elsewhere at the time and place a crime, for which he is accused, was committed.
<i>assets</i>	The entire property of a person or corporation that may be made liable for debts.
<i>assignment</i>	A legal transfer by a debtor of all his property to one or more people for the benefit of his creditors.
<i>attachment</i>	A legal seizure prohibiting the sale and disposal of money or goods of a debtor, pending settlement.
<i>audit</i>	A formal or official examination of accounts.
<i>bankrupt</i>	A bankrupt is a person who, being unable to pay his creditors in full, has been so declared by a court, and his assets are taken for the benefit of his creditors.
<i>below par</i>	Stocks, etc., are said to be below par when the price asked for them is lower than the established face value at issue.
<i>board of trade</i>	An association of business men appointed to promote common interests.
<i>Bradstreet</i>	The name of a New York firm that records the standing of commercial people and trade conditions, and publishes literature to that effect.
<i>bill of lading</i>	A written receipt of a carrier for goods delivered for transportation, with a promise to deliver them to the person named therein.

<i>bond</i>	Any interest-bearing certificate issued by a government or a corporation as evidence of a debt
<i>broker</i>	A person whose business it is to buy and sell investment securities and to charge a fee therefor, called <i>brokerage</i> .
<i>certified check</i>	A check signed and dated by the cashier (usually) of a bank, certifying to its genuineness, equivalent to cash.
<i>clearance</i>	A custom house term signifying a permit from the custom for a ship to unload her cargo or to depart from port.
<i>certificate of indebtedness</i>	A formal document issued by a corporation as evidence of its liabilities to stockholders for amounts paid in on stocks.
<i>collateral security</i>	Documents which convey the right to property so that they may be available in the event of a failure to repay a loan.
<i>commission</i>	An allowance made by an agent for transacting business for another.
<i>consignment</i>	Goods sent to an agent or customer in another place to be cared for or sold.
<i>contract</i>	An agreement between two or more individuals which if broken by one of the parties can be legally enforced by the others.
<i>contraband</i>	Articles and merchandise forbidden to be exported or imported.
<i>copyright</i>	The sole right given to an author or a publisher by law to print, publish, and sell literary or artistic matter.
<i>corporation</i>	A group of persons treated by law as an individual having rights or liabilities separate and distinct from the persons who compose it.
<i>coupon bonds</i>	Bonds which have attached to them certificates of interest, which are cut off and presented for payment as they become due.
<i>credentials</i>	Documents and references showing the standing or the authority of an individual.
<i>discount</i>	A deduction made from the gross sum which is due, made in consideration of cash payment, or for interest paid in advance.
<i>dividend</i>	The certain percentage of the profits of the corporation distributed on the basis of the number of shares held and payable annually, semi-annually, or quarterly.
<i>Dun</i>	See "Bradstreet."
<i>executor</i>	The person appointed by another to see that his will is carried into effect after his death. If the court appoints such an individual, he is known as an administrator.

<i>facsimile</i>	A copy of anything made so as to give every particular detail of the original. Thus a photograph of a written article, reproducing in every particular all details, is a facsimile.
<i>forfeit</i>	To lose the right to anything because of neglect. In insurance, for instance, the loss of privileges because of failure to pay the premiums.
<i>form</i>	The printed document containing formal words and blank spaces provided to be filled in as the needs require.
<i>guide cards</i>	Filing cards which have attachments at the top to direct the eye to the proper place.
<i>inactive account</i>	A savings account on which checks may not be drawn.
<i>index</i>	A table for facilitating reference to topics or names in a book.
<i>indorse</i>	To sign one's name on the back of a draft, promissory note, or check, in order to make it payable to some other person's order.
<i>injunction</i>	An order from a court requiring a person to do, or refrain from doing, a certain act.
<i>insolvent</i>	A state of being unable to pay one's debts.
<i>inventory</i>	An itemized list of goods with their estimated value.
<i>invoice</i>	An account giving an itemized statement of goods sold and shipped to another.
<i>joint-account</i>	An account opened by two or more individuals in a bank; in a savings bank both signatures are required.
<i>journal</i>	A book of accounts in which are entered the daily transactions of a business.
<i>judgment</i>	The decree or sentence of the court.
<i>ledger</i>	The final book of record to which all the items of the journal are transferred and recorded.
<i>legal reserve</i>	The amount of assets necessary for a company to have at any given time to enable it to meet all claims that might be made against it at a certain time should they mature.
<i>lessor</i>	One who leases property to another for a stipulated time at a stipulated payment.
<i>liabilities</i>	The money obligations a person or corporation must meet.
<i>limited</i>	The name appearing at the end of a firm's name to show that the members of the firm are not liable for the debts of the firm beyond the subscribed amount of their stock.
<i>liquidation</i>	The settlement of the accounts and distribution of the assets of a firm or corporation in the process of closing its business.

<i>loan value</i>	The amount of money which will be loaned on a policy as collateral by the company which issues it.
<i>manifest</i>	The statement made out by the captain containing a description of the ship, cargo, and ports of destination.
<i>money order</i>	A document containing an order for payment of money. This is issued by the government and express companies, and affords a safe and convenient way of sending money where check accounts are not available.
<i>mortgage</i>	The pledge of property to secure the payment of a debt.
<i>passport</i>	An official permission given by a government to an individual to enter or leave a country.
<i>personalty</i>	Personal property, as distinguished from real property.
<i>policy</i>	A document containing a contract made by an insurance company with a person whose life or property is insured.
<i>power of attorney</i>	A written legal authorization given to one party to transact business for another.
<i>protest</i>	A notice issued by a notary public, stating that a note or draft has not been paid or accepted and that its indorsers are held responsible.
<i>proxy</i>	Authority to act for another.
<i>rebate</i>	Used in a railroad business to favor a few shippers at the expense of others by allowing goods to be shipped at a lower rate. This is contrary to the law.
<i>remittance</i>	Money in any form sent from one individual to another.
<i>salvage</i>	Money paid to those who assist in saving a ship or goods from the danger of the sea; any property saved from destruction.
<i>sinking fund</i>	The total amount of money set apart for the purpose of wiping out debts.
<i>specification</i>	The description of work to be done, giving the quality of material, mode of construction, and dimensions.
<i>statute</i>	A law passed by a legislative body.
<i>statute of limitations</i>	The law which fixes the periods during which a debt may be recovered or a person punished for a crime.
<i>stock</i>	The capital of a company or corporation in the form of transferable shares called stock certificates.
<i>subpoena</i>	A paper issued by the court, calling upon a certain individual to appear in court as a witness, under penalty.
<i>summons</i>	The first paper served upon a defendant in a suit calling upon him to appear in court to answer a complaint.

<i>trade mark</i>	A peculiar distinct mark attached by a merchant to his goods in order to distinguish them as <i>his</i> goods.
<i>transit</i>	Goods shipped from one person to another are said to be in transit from the time they are delivered to the transportation company until delivered to the consignee.
<i>verification</i>	A document in proof of the payment or receipt of money or other financial transactions.
<i>water stock</i>	To increase the number of shares of a company without an increase of paid-in capital.
<i>way-bill</i>	A document containing a list of passengers, or goods carried by a public carrier.
<i>will</i>	A written instrument witnessed by two or more individuals in which property is to be disposed of after a person's death according to his declared wishes.
<i>writ</i>	An order issued by a court.

## CHAPTER II

### LETTER PLACING

Typewrite the following letters, placing them artistically. Where the letterhead is given, center it properly at the top of the sheet. Leave enough space after the complimentary close and before the official's title for the signature. Where a letterhead is not given compose your own and properly center it.

Follow the model answer to question one.

1. *As stenographer for the Sanitary Bakery Company, Syracuse, N. Y., you received this morning the following dictation from George Brown, President of the company. Type the letter in correct form ready for Mr. Brown's signature:*

messrs snyder and cakes number 342 west seneca street rochester n y gentlemen in reply to your inquiry of August 13 we are pleased to report as follows the goods went forward by way of the new york central railroad on the first of this month in car number 1245876 and reached richland junction on the third there is no trace of the car beyond this point but we are making a thorough investigation and hope to be able to report to you more fully in a few days in the meantime kindly inform us of the exact nature of the goods quantity etc as this information is needed by the railway officials in order to trace the shipment yours truly



SANITARY BAKERY COMPANY  
SYRACUSE, N. Y.

August 15, 1921.

Messrs. Snyder & Cakes  
342 West Seneca Street  
Rochester, N. Y.

Gentlemen:

In reply to your inquiry of August 13, we are pleased to report as follows:

The goods went forward by way of the New York Central Railroad on the first of this month in car #1245876 and reached Richland Junction on the third. There is no trace of the car beyond this point, but we are making a thorough investigation and hope to be able to report to you more fully in a few days.

In the meantime kindly inform us of the exact nature of the goods, quantity, etc., as this information is needed by the railway officials in order to trace the shipment.

Yours truly,  
SANITARY BAKING CO.

*George Brown*  
President.

GB/IK

2. the reliable furniture co 281 western ave chicago ill gentlemen please send us as soon as possible to the above address the following goods as listed in your current spring catalogue 25 brass beds \$312 20 fumed oak rocking chairs \$338 72 american walnut dining chairs \$1056 10 mahogany davenports \$978 kindly make the shipment by the new york central railroad fast freight and bill to us subject to your best cash discount yours truly lee & harkness

3. January 7, 1920. edelson and weinberg 5 west 31 street new york city gentlemen we are sending you by american railway express charges collect two large paper boxes and one small parcel containing the remainder of the cards left to be addressed with us you will find within those boxes cards to and including number ten and all the cards left from each style unaddressed in all we have addressed 9,600 cards at 3.50 per thousand, total 33.60 from which please deduct express charges as per our agreement and send us a check for balance trusting that you will find everything satisfactory and that we may hear from you shortly, we remain yours very truly, the art-type shop.

4. 2657 decatur avenue new york n y june 15, 1920 my dear mr strumpf i wish to thank you for your kind letter of this morning which i assure you is very much appreciated not alone for the news it conveys but also because of the kind wishes expressed i have not been making any plans with regard to the advance course in the fall due to the uncertainty of my position at the school but i shall appreciate your sending me notice just before registration begins as to the days and hours during which the course will be given as well as an idea of its scope and advantages from the standpoint of the teacher reciprocating your kind wishes for a pleasant vacation and assuring you of the pleasure it will give me to study under your direction i am yours sincerely

5. october 11 1919 marion k drake ogden utah dear madam when the weight of an article is not given in our catalogue as stated in note 5 on the back inside cover page the weight is less than four ounces the total weight of the items you mention would approximate 60 oz. or just under four pounds as ogden is in the eighth zone the rate would be 12¢ a pound or 48¢ in all the total amount of the order not being sufficient to entitle you to free delivery at such a distance you should add the 48¢ postage to the amount of the order and on receipt we will send the articles very promptly we sincerely hope we may have the pleasure of serving you very truly yours john wanamaker.

6. mr s d palmer mitchell ind dear sir your memorandum letter no 2932 of december 10 referring to our order from h t story for hack saws is received we have taken this matter up with mr story who writes us that he will wait until you receive the steel from scotland as he wants nothing but the very best blades he also requests you to hurry same forward as much as possible as he wishes to get this matter of hack saw blades settled we sincerely hope that you will receive the steel soon and be able to make a hack saw that will satisfy mr story as we feel there is quite a future for his machine and also believe that the heavier saw is much more desirable than a light saw for the kind of work for which his machines are intended yours very truly.

7. smith & brown 3355 west 15 street new york city attention mr smith gentlemen this will acknowledge receipt of your letter dated june 23 in regard to the different machines manufactured by this company we are today referring your letter to our subsidiary companies—the computing scale company the tabulating machine company and the international time recording company—and have no doubt you will hear from them promptly thanking you for your inquiry and trusting we may be of service to you we are yours very truly advertising department.

8. mr j j weins 101 sixth avenue topeka kansas dear sir one of our customers has requested us to find out the rate charged for insurance on his buildings at valley falls kansas and we shall be grateful if you will furnish us with this information the property is described as two frame buildings situated on lots 5 and 6 block 23 map no 706 reports nos. 93 and 94 broadway street valley falls kansas should we succeed in procuring an order for the insurance we shall be pleased to forward it to you thanking you for your kind attention we remain yours very truly

9. 224 south fourth street philadelphia pa feb 28, 1917 messrs janney & andrews 10 s. front street philadelphia pa gentlemen please send to our address belefonte county pa the following goods 4 bbl granulated sugar 5bbl soft A sugar 1 sack rio coffee 2 sacks java coffee 3 boxes ivory soap 4 cases can tomatoes 2 cases can corn B kindly ship the above goods by P R R freight and forward bill to our office 224 s fourth street yours truly

10. worthington iowa may 16 1921 northwestern consolidated milling co minneapolis minnesota gentlemen the last car of flour i received from you was delayed about ten days on the road and has just arrived the car was billed to worthington minnesota instead of to worthington iowa this was evidently a mistake on your part before the shipment was released shall i settle with them and charge the extra expense to you for credit on your invoice covering same wire immediately because i must have the flour you may enter my order for 1 car load of indian corn flier which you have been shipping me in the past and also for 1000 paper sacks  $\frac{1}{4}$  or 1 size my customers prefer to order by sack would it be possible for you to supply them with my name and address very truly ps ship the flour ordered above about june fourth.

11. december 13 1919 constantinople college association 70 fifth avenue new york city gentlemen our mr walsh talked with you yesterday about prices for our multigraphing work we therefore take pleasure in inclosing rates on multigraph and mimeograph work we take special pride in the kind of work we do we give a service which pleases nothing leaves this office which is not absolutely perfect in shape and bound to give satisfaction we have been doing considerable work for the nation rough sample copy of which we enclose and refer you to mr reis of the nations staff as to the quality of our work just let us have a trial order and see whether we cannot satisfy you yours very truly the art-type shop per

12. Mr henry t white 4253 third avenue new york city dear sir I am giving a course of instruction on the dalton adding listing and calculating machine (gratis) at the washington irving high school july 11 to 15 inclusive as stated on the inclosed postal card wont you please indicate on this card your preference as to the hour you desire to take the course of instruction I wish to ascertain how many will find it convenient to come during the morning hour—from 10 to 11 a m—and how many during the afternoon hour—from 1 to 2 p m kindly return the postal card to me as soon as possible yours very truly thomas a coyul

13. december 12 1919 mr max guerwitz 1002 garrison avenue bronx n y my dear mr guerwitz i am glad to know that you have undertaken something in addition to your regular vocation and i hope you are making a success of it in reference to your communication i regret to say that owing to the fact that i am doing work just now which requires quite a big investment i cannot do as you request though i am quite in favor of the idea under normal conditions it would be most agreeable to do so however i shall be glad to consider your offer some time in the fall very truly yours

14. december 1 1919 manhattan produce co 7 manhattan market new york ny gentlemen if 10% of your weekly price-list letters to your customers would bring back answers would you not be gratified at the result and—do you not find that you lack the clerical force to send out your weekly letter of changing prices on produce we are thoroughly equipped to take care of that end of your business by supplying you in any quantity with facsimile multigraph and mimeograph work we do not balk at any job, no matter how big or little, and our rates are lower than any house doing similar work will you give us a trial order and convince yourself yours very truly

15. december 29 1919 the bronx star 607 east 169 st new york n y gentlemen have you any duplicating work that you find takes too much time from the legitimate work of your clerical force we have done work for the harlem record and similar newspapers no doubt you will find numerous occasions for rapid expert typewriting work in that case we can serve you well at almost nominal rates we are thoroughly prepared and equipped to reproduce typewriting of the better sort on your own or on our stationery in any quantity and at short notice called for and delivered you will find by comparison that our rates are very reasonable because our overhead charges have been reduced to a minimum convince yourself by calling upon us for prices and sample work file this letter for future reference if you cannot use our services now yours for pleasing service the art-type shop by

16. december 22, 1919 authors' associated agency inc 1476 broadway new york city gentlemen we are prepared to do typewriting in quantities for authors whether the work be literary or technical rush orders are our specialty the work you will find to be as cheap as if not cheaper than that done by any other firm in the city the work is conducted by two university men who know what the finished product should be

and who guarantee satisfactory results just try us on a sample of typewriting work from manuscript or from corrected typewritten work yours truly

17. the a b dick company new york january 2 1920 art type shop 370 e 149 st new york city att john v walsh gentlemen in accordance with your request we are very glad to open an account with you on our books under the name of the art type shop however in order that there may be no misunderstanding in regard to our terms please note that all bills rendered during the current month are payable on or before the tenth of the month following as credit is an accommodation to our customers we expect that our credit terms will be strictly adhered to the limit of the amount of credit extended is \$50.00 the account is now open for you on our books and we hope that our relations will be mutually pleasant assuring you of our desire to be of service we are very truly yours a b dick company

18. the egypt register company 1439 broadway new york n y mr john anderson 542 east 170 street new york dear sir as requested in your kind letter of May 22 we are sending you under separate cover the following sections of our catalogue: egypt roll record registers egypt auditors egypt true line manifolders egypt true line roll record registers if you desire any further information regarding our system do not hesitate to call upon us very truly yours the egypt register company p schulman new york sales agent.

19. november 19 1919 mrs r w sundelson room 102 120 broadway new york n y my dear mrs sundelson i wish to extend my sincere congratulations on the twenty-fifth anniversary of your connection with the equitable life insurance co and to inform you that i deem it a great pleasure to be present at the dinner in commemoration of this important event yours for continued success

20. november 30 1919 bronx girls community club 434 e 154 st new york n y for the attention of the director-in-charge dear madam a circular has just come into my hands entitled calendar november 1919 i assure that if you put out this sort of circular every month your printing bills will amount to a considerable item we can reduce your expenses materially by reproducing your work in any quantity on the multigraph or in any other form you may wish any order that you may care to give us will receive our prompt and careful attention wont you try us and convince yourself yours very truly

21. affleck ruling and stationery company inc holyoke mass november 8 1919 eastern business school 151 lenox avenue new york n y gentlemen we are inclosing two samples of typewriter paper perfect stock which we think is a bargain under present conditions our prices for this class of paper is as follows s b laid  $8\frac{1}{2} \times 11-4$  \* @ 45¢ rm lot 1510 white bond  $8\frac{1}{2} \times 11$  @ 50¢ rm price f o b holyoke terms 2% 10 days net 30 hoping to be favored with your order by return mail we beg to remain yours very truly affleck ruling & stationery company inc ger/a

22. *Using January 15, 1919 as the date, type in correct form the following letter for Black & Black, manufacturers of fine shoes, 78 William street, Brockton, Mass.:*

mr. james c holmes manager shoe department fitch sloan and company 915 bond street buffalo n y dear sir we thank you for your letter of january 12 with the order inclosed we regret that at present we are unable to furnish the \*6748C men's walking shoe the leather used in this shoe is very much in demand for use in government work and we have been unable to secure any of it for some time our \*6523L illustrated on page 16 of our catalogue has proved to be a popular and quick moving model with the people who formerly bought the \*6749C if you will wire us immediately on receipt of this let-



ter we can include with your order this or any other selection you may make yours truly black & black by (Your name.)

23. national book company 1427 woolworth building new york city attention of mr adams publicity department gentlemen whenever I see or hear a good thing about any one I like to pass it on last evening I attended a lecture at the franklin institute on the results of the world war by mr thomas paige the noted publicist in the course of his remarks he referred to one of your publications in such a laudatory manner that I think you should know about it he said mr posts book salient facts of the world war is probably the best book that has been published dealing with the tremendous crisis through which the world has just passed the author has treated his subject temperately and impartially he has eliminated all hearsay weighed the evidence judiciously and his conclusions stand the test of logic those who read the book will be well repaid were I the author instead of one of his numerous admirers I should like to be apprised of a reference like this to my work by a man of the standing of dr paige yours very truly

24. *Under date of June 19, you are writing the following letter to Mr. J. B. Long, Manager of the claim department, Ward & Duff:*

dear sir when the shipment of goods bought of you on june 15 was unpacked, we found that the following were badly soiled: one dozen #269 silk shirts \$30 one dozen #631 madras shirts \$12.50; total \$42.50 as these are the only shirts in bad condition we think that they must have been damaged in the packing we are therefore returning them to you by express to-day and request that you send us a credit memorandum for the amount \$42.50 yours truly

25. the smith hardware co 112 washington street new york june 12, 1921 the davis bicycle mfg co dayton ohio gentlemen

I am considering the purchase of one of your bicycles I have called upon your local agent but am not quite satisfied with the information received I am therefore writing you direct to make the following inquiries the machine I am interested in is the model 127 cushion frame roadster can model 127 be furnished in the three-arch-truss frame design may I substitute for the tires mentioned hartford #80 or fisk clincher will the substitution of a new departure coaster brake be allowed are mud guards charged for after I have determined on the equipment will you ship a wheel so equipped to your local agent for me I do not want any shop-worn wheels I thank you for the favor of an early reply yours very truly

26. *Type your own letterhead and place the following letter:*

mr chas i geld 455 washington st little rock ark dear sir next friday january 12 we shall advertise our january reduction sale of suits and overcoats we are today mailing a number of advance notices to some of those whom it has been our pleasure to serve heretofore in order that they may take advantage of the opportunity offered on wednesday thursday and friday january 10 11 and 12 before the general public announcement in the newspapers is made suits and overcoats regularly sold at \$35 will be \$24.50 and those at \$30 will be \$22.50 grades at \$26 will be \$19.50 all \$25 values will be \$17.50 the \$25.50 and \$20 values will be \$14.50 the \$17 and \$15 qualities will be \$12 the \$13.50 and \$12.50 grades will be \$9.50 every suit and overcoat in this sale is an extraordinary value at the reduced price there will be no charge for alterations yours very truly

27. the beck duplicator co 476 broadway new york june 23, 1921 Mr ss smith 425 third avenue new york city dear sir we are glad to comply with the request contained in your letter of june 22 and send you a booklet describing our self feeding ironclad duplicator the self feeding ironclad has a substantial

metal frame with a sheet-steel printing bed across is stretched one of our becloth (cloth back) rolls the self feeding attachment is our latest improvement it gives three times the speed of the ordinary hand operated duplicator it is so simple to operate that anyone can handle it without any trouble simply write your original with typewriter or pen using our duplicating ribbon carbon or ink this original together with the blank sheets for copies is placed in the self-feeding frame and by depressing the spring bar the sheets are fed automatically to the duplicating surface after copying it is not necessary to wash the old impression from the duplicating surface just turn the winding handle and bring a new surface on the printing bed every part of the roll may be used from 15 to 20 times over copying repeatedly from end to end the copies are brighter and the roll is more durable than any other made if you wish any cuts for illustration in your publication we shall be glad to send you same just let us know sincerely yours the beck duplicator co inclosures a i pearson

28. *Type your own letterhead and place the following letter:*

mr w b cody 1101 new york ave washington d c dear sir we are informed by the ungerly manufacturing company that you are in the market for confectioners tools and machinery and we are mailing under another cover a copy of our catalogue of confectioners tools if you will submit a list of the articles desired we shall be pleased to quote you special net cash prices thereon we call your attention to the faultless corn popper shown on page 186 fig 252 this is the best and most satisfactory machine of this class of work on the market and it is used by the leading manufacturers throughout the country we hope to be given an opportunity to quote you prices very truly yours

29. november 30 1919 billboard publishing co 1493 broadway n y gentlemen your name has been handed to us by a gentleman connected with several theatrical enterprises in this city

for whom we have been doing scripts scenarios and plays we have a thoroughly up to date establishment for reproducing in any quantities mimeograph and multigraph work as well as facsimile typewritten work if you are interested in this kind of work may i offer you the following quotation complete script full play 12.50 including the customary 3 copies complete set of parts full play 15.50 including the customary 3 copies scenarios with 6 copies complete—18.50 we can make a reduction on these rates if you have work in larger quantities we are also prepared to do secretarial work and dictation and type-writing on the basis of 1.00 an hour very truly yours

30. federal reserve bank of new york in reply please refer to gb-hrs june 11 1920 harold strumpf esq 857 crotona park north bronx new york dear sir this will acknowledge receipt of your letter of june 9 wherein you refer to the conversion of first and second liberty loan 4% bonds the first liberty loan bond which you submitted to us was converted into a permanent  $4\frac{1}{4}\%$  bond but the increased interest rate does not become effective until after june 15 1920 the interest due on that date is payable at the rate of 4% the second liberty loan bond which you submitted does not begin to draw the increased interest rate until november 15 1920 therefore the interest payments due you may 15 1920 and november 15 1920 are at the rate of 4% conversion of 4% bonds and are effective as of the next subsequent interest payment date which procedure is outlined in the enclosed circular no 137 we trust this fully explains the matter to you very truly yours j m rice manager government bond department kl inc.

31. saginaw furniture co 160 lincoln st saginaw michigan gentlemen attention of mr brown please send us by fast freight the following order 5 #1080 dining tables 5 #1083 buffets 5 doz #1076 dining chairs 5 #1074 dining chairs 3 #1090 china closets we should like this order billed at your best cash

discount as we plan to make prompt remittance yours truly  
reynolds & palmer

32. underwood typewriter co incorporated manufacturers of  
the underwood typewriter head office underwood building 30  
vesey street new york u s a new york june 11 1920 in replying  
please quote dept w mr charles l frank department of stenog-  
raphy & typewriting the morris high school 166 street &  
boston road new york city dear mr frank we have carefully  
rechecked the papers of mr charles denton and have taken into  
consideration the facts mentioned in your letter the result  
gives him sixty eight (68) net words a minute according to our  
count we shall be glad to forward our special credential certifi-  
cate if you will send us the certification for mr dentons paper  
through some oversight this certification was not attached to  
mr dentons test the form for the certification may be found  
on the last page of the regular credential test very truly yours  
credential dept manager ces-hvp

33. felt & tarrant mfg company mr harold strumpf morris  
high school new york city dear sir your favor of june 22  
directed to mr m e obrien new york city has been referred to  
us for attention we are glad to co-operate with you in preparing  
your book on office practice and typewriting for use in high  
schools and commercial schools, and take this opportunity of  
mailing to you under separate cover the following booklets  
pertaining to the comptometer a bookkeeper's story; leading  
the bookkeepers out of bondage; better methods of accounting;  
the history of the counting machine; machinery as an aid to  
accountancy; we shall be glad to be of any further assistance.  
very truly yours felt & tarrant mfg company

34. the evening mail 25 city hall place new york in response  
to a definite demand among the 24000 teachers of the new york  
schools the evening mail will begin publication next monday

june 14 of a department devoted to the interests of the city's educational system not only news of the schools but problems relating to teachers and their activities will be discussed in a thorough accurate and impartial manner teachers desiring information concerning eligible lists salary adjustments opportunities for promotion and kindred subjects will find a column where such queries will be answered the evening mail will make its schools news department to the teachers what a trade journal is to the workers in other occupations special attention is called to the fact that the evening mail school news will appear in the home edition daily yours very truly the evening mail

35. tower bros stationery co wholesale retail and manufacturing stationers 23 west 23 street new york january 31 1920 the art-type shop 370 east 149 street new york city attention of mr john v walsh gentlemen in reply to your letter of january 29 1920 we wish to advise that the nearest we have to your samples is one marked "41b job which is 85¢ a ream and the mimeograph paper which is 65¢ a ream trusting that these prices meet with your approval and that we may be favored with your order we are yours very truly tower bros stationery co hr:mb

36. international time recording company of new york june 27, 1921 mr james baggot 1352 boston road new york city dear sir we have just been advised by the computing-tabulating-recording company of which we are a subsidiary of your interest in our product as evidenced by your inquiry to them of recent date. we are inclosing a copy of our general catalogue guarding the minute which is descriptive of our complete line of international time recorders we believe however that your interests can be served by a personal explanation of the merits of our complete line and we have taken the liberty of referring your inquiry to our new york sales office located at 9-11 e 37

st with the suggestion that one of their representatives call upon you within the next few days this call of course will place you under no obligation as it will be merely to assist you with any problems you may have in mind thanking you for your interest in the matter and trusting that we may be of further service to you we are yours very truly international time recording co of n y w walsh sales department

37. lasalle extension university chicago ill gentlemen referring to your recent favor i beg to advise that i have received an increase in salary the same being entirely attributable to the course which i am taking with lasalle i am more than pleased with the course one thing which is particularly gratifying to me is the fact that you take a personal interest in each one of your students which entirely removes all of the discouraging features in taking up a course by mail very truly yours

38. springfield institution for savings springfield mass may 25 1921 american banking machine corporation 1530 equitable building new york city gentlemen in reply to your letter of april 15th asking for a report on results obtained through the use of the automatic receiving teller thrift system as operated by this institution in springfield public schools I take pleasure in inclosing herewith detailed report for the period september 15, 1920 to april 16, 1921, during which time you will note that springfield school pupils deposited \$15,165.22 at a recent meeting of the principals and some of the teachers of the schools in which we had these tellers installed I was very much gratified to find that every expression of opinion from them was enthusiastically in favor of the workings of this system as against any other experience which they might have had in school savings this confirms my opinion that it is the simplest and most convenient form of school banking both for the teacher and for us which has yet come to my attention very truly yours john brand treasurer.

39. ford motor car company detroit michigan may 18 1918 to  
mr e mayler 114 ford street syracuse new york dear sir we are  
in receipt of your letter of the tenth inst and we are heartily  
in accord with your ideas we are mailing you under separate  
cover one of our latest catalogues in which you will find com-  
plete descriptions of parts and accessories of the most common  
terms in the automobile business should you find anything  
here requiring any explanation we shall be very pleased to  
answer any question that might arise we are at your service  
very truly yours

40. the macmillan company 64-66 fifth avenue new york de-  
cember 1 1916 mr richard pool central high school newark n j  
dear sir we are pleased to inform you that the following mac-  
millan texts will appear upon the new lists for 1917-1919 new  
list number 9156 canby & opdycke elements of composition,  
part III (aids to composition) contract price \$.36 new list  
number 9070 opdycke news, ads and sales (complete) con-  
tract price \$.95 new list number 8750 lister muscular move-  
ment writing advanced book contract price \$.15 new list  
number 9864 lister: manual for teachers contract price \$.30  
in case you lack samples of any of these titles, we shall be glad  
to send them to you yours very sincerely the macmillan com-  
pany educational department

41. *On a full sized commercial sheet, typewrite as your letter-  
head Morris High School Company, Dealers in Educational  
Supplies, 166 Street and Boston Road, Bronx, N. Y. Type-  
write the following letter and sign your name as President of the  
Company. Show initials of dictator and typist.*

messrs ellis & co sandusky ohio gentlemen we have today  
handed messrs cornwall & berry check for \$106.14 in payment  
of your account we regret that you have thought the step taken  
unnecessary and desire to say that when your draft came we  
could not conveniently accept it and asked our mr hull to write



to you to that effect we presumed that this had been done and your solicitors letter to us was the first intimation to the writer that you thought this step unnecessary mr hull is at present out of town and we do not know whether he wrote as instructed yours very truly

42. *Set up in good form the following letter, which was dictated by Mr. R. B. Murray, purchasing agent of Hanley and Jameson, importers and exporters, 127 South Street, New York. Supply the dictator's and typist's initials and also state that there is an inclosure:*

messrs rose and harrison 400 sibley block rochester new york  
attention manager of mail order department gentlemen we wish  
to thank you for your kind attention to our last order just  
received we expected you would have some difficulty in filling  
and packing it according to our directions but were agreeably  
surprised to find everything exactly as ordered this is one of  
the inconveniences in running a general store one needs to have  
everything under the sun on further looking over your catalogue  
we discover several other things we need in catalogue 6 dec 6  
1907 we want no 14 3 doz hinges no 6 1 perfection heater and  
no 14 30 pair acme heaters no 68 12 drip teapots no 14 6 drip  
coffeepots and no 8 4 lbs cinnamon be sure that these articles  
are specially well packed in straw or excelsior as we are in  
immediate need of these articles please ship by express inclosed  
find check to be applied to this account yours truly

# CHAPTER III

## THE TYPEWRITER

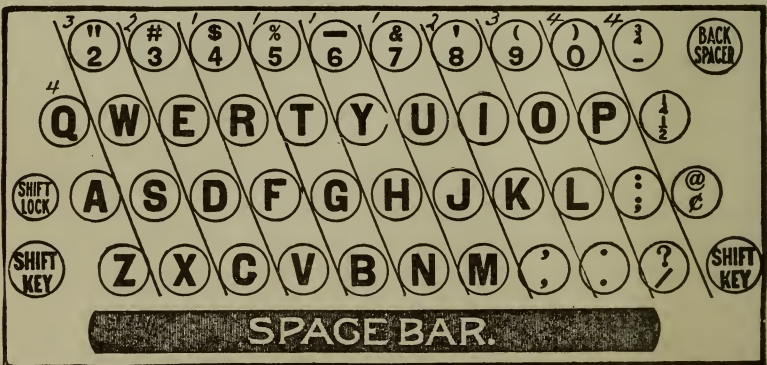
### PARTS

I. (a) *What is meant by "Touch Typewriting"? (b) What is its value?*

(a) "Touch Typewriting" is a term applied to the method of operating the typewriter by the sense of touch, or location—without looking at the keys. The keyboard is divided into sections of convenient units and each finger should have its assigned and definite group of keys to operate.

(b) Touch Typewriting enables the typist to direct his entire attention to his shorthand notes or the matter which he is copying. By this method the time required in glancing from "copy" to the machine and back again is saved. Touch Typewriting is more accurate and more rapid than "sight" typewriting.

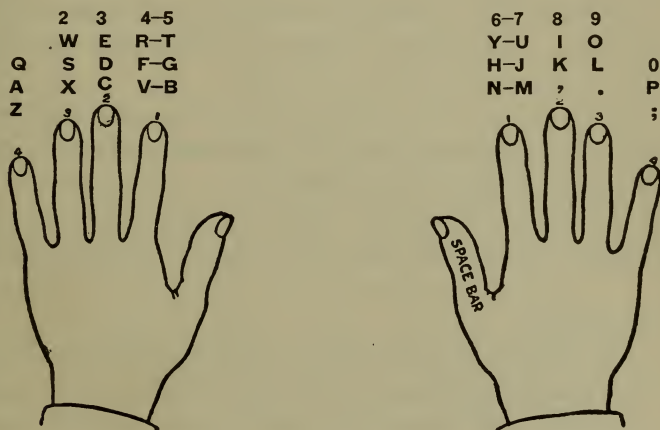
2. *Indicate the arrangement of the characters on a Universal Keyboard typewriter.*



3. *How are the fingers numbered with relation to the keys?*

Beginning with the index finger of either hand the fingers are numbered 1-2-3-4 respectively. To the index finger are assigned two center keys on each horizontal row, and to each of the other fingers is assigned one key on each horizontal row. In this way, *each key is assigned to a specific finger which always operates it when required.* The thumb is used to depress the space bar after the last letter of every word.

4. *Show by diagram a correct method of fingering by the sense of touch.*



5. *What is meant by the term "guide keys"?*

The second row on the typewriter is called the guide row. The fingers of both hands are lightly placed on certain keys in this row. The remaining keys are learned and operated through associating their relative location with that of the guide keys.

6. *Describe the various parts of your typewriter and the work done by each part.*

1. *The Finger Keys.* Each finger key controls two different characters, or a small and a capital letter. When the

finger key is struck with a firm, sharp touch the lower case character will print and the carriage moves one space to the left.

2. *Shift Keys.* These are two large keys one on each side of the machine. When a shift key is depressed with the little finger, and a finger key is struck, the upper case character will be printed.

3. *Shift Lock.* This is a small key above the shift key which, if depressed, raises the carriage, locking it firmly, so that several successive capitals or other upper case characters may be printed.

4. *The Space Bar.* A long narrow black bar in front and below the keys. When this is lightly touched with the thumb the carriage moves one space to the left.

5. *The Back Space Key.* Every depression on this key moves the entire carriage one space to the right or backward, so that a light impression may be made darker.

6. *The Platen or Cylinder.* This is a large, rubber-covered roller against which the paper receiving the type impressions rests.

#### 7. *The Scales.*

(a) The front scale with its numerical divisions is an aid in determining where to start and finish the writing line.

(b) The cylinder or line scale is a ruled and usually unnumbered scale set close to the cylinder and used primarily as a means of locating a particular point or points on the writing line for the purpose of making accurate corrections or additions to what already appears on the sheet.

(c) The tabular or self-starter scale is used in conjunction with the front scale or cylinder scale to determine the points at which columns or figures are to be commenced. Special tabular or self-starter stops are set up on the tabular scale at these points and operated by the tabular (or self-starter) key or keys on the keyboard.

8. *The Paper Fingers or Clamps.* These are clamps which can be moved along the cylinder or platen (for different widths of paper). They serve to hold the paper firmly against the cylinder, and should be set on the right and left edges of the sheet.

9. *The Lateral Paper Guide* is at the left of the carriage behind the large cylinder and guides the left edge of the paper so that each sheet is fed into the machine in a uniform position with relation to the cylinder.

10. *The Carriage Release Lever.* A small lever at each end of the carriage. If this is depressed and the carriage firmly held with the thumb, the entire carriage may be moved freely to the left or right.

11. *The Line Space Lever.* This is a long lever ending in a curved hook (on left side of Underwood, right side of Remington). Swinging this lever toward the right (or in the direction of its free movement) rolls the cylinder and paper into position for the next line and (on all standard typewriters) moves the carriage to the right for the beginning of the line.

12. *The Paper Release Lever.* A small lever on the right side of the Underwood carriage (left side Remington) allows free movement of the paper for proper adjustment.

13. *The Line Space Adjusting Lever.* A small lever on the top, left side of the Underwood carriage (top, right side of the Remington carriage) which, moved forward or backward, allows three different widths of spacing between lines.

14. *Variable Line Spacing Device.* (Left end of carriage on Underwood; pull outward: right thumb wheel of Remington; push inward.) Allows for writing on ruled lines or adjusts for any space between lines. When the variable line space device is in operation, the cylinder knobs should be used to advance the cylinder for new lines.

15. The *marginal stops* are located on a scale, usually in front of the cylinder, and slide right and left along this scale.

They enable the operator to begin and end lines at any desired point on the scale and insure uniform margins and length of lines.

16. *Marginal stop release* consists of one or two keys (or small levers) conveniently located for the purpose of permitting the typist to write additional characters, if desired, at the beginning or end of the line, after the carriage has been halted by the marginal stops. (See Key Lever Lock Release on the Underwood and Marginal Release Lever on the Remington.)

17. The *ribbon-switch lever* (or stencil lever) throws the ribbon mechanism out of gear so that the typebars may cut the stencil paper directly when preparing a mimeograph stencil. On the Underwood this is a small lever above and back of the ribbon position indicator. Push this lever to the left to throw the ribbon out of gear. On the Remington when the pointer attached at the front left of the machine points to the white surface, the ribbon is out of gear.

18. The *ribbon carrier* (or guide—Underwood) and spools automatically move the ribbon to a position between the type and printing point on the paper with every depression of a key. The ribbon is automatically fed from one spool to another in order to provide a freshly inked surface for each printed character.

19. *Bichrome ribbon device* allows the operator, with a single movement, to change the color of the impression. Generally a red and black ribbon is used.

20. *Tabular key* (on the Underwood). *Self-starting* keys (on the Remington). These are keys which, if depressed, allow the carriage to jump to any desired point on the scale. This is accomplished by means of movable stops on the tabular bar back of the machine and scaled to correspond to the front scale. This is a very useful device for paragraph indention, for columns of figures in tabulation, or for bookkeeping problems.

21. *The Bell.* This rings six or seven spaces before the key-lever locking device acts at the end of the line, and serves as a warning to the operator to finish the syllable and proceed to the next line.

## CARE OF THE MACHINE

7. (a) *What must be done so that the typewriter will turn out satisfactory and efficient work?* (b) *Explain.*

(a) The machine must be cleaned daily and oiled occasionally.

