

OB

1 965952
4885 G
18

THE AMERICAN LETTER-WRITER.

343
614

A Complete Guide to Correspondence

ON ALL SUBJECTS OF EVERY-DAY LIFE,

With an Introduction on Penmanship, Orthography, Punctuation, Grammar,
Style, Necessary Rules about Letters, and Postal Rates
and Regulations,

CONTAINING

A Large Collection of Models of Familiar Letters, such as Congratulatory Letters,
Letters of Condolence, of Recommendation and Introduction, of Favor, of
Advice, Remonstrance and Excuse, of Information, of Friendship
and Relationship, of Letters between Parents and Children,
of Children's Letters, of Letters of Love, of Notes of
Ceremony and Compliment, Invitations
Answers, Postponements, and Cards,

36

AS WELL AS

George Brumder

Models of Business Letters, such as:
Circulars, Letters of Introduction and Re-
commendation, Letters of Credit, of Application, of
Inquiry, Orders for Goods, Consignments, Letters concerning
Settlements of Accounts, Remittances and Payments, and of Com-
mercial Forms, such as: Orders, Bills, Receipts, Bank Deposits and Checks,
Due Bills and Notes, Bills of Exchange and Drafts, Bills of Sale, Bills of Lading,

TOGETHER WITH

An exhaustive Treatise on the Subject and Principles of Bookkeeping, and
Practical Single-Entry Bookkeeping,

TO WHICH IS ADDED

An Appendix, Embracing a Full List of Abbreviations and Signs, and Definitions
of Mercantile and Legal Terms, as well as a Choice Collection of Poems
for Particular Occasions, of Album Verses and Epitaphs.

MILWAUKEE, WIS. :
GEO. BRUMDER, PUBLISHER.



PE1497
.B7



ENTERED ACCORDING TO ACT OF CONGRESS IN THE YEAR 1888 BY
GEO. BRUMLER,
IN THE OFFICE OF THE LIBRARIAN OF CONGRESS AT WASHINGTON, D. C.



N. S. M. Feb. 2/11

INDEX.

INTRODUCTION.

1. Calligraphy or Penmanship.....	3
2. Orthography or Correct Spelling.....	4
a. Of Sounds and Letters.....	4
b. On the use of Capital Letters.....	7
c. Of Syllables.....	9
d. Of Words.....	10
e. Of Spelling.....	11
3. Punctuation.....	12
4. Grammar.....	18
a. List of Words with the proper Preposition annexed.....	21
b. Conjugation of the Auxiliaries To Have and To Be.....	30
c. List of the Principal Parts of the Irregular Verbs.....	39
5. Style.....	44
6. Necessary Rules about Letters.....	47
7. Concluding Hints.....	56
8. Postal Rates and Regulations.....	57
a. Domestic Postage.....	57
b. Foreign Postage.....	60

PART FIRST.

FAMILIAR LETTERS.

<i>Introduction</i>	62
I. Congratulatory Letters.....	63
a. New Year's and Birth-Day Letters.....	63
b. Congratulatory Letters on other Occasions.....	69
II. Letters of Condolence.....	75
a. Letters of Condolence in case of Sickness or Death.....	76
b. Letters of Sympathy in case of Misfortune.....	81
III. Letters of Recommendation and Introduction.....	84
a. Letters of Recommendation.....	84
b. Letters of Introduction.....	86
IV. Letters of Favor.....	90
a. Letters Soliciting and Conferring Favors.....	90
b. Letters Offering Favors.....	95
c. Letters Refusing Favors.....	96
d. Letters Acknowledging Favors and Letters of Thanks.....	97
V. Letters of Advice and Remonstrance, and Excuse.....	100
a. Letters of Advice and Remonstrance.....	100
b. Letters of Excuse.....	108
VI. Letters of Information.....	112
VII. Letters of Friendship and Relationship.....	116
a. Family Letters.....	117
b. Letters of Courtesy and Friendship.....	123
VIII. Letters between Parents and Children. Children's Letters.....	130
a. Letters between Parents and their Children.....	131
b. Children's Letters.....	137
IX. Letters of Love.....	143
a. Proposals of Marriage and Answers to them.....	144
b. Letters to Parents and Guardians, relating to Marriage.....	161
c. Letters between Engaged Couples, relating to Important Occasions.....	172
X. Notes of Ceremony and Compliment, Invitations, Answers, Postponements, and Cards.....	186
a. Wedding Notes.....	189
b. Anniversary Wedding Invitations.....	192
c. Dinner and Party Invitations.....	194
d. Familiar Invitations.....	196
e. Funeral Invitations.....	199

f. Postponements.....	199
g. Acceptances and Regrets.....	200
h. Notes Accompanying Gifts.....	203
i. Cards.....	205

PART SECOND.

BUSINESS LETTERS.

<i>Introduction</i>	210
I. Circulars.....	214
II. Business Letters of Introduction and Recommendation.....	220
III. Letters of Credit.....	224
IV. Letters of Application.....	227
a. Soliciting Employment.....	228
b. Advertisements and Wants.....	232
c. Answers to Advertisements.....	236
d. Asking, Granting, and Refusing Permission to Refer.....	241
e. Application for Credit.....	243
V. Letters of Inquiry.....	246
VI. Orders for Goods.....	252
VII. Consignments.....	262
VIII. Letters Concerning Settlements of Accounts, Remittances, and Payments.....	266

PART THIRD.

COMMERCIAL FORMS.

<i>Introduction</i>	273
I. Orders.....	274
II. Bills.....	276
III. Receipts.....	279
IV. Bank Deposits and Checks.....	282
V. Due Bills and Notes.....	287
a. Due Bills.....	287
b. Notes.....	288
. Bills of Exchange and Drafts.....	293
. Bills of Sale.....	296
. Bills of Lading.....	298

PART FOURTH.
BOOK-KEEPING.

I.	The Object and Principles of Book-keeping.....	300
II.	Practical Book-keeping.....	313
	a. History of Business Transactions.....	313
	b. Day-Book.....	318
	c. Cash-Book.....	324
	d. Ledger.....	326
	e. Statement.....	334

APPENDIX.

