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**LOOSE LEAF BOOKS  
AND SYSTEMS  
FOR GENERAL BUSINESS.**



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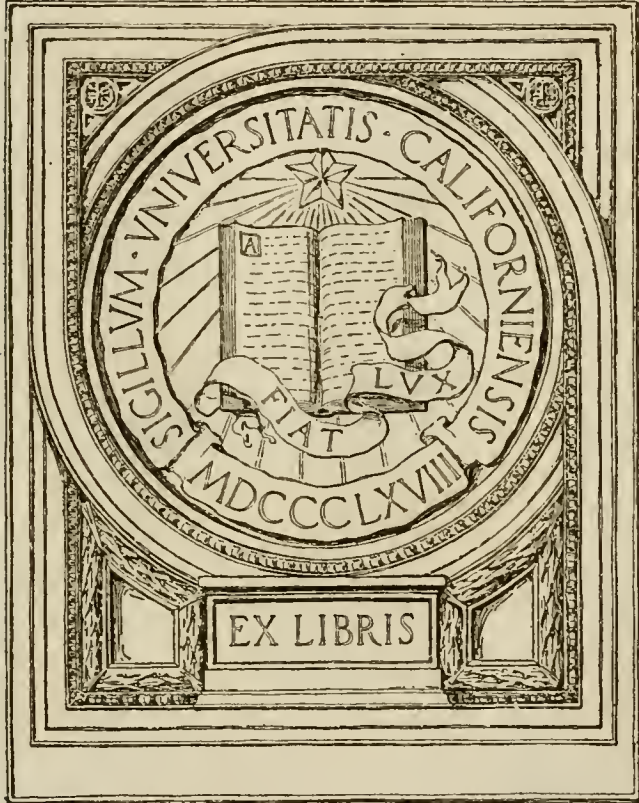
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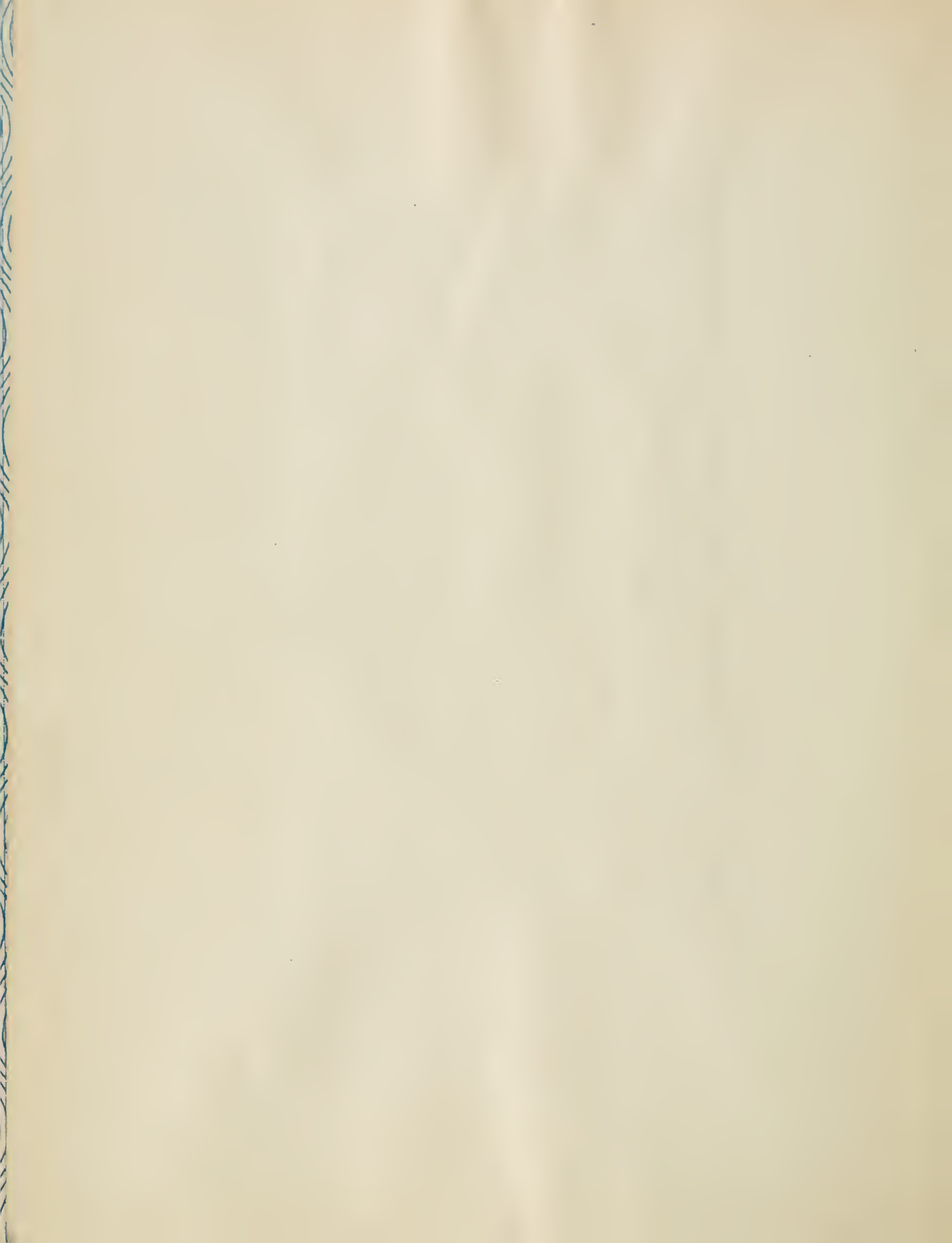
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*Allen Knight*







ALFRED KNIGHT  
Certified Public Accountant  
SAN FRANCISCO





# Loose Leaf Books and Systems

For General Business.

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F. W. RISQUE.

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THE  
LOOSE LEAF  
BOOK SYSTEM

1907.

PRESS OF R. P. STUDLEY & CO.  
ST. LOUIS, MO

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HF 5677  
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## CHAPTER I.

INTRODUCTION.

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THE improvement in mechanism, arrangement and convenience of loose leaf books and appliances has developed until it has met the most exacting requirements of the modern manager. The business public is investigating the merits of Loose Leaf as applied to accounting and the inquiries and articles appearing in the technical periodicals indicate such an interest in the subject, that it was thought a brief outline of the uses and application of loose leaf books might be of value. A progressive manufacturer is always in search of tools and machinery of greater efficiency than those he may have in use and does not hesitate to discard any machine which he can replace by one of 5 to 10 per cent, greater in results.

The office is too frequently neglected in equipment, and as one who appreciates the wonderful improvements in the tools of the office I have penned the following pages.

This is not a treatise on accounting, but simply how to use, to the best advantage, modern appliances.

While part of the matter may savor of a work on bookkeeping, it was deemed necessary to go partly into details to clearly demonstrate the complete application.

Though you may need no such particulars, there may be some who otherwise might not reap the full benefits.

So little has been printed, except in the periodicals or occasional advertisement of some manufacturer, that the field in loose leaf literature is almost virgin.

There is no mystery about the new order of things, simply an intelligent use of the particular implements described.

Any progressive stationer should be able to supply your wants when made clear to him.





MECHANISM.

IN producing simple and durable mechanisms for loose leaf books, the inventor has found a wide and fruitful field. There are many excellent devices now in use and to the inexperienced and non-technical, they appear very similar, yet upon examination are found to be built on entirely different principles. Nearly all ledgers may be embraced in one of two classes—either the Automatic Movement, which operates by spring and ratchet, or the screw and lever ledger.

In operating the Automatic (Fig. B), the key is turned to the left, which releases the ratchet when the spring presses the back out or open, thereby releasing its grip on the leaves, one or more of which can be then removed or new ones inserted as desired. To close or grip the leaves, it is only necessary to press down on the metal back, tightly closing it, when the ratchets grip the rods inside the back and hold the parts firmly.

The screw and lever ledger (Fig. A) opens when the key is turned to the left and can be distended to its limit. By turning the key to

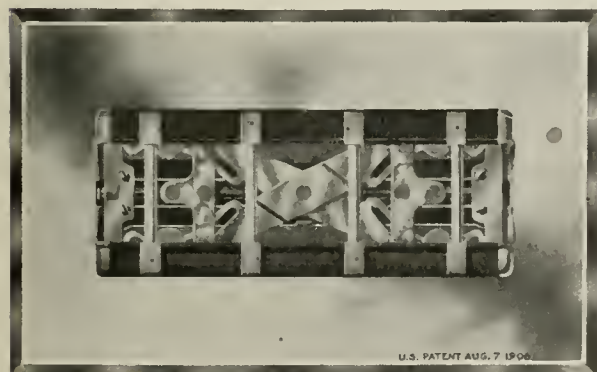


Fig. A-4.

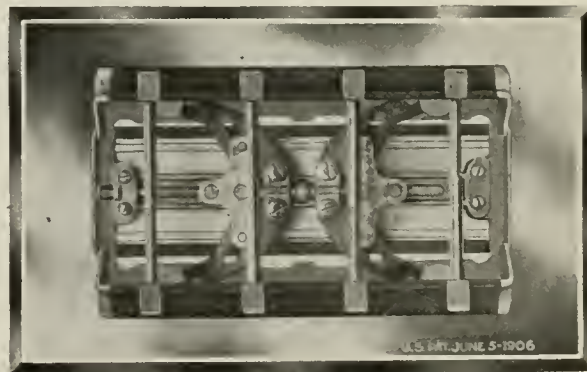


Fig A-4.

the right, the back is contracted and may be securely locked upon the leaves, and in this mechanism the leaves may be so firmly bound that not one may be removed, except by tearing it out bodily.

Flat opening covers for ledgers, cash books, sales books, (Figs. D-3, D-4), are of stout and durable binding. Those used for price and cost books, pocket memorandums etc. (D, D-2), are much more

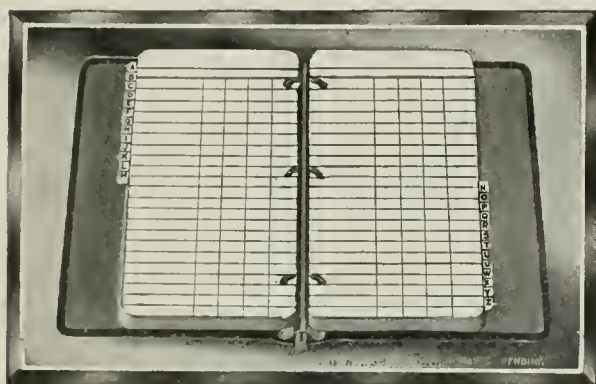


Fig. D-2.



Fig. D-4.

delicate both in mechanism and binding.

The loose sheet order holders (H, H-2, H-3), are provided with a stout spring, holding the covers, which are opened by bending the covers back or apart.

The ordinary transfer and post binders (F-2, 3, 4), are used to hold order blanks, reports or other papers for reference and have many different mechanisms for gripping the back to the parts—either springs, lever clutches, thumb screws or screw locks, but are usually of such simple device that their operation is self evident. They may be bound in plain cloth, canvas, corduroy, Russia leather or aluminum.

There are several Prong Files (E, E-2, 3, 4, 5, 6, 7), on the market. The distinguishing features are four or more prongs, two or more fixed in each of the Covers near the binding edge, upon which the perforated or punched sheets are held. The Covers open at the center by metal or cloth hinges, for removing or inserting leaves, and

are controlled by a catch at the bottom and in some instances one also at the top of the back. These prong files may be either wood or metal back, and of any desirable binding. They are made for one, two, three or four inch capacity of leaves.

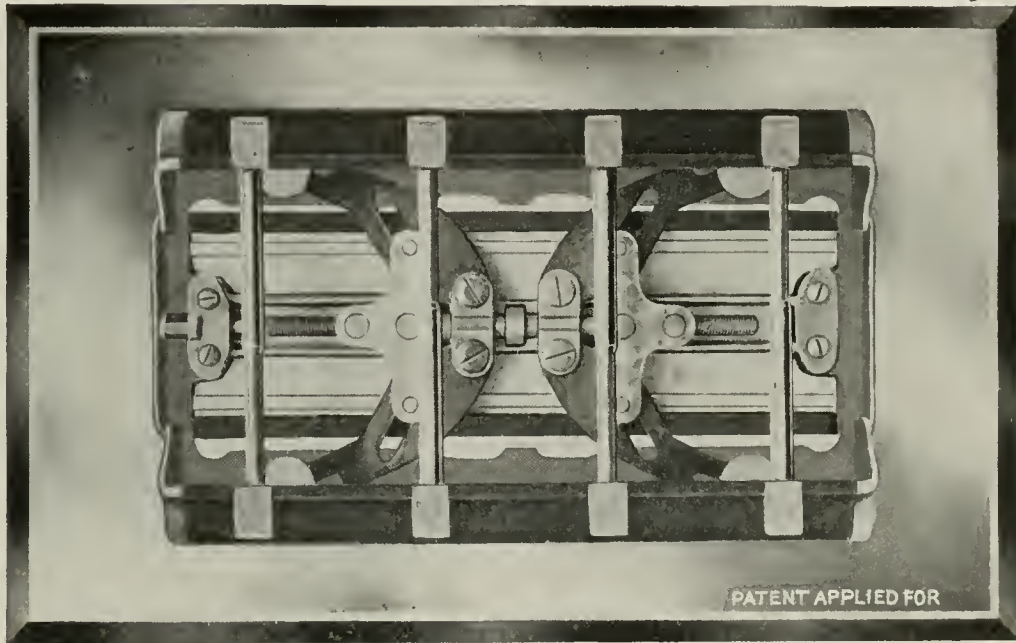


Fig. A-4.



### GENERAL DESCRIPTION OF BOOKS AND DEVICES.

The development of the loose leaf system in accounting is simply the natural evolution of the mechanical part of the work, a shortening of methods, a saving of time and labor, consequent upon the great improvement in the tools of the accountant.

The principles of higher accounting are not changed, but the means of arriving at results are vastly improved. At first the conservative office man saw disaster staring him in the face, when he imagined that, should he adopt loose leaf books, some sheets might inevitably be lost or mislaid. Now our best authorities are the warmest advocates of the new order of things, and having experienced no missing sheets, see no reason to fear that result. It is not our purpose to exploit all the different systems of accounts, nor give an exposition of the hundreds of special rulings, each adapted to the peculiar business or ideas of the original, but briefly show the bearing and adaptability of the general methods now employed.

Adjustable covers are now used to hold or bind sheets of any size from 2x4 inches and  $\frac{1}{4}$  inch capacity (Fig. D), to 18x36 inches and

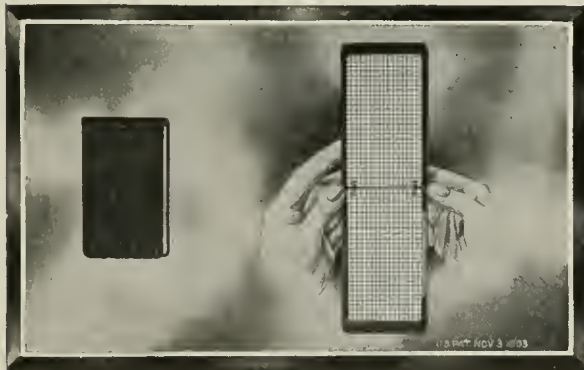


Fig. D.



Fig. A.

6 inch capacity (Fig. A-C), though these larger covers are, from experience, not so desirable as much smaller ones, for convenience in handling.



The progressive office man of to-day endeavors to so regulate the size of his volume, that the weight and dimensions may not be too awkward for rapid work. Thus a sheet of great width and length is bound in as few pages as may answer the current needs and later placed in a post binder (Fig. F or G), for permanent filing.

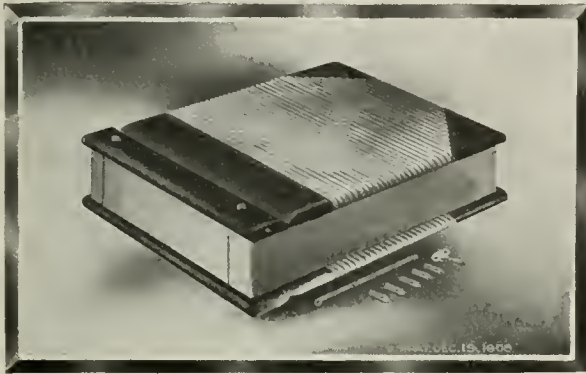


Fig. F.

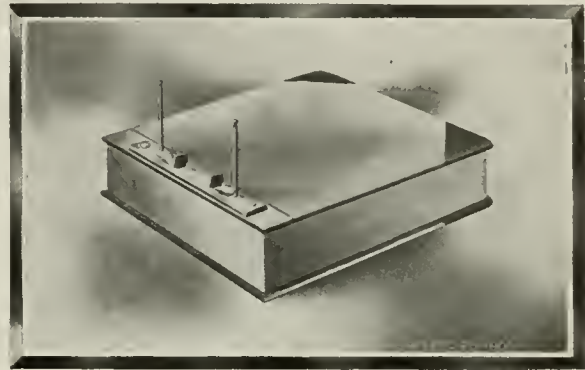


Fig. G.

Covers or bindings of these sheets are as substantial as the binding of ordinary blank books, and as handsome as the best bound book made to order.

They vary from a thin or flexible leather for price books to heavy rich binding for ledgers, cash books, etc.

The mechanism is substantial, but delicate for the pocket use, and heavy for the desk.

The requisites for a satisfactory loose leaf book should be ease and quickness of operation to insert or remove the sheets, simplicity in the movement of the mechanism, flat opening, that every sheet may be written on or ruled from edge to edge of rulings, and finally substantial binding to stand the constant or daily use in the office.

Any class of accounts or information which should be classified by date, alphabet, territory, kind or sequence should be kept in loose leaf books.

Conservative estimates place the saving in time and labor of a busy clerk, who usually has a full day's work to do, at from 20 to 25

per cent. when a perfect system of loose leaf books is used.

There is no bound book of account which may not be replaced by a loose leaf one, and many progressive office men predict that within ten years there will be few, if any, bound books in business use. From the samples described herein the intelligent accountant should be able to see just how his present system may be improved by using loose leaves and judge of the time and labor to be saved.

Though some chapters may be more in detail than seems consistent with the others, yet the apology should be that in these the change is either radical or the information is for those who do not profess a thorough experience in accounting, and who may be able to derive benefit from the explanation only when fully set forth.

Books used for merchandise, manufacturing, transportation or banking transactions may vary in form of heading, ruling, etc., but are all for the ultimate purpose of preserving facts, figures and results for ready reference, and arranged solely to furnish information such as may be deemed desirable.

Books ought to contain every essential detail which should be known, and many references and notations which have no special bearing or use should be eliminated.

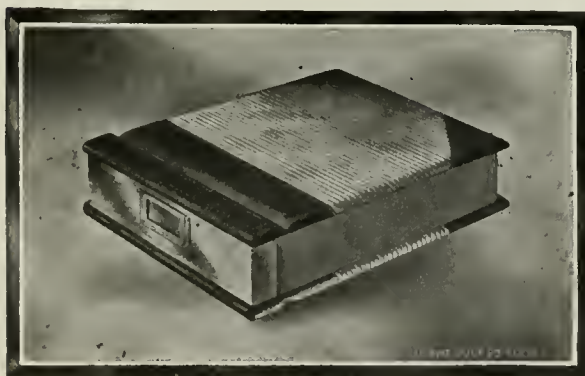


Fig. C.

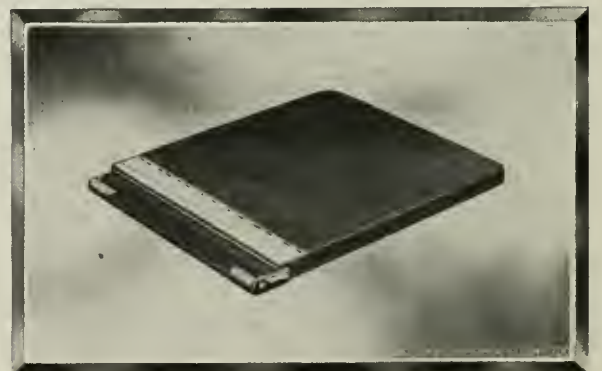


Fig. H.

Order holders (Fig. H, H-2, H-3, H-4, H-5), are used for all loose leaf memoranda or sheets in temporary use, such as orders

sent from office to shipping room in course of being shipped, or to be returned to the office, letters or papers from heads of one department to another, etc., and should be light, substantial, easily operated, and yet hold contents securely.

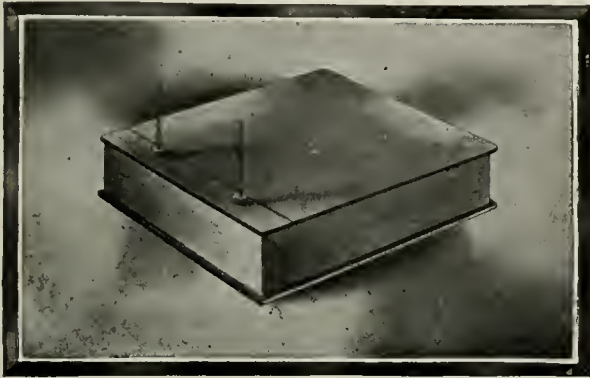


Fig. G-2.



Fig G-4.

Post Binders (Fig. G-2, G-3), are for permanent filing of orders, reports, correspondence, data, etc., and should be not only substantial, but with a mechanism that allows expeditious removal or insertion of sheets.

Every large office should have a serviceable hand punch (J), so adjustable that the office boy could punch blank sheets in emergency as required.



Fig. J.

Prong Files (Figs. E, E-2, etc.), have grown in favor and are used



for more different classes of accounts and papers than almost any loose leaf device.

They make excellent bindings for small ledgers. They are used for ledgers, cash books, journals, day books, bills of lading files, tariff files, time rolls, daily and monthly reports, correspondence files, bill files, invoice files, sample files, scrap books, photograph

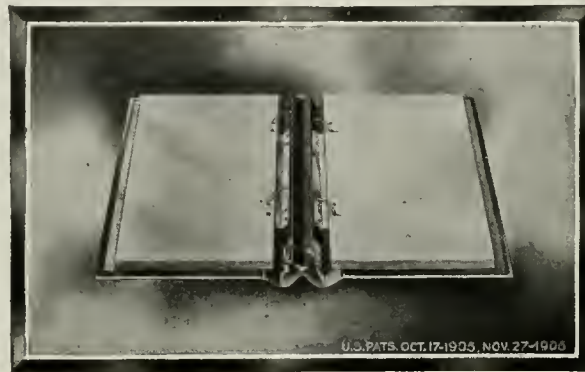


Fig. E-3.

and stamp albums, branch reports and in fact for many uses which are frequently developed only by the user.

They are durable, very easily and quickly opened and closed, and cheap. The prongs do not hold the sheets, they simply serve for alignment of sheets. The two sides of back near prongs, or jaws, really hold the sheets, hence a prong file should always have its full quota of sheets, whether blank, used, or in use.





the old style ledgers to the new, the change may be made all at one time or by gradual steps.

In changing gradually, he need not transfer all accounts. He should close the representative and property accounts, and transfer those balances each to a page in his loose leaf ledger. The customer's accounts he could allow to remain in the old ledger, posting such credits, as they arise, which are applicable to the accounts as they stand in the old ledger, which would gradually balance those accounts, and all new charges, or initial entries, may be made in the new ledger .

This may be continued for such time as is deemed best and, when desired, the old customers' accounts, which might be still unsettled, should be ruled up and balances transferred to the new ledgers.

The same method, though, of course, reversed in the manner, may be pursued with the purchase-ledger accounts; that is, charging amounts as paid against the credit balances then standing.

Such a transfer is commended, because no rush of work and no hurried transfer need be made.

The accounts in the new ledger are opened in the order as they appear on the books of original entry. If Thomas Jackson is the first, he is given a page, his account headed, the first entry made and the sheet placed just before the index page "J." Should Wm. O. Jackson become a customer his sheet is placed just after Thomas Jackson; if Wm. A Jackson opens an account, his sheet is just before Wm. O. Jackson.

In other words arrange your accounts in precisely the same order as they would appear in a City Directory. The accounts are continued in this manner, the pages inserted in proper order and, when the day's work is done, the accounts should be found in exact alphabetical order similar to a City Directory or a dictionary, each customer having his own page.

Should there be many petty accounts, or cash sale accounts, a page may be set aside, one for each letter of the alphabet; thus, all

the A's on one page, B's on the next, etc., though this is not advised unless they are accounts which have but one or two entries and no probability of further dealings.

The representative and property accounts may be placed in a separate ledger when warranted, and arranged in the order of the balance sheet, subdivided into assets and liabilities, the classified accounts following in sequence, such as capital stock, bills payable, private accounts payable, sales, etc.; also cash, bills receivable, merchandise, freight, insurance, expense accounts, such as rent, taxes, interest and exchange, salary, labor, office expense, general expense, etc. These may be each indexed by tabs or indexed by class in logical order.

---

## INDEXING.

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The pages of each separate account are numbered, commencing folio "1" (one), and each succeeding page of that account bears the progressive numbers 2, 3, 4, etc. Thus, John Smith, of Springfield, Ohio, his first page is 1, his second page 2, his third page 3, etc. This shows at a glance how many pages have been used for his account, and also if the current page is the only one thus far opened for him, or is the continuation of pages heretofore used for this party.

If you open at John Smith, Springfield, Ohio, and his page in the current ledger is 5, (Plate III), you know that two sheets (pages 1, 2, 3 and 4) are in the transfer ledger.

As the leaves are filled they are removed, placed in transfer covers, and new leaves with continuation page numbers inserted in their places in the current ledger.

As accounts are closed or temporarily inactive, they are removed







sleeping or closed account again becomes active the bookkeeper removes the ledger sheet from the transfer, replaces it in proper

	A	ACCT. NO.	E	ACCT. NO.	I	ACCT. NO.	
							A <sup>A</sup>
							A <sup>N</sup>
							A <sup>Z</sup>
							B <sup>AR</sup>
							B <sup>AS</sup>
							B <sup>AZ</sup>
							B <sup>E</sup>
							B <sup>N</sup>
							B <sup>O</sup>
							B <sup>BRN</sup>
							B <sup>ROZ</sup>
							B <sup>RZ</sup>
							B <sup>U</sup>
							B <sup>Z</sup>
							C <sup>A</sup>
							C <sup>E</sup>
							C <sup>I</sup>
							C <sup>L</sup>
							C <sup>CON</sup>
							C <sup>COZ</sup>
							C <sup>OZ</sup>
							C <sup>RZ</sup>
							D <sup>A</sup>
							D <sup>E</sup>
							D <sup>IO</sup>
							D <sup>IZ</sup>
							E <sup>A</sup>
							E <sup>M</sup>
							E <sup>Z</sup>
							F <sup>E</sup>
							F <sup>O</sup>
							F <sup>RZ</sup>

These are separate sheets of paper. Each with Index tab.  
Fig. A-S.

order in his current ledger and avoids the necessity of heading another sheet. He continues this account as he would any other one.



Fig. H.

For convenience place the ledger sheets of new accounts, opened during the day, in a holder (Figs. H or H-3), and when the day's



You could preserve the names, as in the old fashioned trial balance book, or not, as you elect. Writing the names, however, is generally

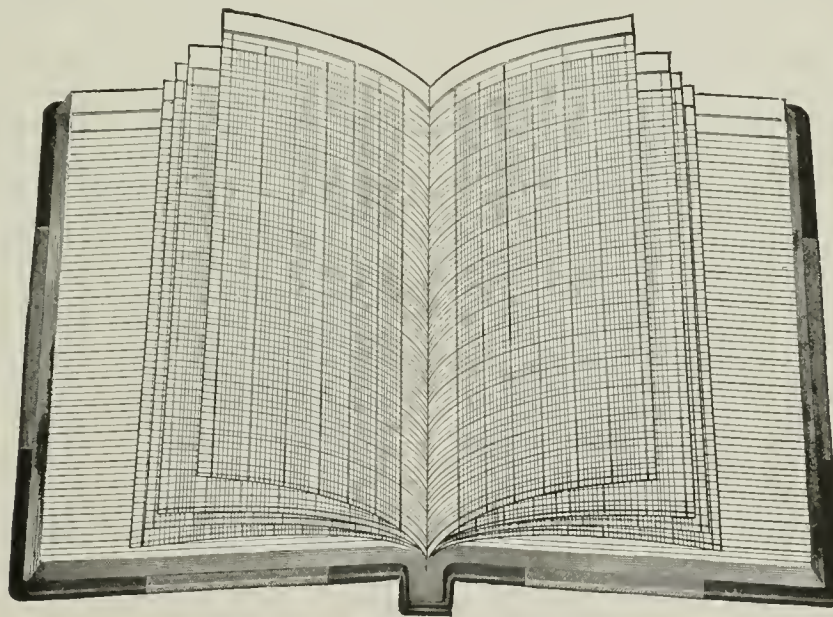
TRIAL BALANCE—ACCOUNTS RECEIVABLE

NAMES	JANUARY		FEBRUARY		MARCH	
	DR.	CR.	DR.	CR.	DR.	CR.

This form may be used when it is necessary to preserve the names, but this is giving way to the Form 26, as the labor writing names, &c., is by many considered hardly worth the information, since the ledgers are so convenient.

Form 27.

dispensed with as being unnecessary work, since the ledger can be so easily consulted, when in medium size volumes.



Sheets of Form 27, with short leaves, on Post Binder.

Fig. F-5

Should you wish to check the balances back, the serial order, as they appear on the balance sheet, will enable you to check them easily, and if one should be omitted it can be located without difficulty.



These sheets are held in an order holder (Figs. H or H-3), or ring binder (Fig. D-3), or prong file (Fig. E-3), and transferred to post binder (Figs. F-2, F-3, F-5).

The small size of the volumes proves a great convenience in handling. Should it be specially desired to take off a balance in a limited time, the loose sheets may be taken from all the ledgers, apportioned among the clerks for footings, drawing off the balances and summing them up, then the total results of each Volume assembled for the final balance.

A-G	HL	M-R	S-Z
13.90	46.40	407.80	64.80
39.75	43.60	32.30	173.85
43.00	50.90	7.50	59.95
216.30	155.03	2.00	1.15
106.70	47.00	55.20	12.00
1.50	2.85	11.98	66.40
3.00	40.35	24.00	38.25
5.20	499.25	79.90	48.00
14.40	91.50	18.00	24.00
205.00	45.00	28.80	294.75
95.00		72	13.50
54.00	1,021.88*	158.20	24.00
85.20		4.00	54.15
1.72		50.10	112.35
79.20		24.73	35.20
9.38		32.30	73.50
52.50		1.75	114.80
40.80		36.05	2.50
73.80		4.50	962.42
38.60		3.20	50.28
7.80		5.20	38.40
210.90		47.91	124.00
90.08		20.55	13.00
6.30		55.10	97.10
		45.60	39.30
1,494.03*		32.30	
		1,189.69*	2,537.65*
	1,494.03		
	1,021.88		
	1,189.69		
	2,537.65		
	6,243.25*		



## SEGREGATING SLOW ACCOUNTS FOR CLOSER ATTENTION.

---

There are always a number of accounts, which, having become past due, need continual watching and periodic action. When they are scattered through the ledgers they might escape notice, and be neglected.

If all such accounts are placed in one ledger, alphabetically arranged, or in the back or front of any special one of the current ledgers, the credit man or collector would find his task, in this respect, very much easier,

When accounts are placed in attorney's hands for collection, they may be taken out of this group and classed by themselves, if desired.

All old or closed accounts are placed in transfer volumes (Fig. F), and only live accounts retained in current covers. Hence, in taking off a balance sheet there is no necessity of thumbing or scanning hundreds of closed accounts for fear a balance may be omitted.

As a safeguard and to know at all times how an account stands, without depending upon prompt posting of the cash, the check columns (✓) (See ledger Plate I, II, III), were adopted.

Often times it is impossible to post up Cash Received, especially during the first two or three days of the month, while drawing off the balance sheet, and at the same time it is necessary to know what bills and whose accounts have been paid.

When the mail is received the cashier compares the remittances with the ledger account to see just what bills the customer is paying, and as he examines the account he checks in pencil, in column (✓) the bills then being paid. The unchecked bills are, as yet, unsettled.

When the bookkeeper posts the cash to the credit of the account he compares and also checks (✓) the amounts cash paid, after posting.

Thus, though the posting of the cash may, at any time, be delayed, the credit man or collector can tell at a glance what bills up to

that hour are unsettled, and the sum of those unchecked bills is the amount owing by the customer.

This is upon the assumption that remittances pay even bills.

When the remittance does not pay even bills, the cashier places a dash (—) in check column opposite the bill or bills on which the remittance is to apply, which reminds the credit man or bookkeeper that additional credit is necessary to balance this bill.

When these partly paid bills are finally paid they may all be checked as well as the cash applying.

Should the account be complicated and bills of irregular dates be paid by any one or more credits, the *corresponding charges* and *credits* may be marked in the check (✓) column with a letter A or B or C, etc., or with a number 1 or 2 or 3, etc.

Since all checked items are paid, the proof of balances may be verified by adding the open amounts and comparing with the balances.

Thus, errors in the balance sheet may be often discovered, which otherwise might prove difficult to locate.

The ledger is made a rather complete record by many accountants, at least in salient points, to refresh the memory as to rating, method of paying bills and such other points as should be apparent, without being obliged to consult the files or correspondence.

A modern ruling may be found (Plate III).

In addition to the rating, credit limit, salesman, bank, etc., we have two columns in the left, one headed "DFT," the other "ST-M'T," and a space on the extreme right, headed "*Remarks.*"

These additional columns are used as follows:

When statement is sent you mark opposite the last bill or credit in numerals the date statement is sent, thus 12-26 in the statement column, means that on December 26th, you mailed statement for all unbalanced debits and credits to and including December 26th. Later on when draft is made, you simply pencil in same manner in different column opposite the last item drawn for say, 1-15, which

means that on January 15th, you drew through bank noted at top of ledger page, for the sum due and unpaid on January 15th, including the last bill opposite which the date 1-15 is placed.

Should draft be returned unpaid, a line is drawn through the date 1-15 and to the left in pencil the date 1-21, which shows that on January 21st, the draft was returned unpaid.

This record can be read at a glance and the credit man or collector will find it an almost instantaneous grasp of the condition and how the debtor meets his payments.