(b) Constant hammering of type through the ribbon will cause an accumulation of dirt on the type face. This must be removed either with a pin or with a stiff bristle brush, brushed briskly forward and away from the inner parts. For cleaning the inner parts of the machine a long-handled camel's hair brush is used. This removes dust accumulation, eraser grit, etc. The frame and nickel parts can be cleaned and polished with a soft oiled cloth or chamois skin. Oil should be used very sparingly—just a drop on parts where there is constant friction—never on the type—as on the carriage rails or rods, the shift rail, marginal-stop rod, tabular-stop rod, and the paper-finger rod.

8. *How may the life of the rubber cylinder (platen) be lengthened?*

A heavy grade of backing sheet may be used with every insertion of paper or the backing sheet may be rolled around the roller and the end pasted down. This will allow a cleaner and more even impression.

9. *What may be done to overcome uneven type impressions which are due to rough platen?*

A fine grade of sand paper should be gently rubbed over the platen until it becomes smooth; but if the platen is too worn it should be changed for a new one.

10. *What three things should be done at the end of the day's work on the typewriter?*

1. The carriage should be centered.
2. Marginal stops should be brought to the center to lock the carriage.
3. The machine should be covered with rubber cloth to keep sweepings from accumulating within the inner working parts.

#### OPERATION

11. *What is the correct way of inserting paper in the typewriter?*

1. Take the paper in the left hand.
2. Allow the lower edge of the paper to drop between the platen and feed rolls, keeping the left edge flush with the paper guide.
3. Grasp the right thumb wheel with the right hand, and with one full turn roll the paper around the platen.
4. Push down the paper release for a more even adjustment if necessary.
5. Determine and set your marginal stops.

12. *How would you prevent uneven edges when many sheets are to be inserted in the machine?*

Fold a strip of paper and feed the creased edge into the machine. Insert the entire pack of sheets between the two parts. Make a brisk turn of the right thumb wheel. All the papers will then feed evenly.

13. *State the correct way of removing paper from the machine.*

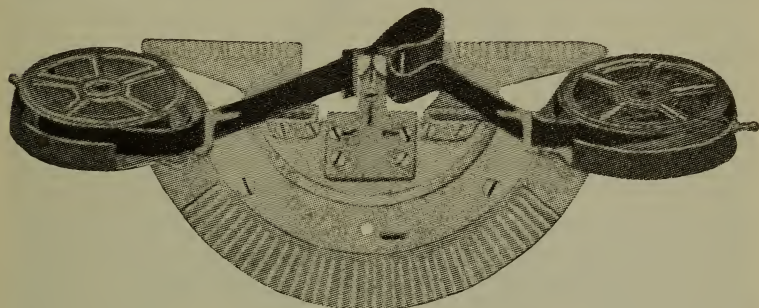
On the Underwood: Push down the paper release (on top, right end of carriage) with the right hand and pull the longer end of the paper upward with the left hand.

On the Remington: Push back paper release lever (top, left end of carriage) with the left hand and pull the paper upward with the right hand.



14. *Explain in detail the method of attaching a new ribbon on (a) an Underwood Typewriter; (b) a Remington Typewriter.*

(a) To change the ribbon, wind the old ribbon on one spool by the Ribbon Spool Ratchet Handle. By means of this handle the ribbon may be wound either way. After winding the ribbon on one spool, set the carriage in the center of the machine, depress the shift lock, and lift the spools out of the ribbon cups and the ribbon out of the guide. Detach the ribbon from the empty spool and attach the new ribbon. Wind the ribbon around the spool until the eyelet reaches the hub. Replace the ribbon spools in the cups with the pin beside the ribbon reel in



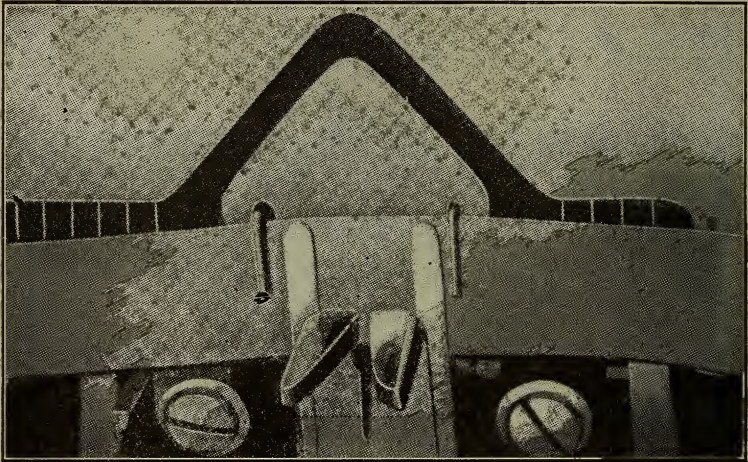
UNDERWOOD

the little hole in the ribbon spool. Take care that the ribbon feeds around the front of both spools, and, if a bichrome ribbon, that the color least used is below. Pass the ribbon through the slots in the cups in front of the rollers and through the reversing levers, then back of the ribbon guide at the cylinder, and thread it down behind the pins in the ribbon guide, as shown by the following diagram.

The ribbon is more easily placed in position by pulling the lever that extends from the outside of the ribbon cups forward. This throws the roller and the reverse lever out in position where the ribbon can be inserted more easily. When the ribbon is placed in position touch the left shift key, which will

lower the ribbon guide. When using a single colored ribbon and the upper half becomes worn, reverse the ribbon spools. This brings the unused half of the ribbon above.

(b) Wind all of the old ribbon on the right hand spool by means of the ribbon spool crank. This spool crank, when pulled out, causes the ribbon to revolve to the right; when pushed in, to the left. When the winding on the right-hand spool is completed unhook the ribbon from the tape of the left-



REMINGTON

hand spool. Press downward on the spool guard to expose the spool. Then press the snap catch which protrudes from the right ribbon shaft and remove the spool.

To insert new ribbon, unwind about a foot of the new ribbon, pass the free end up through the slot above the right spool and to the left across the type segment, and fasten it to the tape of the left spool. Be careful not to twist the ribbon. There is a cut-out on one side of every Remington ribbon spool; this cut-out must fit over the weight on the right ribbon shaft. Push

the spool onto the ribbon shaft, until it snaps into place, and return the spool guard to proper position.

Press down the shift lock key to raise the ribbon carrier to convenient position. Hold the ribbon with the thumb and first finger of each hand and place the ribbon back of and through the ribbon carrier as shown in the illustration. Turn the ribbon spool crank, which will straighten and take up the slack of the ribbon.

15. *State how a ribbon should be disengaged on (a) an Underwood, (b) a Remington, when a stencil is to be cut.*

(a) On the right-hand side of the front plate above the keys are two keys and below the scale is a little knob. Push this leftward, insert stencil, and proceed with stencil cutting. Though the ribbon has not been touched it will not interfere with the type impressions.

(b) The stencil cutting device on the Remington is a small lever with a pointer attached to the front and left of the machine. When the lever is lifted the attached arrow head will point to red or black, which represent the upper and the lower half of the ribbon respectively, or to white, which indicates no interference from the ribbon. The last is the correct position when a stencil is to be cut.

16. (a) *Name the different kinds of ribbons. (b) Explain their use.*

(a) 1. Copying, 2. Record, 3. Hectograph.

(b) 1. Copying ribbons are heavily inked ribbons. They are used when it is desired to transfer an exact copy of the original to another sheet of paper for future reference. They may be obtained in any color. Some of them are so inked that they will typewrite in one color and copy in another. Letters done with this kind of ribbon must be handled carefully and kept from moisture because they smudge easily and leave a blur.

2. Record ribbons are used in all cases where clear and clean work is desired without copy. They are unsuitable for transferring or copying. Like copying ribbons they may be obtained in any color, plain black being most frequently used because of its clear-cut appearance. These ribbons are always used for legal documents or for permanent records.
3. Hectograph ribbons are inked on one side only (the side nearest the paper). They are more heavily inked than either the copying or record ribbons. The copy made through this ribbon is the master copy from which are reproduced all subsequent copies on the hectograph machine. The original copy is never used for correspondence purposes but is thrown away on account of its very blurred appearance after removal from hectograph machine. These ribbons are inked in all desired colors.

17. *What are bichrome ribbons?*

A bichrome ribbon is one which has the upper half of its entire length inked in one color and the lower half in another. Bichrome ribbons are manufactured to accommodate machines which have a bichrome device to allow two-color work on the same sheet without change of ribbon. They come in many combinations of colors, red and black being most frequently used for bookkeeping work or for underscoring.

18. *What typewriting defects should a good typist always prevent?*

1. Uneven coloring, due to poor ribbon, uneven touch, or worn out platen.
2. Smudgy erasures, due to poor eraser or erasure.
3. Uneven spacing between letters of the same word.
4. Strike overs.

5. Crowding at the end of the line, due to failure to heed the warning bell.

6. Uneven length of lines, due to failure to set marginal stops before beginning work.

7. Poor top and bottom margination.

19. *How should errors be erased on the original copy so that clean looking work will result?*

A regular typewriter eraser and an erasing shield made of celluloid with cut-outs of different sizes should be used. These may be purchased in any stationery store. Roll the cylinder upward until the error is reached. Cover this with the erasing shield so that the error only is visible through the cut-out. Erase, turn cylinder downward to the proper writing point and strike with a lighter touch.

20. *What is the value of carbon copies?*

1. Carbon copies are a great time saver because one or more copies may be made at the same time as the original.

2. They enable a person to attach and file the carbon record of replies to outgoing correspondence.

3. In legal work the carbon sheet is invaluable, because as a rule copies are made in triplicate.

21. *Give definite directions for the arrangement of sheets when carbon copies are made.*

1. Lay the sheet to receive carbon copy face upward on the desk.

2. On top of this place the carbon sheet, glossy side downward, with bottom edge of carbon below bottom edge of sheet face up, and another carbon sheet glossy side down.

4. Follow the same procedure for as many carbon copies as desired.

5. Place the sheet which is to receive the original typewritten impression on the last carbon, the letterhead farthest from you.

6. The edge furthest from you (top of letterhead when this kind of paper is used) is fed into the machine first.

22. *Give a good method of checking whether the carbons have been properly inserted.*

When the entire pack of sheets and carbons have been rolled into the machine, an examination of each carbon sheet in front of the cylinder should show the dull side facing you and the glossy side away from you. Otherwise papers must be taken out, rearranged and reinserted.

23. *What care must be exercised when working with carbon paper?*

1. Creased carbon sheets should not be used, because an irregular black line is left on the copy.

2. When arranging carbons on impression sheets see that the carbon sheets extend beyond the bottom edges of the writing paper, to make the separation of the papers easier.

3. Keys with a broad surface such as m, w,  $\%$ ,  $\#$ ,  $\$$  and capitals, should be struck more sharply than other keys.

4. Letters containing loops such as p, e, q, b, d, s, a, etc., should be thoroughly cleaned. Otherwise the carbon impression will be smudgy.

5. If working with used carbons hold them to the light before placing on paper. If light shows through very clearly or in irregular blotches, the sheet should not be used.

24. *Give the steps to be taken for erasing errors on carbon copies without taking the copies out of the machine.*

1. Turn the cylinder upward and forward.

2. Bend forward all sheets but the last carbon copy.

3. Find and erase carbon error with a soft eraser.

4. Place a blank sheet of paper over the erasure.

5. Fold back the carbon sheet and the second carbon copy.

6. Proceed as in 3 and 4 until the original copy is reached and corrected.

7. Remove all blank sheets, turn the cylinder downward to the writing point and correct the error.

25. *Tell how you would correct a word from which a letter has been omitted, while the paper is still in the machine.*

Erase the entire word. With the left hand push the carriage to within one-half space of the preceding word and typewrite the whole word. The smaller space before and after the inserted word will hardly show.

26. *How is paper reinserted in the machine to the exact writing point, so that the omitted letter may be typed without detection?*

The vertical lines on the alignment scale (close to the platen) register the exact spacing between letters. The top edge of the scale coincides with the bottom edge of the printed line.

Return the paper to the cylinder, depress the paper release and move the paper so that the center and bottom of a letter, such as i, m, or v, is even with the vertical rules and flush with the top of the alignment scale. The omitted letter may then be typewritten in the proper space without detection.

27. (a) *How would you insert an omitted word on the typewriter?* (b) *Illustrate.*

(a) In correspondence this should never be attempted. In double or triple space manuscript work proceed as follows:

1. Push the cylinder back to the last letter of the word preceding the omission.
2. Underscore the last letter of that word.
3. In the space of the omission strike the bar or diagonal.
4. Typewrite the omitted word in the space above the bar.

(b) Your work should appear like this:

has  
This word  /been omitted.

28. *What errors can be corrected by striking other letters over them?*

p, d, b, q, e, may be struck over o. a may be struck over s; H over h; o over c; n over r; B over P; e over o; h over n; m over n; E over F; d over c; , over ..

#### SPECIAL CHARACTERS NOT ON KEYBOARD

29. *How are (a) the Arabic figure one (1) and (b) the Roman figure one (I) made on the typewriter?*

(a) The Arabic figure *one* is made by striking small l.

(b) The Roman figure *one* is made by striking capital I.

30. *How are columns of figures in (a) the Roman notation and in (b) the Arabic notation arranged? (c) Illustrate.*

(a) In the Arabic notation, because of the decimal system, units must always be written under units, tens under tens, hundreds under hundreds, decimal points under one another, etc.

(b) Because there are no decimals in the Roman notation numbers may be indented or extended in accordance with the taste and desire of the typist.

(c) <i>Arabic</i>	<i>Roman</i>	
	<i>Extended</i>	<i>Indented</i>
12.1	I	I
103.51	II	II
31,600.01	III	III
100.1	IV	IV
1,921.00	DCL	DCL
216.34	MCMXXI	MCMXXI

31. *Explain how you would make the following signs, if not on the keyboard: ¢, !, plus sign, times sign, equal sign, division sign, degree sign, dash, chemical formulae, fractions, subtraction sign, vertical line, horizontal line, double horizontal.*

¢ Hold down space bar, strike c and the diagonal.

! Shift lock carriage. Hold down space bar and strike the apostrophe and then the period.



+ Hold down space bar, strike the hyphen and then the diagonal or move the cylinder backward slightly and strike the underscore and the l or I key.

Times Sign Strike the x or X key.

= Hold down space bar, strike the hyphen then move the roller down slightly by means of the variable line spacer and strike the hyphen again.

÷ Hold down space bar and strike colon and hyphen.

9° Strike the number desired then by means of the variable line spacer move down the roller just a trifle and strike small o.

Dash — Strike the hyphen twice in succession. (There must be no space before or after the dash.)

H<sub>2</sub>SO<sub>4</sub> Strike the letters, turn up the roller just a little with the aid of the variable line spacer and write the figure desired. Release the variable line spacer.

$\frac{3}{4}$  Strike the figure desired, then the bar, then the remaining figure without using spaces. Or strike the figure desired, then the hyphen, then the next figure.

Subtraction Sign—Shift lock, release variable line spacer, turn the carriage backward a trifle, and strike key 6.

Vertical Line—Single space cylinder, shift lock, strike colon or apostrophe; back space and strike the same key, etc., for any length line desired, or set the pencil point in the notch of the alignment scale against the paper. Release variable line spacer; turn the thumb wheel for the length of line desired.

Horizontal Line—1. Shift lock (use variable line spacer) and strike key 6 repeatedly, lightly, and with an even pressure for length line desired; or

2. Set pencil point in line gauge notch against the paper, hold down carriage release and slowly move the carriage to the right or left for length of line desired.

Double Horizontal—Release variable line spacer. Shift lock and strike key 6 repeatedly for length desired. Return carriage to the starting point; turn the cylinder upward a trifle,

and repeat. The variable line spacer will regulate the width between lines. The hyphen may be used to accomplish the same result.

The Underscore—Shift lock, strike key 6 once for each letter in the word to be underscored. Do *not* underscore the spaces between words.

32. *Show how a correctly underscored sentence or title should look.*

Go forth under the open sky.

### THE PRODIGAL'S RETURN

33. (a) *What is meant by interlining?* (b) *Illustrate.*

(a) Interlining means indicating corrections or omitted words by means of the underscore and the bar. This can be done only in double or triple spacing. See also 27 *b*.

left

(b) He has to return shortly.

#### SPACING AFTER PUNCTUATION

34. *When should (a) no space, (b) one space, (c) two spaces be left after punctuation marks? (d) Illustrate.*

(a) No space—

1. After the comma when used to divide groups of numbers, 7,635,182.
2. Between the period and comma when following an abbreviation, etc.,
3. After the opening parenthesis or before the closing parenthesis, (Latin).
4. After \$ or #, \$13, #16.
5. Before or after the hyphen in compound words, book-worm.
6. After the opening quotation and before the final quotation mark. "I came —— I conquered."

7. Between any two succeeding punctuation marks.  
(See 2, or 6.)
8. Before or after the dash. A noun — Latin, *nomen*.
9. Between the figure and ¢ sign, 13¢.

(b) One space—

1. After a period in an abbreviation.
2. After a comma.
3. After a semi-colon.
4. Between words.
5. After closing parenthesis.
6. Before opening parenthesis.

(c) Two spaces—

1. At the end of a sentence.
2. After an interrogation or exclamation point.
3. After colon when a capital follows.

35. *How should a quotation be punctuated?*

If it is a part of the quotation place the punctuation before, otherwise the punctuation is written after the final quotation.

36. (a) *Describe in detail a practical method of centering and*  
(b) *illustrate by centering the following, using as many lines as may be necessary: Examination in Typewriting, held at (name your school and place) Thursday, January 23, 1922.*

(a) *First Method*—Add the numbers at which the marginal stops are set. From the sum obtained subtract half the number of points (spaces, letters, and punctuation) in the line or title to be centered. The result is the point on the scale at which to begin.

*Second Method*—Make a slight crease at the top center of paper. Move the carriage to that point, and back space one point for every two points in the line to be centered. The result is the proper point for beginning.

*Third Method (Underwood)*—Set the paper in the center of the cylinder, move the carriage pointer or indicator to zero

(o), which is at the right of the scale. Strike the space bar once for each point in the title. The number shown by the indicator on the red scale is the point on the white scale at which the line to be centered begins.

*Fourth Method* (Remington)—Set the paper one-fourth of an inch from the left edge of the cylinder. Move the carriage to the extreme right of the scale. Back space once for each point in the line to be centered. Divide by two. The result obtained is the proper starting point.

(b) Examination in Typewriting  
held at  
Morris High School  
Thursday, January 23, 1922.

37. *How would you center an article or letter on a commercial sheet of paper?*

There are six single typewritten lines to the inch. A commercial sheet therefore will accommodate 66 single spaced lines. Count the number of lines in the article to be typed, allowing for spaces between lines. Subtract the total from 66 and divide by 2 for the upper and lower margins. The result shows how far from the top edge to begin typewriting.

38. *At what points on the typewriter scale would you begin:*  
(a) *Date line.* (b) *Name of correspondent.* (c) *Address.* (d) *Salutation.* (e) *Body.* (f) *Complimentary close.* (g) *Signature?*

- (a) 40 or 45.
- (b) 5 or marginal stop.
- (c) 10 or 15.
- (d) 5 or marginal stop.
- (e) 10 or 15.
- (f) 30.
- (g) 35.

## MANIFOLDING AND DUPLICATING MACHINES AND PROCESSES

39. (a) *What is meant by manifolding or duplicating?* (b) *Mention four different ways of duplication.*

(a) Manifolding or duplicating is the process of making many copies from one.

- (b) 1. Carbon paper—by means of which three to ten clear copies may be made.
2. Hectograph ribbons or hectograph ink, the master copy of which will make as many as 50 good copies.
3. Stencils which, if well cut, will make as many as 1000 good copies.
4. Type-setting machines which will make any number of copies each as good as the first.

40. (a) *What is the hectograph machine?* (b) *Describe the process of making copies by means of the hectograph.*

(a) A hectograph machine consists of a dried gelatine pad—either on linoleum cloth or in a pan. This pad retains the master impression from which the copies are made.

(b) The original, called the master copy, is made on a non-absorbent or good bond paper with hectograph ink or hectograph ribbon and typewriter. When the master copy is dry it is placed smoothly face downward on the gelatine pad, rubbed down firmly, allowed to remain for two or three minutes. It is then stripped off and thrown away. Sheet after sheet is then applied to the negative copy left on the face of the gelatine pad. Each sheet after application is an exact copy of the original, though a trifle lighter in color than the preceding copy.

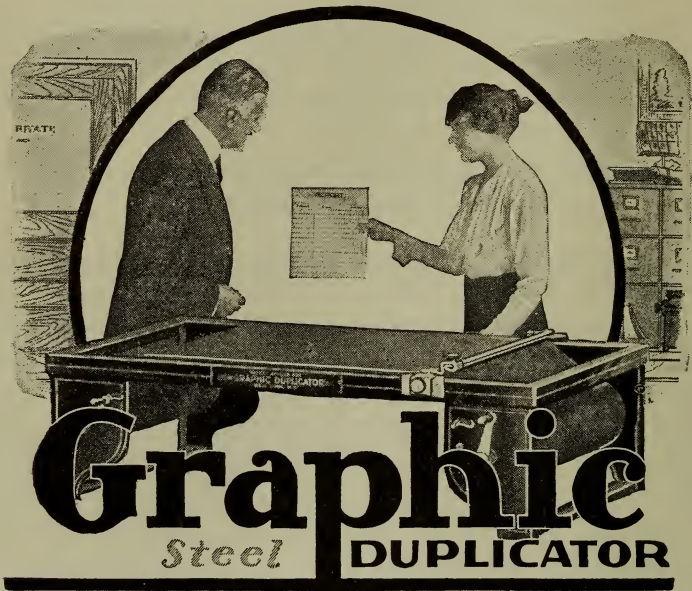
41. *How may the hectograph be used again for other matter?*

A different gelatine pad is used, or another portion of the same gelatine pad that has no impression on it is used. Generally the impression is wiped off with a moist sponge without pressure and a new master copy is applied. If the hectograph

is not immediately needed, but is put away for later use, the impression gradually sinks to the bottom of the pan.

42. Name four machines that work on the same principle as the hectograph.

- |                  |                       |
|------------------|-----------------------|
| 1. Rapidograph   | 3. Graphic Duplicator |
| 2. Schapirograph | 4. Bensinger "Rapid"  |



43. (a) Name three machines that print from stencils. (b) Mention three different kinds of stencils. (c) Describe in detail the process of cutting a stencil.

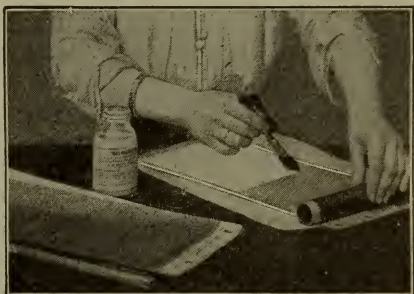
(a) Flat mimeograph, Rotary mimeograph (Neostyle), Roto-speed machine.

(b) Autographic stencil, wax typewriter stencil, and derma-type stencil.

(c) 1. The autographic stencil consists of a single thin ruled tissue sheet, covered with a coating of paraffine wax.

A large board, the upper part of which has a steel plate, is used as a table on top of which is placed the autographic stencil. A steel pencil, called a stylus, is then used to write or draw whatever is desired on the stencil. The writing is merely a scraping of the wax against the steel board as a backing.

2. The wax stencil consists of a heavy manila backing sheet, a protecting tissue, on top of which is the wax stencil, and, finally, above this, a top protecting tissue sheet. Without removing any of these sheets, the composite stencil is fed into the typewriter and the typing is done with a firm, sharp, even touch.



PREPARING THE STENCIL

Keys with a broad face like *M* and *\$* or capitals must be struck more sharply, while letters like *o* and *e* must be struck more lightly. Care must be taken not to crease the wax stencils, as every crease or scratch permits the ink to get through, leaving a black line or smudge on the printed copy.

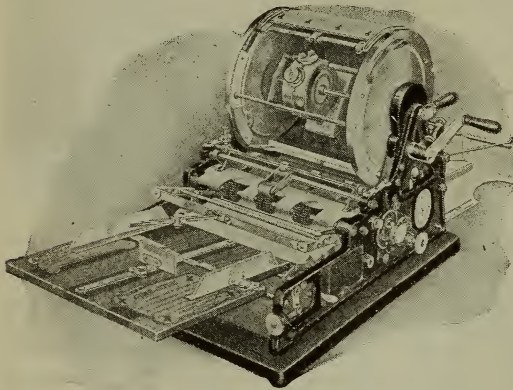
3. The dermatype stencil is a single chemically-prepared blue sheet with a backing similar to the wax stencil. The backing is moistened with a specially prepared fluid called *dermax* (although soap water will give the same results). The blue sheet is then smoothed down evenly on the backing to take out the air bubbles. Surplus moisture is removed by applying a newspaper sheet over the surface for a moment. The stencil is then fed into the machine and the typewriting done

while the sheet is wet. If the dermatype stencil dries before completing the typewritten form, it must be taken out and remoistened.

44. *How are corrections made on stencils?*

Adhesive paper may be used to paste over undesired matter, or a varnish especially prepared for the purpose may be used to cover the error. After waiting a few minutes for the varnish to dry, the correction can be made over the error. Errors treated this way will not be detected.

45. (a) *Describe the mimeograph and (b) tell how it is operated.*



THE MIMEOGRAPH

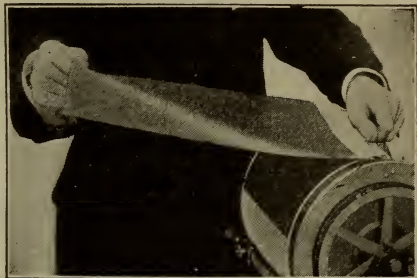
(a) The mimeograph is a steel cylinder fitted with a sheet of perforated brass on which is securely fastened a cloth pad. A specially prepared ink is permitted to flow from a fountain within the drum, and is evenly brushed on the inside of the brass frame. This

ink is then taken up, through the perforations in the brass frame by the cloth pad with each turn of the drum and is transferred through the cut stencil to the receiving sheet. Some machines are equipped with self-inking, automatic feeding of paper, and self-counting devices for speed, accuracy, and economy.

(b) Take the stencil from the typewriter. Remove the backing on the perforated line of the dermatype and the tissues from the wax stencil. Supply enough ink from the fountain to



moisten the pad. Attach the stencil to the stencil buttons on the cylinder and pull evenly over the pad. Place the necessary supply of paper on the feedboard. Slide the paper weight in proper position (at the center of the bar for commercial paper; at the end of the bar for legal paper). Release the automatic feed; adjust the receiving tray; set the recorder for the number of copies required. Turn the handle with a right motion for printing the first copy. Raise or lower the print as required.



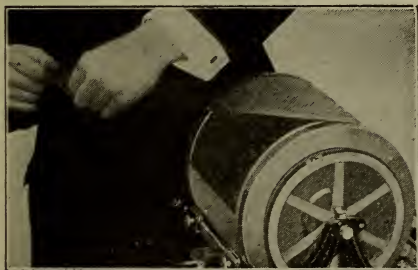
PLACING THE STENCIL ON THE  
MIMEOGRAPH, NO. 1

Run off as many copies as are desired, and leave the stencil on the pad until the machine is ready to print a new form.

46. *Explain fully how you can prevent the back of each printed sheet from being smudged by the ink of the preceding copy.*

By interleaving.

Take the pages of a discarded telephone directory, or newspaper sheets cut to the same size. On the top of each printed copy as it comes out of the machine, is placed one of these pages, called a filler. This absorbs the wet ink of the printed copy, leaving the back of each printed sheet clean.



PLACING THE STENCIL ON THE  
MIMEOGRAPH, NO. 2

In ordinary work a special mimeograph or absorbent paper is used. This takes up all excess ink.

47. (a) Name four different kinds of typesetting machines and (b) describe two of them.

(a) Multigraph, Multicolor, Writerpress, and Printing press.

(b) 1. The multigraph is a combined typewriter, typesetter, and printing press. It may be operated either with typewriter ribbon or printing ink, and may be equipped with signature attachment. The machine

consists of two cylinders channeled or grooved to correspond to typewriter lines. The left-hand cylinder is the type supply drum, in the channels of which are all the different characters that are found on the typewriter. As the letters making up the words of the composition are needed they are rapidly shot into the right-hand printing drum



THE MULTIGRAPH

with the assistance of a scale indicator which points to the letter desired, and a trigger, until the entire composition has been set up.

The type is kept from moving along the grooves by means of a long marginal band on the right and spring clips at the end of each line. The entire drum is then removed, and fastened to the printer. A proof is made by placing a carbon between two blank sheets and running these through the machine. Corrections

are made by pulling up the spring clip, sliding out the wrong letter on a tube, and inserting the correct letter. If no corrections are necessary the entire composition is covered with a broad eight-inch typewriter ribbon which moves automatically from one spool to another with each turn of the drum. With the help of the paper guide and an upward or downward turn of the drum, the composition may be properly centered on the paper. The paper is placed on the feeding table and the complete article, after corrections are made, is printed with one left turn of the hand crank. A cyclometer registers the number of copies desired.

The multigraph printer is also equipped with self-feeding and electric power attachments. Each copy turned out is a perfect piece of typewritten work, and may be printed on commercial or legal paper.

2. The multicolor press is similar in principle to the multigraph with the following exceptions:
  1. It operates at high speed—4500 copies an hour.
  2. It prints a form  $8\frac{3}{8}$  inches by 12 inches.
  3. It can print a letterhead, letter, and signature in three *different* colors at *one* operation.
  4. It is a flat bed press using any kind of standard printing type and accessories.
  5. It makes uniform impressions on any thickness of paper or cardboard of any form desired from type, cuts, line plates, etc.

#### COPYING OUTGOING MAIL

48. *Give three ways by means of which copies of outgoing letters may be preserved for convenient reference.*

1. The letter press method.
2. The roller copier and bath.
3. The Roneo copying machine without bath.

49. *Explain in detail (a) the equipment and (b) the process of copying by means of the letter press.*

(a) A letter book, consisting of an alphabetic index and numbered tissue sheets, a number of oiled cardboard sheets larger than the letter book pages, heavy cloths or blotting paper of similar size, and a screw press constitute the equipment.

(b) Turn to the first unused page. Place an oiled sheet to the left of the page. On this lay the damp cloth or blotting sheet evenly. Turn the tissue page down on the cloth. Place the letter to be copied face downward on the tissue sheet. Repeat the same operation for all letters to be copied. Lay the oiled sheet on the last letter. Close the book carefully and place in the letter press. Screw down the lever firmly and allow the book to remain in the press a minute or two. The original letters are then removed, dried, and mailed and an exact copy including signature and corrections is left in the book ready to be indexed and cross referenced.

50. *Describe and illustrate a method of cross referencing and indexing the letter press book.*

At the left top of the page bearing the copied letter is written in fractional form a numerator, which tells the page of the preceding letter to the same firm, and a denominator which gives the page number of the next letter to the same firm. For example, in the following numbers appearing on different pages of the letter press book  $\frac{0}{12}$ ,  $\frac{5}{62}$ , 12. 0 indicates the letter on this page is the first letter to this firm; 12 indicates that the next letter to this firm is on page 12. When you turn to page 12, the number 5 shows that the preceding letter is on page 5 and the next letter on page 62. On page 62 we find there are no more letters written to this firm. In the alphabetic index in the front of the book should appear after the firm name the page numbers of the copied letters.

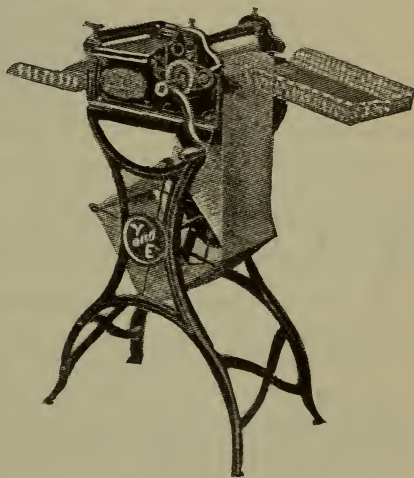
$\frac{0}{12}$	5
----------------	---

$\frac{5}{62}$	12
----------------	----

$\frac{12}{0}$	62
----------------	----

51. *Describe the rapid roller copier.*

This in principle is similar to the letter press book. It is equipped, however, with a continuous roll of tissue (instead of a book) which passes through a water bath before copying. The letter to be copied is placed face down on a metal table. A turn of the hand crank forces the letter between two heavy metal rollers where it comes in contact with the moistened tissue sheet. The pressure of the rollers makes an exact copy on the tissue sheet. The original letter then falls into a receiving basket, while the tissue is wound on a reel where, after drying, it is cut to size and filed with the letter to which it is an answer.

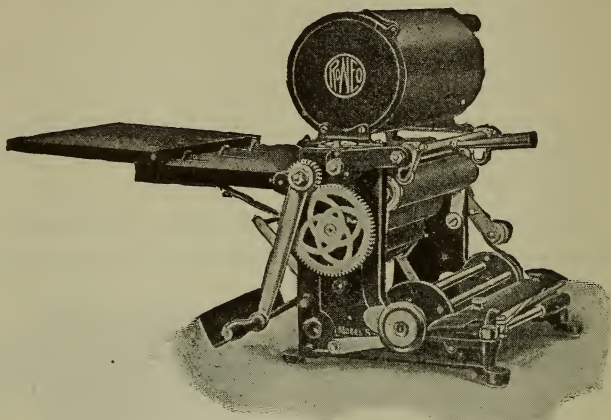


RAPID ROLLER COPIER

52. *What is the Roneo Copier?*

This machine is similar to the rapid roller copier. The water bath is eliminated, the tissue roll used being chemically prepared. The tissue roll is placed on a reel in the machine,

the letter to be copied is brought in contact with the paper, and is passed between the rollers under pressure. The letters automatically fall into a receiving tray. When all the letters have been copied, the knife blade which is a part of the ma-



RONEO COPIER

chine, cuts all the copies at the same time with one movement of the blade. The letters are then filed.

#### REGENTS QUESTIONS IN TYPEWRITING

Wednesday, January 19, 1921—1.15 to 4.15 p.m., only

1. Copy on a typewriter the selection given on the separate sheet [210 words to be copied in seven minutes; the work then to be collected by the examiner]. <sup>[45]</sup>
2. Using a suitable head, tabulate on a single sheet of paper the comparative financial statement of James C. Leslie as given below: <sup>[20]</sup>

Assets for 1918: Cash \$6782.56; Furniture and Fixtures \$835; Merchandise \$19,650; Accounts Receivable \$21,587.50; Total Assets \$48,855.06. Liabilities for 1918: Accounts Payable \$25,372; Total Liabilities \$25,372. Net Worth for 1918: \$23,483.06. Assets for 1919: Cash \$4372.50; Furniture and

Fixtures \$751.50; Merchandise \$21,165; Accounts Receivable \$23,742.25; Notes Receivable \$2000; Total Assets \$52,031.35. Liabilities for 1919: Accounts Payable \$24,793.75; Notes Payable \$1500; Total Liabilities \$26,293.75. Net Worth for 1919: \$25,737.50. Assets for 1920: Cash \$5847.32; Furniture and Fixtures \$668; Merchandise \$20,436; Accounts Receivable \$25,150.15; Notes Receivable \$1000; Delivery Equipment \$1500; Total Assets \$54,611.47. Liabilities for 1920: Accounts Payable \$26,378.40; Notes Payable \$1000; Total Liabilities \$27,378.40. Net Worth for 1920: \$27,232.07.

3. Answer both (a) and (b):

(a) Using January 15, 1921, as a date, type the following letter in attractive form for Lee & Harkness, General Furniture Dealers, 275 State Street, Hudson, N. Y.; the letter is to be signed with the firm name and by T. B. Lee, the president: [10]

the reliable furniture co 281 western ave chicago ill gentlemen please send us as soon as possible to the above address the following goods as listed in your current spring catalog 25 brass beds #312 20 fumed oak rocking chairs #338 72 american walnut dining chairs #1056 10 mahogany davenport #978 kindly make the shipment by new york central railroad fast freight and bill to us subject to your best cash discount yours truly. [Insert initials of dictator and typist.]

(b) Address an envelope of the regular business size for the above letter. [5] [Use paper cut approximately  $6\frac{1}{2}'' \times 3\frac{5}{8}''$ ; if envelope is not supplied.]

4. Under date of January 20, 1921, The Reliable Furniture Company fills the order mentioned in question 3. The prices and extensions are as follows: brass beds \$30 each, \$750; rocking chairs \$15 each, \$300; dining chairs \$145 a dozen, \$870; davenports \$40 each, \$400; total \$2320.

On a separate sheet of paper make the invoice in proper form for The Reliable Furniture Company. [10]

5. Answer both (a) and (b):

(a) Explain how the tabulating device may be used to advantage in letter writing. [5]

(b) Illustrate two forms of typewritten signature to a business letter. [5]

6. Write briefly on two of the following topics: [10]

(a) How to erase an error when making carbon copies.

(b) How to make single horizontal and double horizontal lines.

(c) How to place a set of carbons in the machine so that the edges will be even.

(d) How to cut a stencil for the mimeograph (neostyle).

#### TYPEWRITING

Wednesday, January 18, 1922—1.15 to 4.15 p.m., only

1. Copy on a typewriter the selection given on the separate sheet [210 words to be copied in seven minutes; the work then to be collected by examiner]. [45]

2. Using the main heading, "Jefferson Savings Bank," and the subheading, "Condition at Close of Business, December 31, 1921," arrange the following bank statement in form suitable for presentation to the depositors:

Assets—bonds and mortgages \$283,989.37; United States Liberty bonds \$46,050; railroad mortgage bonds \$107,000; bankers' acceptances \$17,042.89; cash on deposit in other banks \$19,217.63; cash on hand in bank \$8,563.85; total \$481,863.74.

Liabilities—due depositors \$438,063.95; accrued interest on notes payable \$279.50; surplus \$43,520.29; total \$481,863.74.

[25]

3. Using today's date, type in good form, ready for signature, the following letter dictated to you by Arthur S. Hall, sales manager of the Penn Linoleum Company of your city: [10]

Mr. George W. Seymour, 1265 Main Street, City. Dear Sir: Now that your new offices are nearing completion, you are, of course, planning on a high grade floor covering. Read what the president of one of our city banks wrote to us recently: "I like the linoleum that covers our floors, because it muffles the sound



of hurrying footsteps and gives to our offices the blessing of quietness." Does not that phrase, "the blessing of quietness," appeal to you? Would you too not like to enjoy that blessing? Our booklet, "Office Floors," containing plates of colors and designs, tells how to banish noise and confusion. Write for it today. Yours truly, Penn Linoleum Company, Sales Manager.

4. *Make in proper form the invoice for the following transaction:*

On January 5, 1922, the Randall Furniture Company, dealers in office furniture, New York City, sold to Charles E. Moore of your city, terms  $\frac{2}{10} \frac{n}{30}$ , the following items: 1 roll top desk no. 16, \$65; 1 filing cabinet no. 108, \$45; 2 office chairs no. 207 at \$8, \$16; total \$126. [10]

5. Your employer has a reference library for which he has a simple card index. He has just added to the library "Modern Business Letters," written by George S. Turner and published last year by the Standard Book Company. The book has been numbered 127.

*Make out three index cards (5" by 3"), one referring to the book by title, one by author, and one by subject. [10]*

6. *Arrange the following names in strictly alphabetical order:*

Robert R. Gallinger, Harold E. Le May, Donald Wait, Charles J. Ohrt, James E. Beecher, Robert R. Lewis, Francis St. Gaudens, William De Mott, Frederick McAdoo, John J. O'Connell, Ambrose F. Dearborn, Carl Marlow, Glenn A. Waite, Robert B. Stewart, James Becker, Raymond S. Galway, Roger O'Leary, John M. Maartens, Richard C. Lameron, Donald MacDonald. [10]

7. *Explain the use of each of four of the following parts of the typewriter: line space adjusting lever, left marginal release tabular stops, back spacer, paper release, ribbon reverse. [10]*

## CHAPTER IV

### TABULATION AND ARRANGEMENT

1. *What is the meaning and purpose of tabulation?*

Tabulation is the proper arrangement of matter in columns so that the important parts will stand out boldly enough to attract the eye, with as little repetition of titles as possible.