I.	Abbreviations and Signs.....	336
II.	Definitions of Mercantile and Legal Forms.....	339
III.	Meaning of Personal Names.....	347
IV.	Selection of Poems on Particular Occasions.....	348
	1. Birth-Day Wishes and Valentine Verses.....	348
	2. Selections for Autograph Albums.....	350
	3. Select Poetical Quotations.....	356
	4. Tomb-Stone Inscriptions and Selections for Epitaphs.....	359



THE AMERICAN
LETTER-WRITER.

MOTTO:

Style is the mirror of the writer's soul.

Speaking maketh the ready man, Reading
the full man, and Writing the exact
man.

BACON.

INTRODUCTION.

NE of the most useful and desirable, as well as one of the most interesting and important accomplishments is the art of *Letter-Writing*. It is as old as writing itself; from the earliest ages, in every country, man has sought and found these means of intercourse with those absent from him. In fact, it is a supplement to conversation, a real conversation or speaking on paper between absent persons.

To write well is quite as necessary as it is to speak well, and, therefore, it is important to consider what is requisite to attain this end and through what form of study the writer must graduate before he can command perfection in this valuable art.

Since a letter must be legible before it can accomplish its ends, Calligraphy in the first place must be studied, then Orthography demands attention, Punctuation will next put in its claims for consideration, correct Grammar and Style must occupy some thought, and each variety of subject will demand some variation in phrase and form.

First then to consider

1. Calligraphy or Penmanship.

It is folly to suppose that the faculty for writing a good hand is confined to any particular person. A clear legible handwriting can, by careful practice, be acquired by every one having the free use of the hand. Every word of even the most trifling document, should be written in such clear characters, that it would be impossible to mistake it for another word.

Let every word be properly separated from the preceding and following word so as to stand out distinctly. At first write slowly, until the hand becomes familiar with the graceful formation of each

letter, after which rapidity may be acquired without interfering with the beauty of penmanship. If you pay but little attention to penmanship, you will find that the least haste will make your writing illegible. Illegibility is an indication of a want of respect for those whom we address.

Neatness is also of great importance. A fair white sheet with handsomely written words, will be more welcome to any reader than a blotted paper covered with erasures. Erasures spoil the beauty of any manuscript. Try to be sure you have the word you want before committing any to paper, but if you must alter, it is better to strike out the condemned word, and write the substitute above it, than to scratch it out and write over it, as the second word in the latter case is rarely legible.

After having learned to form your letters, the next important consideration is to place them upon paper in their proper combination; after the alphabet comes the spelling book.

2. Orthography or Correct Spelling.

Orthography treats of elementary sounds, the letters which represent them, and the combination of letters into syllables and words.

a. OF SOUNDS AND LETTERS.

An elementary sound is the simplest sound in the language; as: a, e, b, k, s, m.

These *sounds* are divided into three classes: vocals, subvocals and aspirates.

The vocals consist of pure tone only: a, e, i, o, u,

The subvocals consist of tone united with breath, as: b, d, l, m, n, r.

The aspirates consist of pure breath only, as: p, t, k.

A *letter* is a character used to represent an elementary sound. The English Alphabet contains twenty-six letters. Those letters which represent vocals are called *vowels*. They are a, e, i, o, u, and sometimes w and y.

Those letters which represent subvocals and aspirates are called *consonants*. The consonants are: 1. subvocals—b, d, g, j, l, m, n,

r, v, z; 2. aspirates—f, h, k, c, q, p, t, s. W and Y are subvocals when they precede a vowel in the same syllable, as in: wine, wet, yes, yew. In all other cases they are vowels, as in: few, lovely, bow, boy.

*Equivalent*s are those letters or combinations of letters which represent the same sound, as in: name, gay, they, vain, gauge.

A *variable* letter is one which represents several different sounds. According to the most eminent scholars there are four different sounds represented by the letter *a*:

a in fate, paper,
a in far, father,
a in fall, water,
a in fat, marry,

two by *e*:

e in me, here,
e in met, hen;

two by *i*:

i in pine, title,
i in pin, pit,

four by *o*:

o in no, note,
o in move, prove,
o in nor, for,
o in not, hot,

three by *u*:

u in tube, cupid,
u in tub, but,
u in put, butcher.

A *silent* letter is one which has no sound; as in, pearl, through.

Two vowels may unite into one syllable; and this union is called a *diphthong*; as in, sound, voice, oil, pound. The union of three vowels into one syllable is a *triphthong*; as in, beauty.

The *consonants* are:

b; as in buy,
d; as in die,
f; as in fog,
g (hard); as in go,
h; as in high,
k; as in kill,
l; as in lie,
m; as in my,
n; as in night,
ng; as in eying,
p; as in pie,

r; as in rye,
s; as in sigh,
sh; as in shy,
t; as in tie,
th (sharp); as in thigh,
th (flat); as in thy,
v; as in vie,
w; as in we,
y; as in ye,
z; as in zebra,
zh; as in seizure.

The letter **C** is hard and sounds like **k**, before **a**, **o** and **u**; and it is soft and sounds like **s**, before **e**, **i** and **y**. When **C** comes after the accent, and is followed by **ea**, **ia**, **io** or **eous**, it takes like **s** and **t**, under the same circumstances, the sound of **sh**; as: ocean, social, tenacious, cetaceous.

Ch sounds like **tch** or **tsh**; as in chair, child, rich, church. In words derived from the ancient languages, **ch** is generally like **k**; as alchem, character, chemistry, echo, epoch, school, stomach.

When **arch**, signifying chief, begins a word from the Greek language, and is followed by a vowel, it is pronounced **ark**; as in architect, archaeology; but when prefixed to an English word, it is pronounced so as to rhyme with **march**; as: arch-bishop, arch-duke, arch-fiend.

G is hard before **a**, **o** and **u**; when followed by **n** at the beginning of a word, it is silent; as in gnat, gnomon. It is also silent when followed by **n** at the end of a word; as: assign, design, foreign, resign, sovercign. It is sometimes hard and sometimes soft before **e**, **i** and **y**.

Gh.—At the beginning of a word, the **h** in it is silent; as in ghost, ghastly. At the end of words, both letters are commonly silent, as in high, nigh, though, borough. In some words it has the sound of **f**; as in enough, rough, laugh.

H is silent at the beginning of a number of words; as: heir, honor, honestly, hour; it is always silent after **r**; as in rheum, rhetoric.