The column "REMARKS" is used for any special memoranda of the account, such as

"Goods refused—holding to order."

"Claims 100 lbs. short."

"Says overcharge."

"Claims order stuffed," etc.

Making these memos. opposite any of the bills as may be in question, acts as a danger signal to collector that he may refrain from drawing.

These memoranda also refresh the memory as to facts or claims made by the customer which in the press of affairs may have been temporarily forgotten. In after months this record will bring up memories of the account, the peculiarities of the debtor or some old claim, or facts worth recalling but which would not pass in review unless revived by some such reminder.

Many persons very naturally raise the objection in loose leaf accounts, that a sheet may be lost or mislaid and anticipate all the worry and work which ensues if such happened and also the work which would be necessary to replace a lost sheet.

To this we answer, that our paper currency is one of the best examples of loose leaf money, and the care with which the cashier handles and preserves every bill or leaf of currency, is no more solici-



tous than is the attention the bookkeeper bestows in guarding against loss or mutilation of his sheets.

In fact, the sheets are either in the ledger or transfer, except when held in a holder pending insertion and there is no reason for losing them.

So far the writer knows of no sheets having been lost by a bookkeeper.

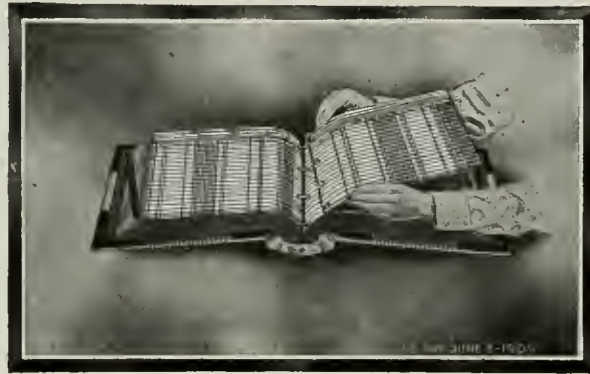


Fig. A-3.

Some dealers advise reverse or "tumble" headings for ledgers, that is, each sheet with headings on one side at top, reading down, and the heading on reverse at bottom, reading up. When one page is filled the sheet must be removed and turned bottom up that the reverse may also be the right hand page.

The writer can see no warrant for any such method, as it is as easy to use the left or right page in loose leaf as it is in bound books. We must class this as one of the many heresies which were advocated and installed by demonstrators of more zeal and eloquence than experience.



CHAPTER III.

ORDERS.

In days gone by a traveling salesman entered orders from his customers in his order book, if he had one, or on a loose sheet of paper, and placed it in his grip or pocket. When he reached his hotel the order was written out on the hotel letter paper, or any other stationery convenient, and mailed to the house. The result was that all sizes, shapes and conditions of orders were received by the home office. These were copied in a blotter, shipped, billed and charged, and then the bookkeeper's trouble began.

Now we have the modern order blank, which, differing in ruling to suit the user, is practically the same as introduced about twenty-four years ago, and has proven such a boon to the business community.

S 120.	CREDIT APPROVED		BUYER'S NO. _____		DATE SHIPPED _____		NUMBER			
OWES					ST. LOUIS,					
PAST DUE	TERMS		DATE OF ORDER _____ RECEIVED _____ SALESMAN _____ NO. _____ WEIGHT _____				DATE BILLED			
LINE CREDIT	FROM B. O.		SOLD TO _____							
RATING	TO B. O.		TOWN AND STATE _____				CHECKED BY			
			SHIP TO OR CARE OF _____							
			VIA _____							
	MFG. NO.	BACK ORDERED	ORDERED	SHIPPED	SIZE OR NO.	ARTICLES	PRICE	DISC.	SALESMEN DO NOT USE THESE COLUMNS	

Form 32.

These order blanks (Plate XXXIV), are furnished the salesman, who is instructed to place his serial number on each order taken by

him, as a matter of reference. It is then mailed to the house, and the process thereafter is about as follows:

As the mail is opened all salesmen's orders, which have been written on regular order blanks (Plate XXXIV), together with the letters containing orders, are passed to the entry desk. Here the orders in the letters are transcribed or written on order blanks (Plate XXXIV). The letters and orders go to the order record clerk who registers the orders, and numbers both orders and letters with the proper house serial number (see page 36). The orders and letters are then passed to the Credit Department for approval. The credit is passed on, and the orders go to the several departments to be checked as to prices, correct package, style, goods to be bought out, etc., and finally put in order holders (see Fig H), and sent to the Shipping Office. Here the shipping clerk has a number of order holders of different colors, to which he transfers orders received for shipment, say, Red for express "East," Blue, "South" or West," etc., Light Gray Canvas for rail "East," Yellow for rail "West," etc. Dray tickets are made out as usual, shipments made being facilitated by the colors, which are so well known to all the clerks, and the orders then pass into the Billing Department. Here the extensions are made on the original order blank, proven and bill made out, checked, etc.

The order blanks are finally returned by the entry clerk to the order record clerk, who checks these orders with his record (Plate XIII), as filled, or otherwise disposed of, and they are then placed in a post binder (Fig. F-3), in order of house number. One of these post binders will hold 1,000 to 2,000 order blanks (Plate XXXIV), according to the thickness of paper.

Should any of the goods called for by the orders be *short* or *not* in stock and it is decided to ship the balance of the order, the Shipping Clerk is so notified. He checks or marks in the column of the order headed "Shipped," the quantity or weight so shipped and in the column headed "Back Ordered" the quantity to follow, and not then

shipped, and passes the order into the office for billing.

After having been billed these partially filled orders are passed to

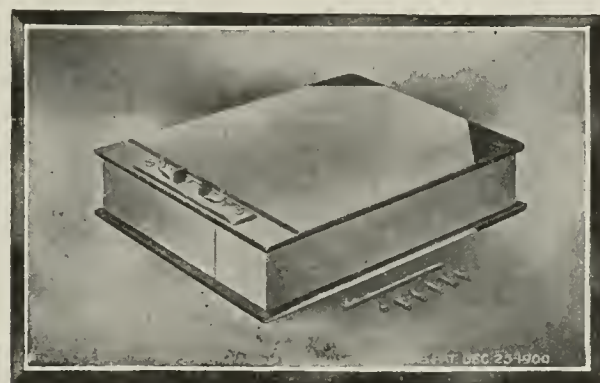


Fig. F-3.

the entry clerk, who makes out new orders for the shorts or unfilled articles as if each was an entirely new order.

This new or Back Order is with the original order passed to the record desk where the order record clerk registers the Back Order and gives it a new house serial number treating it as a new order. He writes in the space "To Back Order" on the original order blank, the number of the new or Back Order, as reference.

On the new order blank in the space "From Back Order" he writes in the number of the original order, thus, either order refers to the other.

This Back Order takes the same course which any other order would, and should articles still need back ordering the procedure is repeated. The order record (Plate XIII), has a column "From Back Order" in which original order number of Back Order is entered as registered.

Some merchants pursue the following method in numbering back orders:

Should articles on a shipping order (Plate XXXIV), be short and it is desirable to back order, the Bill Clerk makes out an additional

*shipping order* for these articles, writing or typing the heading of name, address, date of original letter, etc., and the articles to be shipped *just as the original shipping order read* as regards *these* articles and places the original serial number on this back order, also adding the figure "2." Thus, if the original order was No. 2117, and one dozen of one certain article were back ordered, a new shipping order would be made out for this one dozen articles, and the order would be numbered "2117-2."

If an order were back ordered a second time it would be "2117-3," "2117-4," etc., simply add the figure "2" with a dash to the first time an order was back ordered; add a "3" the second time this order was back ordered; "4" the third time, etc. This system could be used to advantage on contracts. Thus when contract 19217 is partly filled, make it "19217-2," the next partial shipment would be "19217 3," the next "19217-4," etc.

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### ORDER RECORD.

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The order record (Plate XIII), should show every order received and its disposition, whether filled, cancelled or declined. Every order should have the "serial house order number" placed on it, as the order is entered by the clerk who keeps this book. Every paper relating to this order should, for reference, bear the same number. The lines of this book (see Plate XIII), are numbered on the left hand page "00" to 49, and on the opposite side of the sheet (the right-hand page), numbered 50 to 99 in the column marked "order number." By placing the prefix of the serial number before the "00" we practically number all the lines on the page. Say, place 1 before "00" is 100, and therefore the next number, without additional writing, is



101, 102, and so on to the bottom. The next page is treated the same way; that is, "1" is placed before 50 and makes it 150, etc. The top of page has printed "Index No. —" in which is placed the even hundreds, or hundreds and fifties of the page for convenience in finding any order. Thus, a page headed "Index No. 11100" would have all orders from 11100 to 11149, the next page would be headed "Index No. 11150," and would have registered all orders from 11150 to 11199.

On receipt of the order, the order clerk enters (Plate XIII), date received, date of order, salesman's own serial order number, and his name or initials. The other spaces are temporarily left blank, and when shipped or cancelled noted upon return of order. As each salesman has his own serial number starting with "1," he numbers each order thereafter from his order-book, such as Jones 11, Jones 12, etc.

The order record clerk, after entering his orders, compares the highest order number previously received and recorded from each salesman with the orders just received from him, and makes sure that

ORDER RECORD,												
Shipped	Received	House Order No.	NAME	ADDRESS	Book ordered To No.	Date of Order	SALESMAN'S		Ship by			
							Init	No.				
9/9	9/10	100	Stevens Manufacturing Co	Chgo		9/9	Tom	8	Exp	5.00		
9/11	10	1	Samuel W. Reed Co	Boston		9/17	Max		Exp	7.50		
9/12	11	2	Richman & Rockwell Co	Detroit		9/18	"		"	9.00		
"	"	3	Charles H. Jackson Co	Chgo		9/20	Tom	10	Exp	12.00		
"	"	4	Common Banking Co	"		"	"	11	Exp	13.00		
"	"	5	W. H. Lloyd & Co	"		"	"	12	"	17.50		
"	"	6	Simon Smith	Wilmington		"	W		Exp	Amount		
"	"	7	Wm Jones Co	Indo		"	"		Exp	Amount		
		8										
		9										
		10										
		11										
		12										
		13										

Form 33.

they follow in numerical order. Thus, if Jones' last order recorded was 8, and by examination the clerk finds this mail brings in three

orders from Jones marked 10, 11, 12, he sees at once that Jones' order No. 9 is missing, and so reports. Jones is notified that his order No. 9 appears to be missing, and a duplicate is requested. Thus, you can be sure that if Jones' order numbers follow numerically, you have received all of his orders as sent in. If the sequence is broken, a duplicate can be promptly secured from the salesman, and no awkward consequences follow. Without a check of this kind many houses have had bitter experiences.

These orders, after being recorded, are passed to the *Credit Department*, and not handled again by the order record clerk until returned, either as *cancelled*, *declined*, or *shipped*, and are then so entered in his record.

The *serial house number* of each order is placed upon all *invoices* of goods bought for that special order, and on the *dray ticket*, *bill of lading*, and on the *outside* of the *case* after being packed, and serves as the most excellent means of identification all through. When orders are received direct from customers this number is placed on the letter or telegram (see Stamp Fig. 29, page 39). The *order number* is also posted in the ledger, in short, on the same line with the amount of the bill, by the bookkeeper when he posts the charge, as ready reference in finding the order at any time. (See Plate I, II, III.)

In the *order record* each bill is checked as cancelled or shipped, and the open lines will show orders not as yet disposed of—or in hands of shipping clerk, credit man or other clerk, pending final disposition.

Some proprietors are very much interested in keeping account of unfilled orders and insist on knowing the amount each day.

This is done as follows:

The order sheets (Plate XXXIV), are in blocks or pads. Under each order sheet is a bill head corresponding to the order blank in such particulars as name of shipper, routing, order number, articles prices, etc.; under this is the third sheet or copy for files, and as many other copies as may be desired for other purposes.

Carbon paper is inserted under the order blank and the bill head, etc., and as the order is written a carbon copy, including the prices, is produced upon the bill head and extra copies. The *order* is sent to the shipping room, the *bill*, partially made, is then figured or extended and placed in a prong file (Fig. E-2, E-3), to await shipment, the other copies to proper points. As shipped the orders come to the office for billing, the items are extended, the bills of each order shipped are taken from the prong file, *compared* with the figures of the shipping order, and agreeing, the bill is mailed. The bills *remaining* in the prong file are the unshipped orders.

These bills remaining in the prong file should, when added or footed on an adding machine, be the sum of the difference of the *orders* as extended on the order record and the amount of *shipments* as shown by the sales journal.

Typewriter billing systems may be pursued as above for a bill, order blank and carbon copy for vertical file. The method is adaptable to simple or intricate subdivision as may be desired.

COR NO. _____
RECEIVED JAN. 2, 1907.
ORDER NO. _____
ENTERED _____

Fig. 29.





As a sheet is filled it is proved or added and transferred from the cover of the entry clerk (H, H-3), to the bookkeeper's cover (A-F), for posting.

Thus, the bill clerk and bookkeeper never clash in using the sales-book. Two men at the same time can each use his part of the same book. Should there be a maturity clerk, or collector, whose duty it is to make out a maturity or due slip for each bill, he can use the leaves in his cover (H, H-3), after the bookkeeper has finished with the sheets. In this case three men practically use the same book at one and the same time. The columns of the sales-journal may be arranged so that all the house sales may be in one column, mail in another, and "sales on the road" in another, or each salesman may have a separate column. The footings of these columns show the total sales to any date, of any class desired. The total of the columns should show the amount of sales at any time of the month.

The total of all the columns is made at the end of the month, and credited to Sales or Merchandise Account.

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## JOURNAL.

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Any form of *Journal* may be used and if desired could be of same size pages as sales journal and the current pages kept in same cover during current month and filed in front or back of same post binder in which sales journal sheets are kept. Or if preferred the sheets may be filed and used in same binder as cash book—voucher record—or returned goods record—which ever may be most convenient to the user.

CHAPTER V.

PROFIT ON SALES.

ALL wholesale houses keep account of profit on bills sold by salesmen, and many salesmen have contracts of salary based upon profits.

Loose Leaf books are ideal for this department, The size and ruling of the pages, as may prove most acceptable to the users, need

JOHN JONES.

DATE	ORDER NO.		AMOUNT		DATE	ORDER NO.		AMOUNT	
	HOUSE	SALES-MAN	BILL	PROFIT		HOUSE	SALES-MAN	BILL	PROFIT

Form 1.

not be changed, but simply punched for a loose leaf cover (Figs. D-3, E-3), the index prepared with such headings as may be desired, and the subdivisions maintained as has been customary.

	ORDER NOS.			AM'T OF BILL	PROFIT BY DEPARTMENTS			
	HOUSE NO.	INITIAL	NO.		A	B	C	D

Form 2.

A separate sheet is used for each salesman. Thus, you would post on John Jones sheet (Form 1), all the bills sold by Jones, or in his territory, and on the other sheets, the bills sold respectively by, or in the territory of the other salesmen.

The sheets are footed or added as filled, the amounts carried forward to new sheets properly headed, and the old or filled sheets are filed in a post binder (Figs. F-2, F-3, G, G-2).

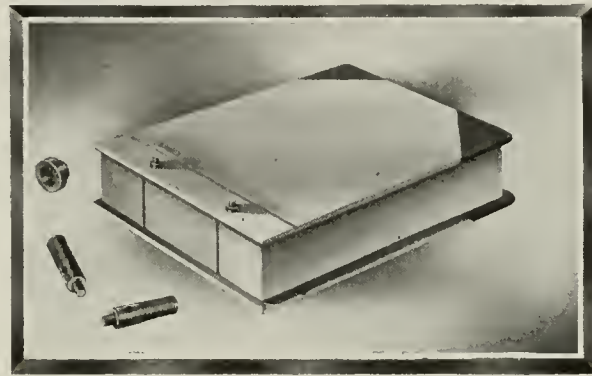
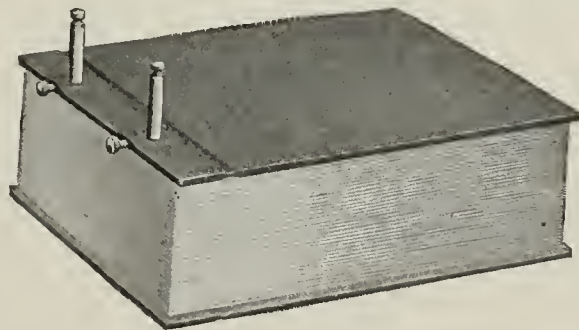


Fig. F-2.

A cover,  $1\frac{1}{2}$  inches capacity, will hold 250 sheets of light, tough linen paper, if such a large quantity be necessary for the current work, but in the majority of instances a  $\frac{1}{2}$ -inch capacity cover (Fig. D-2), should answer.

As the sheets are written up and proved, the footings are carried



[Fig. G-5.

forward to new sheets, and the finished ones are filed on a post binder (Fig. F-2, F-3, G-5).

Figuring profits on bills sold is usually made and extended to one side, or in an extra column opposite each item, on the original order (Plate XXXIV).

These amounts are footed and the total profit on each bill sold, as shown, carried to the profit sheets (Form 1-2).

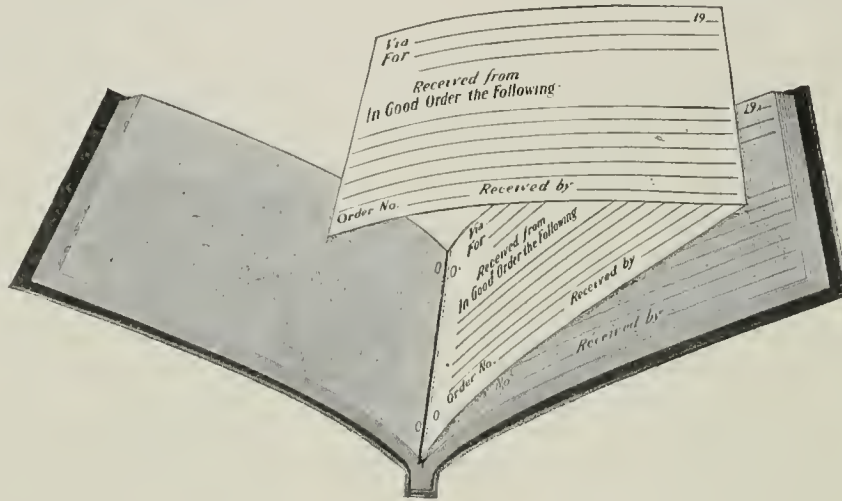


Fig. F-9.

Should it be desired to figure profits by department use Form 1, same as Form 2.



## CHAPTER VI.

## CASH BOOK.

THE loose-leaf system as applied to cash-books economizes space and paper more effectually than in any other book of account. In the old-fashioned bound cash-books, any experienced accountant knows that in nearly every business the debits may often require ten pages to one of credits for the same period, or *vice versa*. By the loose-leaf method only a part of a page, at most, is wasted any one month.

The debit side of the cash (on which receipts are entered), (Plate IX), is usually white; the credit side (for disbursement), (Plate X), either buff, blue or some other distinctive tint.

The white or debit cash sheets (Plate IX), are paged D-1, D-3, D-5, D-7, etc., the odd figures. The tinted or credit cash sheets (Plate X), are numbered C-2, C-4, C-6, C-8, etc. All cash receipts are entered on the white sheets, and after both sides of the sheet are filled and have been proved by the cashier, are removed from his cover (Fig. H, H-3), and placed in the bookkeeper's holder or cover (Figs. A, C, E-3, F), for posting. As the tinted or disbursement sheets are filled on both sides, they take the same course. The cashier, of course, transfers the footings to new sheets as he removes the old.

In pursuing this method the cashier is never delayed in entering up his cash, nor forced to make memoranda of cash received or paid out by reason of absence of cash-book, which may be in use by the bookkeeper, but can make his entries on the sheet before him at the same time the bookkeeper is posting the entries from the *finished* sheets, which have been previously handed him by the cashier.

The bookkeeper is never delayed in his posting the cash, as he has all the finished sheets in his cover, and is not called on by the cashier for the book while he is using it, since the cashier has completed his

entries on the leaves turned over to the bookkeeper. There is no necessity of arranging when and how long either may use the book without interruption, as in the old method, since each may practically use the same book (or, rather, his own particular part), at one and the same time.

Every cashier and bookkeeper in the larger establishments, where these positions are not held by the same man, will recall the numberless periods of discomfort in waiting for the cash-book, and thereby wasting precious time, which in the new order is unnecessary. The white and tinted sheets, as used by the cashier, are kept side by side in the cashier's cover for convenience. The latest pages or the unfinished ones, which he may be using, are always opposite in his cover, and most convenient for reference, entry, or for footing in balancing his general cash at any time.

The cashier never has more than two sheets in use at any one time, keeping these in a loose sheet holder, "Spring Back" (Fig. H), or "Standard" (Fig. H-3). The bookkeeper uses either a "Prong File" (Fig. E-3), or a "Post Binder" (Fig. F-2, F-3), or Ledger Cover (A or C).

For rulings see form (Plates IX and X).

## CHAPTER VII.

## CHECK REGISTER.

THE ordinary bound check-book contains 1,000 checks, four or five to a page, with stubs for memoranda of checks, the reverse side being used for deposits.

The binding answers for one book, and can be used for that 1,000 checks alone, and should the business be large, the books are used up rapidly. As each page is filled the amounts must be footed or added and carried forward to the next stub, and so on until the end of the month. It is well known that every time figures are transferred a liability to err is encountered, and for every fifty checks drawn we have at least ten times carried totals forward to another page. When an examination is made of the stubs in checking up at the end of the month for reconciliation with bank, or at any other time to examine the entry on an old stub, the stubs must be thumbed and often turned many times.

By the *loose-leaf method* the sheets (Plate XI), are held in a cover (Fig. H), which need not contain more than ten or fifteen pages. These sheets have horizontal lines, one for each check; the columns headed *Date*, *Favor of* (or to whose order), *For what*, *Number*, *Amount*, also *Deposit*, *Date* and *Amount* and *Balance* column. See (Plate XI and Form 3,4).

The horizontal lines are numbered in the column, and numbers printed on the left-hand page from "00" to "49," and on the opposite side of sheets (the right-hand page), from "50" to "99," thus giving us space for fifty checks on each page, and by simply prefixing the figures of the check number, except the last "00" on the first line, we have practically numbered the whole page. For instance, we take

page beginning with "00" and the check we start the page with is 2100, we simply write 21 before the "00" which denominates the

CHECKS ON *American Exchange* BANK

DATE	No.	FAVOR OF	FOR	Vou. No.	AMOUNT	DEPOSITS		BALANCE
						Date	Amount	
	2100							
	1							
	2							
	3							
	4							
	5							
	6							
	7							
	8							
	9							
	10							

Form 3.

check numbers of that page 2101-2102, etc., without the necessity of writing 21 but once. On the next page we write 21 before the 50, and those figures, 21, once prefixed at the top, practically numbers the whole page 2151, 2152, etc.

The checks have no stubs; this record is the stub. These checks

CHECKS ON *American Exchange* BANK

DATE	No.	FAVOR OF	FOR	Vou. No.	AMOUNT	DEPOSITS		BALANCE
						Date	Amount	
	2150							
	51							
	52							
	53							
	54							
	55							
	56							
	57							
	58							
	59							
	60							



are put up in blocks of fifty and kept between the leaves of the book, in a pocket on the inside of the check-book, H or H-3, or in the cash-drawer. When a check is to be drawn the particulars such as are usually written on the stub in the old-fashioned manner are invariably recorded in the register (XI), before the check is even dated. Then, when the registry is made, the check is drawn to conform to the particulars on the register and ready for issue. Objection may be made that when checks are in blocks and without stubs, one may accidentally be issued without a record; to which we reply that in many years' experience we have yet to remember one issued without a record, simply because the rule was observed that as the stub in former times was first filled out, so in this method the record (XI) must first be written up; hence, no reason to err in that direction.

There are many large corporations using this loose leaf check record (H, F, G), and their opinions as expressed in the saving of time and the satisfaction given, justifies the verdict that in such case the improvement cannot be measured by dollars and cents.

One large corporation having under the charge of its general office, a railroad, several mines, and its own miscellaneous business, issues checks on four banks.

All pay checks for the mine and railroad employes are made out twice each month and of course drawn on separate banks.

When the pay-rolls are made out and verified (See Chapter XIV), a clerk starts to write up on the check register (XI), the names, pay-roll number, employes number and amount, and as soon as one page is written up, it is handed to another clerk, provided with checks in blocks, with numbers corresponding to the register, and he writes up the checks from this register. The pages and checks are passed to a third clerk who compares the checks with the register and pay-roll, carries forward the footings of the register, and verifies the register with the pay-roll. This is continued and in two hours, by subdividing the work, using six clerks, checks for pay-rolls of 600 men have been

made out and properly verified and balanced.

In one large manufacturing establishment, where the purchases are vouchered up and paid on the 10th of the month, the vouchers (Forms XVI, XXXVI), after approval of payment are handed the cashier, who writes up one or more pages of his check register (Plate XI), with date, favor of whom, voucher number and amount, and hands the *pages* as finished to his stenographer with the correspondingly numbered checks. The stenographer with the record (XI), before her, fills in the name, date and amount on the checks and passes the sheet (XI), and checks back to the cashier, who, in turn, compares the record (XI), and checks with the vouchers (Plate XXXVI). In this manner the work is quickly, neatly and satisfactorily done.

From the check register (XI), the cashier enters in the cash-book (Plate X), and, as the discounts or deductions are made "in short," on the check register (XI), he can use the register to advantage. The register is proved with his cash-book as to checks drawn, etc.

The checks being type-written are neat, perfectly legible and appreciated by payee as well as the banks, for ease in deciphering and freedom from possible errors in entering as received by payee, due to their clearness.

As additional protection in issuing typewritten checks there are several check protectors which effectually prevent "raising" the amounts so written.

The checks and register leaves (XI), are uniform in tint of paper, using for one bank, white pages and checks; for another bluish pages and checks, and for a third buff or canary tint, etc.

At present all bank exchanges are drawn and registered, not from bound checks and stubs, but from blocks with no stub. If you consult your banker he will inform you that not a check is issued by a bank before registering; hence, they have no errors of that nature.

When the bank account is balanced at the end of the month, the

paid and cancelled checks returned by the bank are checked on the register, preferably with a colored pencil. Those unchecked show at a glance the checks issued by you, but at that time unpaid by bank. The reconciliation of your bank balance as shown by register, plus the checks at that time unpaid, agrees with your balance shown by the pass-book of the bank. Your register open shows 100 checks on a folio page (50 on each single page), and the financial manager at any time has the whole record of checks plainly before his eye without, as in the old way, having to thumb the stubs. One hundred leaves having fifty checks on each side will contain a record of 10,000 checks. One cover (Plate X), may be used for years, and the only additional expense would be ordering new checks in blocks. As the sheets are used up they may be filed in a transfer cover and only a few sheets need be kept in the current cover for daily use. (*See Plates XI, XII.*)

The forms may be ruled as desired and more elaborate details provided for.

## CHAPTER VIII.

## MERCHANDISE STOCK BOOKS.

ANY merchant or manufacturer who has had the misfortune to burn out will appreciate a daily stock list, at least of his principal goods or supplies. When he knows the exact stock on hand each day he can determine if his insurance is insufficient and avoid the loss which would fall on him if a fire occurred and his goods were not fully insured. This also shows his assortment of goods, and he need never overload from ignorance of his stock nor be completely short of any certain kind of goods, as many at times have been, without knowing how low the stocks were then running. If this stock book is accurately kept it is far more reliable than a hasty inspection of your warehouse.

The sheets may be any convenient size. If the ruling for the three columns, *Sold*, *Received* and *Bought*, be  $9\frac{1}{2}$  inches, a page 19 inches wide will hold two such subdivisions of any one article, and a leaf will hold four. Let us take wire nails, for instance. The page may appear as follows. See Plate VIII:

Account should be taken of the number of kegs on hand when you start the record and placed in the column *Received*. The number of kegs bought, but not received, in *Bought* column, and each day filled in from the "in-bound record" the number of kegs and kind bought. In the *Received* column is entered the number of kegs as they are received, and from the *Orders Shipped* the number of kegs you have sold or shipped. These columns are footed in pencil; the difference between the *Bought* and *Received* columns, which can be noted at a glance, will show the amount *bought* and *not yet received*. The difference between the *Received* column and the *Shipped* column will show the stock on hand of each kind. Should you wish further particulars



and desire to see how your stock compares with your orders sold, you could add still another column to your stock book, headed *Sold*, in which you may place the number of kegs each day reported sold direct, also by your agents, and the difference between this *Sold* column and the *Shipped* column in the amount to be shipped, and the stock on hand, less this difference, will show you the quantity then available for sale.

If a manufacturer, you may know at all times not only the amount of stock on hand, but the quantity *in work*. Two forms may be shown, one more in detail than the other. The headings may be changed to read "*IN WORK*" (*Shop Orders* sent out in factory to be made), in place of *Bought* heading; *Received* (or *Goods* sent in from factory to storeroom), etc., and your report would appear as in Plate VII.

These sheets are index tabbed, on which may be printed or written the kind of goods on that page, arranged in the cover in any logical sequence, and when filled up, replaced by other sheets and the filled ones filed away in an automatic post binder. Should it be desired, you might use a blank linen tab on which the stock clerk could write the name or an adjustable index tab, of which there are several on the market.

This record may prove not only interesting, but almost a revelation to many manufacturers and enable them to issue shop orders for goods to be made up in round quantities for their needs, in a most intelligent manner. It will also give the exact quantities sold by size, shape or particular class, and prove a positive guide as to what and how to prepare for the demand.

See also Chapter IX.

## CHAPTER IX.

## STOREROOM OR SUPPLY ACCOUNT.

MANY large industrial, transportation and mining corporations buy miscellaneous stores and material in quantities for their own consumption, to be kept in a storeroom or warehouse for use as required. The same system is in vogue also in many municipal institutions. To keep exact account of these stores is not only a matter of economy, but of sound business administration.

Certain heads of departments or designated officers are charged with keeping a sufficient supply on hand and also clothed with authority to withdraw these supplies. Usually one clerk or officer purchases all material. Each department should advise the purchasing officer of the class and estimated quantity of goods needed for immediate and prospective use, say, sufficient for thirty, sixty or ninety days, and such advice is usually in the form of a request to buy, etc. The purchasing officer can tell from his books (Plate VII), just what quantity is now on hand and knows how much to buy. He makes out an order upon a dealer or manufacturer (after having asked quotations) to send or ship the amount needed at prices and terms as quoted. The storekeeper is furnished a carbon copy of this purchase order, or an advice ticket (Plate XXXV), as later described, that he may be advised of goods ordered. Upon delivery of goods, with bill, the storekeeper verifies the quantities and weights as received and notifies the purchasing department. The goods are then inspected by the buyer or his representative as to quality, etc., and if agreeing with purchase order (or notice of purchase), the bill is marked with a rubber stamp, Form 6: The spaces are properly filled—the goods go into stock and so noted in the stock book, and bill turned into purchasing department for

Quantity & Wt. O. K.....Bot. F. O. B.....  
 Prices and Terms O. K..... " by.....  
 Recd. date.....Frt. Paid.....  
 For Dept.....  
 Purchase Order No.....

Form 6.

audit and payment. The stock book shows quantity and commodity received, amount withdrawn and balance on hand.

See form Merchandise Stock Book, Plates VII, VIII.

Many managers object to the storekeeper or receiving clerk knowing prices of supplies bought, preferring to keep those matters for the office only, in which case the receiving clerk is advised of shipments on a form similar to Plate XXXV.

Date of bill..... Date received .....

Recv'd of.....

The following goods

..... lbs.....  
 ..... "  
 ..... "

which is according to

Sample.....

Specifications.....

Inspected by.....

.....  
 Recv'g Clerk.

Form 7.

The supplies as received are recorded (Form 9, Page 63), and reported only in quantities such as pounds, dozens, hundreds, etc., and Form 7, filled out by the receiving clerk and after entry in his book, is at once sent to the purchasing department to be attached to the invoice:

When any officer needs goods for use of his department he fills out an order as follows:

REQUISITION.		
Store Kpr. ....	Date.....	No.....
Deliver to bearer goods as below:		
.....		lbs.....
.....		" .....
.....		" .....
.....		" .....
Charge as used at or for		
.....		
(Position).....		

Form 8.

The stock book, as per Plate VII, VIII, gives daily the receipt, quantity withdrawn, and the stock on hand, in pounds, dozens, bushels, hundreds, etc., etc.

Thus you can tell at a glance the total received, total used each month and stock at any date. The requisitions on the storekeeper are, after having been entered by him, turned into the office to be charged up to the different departments, special job or work, etc.

See also Chapter XXI.



## CHAPTER X.

RECORD RETURNED GOODS  
AND ALLOWANCES TO CUSTOMERS.

THERE are few manufacturers or wholesale merchants who do not find the subject of reclamations and allowances one of the most annoying and perplexing of the many points which must be daily decided. The question of policy enters largely into the disposition of these matters, and happy is the temperament and good judgment of the man who can handle every case to the best advantage.

He must be a man of broad views and large experience, to look at both sides of the case when a doubt exists, and be able to not only decide rightly, but handle the correspondence in such a manner as to convince the customer, when the decision is adverse, of the justice of his own position.

It is unnecessary to go into the question of flagrantly unjust claims, with which every house is afflicted.

The burden of this theme is not policy, justice or reason, but, when the claim is allowed, how to handle it with the least possible work and dispatch, and yet preserve all the material facts, and arrange the entries in the simplest manner for ready reference.

In former years, the orthodox method was, after ascertaining the facts, and deciding on the allowance, to so advise the customer. From the copy of that letter, a journal entry was made, detailing the facts, and eventually posted to the credit of the customer, and the debit of merchandise, or such proper account as may be.

In an active business, these entries oftentimes outnumbered all other journal entries ten to one.

In a progressive house, the procedure is about as follows:

A loose-leaf sales book (Plate XIV, Fig. H.-F.) is used, in which the entry clerk enters the daily sales, using one line for each bill, and as he fills a leaf or sheet, adds or foots the same, and passes it to the bookkeeper for posting. This sheet goes into a corresponding cover on the bookkeeper's desk.

In this cover is kept also a sheet of corresponding dimensions, but ruled for "Allowances and Returned Goods" (Pla. XIX), the reverse of sales.