The finished product must show a compact, simple, and well arranged table.

2. *What should be done before beginning to typewrite an article?*

The entire article should be read and analyzed. Repeated matter should be eliminated and reduced to a heading; subtitles must be properly arranged under main heads; and a suitable summarized general title, which will give a clear idea of the purpose of the tabulation, must be centered at the head of the entire article. Sufficient space should be left between columns for ruling vertical lines with pen or pencil, or, by means of colons, on the typewriter.

3. *What steps are to be followed in correct tabulation?*

1. Determine a suitable main heading.
2. Select the repeated statements or words, and reduce these to suitable subheads.
3. With pencil and paper, roughly arrange the figures in the proper columns. Set totals if required.
4. Count the number of points (spaces, punctuation, figures, and letters) in the longest item of each column and get the sum total of all columns.
5. Determine the number of spaces to be left between



Numbers in line (*a*) are points in the longest item of each column. Numbers in line (*b*) represent blank spaces to be left between columns. 49 represents the total of the entire width of the table ( $a + b$ ).

80 (points on Underwood scale) minus 49, divided by two equals 15. Set the marginal stop at 15.

As the tabulation has few lines, allow triple space between lines. This makes 13 required lines. Center on page ( $66 - 13 \div 2 = 26$ ). Begin 26 spaces from the top. Set the first tabular stop for the second column at 25 (15 for the margin plus 5 for column one, plus 5 spaces). Second tabular stop at 36 (25 plus 6 plus 5). Set the third and fourth stops at 47 and 58, respectively. Center headings for each column, and type-write numbers, leaving necessary spaces before and after each number.

5. *Neatly arrange the following book title on a single sheet of paper:*

Title page for a book: Gregg Shorthand Dictionary, by John Robert Gregg, New and Revised Edition, The Gregg Publishing Company, New York, Chicago, Boston, San Francisco, London.

G R E G G  
S H O R T H A N D  
D I C T I O N A R Y

By  
John Robert Gregg

---

New and Revised Edition

---

THE GREGG PUBLISHING COMPANY  
New York Chicago Boston San Francisco  
London

6. *Prepare this title page for a book:*

Report of the Commissioner of Education for the year ended June 30, 1913. Volume I. Washington, Government Printing Office, 1914.

7. *Prepare this title page for a book:*

High School Education, Professional Treatments of the Administrative Supervisor, with special reference to American conditions; edited by Charles Hughes Johnston, Ph.D., Dean of the School of Education, the University of Kansas. New York, Charles Scribner's Sons, 1912.

8. *Using the exact wording given below, prepare a title page suitable for an annual report:*

Annual financial and statistical report of the transactions of the Board of Education of the City of Boston, Mass., for the fiscal and calendar years 1909-1910-1911.

9. *Arrange the following data on a separate sheet as a title page for a book:*

Office and Industrial Organization, A Brief Course in the Principles of Management, by Algernon Lee, Ph.D., Professor of Business Organization in New York University, Author of "Business Organization and Management," "Elements of Economics," etc. Copyright, 1917. The Beatel Publishing Co., New York and Chicago.

10. *On a full sized sheet of paper, arrange the following as a title page:*

International Health Board, Fifth Annual Report, January 1, 1919-December 31, 1919, 750 Michigan Boulevard, Chicago, Illinois.

11. *Title page for a book:*

Fifty Famous Stories Retold, edited by William Wadsworth, Jr., Professor of English in Williams College. New York, Boston, and Chicago, Houghton, Mifflin Company.

12. *Arrange the following invitation to guide the printer in his set up:*

You are cordially invited to attend the graduating exercises of the class of June, 1915, of the Morris High School, Boston Road and 166 St., Bronx, on the evening of June 28, 1915, to be held in the Auditorium of the Morris High School.

You are cordially invited  
to attend the

GRADUATION EXERCISES

of the CLASS of JUNE 1915

of the MORRIS HIGH SCHOOL  
Boston Road and 166 Street  
on the evening of  
June 28, 1915  
to be held in the  
Auditorium of the Morris High School

13. *Using the exact wording, arrange the following announcement in good, attractive form on a single page:*

You are invited to attend an illustrated lecture on the Panama Canal and its commercial importance to this city, to be given by President Schurman of Cornell University, in the auditorium of the High School of Commerce, Thursday evening, May 27, at 8 o'clock. Admission to adults free.

14. *Make out a bill received by you from Williams & Appleton, wholesale wool merchants, Rochester:*

25 yards chinchilla @ \$7.50; 20 yards broadcloth @ \$7.85;  
45 yards worsted @ \$1.25.

## WILLIAMS &amp; APPLETON

Wholesale Wool Merchants

M. \_\_\_\_\_

Rochester, N. Y.

25 yds. Chinchilla	@ \$7.50	\$187	50		
20 yds. Broadcloth	@ 7.85	157	00		
45 yds. Worsted	@ 1.25	56	25		
				\$400	75

15. Make out an invoice for books bought of John Wanamaker, Broadway, New York City, the list to include at least six sets of standard works. Make proper extensions. Deduct 3% for cash.

16. As clerk for P. F. Piper, real estate agent, your city, you have this day received from R. W. Jupiter \$32.50 rent for residence 81 Richmond Turnpike for month of June. Make out proper receipt.

17. Arrange the following loss and gain item as the second part of a financial statement:

Losses: Expenses \$104.72, furniture and fixtures \$27.80, freight \$35.88, traveling expenses \$48.60, rent \$62.50, wages \$192.77.

Gains: Mdse. discount \$32.46.

18. Show in correct form on an index card 3" x 5", or on paper cut to that size, the following book record:

Samuel R. Wachtel, Principles of Industrial Engineering. Appleton, 1921, \$2 net. Scientific Treatment of Industrial Systems. Valuable for students of accounting.



WACHTEL, SAMUEL R.

Principles of Industrial Engineering  
Appleton, 1921, \$2.00 n.

Scientific Treatment of Industrial Systems  
Valuable for Students of Accounting

19. *Your employer has received from James Abbott, Peekskill, N. Y., a letter dated January 12, 1917. The letter contains quotations on Devoe's White Shellac and Dutch Boy White Lead. Make out a file card (3" x 5") for the letter from Mr. Abbott and cross reference cards for each subject.*

20. *Set up correctly a letter in skeleton form, using the following data and allowing 16 lines for the body of the letter:*

June 8, 1921. Mr. Benjamin Lorber, 412 Audubon Ave., New York City. Dear Sir. Very truly yours.

21. *Address an envelope of legal size to Mr. R. C. Leverton, the general freight agent of the Lake Shore and Michigan Southern Railway, whose office is in Room 1013 of the Equitable Building at New York City.*

22. *Make a pencil diagram of a postal card approximately  $3\frac{1}{4}$ " x  $5\frac{1}{2}$ " and on it copy the following in correct form:*

new haven conn june 15 1915 messrs knox bros 250 fifth ave  
new york n y gentlemen kindly ship the goods remaining on  
our order of may 20 this week no 683 proved to be a great  
leader very truly yours.

23. *Center the following. (Review rules for centering in the chapter on the Typewriter.)*

United States of America.

Your high school.

Minutes of meeting of Qui Vive Literary Society, Feb. 15, 1921.

Woodrow Wilson.

New York, N. Y.

The University of the State of New York.

M. Morton Stein, Member Board of Education.

24. *Arrange a table-of-contents page allowing twenty chapters, chapter numbers at the left in Roman and page numbers at the right in Arabic numbers. Center Table of Contents and use Chapter, Title, and Page as subheads.*

## TABLE OF CONTENTS

CHAPTER	TITLE	PAGE
I	Abbreviations . . . . .	7
II	Addressing . . . . .	11
III	Usage in Correspondence . . . . .	15
IV	Typewriting Ribbons . . . . .	48
V	Care of the Typewriter . . . . .	51
VI	Commercial Terms . . . . .	64
VII	Copying from Rough Copy . . . . .	72
VIII	Filing and Indexing . . . . .	88
IX	Forms of Address . . . . .	91
X	General Information . . . . .	112
XI	Legal Papers . . . . .	118
XII	Office Appliances . . . . .	132
XIII	Office Reference Books . . . . .	148
XIV	Parts of the Typewriter . . . . .	158
XV	Problems in Arrangement . . . . .	167
XVI	Postal Information . . . . .	172
XVII	Problems in the Mechanics of a Letter . . . . .	195
XVIII	Problems in Tabulation . . . . .	199
XIX	Stencils . . . . .	201
XX	Telegraph and Cable . . . . .	210

25. *Tabulate the following exercises. Determine suitable headings where none are given. Center neatly and compactly on the paper:*

(a) SPECIFICATIONS

No.	Height	Width	Depth	No. of Slides	Card Capacity	Shipping Weight	
						Slides	Cabinet
53	12"	7"	24"	14	1000	38 lbs.	40 lbs.
64	15"	8"	24"	15	1000	52 lbs.	52 lbs.
85	16 $\frac{1}{4}$ "	10 $\frac{1}{2}$ "	24"	16	864	67 lbs.	64 lbs.

(b) "Buffalo Rate on Car Costing \$1,200 or less—

	Merchants Mutual	Stock Companies
Premium.....	\$31.00	\$35.50
Operating Expense of Company.....	30%	45%
Claims Expense of Company.....	10%	10%
Balance in Reserve Fund.....	60%	45%
Balance in Dollars.....	18.60	15.98

Costs \$4.50 less premium. Leaves \$2.62 more to pay losses."

(c) PRICE LIST

ASBESTOS COPYING BATHS AND COPYING CLOTHS

Prices subject to change without notice

	<i>Price each</i>
1. 10 x 12, with one dozen cloths (will hold 36).....	\$10.00
2. 10 x 14, with one dozen cloths (will hold 75).....	12.00
3. 11 x 15, without cloths (will hold 100).....	17.00
4. Special 11 x 15, without cloths (will hold 200).....	22.00
5. 12 x 18, without cloths (will hold 100).....	25.00
6. Special 12 x 18, without cloths (will hold 200).....	35.00
7. P. O. 15 x 19, without cloths (will hold 400).....	40.00
8. Way Bill size, 16 x 21, from 1 to 10 copies (will hold 400).....	45.00

(a)

## BEDROOM SUITES

		Formerly	Now
No. 1	Adam Walnut 4 piece Suite.....	\$350	\$175.00
No. 2	Adam Walnut 4 piece Suite.....	385	192.50
No. 3	Louis XV Walnut 4 piece Suite.....	425	212.50
No. 4	Sheraton Walnut 4 piece Suite.....	600	300.00
No. 5	Sheraton Enamel 4 piece Suite.....	650	275.00
No. 6	Hipplewhite Walnut 4 piece Suite.....	550	275.00
No. 7	Queen Anne Walnut 4 piece Suite.....	600	300.00
No. 8	Adam Enamel 4 piece Suite.....	600	350.00
No. 9	Hipplewhite Enamel 4 piece Suite.....	650	375.00
No. 10	Hipplewhite Walnut 4 piece Suite.....	800	380.00
No. 11	Hipplewhite Mahogany 4 piece Suite.....	600	400.00
No. 12	Louis XVI Walnut 4 piece Suite.....	600	375.00

(e)

## 1,991,547 ALIEN-BORN HERE

	N. Y. City	Manhattan	Bronx	Brooklyn
Total foreign-born white.....	1,991,547	922,080	266,971	659,287
England.....	71,404	29,817	8,624	25,003
Scotland.....	21,545	8,687	2,511	7,534
Wales.....	1,510	783	137	421
Ireland.....	203,901	116,513	18,679	53,557
Norway.....	24,490	3,595	974	17,495
Sweden.....	33,703	11,841	3,108	15,488
Denmark.....	9,092	2,942	797	4,201
Belgium.....	3,467	2,132	234	726
France, including Alsace-Lorraine.....	23,020	14,359	2,121	3,861
Luxemburg.....	302	158	33	51
Netherlands.....	4,750	2,164	471	1,672
Switzerland.....	9,233	4,802	1,255	1,765
Germany.....	103,850	70,706	29,683	56,749

(f)

## INCOMING STEAMSHIPS

Vessel	Due Today	
	Port	Departure
Curvello.....	Santos.....	July 20
Canopic.....	St. Michaels.....	July 18
Vasari.....	Rio de Janeiro.....	July 17
Rosalind.....	Halifax.....	Aug. 2
Turrialba.....	Cristobal.....	July 28
Fort Hamilton.....	Bermuda.....	Aug. 3
Zacapa.....	Santiago.....	July 29

<i>Due Tomorrow</i>		
Vessel	Port	Departure
Orbita.....	Southampton.....	July 26
<i>Due Saturday</i>		
Nieuw Amsterdam.....	Plymouth.....	July 28
<i>Due Sunday</i>		
Kroonland.....	Southampton.....	July 19
Santa Luisa.....	Cristobal.....	July 31
<i>Due Monday</i>		
Old North State.....	London.....	July 28
La Savoie.....	Havre.....	July 30
Carmania.....	Queenstown.....	July 31
Fort Victoria.....	Bermuda.....	Aug. 6
Philadelphia.....	San Juan.....	Aug. 3
<i>Due Tuesday</i>		
Columbia.....	Glasgow.....	July 30
Stavangerfjord.....	Bergen.....	July 30

(g)

OUTGOING STEAMSHIPS

The hours given below are standard time; for daylight saving time add 1 hour.

<i>Sail Today</i>		
	Mail Closes	Vessel Sails
France, Havre.....	7:30 A.M.	11:00 A.M.
Oscar II, Christiania.....	11:00 A.M.	2:00 P.M.
Canada, Marseilles.....	9:30 A.M.	3:00 P.M.
Argentina, Trieste.....	9:00 A.M.	1:00 P.M.
Cauto, Vera Cruz.....	7:00 A.M.	11:00 A.M.
Great Falls, Cape Haiti.....	11:00 A.M.	2:00 P.M.
Henry R. Mallory, Vera Cruz..	—————	11:00 A.M.
<i>Sail Tomorrow</i>		
Latvia, Danzig.....	9:30 A.M.	1:00 P.M.
Plow City, Copenhagen.....	1:30 P.M.	3:00 P.M.
Tungus, Turks Isle.....	7:30 A.M.	11:00 A.M.
Parima, St. Thomas.....	6:30 A.M.	10:00 A.M.
Astrea, Cape Haiti.....	9:00 A.M.	1:00 P.M.
Advance, Cristobal.....	12:30 P.M.	3:00 P.M.
<i>Sail Saturday</i>		
Zeeland, Antwerp.....	7:00 A.M.	11:00 A.M.

(h)

## HUDSON RIVER DAY LINE

## TIME TABLE

Daylight Saving Time

North Bound	Daily Except Sunday	Thru Service Daily	P'keepsie Service Daily	Satur- day Only
New York:	A.M.	A.M.	A.M.	P.M.
Desbrosses Street.....	e8:40	9:00	....	1:30
W. 42d Street.....	e9:00	9:20	10:00	1:50
W. 129th Street.....	e9:20	9:40	10:20	2:10
Yonkers.....	e9:50	10:15	10:50	2:40
Bear Mountain.....	†11:30	....	†12:30	†4:20
West Point.....	†11:50	....	e†1:00	†4:50
Newburgh.....	†12:40	....	†1:40	†5:40
Poughkeepsie.....	....	†1:20	†2:30	....
Kingston Point.....	....	2:15	....	....
Catskill.....	....	3:30	....	....
Hudson.....	....	3:50	....	....
Albany.....	....	6:30	....	....

e Carries baggage and automobiles.

† Carries baggage only.

(i)

## ART METAL CABINETS

Style No.	Description	Outside Dimensions			Inside Clear Dimen- sions of Drawers		
		Width	Height	Depth	Width	Height	Depth
200	2-dr. V. L. Widesection	32	12.94	18	12	10 $\frac{1}{2}$	16
201	Same as Style 200.....	32	12.94	18	12	10 $\frac{1}{2}$	16
200-B	2-dr. V. Bill Widesection	32	12.94	18	10	10 $\frac{1}{2}$	16
201-B	Same as Style 200-B....	32	12.94	18	10	10 $\frac{1}{2}$	16
202	2-dr. V. Cap Widesection	32	12.94	18	15 $\frac{1}{16}$	10 $\frac{1}{4}$	16
203	Same as Style 202.....	32	12.94	18	15 $\frac{1}{16}$	10 $\frac{1}{4}$	16
204	2-dr. V. Ledger Sheet Widesection.....	32	15.13	18	12 $\frac{1}{4}$	12 $\frac{11}{16}$	16
205	Same as Style 204.....	32	15.13	18	12 $\frac{1}{4}$	12 $\frac{11}{16}$	16
2200	2-dr. V. L. Widesection..	32	12.94	24 $\frac{3}{16}$	12	10 $\frac{1}{2}$	22
2201	Same as Style 2200.....	32	12.94	24 $\frac{3}{16}$	12	10 $\frac{1}{2}$	22
2200-B	2-dr. V. Bill Widesection	32	12.94	24 $\frac{3}{16}$	10	10 $\frac{1}{2}$	22
2201-B	Same as Style 2200-B...	32	12.94	24 $\frac{3}{16}$	10	10 $\frac{1}{2}$	22
2202	2-dr. V. Cap Widesection	32	12.94	24 $\frac{3}{16}$	15 $\frac{1}{16}$	10 $\frac{1}{4}$	22
2203	Same as Style 2202.....	32	12.94	24 $\frac{3}{16}$	15 $\frac{1}{16}$	10 $\frac{1}{4}$	22

(j)

FINANCIAL  
STOCK TRANSACTIONS

	Close	High	Low
Ajax Rubber.....	20	20	20
Allied Chem.....	34 <sup>5</sup> / <sub>8</sub>	35	34 <sup>3</sup> / <sub>4</sub>
Allied Chem. pf.....	xx85	x84	84
Am. Chicle.....	xx15 <sup>1</sup> / <sub>2</sub>	11 <sup>3</sup> / <sub>4</sub>	11 <sup>3</sup> / <sub>4</sub>
Am. Drug Syn.....	4 <sup>1</sup> / <sub>2</sub>	4 <sup>3</sup> / <sub>8</sub>	4 <sup>3</sup> / <sub>8</sub>
Am. Int. Corp.....	28 <sup>7</sup> / <sub>8</sub>	28 <sup>5</sup> / <sub>8</sub>	27 <sup>1</sup> / <sub>4</sub>
Am. Locomotive.....	83 <sup>1</sup> / <sub>4</sub>	83	82 <sup>3</sup> / <sub>4</sub>
Am. Safety R.....	3 <sup>7</sup> / <sub>8</sub>	3 <sup>7</sup> / <sub>8</sub>	3 <sup>7</sup> / <sub>8</sub>
Am. Steel F.....	25 <sup>3</sup> / <sub>8</sub>	25 <sup>1</sup> / <sub>4</sub>	24 <sup>1</sup> / <sub>4</sub>
Am. Sugar.....	62 <sup>1</sup> / <sub>2</sub>	62	61 <sup>1</sup> / <sub>2</sub>
Am. Sum. Tob.....	44 <sup>1</sup> / <sub>2</sub>	44	43 <sup>1</sup> / <sub>4</sub>
Am. Tobacco.....	118	117 <sup>5</sup> / <sub>8</sub>	117 <sup>1</sup> / <sub>2</sub>
Am. Tobacco "B".....	117 <sup>5</sup> / <sub>8</sub>	116 <sup>3</sup> / <sub>4</sub>	116 <sup>3</sup> / <sub>4</sub>
Am. Woolen.....	67 <sup>5</sup> / <sub>8</sub>	67 <sup>5</sup> / <sub>8</sub>	66 <sup>3</sup> / <sub>4</sub>
Asso. Oil.....	97	97 <sup>1</sup> / <sub>8</sub>	97 <sup>1</sup> / <sub>8</sub>
Atchison.....	84 <sup>1</sup> / <sub>4</sub>	84 <sup>3</sup> / <sub>8</sub>	84
At. G. & W. I.....	21	20 <sup>3</sup> / <sub>4</sub>	20 <sup>3</sup> / <sub>4</sub>

(k)

Hunter College

opens its

Bronx Extension Center

at the

Morris High School

Boston Road and 166 Street

There will be twenty sessions for each course, beginning

Saturday, January 31

Course	Hours	Instructor
Elementary Stenography	10:20-11:40	Mr. Brand
Intermediate Stenography	9:00-10:20	Mr. Strumpf
Elementary Typewriting	11:40- 1:00	Mr. Brand
Advanced Typewriting	10:20-11:40	Mr. Strumpf
Methods in typewriting and office practice	9:00-10:20	Mr. Brand

## (m) SPRINGFIELD INSTITUTION FOR SAVINGS

SPRINGFIELD, MASSACHUSETTS

## REPORT OF SCHOOL SAVINGS

10 Machines installed Sept. 15, 1920

14 additional Machines installed March 1, 1921

Dates	Collections	No. of accounts opened	Amount of accounts opened	No. of folders cashed	Amount of folders cashed
Sept. 15 to Nov. 1, 1920	\$2,870.46	134	\$299.64	125	\$192.92
Nov. 1 to Dec. 1, 1920	2,696.65	192	645.58	182	364.89
Dec. 1, 1920 to Jan. 1, 1921	1,748.01	213	692.59	602	1,276.06
Jan. 1 to Feb. 1, 1921	1,471.42	228	706.47	169	323.58
Feb. 1 to Mar. 1, 1921	1,107.12	137	485.14	136	259.05
Mar. 1 to April 1, 1921	3,160.00	305	787.80	270	527.39
April 1 to April 16, 1921	2,111.56	201	576.80	152	270.65
Total	\$15,165.22	1410	\$4,194.02	1636	\$3,214.54

26. *Arrange the following in tabular form:*

The month's figures of imports and exports for September, 1920, are given as follows: Imports from Europe in 1920 amounted to \$91,948,291, and in 1919, \$90,932,806; from North America in 1920, \$105,545,270, and in 1919, \$106,488,709; and from South America in 1920, \$62,499,922, in 1919, \$94,086,478; the total in 1920 being \$259,093,483 and in 1919, \$290,607,993.



Exports to Europe in 1920 amounted to \$313,412,925, and in 1919, \$360,456,511; to North America in 1920, \$168,531,790; in 1919, \$125,935,549; and to South America in 1920, \$54,447,362, in 1919, \$32,164,774; totals for 1920 being \$536,392,077, and for 1919, \$518,556,834.

*Answer*

COMPARATIVE TABLE OF  
IMPORTS AND EXPORTS FOR 1919-1920

	<i>Imports</i>	
	1919	1920
Europe.....	\$90,032,806	\$91,048,291
North America.....	106,488,709	105,545,270
South America.....	94,086,478	62,499,922
Total.....	<u>\$290,607,993</u>	<u>\$259,093,483</u>

	<i>Exports</i>	
Europe.....	\$360,456,511	\$313,412,925
North America.....	125,935,549	168,531,790
South America.....	32,164,774	54,447,362
Total.....	<u>\$518,556,834</u>	<u>\$536,392,077</u>

27. *Supplying a suitable heading and all the necessary totals, arrange the following data, including totals, in tabular form on a single sheet of paper:*

The Empire State Hat Company conducts stores in New York, Albany, Syracuse, Rochester, and Buffalo. The sales for these stores for the week ending March 16, 1918, were reported as follows: \$3 Derby hats: New York, 210; Buffalo, 145; Rochester, 105; Syracuse, 96; Albany, 80. \$4 Derby hats: New York, 170; Buffalo, 92; Syracuse, 90; Albany, 85; Rochester, 64. \$3 Fedora hats: New York, 860; Buffalo, 535;

Rochester, 251; Albany, 215; Syracuse, 198. \$4 Fedora hats: Buffalo, 410; New York, 360; Albany, 232; Syracuse, 227; Rochester, 219.

28. *Using the main head "Record of Tire Stock on Hand," supply suitable subheads and arrange the following data in tabular form on a single sheet of paper.*

On December 31, 1918, the stock clerk of the Niagara Tire Co., 165 Hepburn St., Buffalo, N. Y., reports the following inventory:

Size 30 x 3: Archer plain 10, non-skid 8; Monarch plain 16, non-skid 9; total plain 26, non-skid 17.

Size 32 x 3: Archer plain 28, non-skid 30; Monarch plain 40, non-skid 22; total plain 68, non-skid 52.

Size 30 x 3½: Archer plain 19, non-skid 33; Monarch plain 26, non-skid 17; total plain 45, non-skid 50.

Size 31 x 3½: Archer plain 8, non-skid 27; Monarch plain 30, non-skid 20; total plain 38, non-skid 47.

Size 32 x 3½: Archer plain 36, non-skid 25; Monarch plain 19, non-skid 10; total plain 55, non-skid 35.

29. *Tabulate the following on a single sheet of paper:*

ADDITIONS TO THE TERRITORY OF THE UNITED STATES  
FROM 1800 TO 1900

Louisiana containing 875,025 square miles was purchased in 1803 for \$15,000,000. Florida, purchased in 1819 for \$5,499,768, has an area of 70,107 square miles. Texas was acquired in 1845 and was an admission of 389,795 miles to our territory. In 1846 Oregon Territory was acquired with an addition of 288,689 square miles. The Mexican Cession of 532,802 square miles was bought in 1848 for \$18,250,000. The Purchase from Texas was made in 1850 for the sum of \$10,000,000. Acquisition of 36,211 square miles was secured in 1853

by the Gadsden purchase for the sum of \$10,000,000. Alaska was bought in the year 1867, with an area of 599,446 square miles, for \$7,200,000. The Hawaiian Islands having an area of 6,740 square miles was acquired in 1897. In 1898, Porto Rico having an area of 3,600 square miles was acquired. Isle of Pines (W. Indies) was acquired in 1898 containing 882 square miles. In 1896 the U. S. acquired Guam, an area of 175 square miles. In 1899 the Philippine Islands were purchased, an area of 143,000 square miles, for \$20,000,000. The Samoan Islands were acquired in 1899 and made an addition of 73 square miles to our territory. In 1901 the additional Philippines, an area of 68 square miles, was purchased for the sum of \$100,000. The total of the additions to our territory are 2,937,613 square miles for which \$87,039,768 was paid.

30. *Using the head, "Fourth Weekly Report by the Federal Reserve Board," arrange the following data under proper subheads in tabular form, on a single sheet of paper. Add as a footnote, "All amounts are given in even thousands."*

The following is the Fourth Weekly Report by the Federal Reserve Board on Debits to Individual Accounts in the New York District:

Albany: Sept. 4, \$14,485, Sept. 11, \$15,563; Binghamton: Sept. 4, \$1147, Sept. 11, \$2623; Buffalo: Sept. 4, \$47,253, Sept. 11, \$55,276; New York: Sept. 4, \$2,997,636, Sept. 11, \$3,512,698; Passaic: Sept. 4, \$2788, Sept. 11, \$3385; Rochester: Sept. 4, \$19,835, Sept. 11, \$19,992; Syracuse: Sept. 4, \$10,575, Sept. 11, \$7233. Totals: Sept. 4, \$3,094,719, Sept. 11, \$3,616,770.

31. *Set up the following in tabular form:*

A grand musical festival of five splendid free concerts, a fitting climax to our public lecture season, will be given on Mon-

day, May 17 at 8:15 p.m., at the Washington Irving H. S. at Irving Place and 16 Street. On Tuesday, a concert will be held at De Witt Clinton H. S. at 59 St. and 10 Ave. at 8:15 p.m. On Wednesday, May 19, it will be given at 8:15 p.m. at the Brooklyn Training School for Teachers, at Park Place, near Nostrand Ave., Brooklyn. On Thursday, at 8:15 p.m. a concert will be held at Morris High School, at 166 St. and Boston Road, the Bronx. Friday, the 21, the last concert will be held at 8:15 at the Wadleigh H. S. at 115 St., near 7 Ave.

32. *Tabulate the following payroll, finding the total hours and total wages for each workman and the total payroll. Call it "Pay Roll of The John Hancock Wrecking Company for the week beginning March 12, 1921":*

March 12: Frank Row, 9 hrs.; John Brown, 9 hrs.; William Jones,  $8\frac{1}{2}$  hrs.; James Stone,  $10\frac{3}{4}$  hrs.; Arthur Black, 9 hrs.; Bert Smith,  $7\frac{3}{4}$  hrs.; Henry Duffy,  $8\frac{1}{4}$  hrs.; Samuel Weiss, 8 hrs.; Walter Price,  $9\frac{3}{4}$  hrs.; William Burke,  $8\frac{1}{2}$  hrs.; Charles Levine, 7 hrs.; Harry Hill, 9 hrs.; Frank James,  $9\frac{1}{4}$  hrs.; Joe Bloom, 9 hrs.

March 13: Row,  $8\frac{1}{4}$  hrs.; Jones,  $10\frac{1}{4}$  hrs.; Stone, 9 hrs.; Black, 9 hrs.; Smith  $8\frac{1}{2}$  hrs.; Duffy, 9 hrs.; Weiss,  $9\frac{1}{4}$  hrs.; Price, 8 hrs.; Burke,  $5\frac{1}{2}$  hrs.; Levine, 10 hrs.; James,  $9\frac{3}{4}$  hrs.; Hill,  $10\frac{1}{2}$  hrs.; Bloom, 12 hrs.

March 14: Jones, 9 hrs.; Row, 9 hrs.; Stone,  $8\frac{1}{2}$  hrs.; Black, 9 hrs.; Brown, 11 hrs.; Duffy, 9 hrs.; Burke, 8 hrs.; Smith,  $8\frac{3}{4}$  hrs.; Price,  $11\frac{1}{2}$  hrs.; Bloom,  $7\frac{1}{4}$  hrs.; Levine,  $9\frac{1}{4}$  hrs.; James, 8 hrs.

March 15: Levine, 9 hrs.; James,  $9\frac{1}{4}$  hrs.; Stone, 9 hrs.; Duffy, 7 hrs.; Row,  $8\frac{1}{2}$  hrs.; Brown,  $7\frac{1}{2}$  hrs.; Black, 9 hrs.; Smith, 11 hrs.; Weiss,  $9\frac{3}{4}$  hrs.; Price,  $8\frac{3}{4}$  hrs.; Burke, 9 hrs.; Hill, 10 hrs.; Bloom,  $11\frac{1}{4}$  hrs.

33. Copy the following tabulation:

METHOD OF ARRANGING ARABIC AND ROMAN NUMBERS  
ON THE TYPEWRITER

<i>ARABIC</i>	<i>ROMAN</i>
	<i>Extended : Indented</i>
12.1	I : I
103.51	II : II
31,600.01	III : III
100.1	IV : IV
1,921.00	DCL : DCL
2,108.20	MCMXXI : MCMXXI

34. Arrange in proper columns the following exercise:

The Girard National Bank, Joseph Wayne, Jr., President, Evan Randolph, Vice-President, Chas. M. Ashton, Cashier, A. W. Pickford, Assistant Cashier, Alfred Barrett, Assistant Cashier, Philadelphia, Pa., June 30, 1916. Resources: Loans and investments, \$46,929,810.16, customers' liability under letters of credit, \$93,618.76, customers' liability account of acceptances, \$518,056.00, due from banks, \$8,259,991.26, exchange for clearing house, \$2,565,866.72, cash and reserve \$11,615,942.78; total \$69,983,285.68. Liabilities: Capital, \$2,000,000.00, surplus and profits, \$4,897,545.40, circulation, \$1,078,000.00, letters of credit issued to customers, \$93,618.76, acceptances based on imports and exports, \$518,056.00, deposits, \$61,396,065.52; total, \$69,983,285.68.

35. Using the head "Computation of Income Tax of Domestic Corporations," arrange on a single sheet of paper the following statement:

computation of income tax of domestic corporations gross income: business \$275,000; dividends, domestic corporations,

\$15,000; interest on liberty bonds (taxable) \$5,000; Rents \$5,000. Total \$300,000. Less deductions: Expenses of business \$30,000; dividends \$15,000; expenses, rented property \$1,000; depreciation \$4,000, total \$50,000. Net income subject to war excess profits tax \$250,000, less credits interest on liberty bonds \$6,000; war income tax \$101,600; miscellaneous \$2,000, total \$108,600. Income subject to tax at 12% \$141,400.

36. *Using a suitable head, tabulate on a single sheet of paper the comparative financial statement of James C. Leslie as given below:*

Assets for 1918: Cash \$6782.65; Furniture and Fixtures \$835; Merchandise \$19,650; Accounts Receivable \$21,587.50; Total Assets \$48,855.06. Liabilities for 1918: Accounts Payable \$225,372; Total Liabilities \$25,372. Net Worth for 1918: \$23,483.07. Assets for 1919: Cash \$4372.50; Furniture and Fixtures \$751.50; Merchandise \$21,165; Accounts Receivable \$23,742.25; Notes Receivable \$2000; Total Assets \$52,031.25. Liabilities for 1919: Accounts Payable \$24,793.75; Notes Payable \$15,000; Total Liabilities \$26,293.75. Net Worth for 1919 \$25,737.50. Assets for 1920: Cash \$5837.32; Furniture and Fixtures \$668; Merchandise \$20,436; Accounts Receivable \$25,160.15; Notes Receivable \$1000; Delivery Equipment \$1500; Total Assets \$54,611.47. Liabilities for 1920: Accounts Payable \$26,378.40; Notes Payable \$1000; Total Liabilities \$27,378.40. Net Worth for 1920: \$27,232.07.

37. *Arrange and tabulate the following:*

According to the census of 1900, the populations of the states named were divided as follows: New York, whites 7,156,881, negroes 99,232, Chinese 7170, Japanese 354, Indians 5257; Pennsylvania, whites 6,141,664, negroes 156,845, Chinese 1927,

Japanese 40, Indians 1689; Massachusetts, whites 2,769,764, negroes 31,974, Chinese 2968, Japanese 53, Indians 587; Connecticut, whites 892,424, negroes 15,226, Chinese 599, Japanese 18, Indians 153; New Jersey, whites 1,812,317, negroes 69,844, Chinese 1393, Japanese 52, Indians 63; Delaware, whites 153,977, negroes 30,697, Chinese 51, Japanese 1, Indians 9; Maryland, white 895,244, negroes 235,064, Chinese 544, Japanese 9, Indians 3.

38. *Arrange and tabulate the following:*

Annual losses by fire in the United States were as follows:  
 1900, property loss \$160,929,805, insurance loss \$95,403,650;  
 1901, property loss \$174,160,680, insurance loss \$106,680,590;  
 1902, property loss \$161,488,355, insurance loss \$94,775,045;  
 1903, property loss \$145,302,155, insurance loss \$87,900,000;  
 1904, property loss \$230,520,131, insurance loss \$138,314,212;  
 1905, property loss \$165,221,650, insurance loss \$109,236,420;  
 1906, property loss \$444,326,124, insurance loss \$278,732,270;  
 1907, property loss \$214,000,000, insurance loss \$128,000,000.

39. *Arrange the following subject matter under suitable titles in tabular form:*

State Officials Having Authority In Insurance Matters. Connecticut, John R. Nicholson, Hartford, Insurance Commissioner. Indiana, Herbert Blakely, Auditor of State. Massachusetts, Fred L. Harding, Boston, Commissioner of Insurance. Michigan, Milton C. Gray, Lansing, Deputy Insurance Commissioner. New York, William F. Lamont, Superintendent of Insurance. Ohio, C. M. Bailey, Columbus, State Auditor. Pennsylvania, Edward H. Dewitt, Harrisburg, Insurance Commissioner. Vermont, W. Guy Culloch, Morrisville, Secretary of State; Eugene J. Conkling, Montpelier, State Treasurer.

40. Assuming that your employer has received the form below which must be returned with his quotations, copy it and fill in the quotations given:

## Request for Quotations \_\_\_\_\_

(Date)

Mr. J. D. Adams  
 Purchasing Agent  
 General Trust Company  
 New York City

Sir:

Replying to your inquiry we quote you as follows:

Quantity	Description	Unit	Price
----------	-------------	------	-------

(Signed) \_\_\_\_\_

By \_\_\_\_\_

Estimates not returned  
 within 24 hours cannot  
 be considered

Quotations: 50 ft. leather belting,  $\frac{3}{8}$  in., \$.048 per foot; 400 ft. belt lacing,  $\frac{1}{4}$  in., \$.80 per 100 feet; 200 ft. belt lacing,  $\frac{3}{8}$  in., \$1.34 per 100 feet; 100 ft. leather belting, 2 in., YZL, \$.273 per foot; 54 ft. leather belting,  $7\frac{1}{2}$  in., single ply, \$.753 per foot; 42 ft. binding, 7 in. x 5 in., double thick \$2.069 per foot; 5 bales cotton waste, white, TXM, \$.11 per pound.



## CHAPTER V

### FILING AND INDEXING

#### I

(a) *What is meant by filing? State three requirements of a good filing system.*

(a) Filing is the systematic arrangement of papers so that they may be easily found.

- (b) 1. Correspondence can be put away rapidly.  
2. Correspondence can be found quickly.  
3. Papers can be kept together.

#### 2

(a) *What is the oldest orderly arrangement of papers? (b) Describe it.*

(a) The Nail or Spindle File.

(b) This consists of a sharp, pointed, steel rod screwed into a base. Papers to be retained are forced over the pointed spindle, one on top of another as received, regardless of correspondents' names or subject matter.

#### 3

*Is this the method of filing now in use in a modern business house? Give reasons.*

Not to a great extent.

It is used as a temporary makeshift for keeping papers which are not of much value, or until certain facts on those papers are checked up or verified. It is also used by some professional men or by old-fashioned shopkeepers who as a rule do not expect to refer to the papers again.

## 4

*Mention five objections to the use of the spindle.*

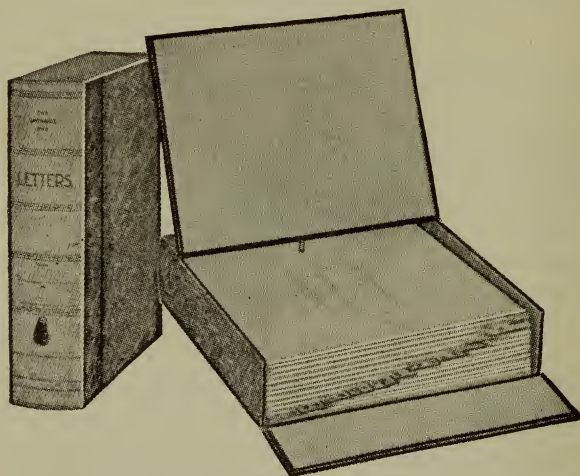
1. The papers get torn.
2. They are difficult to find.
3. They accumulate dust.
4. They take up too much space.
5. Loosened papers easily get lost.

## 5

*(a) What device removes these objections? (b) Explain what this is.*

(a) The Box File.

(b) This is a large box of heavy cardboard or thin wood shaped and opened like a book. Within the box are manila



BOX FILE

leaves with alphabetic or numbered tabs fastened to the right edge. The letters to be filed are kept alphabetically or numerically between these sheets and can thus be easily found.

When the box is not handled it rests on its edge, like a book, on a shelf or desk top.

6

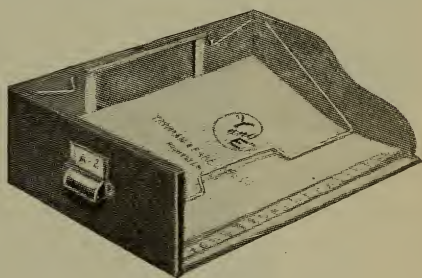
*Give three reasons why the box file is not used for a large volume of correspondence.*

1. If the letters of a correspondent are too numerous they will require a number of boxes.
2. Letters may easily fall out of the box.
3. Boxes fill up so rapidly, that new ones must be added constantly.

7

*(a) What method is used to overcome the disadvantage of the box file? (b) Describe it.*

(a) The Loose Sheet Drawer.



LOOSE SHEET DRAWER

(b) This consists of a wooden drawer which, together with a number of similar drawers, makes up stacks of cabinets growing in proportion to the size of the correspondence. Within

the drawer is an index similar to that of the box file, between the leaves of which the letters are placed. A heavy wire spring clasp keeps the letters firm in the drawer. On the front of the drawer is fastened a labeled card showing exactly what papers are found within the drawer.