J has the same sound as soft **g**.

K is always silent before **n**; as in knee, kneel, know.

L is silent in many words; as in calf, half, talk, would, could.

N has a mixed, or nasal, ringing sound, when it precedes **k**, **c** or **g** hard, **qu**, or **x**; as in thank, concord, stronger, anguish, anxious. It is silent when it ends a syllable and is preceded by **l** or **m**; as in kiln, hymn, column, autumn.

P is silent before **s** and **t** at the beginning of words; as in psalm, ptisan.

Q is always followed by **u** and has commonly the sound of **kw**; as in queen, quill, quart; but, in many words, mostly derived from the French, it has the sound of **k**; as in coquet, liquor.

S has a sharp sound at the beginning of words, and a soft sound, the same as that of the letter z, in the middle or at the end of words. It sounds like sh in words ending in sion, preceded by a consonant; as in diversion, expulsion, dimension; also in words ending in ure; as in measure, pleasure.

T takes the sound of sh, when followed by the vowels ia, ie or io; as in partial, nation, negotiate.

W is always silent before r; as in write, wren.

Wh is sounded as it would naturally be if the order of the letters were reversed, thus hw; as in when, while, whip. In some words the w is silent; as in who, whole.

X, at the beginning of words, has the sound of z; as in Xenophon, xylography; its regular sound is sharp, like ks; as in excellent; expect, tax.

Z has the same sound as flat or soft s. It takes the sound of zh, in a few words; as in glazier, razure, seizure.

b. ON THE USE OF CAPITAL LETTERS.

The letters have two forms, by which they are distinguished as *capitals* and *small letters*.

Capitals are used as follows:

1. The first word of every sentence should begin with a capital.
2. The words I and O should always be written with capitals.
3. Every simple proper name should begin with a capital; as: George, France, America.
4. Every important word in a compound proper name should begin with a capital; as: the City of Chicago, Grover Cleveland, Gen. Grant.
5. Every word derived from a proper noun should begin with a capital; as: Irish, English, Washingtonian.
6. Every simple name of the Deity should begin with a capital; God, Providence, the Savior.
7. Every important word in a compound name of the Deity should begin with a capital; as: the Eternal One, the Prince of Peace.

8. Every word denoting a sect or religion should begin with a capital; as: Baptist, Lutheran, Catholic.

9. The first word in every line of poetry should begin with a capital.

10. Every title of office, honor or respect, used with a proper name, or used in addressing a person, should begin with a capital; as: the Hon. Elihu Washburne; Richard Oglesby Esq.; Count Charles of Austria; respected Madam; dear Sir.

11. The words North, South, East, West, etc., when used as names of sections of a country, should begin with a capital; as: Many citizens of the South spend their summers in the North.

12. Every important word in the title of a book, composition, or noted written instruments, should begin with a capital; as: Bancroft's History of the United States; The Constitution of the United States.

13. The names of the days and of the months should begin with capitals; as: The Brooklyn Bridge was opened Thursday, May 24., 1883.

14. Every line in the date, address, subscription, and superscription of a letter should begin with a capital; as:

Date Chicago, July 7., 1886.

Address { Carter H. Harrison, Esq.,
Mayor of the City of Chicago.
Dear Sir, etc.

Subscription { I have the honor to be,
Your obedient servant
Chas. D. Bryant.

Superscription { Carter H. Harrison Esq.,
Mayor of the City of
Chicago, Ill

15. Every quotation written as such, should begin with a capital; as: Virgil says, "Labor conquers all things"; Remember this maxim: "Know thyself."

16. Every important word in the name of a well-known event or historical era should begin with a capital; as: the War of Independence, the Middle Ages.

17. Every important word in the name of an extraordinary physical phenomenon should begin with a capital; as: the Gulf Stream; the Aurora Borealis.

18. The name of a thing addressed or spoken of as a person, should begin with a capital; as: Come gentle Spring.

Do not begin with a capital any of the words described below, unless it stands first in the sentence:

1. The word heavens, when it means the sky; as: The heavens were not obscured by a cloud.

2. The words god and providence, when they do not mean the Deity; as: "His watchful providence (= care) our want supplies"; "They worship gods of wood and stone."

3. A title used in the third person without a proper name; as: "The king was displeased with the general."

4. The words north, south, etc., when they simply denote direction; as: Illinois is south of Wisconsin.

5. The names of the seasons; as: In autumn, fine fruit abounds.

6. The word oh; as: "It wounded him, oh! so cruelly."

7. A quotation used as if it were one's own language; as: Everybody knows that "birds of a feather flock together."

Where doubt exists as to the propriety of using a capital, it is usually better to employ a small letter.

c. OF SYLLABLES.

A syllable is a letter or combination of letters representing a sound uttered with one impulse of the voice; as: a, ant, mat-ter, ma-te-ri-al. A word of one syllable is called a monosyllable; a word of two syllables, a dissyllable; a word of three syllables, a trisyllable; and a word of four or more syllables, a polysyllable.

In *dividing* words into syllables, we are to be directed chiefly by the ear; it may however be proper to observe the following rules:

1. Consonants should generally be joined to the vowels or diphthongs which they modify in utterance; as: ap-os-tol-ic-al.

2. Two vowels, coming together, if they make not a diphthong, must be parted in dividing in syllables; as: a-e-ri-al.

3. Derivative and grammatical terminations should generally be separated from the radical words to which they have been added; as: harm-less, great-ly, con-nect-ed.

4. Prefixes in general form separate syllables; as: mis-place, out-ride, up-lift; but if their own primitive meaning be disregarded, the case may be otherwise; thus re-create and rec-reate are words of different import.

5. Compounds, when divided, should be divided into the simple words which compose them; as: no-where.

6. At the end of a line, a word may be divided, if necessary; but a syllable must never be broken.

d. OF WORDS.

A *Word* is one or more syllables spoken or written as the sign of some idea, or of some manner of thought.

Words are distinguished as *primitive* or *derivative*, and as *simple* or *compound*. The former division is called their *species*; the latter, their *figure*.

A primitive word is one that is not formed from any simpler word in the language; as: harm, great, connect.

A derivative word is one that is formed from some simpler word in the language; as: harmless, greatly, connected, badness.