The perpendicular ruling or columns of this sheet are headed as per form (Fig. XIX), and are as follows:

"Date of Credit," "Date Goods Returned" (or claim received), "For Credit of," "Address" (or post-office of customer), "No. (of original shipping) Order," "A Brief Description of Claim," "Total" (amount to be credited), value of "Goods" (turned back) into stock, "Loss" (freight claimed or any other difference between the credit to the customer and our salvage).

One column, "Salesman," in which is written the initial or name of salesman opposite each credit, or, if desired, a column for each salesman, in which is placed the amount. By this last method, the footings show the goods returned on each salesman's orders, and if a net sales contract is in force, saves many disputes, and much time in settling compensation.

The total of these columns should check, as a proof.

Another column shows the inbound freight paid in cash on each lot returned, and is made up from either the receiving clerk's report or the cash-book as paid. These last figures are not posted from the record, nor are they used to prove the "Total" here credited customers, but serve as a record of the loss on each lot and the total as cash paid for freight on such goods in making monthly comparisons.

Should you at any time discover, during your rechecking, an error against a customer, either in price, extension, footing or count, you, of course, promptly make out a credit slip (see form XXXVIII),

enter it in the "Returned Goods and Reclamation Book" (XIX), and at once advise him.

When a customer makes a claim in which no goods are returned, you investigate as fully as possible, and when allowed fill out a credit slip (XXXVIII). When goods are returned by mail, express, freight or by hand, they go, of course, to the receiving clerk, who makes his report on a blank (XXXV), giving "Date Received," "From Whom," with address, description of goods, "Weight," "Condition," "By What R. R." or "Express Company," "The In-bound Freight Paid by Us," etc.

This blank is handed the clerk in charge of proper department, who investigates the claim, makes a personal examination of goods when returned, and if satisfied as to the justice of the claim, makes out a credit slip (XXXVIII), in (carbon) duplicate, and sends these, original and duplicate, attached to the receiving clerk's report, to the book-keeping department for credit. This credit slip is entered in the "Returned Goods and Reclamation" book (Plate XIX), the original (XXXVIII) goes to corresponding clerk or officer for transmission to customer, with letter of explanation when occasion requires. The duplicate or carbon attached to receiving clerk's report (XXXV), goes to the filing department to be filled in the customer's folder in a vertical file.

The entries on this customer's credit sheet (Plate XIX), are *promptly* posted, that no credit be omitted should a customer's statement be unexpectedly called for.

The monthly footings show the "total" amount credited customers for returned goods, allowances and errors, the total amount of salable goods returned, the total amount lost on this class of transactions (except the inbound freight and express). The salable goods, plus the loss, equals the total credits.

While the several amounts for credit of customers are posted daily, the totals are posted at the end of each month as follows: The

amount of "goods to stock" is charged merchandise sales or such other account as may suit your classification, the "loss" to profit and loss account or such other account as you may deem proper.

Thus you can see not only the amount of allowances, but the proportion of loss on that class.

Under the old method no merchant could approximate the amount of monthly allowances without great labor, and even if he had the footings of these amounts, he could only conjecture what was the *actual loss*.

A monthly comparison quickly discloses an increase or decrease in allowances, and with the corresponding monthly sales before you, the percentage shows at a glance whether the errors or reclamations are proportionately growing or declining.

If the proportion is steadily increasing, the cause may be serious and should have prompt investigation, and if need be, the remedy applied.

This record not only economizes time and labor, but is a most excellent chart, and gives details, comparisons and totals, which a painstaking and thoughtful office manager will find amply repays his efforts. Additional value is found in determining on whose route the allowances are abnormal, and what salesman handles his trade with success and adjusts claims at no expense of time or money to the house.





number beginning the page. Thus writing 1 before the first "00" makes the first line 100, and those below need no further numbering, as they will, of course, be understood as 101, 102, etc. On the opposite side of the page, 1 before 50 is 150, and the lines follow without further notation as 151, 152, etc.

The headings of columns of this record may be as follows:

"Date," "From Whom Purchased," "Articles," "Serial House Number," "Amount of Invoice," "Time," "Terms," "Freight Paid," "Date Received," "Date Paid," "Remarks." See Plate XV.

The record clerk enters the invoice on this record; of course, condensing the description of articles, such as "500 B.-Coffee," "1,000 bbls. sugar," groceries or shoes, etc., as the case may be, and filling in the other spaces from the invoice.

He then marks the serial number on the invoice, B.-L., and requisition blank, and thereafter this *invoice number* is placed on all papers relating to the invoice.

The extensions, specification of weight, etc., are verified and so noted on the invoice. A notification for the receiving clerk is promptly made out on perhaps the following form:(XXXV)

The record clerk fills in such particulars as shipper, place, date,

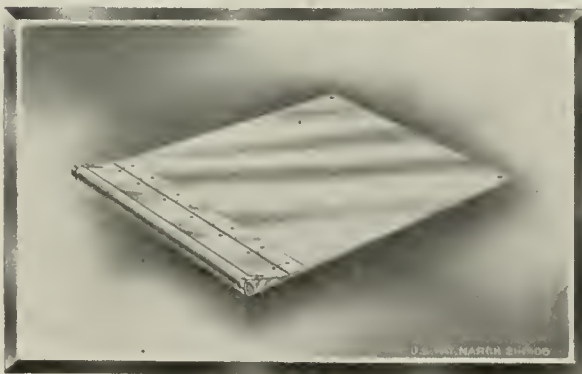


Fig. H-2.

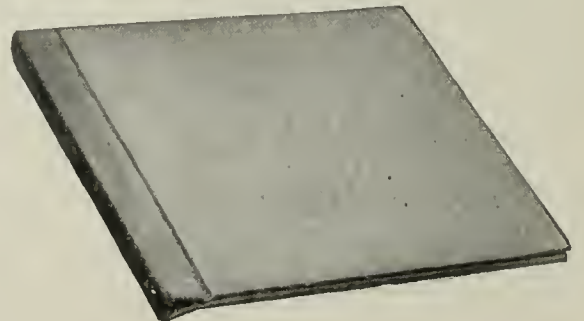


Fig. H-4.

articles (giving quantity) and invoice weight, railroad, and delivery to be made and number of invoice. He then forwards this notice to

the receiving clerk, who places it in his loose-leaf cover (Fig. H) pending arrival. Thus the receiving clerk has a full advice of all goods to arrive, with marks, weights, etc., but no prices.

As soon as the goods are received, the receiving clerk checks up his blank and fills in the particulars of "Our Weight," or "Count," "Date of Receipt," "Amount of Freight Bill," "Drayage," etc., and returns this to the office, when the record clerk compares it with the invoice and attaches slip. The invoice is then ready to voucher for payment. The record clerk notes on his record, which is loose-leaf, date of receipt, articles, freight paid, etc. (Form 9).

RECEIVING CLERK'S RECORD.

Date Rec'd.	Inv No.	From	At	Articles	Weight	Per R. R.	Freight	Remarks
-------------	---------	------	----	----------	--------	-----------	---------	---------

Form 9.

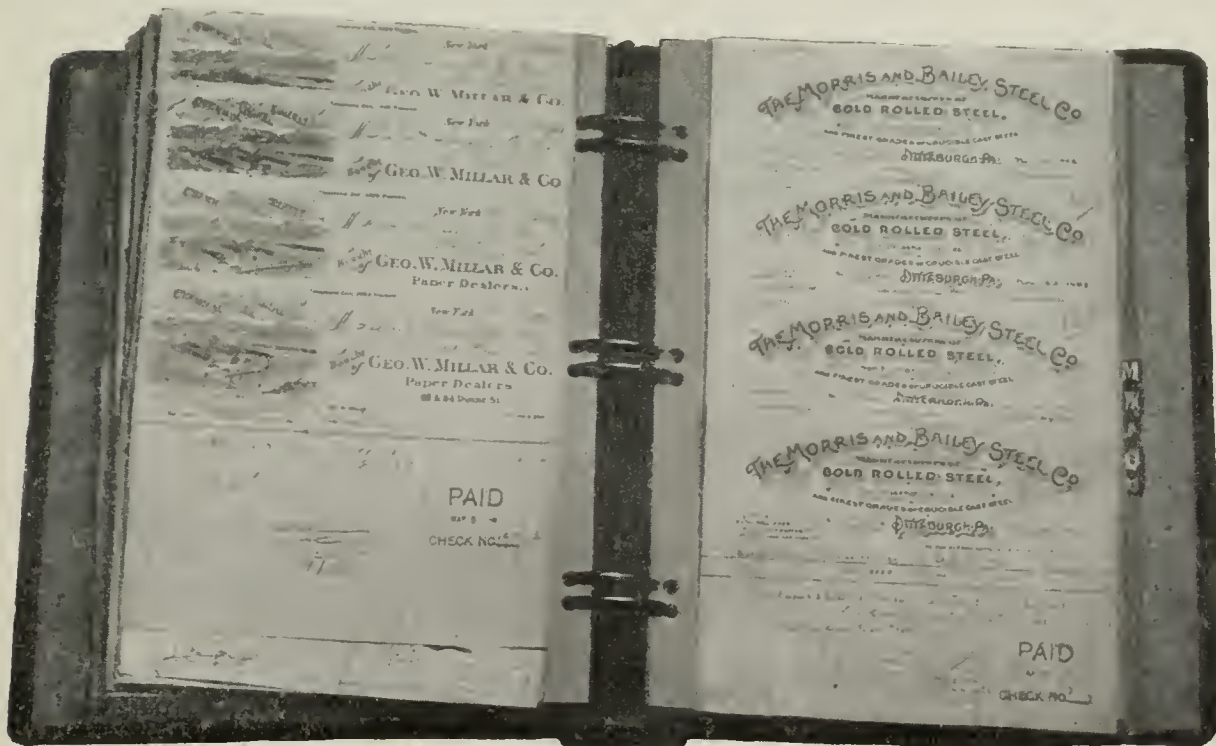


Fig. E-4.



## CHAPTER XII.

## PAID INVOICES FOR PURCHASES.

MANY merchants use the old-fashioned heavy stubbed manila invoice book, in which paid bills are pasted. A certain number of pages are apportioned to each letter of the alphabet, but when all the pages reserved for a letter have been filled the bills of that letter must be pasted in other spaces and memoranda made of the pages on which to locate them. It is unnecessary to recall the times we may have all wasted in searches for invoices not in proper space.

The Loose Leaf Invoice Book, a prong file (E-4), has manila pages on which to paste "PAID BILLS." One page is assigned in alphabetical order to each house from whom we buy, and on that page are pasted the bills from that house paid or vouchered, in order of date. (See Fig. E-4).

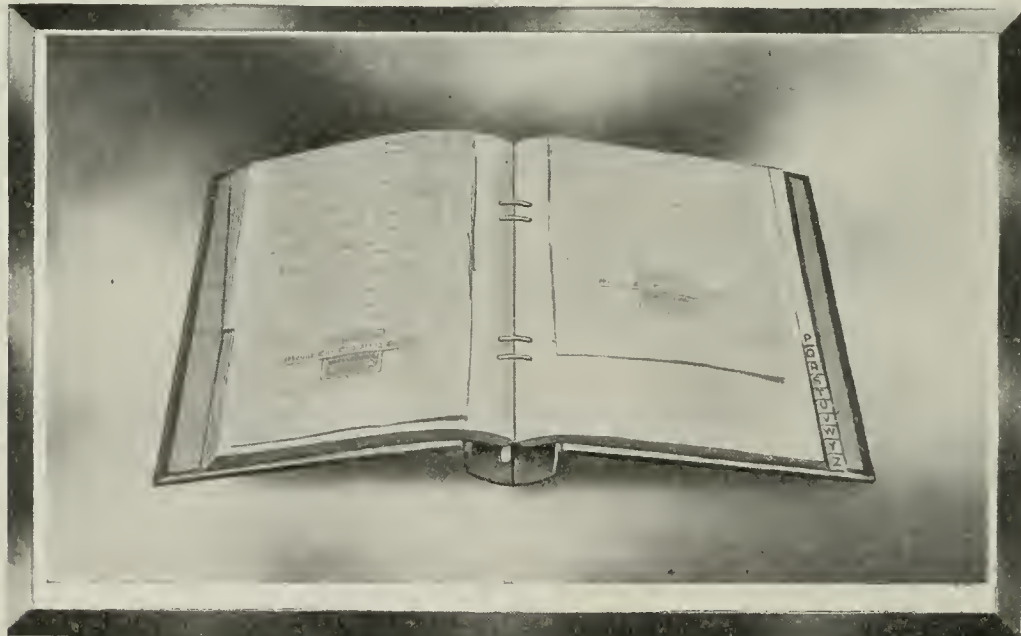


Fig. E-4.



These bills are fastened by the *left hand lower* corner to the leaf. The first is pasted with top of bill near the top of the page, the second is pasted below the first bill, just low enough to expose the date of the first bill. The third bill takes the same course, and so on until the page is filled. The bottom of the last bill is folded up so it may not project beyond the lower margin of the leaf. By pasting the corner of bill to manila sheet, the whole bill and those under can be examined fully at any time. This process is continued on the other side of the leaf to the bottom, then the sheet being filled, is filed in a transfer cover in its proper alphabetical order.

Indexed leaves are used to mark the different subdivisions. They may be plain one letter (A to Z tabs), or a finer subdivision.

By this method the bills are kept in perfect order, easily located when occasion requires and *all* bills from the same house are together, from the earliest to the most recent ones.

When reference is required as to cost, weights, terms of previous purchases for inventory or any other reason, the convenience of having the original bills entire, for examination, is appreciated by every one.

The transfer covers (Figs. E-4 or F-2), may be few or many volumes, as the judgment of the user may dictate, the greater the number of volumes the finer the classification. These sheets can be inserted or removed instantly.

Many large corporations have periodical audits of their accounts.

In this event all books and papers should be so arranged to make the audit not only complete, but convenient, consequently the method described above is not commended, since too much time is consumed comparing the bills bought and pasted in the invoice book, with the face of the vouchers paid and on file.

To accomplish this, all bills bought, properly certified correct as to receipt, price, extension, etc., are *attached* to voucher on which they are listed for payment and so filed that each paper may be examined when audit is made.

While this is convenient for audit, it is not for quick reference to all bills bought from any one house, unless duplicate bills are required, in which case one set of original bills may be attached to vouchers and the *duplicates* arranged in invoice books.

The choice of method lies with the manager.

### ANNUAL INVENTORY.

No argument is needed for loose leaf in taking the annual inventory.

Formerly the whole stock was apportioned out and teams (of callers and listers), were each assigned certain space, sections or floors to list. To each team was given a book in which to enter. These books were all turned into the office when finished and then the problem was to segregate and classify. Many older clerks remember those periods as the most trying of the year.

Now the space is allotted, each team provided with loose inventory blanks (Form 25) held in an order holder (Fig. H).

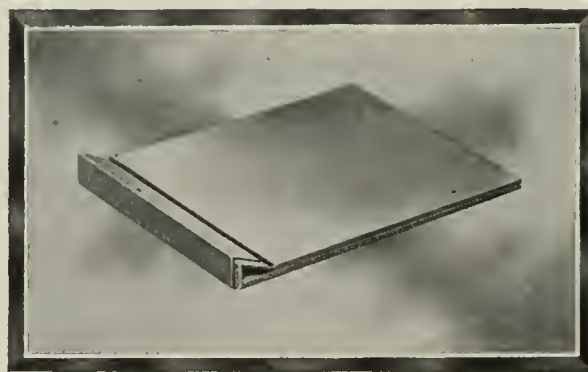


Fig. H-5.

The lister heads the sheet with location, bin, etc., and lists as the articles are called. He keeps a sheet for each class of goods, such as

teas, another for coffees, etc. Should the caller find a lot of other goods in this compartment he lists on another sheet or in the proper class, avoiding mixing spices or tobacco with teas or coffee, though the stock may be contiguous in the warehouse or shelves.

Keeping the classes separate not only lightens the labor of the pricer and department man, but facilitates total classification.

When the inventory is compiled these sheets are all numbered. A minor clerk is set to work indexing, using other similar sheets, and this index shows on what page of inventory to look for coffees, teas, sugar and what not.

Finally these sheets and index are placed in a post binder (Figs. F, F-2, G, G-2, G-3), or in a prong binder (Fig. E-3), the cover marked "*Inventory 1906*," or the year, and this very valuable record is a handy and complete volume, which often saves time, worry and labor for the busy clerks.

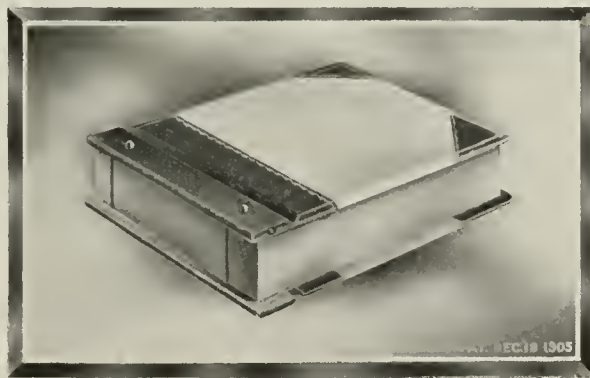


Fig. F.

In manufacturing concerns the machinery, tools and equipment are segregated by classification. The raw material is kept separate and the finished product also stands alone.

With the modern machines for figuring extensions, or calculating, and adding machines to total each page, the work can, in a great measure, when priced, be delegated to minor clerks in these stages

and is robbed of the horror incident to the old manner of procedure.

Should a copy of the inventory be desired, the typewriter could prepare it fully.

In this connection it is advisable to always have a correct copy of inventory deposited in a safe deposit box as a precaution to prove up loss by fire if necessary.

(See Form 25.)



CHAPTER XIII.

PRICE AND COST BOOKS.

THE most successful merchants appreciate the value of accurate costs and are always eager to adopt any improvement which may insure accuracy and at the same time furnish the most convenient means of reference.

The bound cost-book is arranged with a stated number of pages to any one letter of the alphabet, one class of commodity or subdivision. When the space is filled and revised costs are to be added, either the old figures must be erased or new pages must be located and reference made, "See Forward to Page No. —," or the reverse. When the book is perhaps three-fourths full its usefulness has passed, as the unused space may prove unsuitable in location for the additional figures

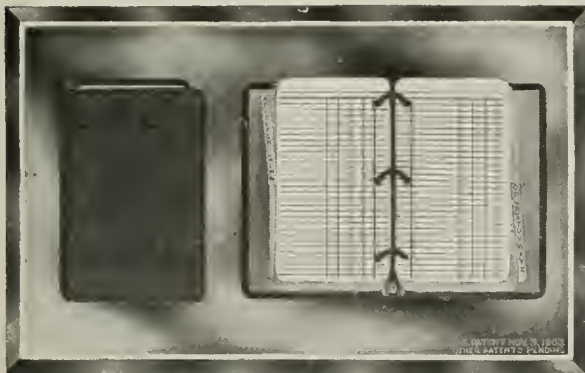


Fig. D-2.

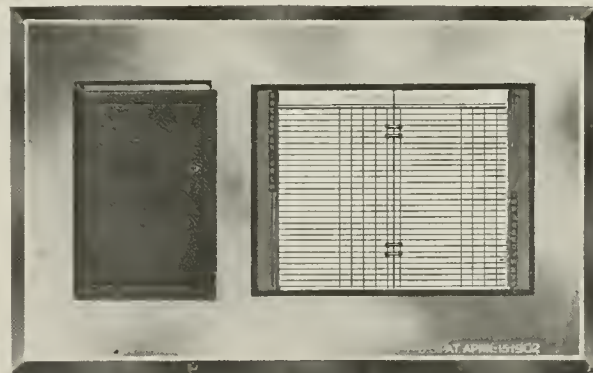


Fig. E.

The loose-leaf cost-book (Covers D-2, D-3, E), solves the question, not only of accurate self-indexing system, but elasticity. The classification or subdivision by department, group, alphabet or otherwise

may be arranged to suit the business, or as may be most convenient (Plate XXX and Form 10). The sheets may all be typewritten, which allows the carbons or duplicating processes which preclude any dangers of error in copying. When a sheet is filled another may be added alongside and costs continue. Should a page become obsolete, it may be removed and another inserted instantly.

ARTICLES	No	Wgt.	List	Disc't.	Frgt. Allow'ce	Net Cost Deld.	Job	Retail

Form 10.

The latest costs are always at hand.

In a very large establishment it is necessary to have a number of copies of the same cost-book. (Plate XXX. Covers D-2, D-3, E-3). The loose-leaf system permits this without any additional labor or copying. The same type or impression which makes one may make two or twenty. The figures in this case are facsimiles of the original, and the only additional labor is the few moments' work arranging the sheets in their proper place in the different covers. Formerly the standard house cost-book was a bulky, illogical volume, in which the sequence was so ill-arranged that much time was daily lost in consulting it. Now many houses prefer a number of volumes, each department having its own volume, one or more copies convenient to the manager of that department, and also a copy in the office. This permits several to use practically the same department price-book at one and the same time.

Price-books of traveling salesmen frequently need revision. The manager has an exact copy of those used by the men on the road, and

when the price of any commodity changes, he simply draws his pencil through the obsolete prices, pencils above the old figures those to be issued, and hands the pages so altered to his stenographer to be re-written. By duplicating process enough sheets are produced at one writing for his copy and one for each salesman.

These sheets are mailed to each man, with request to remove the old sheet (say No. 20) and insert "*this*" in its place.

The books are uniform, of convenient size, durable and always up to date.

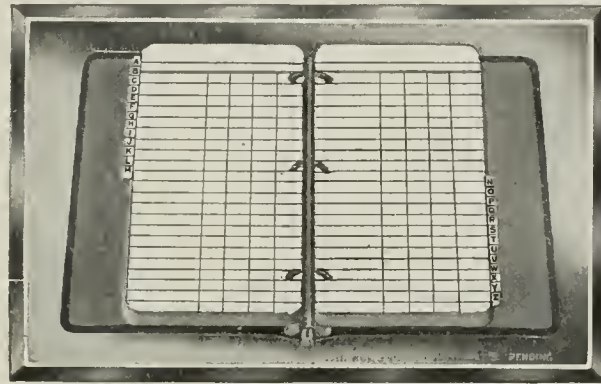


Fig. D-2.

## CHAPTER XIV.

## PAY-ROLL AND TIME BOOKS.

FORMERLY the timekeeper wrote up the lists of names, factory numbers, occupations, etc., in his bound time-book, and each day marked the time worked. At the end of the week this was turned into the office from which to make out the pay-roll, and in such a case an alternate book must be used by the timekeeper for the next week, or he must wait for the return of his regular bound time-book from the office. The loose-leaf time-sheets (Plate XXIV), are now used in a suitable cover or binder (H, D-3, E-3, F-10). The names, etc., are written and the time is kept on these sheets.

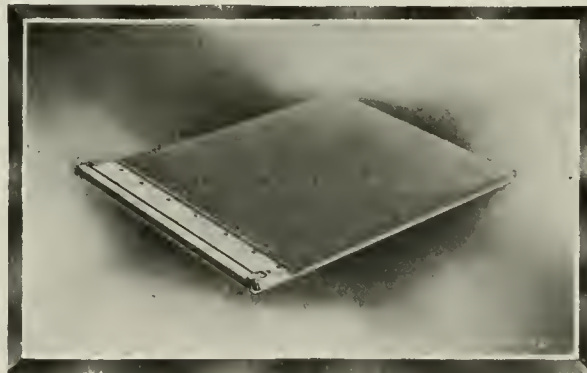


Fig. H.

When the week's time has all been entered up, the timekeeper turns the sheets (XXIV) into the office and commences on new sheets in his cover, and need not be delayed waiting for the book as in the former case. The pay-roll clerk either makes his extensions and totals on the same sheets, which answer for his pay-roll, or copies the names, time, etc., and files the time-sheets in a post-binder (F-2, F-3, F-4), or returns them to the timekeeper. When the pay-roll is



voluminous one or more clerks may each take part of the pay-roll sheets, make the extensions, deductions and totals, then exchange sheets for verification and easily complete the total pay-roll within a short time, instead of being an all-day job for one man on a bound book, as is often the case (See Chapter VII, Page 49).

Time may also be saved in putting up the money in envelopes. Take one sheet which has been footed, hand to an assistant with an *approximate* amount of cash, and when he is through with the sheet his surplus will check the balance between the cash handed him and the amount he should have enclosed in the envelopes. Thus an "error in putting up the pay" may be caught and rectified much more easily than if it had not been discovered until the whole pay-roll had been finished.

The pay-roll may be divided in this particular among several assistants, each accounting for cash advanced as above. The finished roll is then placed in a permanent binder for reference (Covers F-2, F-3, F-10).

Fig. F-10

We have speed and accuracy combined, and frequently at a period when time is limited and delay in completing the roll might be a vexatious matter.

The temporary binder (H) is used by the time-clerk, and need contain only those sheets in use at the time, and therefore is light compact and convenient. Should a time-clock be in use the cards may be apportioned to several clerks, each provided with pay-roll sheets. Verification is made by exchanging cards and sheets, thus saving time in making up the roll. When the time-clerk makes up the pay-roll from clock-tickets, the sheets are turned into the office, and by distributing the sheets to several clerks verification is speedily made.



Fig E-2.

## CHAPTER XV.

## TOWN INDEX OR LIST OF CUSTOMERS BY TOWNS.

In many well regulated houses a list of customers (Plate XXXII), by towns is referred to frequently, each day, and saves much needless labor.

In old times when a salesman was preparing to start out on his route it was customary to furnish him with statements that he might collect past due accounts, and also have memoranda of all new customers made in his territory direct by the house, to insure his attention. In that event the salesman would report to the bookkeeper as near as he could then remember the towns he expected to visit and then it would be work for the bookkeeper.

A salesman has a certain territory, fixed by the manager and he is expected to call on all the trade on his route and neglect none which might be at all desirable.

*A Town Index* (Plate XXXII), is now used. A sheet may be set



Fig. A.

apart for each town, and as it is typewritten the *Town* answers for the heading. If preferred one sheet may contain several towns. The

customers follow, arranged alphabetically, with business if desired, rating and such memo. as may be of advantage.

The sheets are all arranged alphabetically, or as preferred, by stated routes, territory or any other sequence, and placed in a Flat Opening Cover (A, D-3, E-3, F-7). A page may appear as follows, or see Form XXXII:

		New Rochelle, N. Y .....	
Adams, Jos.....	Gro.....		E-2.....
Allen Bros.....	G. S.....		H-3.....
Brown & Co.....	Drugs.....		F-2½.....
Cox & Son, Thos.....	Gro.....		D-2.....

When new territory or towns are included, additional sheets may be written up and inserted or placed in proper order or sequence, thus utilizing one of the many advantages of Loose Leaf Books. The size cover used may hold a sheet about 11x12 inches, opening on the 11 inch side or larger. One inch in thickness will hold about 200 sheets.

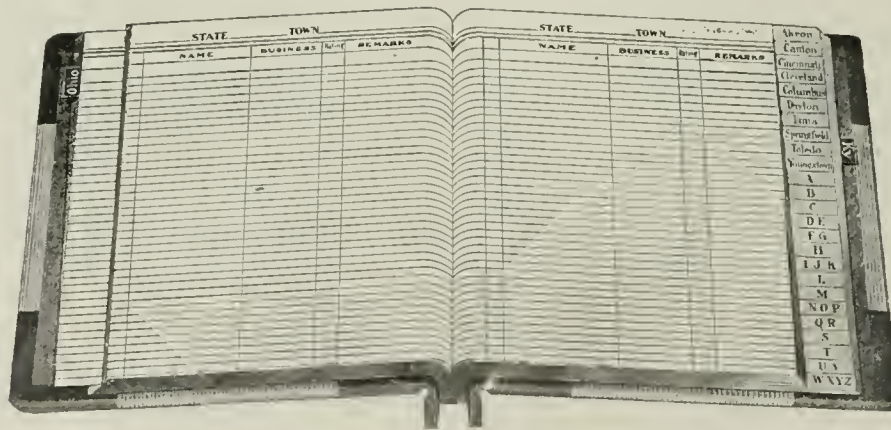


Fig. F-7.



CHAPTER XVI.

SALESMEN'S REPORTS OR BOOK FORM INDEX.

The following system has been tested and proven very satisfactory. When a salesman hands in the route or a list of towns he is to visit on his trip, the *name* of every merchant in every town on the route is copied on a separate blank as below (Form 11), of which a carbon is made. This sheet also has the *buyer's* name, when possible, the *business* and *rating*; and, if he is a customer, a memo. on the reverse side is made, by the Sales Manager, of the sales of the past three months, and any other notation which would be of benefit—say:

1907	
"January....	.....\$ 15.50"
"February....	..... 27.40"
"March.....	..... 193.96"
"We have him interested now and it depends on you to make the "account grow."	

The original kept in the house book or volume (Fig. E-3), the carbon given to the salesman, who is instructed to check (✓) opposite the class of articles sold, and to fill in the other blank spaces, and return the slips or blanks from each town. These blanks are actual

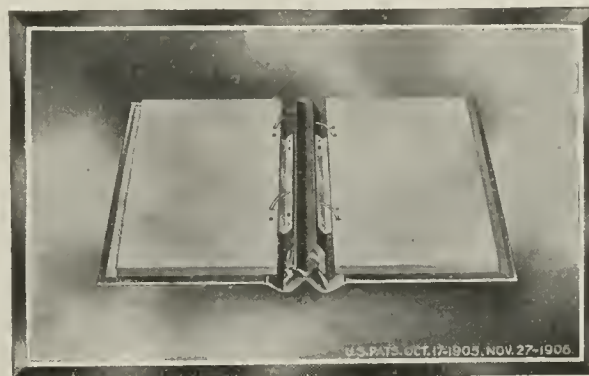


Fig. E-3.

LOOSE LEAF BOOKS AND SYSTEMS.

size as shown and printed on one side as follows:

FORM 11

TOWN \_\_\_\_\_ STATE \_\_\_\_\_

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

BUYER \_\_\_\_\_ RATING \$ \_\_\_\_\_

CALLED \_\_\_\_\_ 190 \_\_\_\_\_ SALESMAN \_\_\_\_\_

SOLD THIS TRIP	BAGS	BBLs.	CASES	LBS.	DOZ.	*
COFFEE BEAN						
"    GROUND						
TEAS						
SPICES						
<input type="radio"/> BAKG. POWDER						
EXTRACTS						

**SELLING COMPETING LINES**

COFFEES \_\_\_\_\_

TEAS \_\_\_\_\_

SPICES \_\_\_\_\_

BAKG. POWDER \_\_\_\_\_

EXTRACTS \_\_\_\_\_

IF NOT SOLD WHY \_\_\_\_\_

PROSPECTS FOR FUTURE \_\_\_\_\_

HAVE THEY ANY COMPLAINT \_\_\_\_\_

PROGRESSIVE \_\_\_\_\_

FURTHER REMARKS OVER \_\_\_\_\_

Used by salesmen in  $\frac{1}{4}$  inch price book cover (D), filed and kept for reference in the house in prong file (E-3), 3 inch capacity, which holds 1,000 sheets.

These blanks may be arranged to suit any kind of business, and salient points noted on which information is desired;

Or, for buyers as well as sellers;

For grain, wool, fruit or other buyer's reports to the house;

For adding machines, typewriters, agricultural implements, etc.

A little Loose Leaf Memo. Cover (Fig. D), is filled with sufficient sheets (11), for a day or two and particulars may be noted on one of these sheets during his visit to each customer. Should the salesman call on a prospective customer, for whom he has no sheet, he fills up one of the blanks with which he is supplied.

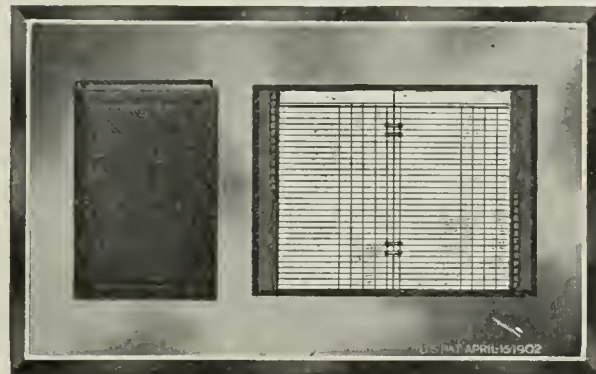


Fig. D.

These sheets (Form 11), are sent in daily by the salesman, and the information copied on the blank in the house book, or these original reports are filed in a special cover (of greater capacity) (D-3, E-3), for each salesman, arranged alphabetically by town, or as may suit the user. When the salesman goes over the territory again, he is given copies of the blanks *used on his last trip*, which recall the former visit, refresh his memory and give him advantages, he could not otherwise have and the result of his second visit is reported in like manner

as the first, by return of both old and new blanks on each customer. This record alone is one of the most valuable in the house. It gives the date of the visit, if sold a brief reference to the character of goods; if not *why not*, either because the merchant is stocked up, absent, has a grievance or ordered from another house; what goods, of a competing line, he handles, and brand of same; prospects for future business: buyer's name (when there is a special buyer for this class of goods), and remarks. When these cards reach the home office, correction, if any, is made on the house list and such notations as may be thought valuable for future reference.

Should the salesman report a date on which the customer wishes quotation, or request prices on special goods, notations for future, etc., the card or slip is filed in the "follow up cover" E-3 (Chapter XVII), under the proper date for attention. The memo., date, etc., is noted as attended to on card and it is again moved forward and filed to come up at a future date, say, 5 to 10 days later, in regular course, should no results have so far followed. The original card is also marked with date memo. and what day put forward, the original being reference to the other slip.

These blanks are printed on thin, tough linen paper. The house book or cover (E-3), three inches thick will hold 1,000 of these sheets or reports, and may be indexed under towns arranged alphabetically, and under each town the names in alphabetical order. Thus in subdivision "A" all towns beginning with "A," in subdivision "B" all towns beginning with "B," etc. A page of yellow or manila paper might subdivide *each town*, so that under "A" there may be 10 or 12 towns, but between each town there is a yellow page. Every card between these yellow slips (or in any one town), is arranged alphabetically, which enables you to find the name desired, or one or many in any town at a moment's notice.

This same system may be used by Life and Accident Insurance (Form 12), Advertising Agencies (Form 13), etc.