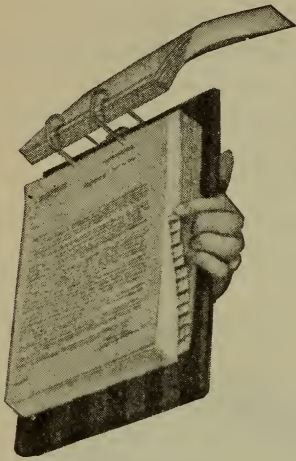
8

*(a) Name a method of filing which is an improvement over the Loose Sheet Drawer. (b) Describe.*

(a) The Shannon File.

(b) The Shannon File is a board at one end of which are

fastened two arches which may be opened laterally. At the bottom of the board is an additional attachment called a perforator which makes holes near the top edge of the letter to be filed, and as wide apart as the spindles of the arches. Index sheets of different lengths opening upward over the arches and printed with any desired index are purchased with this file. These sheets separate the papers of the various correspondents.



SHANNON FILE

9

*What procedure would you follow in filing a letter on a Shannon File?*

1. Perforate holes at the top and far enough to the right of the letter, not to cover the index.
2. Raise all the index sheets, turning them back over the arches until the desired index sheet is wanted.
3. Open the arches by turning them sidewise.
4. Place the perforated letter on the spindles.
5. Bring back the open arches into position.
6. Turn down the index sheets to the original position.

10

*(a) What are the advantages and (b) the disadvantages of the Shannon File?*

- (a) 1. Papers cannot be lost because they are fastened firmly and held in place by the arches.
2. The file can be carried about from place to place and referred to as desired.
3. The Shannon Board may be made part of a drawer which

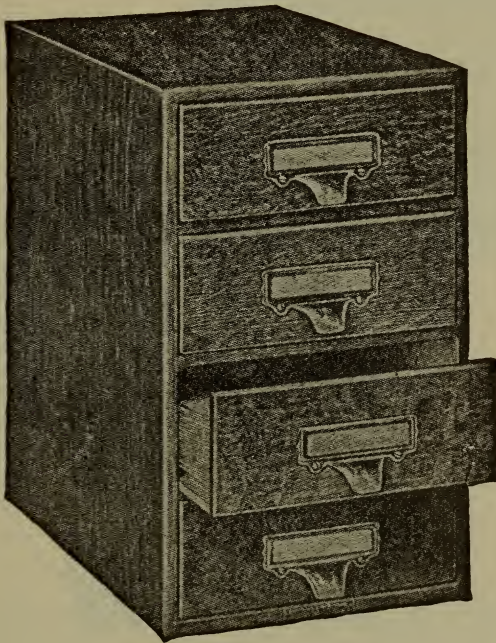
in turn may be part of a large cabinet of drawers; these are allowed to grow with the correspondence.

- (b) 1. Time is lost in placing letters on the file.  
2. It cannot be used where the correspondence is large.

## II

*What must be done when correspondence becomes too bulky?*

As soon as the correspondence of a drawer becomes too



SHANNON TRANSFER CASE

bulky, or when correspondence becomes antiquated, it is removed and transferred to Shannon Transfer Cases which are kept on readily accessible shelves.

## 12

(a) *What are the two fundamental systems of filing?* (b) *Explain each.*

(a) The Flat and Vertical.

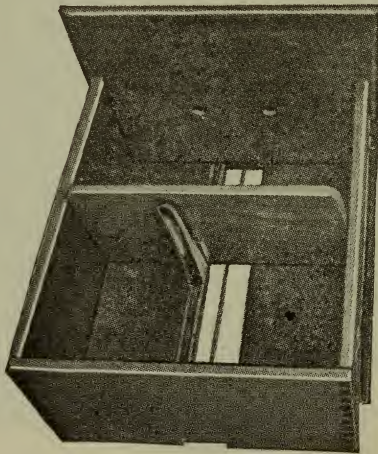
(b) By flat filing is meant the putting away of papers so that they lie flat. The spindle, box file, loose sheet drawer, and Shannon file are examples.

By the vertical system of filing is meant the putting away of papers so that they stand on edge.

## 13

*What equipment is absolutely essential for any system of vertical filing?*

1. One or more cabinets consisting of at least four drawers,



COMPRESSER

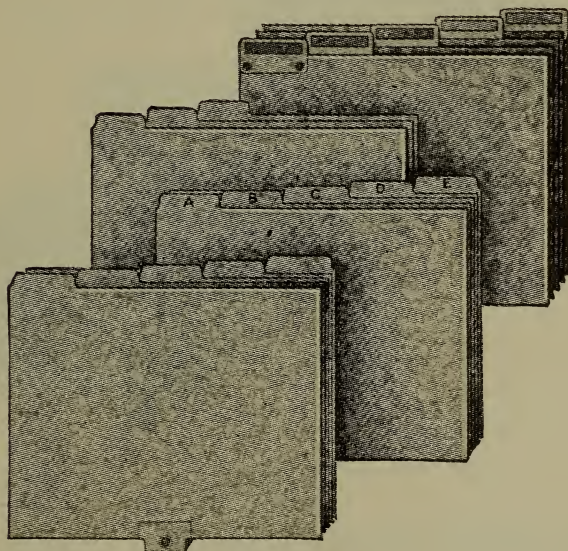
correspondence or legal size, 22 inches deep, one on top of another.

2. Guides, folders, compressor or follower block, and a rod to keep the guides from being disarranged in the drawer.

## 14

*Explain what guides, folders, and compressor blocks are and how used.*

Guides are stiff manila or press-board sheets cut to size with extensions of different cuts, called tabs. These are made to fit the drawer of the filing cabinet. The tabs bear any index



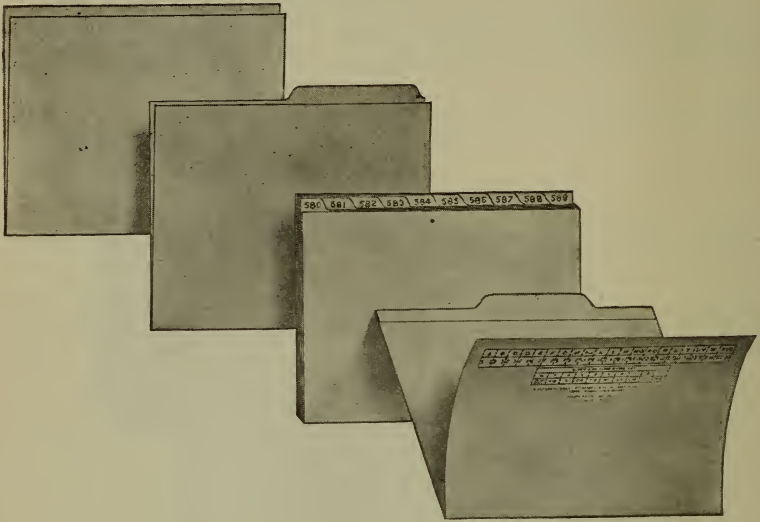
GUIDES

desired. Guides may have a rod projection, called a check sorter with an eyelet through which the rod is pushed in order to hold the guides in place.

Folders are manila sheets in which are placed all the papers to be filed. They may be plain, full one cut extension, or tabbed to any cut.

Compressor blocks are wood or steel blocks standing on edge

along the width of the cabinet held firmly in position by a rod running through the entire length of the drawer, front to rear. They keep all folders and guides in an upright position.



FOLDERS

## 15

*What is meant by indexing?*

By indexing we mean the labeling of guides so that correspondence may be readily found. This may be done either by name, number, or location.

## 16

*What kind of guides are supplied by manufacturers?*

Guides of any cut may be purchased either in blank to meet the needs of a particular business, or they may have a printed stock index for the same kinds of business.

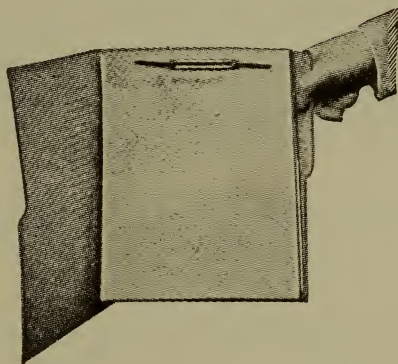


## 17

(a) Name the different kinds of folders. (b) Describe each briefly.

1. Straight edge folder.
2. Tab folder.
3. Expansion folder.
4. Binder folder.

A straight edge folder is one in which the edges of the front and back flaps are of the same height.



BINDER FOLDER

A tab folder is one in which the back flap has a projection tab of the same material or of metal on which some form of index is written or printed.

An expansion folder has telescope folds at the bottom and sides to allow for the spreading of the front and back flaps to accommodate more records.

The binder folder has a fastener attached to the back flap to keep papers firmly attached to the folder in order to prevent their falling out, when the folder is carried from place to place.

## 18

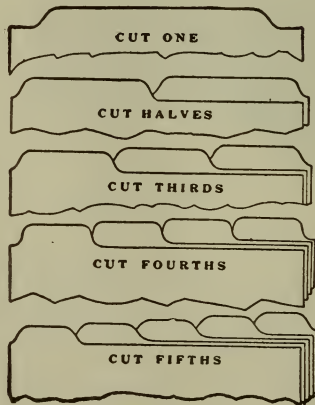
*What is meant by (a) a fifth cut, (b) one-half cut.*

(a) When the upper extension of a guide card is equally divided into five parts, four of which have been cut off so that the next succeeding projecting tab is immediately to the right, and easily visible when placed behind the preceding one, each tab is known as a fifth cut.

(b) When the upper edge of a guide card is equally divided into two parts, one of which has been cut off so that the next succeeding projecting tab is immediately to the right and visible when placed behind the preceding one, each tab is known as one-half cut.

## 19

*Draw a diagram illustrating the different cut cards.*



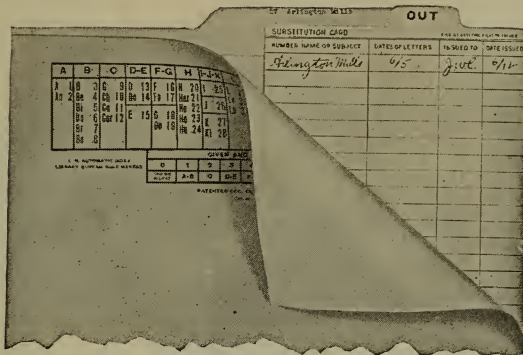
CUT CARDS

## 20

*What is an out guide and when is it used?*

An out guide is a colored card upon the projecting tab of which has been printed the word "out" showing that the folder

belonging there has been taken out by someone for temporary use or reference. The name of the user and the date when it has been taken should appear on the last line of the out guide



OUT GUIDE

card. When the folder is returned the out guide is removed and the name is checked.

21

*When is a substitution card used instead of an out guide?*

When a particular letter is taken out of a folder the substitution card takes its place and shows by whom the letter has been taken. This is checked as soon as the letter has been returned. Substitution cards are generally of colors other than the stationery.

22

(a) *When is a cross reference sheet made out?* (b) *How is it used?*

(a) A cross reference sheet is made out when information bearing upon a certain topic is found in two different parts of the filing cabinet.

(b) It is placed in the folder to refer the searcher to another folder for material bearing upon the same topic.

## 23

*Name the different methods of indexing guides under vertical system.*

- |               |                       |                  |
|---------------|-----------------------|------------------|
| 1. Alphabetic | 2. Numerical          | 3. Geographical  |
| 4. Automatic  | 5. Topical or Subject | 6. Chronological |

## 24

*Briefly describe the alphabetic method.*

The alphabetic method (sometimes called the direct reference method) has guides indexed alphabetically and folders for the correspondence behind the guides. All papers are filed alphabetically according to subject or correspondent's name *in* the folders and *behind* the guides.

## 25

- (a) *What card equipment is needed for numerical filing?*  
 (b) *State the information which may appear on the index cards.*

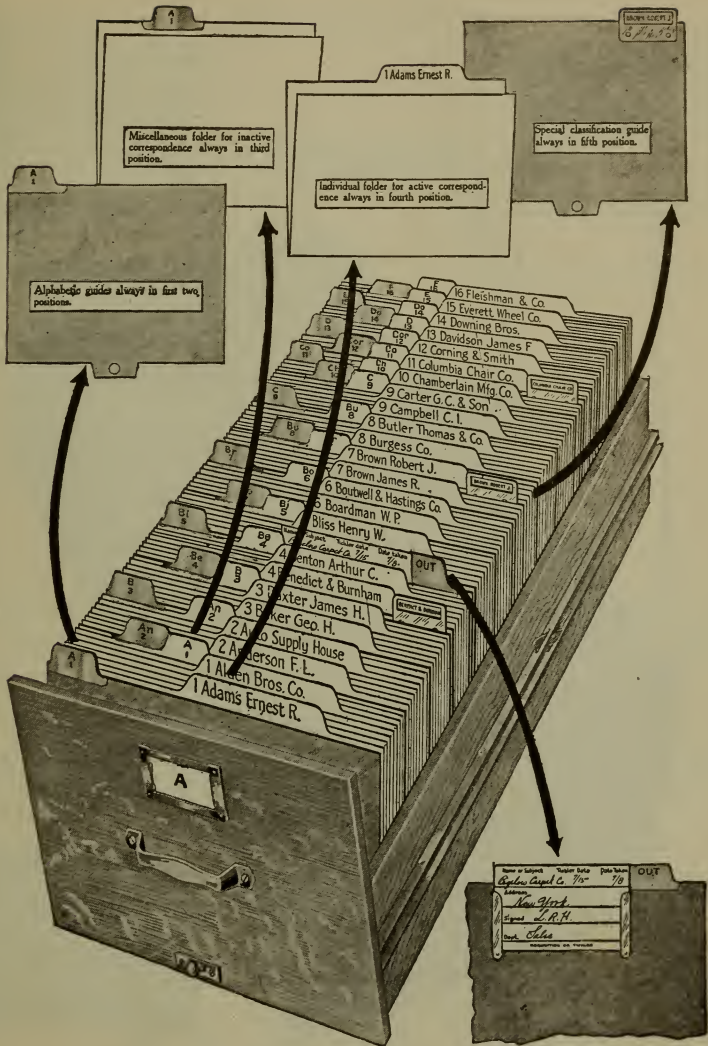
(a) In the correspondence drawer, guide cards numbered in tens or twenties (both being standard numbering) are needed. Correspondence folders consecutively numbered are required for the guides. You must also have a card index drawer in which are placed the correspondents' cards arranged alphabetically. In the upper left or right corner of each card is noted the number of the folder containing that person's papers.

(b) In addition to the name, address, and file number of the correspondent, the index card may have his financial worth, credit standing, by whom recommended, size of first order, payment delinquencies, names of firm members, etc.

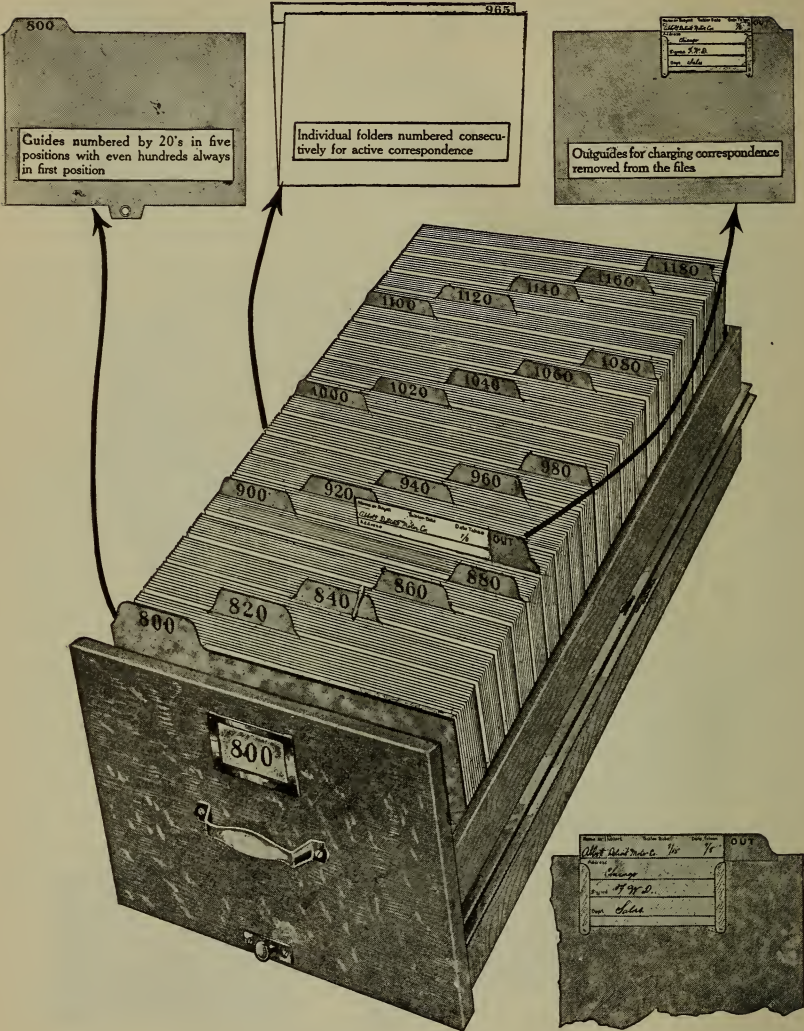
## 26

- (a) *What is the procedure when a correspondent's name does not appear in the card index drawer?* (b) *In the case of an old correspondent?*

(a) A card must be filled out bearing his name and other desired information and the next unassigned number entered on



L. B. DIRECT ALPHABETIC INDEX



NUMERIC CORRESPONDENCE FILE

this card. A folder bearing the same number as that on the card must then be made out for his correspondence, and all subsequent correspondence noted with this number.

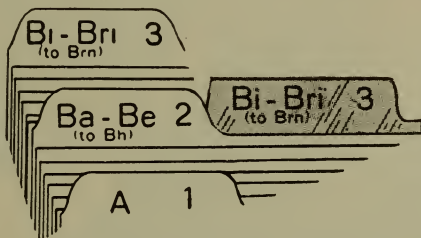
(b) To find the folder of an old correspondent, the card index must be looked up and the number entered on the letter.

27

(a) *How is the danger of misplacing correspondence in numeric filing overcome?* (b) *Explain.*

(a) Direct Alphabetic Filing is employed.

(b) This means that the guides are indexed alphabetically



DIRECT ALPHABETIC GUIDES

as well as numerically,—each guide bearing a number as well as a letter, as: A1, Bu 7, so that folders are found alphabetically and returned to the cabinet numerically.

28

(a) *Is a Straight Numeric System ever employed to the exclusion of all other systems?* (b) *Give reason for your answer.* (c) *How is the correspondence of an occasional writer kept?*

(a) No.

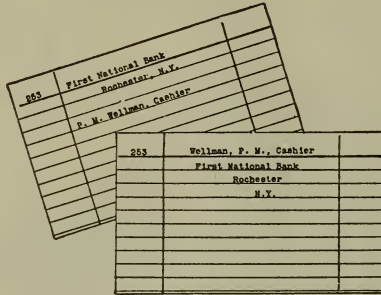
(b) Even when a Straight Numeric System would be desired it cannot be employed where letters of correspondents are too few to permit of an individual folder.

(c) A miscellaneous folder, in which are kept alphabetically the letters of such correspondent, is used until his correspondence becomes regular and frequent. An individual folder is then made out.

## 29

(a) *What are the advantages of the numeric system?*

1. It admits of easy and compact cross-referencing on cards filed in strict alphabetic order.
2. All papers on one topic can be left together in one folder.



NUMERIC CARDS

3. There is very little danger of misfiling.
4. It allows for natural growth without discarding old equipment.

## 30

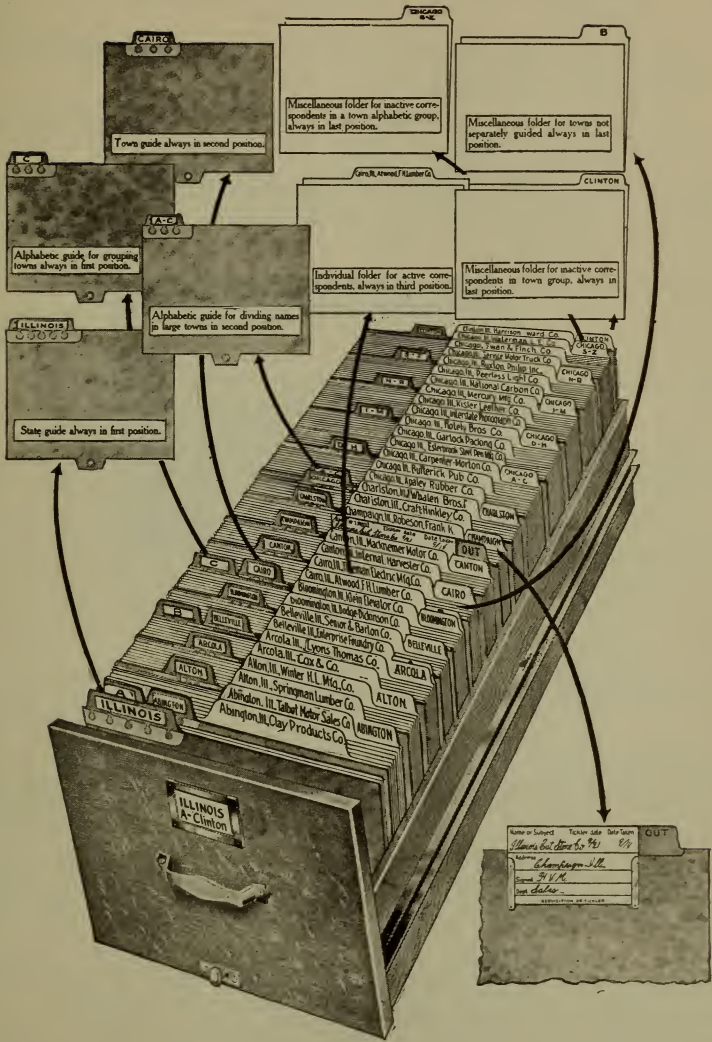
(a) *Give a few instances where numeric filing could be advantageously employed.*

1. Filing numbered copies of orders, statements, telegrams, or prescriptions.
2. Information pertaining to policy holder's records in insurance companies.
3. Real Estate operators' or stock brokers' transactions.

## 31

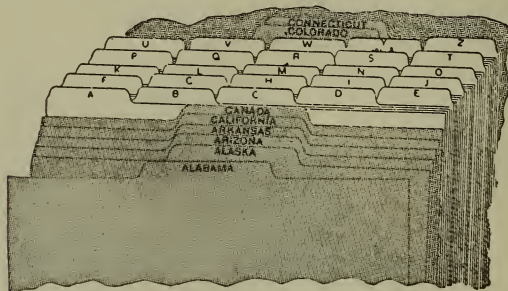
(a) *When is the geographical method of filing used?* (b) *Name the different kinds of geographic filing.*





GEOGRAPHIC AND TOWN FILING

- (a) 1. This method is frequently employed where a knowledge of what goes on in a particular locality is essential.
2. Where the correspondence comes from different localities of a country.
3. Where the customers of a firm are grouped by territories.
- (b) There are three kinds of geographic filing.
1. The state and alphabetic system.



STATE ALPHABETIC SYSTEM

2. The state and town system.
3. The straight town system.

32

*Explain the equipment necessary for each of these geographic divisions.*

1. State and alphabetic—state guides, one set of alphabetic guides for each state, miscellaneous folder for each guide.
2. State and town—town guides for each state, miscellaneous folder for each town and a guide for each state.
3. Straight town—set of alphabetic guides, folder for each town, miscellaneous folder for each guide.

## 33

(a) Give four advantages, and (b) three disadvantages of the geographical method of filing.

## Advantages:

1. Definite information can be obtained with regard to certain localities.
2. The weakness or strength of advertising media in certain districts can easily be determined.
3. Records may be kept of salesmen moving in particular localities.
4. Where the business involves correspondence on a large scale, this method is valuable.

## Disadvantages:

1. Two or three sortings of letters must be made before letters can be filed.
2. Not only the name of the correspondent but also his state or town address must be known, before letters can be filed.
3. No geographic filing is complete without some form of the alphabetic.

## 34

(a) What is meant by the automatic system of filing? (b) How are guides indexed?

(a) The automatic system is a combination of the alphabetic and the numeric in such a way that one form will automatically check the other.

(b) Under this system of filing the alphabet is divided into forty parts, each part receiving one or more of the numbers from one to forty. Guides are alphabetized and numbered in accordance with this division. A condensed chart called a key on which this indexing is used is placed before all the guides. When a person consults the key he can instantly find the guide card behind which the folder has been filed.

## 35

- (a) Show by diagram the key card under the automatic system.  
 (b) Using the name Joseph Davis, show how you would file his correspondence.

## (a) AUTOMATIC FILING SYSTEM

A	B	C	D	E	F	G	H	I-J
Aa 1	Bb 3	Ca 6	Da 9	Ea 11	Fa 12	Ga 13	Ha 15	Ia 18
Am 2	Be 4	Ch 7	Di 10			Go 14	He 16	Ja 19
	Bi 5	Co 8					Ho 17	
K-L	M	N-O	P-Q	R	S	T-U-V	WXYZ	
Ka 20	Ma 23	Na 26	Pa 28	Ra 30	Sa 32	Ta 36	Wa 38	
La 21	Me 24	Oa 27	Qa 29	Ro 31	Se 33	U-V 37	Wi 39	
Li 22	Mo 25				Sm 34		XYZ 40	
					St 35			

Lower chart.

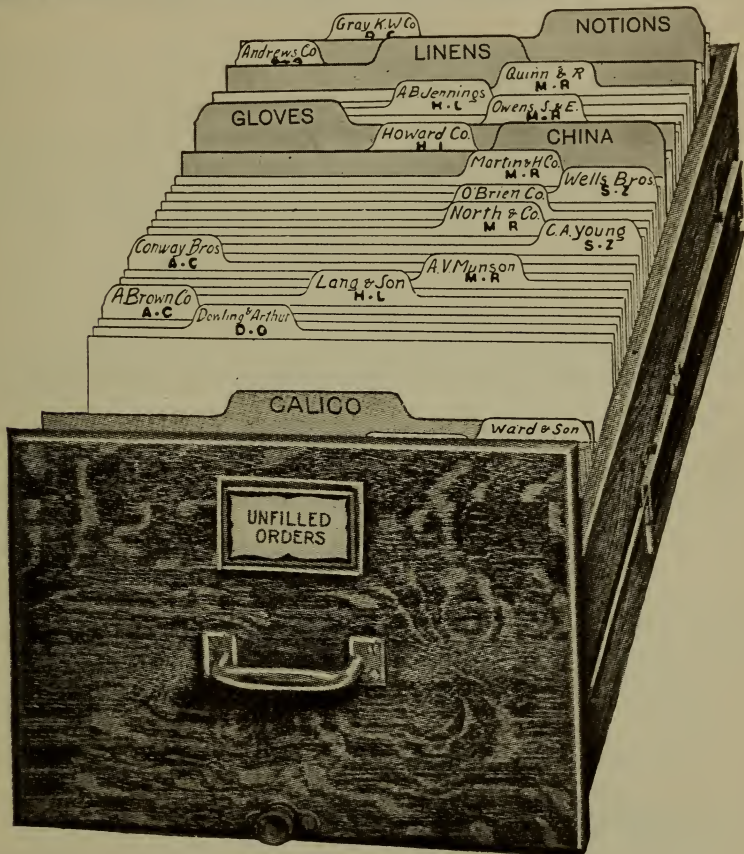
## GIVEN AND FIRM NAME KEY

o	1	2	3	4	5	6	7	8	9
Single Names or subject.....	A-B	C	D-E	F-G	H-I	J-K	L-M	N-S	T-Z

(b) Consult chart which tells us that Da (see upper chart), is 9 and J (see lower chart) is 6, which gives the number 96. This number appears on the folder when papers are filed. We have this number check as well as the alphabetic location.

*What is meant by topical or subject filing?*

Subject filing means keeping all correspondence relating to the same topic behind the same guide, indexed by subjects. These



SUBJECT FILE

subject guide cards are filed alphabetically and all correspondence relating to the same subject can be readily found. Each subject may be further subdivided alphabetically or numerically.

## 37

*State three advantages of subject filing. Mention instances of its use.*

1. It keeps all related matter together in one folder behind one subject guide.
2. It may be subdivided readily into subtopics, each in turn being assigned a number under the main topic.
3. There is no limit to the number of subdivisions that can be made. Architects, builders, buyers, railway and public service corporations and libraries find this an invaluable method of filing.

## 38

*As applied to Subject Filing, give an illustration of the use of the Dewey Decimal System as used in libraries or railway offices.*

## DEWEY DECIMAL SYSTEM

0.	General
1.	Executive Dept.
2.	Finance and Accounts
3.	Railway
4.	Equipment and Shops
5.	Transportation and Storage
6.	Traffic
60.	Traffic Rates, etc., General
61.	Passenger Traffic
62.	Freight Traffic
63.	Baggage
64.	Mail
65.	Express
620.	Freight Traffic

- 621. Products of Agriculture
- 622. Animals and Animal Products
- 623. Products of Mines
- 624. Products of Forests
- 625. Manufacturing
- 621.1. Canned and Bottled Goods
- 621.2. Groceries
- 621.3. Grain and Grain Products
- 621.4. Fruit and Vegetables
- 621.5. Tropical Products
- 621.6. Nuts
- 621.7. Others
- 621.31.. Wheat
- 621.32.. Corn
- 621.33.. Oats

39

*What is meant by the Chronological Index?*

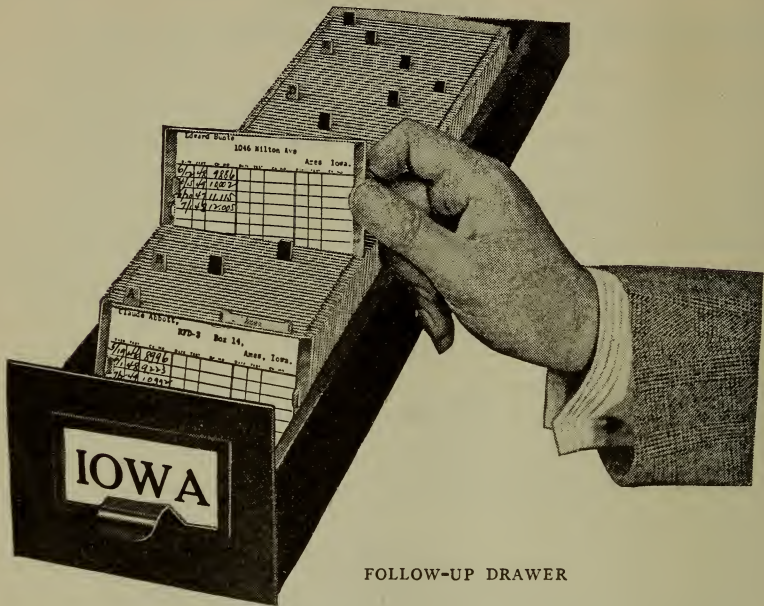
Filing in the order of receipt, that is in the order of time. This is generally applied to the copying of letters in a letter press in the order in which they are written.

40

*If you answer a correspondent's letter which inquires regarding quotations and you receive no reply, tell how you would automatically recall the fact that you have to follow up this correspondence.*

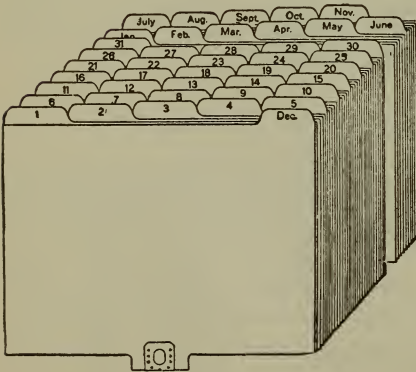
The automatic recall is accomplished by a file drawer called "follow-up" drawer. It contains a set of alphabetic guides, a set of monthly guides, and a set of daily guides. When the letter is answered a carbon copy is made at the same time.

The original letter on which has been recorded the follow-up date is filed alphabetically. The carbon copy is filed in the follow-up



FOLLOW-UP DRAWER

drawer directly behind the daily guide on which we wish to follow up the correspondence.



DAILY GUIDES

When that day arrives the letter automatically becomes visible and receives the necessary attention together with other matter for that day. When reference is to be made to the original letter it can readily be found in the same drawer, behind the alphabetical guide.

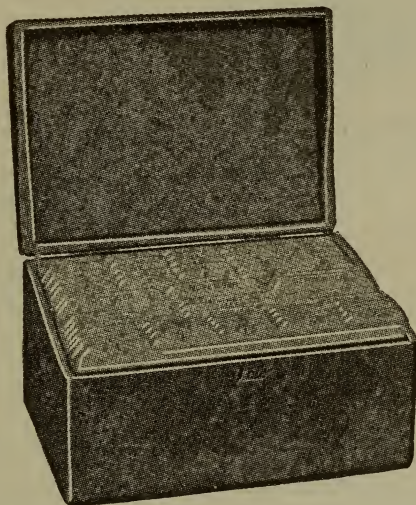


41

(a) *What is a desk tickler?* (b) *Where can it be purchased?*

(a) A desk tickler is a small card drawer, containing standard size cards and guides indexed exactly as the guides of a follow-up correspondence drawer.

(b) Stock cards for the desk tickler are furnished by man-

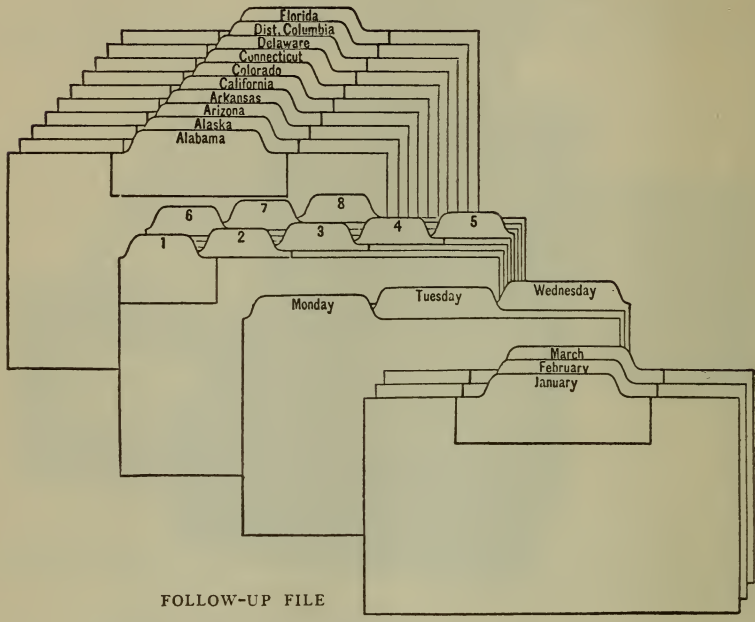


DESK TICKLER

ufacturers of filing supplies who will also print any matter desired to suit the needs of a particular business.

*How is a desk tickler used for following-up correspondence?*

When a letter is answered a summary of the contents of the letter is made on the card and the card is filed behind the proper



FOLLOW-UP FILE

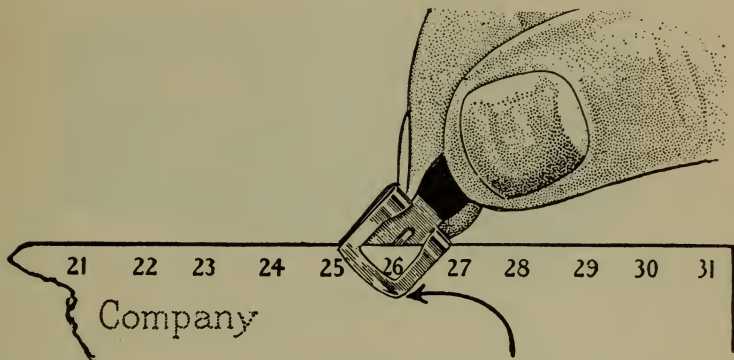
daily guide. The desk tickler is not only a follow-up but also a daily calendar.

*When are metal indicators used in connection with the desk tickler?*

Some desk ticklers have the days of the month printed along the upper edge of the card. After the letter has been answered and the necessary notation made on the card a little metal signal or indicator, colored for the different months, is slipped

over the number indicating the day upon which the letter is to be followed up.

All the signals for that day receive the attention of the



METAL INDICATOR

follow-up clerk, who then transfers the signals to the next desired date.

44

*What is meant by legal filing?*

Legal filing means the disposition of all matter typed on legal paper, but not necessarily papers in a law office. Architects, notaries public, real estate operators, builders also use this form of filing.

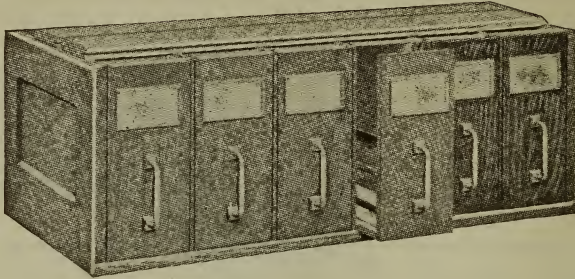
45

*Discuss two ways of filing legal papers.*

1. Legal papers may be filed in tall narrow drawers to suit the width of the legal paper after it has been folded. These are known as document files. They are about four inches wide by ten inches high.

2. They may also be filed in a legal vertical file which is the same as the ordinary vertical file excepting that instead of the

manila folder a fiber or leatherette envelope or container is used. This is longer than the regular correspondence folder and is also capable of expansion.



DOCUMENT FILE

46

*Give four disadvantages of the former method.*

1. Papers must be folded before filing.
2. They are hard to handle because of the fold.
3. Folding and opening papers wears them out on the fold and makes the writing illegible.
4. They take up too much space in the file.

47

*What advantage has the container over the folder?*

The entire envelope containing all the documents pertaining to a given action may safely be taken from the files to any place desired and returned to the files when they are no longer needed.

48

*Give two ways of filing bills, shipping orders, invoices, and other miscellaneous papers.*

(a) They may be filed in the same drawer with the correspondence but in a separate folder of another color. This is placed in front of the correspondent's folder.

(b) A separate drawer properly labeled may be used.

49

*How do you file the correspondence of a large business?*

Any one of the following three methods is good:

- a. Alphabetically, under the automatic system.
- b. Geographically, if correspondence covers a large territory.
- c. Numerically, to allow for expansion.

50

*Explain three methods of making copies of outgoing business letters.*

(a) Copies of outgoing business letters may be made on carbon sheets pinned or clipped to the letters received and filed in the regular filing cabinet.

(b) They may be copied in the letter-press book by means of a moist cloth, oiled boards and the letter-press, indexed and retained in the book.

(c) They may be copied with a Roneo Copier machine and filed together with the answer in the filing cabinet.

51

*Describe three systems of preserving for convenient reference business letters and telegrams received.*

(a) Telegrams may be filed with the regular correspondence.

(b) They may be filed in a separate colored folder in front of the regular folder.

(c) A separate drawer may be reserved for the telegrams, orders, receipts, etc.

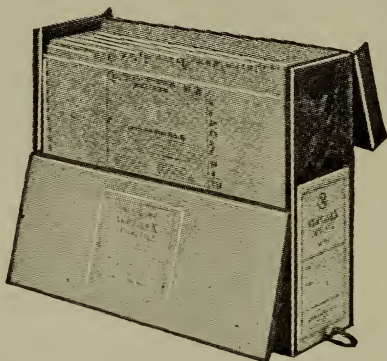
52

*Give any satisfactory method of filing letters and telegrams for preservation and convenient reference, for a small business having but little correspondence.*

Either the Shannon drawer or the box file may be used.

*Describe a good method of storing old correspondence.*

Transfer cases to fit any system of correspondence in use are manufactured by filing Supply companies. These are large press board cases into which is placed all the dead correspond-



TRANSFER CASE

ence alphabetically or numerically. On the front of the case is pasted a label giving the date limits of the enclosed records. These are kept on shelves easily accessible.