A simple word is one that is not compounded, not composed of other words; as: watch, never, man, tree, less, the.

A compound word is one that is composed of two or more simple words; as: watchman, nevertheless.

Permanent compounds are consolidated; as: bookseller, school-master. Others, which may be called temporary compounds, are formed by the hyphen: as: glass-house, negro-merchant, first-born.

When two or more compounds are connected in one sentence, none of them should be split to make an ellipsis of half a word.

When the parts of a compound do not fully coalesce; as: to-night, to-morrow; or, when each retains its original accent, so that the compound has more than one, or one that is movable, as first-born, hanger-on, laughter-loving, the hyphen should be inserted between them.

When a compound has but one accented syllable in pronunciation, as statesman, gentleman, watchword, and the parts are such as admit of a complete coalescence, no hyphen should be inserted between them.

e. OF SPELLING.

Spelling is the art of expressing words by their proper letters. It is to be acquired rather by means of the spelling-book or dictionary, and by observation in reading, than by the study of written rules. The orthography of the English language is attended with much uncertainty and perplexity: many words are variously spelled by the best scholars, and many others are usually written according to the analogy of similar words. But there are a great many words uniformly spelled and frequently used. The following rules may prevent some embarrassment, and thus be of service to those who wish to be accurate:

1. Monosyllables ending in *f*, *l*, or *s*, preceded by a single vowel, double the final consonant; as: staff, mill, pass; except three in *f*—clef, *if*, *of*; four in *l*—bul, nul, sal, sol; and eleven in *s*—as, gas, has, was, yes, is, his, this, us, thus, pus.

2. Words ending in any other consonant than *f*, *l*, or *s*, do not double the final letter: except *abb*, *ebb*, *add*, *odd*, *egg*, *inn*, *err*, *burr*, *purr*, *yarr*, *butt*, *buzz*, *fuzz*, and some proper names.

3. Monosyllables, and words accented on the last syllable, when they end with a single consonant, preceded by a single vowel, or by a vowel after *qu*, double their final consonant before an additional syllable that begins with a vowel, as: *rob*, *robber*; *permit*, *permitting*; *acquit*, *acquittal*, *acquitting*. Except: *x* final, being equivalent to *ks*, is never doubled.

4. A final consonant, when it is not preceded by a single vowel, or when the accent is not on the last syllable, should remain single before an additional syllable, as: *toil*, *toiling*; *visit*, *visited*; *general*, *generalize*. Except: *l* and *s* final are usually doubled, when the last syllable is not accented, as: *travel*, *traveller*; *bias*, *biassed*.

5. Words ending with any double letter, preserve it double before any additional termination, not beginning with the same letter;

as in the following derivatives: seeing, blissful, oddly, hilly, stiffness, illness, smallness, agreement, agreeable. Exceptions to this rule are the irregular words fled, sold, told, dwelt, spelt, spilt, shalt, wilt, blest, past.

6. The final silent e of a primitive word, is generally omitted before an additional termination beginning with a vowel, as: rate, ratable; force, forcible; rave, raving. Except:—Words ending in ce or ge, retain the e before able or ous, to preserve the soft sounds of c and g; as: peaco, peaceable; change, changeable; outrage, outrageous.

7. The final e of a primitive word, is generally retained before an additional termination beginning with a consonant, as: pale, paleness; lodge, lodgement. Except:—When the e is preceded by a vowel, it is sometimes omitted, as: true, truly; awe, awful; and sometimes retained; as: rue, rueful; shoe, shoeless.

8. The final y of a primitive word, when preceded by a consonant, is changed into i before an additional termination, as: merry, merrier, merriest, merrily, merriment; pity, pitied, pities, pitiless, pitiful, pitiable. Except:—Before ing, y is retained to prevent the doubling of i's, as: pity, pitying. Words ending in ie, dropping the e by rule 6, change i into y, for the same reason; as: die, dying. When a vowel precedes, y should not be changed, as: day, days; valley, valleys; monkey, monkeys.

9. Compounds generally retain the orthography of the simple words which compose them; as: hereof, wherein, horseman, recall, shellfish. Except:—In permanent compounds, the words full and all drop one l; as: handful, careful, always, withal; in others they retain both; as: full-eyed, all-wise, save-all.

3. Punctuation.

Punctuation in letter-writing is very essential, and great attention should be paid to it. It is the art of dividing a composition, by points or stops for the purpose of showing more clearly the sense and relation of the words, and of noting the different pauses and inflections required in reading.

The following are the principal points, or marks:

The *Comma* (,) denotes the shortest pause and is used principally in separating the elements or members of simple or complex sentences. It should be used according to the following rules:

1. Every omission of *and*, *or*, or *nor*, should be indicated by a comma; as: "Washington was brave, honest, sagacious, self-sacrificing" — "A dying man cares not for pomp or luxury, palace or estate, silver or gold."

2. The omission of a verb previously used, should be indicated by the comma; as: "From law arises security; from security, curiosity; from curiosity, knowledge."

3. When *and*, *or*, or *nor*, occurs between the last two only of a series of words alike in grammatical construction, a comma should precede it; as: "Grant, Jackson, Lee, and Thomas, were famous American generals"

4. When more than two subjects precede the same verb, a comma should follow the last; as: "Infantry, cavalry, and artillery, are all necessary to an army."

5. The members of a compound sentence should generally be separated by a comma; as: ", He speaks eloquently and truthfully, and he acts wisely and bravely."

6. A word, phrase, or clause out of its natural place should be set off by the comma; as: "Here, I am a freeman; there, I was a slave." — "Whither thou goest, I will go."

7. Words in apposition, and appositional phrases and clauses, should be set off by the comma; as: "I, John, have written it." — "Columbus, the famous navigator who discovered America, died in poverty."

8. An independent or parenthetical expression, or one that breaks the connection of a sentence, should be set off by the comma; as: "William, however, was gone." — "'My son,' said he, 'never keeps company with immoral people.'"

9. A dependent clause that is not restrictive, should be separated by a comma from the clause on which it depends; as: "The teacher was kind to her scholars, who loved her dearly."

10. Terms contrasted or emphatically distinguished should be separated by the comma; as: "Charity both gives, and forgives."