FORM 12

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

OCCUPATION \_\_\_\_\_

WITH \_\_\_\_\_

AGE \_\_\_\_\_ MAR. OR SINGLE \_\_\_\_\_

HAS POL. \$ \_\_\_\_\_ IN \_\_\_\_\_ EXPIRES \_\_\_\_\_ 190 \_\_\_\_\_

“ “ “ “

“ “ “ “

INTERESTED IN OUR FORM \_\_\_\_\_

CALLED \_\_\_\_\_ 190 \_\_\_\_\_ RESULT \_\_\_\_\_

“ “ “ “

“ “ “ “

ENGAGEMENT \_\_\_\_\_ 190 \_\_\_\_\_ A. M. \_\_\_\_\_ P. M. \_\_\_\_\_

“ “ “ “

“ “ “ “

LOOSE LEAF BOOKS AND SYSTEMS.

FORM 13

NAME \_\_\_\_\_

ADDRESS No. \_\_\_\_\_ STREET \_\_\_\_\_

CITY \_\_\_\_\_

BUSINESS \_\_\_\_\_ RATING \$ \_\_\_\_\_

ADV. MAN'GR \_\_\_\_\_

DATE CALLED \_\_\_\_\_ 190\_\_\_\_\_ BY \_\_\_\_\_

ADTG. HANDLED THRO. \_\_\_\_\_ AGENCY \_\_\_\_\_

NOW ADVTG. IN \_\_\_\_\_ SPACE \_\_\_\_\_

" " " " " "

" " " " " "

RESULT OF CALL \_\_\_\_\_

PROSPECTS \_\_\_\_\_

CALL AGAIN OR WRITE \_\_\_\_\_ 190\_\_\_\_\_ 190\_\_\_\_\_

" " " " " " 190\_\_\_\_\_ 190\_\_\_\_\_

MADE CONTRACT FOR \_\_\_\_\_ SPACE \_\_\_\_\_ TIMES \_\_\_\_\_

BEGIN \_\_\_\_\_ 190\_\_\_\_\_ ENDING \_\_\_\_\_ 190\_\_\_\_\_

TERMS \$ \_\_\_\_\_ PAYABLE \_\_\_\_\_

DISCOUNT FOR CASH 10 DAYS \_\_\_\_\_

Advertising Solicitor's Blank.

This system can be used advantageously in any business in which outside detailed information is required or in which solicitors reports are depended upon.

In such cases there is no necessity of copying reports, as they may be filed as turned in, by date, maturity, class, location, alphabet, or solicitor's name.

The little book (Cover E-3), 3 inches thick, 6 inches high by 4 inches wide, holding these slips is called the *Book Form Card Index*, because it is a card index in book form. It is of the prong file class.

One great advantage of this Book Form Index is its portability. If the names of customers of any one territory or state be needed for reference, the office boy is instructed to hand you the particular volume wanted without the necessity, as in consulting the old card index, of being obliged to go to the card index case, have the special cumbersome drawer brought to you, or the loose cards laid on your desk.

In the latter case, the order may be disarranged and the cards mixed, or mislaid and some lost.

The *Book Form Card Index* (Cover E-3), can be opened instantly for the removal or insertion of leaves, the leaves turned and cards found much more quickly than the ordinary card index. The former has all the advantages of a book, including the ease of finding a certain page without the disadvantage of passing backward and forward over the card for which you are hunting, as is the case in many old fashioned card indexes.

Another advantage in daily reports is that the slip relating to each customer is separate and distinct from the others and all the information about that party is together. It relieves the salesman or solicitor of writing letters and also obviates the objection so often found in letters, namely: That two or more customers may be reported on one letter sheet which prevents filing the information separately unless separated and copied after reaching the office. A minor

clerk can have all new cards going out and tabulate those returning and attend to all the routine except action by the Sales Manager.

This system requires but one clerk's time and gives most satisfactory results.



## CHAPTER XVII.

## FOLLOW UP SYSTEM.

MANY merchants advertise attractively, and receive numerous inquiries for catalogues, quotations, etc., but have no satisfactory machinery to follow up the inquiries and insure attention until either the party has been made a customer, or it is demonstrated beyond doubt that he has had all the attention possible. The *Follow Up System* may accomplish the purpose.

When an inquiry is received a blank as below (Fig. 14) is headed with name, address, etc.:

The date of his letter is entered, and if a catalogue is sent it is so noted. If quotations are asked they are furnished, and that also is noted. The blank (Fig. 14, actual size), is then filed in a *Book Form Card Index* (Cover E-3), under a date which would allow of reply, say, five to ten days, or longer depending on the distance.

As letters are received and answered they are noted on the card and again put forward until some results follow. The blanks, which are here shown of actual type and size, fit a *Book Form Card Index*, which is used as described (See Chapter XVIII). When the blank has accomplished its purpose, it is either placed in a transfer cover (Figs. F-2, F-3, G), arranged in alphabetical order, or placed in the correspondence file. In the volume of *Book Form* for *Follow Up* and maturity system the index is of *months*, each month indexed by separate leaves and for days pages tabbed each from one to thirty-one.

These can be shifted, removed or inserted as quickly and easily as a card index. The leaves fit the salesmen's report index as well as the maturity index, both covers being the same dimensions, mechanism and finish, but marked distinctly and in any manner, when so desired.

## LOOSE LEAF BOOKS AND SYSTEMS.

FORM 14 COR. No. \_\_\_\_\_

NAME \_\_\_\_\_

STREET \_\_\_\_\_

TOWN \_\_\_\_\_

BUSINESS \_\_\_\_\_

RATING \_\_\_\_\_

INQUIRED OR WROTE US		WE WROTE		WE SENT		ORDERED
DATE	FOR	DATE	FORM LETTER	DATE	CAT'LGE OR QUO.	DATE
<input type="radio"/>						

SOURCE INQUIRY \_\_\_\_\_

REMARKS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The expense blanks (Form 15), are used by traveling salesmen and mailed to the house every Saturday evening. By this means the traveling expense accounts may be kept posted up and the Sales Manager advised promptly of funds in salesmen's hands, or their needs. On the reverse is a recapitulation of cash received and paid out, and also advice of weekly route.

The advantage of this little blank can only be fully appreciated when used.

This blank is carried by the salesmen in the same loose leaf memorandum book (Fig. D), in which he carries his customer's report blanks, and if need be he can retain a duplicate by using a carbon sheet carried by salesmen in same cover (D,  $\frac{1}{4}$  inch), with his report blanks.

LOOSE LEAF BOOKS AND SYSTEMS.

FORM 15		<b>WEEKLY EXPENSE ACC'T</b>			
OF _____					
<input type="radio"/>	DATE		REC'D CKS.	PAID OUT	
		BAL. CASH ON HAND			
		BAL. ON HAND			
<input type="radio"/>		<b>ROUTE FOR NEXT WEEK</b>			
	DATE	TOWN	HOTEL OR CARE		
MON.					
TUE.					
WED.					
THU.					
FRI.					
SAT.					
<input type="radio"/> SUN.					
MON.					





## CHAPTER XVIII.

## COLLECTION TICKLER BOOK FORM.

MANY houses desire a short, but sure method of watching accounts. One method is to use tickets made of good tough paper, actual size as below, (Form 16):

When the bookkeeper finishes posting each sheet of the Loose Leaf Bill or Sales Register (XIV), he hands this sheet to the maturity clerk, who notes the name and address of the debtor with date when due, amount of bill on the tickets (16). These are filed in the *Book Form Card Index* (Cover E-3), to come up 10 days before the maturity of the bill. Thus if goods are sold on 30 days time the ticket is filed to come up in 20 days, and a statement or a reminder is then sent debtor and the ticket put forward to maturity date; if not paid, either another statement is sent, or a form letter calling attention to the account as being due, or a draft is drawn and so noted. The ticket is then put forward a sufficient time to admit of reply. Such action is then taken as may seem best.

Some customers, however, buy small bills, and pay at the end of the month, and in this case, if it is desired to have the account kept written up, the maturity clerk heads the card (16) and enters the first bill and files it to come up the first of the succeeding month. As the next bill is bought it is added on this ticket and so on to the end of the month. These tickets are always arranged alphabetically under each maturing date and can be easily located. Thus on the 1st there may be 100 monthly accounts maturing, but if arranged alphabetically any one may be quickly picked out.

Statements of large single bills, or bills bought on say 30 days time and then maturing, are filed under maturity date.

# LOOSE LEAF BOOKS AND SYSTEMS.

FORM 16 COR. No. \_\_\_\_\_

NAME \_\_\_\_\_

STREET \_\_\_\_\_

TOWN \_\_\_\_\_

RATING \_\_\_\_\_

SALESMAN \_\_\_\_\_ DUE \_\_\_\_\_

<input type="radio"/>									

STATEMENT SENT \_\_\_\_\_ ANSD. \_\_\_\_\_

DATE DRAFT \_\_\_\_\_ 190 \_\_\_\_\_ \$ \_\_\_\_\_

THROUGH \_\_\_\_\_ BANK \_\_\_\_\_

DRAFT RET'D \_\_\_\_\_

To \_\_\_\_\_ COLL. AGENCY \_\_\_\_\_ 190 \_\_\_\_\_

## CHAPTER XIX.

## REPORTS FROM LOCAL AGENTS, BRANCHES, ETC.

---

EVERY systematic corporate management requires regular periodical reports or statements from its agents or representatives at other points. These should be comprehensive and yet concise and all agents' reports should be uniform in size and character of information. The agent should retain a carbon copy of his report for convenience.

Loose Leaf Covers should be used to hold these reports in neat and convenient form for reference and preservation without the necessity of folding or filing away in cases. When in loose leaf covers they may be used by clerks at the home office as any bound book (A-C). The agent may have similar covers at his office.

These reports may be made in indelible pencil or on typewriter with carbon copies, as errors of copying are eliminated and much time economized.

Field or traveling agents should be provided with convenient or pocket size loose leaf report books (D, D-2), using one sheet only for a subject or customer, and post binders (F-2, F-3, G), provided with suitable indexes in the office to which they report for proper filing or arranging same.



## CHAPTER XX.

## VOUCHERS AND VOUCHER RECORD.

ALL bills are paid by vouchers (Form XXXVI).

When a bill, for purchase made, is received, it is properly checked as to receipt, prices, extension, etc., as detailed in Chapter XI, on "Inbound Invoices" and goes to auditor or other officer to be approved for vouchering.

In the case of out of town purchases, each invoice is vouchered separately, except instances where many small bills are frequently bought from the same house, in which case the voucher may embrace a number of items.

City bills are vouchered for the month's purchases, except when goods are bought in large lots subject to special discounts for cash payment, etc. The invoices are listed by the bookkeeper on voucher blank (Plate XXXVI), giving date and a brief description and, amount verified by an assistant, entered on the voucher record (XVI) and numbered with proper serial number. The voucher record (XVI) page is about 14 inches wide, or on binding edge, by any convenient or necessary length.

The page has 50 spaces or horizontal lines numbered on one page "00" to "49" and on the next page "50" to "99" by prefixing the serial number say, "21" before the "00" numbers the lines "2100" "2101"—"2102," etc., without the necessity of repeating the "21;" in like manner "21" before the "50" on the next page numbers the lines "2150"—"2151"—"2152," etc.

This voucher page has vertical spaces or columns headed "Date," "Number of Voucher," "Favor of," "For What," and "Total Amount." In addition to these, are columns for such accounts as

have many entries, such as for a manufacturing business, supplies or raw material, light, heat and power, sundry general expense, office expense, etc., and one sundry column for any accounts not enumerated above. See form XVI.

If Voucher No. 2100, 12-10, was in favor of Simmons Hardware Co. for "2 Water Filters \$10.00," " $\frac{1}{2}$  doz. Brooms, \$1.50" and "500  $\frac{1}{4}$  Bolts \$5.00," we would enter in the total column \$16.50, and in the sundry column Factory Furniture \$10.00; and in the regular columns Manufacturing Expenses \$1.50, Supplies \$5.00.

At the end of the month we post the footings of *each regular account column* to its respective account in the ledger, but post *each item* in the sundry column to the proper ledger account and check in the (✓) space. Thus, we would post to Factory Furniture in the Ledger,

December 10th, 1906, Voucher No. 2100 . . . . . \$10.00;  
 Manufacturing Expense, \$1.50, and Supplies, \$5.00 are included in total of columns having regular columns for these last two accounts, among the regular columns.

The sundry column avoids the necessity of many separately headed columns, which may have only one or two entries each month. The total of each regular account column and the separate items in the Sundry Column having been posted to the debit of the respective ledger accounts, equal the sum of the *total* column, which is credited to "*Vouchers Audited.*"

There is a ledger account "Vouchers Audited" to which is credited, from the Voucher Record, the total amount of *vouchers audited*.

The total of each regular column is charged to the proper account and during the month the separate charges or amounts in the Sundry Column have also been charged, really making the voucher record a journal.

At the close of the month the amount or balance standing to credit of "Vouchers Audited" in the ledger is the *total* amount of

*unpaid* vouchers audited or accounts payable.

The unpaid vouchers are kept in a file or pigeon hole and as paid are charged on the Cash Book to *Vouchers Audited*; of course in each case noting in the Cash Book the *number* of the voucher *and to whom paid*.

This method avoids numerous open "accounts payable" in the ledger, and consolidates the total indebtedness for accounts payable into one account, that is "Vouchers Audited."

The continuous or loose leaf invoice book (E-4), has all the original bills, which have been vouchered, pasted each on its respective page, and on these bills the stamp showing: *Date Vouchered* and *Number of Voucher*, which makes an excellent check against vouchering a bill or duplicate a second time. (See Page 64.)

An index of vouchers giving *name* or favor of, *number* of voucher and *date* of voucher may also be used for ready reference to one or all of the vouchers, which may have been made to any one party and as the vouchers are paid they are so marked on the voucher register.

An apology may be made for going so fully into the details above,

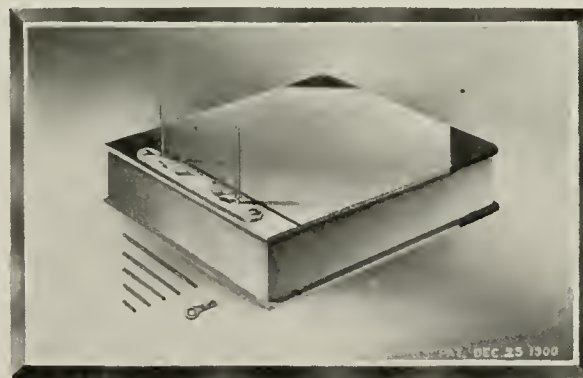


Fig. F-6.

but it is done solely for the benefit of the reader who may not be familiar with this short method, and who, in the absence, of explicit explanation, might be disappointed in the system.

This voucher record has a light loose leaf stiff cover holding about



50 sheets, say,  $\frac{1}{2}$  inch (Fig. D-2), or 1 inch (Fig. E-3), capacity which is convenient to handle and in an ordinary business should hold about two or three months' supply of sheets. These completed sheets are removed as the cover fills and are placed in regular sequence on a post binder (Figs. F and G or G-4), made to fit the sheets.

For petty disbursements \$50.00 or \$100.00 may be kept in the cash drawer, which is used for such items as telegrams, postage, etc. As these petty tickets accumulate they are sorted out, entered on a regular voucher (Plate XXXVI), proper distribution of the accounts made, and a check drawn for "Petty Cash Refund."

This amount of cash is replaced in the Petty Cash Drawer and the same process of refunding continued from time to time. This petty cash voucher is entered upon the voucher record as any other voucher, distribution made in proper columns and charged as usual. There should be in the petty cash drawer cash or equivalent, at all times, of the sum set apart, be it \$100.00, \$200.00 or \$500.00. The vouchers have holes punched near the *bottom edge* for filing on a post binder in numerical order after return duly receipted.

A post binder (Fig. G), with a 6 inch post will hold about 2,000 vouchers (of twenty-five pound linen paper), and prove not only a safe, but very convenient form in which to keep them for security and ready reference. When kept in this manner it is a book of 2,000 sheets arranged numerically by voucher, any sheet of which may be found almost instantly. The vouchers remain as fresh and free from dust, wrinkles and dog ears as when placed in the post binder, and take up about 6x8 inches space.

In no other manner can so many papers be filed as convenient of access, or in such small space.



## CHAPTER XXI.

CONTINUOUS INVENTORY AND STOREROOM ACCOUNT.  
FOR MANUFACTORY, METAL, ETC.

THE purchasing agent is in charge of purchases and merchandise, stock books (Form VII, Covers A, C, E-3, F), and has as assistants a stock clerk in the office, a storekeeper in the factory, with assistant storekeepers, one for assembling and one for machine shop, plating department and tool room floor, etc.

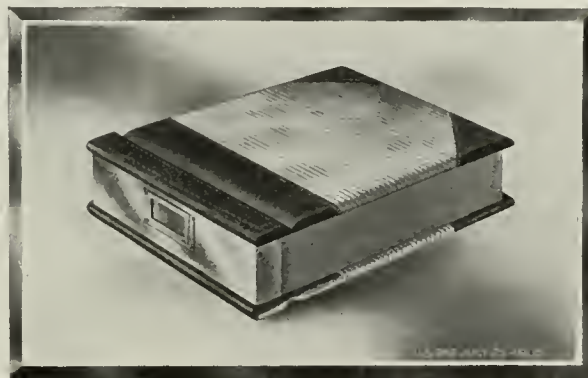


Fig. F.

The purchasing agent is stock keeper and keeps the stock ledger (see Plates VII and VIII). He has calculated with the advice and aid of the General Manager or Superintendent of the factory the minimum quantity of raw material to be in stock, and when the stock drops to that point advises the proper officer and asks instructions. When stock runs low or new material is needed a requisition or order to buy is handed the purchasing agent. He gets quotations and makes out a purchase order on some factory or dealer, in duplicate. He mails the original purchase order, if a freight shipment, with full shipping and other directions to the seller of the goods and holds the duplicate

until he receives the invoice and B-L. Upon receipt of documents from the shipper he compares prices, terms, delivery, etc., and if agreeing with purchase order makes out a notification to the store keeper (Plate XXXV), to look out for these goods. If the purchase is to arrive by express or messenger he does not wait for invoice, but at once notifies the store keeper by form XXXV to look out for these goods. The store keeper is receiving clerk, and upon arrival of goods receives and checks same with the notification blank of the Purchase Department, weighs or counts the goods, and at once notifies the Purchase Department of arrival by returning blank XXXV properly filled out, that they may be inspected. The purchasing agent inspects as to quality, style, etc., and if O K these goods are put in bins, shelves, or in such place as may be most convenient for the issuance and distribution. The steel may be in racks, the sheet brass on shelves, etc. The store keeper having filled up blank notification (Fig. XXXV), as to date of receipt, weight, condition, how received, freight to be paid, etc., turns this blank back to purchase department with freight bills.

The Purchase Department O K's the freight bill, when received with goods, and sends delivery man to cashier for his charges.

The Purchase Department clerk having, from his purchase order, previously entered on his Stock Ledger (Plate VII, VIII) the date and quantity purchased, now turns to the page set apart for this commodity (say, sheet brass), (Plate VII), and enters the quantity received. Thus to his balance of stock on hand at starting, he adds the new receipts of goods, which shows the quantity on hand, provided none has been withdrawn.

His purchase record shows the quantity bought, price and from whom bought, and is simply a record of purchases and prices.

The store keeper has under his charge all material in stock, all receipts and issuance of same. He keeps no books, his notification of goods to arrive (XXXV), advises him of expected receipts.

His requisition (Form 8, Chapter IX, Page 56), for goods needed

by any one department is the authority for delivery of goods. The notification slips (XXXV), as we have seen are returned to the purchase department, the requisition blanks, which he has honored or filled are sent to the stock clerk, and the store keeper is not hampered by having books of accounts to keep. The store keeper has two or more clerks, one for each floor, who remain in the several stock rooms arranging and caring for the stock, except when delivering goods needed on jobs.

Every shop or manufacturing order goes to the Superintendent of the proper department, who is supplied with a block of requisition blanks (Form 8). The Superintendent looks over the job or manufacturing order, determines about how much material he needs and pencils the amount or quantity and class of articles on the requisition blank (Form 8, Page 56), and hands it with the manufacturing order to the workman who is to do the work. This workman takes the requisition (Form 8), to the store room clerk of his floor, places his pay-roll-number on the requisition, signs it and hands to this clerk in return for material. If preferred, the Superintendent could send the requisitions direct to the store room clerk, whereupon this clerk gets out the material, and takes or sends the material together with the requisition to proper bench, press or table, and has the workman, to whom he delivers, sign the requisition for receipt of goods. The store room clerk places requisitions in file (H), slip or on hook, and at close of day hands them all into the stock department.

The stock clerk sorts out these filled requisition blanks according to class, kind, etc., and enters them on his stock ledger daily.

When more material has been issued on any one job than is used a credit ticket is returned with the surplus of material with number of job, etc., to store keeper, who receives the material and turns in this credit material ticket (Form 17), to stock keeper for entry on his ledger just as if it had been purchased. He in turn hands credit ticket to cost clerk for entry on the duplicate job ticket.

If more than one requisition has been filled for one class or kind of material he enters in his stock ledger (Plates VII, VIII, Figs. A,

RETURNED MATERIAL ON REQ. NO. _____	
DATE _____	MFG. NO. _____
RECEIVED FROM WORKMAN NO. _____	
QUANTITY.	MAT'L OR ARTICLES.
ISSUED ON, BUT NOT USED FOR REQUISITION ABOVE.	
_____ STORE KEEPER.	

Form 17.

C, D-3, E-3), in short, or in the column headed "quantity issued," with date and job order number. He carries total quantity of these tickets daily to column headed "total issued," which shows total quantity withdrawn from stock for that day. Should any used material be returned he enters that as receipts from the ticket (17). These columns of his stock ledger are kept footed or added in pencil and he can report at any time, quantity bought, quantity received and quantity issued. He will know how much on hand, how much bought, and yet to be received at any time. As the pages of each kind of goods have the heading "minimum capacity" to be in stock at all times, he can plainly keep advised as to being in line, or not, and as the mini-



mum is reached he orders anew or reports for instructions.

Should an inventory be needed at any time, it is a simple matter to make the list of goods on hand from his stock ledger (VII), place the ruling value or quotation of that date opposite each article and calculate the value in dollars and cents. The requisition blanks (Form 8, Chapter IX), after being entered in the stock ledger are handed the cost clerk, who enters on duplicate job ticket or manufacturing order the material used so that he has a record of that matter promptly.

The store keeper also reports receipt and issuance of all finished or partly finished parts treating each class and condition as he would raw material. The stock keeper keeps account on his ledger of these parts distinct in kind and class.

When a lot of parts for one size of article are made in the rough they are handed the storekeeper with the job ticket, or order receipted for, by workman, and this job or manufacturing order handed the stock keeper for entry in his ledger.

When unfinished parts are to be withdrawn from stock to be finished or plated a requisition (Form 8), just like one for raw material is made out by Superintendent, or his clerk, and on this requisition is issued these parts, which with the job ticket or order go to some assembling, finishing or plating room. When these parts are finished or plated, they go back in stock through store keeper, and the ticket handed the stock keeper, who enters same in his stock ledger (VIII).

The stock keeper hands the cost department all job or manufacturing orders coming from store keeper as promptly as possible after entering same in his stock ledger. The stock ledger (VII, VIII), should show quantity of goods on hand or bought and not yet received.

One page being used for one kind of material or size avoids confusion. Should new classes or kinds of material or additional parts be added to the list, these pages can be added and interleaved in proper

places, in the loose leaf system and still preserve the order of class, alphabet or other sequence as may be desired.

Periodical count is made of each bin, pile or box of material, parts, etc., say, once every two or three months to check the stock as shown at the time by the stock ledger.

These counts are arranged so that only one or two lots need be counted on any one day. Frequently when any one lot is low the verification may be quickly made and in time the store room clerks will need no reminder to do so, but having a just pride in their work will be anxious to keep the stock accurately and in good check.

(Also see Chapter IX.)

## CHAPTER XXII.

### CORRESPONDENCE.

---

MANY houses have abandoned the copying press and use carbon copies entirely.

When a letter is written a carbon of same is taken and filed with the correspondence. Thus we have all the letters received and the answers to same filed together, which makes the correspondence complete.

In the old days when letters and papers were copied in the impression book it was frequently necessary in going back over matters to call for six or eight letter books with pages duly marked to trace up questions in dispute. This is unnecessary in later methods.

In the modern large office, where quite a number of correspondents are kept busy, it is often desirable to have all the correspondence emanating from the office, arranged by date for several purposes. In this case the stenographer takes two carbon copies, one usually tinted, red or blue, is filed in the correspondence folder in a vertical file, the other of a different tint, is filed in a post binder (Fig. F-3). Thus we have copies of all the letters of each day together on the post binder in order of date.

One Post Binder will hold from one to two thousand carbon copies.

1st. Should the head of the establishment wish to keep posted on his own business he could glance through the letters on the Post Binder each morning and see what was written the previous day.

2nd. All letters furnishing quotations could go in one binder, and all carbons relating to any other special class have their own binder, each properly marked.

3rd. All duns could go on another binder, etc.

Thus the quotation binder would be used to check the book form card index that no inquiry or quotation asked, need be overlooked. The dunning binder might be passed to the credit man or his assistant to check the card index, or collection tickets, of maturing and matured accounts, etc.

Some large houses pursue the following method: When mail is to be answered the manager dictates to the stenographer from the customer's letter, giving the stenographer no address, but simply No. 1, and with a coarse blue pencil numbers the customer's letter No. 1, thus economizing time. The stenographer numbers her reply No. 1, takes dictation and No. 2 letter follows.

When ready for typewriting, the stenographer places the letter to be answered under the carbon so that on the *back* of the customer's letter will be printed the reply, thus having the letter and reply on one sheet, provided, of course, the customer's letter sheet will accommodate the reply. An extra carbon copy is also made for preservation among the chronological letters.

By using the reverse of a letter to be answered for copy of reply, the time of filing clerk is saved, as one paper and not two are to be filed, and also, at any time you would find the reply to any letter if you find the original and not worry about losing the answer.

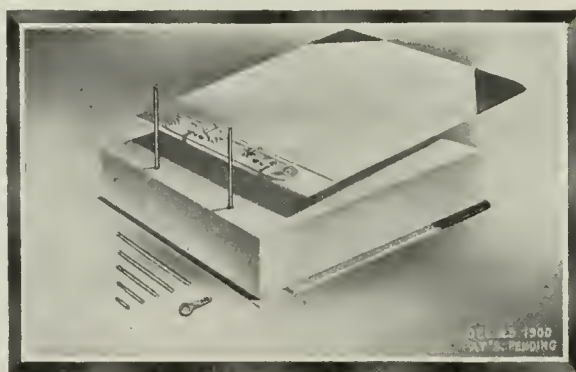


Fig. F-11.



## CHAPTER XXIII.

## ADVANTAGES AFFORDED BY LOOSE LEAF COVERS

## FOR CATALOGUES.

EVERY manufacturer or merchant appreciates the fact that, no matter how meritorious an unknown article may be, he can find no sale for it unless it can be shown or described, and then the greater the audience the larger his sales. Publicity and exploitation along proper channels, are the subjects of deepest thought and consideration, and must be attempted by one of the following methods:

First. Actual display and explanation of the goods.

Second. Pictures supplemented by proper statements, or

Third. Depending upon written description alone, and each method directed by salesmanship.

The first is more convincing and when practicable always preferred, but the opportunities to exercise it are very circumscribed.

The second is not only an excellent substitute for the first, but is limited in scope and results, only, by means at hand to utilize it.

The third would not be considered by any modern business man, when either of the other methods is practicable.

When, therefore, it is impossible to reach the public with samples, either on account of size, portability or number of articles, it is evident that faithful cuts or engravings with a clear exposition of merits, mechanism and results, is the most judicious manner of showing the goods.

It is no light task to prepare a satisfactory catalogue, and the universal experience of every catalogue compiler is and always will be, that when completed and ready for issue, he can, even then, find additions and improvements in many important particulars.

### WHAT REMEDY CAN BE SUGGESTED?

The higher the grade of manufacture the more elegant the reproduction and style of catalogue. The edition may have cost thousands of dollars, and any changes must be deferred until another issue, if the book is in bound form.

There may be one type, style or description accidentally omitted, or since completing copy, other articles may have been produced which should be embraced, and yet correction or addition, without impairing the artistic effect of the book, is impossible.

A few weeks or months later the prices may need revision, discount readjusted or additional plates to be added and then either one of two courses adopted: Corrections, additions, or cancelations, are explained, loose cuts and leaves forwarded to such customers as are known to have been originally supplied with the catalogue and request made to kindly correct the imperfections, which must be then fully set forth.

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### WHAT IS THE RESULT?

The customer's time is too precious to waste in correcting figures; the additional cuts or leaves may be loosely placed by him in the cover without regard to location or permanence and in a short time the loose leaf is mislaid or lost. These conditions are so well understood that it is decided to issue a second edition, even though the expense is great, rather than depend on the first edition securing proper correction at the hands of another.

Every catalogue-issuing reader will agree that the conditions just outlined have been experienced in his own case at some time.

Now the situation has been solved except where the volumes are too large and bulky, and even these may be adjusted in size, type

and character of paper to be either condensed to suit the modern Loose Leaf Cover (Figs. F-2, F-8), or divided into volumes of class, character or department.

Should prices on one or more pages change, the proof is prepared, extra sheets bearing the same relative page number as those to be replaced and a sufficient quantity printed to supply the customers using the first edition; or should new cuts be determined on they may be prepared, the sheets properly punched and forwarded to the customers with request to insert.

If the mechanism of the cover be simple and durable, and little

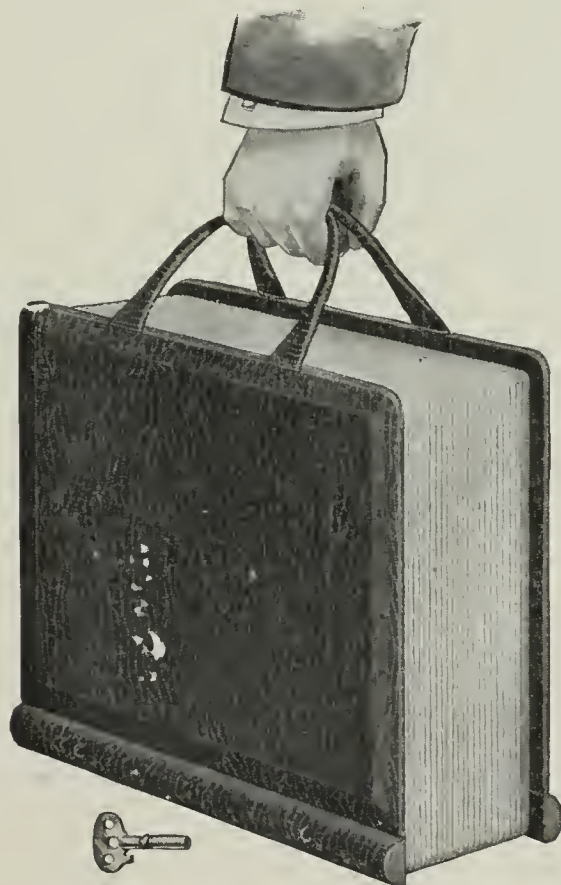


Fig. 7F-8.

or no tax of time to operate, the customer cheerfully complies and appreciates the completeness of contents, and reliability as to latest

prices. The manufacturer provides his customer not only a revised catalogue at the expense of a few extra sheets, but is assured that the same process occasionally carried out should furnish his old trade a perpetual up-to-date catalogue, and need only provide additional copies for new customers.

The net results of the Loose Leaf catalogues are:

Continuous up-to-date catalogues, at the cost of the first edition, plus only the cost of printing corrected price sheets and cuts,

And curtailment of the expense of an entire new edition when changes are made and full utilization of expensive books, which otherwise would be complete loss.

Suggestions: Carefully consider the size, contents, and style of illustration.

Decide as near as may be on color of material and kind of binding.

Get the most simple, and durable mechanism which meets your requirements.

Provide yourself with a paper punch (J), arranged to perforate the sheets to perfectly fit your cover.

Then you will experience such satisfaction that you will thank the dealer who, by furnishing suitable covers, can save you money, reduce your worry and increase the efficiency of your silent salesman.

### SALESMEN'S SAMPLES.

Until recently dry goods salesmen carried samples of cloth and silk either loosely tied or in book form; later the sample pieces were fastened to the sheets of a bound book.

At present many large houses use a loose leaf cover, either ring, flat-opening (Fig. D-3), or prong file device (Fig. E-3), and use heavy manila sheets on which is pasted by the corners, uniform shape and size of cloth and silk samples, laces, embroideries, etc.



When one or more patterns are sold out, the leaf or sheet is removed from the cover and filed on a post binder (F or G), for future reference.

This sample sheet (Fig. E-7), has space for sample of cloth, etc.,



Fig. E-7.

width, quantity available or for sale, price and memo. of special features.

On one sheet of sample file, two or more different patterns may be shown and in a one inch file 100 to 150 different styles, colors or prints can be arranged and serve as an excellent means of display.

This makes a compact, comprehensive and most satisfactory manner of arranging dry goods samples and such books economize excess baggage charges for traveling salesmen.

## CHAPTER XXIV.

## REAL ESTATE SELLING OR RENTAL LISTS.

REAL Estate Agents should have convenient lists of property for sale or rent, so that quick reference may be made to any class or general description on inquiry by a customer.

A general record may be arranged, using one sheet, (Plate XXXVII), for each piece of property listed and filed or arranged in Cover E, F, G by location, class of land or structure, by city lots or farms, etc.

This record is made up from data in the loose leaf pocket memo. book (Figs. D, D-2), of the clerk or party who inspects the property when placed in the Agent's hands.

This pocket memo. book has spaces for every essential detail, similar to a large sheet, (Plate XXXVII), except in small type and condensed as to any further questions which may be necessary in describing the property. Immediately after the owner has placed the same in the Agent's hands, some competent employe is dispatched to visit and report.

The description is copied from his memo. book (Figs. D, D-2), upon the large sheet (Plate XXXVII), which is placed on file for further reference after transcript is entered on Plate XX. It may be put in a post binder (Figs. G, G-3), a prong file (Fig. E-3), or in a vertical correspondence file, arranged either alphabetically by owner's name or by serial number.

When a house is rented the original sheet of inspection may be marked in red ink the date of rental, to whom, terms and amount on the back of the sheet, and also marked on the general record (Plate XX), with date, etc., and the sheet removed from binder.

Should the same house become vacant the sheet is taken from transfer and placed in the current binder, and again entered on record (XX), just as if it were a new listing.