*What is meant by assorting correspondence?*

Arranging papers in such a way that they can be put away in the filing cabinet in the order in which the cabinets are labeled so that the drawers need not be opened and shut. By means of correct assorting a filing clerk distributes all correspondence in one drawer before proceeding with the next. A special device called a distributor is furnished by the filing companies for that purpose.

## 55

*Give examples of labels as made out for an alphabetic file and consisting of four drawers. Show single notation and double notation.*

*Single Notation*

*Double Notation*

Fa	Fo	Go	Hi	Ja	Ju	F-Fa	Fa-Fo	Fo-Ge	Ge-Go
							Go-Hi	Hi-Ja	Ja-Ju

This drawer contains the letters F to K.

## 56

*If correspondence is received from a person living in a town for which there is no guide, where should the letter be filed?*

Such letters are filed in the miscellaneous folder directly behind the state guide until his correspondence becomes bulky enough to warrant an individual folder.

## 57

*(a) When is a twenty-name system of guiding used? (b) Describe this system.*

(a) This is employed when the alphabetic file becomes too bulky.

(b) Every twentieth card is taken out. The name obtained is used as a new guide, thus allowing for more subdivisions. The name of this twentieth card correspondent should be written on both sides of the tab so that if it should become necessary to further subdivide, we can insert other cards without disturbing the entire arrangement.

## 58

*How would you file (a) legal papers, (b) time tables, (c) charts, maps, blue prints, (d) circulars, (e) orders?*

(a) Vertical file in a legal container.

(b) Vertical file in narrow low drawers indexed for different railroads.

(c) Flat in drawers built for the purpose.

(d) Vertical with topical index.

(e) Vertical-alphabetical together with correspondence or in separate drawer properly labeled.

## 59

*Give in detail a good method of filing catalogues, so that they may be instantly accessible.*

For filing catalogues, the numeric system is the best. At least two cards are made out for each catalogue, one filed under the name of the article, showing all the firms supplying the article, the other card filed by the name of the firm, and showing a list of articles supplied by that firm.

The article cards are filed alphabetically behind subject guides. Each card carries a list of dealers in that particular commodity and the file numbers of their respective catalogues. Dealers' cards are also filed alphabetically.

The catalogues are numbered and put in lettered drawers.

## Dealer Index Card

Name	Yawman & Erbe Mfg. Co.		
Address			
	Articles	Dr. No.	Cat. No.
Filing Supplies		B	52
Copiers, roller		B	52
Stock Index Cards		B	53

Index to Dealers. ) 2 separate draws.

“ “ Articles )

Article Index Card (filed behind “Copier”)

Subject Copier, Rapid Roller		
Name	Dr. No.	Cat. No.
Yawman & Erbe Mfg. Co.	B. 27	B. 27
Weis Manufacturing Co.	C. 2	C. 8



## CHAPTER VI

### POSTAL INFORMATION

#### I

*Name the different divisions or functions of the post-office organization.*

1. Money Order
2. Registry
3. Special Delivery
4. Parcel Post
5. Rural Delivery
6. Postal Savings
7. Division of Dead Letters

#### 2

*(a) What is the object of the money order division? (b) Explain how a money order is obtained and used.*

(a) To permit a person to send small sums of money to another in absolute safety by means of a money order. This is obtained at any post office, enclosed in an envelope and sent through the mails.

(b) The person desiring to send money, requests a money order application at any post office. On this he writes the amount he desires to send, the name and address of the person who is to receive the money. From the information on this slip (which is later filed by the money order clerk) the money order, which resembles a check, is made out. This with a receipt for the money is handed to the applicant, after the amount of the remittance and the required fee are paid. The money order is then sent through the mails to its proper destination by the applicant and the receipt is retained as evidence in case of loss.

Form No. 6001

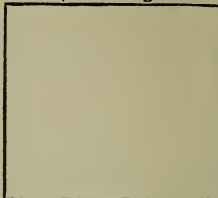
Post Office Department

No. \_\_\_\_\_

THIRD ASSISTANT POSTMASTER GENERAL

Stamp of Issuing Office

DIVISION OF MONEY ORDERS



The Postmaster will insert

here \_\_\_\_\_ the office drawn on, when the office named by the remitter in the body of this application is not a Money Order Office.

Spaces above this line are for the Postmaster's record, to be filled in by him

Application for Domestic Money Order

Spaces below to be filled in by purchaser, or, if necessary, by another person for him

Amount

\_\_\_\_\_ Dollars \_\_\_\_\_ Cents

Pay to Order of } \_\_\_\_\_ (Name of person or firm for whom order is intended)

Whose Address is } No. \_\_\_\_\_ Street

Post Office } \_\_\_\_\_

State \_\_\_\_\_

Sent by \_\_\_\_\_ (Name of Sender)

Address of sender } No. \_\_\_\_\_ Street

PURCHASER MUST SEND ORDER AND COUPON TO PAYEE

## 3

*How does the person who receives the money order (addressee) dispose of it?*

1. He may cash it after identification at any post office in his home town, or
2. He may deposit it after indorsement to his credit in his own bank, or
3. It may be turned over by indorsement to a second party.

## 4

*(a) What should be done when a money order is lost? (b) How long may a money order be kept before it may be cashed? (c) What must be done when a money order is held too long?*

(a) The remitter, payee, or indorsee without payment of an extra fee may make application for a duplicate order. A special form provided for the purpose at the issuing office or the office upon which drawn, must be used.

(b) A money order must be presented for payment within one year from the last day of the month of issue.

(c) When an order is more than a year old, it must be presented at any money order post office with an application for a warrant of the postmaster-general. A warrant upon the Treasury of the United States will then be issued and mailed to the applicant's address without charge.

## REGISTRY DIVISION

## 5

*(a) Name three advantages of registered mail. (b) How are letters and parcels registered?*

- (a) 1. Increased security.
2. Insurance to the amount of \$50.00 in event of loss.
3. Remitter receives written acknowledgment of receipt.

Stamp of issuing office.

(No. 6701)



# Post Office Department

**THIRD ASSISTANT POSTMASTER GENERAL**

**DIVISION OF MONEY ORDERS**

U. S. MONEY.

FOREIGN MONEY

No. ....	Amount, \$ .....	.....
No. ....	Amount, \$ .....	.....
No. ....	Amount, \$ .....	.....

Payable in .....

*(Postmaster will write on this line "Great Britain" or "Italy," etc., as case may be.)  
(Space above this line is for the Postmaster's record, to be filled in by him.)*

*(Spaces below to be filled in with pen and ink by the applicant, or by some person for him not connected with the post office.)*

## Application for International Money Order

For the sum of .....

and .....

A M P L E

Payable to .....

*Write on this line name of person who is to receive the money.)*

Residence or place of business of the person to whom the money is to be paid.

Town or City, .....

No. .... Street

County, Canton, Kreis or Department } .....

Province, .....

Country, .....

Sent by .....

*(Write on this line the name of the remitter.)*

Residence or place of business of the person by whom the money is sent.

No. .... Street

Town or City, .....

State of .....

(See other side)

- (b) 1. Name and address of sender should be plainly written or printed in addition to the name and address of the receiver.
2. Necessary postage (according to weight) in addition to a ten cent stamp for registration must be affixed.
3. When delivered to registration clerk, a receipt is taken. If the receiver's receipt is wanted in addition, the words "return receipt desired" should be written on the face of the envelope.
4. If the registered piece is to reach the hands of the addressee only, the letter or parcel should have on the address side the words "deliver to addressee only."

## 6

*How can registered matter be recalled by the sender before actual delivery?*

1. He must furnish proof of his identity.
2. He must file with the mailing postmaster a written request for the return giving his own name and address, name and address of addressee and registry number as noted on his receipt.
3. He must pay all expenses necessary to recover the registered letter or parcel.

## 7

*What procedure should be followed when a claim for loss is made?*

An application must be obtained from the office of registry and on it must be shown:

1. That claim is made within the year of loss.
2. A description of the lost article, with particulars as to time and place of mailing.
3. An affidavit stating value and nature of contents, name of owner, and that no compensation has been received for the lost article.
4. An additional affidavit, alleging ownership.
5. The amount claimed for the lost article.

## SPECIAL DELIVERY

## 8

(a) *What is the purpose of special delivery?* (b) *How is matter sent by special delivery?* (c) *If special delivery matter cannot be delivered because of absence, how is such mail treated?*

(a) To get matter delivered sooner and at hours other than regular mail, that is, immediately upon arrival at destination. Such mail will be delivered between 7 a.m. and 11 p.m. at city delivery offices and from 7 a.m. to 7 p.m. at all other offices, or until the arrival of the last mail. Special delivery matter will be delivered at post offices of the first and second classes on Sundays, and at other offices if open on Sundays; and at all offices on holidays.

(b) In addition to regular postage (according to weight) a special delivery stamp costing ten cents must be affixed. When such stamp is not available ordinary stamps in the amount of ten cents may be used and the words "Special Delivery" written underneath them.

(c) Notice is left at the place of address, the mail is returned to the post office, and is treated thereafter in all respects as ordinary mail.

## PARCEL POST

## 9

(a) *What is the parcel post law?* (b) *What are some advantages?*

(a) A law which permits the sender to mail packages not exceeding seventy pounds within the first, second, and third zones, and fifty pounds for all other zones. Parcels may not exceed eighty-four inches in length and girth combined. The rate is very much cheaper than mail of the first, second, or third class. There is a small additional charge for insurance.

(b) 1. It offers a convenient, speedy and efficient means of transporting mailable parcels to any post office in the United States or its possessions.

2. It brings producers and consumers into closer contact.
3. Special advantages and treatment are accorded to shipment of farm products.

10

(a) How are zones determined? (b) How is the rate for each parcel determined?

(a) For the purpose of parcel post, the United States and its possessions are divided into units of area, called zones, of which there are eight. The first zone covers a radius of fifty miles; the second zone 150 miles; the third zone 300 miles; the fourth zone 600 miles; the fifth zone 1000 miles; the sixth zone 1400 miles; the seventh zone 1800 miles; the eighth zone an area of over 1800 miles.

(b) Upon weight and distance.

The charge for the first and second zone, for the first pound is five cents and one cent for each additional pound; for the third zone, six cents for first pound and two cents for each additional pound, up to 70 pounds.

The schedule below shows rates for remaining zones for packages from 1 pound to 50 pounds in weight:

FOURTH-CLASS (DOMESTIC PARCEL POST) ZONE RATES

Weight in pounds	Local	ZONES							
		1st, up to 50 miles	2d, 50 to 150 miles	3d, 150 to 300 miles	4th, 300 to 600 miles	5th, 600 to 1,000 miles	6th, 1,000 to 1,400 miles	7th, 1,400 to 1,800 miles	8th, over 1,800 miles
1	\$0.05	\$0.05	\$0.05	\$0.06	\$0.07	\$0.08	\$0.09	\$0.11	\$0.12
2	.06	.06	.06	.08	.11	.14	.17	.21	.24
3	.06	.07	.07	.10	.15	.20	.25	.31	.36
4	.07	.08	.08	.12	.19	.26	.33	.41	.48
5	.07	.09	.09	.14	.23	.32	.41	.51	.60
6	.08	.10	.10	.16	.27	.38	.49	.61	.72
7	.08	.11	.11	.18	.31	.44	.57	.71	.84
8	.09	.12	.12	.20	.35	.50	.65	.81	.96
9	.09	.13	.13	.22	.39	.56	.73	.91	1.08
10	.10	.14	.14	.24	.43	.62	.81	1.01	1.20

FOURTH-CLASS (DOMESTIC PARCEL POST) ZONE RATES—*Continued*

Weight in pounds	Local	ZONES							
		1st, up to 50 miles	2d, 50 to 150 miles	3d, 150 to 300 miles	4th, 300 to 600 miles	5th, 600 to 1,000 miles	6th, 1,000 to 1,400 miles	7th, 1,400 to 1,800 miles	8th, over 1,800 miles
11	\$.10	\$.15	\$.15	\$.26	\$.47	\$.68	\$.89	\$1.11	\$1.32
12	.11	.16	.16	.28	.51	.74	.97	1.21	1.44
13	.11	.17	.17	.30	.55	.80	1.05	1.31	1.56
14	.12	.18	.18	.32	.59	.86	1.13	1.41	1.68
15	.12	.19	.19	.34	.63	.92	1.21	1.51	1.80
16	.13	.20	.20	.36	.67	.98	1.29	1.61	1.92
17	.13	.21	.21	.38	.71	1.04	1.37	1.71	2.04
18	.14	.22	.22	.40	.75	1.10	1.45	1.81	2.16
19	.14	.23	.23	.42	.79	1.16	1.53	1.91	2.28
20	.15	.24	.24	.44	.83	1.22	1.61	2.01	2.40
21	.15	.25	.25	.46	.87	1.28	1.69	2.11	2.52
22	.16	.26	.26	.48	.91	1.34	1.77	2.21	2.64
23	.16	.27	.27	.50	.95	1.40	1.85	2.31	2.76
24	.17	.28	.28	.52	.99	1.46	1.93	2.41	2.88
25	.17	.29	.29	.54	1.03	1.52	2.01	2.51	3.00
26	.18	.30	.30	.56	1.07	1.58	2.09	2.61	3.12
27	.18	.31	.31	.58	1.11	1.64	2.17	2.71	3.24
28	.19	.32	.32	.60	1.15	1.70	2.25	2.81	3.36
29	.19	.33	.33	.62	1.19	1.76	2.33	2.91	3.48
30	.20	.34	.34	.64	1.23	1.82	2.41	3.01	3.60
31	.20	.35	.35	.66	1.27	1.88	2.49	3.11	3.72
32	.21	.36	.36	.68	1.31	1.94	2.57	3.21	3.84
33	.21	.37	.37	.70	1.35	2.00	2.65	3.31	3.96
34	.22	.38	.38	.72	1.39	2.06	2.73	3.41	4.08
35	.22	.39	.39	.74	1.43	2.12	2.81	3.51	4.20
36	.23	.40	.40	.76	1.47	2.18	2.89	3.61	4.32
37	.23	.41	.41	.78	1.51	2.24	2.97	3.71	4.44
38	.24	.42	.42	.80	1.55	2.30	3.05	3.81	4.56
39	.24	.43	.43	.82	1.59	2.36	3.13	3.91	4.68
40	.25	.44	.44	.84	1.63	2.42	3.21	4.01	4.80
41	.25	.45	.45	.86	1.67	2.48	3.29	4.11	4.92
42	.26	.46	.46	.88	1.71	2.54	3.37	4.21	5.04
43	.26	.47	.47	.90	1.75	2.60	3.45	4.31	5.16
44	.27	.48	.48	.92	1.79	2.66	3.53	4.41	5.28
45	.27	.49	.49	.94	1.83	2.72	3.61	4.51	5.40
46	.28	.50	.50	.96	1.87	2.78	3.69	4.61	5.52
47	.28	.51	.51	.98	1.91	2.84	3.77	4.71	5.64
48	.29	.52	.52	1.00	1.95	2.90	3.85	4.81	5.76
49	.29	.53	.53	1.02	1.99	2.96	3.93	4.91	5.88
50	.30	.54	.54	1.04	2.03	3.02	4.01	5.01	6.00



## 11

*What is meant by local rate?*

The local rate applies to parcels mailed under the following conditions:

1. At any post office for local delivery at such office;
2. At any city letter carrier office, or at any point within its delivery limits, for delivery by carriers from that office;
3. At any post office from which a rural route starts, for delivery on such route, or when mailed at any point on a rural route for delivery at any other point thereon, or at the office from which the route starts, or for delivery on any other rural route starting from the same office.
4. On all fruits and vegetables mailed at a post office from which a motor vehicle truck route or country motor express route starts, or at any point or post office on such route, for transportation over the route and delivery at any other point or post office on the same route.

## 12

*How are C. O. D. packages shipped by mail?*

The post office department will accept C. O. D. packages under the following conditions:

1. The C. O. D. package must not exceed \$100 in value.
2. In addition to parcel-post rate, ten cents in parcel-post stamps must be affixed when the amount does not exceed \$50; and 25 cents when the amount to be remitted does not exceed \$100.
3. C. O. D. tag, secured to the package, must show
  - a. amount due the sender.
  - b. money order fee to cover remittance from post office to sender.
  - c. total to be collected (a plus b).
4. A receipt is given to the sender at the time of mailing.

## 13

*(a) On parcels weighing four ounces or less, what is the rate of postage? (b) Over four ounces? (c) What is the rate on books and plants weighing eight ounces or less? (d) Where are parcels mailed?*

(a) One cent for each ounce or fraction of an ounce except books, plants, and seeds.

(b) On matter in excess of four ounces the rate is by the pound according to parcel-post schedule, except on books, plants, and seeds.

(c) On parcels weighing eight ounces or less containing books, seeds, and plants the rate is one cent for each two ounces or fraction thereof regardless of distance.

## 14

*What written matter may be inclosed in fourth-class mail. (parcel post)?*

1. Any marks, numbers, names, or letters for purposes of description.

2. On the blank leaves, or cover of any book, an inscription or dedication not in the nature of personal correspondence.

3. Words like "Merry Christmas", "with best wishes", etc.

4. Written or printed invoice showing name and address of the sender, names and quantities of the articles inclosed, price, style, size, initials of salesman, etc.

## RURAL DELIVERY

## 15

*What are the objects of rural delivery?*

1. To permit mail delivery in sparsely settled and rural communities.

2. To give the farmer the same mailing benefits as the city dweller and thus give him the opportunities of culture through reading and discussion.

## 16

*How is rural delivery service established?*

1. The residents of a community must petition the post-master-general for its establishment.
2. A government inspector then visits the locality and reports as to the advisability, etc., and whether there are 500 residents to be served.
3. The carrier is then selected by examination and appointed.
4. A substitute is also chosen.

## POSTAL SAVINGS

## 17

(a) *What is meant by postal savings?* (b) *How is a postal savings account opened?*

(a) By an Act of Congress passed June 25, 1910, certain post offices were designated as banks to receive deposits of all persons ten years old or over who wish to save their money with the United States Government.

(b) Upon the first deposit, the depositor is supplied with an envelope in which he keeps savings certificates, equal in amount to the sum deposited, issued by the postal savings clerk. On the face of the envelope is printed a blank ledger record on which an account of deposits and withdrawals is kept. If the initial deposit is smaller than \$1.00, a card on which are affixed stamps for the amount deposited is used instead of an envelope. When the card is filled it is exchanged for an envelope and certificate.

## DEAD LETTER DIVISION

## 18

*When is mail sent to the dead letter office?*

Mail which cannot be delivered because of incorrect address or other cause (and there are no directions for its return) is sent to the dead letter office.

## 19

*How is "dead matter" treated?*

Such matter is first opened to determine the owner. If the address of the sender cannot be found in the letter, it is destroyed. Valuable inclosures, after being carefully recorded, are returned to senders or delivered to the persons for whom intended, if they can be found. Money inclosures are retained to await the call of the owner within four years. Merchandise packages are held for one year to await owner's claim and are then sold at auction, if no claim is made.

## 20

*How can lost mail matter be recovered?*

A letter of claim addressed to First Assistant Postmaster-General—Division of Dead Letters, must contain the following particulars:

1. By whom sent.
2. How addressed.
3. At what place, and circumstances of mailing.
4. Accurate description of contents.

## 21

*To prevent loss of parcels what specific directions would you follow in preparation of parcels for mailing?*

1. Name and address of sender should be plainly written.
2. Strong wrappers securely tied should be used and so wrapped that they may be easily examined.
3. Determine proper postage and affix the stamps where they may be easily seen and canceled—on the address side.

## RATES OF POSTAGE

## 22

*Name and classify divisions of mail matter.*

*First Class*—Written and sealed matter, postal cards, and private mailing cards—two cents an ounce or fraction thereof, except post cards, which are one cent each.

*Second Class*—Includes newspapers, magazines, etc., entered as second class matter. No limit of weight is prescribed. When sent unsealed by parties other than the publishers or news agents, one cent for each four ounces.

*Third Class*—All other printed matter not admitted as second class, nor embraced in the term “book.”

*Fourth Class*—Domestic parcel post mail, and miscellaneous printed matter, weighing more than four pounds. Rates vary according to size of parcel.

## 23

(a) *What is “unmailable” matter? (b) What are stamped envelopes? (c) What kinds are furnished by the government?*

(a) Matter which can be easily destroyed or has insufficient postage, lottery, threatening, defamatory, or indecent literature.

(b) Stamped envelopes are envelopes of standard sizes sold by the government with printed stamps of the value of 1, 2, 4, and 5 cents.

(c) “Ordinary” or “special request.” The ordinary envelopes are either plain (no printing in the upper left corner) or bear the words “if not delivered return to” followed by two blank lines for the name and address of the sender (not his business advertisement). When ordered from the government in lots of 500 or more, no charge is made for printing return name and address. The charge for the envelopes is very small. Stamped envelopes which have been spoiled, misdirected, or

are in other ways unfit for sending may be redeemed by the owner for their face value in postage stamps or other stamped envelopes.

24

*Explain the following terms as applied to mail (a) domestic, (b) foreign, (c) closing of foreign mail, (d) supplementary, (e) dock.*

(a) Domestic mail matter includes mail addressed for local delivery or for transmission from one place to another within the United States, and to or from its possessions.

(b) Foreign mail includes all mail sent to countries not subject to the government of the United States from the United States or any of its possessions.

(c) *Closing of foreign mail:* The post office department publishes a bulletin weekly on which are listed vessels carrying mails to foreign countries, their ports of call, and the time of closing foreign mail.

(d) *Supplementary:* For a small fee in addition to regular postage, foreign mail received at the post office will be forwarded to the steamer transporting mail to foreign countries, so that such mail will not be delayed in its delivery.

(e) *Dock:* This refers to the temporary branch on the pier at which the steamer is docked. Mail deposited at the dock within a few minutes of sailing may leave on the steamer.

25

*Name the postage necessary for sending each of the following pieces of mail matter from your post office:*

Description	Weight, oz.	Destination
Letter.....	1½	Kentucky
Letter.....	2	Illinois
Letter.....	2	Largest city of your state
Letter (special delivery).....	2½	Savannah, Ga.
Letter.....	4	Mexico City
Letter.....	4	Charleston, S. C.
Letter (registered).....	4	Toronto, Canada

Description	Weight, oz.	Destination
Letter (unsealed).....	2	Tucson, Ariz.
Letter.....	2½	Canal Zone
Letter.....	3	Shanghai, China
Letter (registered).....	2½	San Juan, P. R.
Letter.....	2	Boise, Idaho
Letter.....	2	Boston, Mass.
600 form letters, unsealed.....	2 each	Dover, Del.
400 form letters, sealed.....	2 each	Mobile, Ala.
Catalog.....	7	Topeka, Kan.
Book.....	4	Dublin, Ireland
Sheet music.....	11	New York City
Engrossed diploma in a tube.....	12	Glasgow, Scotland
Blank diplomas in tube.....	12	Your own city
Newspaper (by individual).....	5	Houston, Tex.
Bundle of newspapers.....	60	Mobile, Alaska
Photograph.....	2½	Manila, P. I.
Calendar in tube.....	16	Savannah, Ga.
Package of pens.....	12	Sitka, Alaska
Seeds (C. O. D. \$2).....	12	Jamestown, Va.
Drugs (special delivery).....	16	Denver, Colo.
24 circulars.....	8	Plymouth, England

## CHAPTER VII

### OFFICE APPLIANCES, ACCESSORIES, DEVICES, AND AIDS

#### THE TELEPHONE

##### I

*Why is the telephone the most important office accessory?*

Because it is a great time and money saver. People may be reached at a few minutes' notice, and the necessary business transacted. Delays attending the sending and receiving of mail are avoided. Appointments may be made and details of transactions may be adjusted without loss of time. Postage and railway expenses may be reduced.

##### 2

*Give a few general directions for handling the telephone on outgoing calls.*

1. Make sure that you are calling the right number.
2. Speak directly into the mouthpiece with your lips close to it.
3. Speak distinctly and deliberately.
4. Keep the receiver to the ear until the person called answers.
5. Acknowledge the operator's repetition of the number by saying "right" or "yes," and if incorrect say "no," and repeat your number.
6. If necessary to recall the operator, move the hook gently and slowly up and down.
7. Be courteous, and finish your conversation by saying "Good-by," and then hang up the receiver.



## 3

*What general directions would you give a person who is to answer incoming calls?*

1. Answer a telephone call promptly and pleasantly in order to avoid a report of "does not answer" at the calling station.
2. Announce the name of the firm, department, or your name.
3. If another individual is wanted, say, "Hold the wire, please," and promptly call the person to the telephone.
4. Be ready to take any message for an absent person.
5. Listen carefully and get the message accurately.

## 4

*What is meant by a telephone subscriber?*

A telephone subscriber is a person (or company) who pays an annual rental for the installation of a telephone apparatus at the place desired. His name is alphabetically listed in a book called a *telephone directory* together with the names of others, so that should he desire to speak with another subscriber he can readily do so by giving the central operator the subscriber's number. The telephone apparatus is rented, not sold, and remains the property of the telephone company.

## 5

*What four telephone employees does the subscriber come in contact with after the installation?*

The central operator, information, the traffic manager, and the long distance or toll operator.

## 6

*Explain the terms central operator, information, traffic manager, and toll operator.*

*Central Operator:* When you wish to talk to another subscriber and have found his telephone number, you lift the receiver from the hook. This action flashes a signal to the telephone operator. Almost immediately you hear her question,

“Number please?” which means that she wishes to make the connection between your telephone and another subscriber’s telephone as soon as you give her the subscriber’s number.

*Information:* Information’s business is to find for you the number of an unlisted subscriber or of a subscriber whose number you cannot find, or of a discontinued telephone. To call *Information* you raise the receiver and tell the operator to give you *Information*, then give *Information* the complete name and address of the person wanted, hold the receiver until she finds it and gives you the number, which you repeat to the operator, who will make the desired connection.

*Traffic Manager:* The Traffic Manager is called through Central office when unsatisfactory service is rendered by an operator, or when the telephone mechanism is defective. Reports should be made at once.

*Toll Operator:* When it is desired to speak to someone over the telephone who is located in a distant city, give name of city to the operator, who will connect you with the toll operator. When she answers give the telephone number of the party you wish to speak to, the street address and your own telephone number and name, and wait. The toll operator will tell you to hang up the receiver if it takes some time to call the party desired. Then wait until you are called.

## 7

Give (a) illustrations of four different kinds of calls, (b) method of calling, (c) calling from a party line.

(a) Number

(b) Method of Calling

John 1253 . . . . .	John, One-two (pause) five-three
Main 0125-J . . . . .	Main, O-one (pause) two-five (pause) J
Broad 4800 . . . . .	Broad, Four-eight (pause) hundred
Worth 5000 . . . . .	Worth, Five-thousand

(c) Give the call and announce the letter of your station as follows: “This is J calling.”

## 8

*Explain (a) two-number toll call, (b) particular person toll call.*

(a) When long distance connects you with a number outside the local service area, a charge is made although you do not speak to the person desired. The charge is lower than for

(b) a *Particular Person Toll Call*. When you ask long distance for a particular person outside the local service area, a charge is made only when conversation actually begins between that person and yourself. No charge is made if the person to whom you wish to speak does not answer.

## 9

*What is meant by (a) private wire, (b) party wire, (c) private subscriber?*

(a) Private wire is a telephone station subscribed to by an individual or firm.

(b) Party wire is one which designates a subscriber by a number and a letter. Three or four other subscribers also use the same telephone station, each subscriber having a different letter. When one party uses the telephone the others must wait. This telephone is cheaper than the private wire.

(c) A private subscriber is one who for certain business reasons does not wish his number to appear in the telephone book. The number must be known and given to the operator if connection is desired. Information will not divulge numbers of private subscribers.

## 10

*Suggest a blank form on which messages are to be entered for people who are absent from the office when called.*

Date \_\_\_\_\_

Telephone call for \_\_\_\_\_

Mr. \_\_\_\_\_ of the firm of \_\_\_\_\_ Tel. No. \_\_\_\_\_

Called at \_\_\_\_\_ and left the following message:

\_\_\_\_\_

Call him at \_\_\_\_\_

Initials \_\_\_\_\_

## EMERGENCY CALLS

## II

(a) *What is an emergency call?* (b) *How are emergency calls made?*

(a) A call made by telephone when immediate assistance is required if life, limb, or property is in danger of injury or destruction.

(b) Lift the receiver and say to operator

“I want to report a fire,” or

“I want to get a policeman,” or

“I want to get an ambulance.”

If compelled to leave telephone before the desired station answers, tell operator where help is required.

## I2

*Describe (a) switchboard, (b) pay station. (c) In what way does a coin box telephone differ from a pay station?*

(a) Where a firm, apartment house, or hotel requires the use of more than one telephone extension the telephone company will install a connecting link—called a switchboard—between each telephone extension and the central office. Every outgoing or incoming call will reach the switchboard operator first before proper connection can be made. Such switchboards may be of the simple desk top monitor type serving a few extensions only, or the cord switchboard serving thousands of extensions, as in hotels or department stores.

(b) Pay stations are public telephones located in places most convenient to the public and attended by telephone-company operators. The operator gets your number, notifies you of the charge and gets the central operator by means of a switchboard. When connection is made you are assigned to a booth from which you talk to the person called.

(c) In a coin box telephone the operator is called directly by depositing a coin in the slot of the machine. If connection cannot be made the coin is returned to you.

## 13

*Explain how you would find the telephone numbers of (a) private party, (b) a school, (c) city government department, (d) Board of Education, (e) branch bank, (f) when number and street only are known, (g) apartment house, (h) when business is known but spelling of name is uncertain.*

(a) Look in the telephone directory for the correct spelling of the second name and then down the column for the correct first name, which follows the second name.

(b) Look up *Education, Board of*, and under *Public Schools* are listed first the district superintendents, then the high schools, then the special schools, and then the public schools according to number.

(c) Look up *City of New York* under which are listed all the different departments and bureaus.

(d) Look up *Education*.

(e) Find the name of the bank and the address of the branch desired.

(f) Look up under *No.* to find alphabetically listed streets and find the number of the house.

(g) When the name of an apartment house is known look it up alphabetically, otherwise look up under *No.*

(h) Consult the Red Book under business classifications and check up by address or first name.

## 14

*Where are requests for directory listings or telephone installations made?*

Call the Telephone Company and find the nearest Local Commercial office. Apply there for a listing.

## TELEGRAMS

## 15

*Explain the differences between telegrams and cablegrams.*

Telegrams are messages sent over land by wire within the borders of a country, while cablegrams are sent through cables under water to countries separated by large bodies of water. Telegrams are used for quick inland communications, while cablegrams afford a cheap and quick oversea communication.

## 16

(a) Name and (b) explain the different classes of telegrams.

- (a) 1. Full-rate Messages                      2. Night Messages  
 3. Day Letters                                      4. Night Letters
- (b) 1. Full-rate messages are transmitted immediately, at the maximum charge based on a rate for the first ten

Form 1228

Charge to the account of \_\_\_\_\_ \$ \_\_\_\_\_

CLASS OF SERVICE DESIRED	
Telegram	<input checked="" type="checkbox"/>
Day Letter	<input type="checkbox"/>
Night Message	<input type="checkbox"/>
Night Letter	<input type="checkbox"/>

Patrons should mark an X opposite the class of service desired; OTHERWISE THE MESSAGE WILL BE TRANSMITTED AS A FULL-RATE TELEGRAM

**WESTERN UNION**  
  
**TELEGRAM**

NEWCOMB CARLTON, PRESIDENT

GEORGE W. E. ATKINS, FIRST VICE-PRESIDENT

Receiver's No.
Check
Time Filed

Send the following message, subject to the terms on back hereof, which are hereby agreed to

- words and an extra charge for each additional word.
2. Night messages are sent at a lower rate than day messages, are accepted until 2 a.m., but delivery is not made until the morning of the next business day. Where the message is too long this class of service is seldom used.
3. Day letters—sometimes called deferred day service—are cheaper than day messages because the company sends them some time during the same day. The

charge for fifty words is the same as  $1\frac{1}{2}$  times the charge of day messages. For example, if a ten-word day charge is \$1.00, a fifty-word day letter costs \$1.50.

4. Night letters are accepted before 2 a.m. and delivered the next morning. The charge for fifty words is the same as the charge for a ten-word day message.

## 17

*What is meant by (a) telegraph money order and (b) when is it used?*

(a) Money sent to a party at a distant point for immediate delivery by means of the telegraph.

(b) It is used to pay debts due on a particular day, to assist travelers in need, to pay for advertisements inserted in foreign papers, to help stranded relatives, to pay insurance premiums, etc. The charge is small.

## 18

*(a) What parts of a telegram are paid for? (b) How is the charge computed?*

(a) Every word (including punctuation) except the date, address, and signature unless there are extra words or an additional address.

(b) Dictionary words, initials, countries, cities, states, and abbreviations of countries, cities, states, or abbreviations in common use are counted as one word. Each figure, character, punctuation mark, decimal point, and the signs st, d, rd, and artificial groups of five letters are counted as one word.

## 19

*(a) Why is a knowledge of the method of charging for telegrams valuable? (b) Illustrate by concrete examples.*

(a) Because such a knowledge will assist a person in selecting the right number of words to go into a telegram or cablegram at minimum cost.

<i>(b) Cheaper, or clearer</i>	<i>Than</i>
Ounces (1 word)	Ozs. (1 word)
Immediately (1)	At once (2)
Four hundred (2)	400 (3)
Six million (2)	6000000 (7)
Forty-six (2)	46 (2)
One-half (2)	1/2 (3)
April tenth (2)	April 10th (4)
Letter follows (2)	Will explain by mail more fully (6)
Answer collect (2)	Wire answer at my expense (5)
Ten by twelve (3)	10 x 12 (5)
Number five forty-six (4)	No. 546 (4)
Minimum cost five sixty-five (5)	Minimum cost \$5.65 (7)
Two twenty-eight East Forty-fifth Street (7)	228 East 45th St. (8)

## CABLEGRAMS

20

(a) Name and (b) explain four kinds of cablegrams.

(a) 1. Regular. 2. Deferred. 3. Cable letters. 4. Weekend cable letters.

(b) 1. *Regular cablegrams* are employed in urgent cases with a full rate charge. Any kind of language may be employed.

2. *Deferred cablegrams* are sent at the company's convenience and used when messages are not so important as to require immediate transmission. The rate is one half of the regular cablegram rate.

3. *Cable letters* are used for business communications which are not urgent and are delivered the day after they are written. They are charged for on an initial



minimum rate of seventy-five cents for twelve words and five cents for each additional word. Only plain language is permitted.

4. *Week-end letters* may be sent until midnight on Saturday for delivery at the opening of business the following Monday, for European messages, and Tuesday for South American messages. The week-end letter is a very valuable and comparatively cheap method of communication between banking institutions and their correspondents.

## 21

(a) *How may the cost of cablegrams be greatly reduced? What is meant by (b) code, (c) cipher?*

(a) By sending cablegrams in code or in cipher.

(b) *Code* is the use of a single word in a cablegram or telegram to express a complete sentence or phrase.

(c) *Cipher* is a privately arranged secret set of symbols, letters, numbers, or other marks.

## 22

*What is meant by "plain" cablegram?*

When dictionary words from the language of the sending or receiving country are used, and intelligently understood by any reader.

## 23

(a) *Name four different public codes in use and (b) illustrate.*

(a) The Western Union, the Liebers, the ABC, and the A1.

(b) 

<i>Word</i>	<i>Meaning</i>
-------------	----------------

Autograph—This is our opportunity (the idea word is *opportunity*).

Automaton—If there is no opposition (the idea word is *opposition*).

## 24

*Explain (a) registered cable address, (b) reversible cable address. (c) Why are these used?*

(a) Firms doing a large cable business compose a special name generally made up of parts of the firm's name, which is submitted to the cable company and registered. All cable messages addressed this way are delivered to the proper parties. Thus *Willco* may mean *The Williams Company*.

(b) Firms doing extensive cable business with each other agree upon a name, generally compounded of parts of both firm names, and submit this to the cable company. When either of the firms receives a cable from the other thus addressed and bearing no signature it knows at once from whom the cablegram comes. Thus cable messages addressed to Wangoth N. Y. or London, may be delivered to John Wanamaker, New York or Gotham Supply Company, London.

(c) To reduce the cost, since addresses and signatures are charged for in cablegrams.

## 25

*How are code messages unpacked (translated)?*

1. The meaning is translated under each word in the original message.

2. The translation is written on a blank form attached to the original cable message.

## 26

*(a) How many copies of an outgoing cablegram or telegram should be made, and (b) explain what each is used for?*

(a) Three copies.

(b) The *original* is written on the blank provided by the company and is sent to the company for transmission.

The *duplicate* is mailed immediately with a letter con-

firming the message and for comparison with the original message.

The *triplicate* is filed by the sender.

## 27

*What is meant by (a) repeated message, (b) mutilated message, (c) confirming a message?*

(a) Messages that are ordered repeated by the sender to make sure that no error has been made in the process of transmission.

(b) Mutilated message is one in which one or more code words cannot be properly "unpacked." No charge is made in such cases.

(c) Immediately after sending the original telegram the carbon copy is inclosed in an envelope and sent by mail together with a letter explaining that the inclosed is a copy of telegram sent on this or that day. The inclosure of the duplicate copy enables the receiver to compare it with the original message as received.

## 28

*How are charges made for cablegrams?*

1. Each word in the address, text, and signature is counted as one word.

2. Words of fifteen letters or less are counted as one word in a plain cablegram.

3. In a code cablegram ten letters or less are counted as one word.

4. In cipher messages, letters or figures are counted at the rate of five to the word.

5. Punctuation, figures, underline, and characters are counted as one word each.

6. Groups of figures are charged for at the rate of five to the word.

## 29

*Name two ways in which telegrams and cablegrams may be sent to the company for transmission.*

1. By telephoning the message.
2. By call boxes. These are small boxes installed in the customer's office. A pull on the handle informs the company that a message is to be sent from a certain place and within a few minutes a messenger arrives to get the message.

## OTHER VALUABLE OFFICE AIDS

## 30

*(a) Name and (b) explain two mechanical devices for dating mail.*

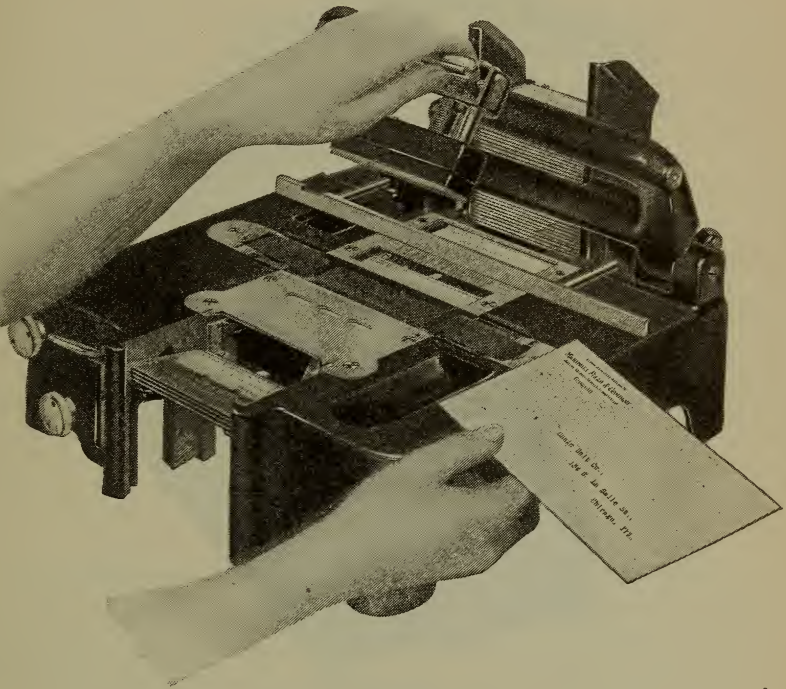
- (a) 1. Rubber dating stamp.
2. Clock dating stamp.
- (b) 1. *The rubber dating stamp* consists of three movable rubber bands containing the days, months, and years. By the simple process of turning the bands, the desired date may be brought into proper position for printing.
2. *The clock dating stamp* has a clock attachment so that the minute, hour, and day of receipt are recorded on the paper, through a ribbon.