11. A conjunction widely separated from one or both of the terms it connects, should be set off by the comma; as: "We can neither esteem a mean man, nor honor a deceitful one."

12. A comma should precede the word *or*, when it introduces an equivalent or explanatory expression; as: "Arithmetic, or the science of numbers, should be studied by all."

13. A word emphatically repeated should be set off by the comma; as: "Happy, happy childhood!"—"Oh! yes, yes, yes."

14. A comma should be used when necessary to make the sense clearer, or to prevent ambiguity; as: "He who teaches, often learns more than his pupils."

15. The several parts of a date should be separated by commas; as: 286 W. Water St., Milwaukee, Wis., July 7., 1886.

16. The salutation, and every line except the last in the address, subscription and superscription of a letter, should be followed by a comma; as:

Address	}	Geo. Brumder, Esq., Publisher, Milwaukee.
Salutation		Dear Sir,
Subscription	}	I am, dear Sir, Your obedient servant, A. C. McClurg.
Superscription		Geo. Brumder, Esq., Publisher, Milwaukee, Wis.

Many good writers prefer the colon to the comma after the salutation, and some prefer the semicolon.

The *Semicolon* (;) denotes a pause double that of the comma. As to its use, mark the following rules:

1. When the minor parts of a sentence are separated by the comma, the greater divisions should be marked by the semicolon; as: "Mirth should be the embroidery of conversation, not the web; and wit, the ornament of the mind, not the furniture."

2. When no conjunction is used between the parts of a compound sentence, they should be separated by a semicolon; as: "Everything has its time to flourish; everything grows old; everything passes away."

3. When clauses *are* joined by the conjunction, but the second is added for the sake of contrast or explanation, they should be separated by the semicolon; as: "Lying lips are an abomination to the Lord; but they that deal truly are his delight."

4. Successive clauses having a common dependence should be separated by the semicolon; as: "If I had adopted a boy; if I had educated him; if, later, I had started him in business: I confess I should look for gratitude."

5. A semicolon should precede the word *as* or *namely*, when followed by an example or illustration. (See preceding rule.)

6. A semicolon should precede an enumeration in which the items are separated by commas; as: "There are three genders; the masculine, the feminine, and the neuter."

The *Colon* (:) denotes a pause double that of a semicolon and is used as follows:

1. When the minor parts of a sentence are separated by the semicolon, the greater divisions should be marked by the colon; as: "Sitting is the best posture for deliberation; standing, for persuasion: a judge, therefore, should speak sitting; a pleader, standing."

2. A quotation introduced by *thus*, *this*, *these*, *as follows*, or some other expression of similar import, should be preceded by a colon; as: "He arose uttering these words: 'I still love you.'"

3. A colon should precede an enumeration in which the items are separated by semicolons; as: "Man consists of three parts: first, the body; second, the mind; third, the soul."

The *Period* (.), or *Full Stop*, denotes a pause double that of the colon and is used as follows:

1. Every complete declarative or imperative sentence should be followed by a period; as: "Every deviation from truth is criminal."—
"Abhor a falsehood."

2. Every abbreviated word not otherwise marked should be followed by a period; as: Gen. Phil. Sheridan, U. S. A.

3. Every heading should be followed by a period.

4. Every paragraph or verse number should be followed by a period.

5. Every Roman number should be followed by a period; as: William I.; MDCCCLXXXVI.

6. The date, address, subscription, and superscription of a letter should each be followed by a period.

The *Dash* (—) is used to indicate

1. An interruption or hesitation; as: “I must inquire into the affair, and if”—‘And if!’ interrupted the farmer.”—‘I would do it, but—but—to say the truth—I am afraid.’”

2. The omission of the whole or a part of a name or date; as: “On the morning of a summer day in the year 18—, a traveler was approaching the village of —.”

3. A break in construction or a sudden change in sentiment; as: “Charles, Henry, William—the same ill luck seems to follow them all.”—“Revere thyself;—and yet thyself despise.”

The *Interrogation Point* (?) is used to designate a question; and every question should be followed by the same; as: Do we ever see ourselves as others see us?

When a question is mentioned, but not put directly as a question, it loses both the quality and the sign of interrogation; as: “He asked me why I wept.”

The *Exclamation Point* (!) is used to denote a pause with some strong or sudden emotion of the mind; and, as a sign of great wonder, it may be repeated!!! It should follow every interjection except O, and every exclamatory phrase or sentence: as: “Alas! it is too late!”—“Merciful Heaven! what a guilty wretch I am!”

The *Parenthesis* () is used to distinguish a clause or hint that is hastily thrown in between the parts of a sentence to which it does not properly belong; as: “To others do (the law is not severe) what to thyself thou wishest to be done.”

Quotation Marks (“ ”) are used to distinguish words that are taken from another author; as: Virgil says, “Labor conquers all

things.” A quotation within a quotation is marked with single points; as: He said, “I felt like making a bitter reply, but remembered the words: ‘A soft answer turneth away wrath.’”

The *Apostrophe* (') is used to indicate the omission of a letter or letters, if not otherwise marked; as: you're for you are; I'll for I will; o'er for over.

The possessive case of a noun, either singular or plural, is formed by writing an apostrophe after the nominative and an s after the apostrophe if euphony permits; as: man, man's; fox, fox's; foxes, foxes'.

The plural of a letter, figure, or sign, or of a word used without regard to its meaning, is formed by adding an apostrophe and an s; as: four t's; two + 's; the why's and wherefore's. ●

The *Hyphen* (-) separates the parts of a compound word when each is strongly accented; as: life-boat; sky-light; ever-living. It is also used, when a word is divided at the end of a line, and shows that one or more syllables of it are carried forward to the next line.

The *Caret* (^) is used to show that something omitted, is interlined above, and should be read in that place; as:

“Let me listen to ^{the}
^ words of life.”

IMPROPER PUNCTUATION. Do not use two periods in the same place. Write Chicago, Ill., and not Chicago, Ill..

Do not use both period and apostrophe to indicate the same abbreviation; thus, for department, do not write dep't., but dep't or dept.

Do not employ an exclamation point after O, which is properly used only in an address. Punctuate thus: “O Father of Mercies, have compassion on thy people.”—“O, give us thy blessing.”