The agent may glance at his "For Rent" record (Plate XX), and



Fig. G-7.

see just what is available. When an inquiry is made he can show his record and quickly display every one of the bargains which, in his judgment, may suit his client. The same plan would be pursued in offering for sale, and when sold endorsed on the sheet. The sheet may be filed in a transfer binder, vertical file or in file of client for future reference.

Should this piece of property be again handled by the same agent he would have nearly all the particulars at hand without further inquiry. The "Real Estate Sale List" (XX), may be converted into a "For Rent List" by changing the group heading "Price" to "Rent" and changing the sub-heading "Mortgage" to "Per," and leaving out "at %."

This group would then appear:

RENT	PER	DUE	TERMS
------	-----	-----	-------

Otherwise the ruling and heading would answer.

## CHAPTER XXV.

## LAWYER'S DOCKET.

This is in a cover holding sheets 11x11 of heavy ledger paper to stand usage. (Plate XXXI).

Style of cause, parties to the suit, also the attorneys and witnesses are entered as known.

There is a space for memo. of letters, rulings and orders of court or other information which may be briefly noted.

Below, or the bottom space, is for memo. of fees collected, expenses incurred to be borne by the client, with description and amount.

This blank may be ruled with feint or horizontal lines on the reverse for additional information if desired.

## ATTORNEY'S COLLECTION BOOK.

Claims of different kinds are sent to an attorney and should all be serially listed.

Each collection should be numbered for quick reference, and when entered promptly on the collection register (Plate XXIII), and numbered with the same number as shown on the register, the matter is not overlooked. Each letter or paper relating to this collection should be penciled with the *collection number*.

It may be a draft, an account, a judgment or other claim, and its class should be written in the register.

A vertical file jacket is used for each claim or correspondent and this *file number* may be placed opposite the claim on the register.

All papers relating to this claim are filed in the folder or jacket. When collected and paid the date and amount are entered on the register. For style of cover see Figs. D-2, D-3, E-3, A or C.



## REAL ESTATE LOANS.

A register (A, C, E, F), of loans may be used as per (Plate XXI), and should prove a most valuable record for Real Estate Agents and lawyers who loan money for their clients.

This is simply a brief register to be supplemented by a complete description as per Plate No. XXII or "Abstract of Loans"—which gives not only particulars of amounts of each note, to whom, when and where payable, when paid, but also description of property, and plat (which may be made by any intelligent clerk from abstract plat with papers), the book and page where recorded, the date of certificate of title, and by whom made, etc. These particulars are entered from the original papers which may be filed away in a vault or delivered to buyer, if the loan is sold. The record is complete and does not necessitate consulting all the papers for reference in future and if loan is sold the record is valuable in keeping track of maturity should you wish to negotiate for renewal.

These sheets may be filed either according to number of loan, alphabetically, under names of borrowers, in order of maturity, by state, city, county, class, etc., in a binder (A, B, C, D, E, F, Plate XXII.)

Another great advantage in loose leaf is, that when a loan is presented, the facts may be written up on a loose sheet by a clerk in charge of such matters, at least as fully as the documents permit and by him handed the Real Estate Officer or Secretary of Trust Company, Building Association or Investment Company, together with all the papers in the case. These may be verified and such other information added for presentation to proper committee. When acted upon the sheet is placed in cover or binder of "Loans in Force" or "Paid and Rejected Loans," the papers placed with others of same character in vault.

Thus is eliminated the necessity of any absence from the Secre-

tary's desk of the covers containing description of loans, since the proper clerks have a supply of blank sheets on which to list new offerings. These sheets may be of uniform size as pages of Loan Register (XXI), and filed in uniform style of cover (A, C, E-3, F, F-2, F-5, F-7.)

Loose Leaf Covers for abstracts of Loans may be any desired capacity or thickness, say, from  $\frac{1}{4}$  inch to 6 inches and of any style of binding.

Such a record should prove one of the most convenient, satisfactory and popular additions to the books of a Secretary of a Trust Company, Savings Bank, or Building Association or Investment Agent.

It would furnish, in a concise yet satisfactory manner, facts and figures for consideration by a board of directors, whose time must be economized. On each loan we have the maker of the paper, the endorsers, the negotiator, the amount of principal, the interest and date of maturity, the name of Title Company or Abstractor, the book and page of county record, the description of property, taxes, etc., and as the whole history is on one page, would anticipate and answer questions, which otherwise would consume time and effort to settle by reference to the actual documents themselves, some of which may have been filed away.

Even when loans have been paid and all temporary interest in them ceased, there is often a time when reference to some of the facts is desired and the reader of this page may recall several of such cases when he would have been saved much inconvenience had a full record been within easy reach at the moment.

## CHAPTER XXVI.

## BANK BOOKS.

So many printed headings and forms of books are used by banks for practically the same purpose, but differing in a greater or less degree, according to the size of the bank, character of business, or preference of the users, that it would be idle to attempt a full description here. Many of these should be in Loose Leaf form, and need differ in no other particular, but simply be sheets of same ruling, heading, shape and size as now used, except binding margin, properly perforated to fit a substantial and easily adjustable cover, and placed therein. Thus you will have books of lighter and more convenient weight to handle, containing the current pages, in use, and not a great number of blank pages, or dead accounts, which are so much unnecessary bulk to be handled. We would recommend especially a change to Loose Leaf of the following:

The *Regular Daily Statement*, also Reserve Statement (Form 28), should be made out on a sheet by the clerk who attends to that duty, and filed in the daily statement book (Fig. D-2, D-3, E-3), in possession of the Cashier or President. Thus there need be no reason why this book should be one moment away from its accustomed place.

*Certificate of Deposit, Draft Register, Cashier's Check Register* could be more advantageously handled if *Loose Leaf*.

For description see Chapter VII.

Should it be desirable, the leaves of the Draft Register (Plate XII) for different points may be of distinctive tint as white for New York, yellow for Chicago, pink for St. Louis, green for London, etc., all of the same size, ruling and form, so that they could be used at the same



time in the same cover (E-3, H, H-3), by the same exchange clerk. The blank drafts on each bank, as well as the respective sheets, have their own separate series of numbers, as distinct as if they were bound each in a separate volume. The blank drafts for each point are in separate blocks and kept in the drawer or other place which may be safe, yet convenient.

Sufficient leaves (XII), for the current day's use only, are necessary at the time, and as they are filled and proven by the exchange clerk, may be removed and handed the general bookkeeper to be placed in his cover (D-3, E-3, F, F-2, F-3, F-6, F-7), for entry. The distinctive tints of the sheets are a safeguard against error of entering the exchange on the wrong sheet and also a check against the general bookkeeper's errors. The small number of sheets in use, 20 to 30, in the cover (H, H-3), of the exchange clerk at any one time, makes the register light, compact and convenient.

One cover may answer for holding the "Drafts Issued" sheets (XII), the "Cashier's Checks Issued" sheets, and the "Certificates of Deposit" sheets; the only requirement being that the sheets should be of uniform size, and punchings. Thus, you can understand how one cover may hold sheets of 5 to 8 different records and yet be lighter and more easily handled than an ordinary bound check book.

*Collection Register*, also *Exchange* (items received on deposit) *Register* should be Loose Leaf Books (Forms XVII, XVIII).

As items are entered and pages filled and proven the sheets may be removed and passed to other clerks who post or enter from these sheets, after having placed them in a similar cover (A, C, E-3, F). By this system the bookkeeper may work on part of the same book, which the clerk uses who enters or lists up the items, with no delay or interference. When using the old bound book, one clerk must wait if the book should be in possession of the other at that time. When the exchange items are all registered and the sheets (XVIII), placed in the regular cover (F), it resembles a bound book, and need only



contain the sheets on which items are as yet open. Thus as the reports of your correspondent are received, advising you of payment of these items, they are checked off the register (XVIII), as paid, and the open spaces or items are those as yet not reported. The collection clerk who keeps this book must refer daily or oftener to the pages, that no drafts be lost sight of, or remain unreported on, beyond a reasonable time. This examination means turning many dead pages which are all properly checked, to examine those, which may each have one or more items open, and needing attention. In a Loose Leaf Exchange (XVIII), or Collection Register (XVII), all the *completed* or fully checked pages may be placed in proper order in a transfer binder (Figs. F, F-2, G-4), and the pages which still *show open items* only, are retained in the current register (A, C, E-3, F), awaiting report on the unpaid drafts. This limits the pages, which must be examined and watched, to a comparatively small number.

The pages of this register are numbered on one side, each line with figures "00" to "49" and on the opposite side "50 to 99" and by prefixing the initial number denoting the hundreds the whole page is numbered; thus, by placing 12 before "00" we have the line numbered 1200, and without further notation the others are known as 1201, 1202, etc.; on the opposite is prefixed 12 before the 50 and this practically numbers the page 1250, 1251, 1252, etc.

### LEDGER.

Every ledger (A, C), which is used, by allotting a page to an account, should by all means be Loose Leaf.

For full description, which is easily adapted to Bank Ledgers, see Chapter II, *Ledger* and Plates V, VI. Of course, these sheets may be made larger and spaces increased to suit the user.

The signatures of depositors are now kept largely in card index form, arranged in drawers or boxes.

When a check is presented, with a signature which needs examination or verification, the teller must either go to the card index and thumb the cards, often going over the same card many times, before finding it and then withdraw it from the case to make a critical comparison, or he must have one of the clerks get the signature card for his examination. In either case it is a matter of delay, and often in view of the customer or depositor at the teller's window.

When the Book Form Card Index (Cover E-3), is used as described in Chapters XV, XVI, XVII, XVIII, we have these advantages:

One volume will hold 1,000 cards or sheets, which are in book form. One volume will take up three inches by four inches shelf room, only, or can be laid in the corner of the teller's desk, requiring very little space.

When a signature is to be examined the teller can open this little book, turn at once to the signature and as the book opens absolutely flat, he has the whole of the card in plain view without any necessity of removing it from its cover.

Very few depositors would at any time connect his scrutiny of a page of a little book with the fact that he was examining or comparing the signature, a question that may be distasteful to some sensitive customer.

Few tellers have more than 1,000 accounts to handle, consequently, one volume may be sufficient for each teller. If on the other hand it were desirable to have each teller of a large bank provided with a full set of signatures, it would simply be necessary to have as many signature cards signed when the account was opened as may be necessary to supply one card for each set.

Should it be deemed wise to change from the card index to the Book Form, it need only be necessary to send out new signature cards

with the usual request to sign and return and the change is easily made.

Another great advantage may be that these little books could be stored away each night in the vault, which is not always done with the card index.

The signature list is far too valuable to be unnecessarily exposed to loss by fire.

These signature cards are of light ledger paper and a book (E-3) three inches thick will hold 1,000 of them. The prong file binder is the most suitable for such purposes.



Fig. A-2

## CHAPTER XXVII.

## CONDENSED BUSINESS RECORD.

EVERY careful manager or business man endeavors to watch the trend of his affairs closely, that he may note the development and improvement, and if possible increase the ratio, or should results be unsatisfactory and show a falling behind, strive to locate the cause and apply the remedy.

He should examine his net sales, see if they compare favorably in volume or distribution with corresponding periods of the past; if open orders or those from salesmen indicate growth or decline, whether expenses have increased and if so, are they proportional or not, and what class and why; and he should carefully scan the balance sheet.

Many large corporations have most excellent systematic reports, with comparisons drawn down indicating changes in the principal accounts; but in a number of other cases dependence is placed on brief reports or statements of the office manager or bookkeeper, from time to time, or occasional conferences with either one or both. A proprietor or manager cannot be too well posted about his affairs, and while many realize that fact, they have not had the time to map out the plan of reports, embracing briefly, but clearly the grouping of figures and results which may be most instructive. For the purpose of presenting in one small and compact book such figures and groupings as may better illustrate the condition and also draw comparisons with the past, of current business, the Condensed Business Record has been devised (Fig. D-2, Plates XXV, XXVI, XXVII, XXVIII, XXIX).

It presents in the jobbing business the monthly sales as a whole,



by salesmen, territory or department; expenses properly classified, monthly balance sheets, insurance in force and what it covers.

For corporations there are sheets for concise yet complete record of capital stock and transfer of same.

For manufacturers, all of the above and also an Accident Record for the principal facts when an employe has been injured, etc.

The cover is loose leaf (Fig. D-2), stiff bound and holds about 125 sheets, 11x8½ inches in size. There are six forms specially ruled and printed with special index to subdivide them, also a regular A to Z index, and provided with extra sheets feint lined, ledger and columnar. The Sales Sheets (see Form XXV), may be used as follows: The first sheet has total monthly sales, etc. The next sheet may have salesmen's monthly sales, and if so desired, his salary and expenses

FORM 18		<i>I. Cox</i>		<i>T. H. White</i>		<i>Wm. Gordon</i>	
1907	SALES	SALY. & EXP.	SALES	SALY. & EXP.	SALES	SALY. & EXP.	
JAN.							
FEB.							
MAR.							

Form 18.

as above by simply writing *above* the headings names of salesmen and *in* the headings "Sales," "Salary and Expenses." This will show sales monthly of each salesman side by side, also his expenses including salary. If desired three columns may be used, two as above and an additional one for profits, if profit book or account is kept (see Chapter V), and should be a very valuable and surprising record in some houses. If of advantage another page may be used for *sales by department*, and in the small headings should be written the designa-

tion of department and one column for total as follows:

FORM 19		SALES BY DEPARTMENT						
1907	A	B	C	D	E	TOTAL		
JAN.								
FEB.								
MAR.								

Form 19.

Electric, Gas and Power Companies could use separate columns of the sales for *power*, *light* and *sundries*, thereby condensing the report of monthly revenue and also classifying the sources.

Electric Railways could use the columns for 5 cent, 2½ cent fares, *transfers* and *passes*.

Water companies could use these columns for *gallons pumped*, *gallons consumed*, etc., for consumers by meter, for *family use*, for *contracts*, etc.

Expense (XXVI), and Balance Sheets (XXVII), show the ordinary condensed form with lines left for insertion of such other special accounts as may be.

Accident Sheets (XXVIII), may prove economical of time and worry. Every manufacturer is aware of the frequency of personal injury among his employes, due to gross carelessness. He also appreciates the advantage of liability insurance. He is also aware that he must make periodical reports to City, State and Federal authorities as to frequency, extent, etc., of these accidents, together with sex, age, etc., of injured employe.

This record, being a complete abstract of such accidents, aids him in reviewing the causes, their frequency, whose responsibility for the

occurrences and possibly suggests a remedy for minimizing them. He can intelligently check up the monthly or annual cost and figure on rates, etc., to better advantage.

He can gather from this record all the facts necessary to make up his periodical reports without being obliged to go over all previous reports or a lot of miscellaneous papers.

One Fire Insurance sheet may be used for stock, one for buildings, one for machinery, one for warehouse No. 1, warehouse No. 2, etc.

The Capital Stock (Form XXIX), sheets show issue and when canceled, date, to what new certificate, to whom, and number of shares, etc.

The open spaces showing no cancellations can easily be noted on a slip of paper showing the stock in force, of any close corporation, or any corporation which has a moderate number of stock holders, but this record may not be so convenient for one of largely distributed holdings.

The "*shares issued*" and "*shares canceled*" columns should be kept footed in pencil, the *difference* being the stock in force and issued. This is proven by the sum of the shares in each open space.

The balance of the book is used for miscellaneous purposes: abstracts of agreements with salesmen, contracts for large purchases, special rebates, real estate memo. or descriptions, tax returns, etc. A part may be set aside for minutes of directors or stock holders' meetings, etc.

The crowning feature is the fact that one or more sheets may be removed and handed the clerk whose duties are to enter up that particular class of information without parting with the book, and disclosing any information beyond his own particular sheets. The size is so convenient that it may be filed away in a private drawer or placed in an inner compartment of the safe secure from inspection.

When kept fully written up this Condensed Business Record has the statement of the affairs of the business for years, in small compass.

## CHAPTER XXVIII.

## RETAIL STORE BOOKS.

VERY few retail merchants keep books by double entry, because they are familiar with no compact system which involves little labor, hence they use the single entry system, which is often very incomplete.

A complete set of retail books in the simplest form of double entry may be kept with the same amount of time and effort as is usually demanded by single entry.

The books necessary for this system should consist of a day or counter book, in which all charge entries for goods sold are made, a cash book for cash received (Fig. 20), and paid out (Fig. 21), ledger (Figs. A, C, E-3), in which the entries are posted, and an account and bill cover (Fig. E-3, F-6, Plate XXXIII), and a transfer post binder (Fig. F-2, F-3), all loose leaf.

The counter or day book may be a loose leaf cover (Fig. D-3, E-3), holding a sheet 12x6 inches with journal ruling. The cash book may be the same style cover, holding a sheet 12x9, or larger if desired (Forms 20, 21).

A sheet of this size would have 44 horizontal lines to accommodate 44 different entries, three columns, headed as per cut.

FORM 20		CASH RECEIVED				Dr. Fol. _____	
DATE	FROM WHOM OR WHAT ACC'T	MEMO	✓	MERCHANDISE	CUSTOMERS	SUNDRIES	TOTAL



The debit side of cash, or sheet for receipts (Fig. 20), may be white. The credit side (Fig. 21), or payments, may be tinted yellow, blue

FORM 21		CASH PAID OUT					Cr. Fol. _____	
DATE	TO OR FOR WHAT ACC'T	MEMO	✓	MERCHANDISE	EXPENSE	SUNDRIES	TOTAL	

Form 21.

or some other color. The column for cash received “*Customers*” (Fig. 20), is for all payments by customers. “*Mdse. Cash Received*,” for all cash sales, “*Sundries*” for all other receipts.

The columns on the tinted sheets (Fig. 21), or payments are *Mdse.* for all cash purchases of goods, “*Expense*” for all such entries as wages, rents, light, fuel, stable expense, etc., “*Sundries*” for all other payments.

The receipts from customers are entered on the cash book as paid. The amounts, being placed in the customer’s column, are each posted in the ledger. The footing of this column will show at any time the amount paid to that date on open accounts by customers. The total at the end of the month is the amount customers have paid during the month.

All cash sales as made (or if a cash register is used, the total amount shown by cash register at night), or the total amount received in cash for goods sold over the counter, is entered in the column headed “*Mdse.*” The total of this column at the end of the month is posted to the credit of *Mdse.* in the ledger, being the cash sales for the month.

All other receipts are entered in the *sundry* column and each amount posted to the ledger account. There need be few accounts,

as the personal account of the proprietor or partners and a few other such credits. These are posted direct from cash book to ledger. The payments take a like course. The cash purchases of Mdse. are entered in the Mdse. column.

All expenses such as rent, wages, fuel, stable expense, etc., as paid, are charged and the amounts placed in this *Expense* column. At the end of the month the *total* is posted to the debit of *expense account* in the ledger.

Of course, we assume that all expenses can be, and are, promptly paid as accruing, otherwise there is need of journal entries for unpaid expense at end of month.

The amounts paid proprietors, partners, to merchants for goods bought on account, or for any other purpose (than merchandise bought for cash, or expenses), are entered in the *sundries* column.

At the end of the month the total of the 3 columns of *cash received*, less the balance on hand at beginning of the month, being the net receipts, is posted in the ledger to *debit* of cash.

The total of the three columns cash paid out is posted in the ledger to *credit* of cash. The difference between the total of the two sides of the cash book (or the cash balance), is carried forward to first of next month in cash book as balance to start with.

In the counter or day book are charged the items as bought on credit by the customer.

Bills or order slips are made out from these sheets, the counter book checked to show that they have been made, and the order handed to packer or delivery man for filling. From these orders the goods are set out and packed and the orders are taken by the driver with the goods and delivered.

As the sheets of the counter book are filled and checked they are removed from the cover and placed in transfer cover (Figs. G, G-2, G-3, G-4), for use of bookkeeper in entering.

Thus, the counter book need never be away from its accustomed

place except a few moments at the end of the day to finish up the day's work.

The account and bill file (Plate XXXIII, Figs. E-3, F-5, F-6), is to hold the bills and a carbon copy. Under each bill is a fold of blank paper, or the bill and second sheet may be separate, and as the bill is written a piece of carbon paper is inserted and a facsimile or carbon impression is made on the blank sheet. When finished at end of month the bill is torn at the perforation ready to mail and the under sheet is retained as a record of the month's account.

This cover (Figs. E-3, F-5, F-6), is provided with indexed leaves A to Z or finer if desired, and as a bill is headed it is placed in proper subdivision—all the A's together just before index tab "A," etc.

At the first of the month when the bookkeeper receives the day-book sheets from the counter, he places a carbon sheet under a blank bill-head, which he heads with name of customer and enters up the first item and files this bill and extra sheet in proper place in the Account Bill Cover, according to alphabet, and so on until all the bills are entered up for the day. The next day he continues and if he has additional items for customers who bought the day before, these items are added to the proper bill, and so on.

Thus you see the bookkeeper is making out itemized bills and adding charges daily, to those already in the Account and Bill Cover as they appear on the day book, and at the end of the month, since the bill has already been made out, he foots each bill plainly.

He places one or more blank pages of the day book in his transfer cover, heads this page with the month, etc., for recapitulation of sales.

He then makes the following entries which are the totals from the Bill and Account file book

Sundries—Dr. to Merchandise .....	\$130.30
Jno, Cox, purchased in December.....	\$70.20
Wm. Dodds, " " " .....	60.10
etc, etc.	

This is a list of *total* amounts bought by each customer. He posts *each* of these *totals* in his ledger. The grand total of these amounts is the sum of his credit sales.

He then takes each bill, and from his ledger adds the balance, which was due the 1st of the month and still unpaid, to each account, and credits cash paid. The balances or totals of each bill should then agree with the amounts in the ledger due by each customer respectively. The bills are then ready for mailing. The carbon *copies* are placed on the transfer post binder (F-2, F-3), in alphabetical order, for reference if desired. The post binder should hold 2,000 sheets. The itemized bill and the carbon for the files are made out at one writing, and as both are exactly alike, there is no danger of missing a charge.

Should the retailer buy goods on time, or open account he should get the bills together and enter up on his loose leaf counter or day book sheet, crediting each jobber, of whom he buys, the amount of his bill, and charge the total to Mdse. When these bills are paid he charges the jobber on the cash book in *sundry column*. All unpaid bills for goods bought will show as credits due jobbers.

By this system the ledger is not filled with detail, and customers accounts have usually two entries each month; one total charge for goods sold, and one credit for cash paid.

The post binder holds the carbon sheets on which the accounts are itemized.

Should a customer need a duplicate bill, or dispute his account, you could turn to the post binder for the month in question, where it is easy to find the carbon of all items of that month for that customer, as all these carbon copies are filed alphabetically.



CHAPTER XXIX.

PHYSICIAN'S ACCOUNTS.

As a rule physicians are methodical and careful practitioners, but in keeping accounts are woefully negligent and there are few in the profession who would not dread the ordeal of making a sworn statement of the exact number of visits or details of treatment in a case at law, for services rendered, unless specially prepared.

There need be no difficulty in the matter if a simple system is followed.

A small loose leaf memo., vest pocket size (D), would answer for his daily visiting list. Every physician knows before leaving his home or office, the patients to be regularly visited. Let the physician *date* the sheet (Fig. 22), write on the first page the names before he starts out, and check them as service is rendered, or visits made, or just afterwards. Should any additional calls be made, those patients names should be added. If office practice is attended to he could further add those names.

This little sheet would be his day book or journal. When through with the day's duties he should remove this sheet from his Loose Leaf cover and place it in another similar cover, or in a safe place in his desk, the sheet would appear somewhat as follows:

Wm. Barnes.....	VV.....	212 E. Main St.
Sarah Simpson.....	C.....	20 Elm St.
Thos. Dix.....	Broken Leg Set.....	400 Lee Ave.
Sam'l Small.....	V.....	742 Euclid Ave.
Etc. etc.....		

Form 22.

Each day, if he has time, or at least once weekly, he should post up his ledger (Figs. A, C, D-2, D-3, E-3, Form 23), which is so simple

in arrangement that he can enter the transactions of a very large practice in a short time without the necessity of being a trained book-keeper or if need be his wife or daughter could do so for him. For Ledger he may use sheet similar to Form 23 or Plates I, II, III.

The ledger is Loose Leaf, which allows the leaves to be instantly removed or inserted. This cover is provided with indexed leaves or leaves with projecting tabs lettered from A to Z.

Each patient has his own page. The record of visits, consultations, operations, etc., are recorded in simple characters, which are distinctive, as if written in full, and if so desired, explained upon each sheet which may be somewhat like the (Form 23).

From the little vest pocket book (Form 22, Cover D), each visit or attendance is entered on the sheet (Form 23), to which it belongs.

The name, address, disease, etc., are entered on the sheet, and under heading "Month," is written the month and under each date is recorded the attendance. For instance, if William Barnes had the thumb of his right hand crushed, followed by blood poisoning and an operation performed January 21st and visits for dressing January 22nd and 23rd and visit on the 24th, 25th, etc., the sheet is so marked. If on January 31st two visits are made two V's or V and N are placed under January 31st. If on February 1st consultation is had, the letter "C" is placed under date of February 1st. The case may continue until February 14th and a charge for visits, operation, dressing itemized, or a charge may be made as a whole, the physician using his judgment and make the charge as may seem reasonable. The record will show exactly how many visits and when made, and can be referred to at any time.

When the treatment is finished the amount to be charged is carried out and bill made from the ledger sheet (Form 23). As payments are made they should be credited on the ledger, at the time, if accessible, or entered in the vest pocket (Form 22, Cover D) memo., on the page of the day paid and written up on the ledger later.

Should it be preferred, a small size regular ledger (Figs. A, C, D-2, D-3, E-3, Plates I, II, III), such as is described under Chapter II, "Ledger" may be used, instead of Form 23.

These active accounts are kept in the ledger (Figs. D-2, E-3, etc.), cover, alphabetically. All the patients accounts beginning with "A" are placed before the indexed sheet "A" (see A-8), arranged alphabetically, thus Abrahams will come before Adams and after Aaron, all the names commencing with "B" will be between the indexed sheets A and B and so on. As the accounts are paid they are removed from the regular order and placed in the back of the book, and there kept alphabetically for future reference if need be or placed in another volume or cover (Figs. F, F-2, F-3, G, G-2, G-3), marked "Transfer," or in letter filing cabinet and only the live or unsettled accounts remain between the indexed leaves. When an operation is performed, a brief description is made on the line diagnosis. The symbol "X" or "=" may be used for particular cases such as obstetrical cases, using the stomach pump, sprain, etc., and may be noted (Form 23), just after the word "*X Special*" on the lower left hand of card.

By this system the physician may be sure that he has recorded all office visits, prescriptions written, visits day or night and all operations, and be relieved of the worry of trying to remember for what time and what services to charge, as is so often the case.

Should the physician desire to note the progress of a case, he could enter on the back sheets of his memo. book (D, Form 22), the name and date and mention the frequency of pulse, respiration, condition of heart, character of excrement, and such other details as may be desired, also a memo. of the prescription and results of treatment. These are not only very necessary data at time to keep in view, but later on, as often times happens, are just such facts as he may need to prepare some paper to be read before his society, printed in some

(See Form 23.)

medical magazine, or serve as notes on which to base his lecture at his university or clinic.

It may also occur that in similar cases he may wish the data to govern his treatment and guide him at a most critical period.

These memoranda may be filed in his post binder (Figs. F, F-2, etc.), in any order desired, either by name, character of injury, disease or location, so that in referring he could find the data easily.



## CHAPTER XXX.

FIELD NOTES OF SURVEYORS—CIVIL AND  
MINING ENGINEERS, ETC.

EVERY Surveyor and Civil Engineer knows the value of old field notes as matters of reference, and few but can recall the occasion when they have spent hours hunting for some old data which they must find or be compelled to, again, make original notes.

The methods heretofore employed have varied according to the training or experience of each one. Some have compiled elaborate indexes and laboriously paged the many bound volumes of notes. Others have made briefs as to date, etc. Others have classified work in different sections, using one or more books for certain localities, etc., but none altogether satisfactory.

The Loose Leaf Field Note Book (Fig. D-2), enables the Engineer or Surveyor to so arrange the pages that he can classify them by section, character, alphabet, class of work or in absolutely any sequence.

He can use his Loose Leaf Note Book (Fig. D-2), in the field, since it is as secure as a bound book, work up his notes or calculations or make rough drawings, and when through, file the pages in any sequence, on a small Post Binder (Fig. F-3), for future reference. This Post Binder is as convenient as if bound in book form, with possibly the exception of part of the posts projecting at times, but in no case need the posts project more than an inch beyond the cover.

These little Post Binders are made of light but substantial Covers, with sectional or changeable posts of varying lengths, from 1 to 6 inches, in 1 inch sections. Thus you can always accommodate the leaves in quantities of even inches, without projecting posts, or if not

the posts might project temporarily until more leaves were filed.

Test notes, experiments, description and figures on contracts, names, addresses, etc., might be preserved in systematic manner for quick reference, which would immeasurably lighten the burden of hunting up old records.

The notes may be filed in post binder by section, character of work, name or any manner desired. A linen tab may be affixed to one or more sheets with memo. of division or a neat index, either alphabetical or otherwise, may be procured from any good stationer.

Maps, tracings and blue prints need not be folded, rolled or creased to file away for future reference, but should be kept in a post binder (Figs. F, F-2, F-3), prong file (Fig. E-5), or order holder (Fig. H, H-3).

They would then be preserved free from dust and dirt and convenient to consult or examine.

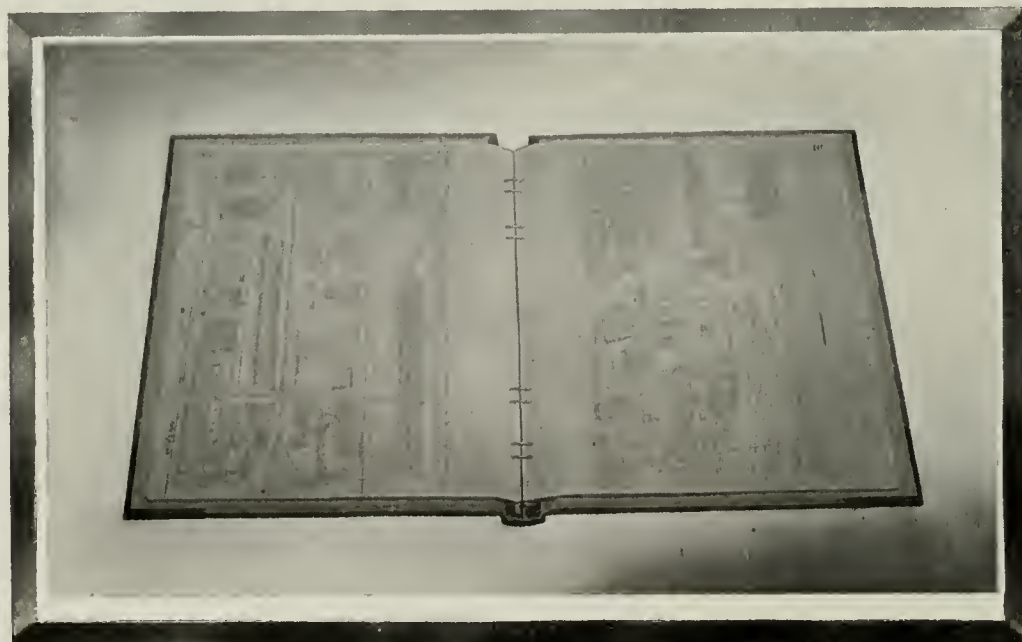


Fig. E-5.

They could be arranged or classified in any order desired; by location, by character of work, alphabetically or otherwise.

New maps or prints could be added and placed between, before or following those on file without disturbing them.

They could be removed for examination or addition and returned to proper place as easily as a card can be replaced in a pack.

They will then be preserved in as neat a condition as when they came from the drawing table.

The order holder (H, H-3), requires no punching of sheets, but when using the post binders (F, F-2, F-3), or prong files (E-5), it is necessary to punch the sheets to fit the posts or prongs.

There are several adjustable hand punches on the market, which are inexpensive and of convenient size (Fig. J).

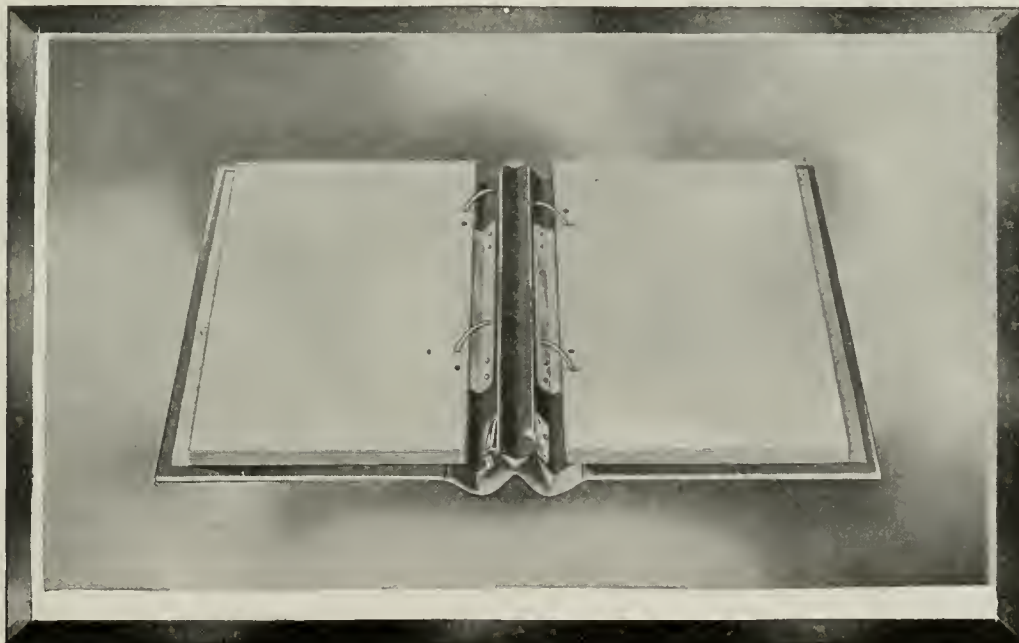


Fig. E-3.

## CHAPTER XXXI.

## GAS AND ELECTRIC LIGHT—HEAT OR POWER PLANTS.

The usual books of account of gas and electric plants may be as advantageously superseded by loose leaf as in any other business, and in instances where they have been introduced, have fulfilled all that was predicted.