## 31

*Describe the Addressograph and explain how it is used.*

The Addressograph is a machine for printing or typewriting names and addresses from ten to fifty times faster than such data can be written. It permits any one without any experience to fill in addresses on letters, envelopes, postal cards,

circulars, etc. The names and addresses are prepared in advance on metal plates by means of a machine called a grapho-type. Until needed, the plates are kept in metal frames and are filed in a drawer, as index cards are filed. When the drawer containing the plates is removed from the cabinets, the plates



ADDRESSOGRAPH

put into the machine, the addresses are automatically traced on the proper material in the desired order by means of a hand or foot lever. Some machines are equipped with attachments for printing in duplicate, for repeating names, for dating, for numbering consecutively, for listing names in vertical columns, and for eliminating undesired data.

*What are (a) listing machines, (b) non-listing machines?*

(a) Listing machines are adding machines provided with a roll of paper on which are printed all the numbers (in vertical



DALTON CALCULATOR

columns) which the operator strikes. This permits the operator to check the numbers from the original or copying sheet.

(b) In non-listing machines no provision is made for printing. The processes are worked out in the machine and the final result only is shown.

33

*Give the names of some well-known calculating machines.*

Wales, Dalton, Burroughs, Comptometer, Barrett, Monroe, and Sunstrand.



WALES CALCULATOR

34

*(a) Describe the calculating machine. (b) Draw a diagram.*

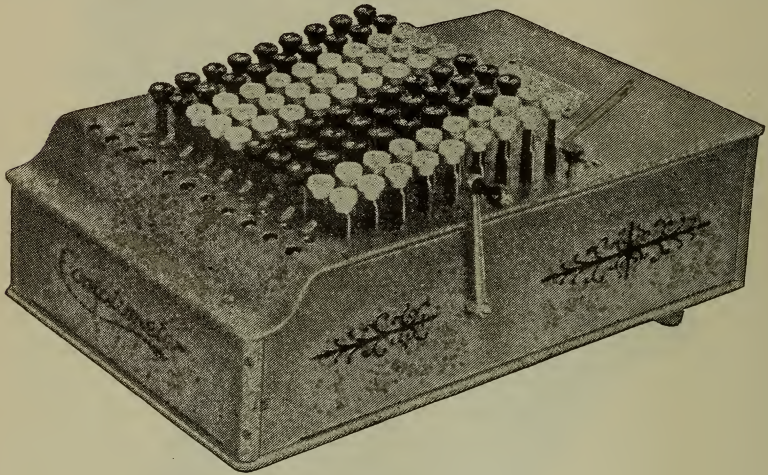
(a) The calculating machine has a keyboard similar to the typewriter, with numbers instead of letters divided into groups of millions, thousands, etc. When the keys of the machine are struck, numbers are printed on a strip of paper which is automatically rolled off at the back of the machine. When the key marked "total" is pressed the sum of the numbers is secured.

35

*Describe the comptometer.*

The comptometer is a non-listing machine which can handle all problems in addition, subtraction, multiplication, and di-

vision in whole numbers or fractions expressed decimally. It has a controller key which locks the machine and does not permit the next operation until the preceding operation has been performed by a complete key stroke. A complete key stroke will add correctly the full amount of any keys struck, no matter how rapid the strokes may be. Even a novice cannot operate the comptometer imperfectly because a slighted



THE COMPTOMETER

keystroke automatically locks the machine so that no other figure can be added until the fault has been corrected.

36

(a) Describe the billing machine. (b) Name three in current use.

(a) The billing machine is a flat bed typewriter equipped with an adding and subtracting register which may be moved to correspond with the typewritten line so that totals may be typed in any given column. It may also be used by bookkeepers to make entries in the proper places in books. It may also be used for billing, order entry, and the like. When the



entries are made, the figures in each column are automatically added in the register so that on completion of the operation, the worker has both the entries and totals.

(b) Elliot-Fisher, Moon-Hopkins, Underwood-Wahle.



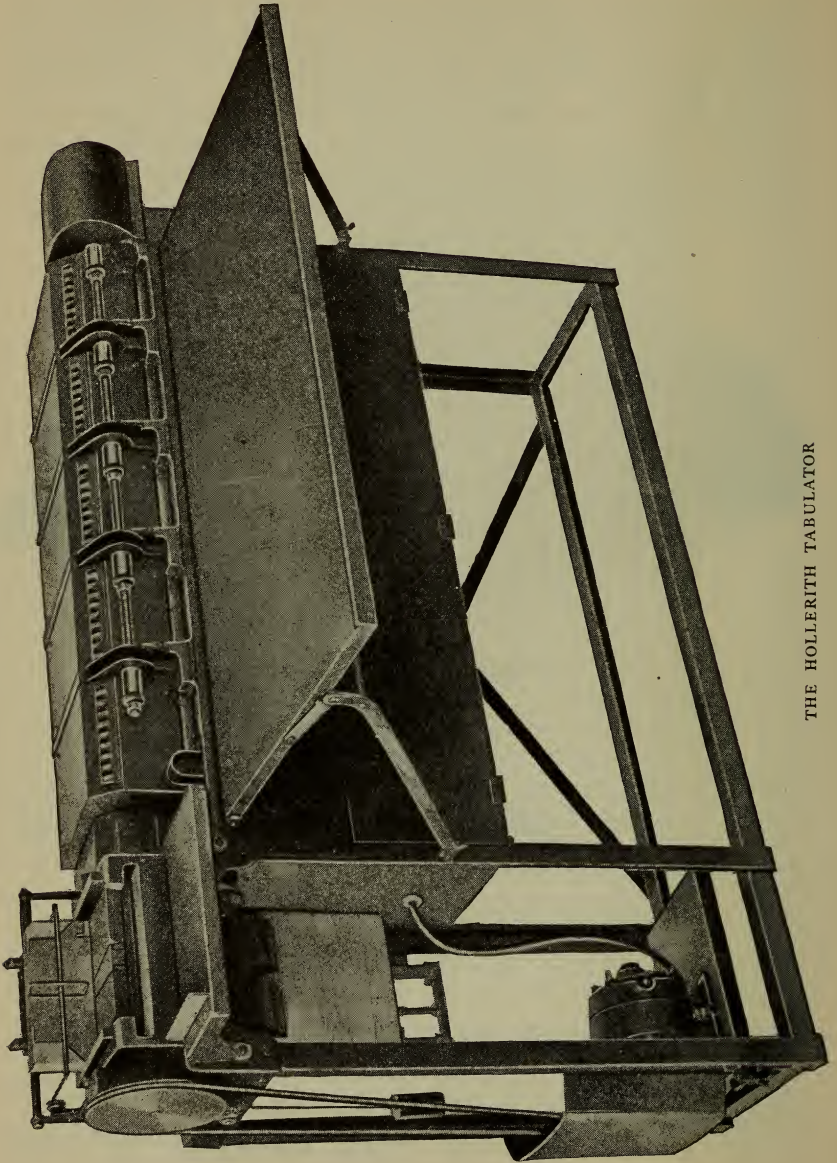
ELLIOT-FISHER BILLING MACHINE

37

*Describe the Hollerith Machine.*

The Hollerith Tabulating Machine is designed to compile, classify, and analyze statistical information.

The Hollerith Tabulator, Sorter, Key Punch, and Cards



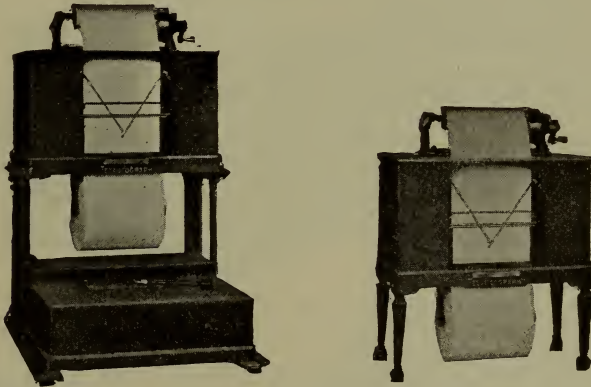
THE HOLLERITH TABULATOR

form a system by which a mass of confused data can be transformed into intelligent reports with accuracy, rapidity, and at a smaller expense than would be possible by hand. The original data are transferred to cards by means of punched holes, which permit the machines electrically and automatically to classify and aggregate the various items recorded.

38

*Describe the Telautograph.*

The Telautograph is an instrument which transmits handwriting by wire. You *write* from one place to another with



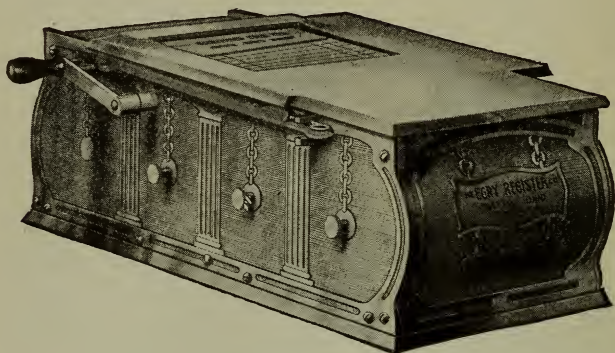
THE TELAUTOGRAPH

the telautograph just as you *talk* from one place to another with the telephone.

There are transmitters and receivers. Whatever is written on the transmitter is instantly reproduced on the receiver located elsewhere, or simultaneously on many receivers. The telautograph makes a permanent, *written record* of every message sent and received. It reduces errors, and when a mistake *is* made, responsibility is fixed. It entirely eliminates misunderstandings of oral messages.

*Describe the Egry Record Register.*

Egry Registers are metal desk or table boxes containing rolls of printed paper (ruled as desired) which are exposed upon a writing bed by the turn of a crank. They may be used in any kind of business to give an original record of a transaction. When a sale is made, the salesman makes the entry on the exposed blank which is then discharged from the register by another turn of the crank and torn off with the carbon copy.



EGRY RECORD REGISTER

The carbon copy is given to the purchaser, the original to the bookkeeper for entry into the books, and a triplicate copy is retained in the register under lock and key as a check upon the proper entries in the books and as a record of sales.

*Describe the automatic time recorder.*

Automatic time recorders or clocks are used in business houses or factories where many people are employed. Each employee is given a numbered card which is inserted in a crevice in the clock frame. A lever is then pulled down and

the time of entry or exit is automatically recorded on the card. At a glance the pay-roll clerk can determine those absent, and make arrangements to have their duties performed by others.

41

- (a) *What is the dictaphone?*  
 (b) *Describe it.*

(a) The dictaphone is a machine based on the principle of the phonograph. The dictator dictates his letter to the machine on a blank wax record, at any time to suit his convenience. The letter is then transcribed by the typist from the record.

(b) The dictaphone consists of three distinct parts: (a) A recording, (b) a transcribing, and (c) a shaving machine. Each is a separate machine. Each part is equipped with a device which enables the operator to control the machine at will.

1. The *recording* machine consists of a motor equipped with a flexible speaking tube and a mouthpiece into which the dictator speaks as into a telephone at any rate of speed. The recording cylinder makes a record of everything said.
2. The *transcribing* machine is equipped with hearing



TIME RECORDER

tubes. When the recorded cylinder is placed on the mandrel (or cylinder) of this machine, the tubes are inserted in the ear, and the motor is started, the typist is enabled to hear clearly and accurately every word which has been spoken. The speed of the machine is controlled by a foot pedal.

3. The *shaving* machine consists of a sapphire knife which rests against the surface of the used cylinder, and scrapes off the dictated portion of the cylinder to any depth desired. After being scraped, the cylinder is again ready for new dictation.



THE DICTAPHONE

## 42

*How are corrections made on the cylinder?*

With every record cylinder, a scale card corresponding to a similar scale on the mandrel is used. When any change in the dictation is desired or an error is to be corrected, a notation of the correction is made on the scale card at the same point as that indicated by the pointer moving along the record. The scale card is then inserted in the record cylinder after the completed dictation. The typist, before beginning to type-write, removes the scale card and notes the point at which corrections are to be made.

## 43

(a) Describe the Hooven Automatic Typewriter. (b) How is it operated? (c) Why is it so efficient?

(a) This is a specially constructed standard typewriter, beneath which is attached the Hooven mechanism, the levers of

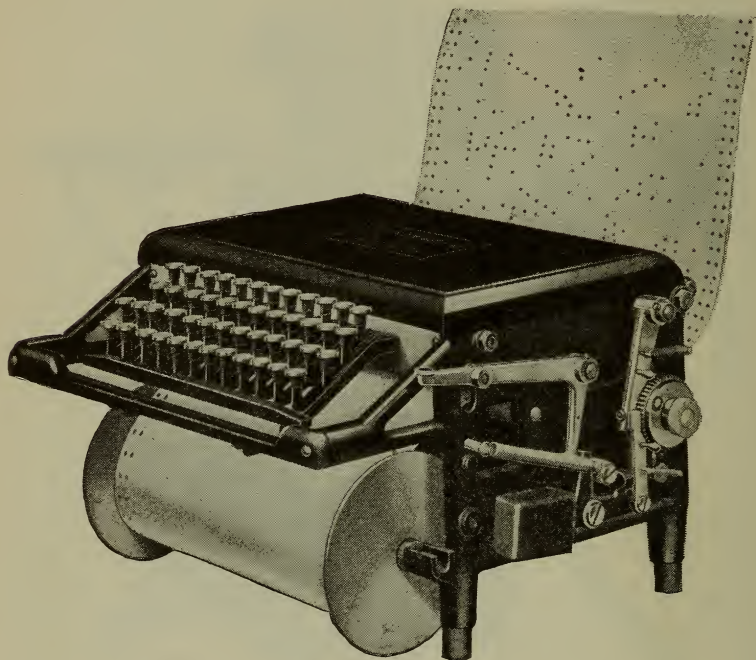


HOOVEN AUTOMATIC TYPEWRITER

which imitate the finger motions of the human typist and operate the typewriter at high speed.

(b) The perforator, mounted on a stand, has a keyboard almost identical to that of a typewriter, and is operated in the

same way. On this a stencil similar to the player piano music roll is cut. When the stencil has been cut it is placed in the Hooven attachment of the typewriter, the current is turned on and the letter, in all respects like that done by hand, is run off



HOOVEN STENCIL CUTTER .

by electricity. Stencils may be filed away after being used and copies kept in a loose leaf binder for future reference.

- (c) 1. One operator can supervise the work of four Hoovens.
2. Changes can be made at any point desired.
3. The finished product does not resemble machine work but that of a high salaried typist.



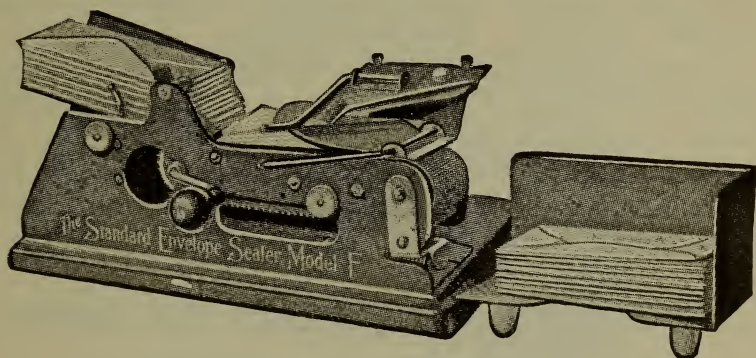
4. The letters can be turned out at a great rate of speed.
5. No matching of ribbons for filling in the inside address is necessary, because the work is done on the same machine through the same ribbon.

## 44

*Explain the use of (a) folding machines, (b) envelope sealers, (c) stamping machines, (d) postal scales, (e) check protectors, (f) numbering machines.*

(a) Folding machines are used in business houses where the outgoing mail is so large that too many clerks would be required to fold mail and insert it in envelopes. Machines which properly fold letters do this work more rapidly.

(b) Envelope sealers are machines on which are stacked all the outgoing envelopes. Such machines automatically moisten

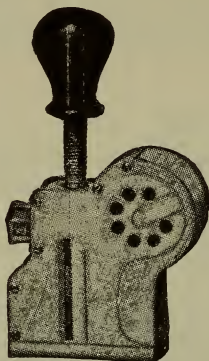


ENVELOPE SEALER

and seal the flaps of the envelopes at the rate of five to six thousand in an hour.

(c) Stamping machines are manufactured to prevent the unauthorized use of stamps and to affix stamps more quickly than is done by hand. In the Multipost, which is the simplest kind

on the market, rolls of stamps are inserted. The machine is operated upon the envelopes like an ordinary rubber stamp.



MULTIPOST

The automatic register shows at a glance the number of stamps that have been used.

(d) Postal scales are machines for weighing parcels. They indicate the number of ounces, the parcel post zones, and the charge.

(e) Check protectors are machines which perforate the amount on the check or roughen and print the amount in two-color acid-proof ink to prevent forgery.

**FIFTY ONE DOLLARS SIX CENTS**

(Amount Words Red—Denominations Black)

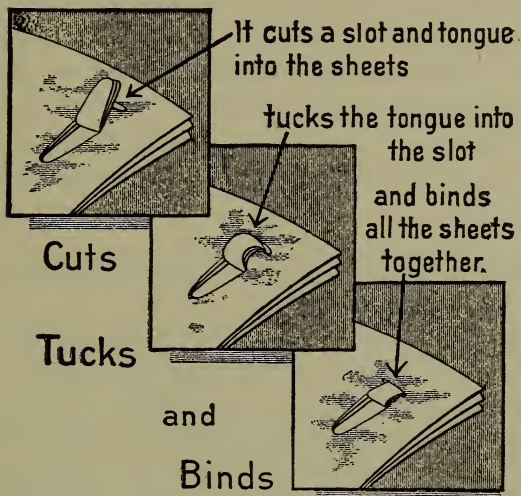
(f) Numbering machines are machines similar to rubber stamps which print numbers from a steel die. The machine may be adjusted to print in succession, or to repeat each number once (duplicate) or to print the same number as many times as desired.

45

*Give different ways in which loose papers may be fastened.*

1. By small metal paper fasteners.
2. By wire clips of all sizes and shapes.
3. By spring steel clip binders of different sizes.
4. By stapling machines which perforate the papers and wire stitch them at the same time.
5. By a "Bump" paper fastener which in a single operation

## "BUMP" PAPER FASTENER



cuts a slot and tongue into the sheets, tucks the tongue into the slot, and binds all the sheets together.

46

*Name a few other labor-saving devices used in offices.*

Pencil sharpeners, cash registers, check signing machines, stencil machines, mail openers, ruled stock cards, Lamson carriers, coin counters.

## OFFICE REFERENCE BOOKS

47

(a) Name three kinds of directories. (b) What information will be found in a city directory?

(a) Business, Social, Miscellaneous.

(b) A city directory contains lists of names alphabetically arranged of all people over eighteen, names of business firms, partners of firms, women in business, officers of corporations, and addresses of all the listed names.

48

*Describe business directories.*

Books of this kind contain the names of all individuals, firms, corporations, and partnerships alphabetically arranged and classified under suitable headings, so that if the trade, occupation, or profession is known other information can readily be found. The telephone Red Book is an example of this kind. It is limited, however, to the names of telephone subscribers only.

49

*In what book will you find listed the directors and capital of a bank, or the partners of a firm?*

This information will be found in Co-partnership and Corporation Directories which list members of a partnership, names of directors of corporations, all manufacturing and insurance corporations, under what state laws they were incorporated, and the amount at which they are capitalized.

50

(a) Tell the kind of information to be found in a professional directory and (b) name a book of this sort.

(a) In professional directories will be found the life history of the individual, his place of business, and number of similar practitioners in the city.

(b) Polk's Medical Register.

## 51

*Describe social directories; mention one.*

In these books are listed names of prominent individuals, clubs, etc., arranged in convenient form. Dau's Blue Book contains an arrangement by names and addresses of people living in certain sections of the city, and an additional arrangement of the streets and street numbers of the same people, so that the people are listed twice and may be found by name or location.

## 52

(a) *What is a thesaurus?* (b) *Name one such book.*

(a) This is a book similar to a dictionary. It gives the most suitable words in which to express a certain idea. While a dictionary gives the meaning of words, the thesaurus gives the idea and the different ways in which that idea may be expressed.

(b) Roget's Thesaurus.

## 53

(a) *Name a number of books of general information.* (b) *Briefly state the kind of information to be found in them.*

(a) 1. Business Journals. 2. Year Books. 3. Atlases. 4. Cable Codes. 5. Gazetteers. 6. Shippers and Postal Guides. 7. Who's Who.

(b) 1. Business Journals give periodical reports on business conditions, movements of raw products, supply and demand, rise and fall of prices, steamboat and railway information, dates when interest, dividends, and coupons are payable, etc.

2. Year Books are published by the government or political subdivisions. They give valuable information concerning the government, names and addresses of office holders, and the commercial situation of the country or municipality.

3. Atlases are sets of maps indexed and put in book form. A consultation of the index will readily locate by means of letters and numbers the city, village, or town on the map, together with information about its population, etc.
4. Cable codes are dictionaries of code words used in the sending of cablegrams, alphabetically arranged according to the ideas to be expressed.
5. Gazetteers are books which give detailed information regarding the people in business in every city, village, or town. They give the areas, population, principal industries and number of people engaged in the different industries.
6. Postal and Shippers' Guides contain the names of all steamboat landings, post offices, nearest railroad station, and United States ports.
7. Who's Who is a book which gives brief, concise biographies of men and women who have become prominent because of some important achievement in the world of science, art, invention, etc.

## 54

*What are the purposes of credit rating books?*

Credit rating books are very valuable books for every business man. The two most commonly consulted are Bradstreet's and Dun's. They give detailed information regarding the financial worth and credit standing of all business firms in the country, the capital invested, length of time engaged in business, bank reports, and the like. A request for additional information by subscribers will be followed immediately by reports giving the latest information bearing on the credit and character of any business house. On the front cover page is a key to the symbols found after each business house listed within the book.

## EXERCISES ON REFERENCE BOOKS

55

*In the reference books given below tell (1) when and where used; (2) what information is furnished in each book.*

City Directory	Who's Who
Business Directory	Bullinger's Official Guide
Telephone Directory	Thesaurus (Roget, Marsh)
Classified Telephone	Newspaper Almanacs and
The Dictionary	Cyclopedias
Mercantile Reference Books	Municipal Year Books
(Dun, Bradstreet)	Professional Directory
Express Company Guides	Blue Book
Post Office Guide	Co-partnership and Corpora-
Railroad Guides	tion Directory

## CLASSIFIED DIRECTORY (RED BOOK)

56

*Find address and telephone numbers of (a) individuals, (b) partnership, and (c) corporation engaged in the following business or occupation.*

Fire insurance broker	Taxidermists
Automobile accessories	Musical instruments
Drugs	Jewelry novelties
Electric motors	Precious stones
Portable garages	Marine insurance
Builders of homes	Confectioners
Glove manufacturing	Toys and novelties
Publishers	Printers
Realtors	Typewriter Manufacturers
Carpenters	Contractors
Express Companies	Undertakers
Bakers	Men's Clothiers

## TROW'S GENERAL DIRECTORY

57

*Give the occupations of the following persons:*

Percy S. Straus	William Kunze, Jr.
Cleveland H. Dodge	Anton Geiger
James Eichel	Richan P. Cotter
Arthur G. Humphries	William E. Waters
Wm. Usher Parsons	Frank Jeanne
Harry R. Sisson	Frank L. Washburn

*Give the names of the following officers:*

Superintendent of Banking, New York State  
 County Clerk of Kings County  
 Comptroller of the City of New York  
 President of the Board of Aldermen  
 Presiding Justice of the Supreme Court of the State of New  
 York  
 President of the University Club

## TROW'S BUSINESS DIRECTORY

58

*Give the names of concerns and their addresses in the Boroughs of Manhattan and the Bronx engaged in the following businesses:*

Bird seed	An Express Company to
Borax	Newark, N. J.
Truck covers	An Accountant
Military and naval goods	Medical Insurance
A detective bureau	Bookbinder

## WHO'S WHO

59

*Give a short biography of:*

Richard Field Maynard	William James Mayo
-----------------------	--------------------



## CO-PARTNERSHIP AND CORPORATION DIRECTORY

60

*State whether the following concerns are co-partnerships or corporations. Give the names of the officers and their respective positions:*

National Sulphur Company  
 S. S. McClure Company  
 R. H. Macy & Co.  
 John S. Berger & Company  
 National Protective Association  
 National Lunch Company  
 O. K. Realty Company  
 F. B. Q. Clothing Company  
 Underhill, Clinch & Company  
 Lord & Taylor

*Give the business addresses of the following companies:*

O'Connor, Newman Company  
 Gatti-McQuade Sons  
 Eagle Pencil Company  
 Ware River R. R. Co.  
 New York Telephone Company  
 J. P. Morgan & Company  
 M. Seidenberger Sons  
 The Gregg Publishing Company  
 Standard Table Oil Cloth Company  
 Hearn  
 Kuhn, Loeb and Company

## RAILWAY GUIDES

61

*Give new names or name of operating company of the following roads:*

Sullivan County	Taunton Branch
Tennessee and Alabama	South Jersey

*State on what railroads the following stations are found:*

Ardmore, Pa.	Chester, Pa.
Vera Cruz, Mex.	Wilmington, Del.
Portland, Me.	Portland, Ore.
Newburgh, N. Y.	Tacoma, Wash.
Solic, Mex.	Atlanta, Ga.

Princeton, N. J.  
 Oyster Bay, N. Y.  
 Spring Valley, N. Y.  
 Little Rock, Ark.

#### UNITED STATES POSTAL GUIDE

62

*Give the location (county and state) of the following post offices:*

Moreno—Zwingle—Montera—Kukaiau—Fountain Run—  
 Cuzzart—Duplessis—Paconic—Vistillas—Verdery—Pecan  
 Gap—Blansett—Betterton—Shan—Mennford—Newnata  
 —Neligh—Lock No. 3.—Lostant—Diorike—East Winn—  
 Quidnunc—Satus.

In California, how many post offices begin with the letter Q?

How many stations in the Canal Zone?

In Delaware, name the only station beginning with Y.

How many stations in Guam?

How many independent stations in the District of Columbia?

Nevada, Storey County, name stations. Name post offices  
 in these counties: Massachusetts, Nantucket; Georgia, Ben  
 Hill; California, Alpine; Iowa, Ida; Louisiana, West Carroll;  
 Texas, Briscoe; Wisconsin, Pepin; Kansas, Comanohe.

#### ALMANACS

63

*Indicate the page or pages upon which the following information  
 may be obtained:*

Assembly Districts, Brooklyn

Congressional Districts, New York County

Hotels, Restaurants, Brooklyn  
National Banks, New York  
Presidents of the United States  
Private Schools, Manhattan  
Public School system, New York  
Parcel Post System  
Taxpayers' Information  
Weather and Temperature Signals  
Aldermanic Districts, the Bronx  
Civil Service Information  
Musical Societies  
National Cemeteries  
Piers, Manhattan and the Bronx  
Longest Rivers  
Statues, Monuments, Manhattan  
Societies and Associations  
United States Government

## 64

*Give the specific information called for:*

Situation of: Hotels Chatham and Prince George, New York  
What is the area in square miles of Alaska? Ohio?  
What are the pay days at the Museum of Natural History?  
Population of City of Scranton, Pa., in 1919?  
Name and annual salary of President of the Board of Aldermen  
Situation of Engine Company No. 38  
Panama Canal, cost to date  
Life Saving Service, value of property saved  
Postmaster, New Rochelle, New York: name and salary  
Where is Trafalgar Place?  
Height of Woolworth Bldg. and Singer Bldg., Manhattan

## CHAPTER VIII

### ALPHABETIZING

#### I

*What is meant by (a) the dictionary arrangement; (b) the directory arrangement?*

(a) By the dictionary arrangement is meant alphabetizing strictly to the very last letter in the word. When the same general name is used, all cards are arranged under the general name and alphabetized dictionaryly under the adjective.

(b) The directory arrangement of alphabetizing is used with names of persons, firms, and institutions. Under this method the names of individuals are separated from the names of partnerships, corporations, and institutions. The surname is placed first, followed by the given name and then the rest of the name.

#### 2

*When surnames are identical, give the guiding principles that will assist in the proper directory arrangement of the names for a telephone book.*

1. Words like Co., Mrs., Miss, & are not considered in alphabetizing.

2. Alphabetize the occupations when *no* initials are given and these precede the names with initials.

Ex. Dr. Smith will precede Smith without initials.

3. Follow this with initial A.

4. When single initials are the same, those without occupation precede those with occupation.

Ex. A. Smith precedes A. Smith, electrician.

5. When no occupations are given, the alphabetical residence street governs.

Ex. Smith, A., Boston Road precedes Smith, A., Prospect Ave.

6. Single initial *A* is followed by two initials, initial and middle name (first being *A*), and three initials.

Ex. Smith, A.; Smith, A. B.; Smith, A. E.; Smith, A. Edward; Smith, A. F. H.; Smith, A. G.

7. First name having same initial letter is next in order.

Ex. Smith, Adam; Smith, Agnes; Smith, A., Trucking Co.

8. This is followed by partnership names having the same surname alphabetically arranged.

Ex. Smith and Alexander, Smith & Liston, Smith & Whitehall.

9. Lastly, the possessive follows the partnerships.

Ex. After Smith & Whitehall, comes Smith's Overall Co.

## 3

*Alphabetize the following names, directory style:*

Roberts, A. D.

Roberts & White

Roberts, A. E.

Roberts, Frank

Roberts, S. J.

Roberts, A. Percy

Roberts Safety Tub Boiler Co.

Roberts, Miss A. R.

Roberts, S. W.

Roberts, Wm. S.

Roberts & Co.

Roberts, G. H.

Roberts, Alex B., Real Estate

Roberts, A. E., Trucking

Roberts, S. Raymond

Roberts & Cochran

Roberts Specialty Co.

Roberts, Mrs. G.

Roberts, F. W.

Roberts, Alex. B.

Roberts, Frederick

Roberts, Alfred W.

*Answer:*

Roberts, A. D.	Roberts, Mrs. G. A.
Roberts, A. E., Trucking	Roberts, G. H.
Roberts, A. E.	Roberts, S. J.
Roberts, A. Percy	Roberts, S. Raymond
Roberts, Miss A. R.	Roberts, S. W.
Roberts, Alex B., Real Estate	Roberts Safety Water Tub
Roberts, Alex B.	Boiler Co.
Roberts, Alfred W.	Roberts Specialty Co.
Roberts, F. W.	Roberts, Wm. S.
Roberts, Frank A.	Roberts & Cochran
Roberts, Fredk.	Roberts & Co., Real Estate
	Roberts & White

## 4

*The alphabetic file in your office has the following subdivisions: Ba-Bar, Bas-Baz, Be-Bh, Bi-Bl, Bo, Bra-Bry, Bu-By. Determine the guides behind which the following names should appear:*

- |             |                    |               |
|-------------|--------------------|---------------|
| 1. Buehler  | 9. Bursin          | 17. Blakeman  |
| 2. Behenson | 10. Butler         | 18. Barnes    |
| 3. Blaut    | 11. Board of Audit | 19. Bennett   |
| 4. Bergman  | 12. Bunning        | 20. Britman   |
| 5. Black    | 13. Byezak         | 21. Broughton |
| 6. Billings | 14. Bohler         | 22. Baylis    |
| 7. Bryant   | 15. Baumwald       | 23. Bargar    |
| 8. Burger   | 16. Byron          | 24. Barker    |

## 5

*Determine behind which of the following guides the names are to be placed:*

Haa-Haf, Hag-Ham, Han-Har, Hav-Haz, Hea-Hem, Hen-Hez, Hi, Hoa-Hol, Hom-Hoz, Hic-Hy

Handwerger	Hellar	Hest
Harvey	Holthusen	Hurley
Hoffman	Herman	Hyms
Hunger	Hirsch	Hershkowitz
Hymen	Hauser	Hellman
Habersack	Hausier	Hagan
Hansent	Hochman	Horn
Horowitz	Haas	Halpern
	Hawthorne	

## EXERCISES IN ALPHABETIZING

## 6

*Arrange alphabetically the following names for a telephone directory:*

Allen Trucking Co 115 W 30  
 Allen Rev Arthur H 156-5th av  
 Allen A A r 133 Lenox av  
 Allen Mrs A O r 175 W 58  
 Allen Allen Allen real estate 2987 Webster av  
 Allen B F Co 417 Canal  
 Allen A A collections 233 Bway  
 Allen A J r 781 Elsmere pl  
 Allen Addison lawyer 150 Nassau  
 Allen A A mfrs agent 39 Cortlandt  
 Allen Advertising Agency 347-5th av  
 Allen Auto Specialty Co 26 W 61  
 Allen Augustus H r 206 Bedford Pk blvd  
 Allen Adelbert B MD r 717 W 177  
 Allen A H r 103 E 10  
 Allen Mrs A M r 175 W 58  
 Allen Augustus N archt 2 W 45  
 Allen Andrew W 15 Day  
 Allen A L chiro 1416 Bway  
 Allen Miss Abbie R r 839 Mad av

Allen A Rushton ins 149 Bway  
 Allen Alexander carver 1021-3d av  
 Allen A W worm mdcns 545 Grand  
 Allen B L 60 Bway

## 7

Barton Richard r 221 W 20  
 Barton Miss M r 2876 Bailey av  
 Barton & Durstine Co advtg agts 25 W 45  
 Barton W S 19 Liberty  
 Barton Harry S rl est 1059 Ogdn av  
 Barton Miss Theresa r 160 Wvrly pl  
 Barton Patrick F r 141 W 90  
 Barton Mfg Co stmps stncls 87 Duane  
 Barton Joshua L physician 117 E 61  
 Barton Fredk 339 W 43  
 Barton Dwight J r 72 W 102  
 Barton Press 56 W 24  
 Barton Walter E ins 233 Bway  
 Barton Romper Co 2 E 30  
 Barton Frank r 108 King  
 Barton Mrs Lucy A r 161 W 97  
 Barton Todd 382 Wadsworth av  
 Barton Jos genl agt 46 Cedar  
 Barton Horace W monuments 343 E 233  
 Barton Mrs L J r 250 W 84  
 Barton Miss I r 43 W 12  
 Barton Mrs M r 732 E 223  
 Barton Mrs H r 164 W 116  
 Barton Miss Catherine C r 160 Wvrly pl

## 8

Victor Benj 70 E 119  
 Victor Knitting Mills 3 E 14  
 Victor Jacob 22 W 113



Victor Express 55 Harrison  
 Victor Iron Works Inc 1106 Brook av  
 Victor Adding Machine Co 39 Cortlandt  
 Victor Cloak & Suit Co 155 W 34  
 Victor Hugo 5 Nassau  
 Victor Garment Co 1161 Bway  
 Victor Electrical Testing Co 621 Bway  
 Victor Box Co 43 Exchange pl  
 Victor Auto Tire Co 301 W 55  
 Victor Hat Frame Co 29 W 38  
 Victor Frank 2434 Cambrelling av  
 Victor Animatograph Co 90 West  
 Victor Balata & Textile Belting Co 38 Murray  
 Victor Iron Supply Co 4077 Park av  
 Victor Chemical Works 95 Liberty  
 Victor Cloak Co 83 Grand  
 Victor Clothing Co 35 Bond  
 Victor-Ford Transmission Mfgs 250 W 54  
 Victor Cycle & Auto Co Inc 320 W 48  
 Victor Electrical Corp 131 E 23  
 Victor Baking Co 1426 St Nicholas av  
 Victor L 736 E 152

## 9

Lewis Saml 417 E 85  
 Lewis Shepard Co 261 Bway  
 Lewis Victor 204 W 23  
 Lewis Mrs Tillie 214 W 28  
 Lewis Mrs Tousley 46 W 93  
 Lewis Thomas 39 Cortlandt  
 Lewis Miss W R 83 Washn pl  
 Lewis Thos 9 Church  
 Lewis Sollie 601 W 115  
 Lewis Sheldon 564 Riverside dr  
 Lewis Thos 235-5th av

Lewis St Live Poultry 181 Lewis  
 Lewis Mrs W T 136 W 116  
 Lewis Thos 235 W 71  
 Lewis Semon 210 W 110  
 Lewis W W 527 W 116  
 Lewis Wm B 40 Wall  
 Lewis Wm H 215 W 91  
 Lewis Wm 120 Bway  
 Lewis & Boardman 91 William  
 Lewis Z 128 Bible House  
 Lewis & Co 129 E 34  
 Lewis Wm 236 E 178  
 Lewis Wm 1475 Bway  
 Lewis & Hill 54 Mdn Lane

#### ARRANGEMENT OF NAMES ON FOLDERS FOR FILING

##### 10

1. Invert proper names, considering the surname first, then the first name or initial.

2. When an individual's name is embodied in a firm name, consider first the surname of the individual, then his first name and initials, and finally the rest of the firm name.

Ex. George F. Graves. . . . . Graves, George F.

Ex. Henry A. Loeb & Co. . . . . Loeb, Henry A., & Co.

In other firm names, corporations and institutions, etc., names are arranged as written.

Ex. Central Railway of New Jersey. . . . . as written,  
filing first by Central.

3. An initial always precedes a name beginning with the same initial.

Ex. Samson, H. J., is placed before Samson, Henry A.

4. Names spelled as two words are treated as one. This covers prefixes as La, Le, De, Von, etc.

Ex. de Garmo. . . . . degarmo.

5. M', Mac, Mc when filed in strictly alphabetic order would be M'Donald, MacQuade, McGlynn. Generally separate guides are provided for "Mc" and it is best to follow them in whatever order they appear.

6. Hyphenated and compound names and words are preferably treated as separate words.

Ex. Johns-Manville. . . . .JOHNS-Manville.

7. When one name occurs with different addresses, an alphabetic arrangement according to towns is maintained.

Ex. Western Electric Co., Boston.

“ “ “ Manchester

“ “ “ Sitka.

8. Abbreviations are always treated as though spelled in full and alphabetized accordingly.

Ex. No. . . . .Number.

9. Titles such as Dr., Mrs., Miss, Prof., should be inclosed in parentheses and disregarded in filing, unless names are identical. In such cases, the name without the title precedes the one with the title.

Ex. Brown, John. . . . .Brown, John (Dr.)

10. The titles Jr., Sr., 1st, 2nd, should be treated as part of the name and not put in parentheses.

Ex. Abbott, Lyman, Jr. Hubbard, Elbert, 2nd.

11. Names or titles beginning with numbers should be filed as though the numbers were spelled out in full.

Ex. 7th Regiment should be filed as if it were Seventh Regiment.

12. Names of organizations beginning with the name of an individual are indexed both ways. Correspondence is filed under surname and cross referenced under given name.

Ex. George Washington High School. . . . .Washington,  
George, High School.

13. When the address has more than one number, index by the lowest number.

Ex. Hoe Printing Company, 84-86-88 Grand Street, Pittsburgh, Pa.; should be Hoe Printing Company, 84 Grand Street, Pittsburgh, Pa.

14. Government papers and letters are divided into three classes:

1. Federal Government. This covers the executive department of the United States, with headquarters at Washington, D. C. These departments are alphabetically arranged under "United States," "Dep't of," "Bureau of," "Chamber of," etc., and are placed after word or phrase they modify in parentheses.

Ex. Department of Agriculture . . . . . U. S. Agriculture (Dep't of).

The bureaus or divisions of these departments would be alphabetized under the name of the department.

Ex. Weather Bureau, Bureau of Animal Industry, and Patents Bureau, Bureau of Chemistry, of the Department of Agriculture . . . . . U. S. Agriculture (Dept. of).

Animal Industry (Bureau of)

Chemistry (Bureau of).

Patent Office.

Weather Bureau.

2. State government. Papers pertaining to the state government should be filed under the name of the state in question.

Ex. State of New York, Commonwealth of Pennsylvania . . . . . New York, State of, Pennsylvania, Commonwealth of.