Do not use a hyphen between parts that are not syllables; a word may be divided between syllables only.

Do not separate words in apposition by commas, when they may justly be considered parts of one compound name; as: The Hudson River; Benjamin Butler,

A restrictive clause should not be separated by a comma from the word on which it depends; as: "The man who sold me the book, is traveling for a Milwaukee house."

Avoid over-punctuation; a comma may frequently be omitted where required by a rule, if the parts are short and closely related; thus: „He is more nice than wise," is better than "He is more nice, than wise."

By the careful observance and interpretation of the above rules, mistakes, or a misconstruction of the intended meaning, will be prevented, and attention will be enforced to certain words or passages which may require it.

The following effective illustration of an omission of the points of punctuation, will be found highly amusing and instructive. It may be punctuated so that the result will be a very good man, or a very bad man.

"He is an old and experienced man in vice and wickedness he is never found in opposing the works of iniquity he takes delight in the downfall of his neighbors he never rejoices in the prosperity of any of his fellow creatures he is always ready to assist in destroying the peace of society he takes no pleasure in serving the Lord he is uncommonly diligent in sowing discord among his friends and acquaintances he takes no pride in laboring to promote the cause of Christianity he has not been negligent in endeavoring to stigmatize all public teachers he makes no exertions to subdue his evil passions he strives hard to build up Satan's kingdom he lends no aid to the support of the Gospel among the heathen and contributes largely to the evil adversary he pays no attention to good advice he gives great heed to the devil he will never go to heaven he must go where he will receive the just recompense of reward."

4. Grammar.

The next essential requisite in the composition of a letter is a knowledge and correct use of the rules of *grammar*. The writer of an ungrammatical letter must risk being pitied, or laughed at, according as the reader may be influenced in the perusal of the letter. Yet, though grammatical accuracy is so desirable, it does not follow that a

person cannot write a respectable letter without first going through a course of grammar. All we have to state, is that, without a sound knowledge of grammar, the writer of a letter can never rise above mediocrity.

It is not deemed expedient to give here any general system or outline of grammar; but the design is merely to furnish, on various topics of practical grammar, some notices and remarks, which may prove of value and use.

One of the first difficulties to overcome, is the correct formation of the *plural number* of *nouns*. It is generally formed by adding *s* to the singular; as: book, books. But if the singular ends in *s*, *ss*, *sh*, *ch* soft, or *x*, the plural is formed by the addition of *es*; as: mass, masses; lash, lashes; fox, foxes; church, churches. If the singular ends in *ch* hard the plural is formed by adding *s* only; as: monarch, monarchs. If the singular ends in *o* preceded by another vowel, the plural is formed by the addition of *s*; as: folio, folios; but if the final *o* is preceded by a consonant, the plural is commonly formed by adding *es*; as: cargo, cargoes. Nouns of the singular number ending in *y* preceded by a consonant, form their plurals by changing *y* into *ies*; as: lady, ladies; but those ending in *y* preceded by a vowel, form their plurals regularly, by the addition of *s* only to the singular; as: valley, valleys. There is a class of nouns ending in *f*, or *fe*; as: beef, calf, life, wife; they form their plural by changing *f* or *fe*, into *ves*; as: beeves, calves, lives, wives.

What are called *demonstrative* and *relative pronouns* most frequently occasion difficulty to the uninitiated. *This* refers to an object near the speaker, *that* to an object distant from the speaker. *These* is the plural of *this*, and *those* is the plural of *that*. They remain the same in every variation of person, gender or case. In reference to time, *this* is applied to the present, and *that* to the past and future; as: "This is an age of wonders, that age was distinguished for its feats of arms."

It is a common thing to use the expression, "Them fellows are very witty."—"Them horses are good travelers," etc. But this is a great error. The expressions should be, "Those horses are good travelers."—"Those fellows are very witty." The plural pronoun

those has two forms, *those* and *them*, the first of which represents the subjects that acts and the latter the object that is acted on. For example, "Those horses are good travelers; the driver does not whip them."

An error more likely to occur, and one that is frequently made by men of fair education, is to use *who* for *whom*, as, "The man who I saw," instead of "The man whom I saw."

Which may be used before the name of persons; as: "Which man was it?" but not after them. To say "The men which are happy," would be wrong; it should be "The men who are happy," because, when used after names, *which* relates only to things, and *who* only to persons.

But perhaps the words *was* and *were*, which are parts of the verb *to be*, are the least understood of any in the English language. An uneducated person will write or say, "If I *were* going, and you *was* coming"; or, "I *were* about to say." But this is wrong. *Was* belongs always to the singular number, and *were* to the plural; as: I was, thou wast, he was, we were, you were, they were. The verb also takes the form of *were* in any conditional case, so that whenever it is preceded by *if* you will bear in mind that *was* is wrong; as: if I were, if thou were, if he were, if we were, if you were, if they were.

Another thing to be guarded against is the use of two *negatives*; as: "That *ain't* no sparrow," when the meaning is, "That *is* no sparrow."

Other vulgar expressions are I *seed* or I *seen* such and such a thing, for I *saw* such and such a thing; I *knowed*, for I *knew*; *onst* for *once*, etc. It is true the above faults are more common in conversation than in writing, but they should be guarded against.

Another difficulty to overcome is the correct use of *prepositions*. Prepositions show the relations between words, and are generally placed before nouns and pronouns in the objective case.

There are nouns, adjectives, verbs, and participles, which are followed by their appropriate prepositions; and there are instances in which it is a matter of some difficulty to determine what preposition is most suitable to be used.

a. A LIST OF WORDS WITH THE PROPER PREPOSITION ANNEXED.

A.