The main books such as Cash, Journal, Ledger, etc., as before described, would suit with few modifications, in fact, the form of heading and ruling need not be materially changed in any particular from those now in use to adopt them to loose leaf (Plate IV).

There is one little book, which should by all means be of loose leaf—the meter reading book used by inspectors (Fig. D-2).

When the inspector starts out for the day to inspect and report the meter readings, he arranges the *sheets* (Form 24), of his book to *suit his route*, that the names or locations may follow in order, thereby avoiding loss of time in finding the page of Mr. Smith or Mr. Jones, whose premises must be visited. When he returns to the office he hands in the filled sheets to the manager, meter clerk or bookkeeper, and these are sorted out according to location in the ledger, by number, name, or as may be most convenient for entry. After the charge is made, the sheets are filed away in a post binder (Figs. F-3, F-4, G, G-2, G-3, G-4), or in other covers in sequence of location, until the next periodical inspection is to be made and they go through the process again. These meter record sheets may be used by the bookkeeper to journalize the charges and by the bill clerk from which to make out customers' bills, and by distributing the sheets (Form 24), among several clerks, the bills may all be expeditiously completed. When the bills are all finished, they can be checked against the charges as shown



by the customers' ledger (Plate IV), thereby proving a most excellent check on error, omissions, etc.

For sample meter reading page see form (24). The ledger (Plate IV), cash book (Plates IX, X), voucher record (Plate XVI), etc., are described under the other headings, Chapters II, VI, XX.

(See Form 24.)

## CHAPTER XXXII.

## MANUFACTURERS' COST BOOKS.

In figuring costs on manufactured products the problem of the past was how to space a bound book that certain classes of goods as figured upon, should be kept in relative position in the book. In other words the articles are usually arranged alphabetically and when the space allotted to the A's was used up, the trouble began to appear.

Before loose leaf books were developed, Card Indexes were hailed as the greatest invention of the age, and while many still use card indexes, and in many instances card indexes are very satisfactory, yet the loose leaf book (Figs. A, C, D-3, E-3 or F-3), as now developed, fills the need so satisfactorily that it has become the chief dependence of the cost keeper.

So many cost systems have been devised and so much written on the subject it is needless to go into details, but a perusal of some of these chapters may indicate to the average cost clerk just where and how he may arrange his books to avoid worry and save time.

## CHAPTER XXXIII.

## RAILROAD BOOKS.

The development of railroad accounting has progressed along such scientific, yet utilitarian lines, that it is considered the most perfect and systematic method of accounts.

Every known business system, in arrangement and classification have, to some extent, been adapted to serve this purpose.

Hence, every book which may be used in any commercial enterprise may be found, of some form or other, in railroad work.

The loose leaf ledger, cash book, voucher record, bill and collection register, etc., vary only in arrangement and amplification, and the general description of ordinary methods, as outlined, may, in a great measure, apply to these. The claim of economy of time and effort for loose leaf books as applied to railroad books is as convincing as in any commercial line.

For car records, tracings, claim records, tests, map and plat files, etc., it should appeal to every railroad accountant, and while space would not allow a description of even the principal books of the general offices of a railroad, it is believed that a study of the application of loose leaf to general commercial business will suggest many uses for loose leaf which have not already been adopted by the railroads.

## CHAPTER XXXIV.

## ASSESSORS AND TAX COLLECTORS.

FOR assessment returns loose leaf binders or covers are most convenient, as the blanks may be arranged by district or section, and then sub-classed alphabetically, making reference and check very simple.

The Tax Book may be written up in sections. One set of clerks could have loose sheets for all the A's; another set for the B's, etc., and when the tax book sheets are written up, they may be quickly assembled, placed in a cover, similar to the ledger back (A, C, E-3 or F), and the record is complete.

In making out tax bills the reverse procedure may be had; the sheets of the tax book may be distributed among a large force of clerks, who proceed each to make out his bills from his set of sheets, and in this manner the bills may be expeditiously completed.

When the bills are made out they may be classified in as fine subdivisions as may be necessary by alphabetical arrangement and placed in small post binders (F-3, F-4, G, G-3 or prong files, E-3), properly labeled, and in quantities of 50, 100 or 200 bills, as may be most convenient to handle.

When a tax payer calls to settle his bill, this arrangement would enable the collector's clerk to at once locate and produce the bill without delay or confusion.

The tax bills should be ordered punched by the printer who furnishes them unless it is advisable to have them punched in the office, in which event a suitable hand punch (J), can easily be procured.



**RECORDERS OF DEEDS, ETC.**

City and County Recorders could use loose leaf record books to advantage and with perfect safety. The record *sheets* may be numbered, and just below the number, or in some suitable position on the sheet, the Recorder or his Chief Deputy could write the date and sign his name or put the seal on the sheet as evidence of sequence.

As every one knows, our recorders are at times crowded with more work than they can expeditiously handle, and important papers must sometimes be left with these officers for days before being returned. In such instances, the documents to be copied, with sufficient sheets to accommodate them, may be distributed among the clerks, and in this way one book or record could be used at one and the same time by two or more copyists, and the work correspondingly dispatched.

The sheets when filled are placed in a regular ledger back (Figs. A or C), and tightly locked or bound. They are then as secure as a bound book. This ledger cover may have a Yale or other locking device, which could be opened only by the particular Yale key. These locks defy all attempts at picking, even if such a course were tried.

When the cover is completely filled the key hole may be filled with melted lead or sealing wax and have a seal affixed to insure its identity.

There are also special tax and record books, loose leaf, but not expandible. The sheets are placed on posts similar to the ordinary ledger posts, which are firmly fixed in the underside of back and open from the top; the sheets are filed on these posts; the posts are fastened by a rod through the upper part of back and when the volume is complete these rods may be clinched or broken off flush with the book or caught by a locking spring and defy removal except by destroying the back.

## CHAPTER XXXV.

COURT REPORTERS.

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IN many cases it is most desirable to transcribe the evidence of a case during the sessions. If the note books were loose leaf, on the style of open end price books (Fig. D-2), the leaves may be removed after each session to be typewritten, and when the case is finally finished every page of original notes may be again assembled on a post binder (F-3), for preservation and future reference.

Cases may be classified and the evidence filed in logical order. In Grand Jury work, especially, is this valuable, since in many cases the witnesses are scattered or difficult to locate and appear often at widely separated periods.

In summing up and transcribing the evidence the loose sheets may later be arranged together and make a complete and continuous record.

As this evidence is frequently found necessary to use in original shape, as written by the stenographer, a great advantage would be found in proper classification and indexing, which is possible only in loose leaf note books.

When evidence is to be referred to, a systematic arrangement will save much time and vexation in producing the record.

## CHAPTER XXXVI.

## WRITERS AND COMPILERS.

EVERY author, literary, scientific or statistical, appreciates the convenience of loose sheets either for hand or typewritten copy.

Often a sheet may need revision so completely that it must be re-written, or other subjects, over looked, must be interleaved. In this event no bound book can be compared to the memo. price book, (Figs. D-2, D-3, E-3), for such use. In scientific memo. or notes, classification is absolutely necessary, and also the latest deductions or addenda, in which event the leaves can be arranged, shifted or replaced in any order or sequence, and may be indexed so accurately



Fig. E-6.

that much time heretofore wasted can be saved just when moments seem most precious.

Should drawings, plats, botanical or kindred specimens be used, they may be attached to the leaves and filed in proper order just as they should afterwards appear in the finished manuscript (Figs. D-2, D-3, E-3).

The pages of copy may be numbered when finished, and table of contents, index, references, and authority cited with pages ready for the printer.

Loose clippings, cuts, memoranda or papers may be preserved according to topic, class or other order, in linen envelopes which fit a loose leaf cover (see Fig. E-6). These envelopes may be labeled or marked as desired for reference, and may be removed from or inserted in the cover very quickly. They are used extensively when it may not be advisable to paste the papers on leaves of a book.

Ministers can write their sermons on the loose sheets (D-2), use the cover while reading them in the pulpit. Later they can remove the delivered sermon placing on a post binder in order of date or subject and refill the cover with newer sermons or notes.



Fig. E-2



**INSTRUCTORS, PROFESSORS, LECTURERS.**

While many professors may lecture extemporaneously, yet a large number not only prepare notes to be used during the full course, but consult these notes in their daily classes.

The lectures or notes should be prepared upon properly punched paper and kept on a small post binder (Figs. F-3, F-4), suitably indexed by tabbed division sheets.

Each day sufficient sheets may be removed from the binder and placed in the note book cover (Fig. D-2), from which to lecture on that day or week. When these have been used they may be removed and returned to the post binder, and a supply from the post binder placed in the note cover, sufficient for the next day or longer.

This note book cover (Fig. D-2), is very neat and resembles an Oxford Bible in outside appearance and finish. The notes can be separated, so that those bearing on any subject or period may be used at any one time without the necessity of carrying a large volume to class.

The notes are preserved as neatly as if bound and need not suffer from folding or dog ears.

Formulae may be compiled on separate sheets and, as needed in demonstrations, may be taken to the lecture room, either one sheet or many, as is required.

Lyceum lecturers will find the same advantages in their case.

Ministers may prepare sermons, in a large price book cover, take the cover into the pulpit, deliver the sermon and find no comment on appearance, as it resembles an Oxford Bible.

When the sermon has answered its purpose, the sheets may be removed, as above, placed on a post binder (F-3, F-4 or E-6), and should occasion arise for its future use, can readily be found. These sermons may be filed by date, by subject or as preferred.

## CHAPTER XXXVII.

## DAILY REPORTS OF ACCOUNTING DEPARTMENT.

THESE reports (Form XXXIX), are made daily by the chief accountant to the financial head or manager of the business and in some cases, to several department managers or the other officers.

It is unnecessary to add that as a chart of daily transactions it is very important, and when once instituted, would not be abandoned. In one large manufacturing office, this report is prepared daily by an assistant bookkeeper and at no time does its preparation consume more than five minutes, except where some error happens in footing or omission of entry on the original books.

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CASH.

“Cash received and paid” in this sub-division is made from the footings of the respective columns of the cash book. The balance is then brought down. The balance in bank is taken from the check register. Balance in drawer counted. The last two items should check or agree with balance of cash book.

---

VOUCHERS.

“Vouchers unpaid first of month” is the Ledger balance of “Vouchers Audited” account, and is also shown by the balance sheet (see Chapter XX).

“Vouchered since,” is the footing of the voucher register (Plate XVI), for current month up to and including date of statement.

“Paid this month” is the footing of that column in cash book (Plate X), for the current month.

“Now unpaid”—should be all vouchers unpaid at the time, whether not due, due or past due.

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### BILLS PAYABLE.

“Unpaid at first of month” is ledger balance as shown by balance sheet.

“Discounted this month” from the cash book (IX).

“Paid this month,” from the cash book (X).

Balance is of course amount now unpaid and should check the ledger balance and also the Bills Payable Book.

---

### CUSTOMERS.

Balance due on first of month” is total amount due and unpaid by all customers, as per balance sheet.

“Shipments this month” is footing of Sales Journal (XIV), for current month to date.

“Journal and cash charges” footing of the respective columns of the Journal and Cash Book (X).

“Paid in cash this month” is footing of that column in Cash Book (IX).

“Merchandise Credits”—the footing of the “Returned Goods and Allowances” record (XIX).

“Journal Credits”—footing of Journal columns.

The balance resulting is the balance then due by all customers and can be proven by the net balances as shown by the Customers’ Ledgers.

Should Bills Receivable be a large element of the quick assets

of the business, proper columns may be arranged in Cash Book and Journal for these or they may be segregated otherwise.

To furnish this report daily, necessitates regular daily footings of every book of original entry, instead of delaying such footing to some convenient time or to the last day of the month.

In other words, these accounts *must be kept* entered up and accurately footed.

Samples of blanks of all the books needed above are exemplified herein.

The blanks (XXXIX), as made out are handed the treasurer and such other officers entitled to them and are preserved by these officers in order of date, in a loose leaf ring or price book style cover, Figs. D-2, D-3, E-3, or post binder F, F-2, F-3, F-4.



## COVERS AND DEVICES.

All Loose Leaf Books are referred to by size and capacity.

SIZE—Is understood to be that which will accommodate a sheet of dimensions stated or desired, and includes binding margin.

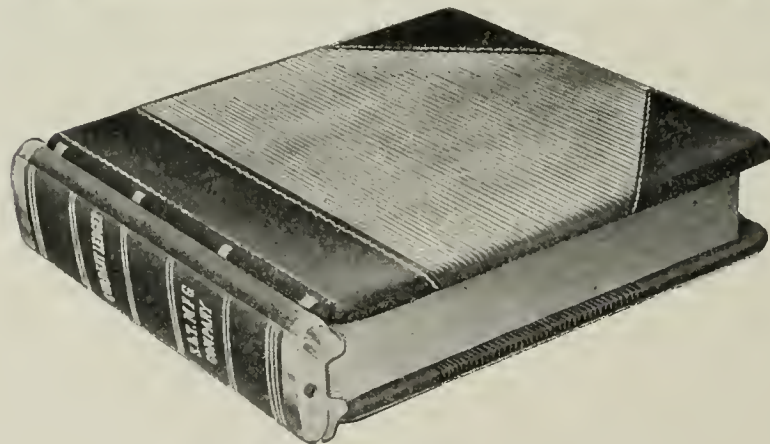
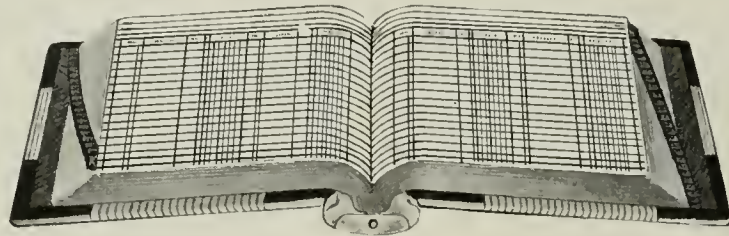
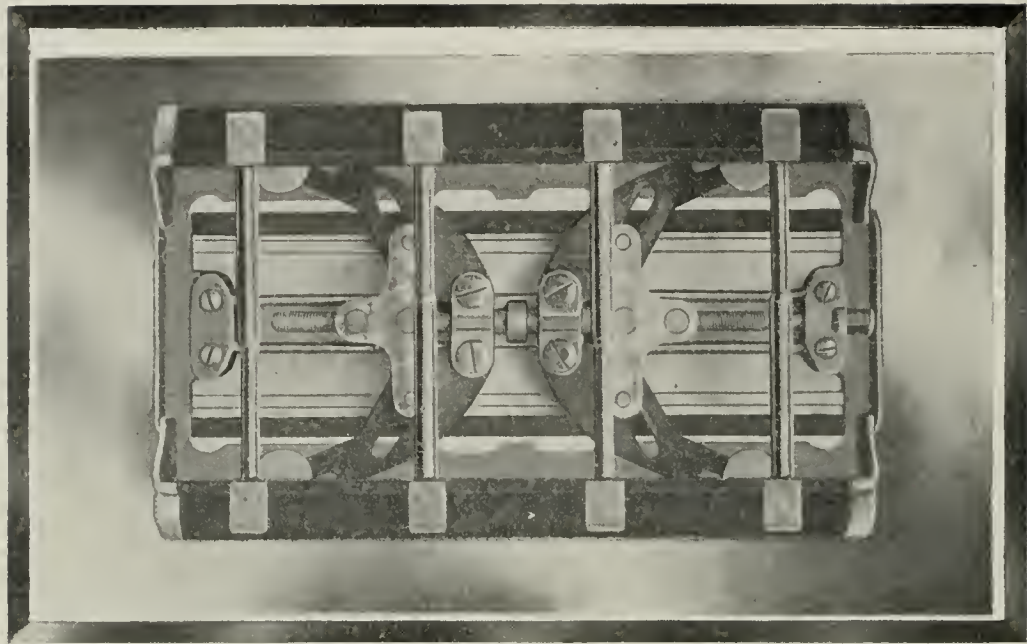
CAPACITY—Is the quantity of sheets in inches; one inch of ledger paper averages 200 sheets.

In expansible covers the minimum capacity (or smallest quantity of leaves which may be therein firmly held) is always the *capacity* designated; thus a ledger 12x14 inches of 2 inch capacity would mean a ledger which would accommodate sheets 12 inches on binding side by 14 inches wide, and would firmly grip a *minimum* of 2 inches or 400 sheets of paper.

Expansion means increase from minimum to maximum when fully expanded.

Prong files and ring binders are not expansible, hence the capacity is fixed and indicated by distance between *clamping sides* or by *size of ring*.

In Post Binders the *extreme height* of posts is indicated and usually the *distance* between posts, centre to centre, and also *diameter* of posts.



(A) SCREW AND LEVER LEDGER.

Round back aluminum castings, steel mechanism.

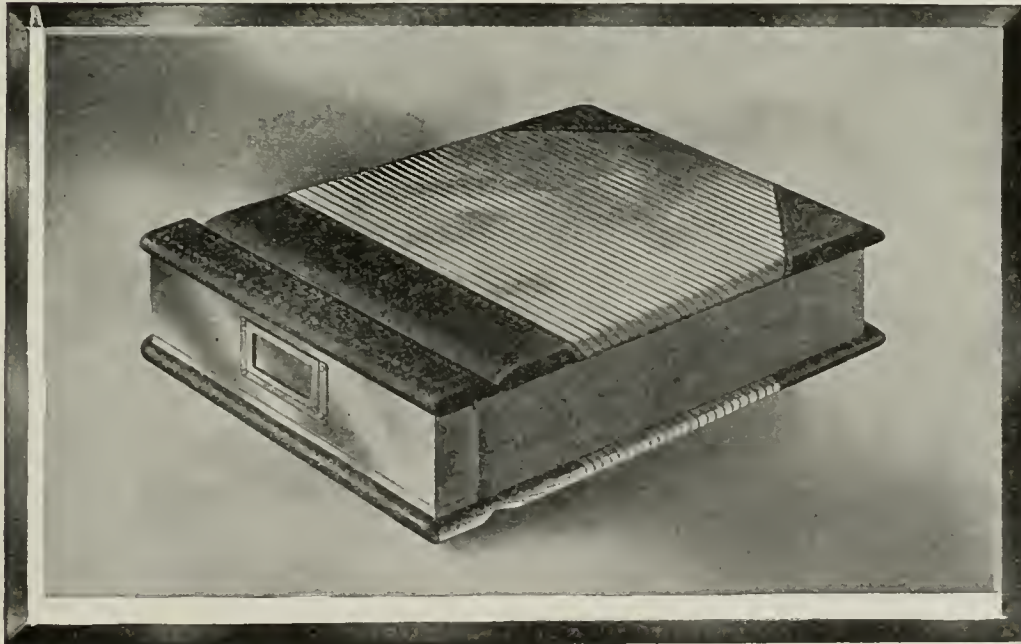
Made in  $\frac{1}{4}$ ,  $1\frac{1}{2}$ , 2 and 3 inch capacity, Expansion 100%.

Sizes  $8\frac{1}{2}$ , increasing to 19 inches on binding edge, any width desired.



(B) AUTOMATIC LEDGER.

Sheet Steel Flat Back. Steel Mechanism. Expansion about 60%.  
Capacity 2 and 3 inches. Sizes 8½ to 14 inches.

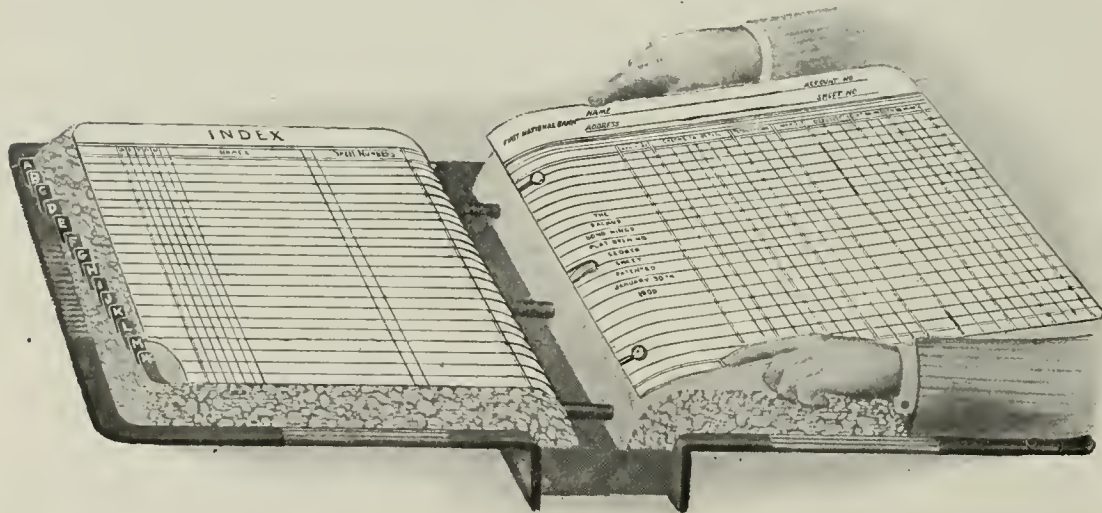
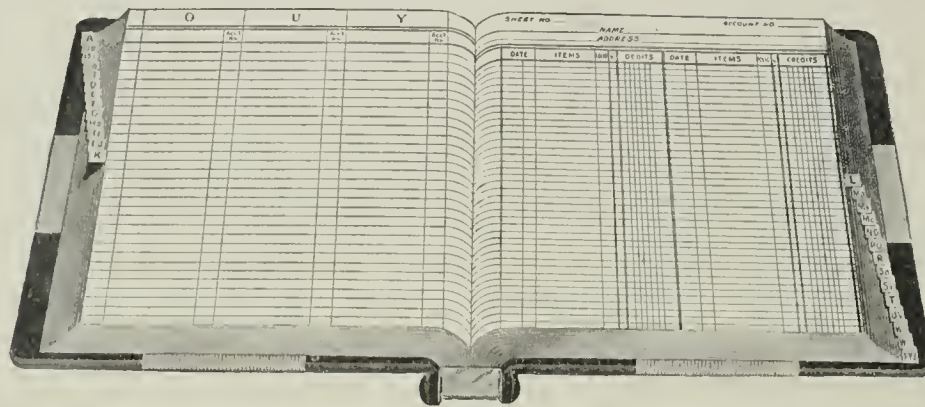
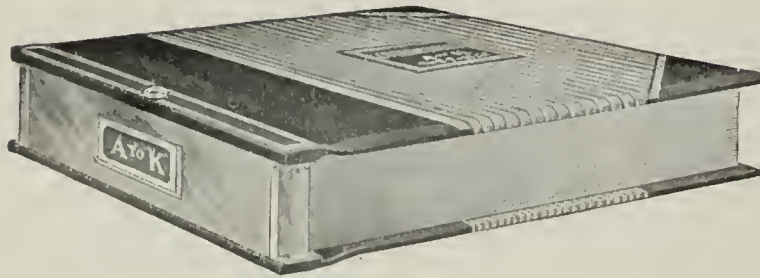


(C) SCREW AND LEVER FLAT BACK.

Back of Sheet Steel. Steel Mechanism.  
Capacity 1¼, 2 and 3 inches. Size 8½ to 19 inches. Expansion 80%.



LOOSE LEAF BOOKS AND SYSTEMS.

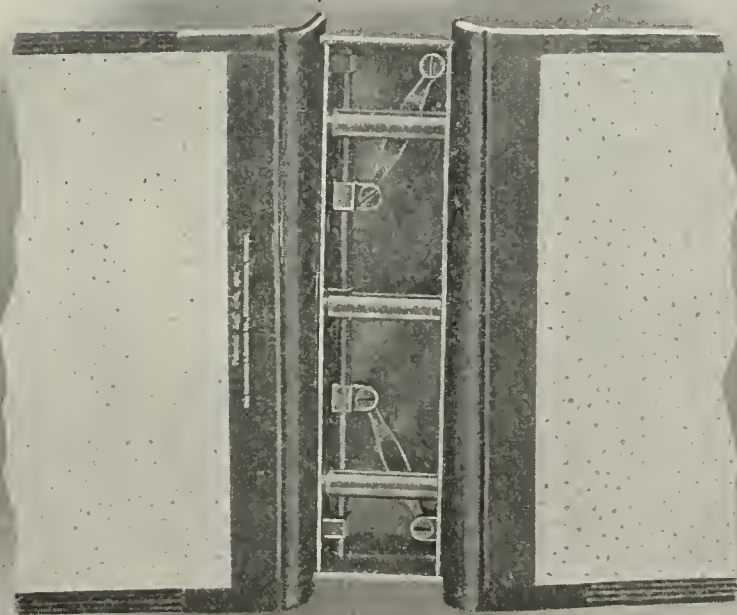
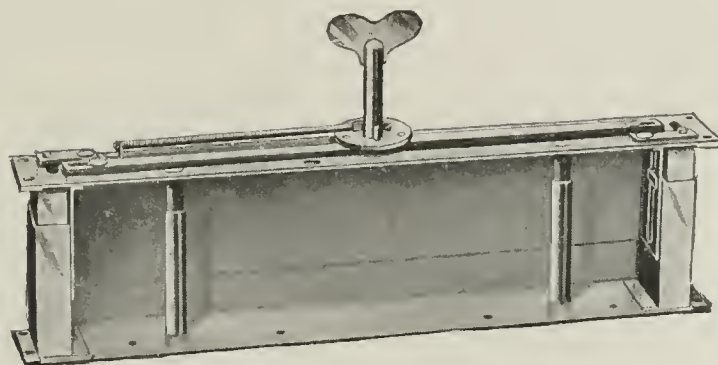


(C) SCREW AND LEVER FLAT BACK.

Back of Sheet Steel. Steel Mechanism.

Capacity  $1\frac{1}{4}$ , 2 and 3 inches. Size  $8\frac{1}{2}$  to 19 inches. Expansion 80%.

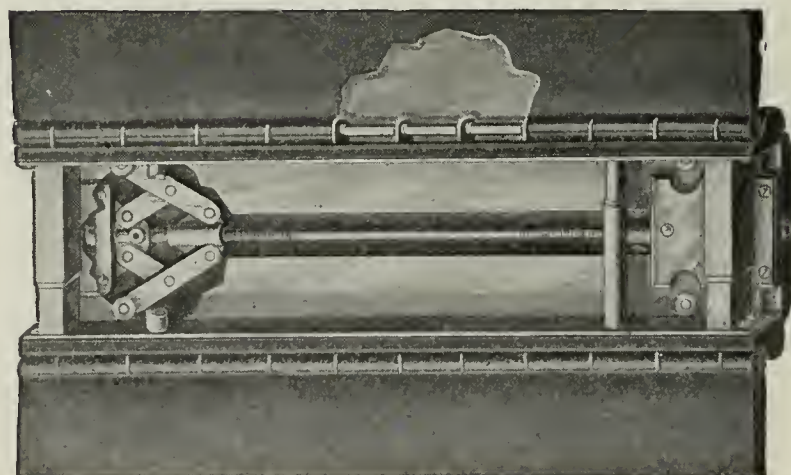
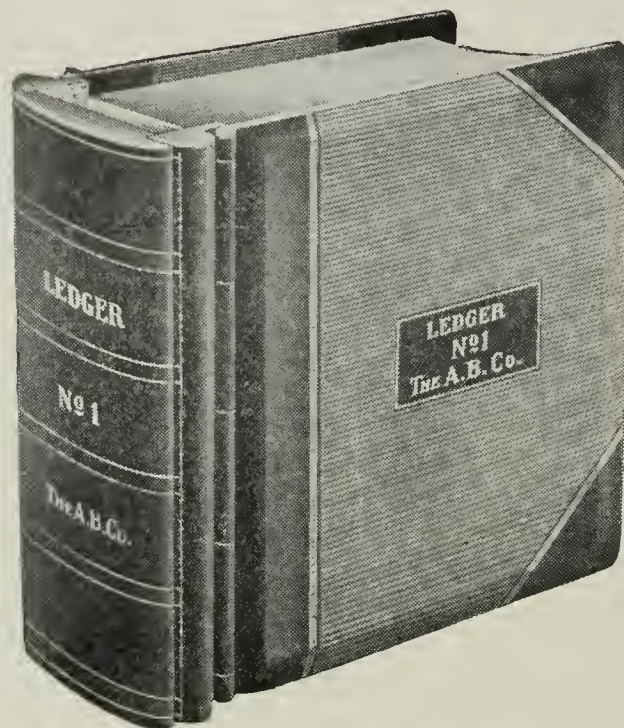




(C) SCREW AND LEVER FLAT BACK.

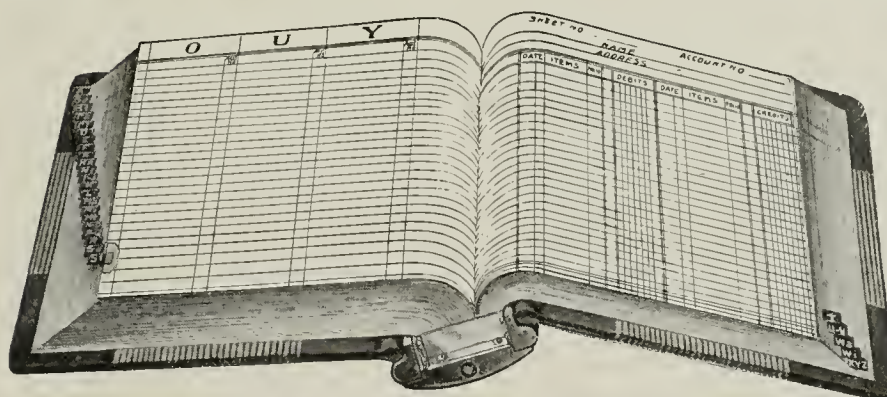
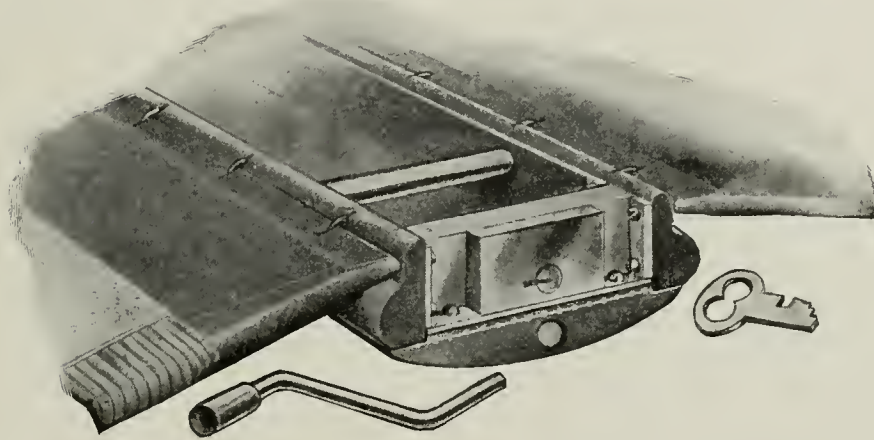
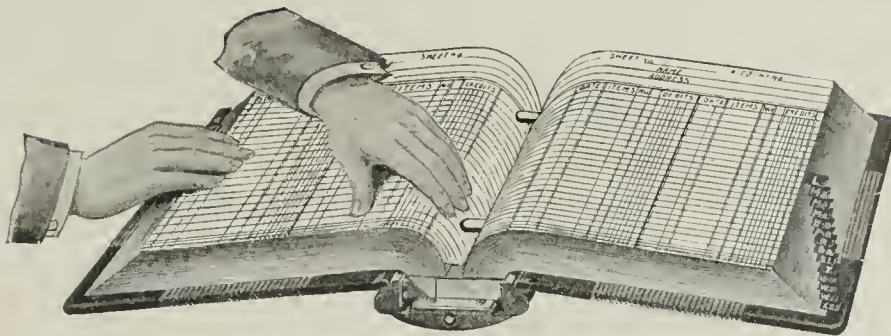
Back of Sheet Steel. Steel Mechanism.

Capacity  $1\frac{1}{4}$ , 2 and 3 inches. Size  $8\frac{1}{2}$  to 19 inches. Expansion 80%.



(CC) SAME AS C.

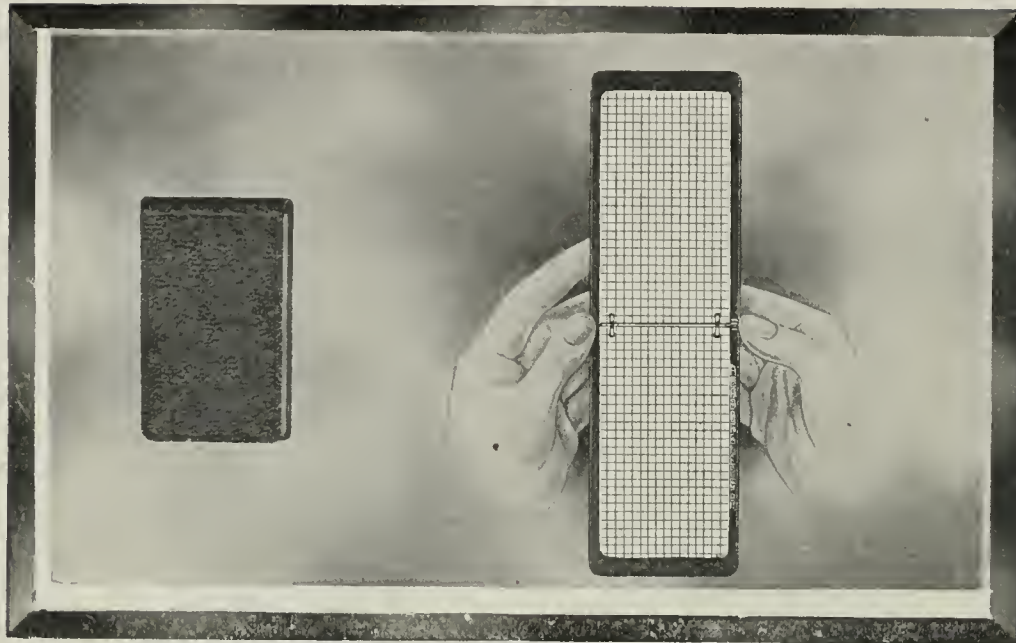
Except Round back of wood, to give the back a roll, which is shown above.