3. City government. Papers pertaining to the city government should be filed under the name of the city.

Ex. City of New York . . . . . New York, City of.

The bureaus, departments, etc., of states and cities should be alphabetized under the proper states and cities as in the case of Federal correspondence.

15. Where the names of publishers or persons financially responsible for magazines or periodicals, are known, correspondence should be filed under these names with a cross reference under the name of the periodical.

Ex. New York Times. See Adolph Ochs.

## II

*Alphabetize and arrange the following names as they should appear on folders in a file:*

(a)

Dumont Engineering Co.	H. William Graves
6th Regiment	James Wilson
Cuba Railway Co.	Brokers' Ins. Exchange
The B. & C. Co.	Howard D. Graves
James E. Macdougall & Co.	Gastonoby, François
H. W. Johns-Manville Co.	Dr. Alfred Dubois
Western Fishing Co., Boston	McKean & Daglia
Western Fishing Co., Atlanta	Happiness Candy
Western Fishing Co., Gloversville	Seton Thompson Woodcraft Co.
Western Fishing Co., Boise City	B. Altman & Co.
Department of Commerce, Washington, D. C.	Bureau for Safe Transportation of Explosives

(a) Answer:

Altman, B. & Co.  
 B. & C. Co. (The)  
 Brokers' Insurance Exchange  
 Commerce, Department of, Washington, D. C.  
 Cuba Railway Co.  
 Dubois, Alfred (Dr.)

Dumont Engineering Co.  
 Explosives, Bureau of, Safe Transportation  
 Gastonoby, François  
 Graves, H. William  
 Graves, Howard D.  
 Happiness Candy  
 Johns-Manville, H. W. Co.  
 McKean & Daglia  
 Macdougall, James E. & Co.  
 Sixth Regiment  
 Thompson, Seton Woodcraft Co.  
 Western Fishing Co., Atlanta  
 Western Fishing Co., Boise City  
 Western Fishing Co., Boston  
 Western Fishing Co., Gloversville  
 Wilson, James

## 12

*Arrange for alphabetic folders and alphabetize the following names:*

Howard & Price	Trenton, N. J.
The Hicks Brothers	Harrisburg, Pa.
Johnson & Johnson	Camden, N. J.
Rankin K. Post & Co.	Shamokin, Pa.
Watkins Hardware Co.	Lancaster, Pa.
T. C. Waterbury	Beaver Falls, Pa.
Drake & Weston	Atlantic City, N. J.
Lansing & Thorpe	Dover, Del.
Jordan & French	Baltimore, Md.
Wallace & Smith	Wilmington, Del.
Dyer, Smith & Cutter	Chester, Pa.
Miner, Lyttle & Co.	Allentown, Pa.
Haskell, Tobey & Co.	Altoona, Pa.
Bennett & Farrall	Wilkes-Barre, Pa.

## 13

*Arrange the following lists of names and addresses in alphabetic order according to (a) firm name, (b) city, (c) state, (d) geographical divisions:*

- Cokeville Mercantile Co., Cokeville, Wyo.  
The Narrow Fabric Co., Reading, Pa.  
Herbert & Huesgen Co., New York, N. Y.  
The Waterbury Paper Box Co., Waterbury, Conn.  
Bird & Son, Hamilton, Ont., Canada  
John Hassal, Inc., Clay and Oakland Sts., Brooklyn, N. Y.  
Hardman & Peck, Pittsburgh, Pa.  
F. A. Straus & Co., New York, N. Y.  
Moore Hardware and Implement Co., Moore, Mont.  
Scandia Coal Co., Madrid, Ia.  
The Bancroft-Marty Feed and Prod. Co., Trinidad, Colo.  
Union Bleaching and Finishing Co., Greenville, S. C.  
Joseph Wild & Co., Green, Provost, and Freeman Sts., Brooklyn, N. Y.  
John C. Wiarda & Co., Green, Provost, and Freeman Sts., Brooklyn, N. Y.  
W. L. McKinnon & Co., McKinnon Bldg., Toronto, Ont., Canada  
St. Louis Plate Glass Co., Valley Park, Mo.  
Reymer & Bros., Pittsburgh, Pa.  
Colorado Supply Co., Coal Creek, Colo.  
S. A. Rathbun's Department Store, Pontiac, Ill.  
G. C. Willis, Wholesale and Retail Dry Goods, Champaign, Ill.  
E. J. Wile & Co., New York, N. Y.  
The H. F. Norton Co., Seattle, Wash.  
North Adams Show Company, North Adams, Mass.  
The Oxford Knitting Co., Woodstock, Ont., Canada  
Fondeville & Van Iderstine, New York, N. Y.  
The Hamilton Foundry & Machine Co., Hamilton, Ont., Canada

## 14

*Arrange these names for folders of a filing cabinet and alphabetize:*

The Taylor and Boggis Foundry Co., Cleveland, Ohio  
 Henry Disston & Sons, Philadelphia, Pa.  
 The White Mt. Freezer Co., Nashua, N. H.  
 Suplee Hardware Co., Philadelphia, Pa.  
 Girard Wrench Mfg. Co., Girard, Pa.  
 Arcade Mfg. Co., Freeport, Ill.  
 Reading Hardware Co., Reading, Pa.  
 Enterprise Mfg. Co., Reading, Pa.  
 Sargent & Co., New Haven, Conn.  
 Philadelphia Lawn Mower Co., Philadelphia, Pa.  
 Quality Stove & Range Co., Belleville, Ill.  
 The H. C. Cook Co., Ansonia, Conn.  
 National Mfg. Co., Sterling, Ill.  
 E. C. Atkins & Co., Inc., Indianapolis, Ind.  
 Colt's Mfg. Co., Hartford, Conn.  
 Gray & Dudley Hardware Co., Nashville, Tenn.  
 The Bridgeport Hardware Mfg. Corporation, Bridgeport,  
 Conn.  
 Simonds Mfg. Co., Philadelphia, Pa.  
 H. H. Mayhew & Co., Cleveland, Ohio  
 Novelty Iron Works, Sterling, Ill.

## 15

*Arrange for alphabetic folders and alphabetize the following names:*

Russell K. Wise & Co.	Scranton, Pa.
Kelly Hardware Co.	Williamsport, Pa.
Morrison, Fisher & Co.	Newark, N. J.
Louis Randall	Altoona, Pa.
Cooke, Starritt & Co.	Newark, N. J.
Hunter & Chandler	Millville, N. J.



Churchill Hardware Co.	Lebanon, Pa.
King & Sibley	Johnstown, Pa.
F. C. Kenyon	Philadelphia, Pa.
H. P. Osborne	Bridgeton, N. J.
Frederick E. Carter	Cumberland, Md.
Gunby & Co.	Hagerstown, Md.
Thompson & Fletcher	Martinsburg, W. Va.
Trimmer & Giddings	Milford, Del.
Slack, Mumford & Co.	Annapolis, Md.
Beverley, Hawkes & Co.	West Chester, Pa.
Ayres & Hunter	Morristown, Pa.
Scott, Barnes & Co.	New Brunswick, N. J.
Barker Hardware Co.	Easton, Pa.

## CHAPTER IX

### COURSE OF STUDY AND SYLLABUS FOR OFFICE PRACTICE CLASSES

(Based on five periods per week)

1. Formal Parts of a Letter
2. Incoming Mail
3. Problems in Taking Dictation
4. Typewriter Standards for Proper Transcription
5. Postal Information
6. Manifolding, Duplicating, and Copying
7. Commercial Terms and Abbreviations
8. Filing Systems and Indexing
9. Telephony and the Switchboard
10. Office Appliances and Devices
11. Telegrams, Cablegrams, and Code Systems
12. Commercial Papers and Forms
13. Reference Books and Guides
14. Manuscript Correction and Proofreading
15. Keeping a Scrap Book and Easy Indexing
16. Business Ethics and Deportment
17. Applying and Securing a Position

#### *First Week*

#### OUTGOING MAIL—THE FORMAL PARTS OF A BUSINESS LETTER

Stationery—kinds

Sizes:  $8\frac{1}{2}''$  x  $10''$

$8\frac{1}{2}''$  x  $5''$  or  $6''$ —noteheads

half size

three-quarter size

1. The heading  
Content  
Difference between an individual, a copartnership, and a corporation
2. The date
3. Introductory name and address  
Titles  
Method in official or formal letters
4. Salutations
5. Body of a letter
6. Complimentary close
7. Signatures
8. Initials
9. Noting inclosures
10. Superscriptions  
Return card  
Spacing  
Name line  
Official postal regulations:  
Business building, Room 1013,  
Equitable Bldg.  
Document envelopes  
Window envelopes
11. Use of single, double, and triple spacing.
12. Keying—pivoting—subject—attention of.
13. Kinds of typewriter ribbons:  
Record-for legal  
Copying  
Bichrome  
Hectograph
14. Folding of commercial and legal paper

*Second Week*

## INCOMING MAIL

## I. Opening Mail

*A.* Usually a mail clerk

## 1. What he must know

*(a)* Different departments*(b)* Names of interested parties, or*(c)* Numbers by which the departments are known

## 2. Sometimes

*(a)* Mechanical devices for the stenographer

## 1. Envelope openers

*(a)* Care of contents

## II. Examining the Contents

*A.* Checking inclosures

## 1. Money inclosures

*(a)* Comparing amounts

## 2. General inclosures

*(a)* Catalogue, etc.*B.* Looking for signature

## 1. Attaching envelope

*C.* Digest of contents

## 1. Numbering

## 2. Necessary rotations

## III. Sorting for Distribution

*A.* Small

## 1. Letters for immediate reply

## 2. Letters requiring additional information

B. Large mail

- |                  |   |   |
|------------------|---|---|
| 1. Ex. Mfg. Firm | } | <ul style="list-style-type: none"> <li>(a) Sales</li> <li>(b) Shipping</li> <li>(c) Credit</li> <li>(d) Purchasing</li> <li>(e) Accounting</li> <li>(f) Office Manager</li> <li>(g) Correspondence</li> </ul> |
|------------------|---|---|

C. Enormous mail

1. Rack for different departments
2. Wire baskets

IV. Dating Mail

A. Mechanical devices

1. Rubber-stamp dating
2. Clock dating

V. Systematizing

A. How accomplished with Incoming mail

1. Desk arrangement—chart

B. Tools and Materials

1. Mail openers
2. Clips, fasteners, pins
3. Glue and paste
4. Rubber stamps of all sorts
5. Pencils
6. Waste basket
7. Pads for notes

*Third Week*

TAKING DICTATION

I. Personal Qualities of the Stenographer

A. Accuracy—most important

1. Value of—saves reading

2. Agreeableness
  - (a) Courtesy
  - (b) Cheerfulness
3. Trustworthiness
  - (a) Position of confidence
  - (b) No gossip about office matters
4. Judgment
  - (a) Work not mechanical
  - (b) Ability to detect errors
5. Proper deportment
  - (a) Always businesslike
6. Absolute knowledge in matters of
  - (a) Punctuation
  - (b) Spelling
  - (c) Capitalization

## II. Preparedness

- A. Books, pencils, sharpeners
- B. Readiness to respond
  1. First blank page
- C. Desk slide, chair pulled up
- D. "Getting" the dictation

## III. Mannerisms

- A. Interest in matter dictated
- B. During pauses in dictation
- C. Questioning incoherent statements
- D. Nervous habits
  1. Staring, trumming, finger nail examination

## IV. Mechanics of the Notebook

- A. Special instructions
  1. Note in longhand
- B. Dating and numbering notebook—Chart
- C. Day's work
  1. First blank page
  2. Dating day's work

- D. Spelling of correspondents' names
- E. Cancellation of notes transcribed
- F. Book of form letters
  - 1. Numbered and handy

V. Editing Dictation

- A. Good dictator
  - 1. Getting consent for changes
- B. Poor dictator
  - 1. Change language for proper expression

VI. Estimating Notes

- A. For line length
- B. For letter length
- C. For artistic display

*Fourth Week*

TYPEWRITER STANDARDS FOR PROPER TRANSCRIPTION

I. Arrangement of Tools and Materials

- A. Materials needed
  - 1. Large letterheads (first and seconds)
  - 2. Half-size letterheads
  - 3. Stamped envelopes
  - 4. Tissue sheets
  - 5. Carbons—two sizes
  - 6. Wire trays
- B. Layout of materials
  - 1. In drawers
    - (a) Upper right hand
      - 1. Tissue sheets
      - 2. Letter heads
      - 3. Carbon supply
      - 4. Telegram blanks
      - 5. Inter-office letterheads

*(b)* Lower right hand

1. Envelopes
2. Inclosures
3. Pins and clips
4. Erasers and bands

*(c)* Left hand

1. Letters to be answered
2. Miscellaneous supplies—ribbons
3. Personal belongings

## 2. On top of the desk

*(a)* Eraser tied to typewriter*(b)* Wire tray for

1. Addressed envelopes
2. Finished letters

*(c)* Left wire tray for copies*(d)* Memorandum pads*(e)* Stenographer's notes

## II. Procedure for Work

*A.* Envelopes addressed first

1. Insertion in machine—flap down toward you

*B.* Carbon insertion

1. One or more copies—method

*C.* Spacing for "Artistic display"

1. Single, double, triple
2. Margins, paragraphs
3. Pivoting; subject, attention of
4. Forms of dating
5. Pyramid, block form
6. Initialing

*D.* Care of inclosures*E.* Second sheet letters—arrangement*F.* Manuscript covering and backing



- G. Rules for writing figures
  - 1. Abbreviations
  - 2. Spelling
  - 3. Use of dictionary—alphabetization
- III. Necessary to Good Work
  - A. Prevent uneven coloring
    - 1. Care of type
  - B. How to erase
    - 1. On originals
    - 2. On carbon copies
  - C. Care of machine
    - 1. Cleaning and oiling
  - D. Avoidance of strike-overs

*Fifth Week*

POSTAL INFORMATION

- I. Money Order Division
  - A. Domestic
    - 1. Application—to \$100
    - 2. Procedure in case of loss
    - 3. How long valid—procedure
  - B. International
    - 1. Same as domestic—large, pink
- II. Registry System
  - A. Advantages
  - B. Procedure
  - C. Claims for indemnity
- III. Dead Letter Office
  - A. What is “dead matter”
  - B. Treatment of mail
    - 1. Opened, returned or destroyed
    - 2. Merchandise, sold at auction
  - C. Procedure for recovery

## IV. Special Delivery

*A.* Expeditious

1. Cost—additional to postage
2. Delivery time

## V. Parcel Post

*A.* Zones—eight*B.* C. O. D. packages

## VI. Division of Mail Matter

*A.* First Class

1. Written and sealed—postals (2¢ an oz.)

*B.* Second Class

1. Periodicals (1¢ for 4 oz.), Publishers (1¢ a lb.)

*C.* Third Class

1. Paper, printed matter (1¢ for 2 oz.)

*D.* Fourth Class

1. Small mdse. (1¢ an oz.)
2. Other mdse. under parcel post rates

*E.* Unmailable Matter

1. Destructive, overweight (4 lbs.), lottery, scurrilous, defamatory

*F.* Stamps, stamped envelopes, postals

1. Return card
  - (a) Ordinary
  - (b) Special

2. Redeemable

*G.* Privilege of recall after mailing

1. Upon application

*H.* General Delivery

1. Drops

*I.* Foreign mail

*Sixth Week*

## MANIFOLDING AND DUPLICATING

## I. Methods of Manifolding—Material Required

A. Carbons (see fourth week) two to ten copies

B. Hectograph to 50 copies

## 1. Preparation

(a) Gelatine pad

(b) Copying ribbon or hectograph ink

(c) Heavy bond paper for master copy

## 2. Procedure

(a) Sinking master impression—time

(b) Making copies

(c) Disposing of original

## 3. Advantages and disadvantages

C. Mimeograph or Neostyle to 5000 copies

## 1. Required stencils—Principle of mnfr.

(a) Autographic

(b) Wax stencil

(c) Dermatotype stencil

## 2. Placing on machine for printing (# 78)

(a) Removing backing

(b) Button holes against backing

(c) Smoothing wrinkles

(d) Inking pad from inner fountain

(e) Adjusting for different size and thickness

(f) Raising or lowering print

(g) Cyclometer for registering quantity

(h) What to do in case of trouble

1. Stop immediately

2. Release the pressure

3. Complete the revolution

(i) Automatic feeder

- D. Multigraphing for indefinite number
1. Compotype
    - (a) Channelled supply drum
    - (b) Printing channelled drum
- E.
1. Spacing for cards
  2. Marginal bands
  3. Clips for short lines—tool
  2. Printer—power or hand
    - (a) Fastening of drum
    - (b) Proofing through carbon
      1. Making corrections
    - (c) Adjustment of ribbon
      1. Ribbon lever
    - (d) Letter placing tool
      1. Lowering and raising
      2. Margin adjustment
    - (e) Cyclometer
    - (f) Reverse to mimeograph turn
      1. Handle always down
    - (g) Type pressure regulation
- F. Printing—indefinite number of copies
- (a) Generally outside of office

*Seventh Week*

COPYING

Necessity for keeping a copy of outgoing mail.

Statute of Limitations

Six years—Contract under seal—20 years

Methods:

1. Carbon copy
2. Letter press
3. Rapid Roller Copier or Roneo

## Letter press:

1. Defects of the carbon copy as an office record
2. Demonstration of the letter press
  - (a) Oil boards
  - (b) Moistening clothes or brush.
3. Care of the letters and the book after the copying
4. Indexing the letter press book
5. Cross-referencing the letter press book
6. Where the letter press is used
7. Advantages and disadvantages of Carbon, Roller Copier, and Letter Press:

*Advantages**Disadvantages*

## Carbon Copy:

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. All copies are made at the same time.</li> <li>2. Ready for last mail.</li> <li>3. It is a facsimile of the original.</li> <li>4. Cheap.</li> </ol> | <ol style="list-style-type: none"> <li>1. Much time is lost in correcting errors.</li> <li>2. In case five or six copies are made, the last few copies are faint.</li> <li>3. Changes in the original are often omitted from carbon copies, and trouble arises when copy is referred to in future.</li> </ol> |
|---|---|

## Roller Copier:

- |   |  |
|---|--|
| <ol style="list-style-type: none"> <li>1. In case extra copy is needed, one can be made without writing over the original.</li> <li>2. You can make as many copies as you need.</li> <li>3. Saves time for stenographer, as the office boy can do all this work.</li> </ol> | <ol style="list-style-type: none"> <li>1. Very often not ready for the last mail.</li> <li>2. Operation must be repeated for each copy.</li> </ol> |
|---|--|

4. All changes in the original appear in the copy.
5. Cheap.
6. Exact facsimile.

Letter Press:

- |  |   |
|--|---|
| 1. The copy is fixed.                              | 1. Is slow.   |
| 2. Both an alphabetical and a chronological index. | 2. Danger to the original.  |
| 3. Have a copy of the signature.                   | 3. The correspondence of one concern is scattered in many places. |
| 4. Is a better form of evidence.                   |   |

*Eighth Week*

FILING AND INDEXING

A. Theory and evolution of filing

1. What constitutes a good filing system:
  - (a) Papers must go back to the files as quickly as possible.
  - (b) Papers must file easily
  - (c) Papers must be found quickly
  - (d) Papers must be suited to the particular needs of the business.
2. Filing
  - (a) Flat
  - (b) Vertical
3. Indexing
  - (a) Alphabetic
  - (b) Geographic
  - (c) Numeric
  - (d) Topic
  - (e) Chronologic
  - (f) Historic

- B. Difference between filing and indexing
  - 1. Flat—Spindle
    - Box File; Shannon; Perforator; Loose Sheet
  - 2. Vertical—Simple alphabetic
    - Requirements: Cabinet of filing drawers; Folders—kinds; Guides; Rod projection
- C. Correspondence Filing
  - 1. Sorter or distributor
  - 2. Cross reference sheets
  - 3. Out guides
  - 4. Substitution cards
  - 5. Alphabetic guides
    - (a) Single notation
    - (b) Double notation
  - 6. Direct alphabetic filing
- D. Numerical Filing
  - 1. Accession Book
  - 2. Card index
  - 3. Cross-reference
  - 4. Duplex numerical system
- E. Filing of Bills and Invoices
  - 1. Advantages and disadvantages of numerical filing
- F. Automatic Filing
- G. Geographic Filing
- H. Follow-up System
  - 1. Correspondence file
  - 2. Card index
  - 3. Desk tickler
- I. Subject Filing
  - 1. Duplex numeric
  - 2. Dewey decimal
- J. Transferring

- K. Filing of Catalogues, Law Records, Blue Prints, Photographs, Catalogues
- L. Record Keeping Systems
  - 1. Stock cards

### *Ninth Week*

#### THE TELEPHONE AND THE SWITCHBOARD

- A. Use of Voice—"Voice with the Smile"
  - 1. Clear, distinct, slow
  - 2. Rules for
    - (a) Outgoing calls (see directory)
    - (b) Incoming calls (see directory)
- B. Operation of Instrument
  - 1. Dialling a call (see diagram p. 23 directory)
  - 2. Central
    - (a) How to call—Melrose 82 (pause) 45  
 " 82 (pause) 45-J  
 " 4 (pause) eight hundred  
 " five thousand
    - (b) When there is no answer
  - 3. Information
    - (a) No book number
    - (b) Cannot find it
    - (c) Repeat to central
  - 4. Traffic Manager
    - (a) Defects in the mechanism
    - (b) Unsatisfactory service
  - 5. Long distance
    - (a) Particular person toll call
    - (b) Number toll call
- C. Problems in
  - 1. Calling directly
  - 2. Calling indirectly



3. Calling departments
4. Taking a message
  - (a) Stationery and forms
5. Telegrams by telephone
6. Occupation-known subscriber
7. No. and street known subscriber
8. Apartment houses
  - (a) When names are known
  - (b) When number and street known
9. Long distance points, rates p. 29
10. Suburban calls
11. Pay stations

D. Emergency Calls—How to Call

1. Fireman
2. Policeman
3. Ambulance

E Getting a Telephone Installed

1. Individual line
2. Party line
3. Private branch exchange switch
  - (a) Operator
4. Monitor switchboard
5. Plug switchboard

*Tenth Week*

OFFICE APPLIANCES AND DEVICES

I. An Office Appliance is Useful

- A. When profitably employed
- B. When cost of operating is cheap
- C. When expensive mistakes are eliminated
- D. When work is superior to handiwork
- E. When volume is an important factor

## II. Essential Office Appliances

Typewriters, stamping machines, pencil sharpeners, rubber stamps, mail openers, check protectors, filing cabinets, follow-up ticklers, carbons, telephones, postal scales

## III. Valuable Appliances for Certain Business

## A. Dictating Machines

(a) Dictaphone

(b) Ediphone

## B. Calculating Machines

(a) Listing

1. Burroughs

2. Dalton

(b) Non-listing

1. Comptometer

2. Burroughs

3. Ensign, etc. (Millionaire, Brunsviga, Barret)

## C. Billing Machines

1. Elliott-Fisher

2. Moon Hopkins, etc. (Underwood, Remington-Wahle)

## D. Statistical Machines

1. Hollerith

## E. Cash Register

## F. Copying Machines

1. Letter Press

2. Rotary Copier

(a) Roneo

(b) Rapid Roller

## G. Duplicating Machines

(a) Hectograph

(b) Rapidograph

(c) Neostyle (Mimeograph)

- (d) Beck
- (e) Daus
- (f) Commercial, etc. (Underwood, Flexotype, Writerpress, Multigraph, Printograph, Multicolor, Hooven typewriter)

#### H. Addressing Machines

- (a) Addressograph (Graphotype)
- (b) Belknap
- (c) Elliott
- (d) Montague

#### IV. Other Important Appliances

- A. Time clocks, folding, check signing, telautograph, dictograph, numbering, paper fastening, post-dater, sealing

#### Dictating Machine

1. General Purpose
2. Description of the machine
  - (a) Motor
  - (b) Record cylinder
  - (c) Wax records
  - (d) Speaking tube
  - (e) Motor control
  - (f) Cautions
  - (g) Ten-way hearing tube
3. Directions for making a record
4. Reproducing the record
5. Record memorandum
6. Advantages and disadvantages of the dictating machine

#### Calculating Machine

- Addition
- Multiplication
- Subtraction
- Division

*Eleventh Week*

## TELEGRAMS AND CABLEGRAMS

- I. Meaning of
  - A. Telegrams, cablegrams, marconigram, radiograph
- II. Classes of Service
  - A. Fast day message
    - (a) Based on 10-word charge
    - (b) Filed at any time
    - (c) Permission to use  
Plain, code or cipher (explain)
  - B. Day letter
    - (a) Time to deliver same day
    - (b) Fifty-word equals one and one-half times  
day message
  - C. Night Message
    - (a) Accepted till 2 a.m.
    - (b) Delivered next business morning
  - D. Night Letter
    - (a) Fifty-word equals ten-word day
    - (b) Accepted till 2 a.m.
    - (c) Delivered next business morning
- III. Relative Advantages of Each Class
- IV. Telegraphic Money Order
  - A. Value as compared with
    - (a) Express money order
    - (b) Postal money order
    - (c) Instances of its use
- V. Wireless Telegraph *vs.* Marine Service
- VI. Cablegram Classes
  - A. Regular, deferred, letters, week-end
    - (a) When each class is used

## VII. Code Systems

## A. ABC, A1, Lieber's, Western Union

(a) How to find code word for desired message

## B. Registered Cable Address

## C. Reversible Cable Address

## D. Private Codes

(a) When used, when changed

## E. Unpacking code messages

(a) Methods in vogue

## VIII. Rules for Writing Messages

## A. Clearness, conciseness, punctuation, unimportant words, omission of salutation and close

## B. Telegrams to be written in triplicate

(a) Use of each copy

## C. Blank forms supplied by companies

(a) Arrangement for easy counting of words

## D. Sending the message

(a) Call box, telephone or messenger

## IX. Charges on Messages

## A. One word charge

(a) Dictionary words, initials, geographical names, surnames, etc.

*Twelfth Week*

## COMMERCIAL PAPERS AND FORMS

## I. Remittances

## A. Stamps

## B. Money orders

(a) Postal—one indorsement

(b) Express—any number of indorsements

## C. Bank Draft

(a) Order upon another bank

(b) Purchased by remitter

- D. Cashier's check
    - (a) Order upon its own bank
  - E. Personal or bank check
    - (a) Negotiable
    - (b) Precautious
    - (c) Dating ahead
    - (d) Indorsements
    - (e) Stoppage of payment
    - (f) Certification
  - F. Certificate of deposit
- II. Other Business Papers
- A. Receipts, should give
    - (a) Date, amount, for what value
  - B. Promissory Notes
    - (a) Kinds
    - (b) Protesting a note
    - (c) Discounting a note
  - C. Draft, commercial distinguished from bank
    - (a) Kinds
    - (b) Acceptance
  - D. Deposit Slips
    - (a) How to fill out
    - (b) Paying teller
    - (c) Receiving teller
  - E. Bonds—Industrial corporations *vs.* government
    - (a) Coupon *vs.* registered
  - F. Stock certificates
  - G. Shipping receipt
    - (a) For individual shipments
  - H. Bills of lading—triplicate
    - (a) Straight bill of lading
    - (b) Order bill of lading (draft)

- I. Freight bill—advance charge
  - (a) Added to final cost
  - (b) Paid by consignee
- J. Notice of arrival
  - (a) Sent to consignee
  - (d) Demurrage
- K. Wharf receipt
  - (a) From steamship company
- L. Express receipt
- M. Account sales
- N. Bills and invoices

*Thirteenth Week*

OFFICE REFERENCE BOOKS

I. Directories

A. Business

- 1. General City—over 18 and business people
  - (a) Alphabetically arranged
  - (b) Women in business
  - (c) Business houses
  - (d) Partners
  - (e) Corporation officers
  - (f) Organization of
    - 1. R. R., City Govt., Associations
- 2. Classified
  - (a) Under occupational name
  - (b) Heavy type cases
- 3. Corporation and Co-partnership
  - (a) General and special partners
  - (b) Officers and capital
  - (c) Trade names
- 4. Classified telephone (Red Book)

*B. Social*

1. Social registers
2. Club lists
3. Blue books (Dau's)
  - (a) Arrangement by names
  - (b) Arrangement by streets

*C. Miscellaneous*

1. General telephone
  - (a) Subscribers, address, occupation
2. Trade and professional
  - (a) Names of individuals

## II. Reference Books

*A. Dictionaries*

1. Meanings
2. Ideas (Roget's Thesaurus)

*B. General Information*

1. Biographies
  - (a) Who's Who
2. Business Journals
  - (a) Bullinger's Guide (monthly)
    1. Steamships, meetings, dividends
  - (b) Postal and Shippers' Guide
    1. P. O., R. R.
3. Credit Rating Books
  - (a) Bradstreet—Dun
4. Gazetteers
  - (a) Geographical and industrial information
5. Almanacs and Atlases
6. Cable Codes
7. Hotel Guides
8. Newspaper reference columns
9. Railway Guides
10. Globe Lists



# TYPEWRITING TESTS

# TYPEWRITING TEST I

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

When you apply in person for a position, or when you have been granted an interview as a result of an answer to an advertisement, your personal appearance is very important to the successful outcome of the interview.

In the first place, you should be sure that your appearance is<sup>50</sup> neat and businesslike. It will pay you to give close attention to every detail of your dress and appearance. Clean nails, well polished shoes, fresh linen, clothes neatly brushed and pressed, are absolutely essential to a favorable impression. A business woman's dress should be in

keeping with her employment. A<sup>100</sup> simple tailored suit with a plain linen shirtwaist makes an attractive and suitable costume. Do not dress as if you were going to a matinee. Flashy, unusual clothing should be studiously avoided. Jewelry should be left at home.

In this interview, your prospective employer will study your bearing closely. The<sup>150</sup> way in which you answer questions, your alertness, your expression, your manner, will all have an influence in determining your fitness for the place. Speak promptly, decisively, and frankly, in a clear, well-bred tone of voice. If your prospective employer is brusque--as many business men are--do not let<sup>200</sup> this disconcert you nor make you feel ill at ease.<sup>210</sup>

## TYPEWRITING TEST 2

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

The building up of a large surplus reserve is very important when a corporation undertakes a new form of industry or when it has been organized on a new model. A new enterprise of this kind has its reputation to establish. A certain amount of promotion usually attends its organization<sup>50</sup> and the stock is generally sold to speculators at low prices. Careful investors, however, hold aloof from purchasing and await the development of the policy of the company. They desire to see how the promises of the promoter will be borne out by results. They also watch the management of<sup>100</sup> the company

and inquire whether the business is to be managed for the stockholders or for the stock market, and whether the controlling interest proposes to stand by the firm or to sell out to the public at the first opportunity.

As a condition precedent to taking an interest in<sup>150</sup> a new company, investors demand not merely that it shall prove its ability to make large profits during the good times in which such enterprises are usually started, but also that the large profits of this initial prosperity shall be invested in the business and thus provide for a surplus<sup>200</sup> reserve which shall make safe their profits in the future.<sup>210</sup>

## TYPEWRITING TEST 3

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

In the complex life of modern business specialization has come to be a science as well as an art, hence salesmanship. Ordinarily, the salesman is considered a force in the distribution of merchandise with the advantage that he may bring his personality to bear on the problem of purchasing merchandise<sup>50</sup> or getting business. It is through his personality that the house he represents is able to dispose of more goods, because of his ability to get the attention and confidence of a customer, a thing which the letter or circular or advertisement can very seldom accomplish. To make and

retain<sup>100</sup> a customer is a valuable asset, because through confidence the biggest business has been built.

Personality alone will never sell any goods. Thorough knowledge by the salesman of the wares he has to offer is absolutely essential to his personal success as well as to the house he represents. Unless<sup>150</sup> he knows his goods the sale drags or confidence is lacking, for it is a well-known fact that enthusiasm is contagious.

The second requisite for good salesmanship is perseverance and tact. Perseverance until he gets his goods sold, and tact in order not to ruffle the customer and know<sup>200</sup> when he has said enough. Many salesmen talk too much.<sup>210</sup>

## TYPEWRITING TEST 4

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

There is no teacher in a professional school who has any doubt as to the very great benefit of college training to men entering the professions. Other things being equal, the college man is superior in two ways, first, in his method of approaching new problems and second, in his<sup>50</sup> ability to look at matters from a broad point of view and see the relation between each part and the whole.

With respect to the first, the mental training that the college student receives and his experience in learning new subjects help him in taking up the study of his<sup>100</sup> chosen career. Business men are



finding that this training counts. So that, although the college man goes into business later in life than the boy who graduates from high school, nevertheless, he is likely to advance further, and in the end to do much better, than the high school graduate.<sup>150</sup>

He has learned how to read intelligently and he is able to select the important from the unimportant; he has learned how to arrange his material and to reason from it in a logical way. He adapts himself readily. In all these respects the man who has not had the<sup>200</sup> advantage of a college training is likely to be weak.<sup>210</sup>

## TYPEWRITING TEST 5

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

There is really but one way properly to operate the machine, and that is by touch. That means that every movement of the fingers in operating the keys and in performing the mechanical operations, should be done by directing the movement from the mind rather than through the sight. By using your eyes to direct your movements, you would probably be able to turn out more copy and more accurate copy at the start, but in the end you would be hopelessly left behind in competition with the typist who learned by the right method. Therefore it is imperative that<sup>100</sup> you get the fact

firmly fixed in mind—and adhere to it with the greatest persistence—that every movement you make in typewriting should be by the touch method. Touch typewriting is far less complex than sight typewriting. It requires less effort to become an expert by the touch method<sup>150</sup> than it does to become a very ordinary “sight” writer. Every one of the expert typists of to-day is a touch operator. The best work of the most expert of the old-time sight operators hardly exceeded fifty or sixty words a minute. And besides that, it was disgracefully inaccurate and<sup>200</sup> involved a<sup>210</sup> terrible strain on the typist’s nerves and energy.

## TYPEWRITING TEST 6

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Nothing could be more fittingly depicted in the flag of Lebanon than a cedar tree. The people of Lebanon think that, since they have obtained autonomy for their little homeland under the protection of France, they should fly some distinctive standard. Their desire having been considered by the French Government,<sup>50</sup> Lebanon has been given a flag of its own, consisting of the French tricolor with a cedar tree on a white field. At the same time the flag of the Lebanese Union has been made and it is composed simply of a cedar tree on a plain white field without<sup>100</sup> the tricolor. Prophet

and psalmist from early times associated the cedar with Lebanon and it has been pointed out that those Old Testament writers employed the cedar as a type of beauty, majesty, strength and loftiness. The wood of the cedar is valued by the people more highly than that<sup>150</sup> of other trees. Besides, it has a sentimental value because of the preference given to it in the construction of the Temple of Solomon's Palace and the cedars of Lebanon are not things of tradition that have passed away. In the mountain region are cedar groves containing trees of great<sup>200</sup> size.

Friends of the new country wish that it may<sup>210</sup> win the reputation of its cedar wood—in-corruptible and durable.

## TYPEWRITING TEST 7

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

Each superintendent in the institutions of the Department of Correction is appointed by the Commissioner of Correction and must keep an exact record of all prisoners who come under his charge. This is done in order that when a person is arrested for drunkenness, vagrancy, or disorderly conduct, a reference<sup>50</sup> to these records will show at once whether he has ever been arrested before, and if so, upon what charge. If the records show that it is the prisoner's first offense, the magistrate sometimes suspends sentence and releases him on probation during good behavior. If the prisoner is

young he<sup>100</sup> is not sentenced and placed with hardened criminals, where he could not but learn more crime, but is sent to the reformatory on Hart's Island. If the prisoner has committed an offense which is not of a serious nature, he is put in one of the district prisons on a<sup>150</sup> sentence of a few days.

The severity of the sentence depends upon the seriousness of the offense. If the prisoner has been repeatedly disorderly, he must be sent to one of the workhouses. Or if he has committed robbery or a similar crime, he is sent to the penitentiary on<sup>200</sup> Blackwell's Island for an indefinite period not exceeding three years.<sup>210</sup>

## TYPEWRITING TEST 8

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

One of the elements that make for success in business is that very real although very elusive thing we call personality. It is difficult to tell just what the term personality comprises. Still, we know a few basic things behind it and in it. Somewhere near the source of it<sup>50</sup> is consciousness of personal power, certainty of judgment, mental poise. One thing is sure—personality is something alive, something dynamic, something electric, something that without effort wins the other fellow mentally or temperamentally, often in both respects.

Personality is doubtless to some degree a be-



neficent gift of nature, but it<sup>100</sup> is also a product of victorious strife with self and circumstances. Personality is most often found in men of mental stamina and moral substance—men who, by means of work, study, and reflection, have steadily advanced their lives in useful and profitable service. Mental stamina can be developed,<sup>150</sup> and moral substance can be strengthened—another way of saying that the dormant seeds of personality can be quickened into life. Personality, in other words, is an effect of an inward condition. What that condition shall be, mentally and temperamentally, depends upon you. Work your brain and don't stifle your heart, and<sup>200</sup> you will unconsciously develop<sup>210</sup> the personality you seek and need.

## TYPEWRITING TEST 9

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

Very often people are called upon to send a manuscript to a printer. Sometimes they are at a loss for want of necessary information to prepare such a manuscript.

When you are ready to prepare a manuscript for a printer make sure that you possess plain white paper and a good jet black ink. Paper that is spongy, allows the ink to go through too rapidly, and then becomes blurred, should never be used, nor should sheets of different sizes be used. Avoid tearing paper out of notebooks and leaving the rough edges untrimmed.

If you have to send out<sup>100</sup> a manuscript, the typewritten form is preferable. Always avoid use of the pencil in preparing a manuscript. Where a typewriter is not available and the author finds it necessary to write in longhand, a round clear hand is preferable to a back hand. Good-size writing is always in good<sup>150</sup> form.

Wide margins are necessary, because the chances are that you, yourself, will not be satisfied with the manuscript after it is written. Do not use the other side of the paper when you finish, but rather use a new sheet and number the pages consecutively. Do not crowd the<sup>200</sup> writing as printers object strenuously to the cramping of manuscript.<sup>210</sup>

## TYPEWRITING TEST 10

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

---

For many years at the elections throughout the country there were almost as many ballots as there were candidates for an office. This naturally led to confusion and often to dishonesty. As a means of reform the Australian Ballot came into general use. By this ballot it was possible for<sup>50</sup> a person to vote for all the candidates of a political party by making a single cross under the party emblem. The fault of this ballot was the difficulty which the voters had in voting for various candi-

dates in different parties. The one now in use in the city elections is<sup>100</sup> similar to the one called the Massachusetts Ballot which is a large sheet of paper on which are printed the names of the various offices to be filled. Underneath each office are grouped the names of the various candidates from which the voter is to make a choice. At the<sup>150</sup> left of the name of each candidate is the emblem of the party which has nominated him, and at the right of the name of the nominee is the name of the party. There is a blank space at the right of the party emblem in which the voter may<sup>200</sup> make a cross to show his choice of the candidates.<sup>210</sup>

## TYPEWRITING TEST 11

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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In this important matter of encouraging workers to purchase homes, a rather unique plan was recently initiated by one of the country's largest insurance companies.

The scheme now being put in force provides ten-year, six per-cent mortgage loans on desirable home properties throughout the United States. The loans are repayable<sup>50</sup> in equal monthly instalments. Life insurance to the amount of the loan is required as collateral security to protect the company as mortgagee. The monthly instalment includes interest, life insurance premium and a payment on account of principal.

Death is the chief hazard to which purchasers of homes are subject<sup>100</sup> and is perhaps the main cause of foreclosures. With the plan here described, the mortgage will have been paid and the home left clear at the end of ten years. If death intervenes during the payment period, the mortgage is paid immediately by the life insurance and the money in<sup>150</sup> excess of the debt is paid over to the beneficiary.

It is much better to inherit a home than a mortgage to struggle with.