- | | |
|---------------------------------------|---|
| Abandoned to. | Adjacent to. |
| Abate of. | Adjourn to, at, for. |
| Abhorrence of. | Adjudge to. |
| Abhorrent to, from. | Adjust to. |
| Abide in, at, with, by. | Admonish of, by, against. |
| Abominable to. | Admission (access) to; (entrance) into. |
| Abound in, with. | Admit of. |
| Abridge of, from. | Advantage over, of. |
| Absent from. | Advise of, to. |
| Abstain from. | Advocate for. |
| Abstinence from. | Affection for. |
| Abut on, upon. | Affinity to, with, between. |
| Accede to. | Agree with a person; to things proposed; upon things or conditions. |
| Acceptable to. | Agreeable to. |
| Access to. | Aim at. |
| Accessory to. | Alienate from. |
| Accommodate to, with. | Allude to. |
| Accompanied by, with. | Alteration in. |
| Accord, v. n. with; v. a. to. | Ambitious of, to. |
| Accordance with. | Amenable to. |
| According to. | Analogous to. |
| Account of, for, to. | Analogy to, between. |
| Accountable to a person, for a thing. | Angry with a person, at a thing. |
| Accuse of, by. | Annex to. |
| Acquaint with. | Animadvert on, upon. |
| Acquaintance with. | Answer for, to. |
| Acquiesce in. | Antecedent to. |
| Acquit of. | Antipathy to, against. |
| Adapted to. | Anxious about. |
| Add to. | Apologize for. |
| Address to. | Apology for. |
| Adequate to. | |
| Adhere to. | |

Appeal to.
Appertain to.
Applicable to.
Apply to.
Apprehensive of.
Appropriate to.
Approve of.
Argue with, against.
Array with, in.
Arrive at.
Ask of a person, for or after
a person or thing.
Aspire to.

Ballot for.
Banish from.
Bare of.
Bargain for.
Bear up, upon, with.
Beguile of.
Believe in, on.
Belong to.
Bereave of.
Bestow on, upon.

Call on, upon, at, for;—on a
person; at a house.
Capable of.
Care for, to.
Careful of, for.
Careless of, about.
Carp at.
Catch at, up.
Caution against.
Certify of.

Assent to.
Assimilate to.
Associate with.
Assure of.
Astonished at.
Atone for.
Attached to.
Attain to.
Attend to.
Attentive to.
Averse to, from.
Aversion to, from.

B.

Betray to a person; into a thing.
Betroth to.
Bigoted to.
Bind to, in, up, upon.
Blame for.
Blush at.
Boast of.
Border on, upon.
Brag of.

C.

Change for, with.
Charge on or against a per-
son; with a thing.
Clear of.
Coalesce with.
Coincide with.
Commune with.
Commit to.
Communicate to, with.
Compelled to.

Compare to, in respect to
quality; with, by way of il-
lustration.
Compliance with.
Comply with.
Composed of.
Concede to.
Conceive of.
Concerned at, for.
Concur with, in on, to.
Condemn to.
Condescend to.
Conduce to.
Confer on, upon.
Confide in.
Conform to.
Conformable to.
Conformity to.
Congenial to, with.
Congratulate on, upon.
Connect with.
Conscious of.

Dash against, upon.
Deal in, by, with.
Debar of, from.
Decide on, upon.
Defend against, from.
Deficiency of.
Deficient in.
Defraud of.
Demand of.
Denounce against a person;
on a thing.
Depend on, upon.

Consecrate to.
Consent to.
Consign to.
Consist of, in, with.
Consistent with.
Consonant to.
Consult with.
Contend with, against.
Contest with.
Contiguous to.
Contrast with.
Contrary to.
Conversant in, with, about.
Convert to, into.
Convict of.
Convince of.
Copy from, after.
Correspond to, with.
Correspondence to, with.
Correspondent to.
Covenant with, for.
Cure of.

D.

Dependent on, upon.
Deprive of.
Derogate from.
Derogation from, to.
Derogatory to.
Descended from.
Deserving of.
Desirous of.
Desist from.
Despair of.
Despoil of.
Destined to.

Destitute of.
Detach from.
Detract from.
Deviate from.
Devolve on, upon.
Devote to.
Dictate to.
Die of a disease; by the sword
or famine; for another.
Differ with a person in opin-
ion; from a person or thing
in some quality.
Different from.
Difficulty in.
Diminish from.
Disabled from.
Disagree with, to.
Disagreeable to.
Disappointed of a thing not
obtained; in a thing ob-
tained.
Disapprove of.
Discourage from.

Discouragement to.
Disengaged from.
Disgusted at, with.
Dislike to.
Dismission from.
Disparagement to.
Dispense with.
Dispose of, to, for.
Dispossess of.
Dispute with.
Disqualify for, from.
Dissatisfied with.
Dissent from.
Distinct from.
Distinguish from, between.
Distrustful of.
Divested of.
Divide between two; among many
Dote on.
Doubt of, about.
Dwell in, at, on.

E.

Eager in, for, after.
Embark in, for.
Embellished with.
Emerge from.
Employ in, on, upon, about.
Emulous of.
Enamoured of.
Encounter with,
Encouragement to.
Encroach on, upon.
Endeared to.
Endeavor after.

Endowed with.
Endued with.
Engage in, with, for.
Enjoin on, upon.
Enter on, upon, into.
Entrance on, upon, into.
Envious of, at.
Equal to, with.
Equivalent to.
Espouse to.
Estimated at.
Estranged from.

Exception from, to, against.
Excluded from.
Exclusive of.
Expelled from.

Expert in, at.
Exposed to.
Expressive of.

F.

Fall under, on, upon, from.
Familiar to, with.
Fawn on, upon.
Fearful of.
Feed on, upon.
Fight with, against, for.
Filled with.
Fond of.
Fondness for.
Foreign to, from.

Founded on or upon a basis;
in truth.
Free from.
Friendly to.
Frightened at.
Frown at, upon.
Fruitful in, of.
Full of.
Furnished with.

G.

Give to.
Glad of, at.
Glance at, upon.
Glow with.
Grapple with.

Grateful to a person, for a favor.
Greedy of, after.
Grieve at, for.
Guard against.
Guilty of.

H.

Hanker after.
Happen to, on.
Healed of.

Hinder from.
Hiss at.
Hold in, of, on.

I.

Ignorant of.
Immersion in.
Impatient at, for, of.
Impenetrable by, to.
Impervious to.
Impose on, upon.
Inaccessible to.
Incapable of.

Incentive to.
Incorporate into, with.
Inconsistent with.
Inculcate on, upon.
Independent of, on.
Indifferent to.
Indulge with, in.
Indulgent to.

Influence over, with, on.
Inform of, about, concerning.
Initiate into, in.
Initiation into.
Inquire of, after, for, about.
Inroad into.
Insensible to, of.
Inseparable from.
Insinuate into.
Insist on, upon.
Inspection into, over
Instruct in.