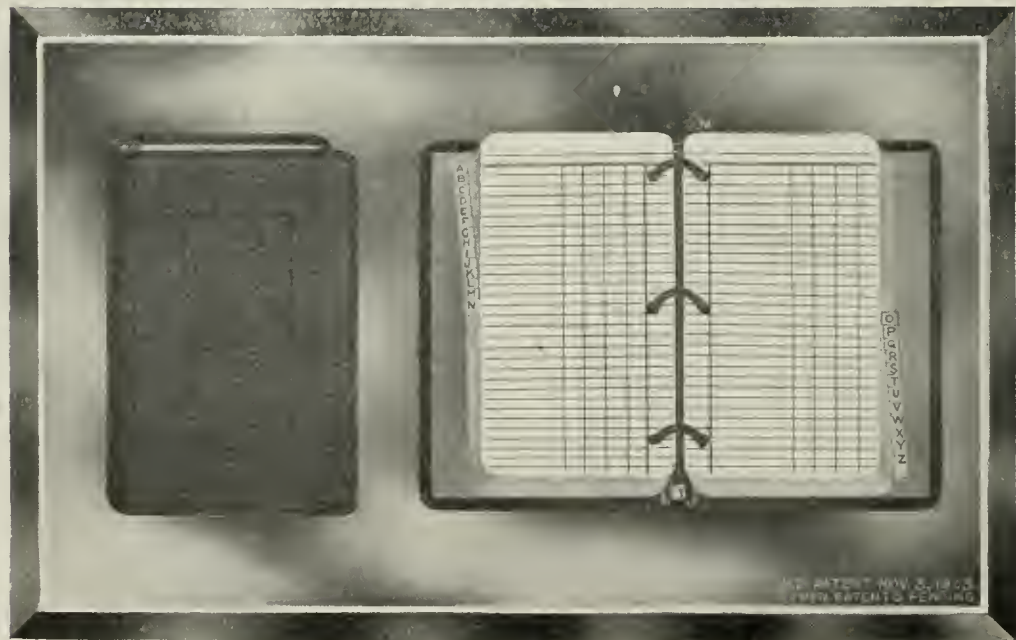
(CC) SAME AS C.

Except Round back of Wood, to give the back a roll, which is shown above.





D.



D-2.

(D) MEMO. OR POCKET RING BOOKS.  $\frac{1}{4}$  inch capacity. Many sizes.

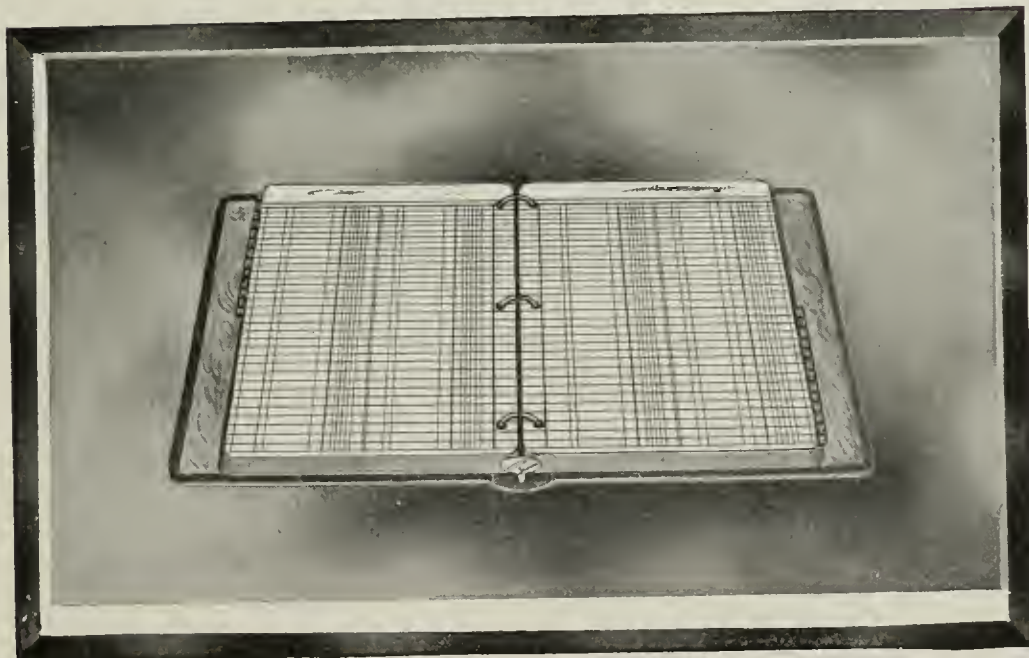
(D2) PRICE BOOKS, RING BOOKS.  $\frac{1}{4}$ , 1 and  $1\frac{1}{4}$  inch capacity. Many sizes.

D and D-2 are most commonly bound in Black Seal Grain Leather, resembling the Oxford Bible in style.



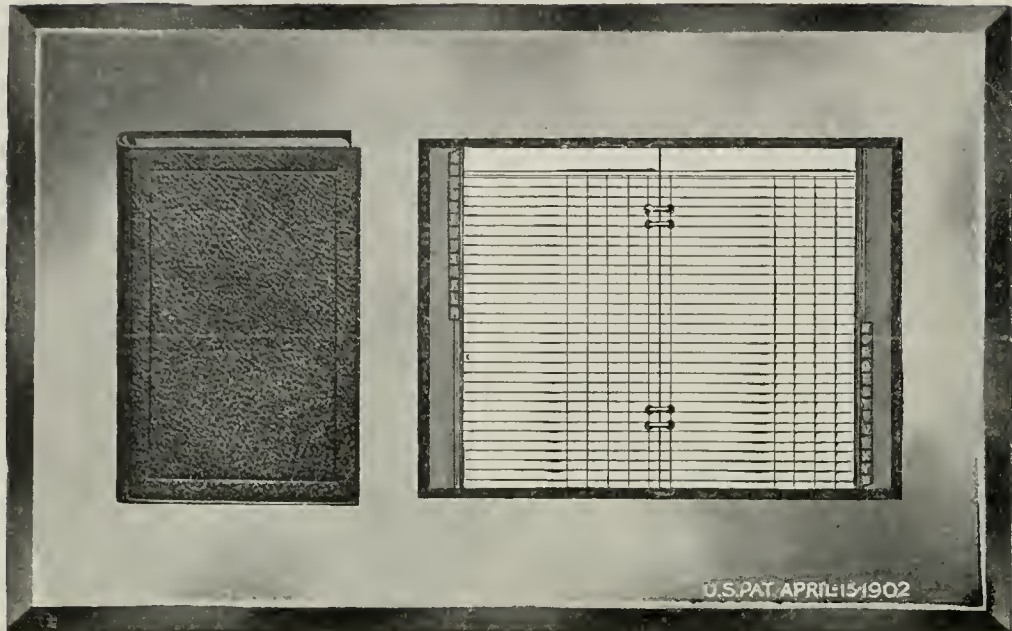


(D-3) LARGE RING BOOKS CLOSED.



(D-3) LARGE RING BOOKS CLOSED.

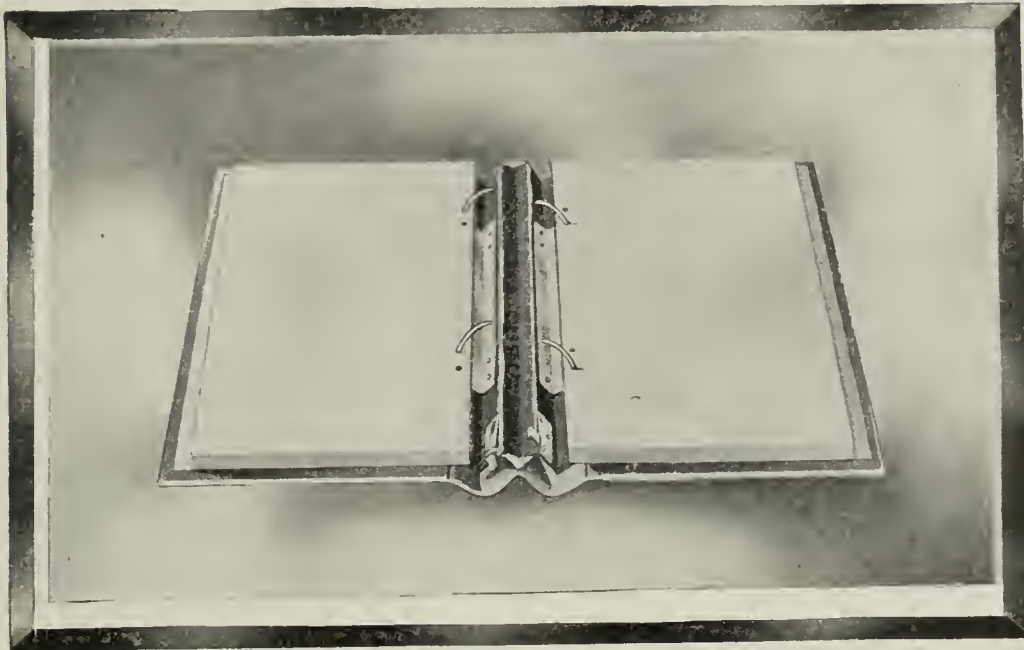
D-3 is bound in canvas; cloth and leather corners and back or Corduroy sides and Russia leather end and corners, or any style. Capacity  $1\frac{1}{2}$  and 2 inches. Many sizes.



(E) PRONG PRICE BOOKS.  
 $\frac{1}{2}$  and 1 inch capacity. Binding usually like D-2.

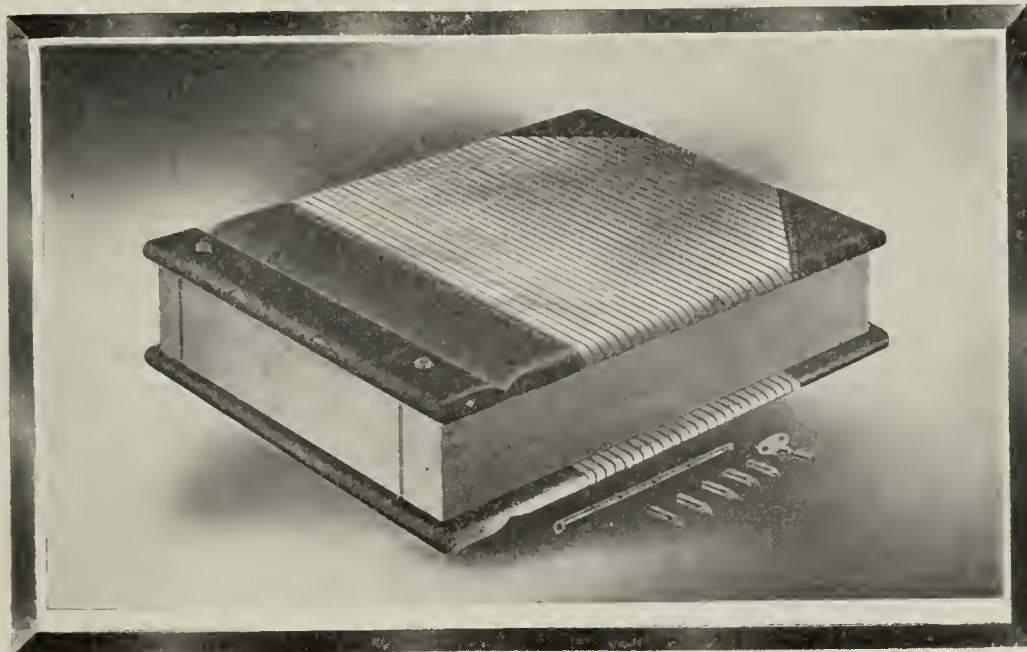


(E-2) STEEL METAL BACK PRONG FILE.  
 Hinge in centre of back. Sides of binders board. Metal back completely covered with canvas. Capacity 1, 2 and 3 inches. Almost any size.



(E-3) WOOD BACK PRONG FILE.

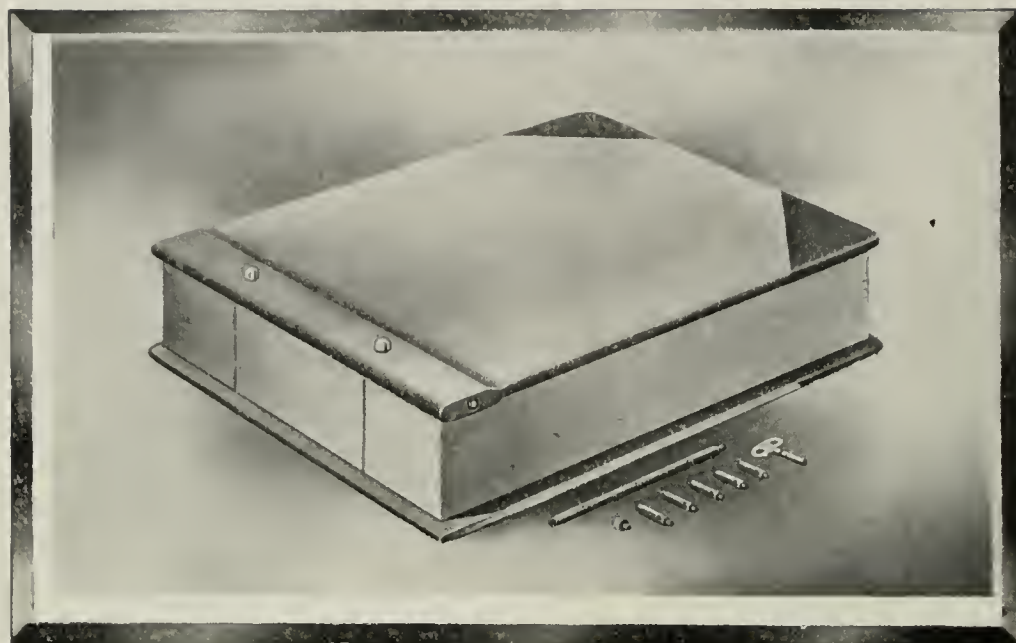
Capacity 1, 2, 3 and 4 inches, and of ordinary size in binding and opening edges.



(F) TRANSFER LEDGER OR SECTIONAL POST BINDER.

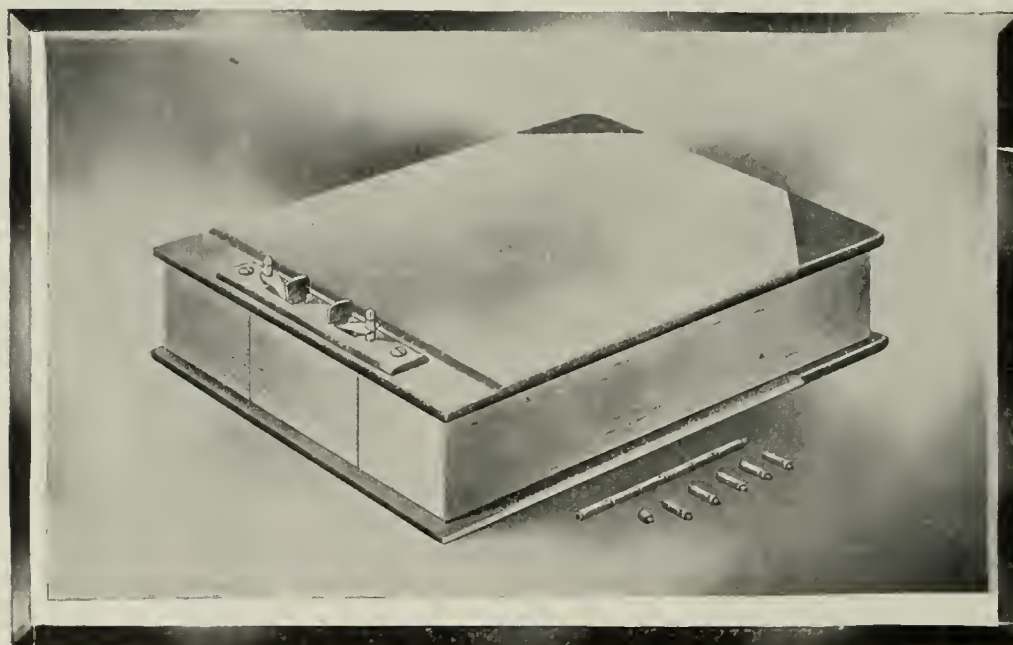
Capacity 1 to 6 inches, having posts in sections of 1 inch, which screw one within the other, capable of holding 1, 2 and up to 6 inches of paper. Top locked with key upon the posts. Made of any size or style of binding.





(F-2) SECTIONAL POST BINDER.

Same as F, except canvas binding and lighter cover.



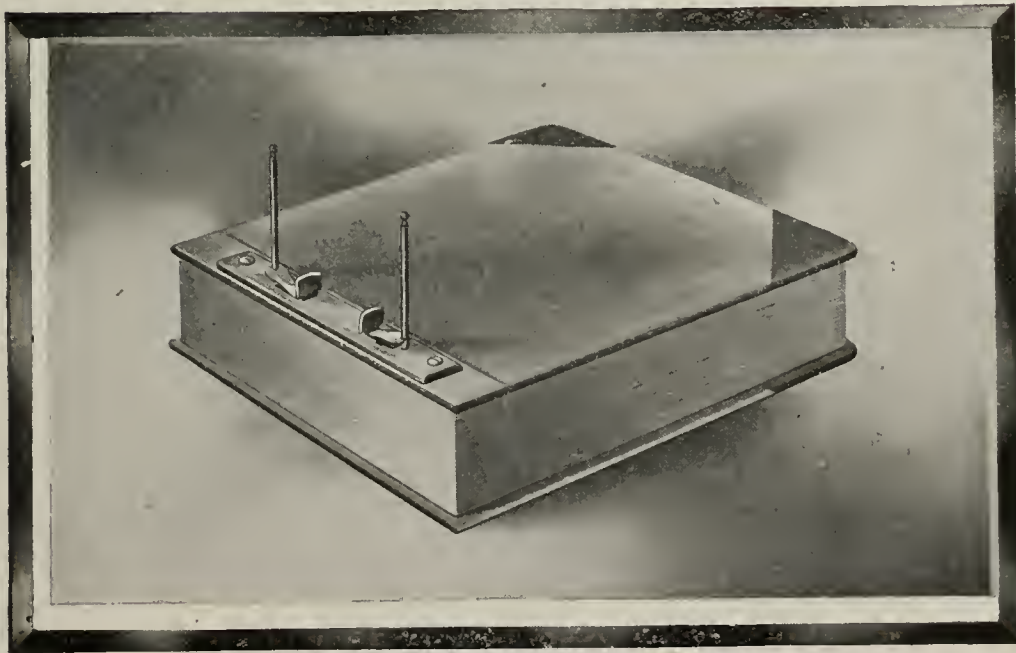
(F-3) SECTIONAL POST BINDER.

Similar to F-2 and F-4, except lock which is outside top cover.

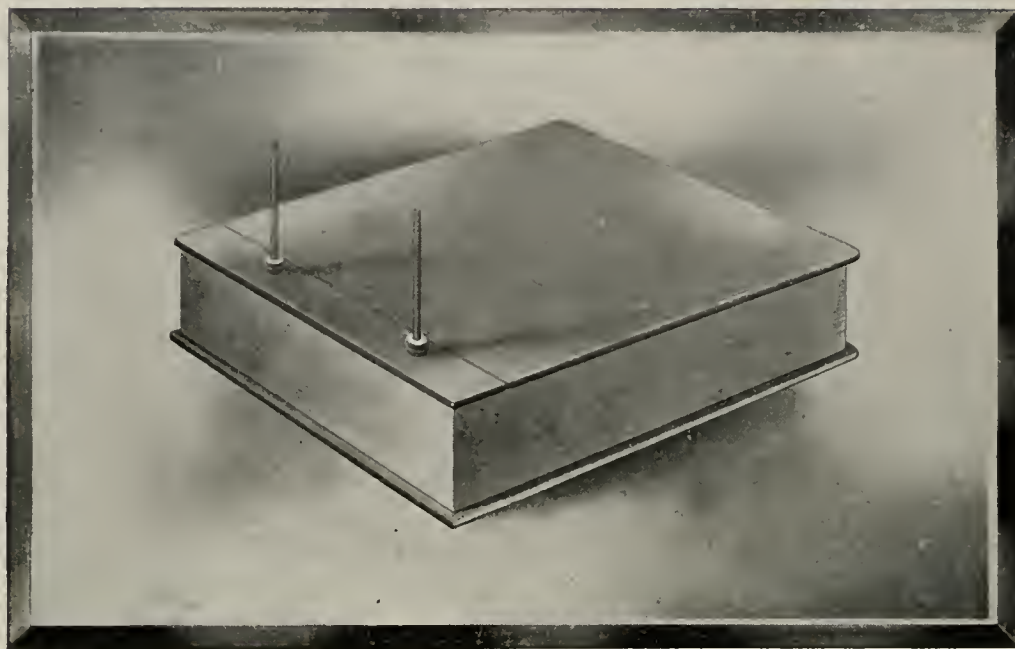




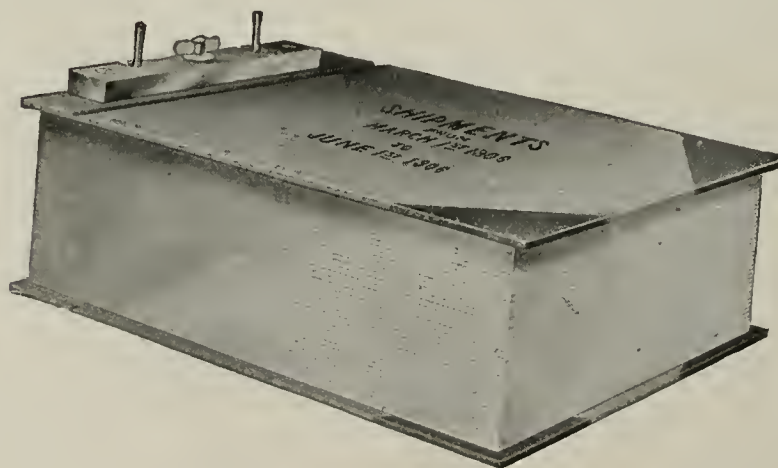
(F-4) SECTIONAL POST BINDERS.  
Another locking device, otherwise similar to F-2.



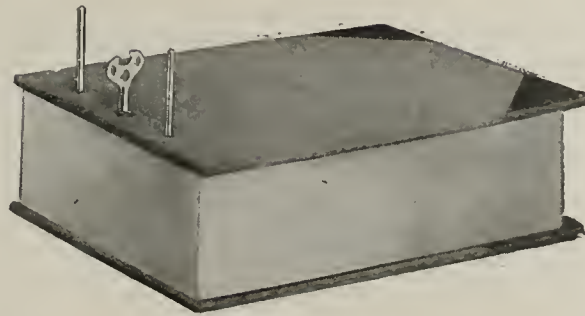
(G) SOLID POST—POST BINDER.  
Automatic clutch on posts.



(G-2) SOLID POST—POST BINDER.  
Threaded Screw Posts.



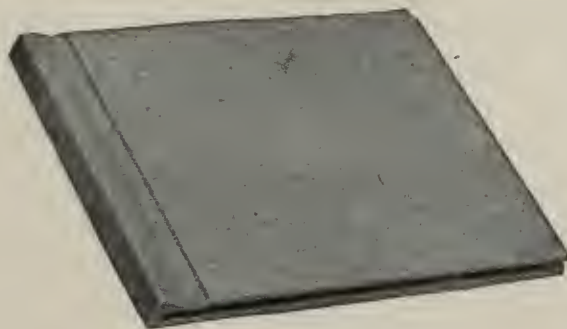
(G-3) SOLID POST—POST BINDER.  
Thumb Lock, Slotted Top.



(G-6) SOLID POST. POST BINDER.  
Centre Lock.



(H) ORDER HOLDERS.  
Cloth covered, of different colors—black, green, red, etc.

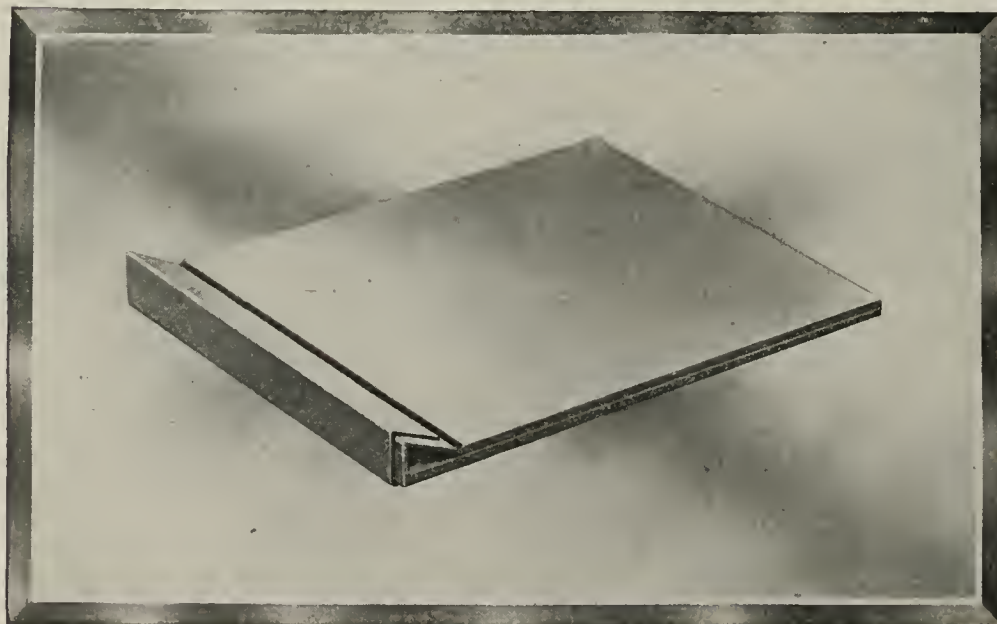


(H-3) ORDER HOLDERS.  
Spring back. Canvas covered.



(H-2) ORDER HOLDERS.

Aluminum throughout, except brass end spring screws.

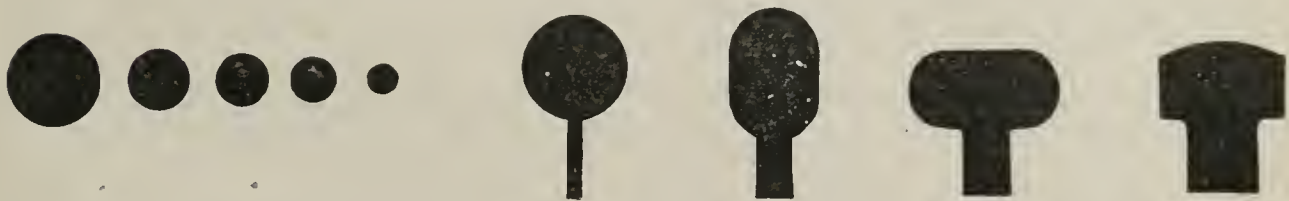
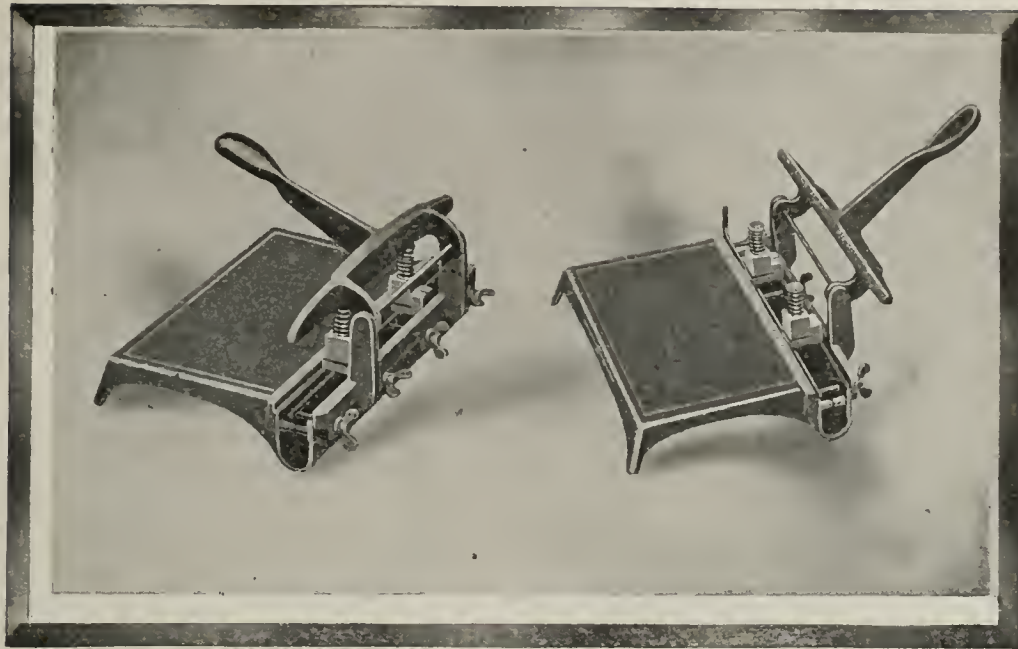


(H-5) ORDER HOLDERS.

Spring back. Canvas covered.

✓ H, H-3 and H-5 may be bound in any style desired. Full canvas, art cloth, corduroy and Russia corners, etc.





J.—ADJUSTABLE HAND PUNCH AND PUNCH HEADS.

Holes actual size, and a variety of other shapes.

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## NOTE.

Cuts of Books, Devices, Index and small Ledger Sheets designated by letters were kindly furnished by several manufacturers to whom personal thanks have been given.

The cuts (A-5, A-6, A-7, A-8) of Sheets with "Account Number" were not altered as my text explains fully, how paged.

All plates and forms were prepared especially for this work.

A slight error was made in engraving plates, by failure to indicate that *sheet* extended for binding margin.



**BLANK WORKING FORMS.**

ACTUAL SIZE RULING AND PRINTING—

Plate.

- I Ledger—Standard Form.
- II Ledger—Standard form with Dr. and Cr. Balance columns.
- III Ledger—Improved form with Balance Columns.
- IV Ledger—Electric light, gas and water works.
- V Ledger—Bank Current Deposits.
- VI Ledger—Bank Savings Accounts.
- VII Merchandise Stock Books, Jobbers.
- VIII Manufacturers Stock Books.
- IX Cash Book Receipts or Debit Side.
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## There Is Not a System

☐ In this book which could not be handled with less time, work and worry on BURROUGHS Bookkeeping Machines.

☐ Our machines take forms up to 18 inches wide.

☐ You can cross tabulate.

☐ You can print in two colors.

☐ You can add and list in one or more columns and foot separately and simultaneously.

☐ We make machines up to a capacity of 9 trillions.

☐ We make machines with eliminating keys by which you can take off debits and credits without moving the carriage, adding either one. In fact, one of our 47 different bookkeeping machines can do exactly what you should have a machine to do; and do many other things no adding and listing machine can do.

☐ Your investigation of our machines is merely a guarantee that you will know what the most modern methods can do for you.

☐ Our Business Systems Department will be glad to show you how some of the most economically conducted houses use BURROUGHS methods.

☐ It will cost you nothing—not even a moral obligation.

☐ 47,480 in use March 11, 1907.

## Burroughs Adding Machine Company

Detroit, Michigan, U. S. A.

---

# DEFENDUM LINEN LEDGER

---

---

MANUFACTURED BY

PARSONS PAPER CO.,  
HOLYOKE, MASS.

---

THE POPULAR PAPER FOR ALL LOOSE LEAF WORK.

---

THE ABOVE BRAND IS USED MORE EXTENSIVELY THAN ALL OTHERS IN  
LOOSE LEAF LEDGERS. WHEN PLACING ORDER, INSIST ON HAVING  
THE DEFENDUM LINEN LEDGER. ALL DEALERS CAN SUPPLY IT.



# Paying Brain Wages For Mechanical Work



**D**O you pay your bookkeeper a good salary and let him spend a part of his valuable time doing purely mechanical work?

Isn't it more profitable to utilize his time on important work and have your adding done on a

## Universal ADDING MACHINE

The large number of labor-saving devices on a Universal entirely eliminate the drudgery of bookkeeping and insure maximum accuracy in your accounting. There is no adding machine in the world that has so many improvements to speed the operator as the Universal—accumulator in convenient position—work always in plain view of the operator—individual correction keys—quick restoration of keys—light elastic key touch—light lever pull.

The best way to determine the value of a Universal in your business is to try one. We will gladly furnish the machine for the test free. After a thorough trial, if you can't see where it will be valuable to you, phone us to take it away.

**The Universal Adding Machine Co.,**  
**3839 Laclede Avenue, St. Louis, Mo.**

BRANCH AGENCIES IN ALL PRINCIPAL CITIES.



Plate III

FILE \_\_\_\_\_

NAME

*John Smith*

STREET NO.

TOWN

*Springfield, Ohio*

○

LOOSE LEAF BOOKS & SYSTEMS

DFT.	STMT.	DATE		DESCRIPTION	ORDER NO. OR MEMO.	FOLIO
		<i>Nov.</i>	<i>20</i>		<i>2920</i>	<i>79</i>
<i>1/29</i>	<i>1/15</i>	<i>12/</i>	<i>26</i>		<i>3462</i>	<i>132</i>
		<i>Dec.</i>	<i>11</i>		<i>3600</i>	<i>150</i>
		<i>Jan.</i>	<i>23</i>	<i>Cash</i>		<i>241</i>

Ledger—Improved Form, with B

Plate IV

**MISSOURI GAS**

NAME

NUMBER

○	

SIZE	METER NO.	MANUF'R	SET		OUT	
			DATE	INDEX	DATE	INDEX

19 _____	LIGHT			FUEL	
	INDEX	USED	AMOUNT	INDEX	UR
FORWARD					
JANY.					
FEBY.					
ETC.					
DEC.					
○					

Ledger—Gas, Electric I

2 1/2 inch binding margin here.

2 1/2 inch binding margin here.

Plate I

THIS ACCT PAGE NO. 5

NAME *John Smith* SALESMAN *Jones*

STREET NO. *2402 N. Main* RATING *10 M G.* CREDIT LIMIT *500*

TOWN *Springfield Ohio* DRAW THROUGH *1st Nat'l*

LOOSE LEAF BOOKS & SYSTEMS

DATE	DESCRIPTION	FOLIO	DEBITS	√	DATE	DESCRIPTION	FOLIO	CREDITS	√
<i>Jan. 1</i>	<i>M 2792</i>	<i>173</i>	<i>14060</i>		<i>Jan 20</i>	<i>Ck C</i>	<i>471</i>	<i>10000</i>	

Ledger—Standard Form. Chapter II.