The benefits of this scheme are numerous. The ordinary mortgage may fall due or be called in at short notice. In times of financial stress<sup>200</sup> money lenders ask an immense bonus and a usurious interest.<sup>210</sup>

## TYPEWRITING TEST 12

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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All of us recognize the wisdom of making the best of a bad bargain. Unfortunately, however, not many people are philosophical enough to apply this common-sense remedy to their problems when they find themselves in an unpleasant or embarrassing situation.

Yet there is no other magic more potent to<sup>50</sup> turn defeat into victory. For when we cease to rebel at supposed misfortune and set about extracting all the joy possible out of it, we have conquered fate. Old Man Trouble packs up his



wares in his kit-bag, and flees from the face of the individual who can smile.

It<sup>100</sup> may be conceded that not many of us get a particularly alluring bargain in life. Heredity, environment, opportunity, luck or whatever you desire to call it, wish on us many things we would not have chosen for ourselves if we could have dickered with destiny. But the vital matter to<sup>150</sup> us is that the trade, such as it is, is made, signed, sealed, and delivered without us. We are bound to it, and it rests with us whether we go bankrupt over it by grouching over its unfairness and our general lack of luck, or whether we make the<sup>200</sup> best of it, and wring happiness and success out of it.<sup>211</sup>

## TYPEWRITING TEST 13

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Everybody knows that Charles M. Schwab has achieved conspicuous success as a self-made man, and therefore he knows the secrets of success.

In a recent talk to the students of Princeton University he tells this secret, "The successful man is the man who has successfully accomplished the job which he<sup>50</sup> has set out to attain. The thing you want to do is to make up your mind what you are going to drive for and to let nothing stand in the way of its ultimate accomplishment.

"I am going to try to give you the fundamental requirements for a successful<sup>100</sup> life. First: Unim-

peachable integrity,—this is the very foundation. With this as a starting point the rest will be relatively easy. Second: Loyalty,—be loyal to your employer and consumers, give credit always where credit is due and remember always that it will attract credit to you to give credit<sup>150</sup> to someone else. Third: A liberal education in the finer things of life, of art and of literature will contribute toward a success in life. Man needs imagination and these are its sources. Fourth: Make friends, enemies do not pay. You will be surprised at the pleasantness that will surround<sup>200</sup> you when you make many friends instead of a few enemies.<sup>211</sup>

## TYPEWRITING TEST 14

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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During the closing months of the past year the country merchant had a financial problem of his own. He had accounts on his books, notes given for goods and discounted at his bank. When he urged the debtors to sell something and meet the obligations, he received a reply that<sup>50</sup> it was a poor time to sell—products would be higher later. The banks wanted the merchants to take up the notes but the merchant did not want to anger his customers by the legal proceedings lest their trade be lost. The whole machinery of finance moved sluggishly.

Out of<sup>100</sup> the merchant's reduced prices, however, came some weakening of the producer's claim that he was the only sufferer from deflation. He could undoubtedly buy his winter's supply of commodities cheaper than he had expected; others beside himself were suffering a loss through the process of liquidation.

Was it not fair,<sup>150</sup> he was asked, that he should be willing to sell at least part of his foodstuffs and allow the course of trade an uninterrupted flow? As the country produced one of the greatest crop yields in history, it was logical to expect that this influx of basic wealth would make<sup>200</sup> the process of the after-war financed readjustment comparatively<sup>210</sup> easy.

## TYPEWRITING TEST 15

These copying tests consist of 212 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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During the war, when wool began to soar in price as it became scarcer, many persons became acquainted with something they had never heard of before, "re-worked wool." Actually, it had long been known under its trade name of "shoddy."<sup>50</sup> It is completely truthful to describe a suit of shoddy as being all wool, although it is far from being the virgin wool which is associated in the public mind with that phrase. Users found out why the trade word "shoddy" had come to have the broad meaning of something inferior and not genuine.

Experiments are now being conducted in<sup>100</sup> the

textile institute at Leeds, England, in the manufacture of an imitation of wool derived by a chemical process from cellulose taken from cotton waste. The material is said to feel harder than wool, but to wear as well.

Addition of a long-wearing fabric at low cost to the<sup>150</sup> cloth production of the world may prove of benefit in supplementing the supply of wool, but it is noteworthy that the institute authorities, in announcing the results of the experiments, make no claim to having found something as good. The suit that Mother Nature provides for the sheep or other<sup>200</sup> animals will continue to be the standard of value in human apparel.<sup>212</sup>

## TYPEWRITING TEST 16

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Business men and executives are looking everywhere for young men and women of the right caliber to bring into their organizations and develop them up to the point of highest efficiency. They want the kind of young people who are equipped with that elusive thing<sup>50</sup> called personality—that unexcelled groundwork<sup>50</sup> for success.

They want people who make a good impression on others, who show in their appearance, manners and activities that they possess the success qualities. They want people who are capable of conducting transactions with other people, to represent the



house in a fitting way—people with grasp and<sup>100</sup> comprehension, initiative and decision.

Personality comes into play where an impression is to be made on other people. A man may have a sterling character and ability of high order, but when it comes to making others realize these qualities he must have the power—in some sense at least<sup>150</sup>—of making others appreciate them in him. In other words, he must know how to display his goods to the best advantage so far as the other fellow is concerned.

Go into the office of any successful man and an interesting study in personality confronts you. The personal appearance of<sup>200</sup> the man, his way of looking at you, impress you.<sup>210</sup>

## TYPEWRITING TEST 17

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The person who ships goods from a factory to a retailer or to a commission merchant, is called a consignor. The person who receives the shipment is known as a consignee, and the shipment is called a consignment. The transportation company, whether it be a railway or steamboat, is called<sup>50</sup> a common carrier. Shipments are also sent sometimes by canal or rail.

There are three ways of shipping goods: by freight, express and mail. There are two questions that arise in any shipper's mind—first, the cost of transportation; second, speed in delivery. Ship-

ments by freight are slow but less<sup>100</sup> expensive than by express. All freight rates are based on a hundred pound weight. The package, therefore, weighing less than a hundred pounds would be charged for at the same rate as a hundred pounds, while if the weight exceed a hundred<sup>150</sup> pounds, the fraction of one hundred is charged<sup>150</sup> for. Freight charges are also based on the class of goods as well as on the distance carried, a higher rate being charged for bulky packages than for heavier articles requiring less space.

When the transportation company receives goods for shipment, it gives a receipt known as a bill of<sup>200</sup> lading which specifies the given shipping name and consignee's address.<sup>210</sup>

## TYPEWRITING TEST 18

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Coffee derives its name from the city of Kaffa, Abyssinia, in which country, it is believed, the coffee tree originated. If left to grow in its natural state, a coffee plant may grow into a shrub fourteen to eighteen feet high, consisting of a long and slender trunk without branches<sup>50</sup> on the lower part. The plant has thin and numerous roots that grow deep into the earth, one central root going straight down. The length of the central root depends on the height attained by the plant. When cultivated the shrub is generally not allowed to grow beyond six feet,<sup>100</sup> in poor sandy soil and eight feet in rich soil. The

coffee tree must be restricted to this height because, when the plant grows above this height, the difficulties of cultivating it increase. The leaves are at first a bright green color, turning into the olive shade when they are <sup>150</sup> full grown. Healthy coffee trees produce in the spring, on each leaf, from twelve to sixteen buds, which bloom promptly and have an exquisite perfume. The beauty of a coffee plantation is fleeting, since the trees on a plantation <sup>200</sup> may be in full blossom on one day and two days later the ground <sup>210</sup> will be completely covered with white flowers.

## TYPEWRITING TEST 19

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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A bank of itself does not create wealth. It is not an industry, therefore it does not carry on production, and it cannot of itself supply wealth to the community. It is a receptacle, a reservoir of the floating, liquid wealth<sup>50</sup> of the community. Its function is to aid production<sup>50</sup> and trade by making this floating wealth more available and more useful to industrial life than it could be without being gathered together. It is an agency for the more efficient use and handling of the community's wealth, but not for making wealth by any magical method, such as the<sup>100</sup> printing press affords, or by

creating deposits through loans. It is important to keep this in mind, because when people begin to complain that the banks or the government should make it easy to obtain credit, it is time to utter a warning.

Sound banking requires that somebody shall put<sup>150</sup> a dollar of wealth into a bank for every dollar that the bank lends out, and when we speak of wealth we include the paper representatives of the liquid wealth which is moving in trade.

All merchandise that is being transferred is creating and depleting bank deposits. It is through<sup>200</sup> this that pools of deposits or lending power, are created.<sup>210</sup>

## TYPEWRITING TEST 20

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Nothing in the contemporary readjustments is more striking than the emergence of the adolescent into the very center of social, economic and educational interest. With comparative suddenness he has been discovered by his "employer" to be woefully unprepared and "inefficient"; by the social worker to be exploited and demoralized only to be cast upon the scrap-heap; and by the educator to be at once more sensitive than the younger children and less amenable to the traditional school methods. An indication of the rapidity with which the adolescent has become a problem for the educa-



tor may be found in the fact<sup>100</sup> that in two decades the high school registration has grown ten times as fast as the general population. We may well believe that those responsible for the organization and administration of these schools were not prepared to deal with the new situation. The difficulty is seen to be still greater<sup>150</sup> when we recognize the far-reaching social and economic changes that have made upon the schools new and heavy demands.

We have before us seven books that deal with the high school problem, and there are others that take up special phases of education touching more or less directly upon<sup>200</sup> the adolescent period of the pupil of high school age.<sup>210</sup>

## TYPEWRITING TEST 21

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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A salesman's intelligence and industry will not have productive force unless it is backed by determination. Determination to be thoroughly effective, however, must have certain definite characteristics.

A man may determine as hard as he can, and may conscientiously seek to accomplish great things, and yet his success may not<sup>50</sup> be very great. Now wherein does such a man's weakness lie? It lies in the fact that he lacks the right kind of determination; the kind that follows through, the kind that is centered on the completion of the par-

ticular task that has been undertaken, the kind that is defined<sup>100</sup> most accurately by the word "will."

The man who is simply diligent and who has vague hopes but no definite convictions usually fails. If a man, instead of merely hoping to do a thing, wills to accomplish it, his confidence will insure his success.

Will is essential to success in<sup>150</sup> all walks of life, but its supreme importance in the case of the salesman will be obvious to anyone who knows the character of the work which he is to do.

Every undertaking is a series of desperate conflicts, and in these conflicts, he will be defeated whenever his opponent<sup>200</sup> exercises greater will power than he is able to bear.<sup>210</sup>

## TYPEWRITING TEST 22

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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From the standpoint of mental discipline, stenography is entitled to a place among those branches which usually appear in the curricula of educational institutions. This is the verdict of many men of culture who, possessing also a knowledge of shorthand, are competent to speak. While general recognition of the commercial<sup>50</sup> value of shorthand is accorded to it, few outside the ranks of professional stenographers have thought of it save as an adjunct to the business office. Yet it will be readily seen that there are grounds for the contention that shorthand is entitled to a higher place than has

generally<sup>100</sup> been given to it—higher, in fact, than most of its enthusiastic followers have ever claimed for it—since the beneficent effect upon the mind of a study which requires close application, a good memory, a quick ear, a sharp eye and an alert intelligence can hardly be overestimated. Doubtless<sup>150</sup> the commercial utility of stenography has prevented a general recognition of its real value in the development of the mental powers.

While mastery of the principles of shorthand requires but the memorization of a few strokes and a few rules, to acquire high speed the stenographer must carry in his<sup>200</sup> mind for instant use scores of word signs and abbreviations.<sup>210</sup>

## TYPEWRITING TEST 23

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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In his recent report to President Wilson, Secretary Lane of the Interior Department has outlined a public work that is greater by far than the construction of the Panama Canal.

It is a bold proposition, calculated to take hold of the imagination of the American people. He asks nothing less<sup>50</sup> than the development, as a public work, of the vast territory of Alaska—the building of roads and railroads, the opening of mines, the founding of agriculture.

Here is a territory one-fifth the size of the United States, with less than forty thousand white

inhabitants, less than one thousand<sup>100</sup> miles of roads and only fragments of railroads. Part of the territory has as genial a climate as Stockholm or Petrograd and there are fifty million acres that will make homes for a people as sturdy as those of New England. The territory is rich not only in agricultural resources<sup>150</sup> but also in mineral wealth, in great forests and in extensive fisheries.

Secretary Lane requests immediate action. He asks that the adequate governmental machinery be devised to do the work. He suggests that a board of commissioners be appointed to assume complete charge of all the affairs of the territory,<sup>200</sup> with power to develop its resources on the broadest scale.<sup>210</sup>

## TYPEWRITING TEST 24

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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By the term Solar System it is to be understood that an astronomer, speaking from the standpoint of an inhabitant of the Earth, wishes to refer to that object, the Sun, which is to him the material and visible center of life and heat and control, and also to those<sup>50</sup> bodies dependent on the Sun which circulate round it at various distances, deriving their light and heat from the Sun, and known as planets and comets. The statement just made may be regarded as a general truth, but as the strictest accuracy on scientific matters is of the utmost importance,<sup>100</sup> a trivial reservation must perhaps be



put upon the foregoing broad assertion. There is some reason for thinking that possibly one of the planets (Jupiter) possesses a little inherent light of his own which is not borrowed from the Sun; whilst of the comets it must certainly be said that, as<sup>150</sup> a rule, they shine with intrinsic, not borrowed, light.

The planets are divided into primary and secondary. By a primary planet we mean one which directly circulates round the Sun; by a secondary planet we mean one which circulates round a primary planet, and therefore only in a secondary sense circulates<sup>200</sup> round the Sun. The planets are also major or minor.

## TYPEWRITING TEST 25

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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In the matter of high speed in shorthand it would seem to be fully understood that the contests conducted in the British Isles and those held in America are, and ever have been, widely different as regards their character and the rules and regulations governing the same. The conditions under which our American friends achieved their high speed records are not at all as stringent as those which obtain on this side of the Atlantic, and this fact is altogether lost sight of when an attempt is made to compare British speeds with those of the American writers. It is<sup>100</sup> a very significant fact

that all the high speeds in America have been attained with a particular class of matter, that is, court testimony, and by one class of individual, the court reporter, whose daily business it is to write such matter. Court testimony, which consists of the taking down<sup>150</sup> of evidence by question and answer, is the simplest form of matter that it is possible to obtain for dictation purposes, and by adopting a method peculiar to America, of indicating instead of writing a certain word, such as "question," and "answer," etc., and accounting for them as if actually<sup>200</sup> written, the rate of speed is made to appear<sup>211</sup> exceptionally high.

## TYPEWRITING TEST 26

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The spirit of advancement is unloosed in imagination. Many of the castles built in the air have become wonderful realities for the profit of the people. A man dreamed of a world that was round and America was discovered. A man caught a vision of vast power from a tea<sup>50</sup> kettle and steam came to our aid. Men saw through the eyes of their minds great carriers racing across continents and oceans, speech conveyed thousands of miles, ships flying through space and surging under water. They imagined machines that would write, add,

sew, weave, print, cut steel, talk; and the<sup>100</sup> things they imagined became realities.

Then men with other imaginations took these creations and multiplied them by scores, by hundreds, by thousands, by millions, so that it required a nation to consume them. Yet other men of imagination saw these multiplied products made known to all who read; they saw<sup>150</sup> imagination developed in the many, along with the desire to possess. And advertising came to create this desire.

So from the minds of the inventor, the producer, the distributor, along to the creative makers of advertising, there is an unbroken chain of achievement. And advertising is not the least important<sup>200</sup> link, for production is a liability until consumption is assured.<sup>210</sup>

## TYPEWRITING TEST 27

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The stenographer who is always ready at call, who anticipates the chief's needs, plans intelligently ahead, guards systematically against errors and distractions, cares intelligently and consistently for her typewriter and equipment, is in demand. If, in addition, such a stenographer is constantly on the alert to improve form and speed<sup>50</sup> in taking dictation and in keyboard operation—in studying new possibilities and short-cuts, time-saving methods in the use of her machine and its various parts and attachments—her value will be redoubled. She can practically dictate her own salary. Manipulating the keyboard with wrist elevated piano-wise,

striving for<sup>100</sup> rhythm and cadence in striking the keys, studying ways for making effective use of different parts and attachments of the machine, and the use of the touch system—these are a few of the many ways by which stenographers improve technique, skill and capacity.

Initiative, which is the crowning characteristic<sup>150</sup> of a successful business man, is derived from two sources—technical knowledge and the acquisition of habits of concentration on detail, thus enabling one to arrive at rapid and accurate decisions when necessary.

Too much emphasis cannot possibly be laid upon the need for cultivating the ability to decide quickly<sup>200</sup> and accurately the many problems which arise in business life.<sup>210</sup>

## TYPEWRITING TEST 28

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The existence of confidence in banking institutions is seen in their functions of credit. People deposit money in the bank for the purpose of saving it or for the purpose of drawing checks against it. In either case the people have sufficient confidence in the bank to do so. If<sup>50</sup> they deposit for the purpose of saving, the bank uses the money commercially. It makes industrial enterprises, receives interest in return and then pays to the depositor part of the interest received for the money used. Banks accept checking accounts because, by this means, they secure the use of surplus<sup>100</sup> money. On



the other hand, the depositor opens a checking account in order to pay his bills through bank credits without the intervention of money transactions.

Another leading function of banks is the discounting of notes, bills of exchange and other forms of commercial paper. A merchant may have a<sup>150</sup> note payable in sixty days and may wish to realize credit on this note without delay. By taking it to the bank he secures in return for it money or credit. Naturally, for this accommodation he pays a discount, which is one of the chief sources of revenue to banking<sup>200</sup> institutions. In a similar manner, banking houses discount bills of ex-<sup>211</sup>change.

## TYPEWRITING TEST 29

These copying tests consist of 212 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The difference between a business trip and a vacation tour is that the aim of the former is to get something and the aim of the latter is to get away from something. Now the something from which one would escape when released from daily duty is not a place<sup>50</sup> but a state of mind. It is an axiom of metaphysics that all space is alike. Consequently it does not matter where one is if he carries with him his environment and his personality unchanged. The snail and the tortoise are so afraid that they will miss home comforts when<sup>100</sup> they travel that they bear their houses on their backs

wherever they go. Therefore, the snail and the tortoise can never take a real vacation and they show the effects of the limitation in their gait and manner.

If during your vacation time you live the same life, keep the<sup>150</sup> same hours, eat the same food, wear the same clothes, see the same sort of people, read the same books and papers, and think the same thoughts, you might just as well stay at home. It would be cheaper and less bothersome. For that is not travel; it is merely<sup>200</sup> change of position relatively to the imaginary lines of latitude and longitude.<sup>212</sup>

## TYPEWRITING TEST 30

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The typewriter has become such a familiar object in the office of every business man, and its utility is so thoroughly established, that the process of manufacturing a machine which has revolutionized business methods is seldom given a thought. It is a world-recognized trait of human nature that appreciation<sup>50</sup> of the means by which great things are accomplished is lost in contemplation of the result. There is perhaps no other machine which receives such variety and quantity of wear under all sorts of conditions and disadvantages. Its mechanism is simple; there is little which can affect

it outside of<sup>100</sup> actual violence, but in completeness of detail its construction is perfect. The amount of patient effort expended in exhaustive research into suitable metals and the proper application of mechanical principles can not be estimated.

Late in the nineteenth century the first Remington appeared on the market. Compared with present machines<sup>150</sup> it was a crude instrument not adaptable to the varied uses of the models of to-day; yet for seven years all the inventive genius of six men had been employed in building and rebuilding models, finding defects, and contriving ways and means to overcome obstacles, all for the purpose<sup>200</sup> of arriving at a result<sup>211</sup> which would be practical and inexpensive.

## TYPEWRITING TEST 31

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The demand of modern business has imposed upon the manufacturers of typewriters a tremendous task, of which the ordinary person has but little conception. Every large and progressive typewriter company has a staff of inventors and mechanics whose sole duty it is to devise ways and means to meet and<sup>so</sup> even anticipate the requirements of typewriter users.

Realizing that the speed of the fingers is an important qualification, typewriter companies were pioneers in spreading the gospel of touch and the development of all the fingers. With this accom-

plished, every mechanical operation of the machine has been studied with the determination<sup>100</sup> to reduce friction, promote ease and eradicate useless effort. Within the recollection of all, the labor of lifting the carriage has been eliminated, line spacing and return to the beginning of the line combined, the writing in colors simplified. The movement of the carriage forward and back is accomplished without<sup>150</sup> touching it with the hands.

The back spacer takes the operator to a correction or omission of a letter, and the column selector instantly finds the writing point without the striking of the space lever or the depression of the carriage release. Numberless tests have proven that the column selector<sup>200</sup> alone saves from fifteen to twenty per cent. of time.<sup>210</sup>

## TYPEWRITING TEST 32

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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All sane persons have an insurable interest in their own lives. A substantial pecuniary interest in the life of another is sufficient on which to base insurance. To allow one to insure the life of a person otherwise would be to encourage objectionable wagers. A creditor has an insurable interest<sup>50</sup> in a debtor's life. Not only may the creditor so insure, but if the debtor dies, he may collect on the contract with the insurance company, and he may also recover payment of the debt from the estate of the deceased. Children or parents dependent upon each other have such<sup>100</sup> an interest. If the interest exists



at the time the contract is made, it is immaterial whether it continues or not, as a creditor may insure the life of his debtor and still collect the insurance even though the debt was paid subsequent to taking out the insurance. In this,<sup>150</sup> life insurance differs from fire insurance contracts. The insured may apply for insurance payable to himself or to his estate, or he may make it payable to any one who has an insurable interest, and such person at once acquires a complete interest in the insurance contract. The one in<sup>200</sup> whose favor the insurance is taken is called the beneficiary.<sup>210</sup>

## TYPEWRITING TEST 33

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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A manufacturer had occasion to make a large export shipment. It was the first order from a big concern secured after great effort. If satisfactory, large future orders were assured. Extra care was to be taken in making and finishing the goods and special packing boxes of extra quality and <sup>50</sup> strength were ordered. One of the conditions was that the boxes should be secured with bands of iron of a certain width.

The goods and boxes went to the packing room with careful instructions, including the width of the strap iron which was a quarter of an inch wider

than<sup>100</sup> ordinarily used in domestic shipments. The clerks did everything as ordered till the very last item—putting on the iron bands. There were none of that size in the house, so the entire shipment went with the narrow iron bands.

In due time the shipment landed back in the shipping<sup>150</sup> room. When letters began to pass between two continents, it appeared that the shipment was rejected because of the narrow iron bands. The buyers had reasoned that if instructions had not been followed in one detail, doubtless the same was true in other details and they would not even open<sup>200</sup> the boxes. Fidelity in little things makes<sup>210</sup> great accomplishments possible.

## TYPEWRITING TEST 34

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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There is never a reason for arguing with a customer. The sales letter is the only kind of letter in which argument should appear. If a customer is dissatisfied, he does not want proof that he is wrong—he wants satisfaction. If there is a chance of his being right,<sup>50</sup> never try to prove him wrong. If the dictator knows that the complaint is due to a misunderstanding and is convinced that the house should not be held responsible for the difficulty, he should write a careful letter of explanation but not of argument. If this does not prove satisfactory,<sup>100</sup> then either the explanation was not com-

plete and logical or else the complaint is unreasonable.

Remember, a letter adjusting a complaint of a customer should open by agreeing with him about something. It might agree that his experience must have been annoying, or express confidence that a satisfactory adjustment will<sup>150</sup> be made but it should begin with some sentence that brings the house and the customer closer together. An explanation of the facts should follow; then the concession the house is willing to make; then the conclusion.

When the complaint of a customer is just, tell him so and tell<sup>200</sup> him at once what concession you are going to make.<sup>210</sup>

## TYPEWRITING TEST 35

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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In general, the success of a young man depends on his knowing how to do the thing that lies before him and then doing it. Every young man who thoroughly understands his work is sure to succeed in time, whatever his calling or profession. He will not find himself crowded<sup>50</sup> much after the race starts.

Conversely, failure comes from lack of skill and lack of courage. Most men in professions have not mastered their business. Nowadays, if a boy has learned the elements of bookkeeping, he wants

to begin by keeping a full set of books. If a man has<sup>100</sup> spent 12 weeks studying civil engineering, he wants to begin at bridge-building. But no man can succeed till he has mastered the thing he has to do. If it is a trade, he must serve his time as a student. The university and the school of practical experience have<sup>150</sup> approximately the same end in view. The man must learn to do what he tries to do, otherwise he must fail. He may be fortunate enough to wrest success from his apparent failure, but it is better not to fail at all. To fail is to injure his own record<sup>200</sup> and the interests of those who employ and pay him.<sup>210</sup>

## TYPEWRITING TEST 36

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Just as one hour gained in the mail delivery at the beginning of the day adds to the working time of the whole office force, so any time saved at the close of the day in getting out the mail adds to the effectiveness of the service rendered the customer.<sup>50</sup> The mailing department is made responsible for the collection and the handling of the thousands of letters that need to be inclosed, stamped and mailed, and for the various other items of mail matter, such as printed matter, publicity literature, letters and packages for registration, which must be weighed and<sup>100</sup> stamped with the proper amount



of postage. As soon as the letters and circulars are inclosed by one set of clerks, they are sealed by another set of clerks. Electric sealing machines are provided for this purpose.

Constant attention is given to through mail train connections. Collection checks are put<sup>150</sup> in envelopes and sent to the post office for dispatch on through trains to cities where correspondent banks are situated, while a special messenger service is provided for getting important letters to the post office.

As a further example of the varied nature of the duties of the mailing clerk,<sup>200</sup> he is required to settle all postage questions that arise.<sup>210</sup>

## TYPEWRITING TEST 37

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The subscriber to any stock is liable for the face value of the shares he subscribed for and in the absence of any laws to the contrary he is not liable beyond this extent. His individual property cannot be taken as in a partnership to pay the debts of the<sup>50</sup> corporation. He may, however, lose the amount which he subscribes. Creditors can only look to the assets of a corporation for the enforcement of their claims. This is one of the chief reasons why a person can easily be induced to invest in a corporation, for he may realize a<sup>100</sup> good profit from his investment especially if he feels speculative and he

cannot lose any more than the investment represents. The holder of National Bank stock is by law liable for the par value of the stock in addition to the original subscribed sum,<sup>150</sup> so that in case of a failure he would not be assessed for more than one hundred per cent of the value of his holdings.

The stockholder who receives his original stock at a discount is liable for an assessment for the difference between the purchase price and the stock value of the stock bought and<sup>200</sup> the liability may<sup>210</sup> by law continue to an announced buyer.

## TYPEWRITING TEST 38

These copying tests consist of 212 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Monday, January 25, 1915, has taken its place among the important dates in the history of science and human progress. On that day, in the presence of groups of prominent men on both the Atlantic and the Pacific coasts, the transcontinental telephone line was given its first public test and <sup>50</sup> the completion of this line was formally celebrated.

There have been few more dramatic moments in the history of science than when the venerable Professor Bell, sitting in a downtown office in New York City, lifted the receiver from the hook and called to Watson, his friend and fellow workman,<sup>100</sup>

in far away San Francisco. There was a wonderful story in the first "Hello"—a marvelous tale of miracle working, heroic struggle and sublime achievement. Probably no two men before in all the history of the world's discoveries and inventions ever lived to see such magnificent results from work in<sup>150</sup> which they had been the pioneers. Accustomed to the use of the telephone as all of those present were, and accustomed to big events as most of them were, a hush that was tinged with awe, an almost solemn silence, fell on the assemblage as the great inventor talked to<sup>200</sup> his old associate on their own invention, the child of their brain.<sup>212</sup>

## TYPEWRITING TEST 39

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Bills of lading are of two kinds: Straight and Order bill of lading. The Straight bill of lading is issued when the shipper has no intention of transferring the ownership of the goods to anyone but the consignee. The Order bill of lading is negotiable, which means that it may<sup>50</sup> be transferred many times en route, the same as a check may be transferred by means of an endorsement.

With a straight bill of lading the goods are released to the consignee only on surrender of the bill of lading. The order bill of lading may also be used in<sup>100</sup> the case of an individual who pays for

the goods by means of a commercial draft, which is generally attached to the bill of lading and placed with the bank for collection. The bill of lading properly endorsed is released to the purchaser by the bank's correspondent upon the payment<sup>150</sup> of the amount.

Bills of lading are generally issued in triplicate; a straight bill of lading, a shipping receipt and memorandum. They are all signed by the shipper and the agent of the transportation company. The first is sent to the consignee who presents it before he can get the<sup>200</sup> goods. The second is kept by the transportation company, and<sup>210</sup> the memorandum<sup>211</sup> is kept in the offices of the shipper.

## TYPEWRITING TEST 40

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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A man wrote to this magazine sending a list of securities and asked if any changes might be suggested to strengthen his general investment position. His purpose, he said, was not so much to reassure himself in regard to the intrinsic merits of his various securities as to determine whether, in the investment of several thousand dollars of surplus funds which he expected to have soon, it would be advisable to adhere to the general plan on which his present holdings had been accumulated.

His list represented a very substantial invest-



ment, divided in about equal proportions among first mortgages on <sup>100</sup> farms, bonds of second and third middle-western cities and fine railway bonds. The average yield of income was a little over 5 per cent.

He said that he leaned naturally toward mortgages but a canvass had convinced him he would probably be able now to find in the localities <sup>150</sup> he favored any loans measuring up to his requirements. He had also found municipal bonds highly satisfactory. Because of the mortgage situation, he was more than half inclined to invest the additional funds in municipal bonds as well as in railway bonds, whose safety he supposed would be unquestionable but <sup>200</sup> whose depreciation during the last year had made him somewhat uneasy. <sup>211</sup>

## TYPEWRITING TEST 41

These copying tests consist of 212 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The hardwood forests of the eastern states are rapidly being denuded. In view of this fact it is important to consider some forest tree that will take the place of the eastern hardwood. In many of the semi-tropic portions of the globe eucalyptus trees are found most suitable for<sup>50</sup> forest cover. They are grown extensively in Australia, and as natural conditions there are very diverse it is evident that, if the species are properly selected, the trees will thrive in the same relatively diverse conditions in the American Southwest.

The eucalyptus is a quick-growing tree, making

an average<sup>100</sup> yearly growth of from 10 to 15 feet in height and sometimes reaching a development of five inches in diameter in four years. It furnishes hardwood possessing qualities similar to those of the hickory and ash. The wood of the different species<sup>150</sup> differs in strength and durability, but in general the timber is very strong, heavy and hard, with a close-grained and homogeneous structure. In fact, it has been proved that the various species of the eucalyptus form very satisfactory substitutes for eastern hardwood in the manufacturing of agricultural implements, vehicle stock and boat ribs, and for piles, posts,<sup>200</sup> poles, railway ties and similar purposes where strength and durability are desired.<sup>212</sup>

## TYPEWRITING TEST 42

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Most Americans know that the submarine was first designed in this country. It is difficult to realize how far back the submarine dates in the history of war, yet the first craft of this kind was built by an American during the Revolutionary War. Robert Fulton designed a submarine but<sup>50</sup> was unable to raise money enough to make it a success. About fifty years later the Germans worked upon the problem and they built a trial vessel which collapsed when they attempted to operate it at too great a depth.

In the Civil War a submarine was used by the<sup>100</sup> South, but before it destroyed its first ship, it sank in shallow water and its crew was drowned. It was not until 1895 that the United States began to build its first submarine from plans submitted by a man who had been a teacher in Ireland. Many difficulties were encountered<sup>150</sup> at first but five years later the first undersea boat was accepted by our navy. From that time dates the successful use of this form of naval construction. It is an interesting phase of history that for two years the country that did most to perfect this boat should be<sup>200</sup> expected to furnish the most effective means for destroying it.<sup>210</sup>

## TYPEWRITING TEST 43

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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The American fruit grower has not lost sight of the fact that he is a merchant, for the manufacturers have taught him that the consumer must be recognized as the foundation of all demand. In considering coöperation we recognize the grower as the master, but in the final analysis we<sup>50</sup> discover that the consumer is king. His wants must be catered to.

Merchant fruit growers recognize the necessity for manufacturing the best products. They deliver the fruit into the world's markets, go to the consumer's front door, enter his library through<sup>100</sup> the medium of the magazine and the daily papers,

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Merchant fruit growers recognize the necessity for manufacturing the best products. They deliver the fruit into the world's markets, go to the consumer's front door, enter his library through<sup>100</sup> the medium of the magazine and the daily papers,



and insistently impress upon him the perfection of the product.

Consumers are being educated to a better knowledge of fruits and their uses. Its health-giving qualities are being clearly emphasized. A larger consumption is being encouraged. The consumer's enlightenment is essential if he is to be induced to use <sup>150</sup> larger quantities and varieties of fruit.

The specialist in fruit advertising is almost indispensable. He must study closely the problem of supply and demand in all its sudden and surprising changes. The big fruit advertisers do employ such experts. Campaigns of publicity, both national and local, are now being conducted <sup>200</sup> with the effect of steadily increasing the consumption of fruits. <sup>210</sup>

## TYPEWRITING TEST 44

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Each manufacturing business has peculiarities, machinery, methods, and even a language of its own; sometimes men must spend years in the study of the technicalities of certain manufacturing businesses before they become expert in them. It is evident that we cannot take up any one here, except in so far<sup>50</sup> as the principles of one apply to all, and these can be set down only very briefly.

The first essential to successful manufacturing is correct buying. In fact, in some businesses this is so essential that the buyer gets a larger salary<sup>100</sup> than the manager himself. We can see the reason

for this when we consider that a good buyer must understand not only the materials he buys, but also the manufacturing processes, so that, knowing the process through which the raw materials will go in his particular business, he will buy those materials that make the most profitable manufactured<sup>150</sup> articles

The next essential, and in most cases the most important one from the manufacturing standpoint, is a management capable of producing the best product at the least cost. The managers decide what shall be produced and how; they hire the workmen and decide what each shall do; they decide<sup>200</sup> what shall be done by hand and what by machinery.<sup>210</sup>

## TYPEWRITING TEST 45

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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One of the most important items in the problem of distribution of food and other commodities is the problem of transportation. If there were an article that you especially wished to possess, that appealed to you, and you found that it was not manufactured in your own country, you would<sup>50</sup> begin to realize how much the transportation company does in bringing it to you and of what inestimable value transportation is to the nation at large. The most important item is not the development or raising of the product, but the bringing of the manufactured or agricultural articles

within<sup>100</sup> your reach. Everyone knows that hundreds and thousands of different fruits rot on the ground every year because their quality does not warrant high transportation charges.

What the railroad and steamship companies do in transportation for long distance, small wagons do in a smaller measure in cities and towns because<sup>150</sup> they save us the trouble of hauling our parcels from the place of purchase. The element of transportation, we see, therefore enters into our lives every day, saves us a lot of inconveniences and permits us to get the luxuries that we like. Of course, we must realize that the<sup>200</sup> transportation charges will therefore enter into the price of commodities.<sup>210</sup>

## TYPEWRITING TEST 46

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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One of the greatest drawbacks to lumbering has been a high rate of taxation. When timber land had little value and the tax rate was low, an owner could hold his forest until a good price was to be obtained. If the timber permitted, he could cut only the best<sup>50</sup> trees, reserving the smaller ones for another crop. Much of Maine's forest land has been cut three or four times.

When taxes are high, however, the owner is compelled to harvest his crop to avoid heavy loss. Where a tax of five or six per cent a year is levied<sup>100</sup> on the full value of the standing timber a section is

soon cleared of its valuable forests. By taxing a wood lot once each year, the timber is taxed from 45 to 60 times during its life, whereas field crops are taxed once. The ideal way of taxing forests, adopted<sup>150</sup> by some of the states, is to allow forest land to remain untaxed until the timber is cut and then to compel the owner to pay about 10 per cent of his selling price. Thus the owner pays when he is best able to do so. With just laws and<sup>200</sup> increased fire protection, timber growth will be safe and profitable.<sup>210</sup>

(210 words)

## TYPEWRITING TEST 47

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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A Savings Bank accepts from its depositors small amounts of money from one dollar up (the exact amount varies according to the laws of the bank), subject to withdrawal by check or otherwise. Upon these accumulated savings, it pays a certain pre-established definite rate of interest. In some banks the<sup>50</sup> depositor must have a certain amount of money to his credit before any interest will be allowed him. Upon the initial deposit, the depositor is furnished with a bank-book in which further deposits, interest allowances, and withdrawals are recorded. Usually, interest is compounded every



six (6) months and money, as<sup>100</sup> a general rule, must remain on deposit until an interest payment date, before the depositor receives the benefits of it. Frequently banks, in order to avoid a panic, will insist upon a certain number of days' notice before allowing withdrawals to be made. Generally this right granted by law to<sup>150</sup> the banks is waived. Before a depositor places his money in the safe-keeping of a bank, he should make sure to investigate the conditions under which the bank does its business and the manner in which the accumulated deposits of all the depositors are used for getting the interest. Some<sup>200</sup> foreigners do not trust the banks, but this is foolish.<sup>210</sup>

## TYPEWRITING TEST 48

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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Many motions in an office are wasted through the improper arrangement of desk drawers and the equipment on the desk for handling papers. In most offices, clerks' desks are equipped with too much drawer space. The result is that matters which would be attended to if kept on top of the desk are filed away in the drawers and forgotten until brought to the attention of an executive through a complaint.

A study of the requirements of each person in the office should be made and a desk suited to those requirements should be installed. It will

be found that for<sup>100</sup> most purposes a desk without a center drawer and with two or three drawers on the right-hand side, will be sufficient.

The material used most frequently, such as letter heads, carbon paper, envelopes, pins, etc., should be within easy reach. In some cases it is advisable to have the upper<sup>180</sup> right-hand drawer filled with compartments for these articles and the lower right-hand drawer so arranged that the stationery needed is separated and placed on end. In other cases small desk cabinets with tops slightly slanted downward to the rear are used. This slant arrangement pushes the top sheet out<sup>200</sup> slightly beyond the lower sheets, thus making it easy for withdrawal.<sup>211</sup>

## TYPEWRITING TEST 49

These copying tests consist of 211 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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### THE VANISHING PICNIC

There are still people in the world who sally from the city for a day with nature without matches, steak, or a coffee pot. They sit like their ancestors under the trees and munch their cold meal, or decorously pour something hot from a thermos bottle. More and more, however,<sup>50</sup> groups gather on sound or ocean beach or on river bluff, and while they eat a thin streamer of smoke wavers its way skyward between broiling steak and coffee in the making. The picnic is giving place to the camp.

Of course, it is the fire that is the sign<sup>100</sup> of the camp, and it is something cooked over a fire that is its chief justification. There is so much justification in it, indeed, that the man who has outgrown a picnic will toast wienies or insist on brewing something even on a July day. A fire is decent enough<sup>150</sup> by itself, but it takes on a peculiarly admirable quality when it has assisted in preparing a meal. It is as if the camper and the fire had taken salt together and were of one family. What might have been merely a fire becomes as much as a personality. It<sup>200</sup> has been needed and used, and has been dignified by use.<sup>211</sup>

## TYPEWRITING TEST 50

These copying tests consist of 210 words to be copied on the typewriter in seven minutes. The exercises may be used as dictation exercises with a shorthand class.

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This is an age of advancement. The one who succeeds will do so because of his ability to enter into competition with others and win success by his own energy and acuteness.

There is not a profession that has not many followers. There is not a line of business that<sup>50</sup> has not apparently as many engaged in it as can pursue it with profit. There is not an occupation where the ranks do not seem full. In order to secure success under these conditions it is not enough that one is willing to work and to economize. Something more is<sup>100</sup> required than attention to business.

The man or woman who would succeed in this age must be able to take advantage of every circumstance. Circumstances must be understood before one can take advantage of them. Things happen and we do not know their meaning till some time afterward. This will <sup>150</sup> not suffice. We must be able to interpret their meaning at once. If we do not, some one else will and that one will also reap the benefit.

Not only is it a requisite of success that we be able to interpret the meaning of things as they occur, but <sup>200</sup> we must also know what is most likely <sup>210</sup> to occur.











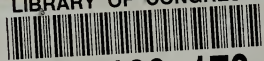








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