Plate II

THIS ACCT PAGE NO. 5

NAME *John Smith* SALESMAN *Jones*

STREET NO. *2402 N. Main* RATING *10 M G.* CREDIT LIMIT *500*

TOWN *Springfield Ohio* DRAW THROUGH *1st Nat'l*

LOOSE LEAF BOOKS & SYSTEMS

DATE	DESCRIPTION	FOLIO	DEBITS	√	DEBITS BALANCE	DATE	DESCRIPTION	FOLIO	CREDITS	√	CREDIT BALANCE
<i>Jan. 1</i>	<i>M 2792</i>	<i>173</i>	<i>14060</i>		<i>4060</i>	<i>Jan 20</i>	<i>Ck</i>	<i>471</i>	<i>10000</i>		

Ledger—Standard Form, with Debit Balance and Credit Balance Column. Chapter II.



FILE \_\_\_\_\_

NAME *John Smith*

RATING *D G 3* THIS ACCT PAGE NO. \_\_\_\_\_  
*T F* CREDIT LIMIT \$ *500*

STREET NO. \_\_\_\_\_

SALESMAN *Jones*

TOWN *Springfield, Ohio*

DRAW THROUGH *Mech. N. Bk.*  
 BUSINESS

LOOSE LEAF BOOKS & SYSTEMS

OFT.	STMT.	DATE	DESCRIPTION	ORDER NO. OR MEMO.	FOLIO	DEBIT				√	CREDIT				√	OR. DR. CR.	BALANCE	REMARKS
		<i>Nov. 20</i>		<i>2020</i>	<i>79</i>	<i>1</i>	<i>4</i>	<i>1</i>	<i>6</i>	√								
<i>1/29</i>	<i>18</i>	<i>12/26</i>		<i>3462</i>	<i>132</i>	<i>7</i>	<i>3</i>	<i>4</i>	<i>0</i>	√						<i>21500</i>		
		<i>Dec. 11</i>		<i>3600</i>	<i>150</i>	<i>5</i>	<i>2</i>	<i>7</i>	<i>2</i>							<i>20772</i>		
		<i>Jan. 23</i>	<i>Cash</i>		<i>241</i>					√	<i>21500</i>					<i>5272</i>		

Ledger—Improved Form, with Balaoce and Marginal Columna. Chapter II.

MISSOURI GAS LIGHT CO. LEDGER

NAME	NUMBER	STREET	REMARKS

SIZE	METER NO.	MANUF'R	SET		OUT		SIZE	METER NO.	MANUF'R	SET		OUT	
			DATE	INDEX	DATE	INDEX				DATE	INDEX	DATE	INDEX

19 _____	LIGHT			FUEL			TOTAL AMOUNT	DISCT.		AMOUNT PAID	DATE PAID	BALANCE
	INDEX	USED	AMOUNT	INDEX	USED	AMOUNT		LIGHT	FUEL			
FORWARD												
JANY.												
FEBY.												
ETC.												
DEC.												

Ledger—Gas, Electric Light or Water. Chapter XXXI.

THIS ACC'T PAGE NO. \_\_\_\_\_

D *G* 3  
RATING T *F*

CREDIT  
LIMIT \$ *500*

SALESMAN *Jones*

DRAW THROUGH *Mech. N. Bk.*

BUSINESS

DEBIT		CREDIT		DR. OR CR.	BALANCE	REMARKS
<i>14160</i>	√					
<i>7340</i>	√				<i>21500</i>	
<i>5272</i>					<i>26772</i>	
	√	<i>21500</i>			<i>5272</i>	

Balance and Marginal Columns. Chapter II.

## LIGHT CO. LEDGER

R	STREET	REMARKS

C	SIZE	METER NO.	MANUF'R	SET		OUT	
				DATE	INDEX	DATE	INDEX

SED	AMOUNT	TOTAL AMOUNT	DISCT.		AMOUNT PAID	DATE PAID	BALANCE
			LIGHT	FUEL			

Light or Water. Chapter XXXI.

2 1/4 inch binding margin here.

Plate VII

ARTICLES

SIZE OR DESCRIPTION



SHIPPED				FINISHED--R	
DATE	ORDER NO.	QUANTITY		DATE	JOB

Manufacturers' Merch

Plate VIII

ARTICLES

SIZE OR DESCRIPTION



SOLD OR ISSUED					
DATE	ORDER NO.	QUANTITY		DATE	PUR

Merchant's Stoc







# GROCERY CO.

MONTH OF \_\_\_\_\_

190

GOODS	AMOUNT	TERMS		DATE		FREIGHT PAID	
		TIME	DISC'T	GOODS REC'D	INV. PAID	DATE	AMOUNT

Register. Chapter XI.

# GROCERY CO.

MONTH OF \_\_\_\_\_

190

OF ER	SUPPLIES	GEN. EXP.	MANUFG. EXP.	OFFICE EXP.	SUNDRIES	
					AMOUNT	ACCOUNT
3 50	5 00		1 50		1 0 0 0	<i>Facty. Furn.</i>

Register. Chapter VII, XX.

# RECORD RETURNED GOODS AND A

Plate XVII

Index No. \_\_\_\_\_

TICULARS

FOR CREDIT OF

DATE

REC'D LETTER

FOR CREDIT OF

Returned Goods and Allowance

## REAL ESTATE - SALE

### PRICE

STREET	PRICE	MORTG'E	AT %	DUE	TERMS	M

Real Estate—Sale or Rent Lis

Plate XVIII

Index No. \_\_\_\_\_

DATE

REC'D

AMOUNT

DISCT.

## LOAN REG

MAKER	ENDORSERS	WHERE PAYABLE	INTEREST FROM

Agent's, Broker's or Lawyer's Loa

# NATIONAL GROCERY CO.

## CASH RECEIVED

MONTH OF \_\_\_\_\_

190

DATE	PARTICULARS	ACCOUNT	✓	CUSTOMERS	SUNDRIES	MERCHANDISE	NET AMOUNT REC'D	DISCOUNT ALLOWED
	Brought Forward							

Cash Book. Chapter VI.

# NATIONAL GROCERY CO.

## CASH DISBURSED

MONTH OF \_\_\_\_\_

190

DATE	PARTICULARS	ACCOUNT	VOUCHER NUMBER	✓	VOUCHERS AUDITED	SUNDRIES	CUSTOMERS	NET AMOUNT PAID	DISCOUNT REC'D
	Brought Forward								

Cash Book. Chapter VI.



Index No. \_\_\_\_\_

**NATIONAL WHEEL CO. PHILADELPHIA**

Plate XI

**REGISTER OF CHECKS DRAWN ON**

MONTH OF \_\_\_\_\_

190

DATE 190__	FOR WHAT	FAVOR OF	VOUCHER NUMBER	AMOUNT OF VOUCHER	DEDUCTION	CHECK NUMBER	AMOUNT OF CHECK	DEPOSITS		BALANCE
								DATE	AMOUNT	
	Amount Brought Forward									
						00				
						01				
						02				

Check Register. Chapter VII.

Index No. \_\_\_\_\_

**FIRST NAT'L BANK NEW YORK**

Plate XII

**REGISTER OF DRAFTS DRAWN ON**

MONTH OF \_\_\_\_\_

190

DATE	TO WHOSE ORDER	NUMBER	AMOUNT	TOTALS	EXCHANGE	TO WHOM SOLD
	Amount Brought Forward					
		00				
		01				
		02				

Bank Register or Exchange—Drawn or Issued. Chapter XXVI.



OF LOAN

Rec'd State Loan, Chapter XXV.

LAWYERS COLLE

OWNER OR RECEIVED FROM	NOTE, DRAFT, ACCOUNT	PAYOR COLLECT FROM OR ON	DATE	
			OF COLL.	

Agent's or Lawyer's Collec

ATLAS M

DEPARTMENT \_\_\_\_\_

NAME	OCCUPATION	S	M	T	W	T	F	S	TOTAL DAYS

Pay Roll and Time Sheet.

# NATIONAL GROCERY CO.

Index No. \_\_\_\_\_

## ORDER REGISTER

MONTH OF \_\_\_\_\_

190\_\_

DATE SHIPPED	DATE REC'D	HOUSE ORDER NO.	ADDRESS		NAME	BACK ORDERED FROM NO.	DATE OF ORDER	SALESMAN		SHIP BY	AMOUNT SHIPPED	OTHER DISPOSITION
			TOWN	STATE				INITIAL	NO.			
		00										
		01										
		02										
		03										

Order Register, Chapter III.

# NATIONAL GROCERY CO.

Page \_\_\_\_\_

## SALES JOURNAL

MONTH OF \_\_\_\_\_

190\_\_

DATE SHIPPED	HOUSE ORDER NO.	ADDRESS	NAME	TERMS	AMOUNT	✓	SALESMEN							
							HOUSE	MAIL	INITIAL	NO.	AMOUNT			

Sales Journal, Chapter IV.



Index No. \_\_\_\_\_

**NATIONAL GROCERY CO.**

Plate XV

**IN-BOUND INVOICE REGISTER**

MONTH OF \_\_\_\_\_

190\_\_

DATE OF PURCHASE		HOUSE SERIAL NUMBER	FROM	AT	GOODS	AMOUNT	TERMS		DATE		FREIGHT PAID	
	INVOICE						TIME	DISC'T	GOODS REC'D.	INV. PAID	DATE	AMOUNT
		00										
		01										
		02										
		03										

In-bound Invoice Register. Chapter XI.

Index No. \_\_\_\_\_

**NATIONAL GROCERY CO.**

Plate XVI

**VOUCHER REGISTER**

MONTH OF \_\_\_\_\_

190\_\_

DATE	NO.	FAVOR OF	FOR	AMOUNT OF VOUCHER	SUPPLIES	GEN. EXP.	MANUFG. EXP.	OFFICE EXP.	SUNDRIES	
									AMOUNT	ACCOUNT
Dec. 10	21 00	Simmons Hdw. Co.	Sundries	16 50	5 00		1 50		10 00	Facty. Furn.

Voucher Record or Register. Chapter VII, XX.

# COLLECTION REGISTER

DUE	AMOUNT		INTEREST		COLLECTED			FEE		REMITTED		REMARKS
					DATE	AMOUNT				DATE	AMOUNT	

Collection Register. Chapter XXV.

# MAN'FG CO.

PAY ROLL FOR WEEK ENDING, \_\_\_\_\_ 190\_\_\_\_\_

L TIME		RATE			PIECE WORK		EARNED			TOTAL			PAID		DUE
HOURS	WK.	DAY	HOUR	QUAN'TY	RATE	DAY WORK			EARNED			DATE	AMOUNT		

Chapter VII, XIV, XXXIII.



## TIME COLLECTIONS — CHASE NAT'L BANK

Index No. \_\_\_\_\_

DATE	LETTER	PAYER	WHERE PAYABLE	TO WHOM SENT	NUMBER	DATE	TIME	DUE	AMOUNT			DATE		FOR CREDIT OF
												PAID	RET'D	
					00									
					01									
					02									
					03									
					04									

Bank Collection Register, Chapter XXVI.

## EXCHANGE MATURING — CHASE NAT'L BANK

Index No. \_\_\_\_\_

DATE	REC'D	NO.	FROM WHOM REC'D	ENDORSERS	MEMO.	PAYER	WHERE PAYABLE	TO WHOM SENT	DATE	TIME	DAYS	RATE	DATE DUE	AMOUNT	DISCT.
		01													
		02													
		03													
		04													

Bank Exchange Bought, Chapter XXVI.



## RECORD RETURNED GOODS AND ALLOWANCES TO CUSTOMERS

DATE F DIT	SHIPPED	OUR SHIPPING ORDER	PARTICULARS	FOR CREDIT OF	SALESMAN	HOW RETURNED	TOTAL CREDIT				BACK IN STOCK		LOSS	CASH PAID FRT. EXPR.

Returned Goods and Allowance Journal. Chapter X.

## REAL ESTATE—SALE—LIST—RECORD

T NO.	LOCATION		PRICE				HOUSE																
	HOUSE NUMBER	BETWEEN STREET & STREET	PRICE	MORTG'E	AT % %	DUE	TERMS	MATERIAL	TRIMMINGS	STORIES	ROOMS	BASEM'T	PLUMBING	HEAT	LIGHT		LOT NO.	BLOCK NO.	FRONTING	FEET		TO ALLEY	
															G	E				FRONT	DEEP	M'T'L	WIDE

Real Estate—Sale or Rent List. Chapter XXXIV.

Blair 3211

## LOAN REGISTER

2 1/2 inch binding margin here

DATE	NO.	MAKER	ENDORSERS	WHERE PAYABLE	INTEREST		TIME	DUE	AMOUNT	WHEN PAID	OR SOLD TO	FOR ACCOUNT OF
					FROM	AT %						

Agent's, Broker's or Lawyer's Loan Register. Chapter XXV.

## BALANCE SHEET

○

MONTH.																				
CAPITAL,																				
SURPLUS,																				
PROFIT AND LOSS,																				
ACCTS. PAYABLE—MOSE.																				
“ “ SUNDS.																				
SALES,																				
○																				
PURCHASES—MOSE.																				
FREIGHT,																				
FURN. AND FIXTURES,																				
TEAMS, ETC.,																				
ACCTS. REC.—MOSE.																				
BILLS RECEIVABLE,																				
ACCTS. REC.—SUNDS.																				
CASH,																				
EXPENSES,																				
P. & L. SUNDRIES,																				
○ “ BAD DEBTS,																				

TERM \_\_\_\_\_

_____	} A
_____	
_____	} A
_____	

NATURE OF OR CAUSE \_\_\_\_\_

FOR PLAINTIFF

NAMES

ADDRESSES

DATE

PARTICULARS

DEBIT

# DESCRIPTION OF LOAN

No. ....  
 DATE ..... 190 ..  
 AMT. \$ .....

LOAN TO .....

ADDRESS .....

PAYABLE AT .....

## NOTES

	MAKER	ENDORSERS	INTEREST		TIME	DUE	AMOUNT	DATE PAID
			FRDM	AT %				
PRINCIPAL								
INTEREST								

Secured by first deed of Trust, on property below, Recorded in BOOK ..... PAGE ..... Records of .....

SEC.	T'SHIP	RANGE	COUNTY	STATE	LOT	BLOCK	CITY	PAGES	IMPROVEMENTS	VALUED BY	
										LAND	IMPROVEMENTS

Certificate Title No. .... Date .....

Issued by .....

Title vested in .....

Liens .....

Taxes \$ .....	Paid for Year 19 .....	W
" \$ .....	" " " 19 .....	
" \$ .....	" " " 19 .....	
" \$ .....	" " " 19 .....	
" \$ .....	" " " 19 .....	

Insurance in force Fire \$ .....

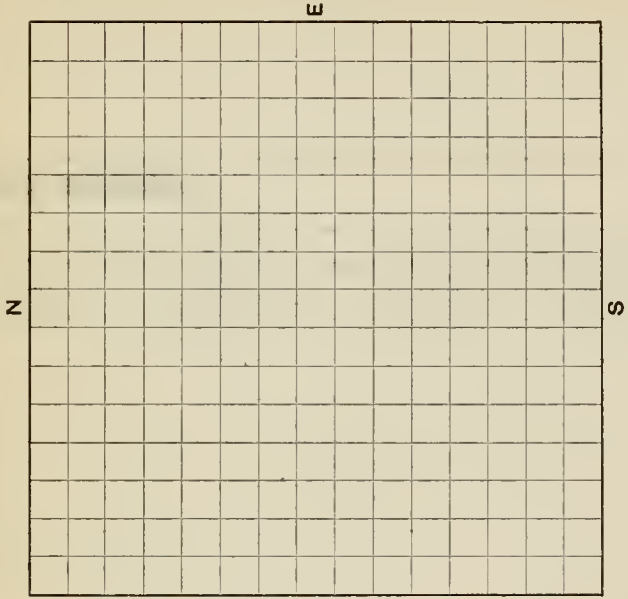
" " Tornado \$ .....

Expiring on 19 \$ .....

" 19 \$ .....

" 19 \$ .....

" 19 \$ .....



LOAN SOLD.....19.....

TO.....



## LAWYERS COLLECTION REGISTER

DATE REC'D	OWNER OR RECEIVED FROM	NOTE, DRAFT, ACCOUNT	PAYOR COLLECT FROM OR ON	DATE		AMOUNT	INTEREST	COLLECTED		FEE	REMITTED		REMARKS
				OF COLL.	DUE			DATE	AMOUNT		DATE	AMOUNT	

Agent's or Lawyer's Collection Register. Chapter XXV.

## ATLAS MAN'FG CO.

PAY ROLL FOR WEEK ENDING, \_\_\_\_\_ 190\_\_

DEPARTMENT \_\_\_\_\_

NO.	NAME	OCCUPATION	S	M	T	W	T	F	S	TOTAL TIME		RATE		PIECE WORK		EARNED DAY WORK	EARNED PIECE WORK	TOTAL EARNED	PAID		DUE	
										DAYS	HOURS	WK.	DAY	HOUR	QUANTITY				RATE	DATE		AMOUNT

Pay Roll and Time Sheet. Chapter VII, XIV, XXXIII.

COURT \_\_\_\_\_

NO. \_\_\_\_\_

Attys.  
For

\_\_\_\_\_  
Plaintiff

Attys.  
For

\_\_\_\_\_  
Defendant

WITNESSES

FOR DEFENDANT

NAMES

ADDRESSES

DOCKET

DATE

PARTICULARS

CREDIT

TELEPHONE  
LINDELL 926

---

---

IN ACCOUNT WITH **J. P. Bro**

STAP

ALL ACCOUNTS MUST BE SETTLED BEFORE  
THE 15TH OF FOLLOWING MONTH

STATEMENT C

DATE	ITEMS

Retail Merchant's Bill and C

2½ inch binding margin here.

# SALES

YEAR,											
<input type="radio"/>	JANUARY,										
	FEBRUARY,										
	MARCH,										
	APRIL,										
	MAY,										
	JUNE,										
	JULY,										
	AUGUST,										
	SEPTEMBER,										
	OCTOBER,										
	NOVEMBER,										
<input type="radio"/>	DECEMBER,										
	YEAR,										
	LAST YEAR,										
	INCREASE,										
	DECREASE,										
	%										
	EXPENSES — YEAR,										
	PER CENT OF SALES,										
	BAD DEPTS. — YEAR,										
	PER CENT OF SALES,										
<input type="radio"/>	PROFITS,										
	PER CENT OF SALES,										







Plate XXXV

# ACME

To Receiving Clerk—Memo. of Goods to Arrive.....S

by..... from

CASE NO.	GOODS

Date received.....190.....via.....

Fill in space on arrival of goods. Note condition in remarks if broken figures, putting correct figures above. Not

Notice to Receiving Clerk

THE STATE LAW REQUIRES FULL REPORTS OF ALL FATAL ACCIDENTS, ALSO THOSE WHICH RESULT IN TWO WEEKS, OR LONGER DISABILITY

PAGE

**ACCIDENT RECORD**

O	DATE OF INJURY	NAME	POSITION	CHARACTER OF INJURY	AGE	MAR'D OR SINGLE	DEPENDENTS				RETURNED TO WORK	DAYS DIS- ABLED	SURGEON'S FEE.	DATE PAID	V.O.U. NO.
							F	M	WF	CH					

Employer's Accident Record. Chapter XXVII.

**STOCK CERTIFICATES**

PAGE

O	ISSUED					CANCELED				
	TO	FROM CERT. NO.	DATE	CERT. NO.	SHARES	SHARES	TO CERT. NO.	DATE	TRANSFERRED TO	

Capital Stock Certificate—Register and Transfer Book. Chapter XXVII



TERM \_\_\_\_\_

COURT \_\_\_\_\_

NO. \_\_\_\_\_

} Attys.  
For

} Attys.  
For

Plaintiff

Defendant

NATURE OF OR CAUSE \_\_\_\_\_

FOR PLAINTIFF

WITNESSES

FOR DEFENDANT

NAMES

ADDRESSES

NAMES

ADDRESSES

DOCKET

DATE

PARTICULARS

DEBIT

DATE

PARTICULARS

CREDIT

**MFG. CO.**

Order No. ....

Shipped ..... 190..... Inv. No. ....

..... via .....

SIZE	INV. WEIGHT	OUR WEIGHT	REMARKS

Mail  
Express or  
R. R. Frt. \$ ..... Drayage, \$ .....

.....  
RECEIVING CLERK

When, badly packed, short, etc. Check quantity if correct, otherwise ring the  
freight paid by us. Return this to office promptly.

of Goods to Arrive. Chapter IX.

Plate XXXVIII

ACME

ST.

CREDIT MEMO.

TO \_\_\_\_\_

WE CREDIT YOUR ACCOUNT AS BELOW

OUR ORIGINAL CHARGE ON \_\_\_\_\_ 190

OUR ORIGINAL ORDER No. \_\_\_\_\_

Credit Memo.—Always a tin

## HOUSE COST BOOK

ARTICLES	NUMBER OR SIZE	WEIGHT	LIST PRICE		TRADE DISCT.	NET	CARTAGE & FREIGHT	COST DEL'D	SELL			PURCHASED	
			AMOUNT	PER					JOB	RETAIL	QUANTITY	FROM	

J. bbers' House Cost Book. Chapter XIII.

## MAILING LIST

SALESMAN	TOWN	STATE	POPULATION									
NAMES	STREET & NUMBER	RATING		VISIT		VISIT		VISIT		VISIT		MEMO.
		DUN.	BRAD.	DATE	SOLD	DATE	SOLD	DATE	SOLD	DATE	SOLD	

Customers Mailing List. Chapter XV.





MFG. CO.

LOUIS, MO., \_\_\_\_\_ 190\_\_

CLAIMED YOUR LETTER OF \_\_\_\_\_ 190

GOODS RECEIVED BY US \_\_\_\_\_ 190


ed paper, usually pink. Chapter X.

FORM 23

NAME William Barnes

RESIDENCE 1720 High St.

DIAGNOSIS Thumb right hand crushed followed by blood

MONTH	DAYS																	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
<i>Jan.</i>																		
<i>Feb.</i>	<i>V</i> <i>C</i> <i>N</i>	<i>V</i> <i>V</i> <i>N</i>	<i>V</i> <i>V</i> <i>N</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>	<i>V</i>				

		CHA	
		DATE	TIMES
1	OR P	PRESCRIPTION OR OFFICE VISIT	
2	" V	VISIT TO RESIDENCE DAY	20
3	" N	" " " NIGHT	4
4	" C	CONSULTATION	1
5	" O	OPERATION SURGERY	1
6	" X	SPECIAL OR <i>Dressing</i>	3
7	" =	SPECIAL OR	
TOTALS			

ITALIC TYPE SHOWS WRITING

CREDIT APPROVED

SHEETS

SHEET No.

PKGS.

NO

OWES

BUYER'S NO

**LACLEDE MFG. Co. ST. LOUIS.**

TERMS

DATE SHIPPED BILLED

PAST DUE

DATE OF ORDER

RECEIVED

SALESMAN

No.

WEIGHT

LINE CREDIT

FROM B O

SOLD TO

CHECKED PRICES EXTNS NS

RATING

TO B O

SHIP TO

GOODS CHECKED PACKED

VIA

	MFG NO.	BACK ORDERED	ORDERED	SHIPPED	SIZE OR NO	ARTICLES	PRICE	DISC.	SALESMEN DO NOT USE THESE COLUMNS					
<input type="radio"/>														



# ACME MFG. CO.

Order No. ....

To Receiving Clerk—Memo. of Goods to Arrive... ..Shipped.....go..... Inv. No. ....

by... ..from.....via.....

CASE NO	GOODS	SIZE	INV WEIGHT	OUR WEIGHT	REMARKS

Date received.....go.....via.....  
Mail  
Express or  
R. R. Frt .....\$..... Drayage, \$.....

.....  
 RECEIVING CLERK

Fill in space on arrival of goods. Note condition in remarks if broken, badly packed, short, etc. Check quantity if correct, otherwise ring the figures, putting correct figures above. Note freight paid by us. Return this to office promptly.

FROM Jan. 21 1903 To Feb. 14 1903

AGE 42 SINGLE MARRIED  SEX Male

*poisoning*

													TOTAL						
9	20	21	22	23	24	25	26	27	28	29	30	31	P	V	N	C	O	X	=
			O	X	X	V	V												
										V	X	N		4	1			1	3
														16	3	1			
TOTAL														20	4	1	1	3	

DEBIT				PAID				REMARKS
AT	AMOUNT			DATE		AMOUNT		
				Feb.	20	20	00	
1	50	30	00	Mch.	10	20	00	
3	00	12	00	Apl.	2	25	00	
5	00	5	00					
15	00	15	00					
1	00	3	00					
		65	00			65	00	

FORM 25

INV

SHEET NO. \_\_\_\_\_

DEPARTMENT \_\_\_\_\_

LOCATION \_\_\_\_\_

CALLED BY \_\_\_\_\_ LISTED BY \_\_\_\_\_

✓	QUANTITY	OF POUNDS DOZEN PACKAGES & C.	DESCRIPTION

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# ACME MFG. CO.

CREDIT MEMO.

ST. LOUIS, MO., \_\_\_\_\_ 190\_\_

TO \_\_\_\_\_

\_\_\_\_\_

WE CREDIT YOUR ACCOUNT AS BELOW

OUR ORIGINAL CHARGE ON \_\_\_\_\_ 190\_\_

CLAIMED YOUR LETTER OF \_\_\_\_\_ 190\_\_

OUR ORIGINAL ORDER No. \_\_\_\_\_

GOODS RECEIVED BY US \_\_\_\_\_ 190\_\_


## PROPERTY DESCRIPTION.

\_\_\_\_\_ 190

No. \_\_\_\_\_ STREET \_\_\_\_\_  
 BETWEEN \_\_\_\_\_ & \_\_\_\_\_  
 FRONTS \_\_\_\_\_ SIZE OF LOT \_\_\_\_\_ X \_\_\_\_\_ ALLEY \_\_\_\_\_  
 STREETS PAVED \_\_\_\_\_ SIDEWALK \_\_\_\_\_ GRADE OF LOT \_\_\_\_\_

## IMPROVEMENTS.

BUILT OF \_\_\_\_\_ FRONT OF \_\_\_\_\_ TRIMMINGS \_\_\_\_\_  
 STORIES \_\_\_\_\_ ROOMS \_\_\_\_\_ ROOF \_\_\_\_\_  
 CELLAR \_\_\_\_\_ LAUNDRY \_\_\_\_\_ HALL \_\_\_\_\_  
 INTERIOR FINISH \_\_\_\_\_

PLUMBING \_\_\_\_\_ BATHS \_\_\_\_\_ CLOSETS \_\_\_\_\_ U \_\_\_\_\_  
 HEAT \_\_\_\_\_ LIGHT \_\_\_\_\_ WATER \_\_\_\_\_

STABLE \_\_\_\_\_ BUILT OF \_\_\_\_\_ WATER \_\_\_\_\_ LIGHT \_\_\_\_\_

LAWN \_\_\_\_\_ SHRUBBERY \_\_\_\_\_

PRICE \$ \_\_\_\_\_ TERMS \_\_\_\_\_

ANNUAL RENT \$ \_\_\_\_\_ MORTGAGE \$ \_\_\_\_\_ RATE \_\_\_\_\_ DUE \_\_\_\_\_

TAXES \$ \_\_\_\_\_ INSURANCE \$ \_\_\_\_\_ PREMIUM \$ \_\_\_\_\_

REMARKS \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

LIST No. \_\_\_\_\_ OWNER \_\_\_\_\_

## ACCOUNTING DEPARTMENT

### DAILY REPORT.

DATE \_\_\_\_\_

CASH BAL. FIRST OF MONTH	-	\$ _____
REC'D FROM CUSTOMERS	-	\$ _____
" " SUNDS. & BILLS PAY.	-	\$ _____
" " DISCT.	-	\$ _____
PAID VOUCHERS, & BILLS PAYABLE	-	\$ _____
" DISCT. AND INTEREST	-	\$ _____
" CUSTOMERS	-	\$ _____
LAST MONTH \$ _____	IN BANK	\$ _____
" " \$ _____	IN DRAWER	\$ _____

### VOUCHERS.

VOUCHERS UNPAID FIRST OF MONTH	-	\$ _____
SUNDRIES VOUCHERED SINCE	-	\$ _____
PAID THIS MONTH	-	\$ _____
LAST MONTH \$ _____	-	NOW UNPAID \$ _____

### BILLS PAYABLE.

UNPAID NOTES FIRST OF MONTH	\$ _____
DISCOUNTED THIS MONTH	- \$ _____
PAID THIS MONTH	- \$ _____
LAST MONTH \$ _____	- NOW UNPAID \$ _____

### CUSTOMERS.

DUE US FIRST OF MONTH	-	\$ _____
SHIPMENTS THIS MONTH	-	\$ _____
JOURNAL CHARGES	-	\$ _____
CASH CHARGES	-	\$ _____
PAID US CASH THIS MONTH	-	\$ _____
MERCHANDISE CREDITS	-	\$ _____
JOURNAL CREDITS	-	\$ _____
LAST MONTH \$ _____	-	BAL. DUE US \$ _____

LAST MONTH \$ _____	-	SHIPMENTS TO-DAY \$ _____
" " \$ _____	-	THIS MONTH \$ _____
" " \$ _____	-	ORDERS UNFILLED \$ _____

FORM 23

NAME William Barnes FROM Jan. 21 1903 TO Feb. 14 1903RESIDENCE 1720 High St. AGE 42 SINGLE  MARRIED  SEX MaleDIAGNOSIS Thumb right hand crushed followed by blood poisoning

MONTH	DAYS																															TOTAL								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	P	V	N	C	O	X	=		
<i>Jan.</i>																					<i>O</i>	<i>X</i>	<i>X</i>	<i>F</i>	<i>F</i>					<i>F</i>	<i>X</i>	<i>X</i>		<i>4</i>	<i>1</i>			<i>1</i>	<i>3</i>	
<i>Feb.</i>	<i>C</i>	<i>V</i>	<i>N</i>		<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>	<i>F</i>																			<i>16</i>		<i>3</i>	<i>1</i>				

TOTAL

20 *4* *1* *1* *3*

			CHARGES				PAID			REMARKS					
			DATE	TIMES	AT	AMOUNT	DATE	AMOUNT							
1	OR	P	PRESCRIPTION OR OFFICE VISIT							<i>Feb. 20</i>	<i>20</i>	<i>00</i>			
2	"	V	VISIT TO RESIDENCE		DAY	<i>20</i>	<i>1</i>	<i>50</i>	<i>30</i>	<i>00</i>	<i>Mch. 10</i>	<i>20</i>	<i>00</i>		
3	"	N	" " "		NIGHT	<i>4</i>	<i>3</i>	<i>00</i>	<i>12</i>	<i>00</i>	<i>Apr. 2</i>	<i>25</i>	<i>00</i>		
4	"	C	CONSULTATION					<i>1</i>	<i>5</i>	<i>00</i>	<i>5</i>	<i>00</i>			
5	"	O	OPERATION SURGERY					<i>1</i>	<i>15</i>	<i>00</i>	<i>15</i>	<i>00</i>			
6	"	X	SPECIAL OR		<i>Dressing</i>	<i>3</i>	<i>1</i>	<i>00</i>	<i>3</i>	<i>00</i>					
7	"	=	SPECIAL OR												
TOTALS										<i>65</i>	<i>00</i>		<i>65</i>	<i>00</i>	

ITALIC TYPE SHOWS WRITING

Kind..... Set..... Motors..... K. W..... Route..... Folio.....  
 Style..... Tested..... Inc..... Arc..... No.....  
 Cycle..... Amp..... Volt..... Const..... Rate.....

Date Read	No.	Readings	Consumption
DEC.			
190			
NOV.			
190			
OCT.			
190			
SEPT.			
190			
AUG.			
190			
JULY			
190			
JUNE			
190			
MAY			
190			
APRIL			
190			
MAR.			
190			
FEB.			
190			
JAN.			
190			



FORM 25

**INVENTORY**

SHEET No. \_\_\_\_\_ 190 PAGE \_\_\_\_\_

DEPARTMENT \_\_\_\_\_ PRICED BY \_\_\_\_\_ CHECKED BY \_\_\_\_\_

LOCATION \_\_\_\_\_ EXTENDED BY \_\_\_\_\_ CHECKED BY \_\_\_\_\_

CALLED BY \_\_\_\_\_ LISTED BY \_\_\_\_\_ FOOTED BY \_\_\_\_\_ CHECKED BY \_\_\_\_\_

✓	QUANTITY	OF POUNDS DOZEN PACKAGES & C.	DESCRIPTION	PRICE PER	✓	EXTENSIONS	TOTALS	✓

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**CALUMET NAT'L BANK ST. LOUIS**

190

○	DUE TO NAT'L BANKS							
"	STATE BANKS & BANKERS							
"	INDIVIDUAL DEPOSITORS DEMAND							
"	" " TIME							
	<b>TOTAL DEPOSITS</b>							

**LESS**

	DUE FROM NEW YORK BANKS							
"	" OTHER BANKS							
"	" U. S. TREAS'R							
	EXCHANGE FOR CLEARING HOUSE							
	CHECKS & CASH ITEMS							
	NAT'L BANK NOTES							
	REDEMPTION FUND							

NET LIABILITIES

25 % RESERVE REQUIRED IS

**CASH RESERVE IN BANKS POSSESSION**

	LEGAL TENDERS						
	GOLD CERTIF'S						
	GOLD COIN						
	SILVER CERTIF'S						
	SILVER DOLLARS						
	FRACTIONAL SILVER						
	<b>TOTAL CASH RESERVE ( _____ % OF DEPOSITS )</b>						

EXCESS IN RESERVE

DEFICIENCY IN RESERVE

PROPORTION OF CASH ASSETS TO TOTAL DEPOSITS \_\_\_\_\_ %

○

○

○









THIS BOOK IS DUE ON THE LAST DATE  
STAMPED BELOW

AN INITIAL FINE OF 25 CENTS  
WILL BE ASSESSED FOR FAILURE TO RETURN  
THIS BOOK ON THE DATE DUE. THE PENALTY  
WILL INCREASE TO 50 CENTS ON THE FOURTH  
DAY AND TO \$1.00 ON THE SEVENTH DAY  
OVERDUE.

APR 26 1933

MAR 2 1939

10 May '58 JH

REC'D LD

MAY 5 1958

LD 21-95m-7,'37



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