Insult over.
Intent on, upon.
Interfere with.
Intermeddle with.
Intervene between.
Intimate with.
Introduce into, in.
Intrude on, upon, into.
Inured to.
Invested with.
Irritated against or by a person;
at or by a thing.

J.

Jealous of.
Jeer at.

Join with, to.

K.

Knock at, on.

Known to.

L.

Laden with.
Land at.
Laugh at.
Lean on, upon, against.
Level with.
Liberal to, of.

Liken to.
Live in, at, with, on, upon.
Loaded with.
Long for, after.
Lord over.

M.

Made of.
Marry to, with.
Meddle with.
Mediate between.
Meditate on, upon.
Meet, v., with.

Militate against.
Mingle with.
Minister to.
Mistrustful of.
Mix with.

N.

Necessary to, for.
Need of.

Neglectful of.
Negotiate with.

O,

Obedient to.
Object to, against.
Observant, of.
Observation of.
Obtrude on, upon.
Obvious to.

Offend against.
Offensive to.
Offer to.
Operate on.
Opposite to.
Overwhelmed with, by.

P,

Parcel out.
Parley with.
Part from, with.
Partake of.
Partial to.
Partiality to, for.
Participate in, of.
Patient with, of, under.
Pay for.
Peculiar to.
Penetrate into.
Persevere in.
Pertain to.
Pitch upon, on.
Play on, upon, with.
Pleasant to.
Pleased with.
Plunge into.
Possessed of.
Pounce on, upon.
Pour on, upon, into.
Pray for, with.

Predisposed to.
Prefer to, before, above.
Preferable to.
Preference to, over, above,
before.
Prefix to.
Prejudice against.
Prejudicial to.
Prepare for.
Preserve from.
Preside over.
Press on, upon.
Presume on, upon.
Pretend to.
Prevail on, upon, with (to
persuade), over against (to
overcome).
Prevent from.
Previous to.
Prey on, upon.
Prior to.
Productive of.

Profit by.
Profitable to.
Prone to.
Pronounce against a person;
on a thing.
Protect others from; ourselves
against.

Propose to.
Protest against.
Proud of.
Provide with, for, against.
Purge of, from.
Pursuance of.
Pursuant to.

Q,

Quarrel with.
Quarter on, upon.

Questioned on, upon, by.

R,

Rail at.
Reckon on, upon, with.
Recline on, upon.
Reconcile to, with.
Recover from.
Reduce to, under.
Refer to.
Reflect on, upon.
Refrain from.
Regard for, to.
Rejoice at, in.
Relate to.
Release from.
Relieve from.
Relish for, of.
Rely on, upon.
Remain in, at.
Remark on, upon.
Remit to.
Remonstrate with a person;
against a thing.

Remove from.
Repent of.
Repine at.
Replete with.
Repose on, upon.
Repugnant to.
Rescue from.
Resemblance to, between.
Resolve on, upon.
Rest in, at, on, upon
Restore to.
Restrain from, of.
Retire from, to.
Return to.
Rich in.
Rid of.
Rob of.
Rove about, over.
Rub against.
Rule over.
Rush against, on, upon.

S,

Sated with.
Satiated with.
Saturate with.
Save from.
Seek for, after, to.
Seize on, upon.
Send to, for.
Sensible of.
Sick of.
Significant of.
Similar to.
Sink into, in, beneath.
Sit on, upon, in.
Skilful in, at.
Smile at, on, upon.
Snap at.
Snatch at.

Sneer at.
Solicitous about, for.
Sorry for.
Stay in, at, with.
Stick to, by.
Strip of.
Strive with, against, for.
Subject to.
Submissive to.
Submit to.
Substitute for.
Subtract from.
Suitable to, for.
Surprised at.
Suspected of, by.
Swerve from.
Sympathize with.

T,

Taste of a thing possessed;
for a thing desired or rel-
ished.
Tax with, for.
Tend to, towards.
Thankful for.
Think on, upon, about.

Thirst after, for.
Touch at, on, upon.
Transmit to.
Triumph over.
Troublesome to.
True to.
Trust in, to.

U,

Unison with.
Unite with, to.

Useful for, to.

V,

Value on, upon.
Versed in.

Vest in a person, with a thing.
Void of.

Wait on, upon, for, at.	W,	Weep at, for.
Want of.		Witness of.
Weary of.		Worthy of.
Y,		
Yearn towards, for.		Yoke with.
Yield to.		
Z.		
Zealous for.		

b. CONJUGATION OF THE AUXILIARIES TO HAVE AND TO BE
INDICATIVE MODE.

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I am,	We are,
2. Thou art,	You are,
3. He is.	They are.

PRESENT PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I have been,	We have been,
2. Thou hast been,	You have been,
3. He has been.	They have been.

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I was,	We were,
2. Thou wast,	You were,
3. He was.	They were.

PAST PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I had been,	We had been,
2. Thou hadst been,	You had been,
3. He had been.	They had been.

FUTURE TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I shall or will be,	We shall or will be,
2. Thou shalt or wilt be,	You shall or will be,
3. He shall or will be.	They shall or will be.

FUTURE PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|---|--------------------------------------|
| 1. I shall <i>or</i> will have been, | We shall <i>or</i> will have been, |
| 2. Thou shalt <i>or</i> wilt have been, | You shall <i>or</i> will have been, |
| 3. He shall <i>or</i> will have been. | They shall <i>or</i> will have been. |

POTENTIAL MODE.

PRESENT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|-------------------|----------------|
| 1. I may be, | We may be, |
| 2. Thou mayst be, | You may be, |
| 3. He may be. | They may be. |

PRESENT PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|--------------------------|---------------------|
| 1. I may have been, | We may have been, |
| 2. Thou mayst have been, | You may have been, |
| 3. He may have been. | They may have been. |

PAST TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|---------------------|----------------|
| 1. I might be, | We might be, |
| 2. Thou mightst be, | You might be, |
| 3. He might be. | They might be. |

PAST PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|----------------------------|-----------------------|
| 1. I might have been, | We might have been, |
| 2. Thou mightst have been, | You might have been, |
| 3. He might have been. | They might have been. |

SUBJUNCTIVE MODE.

PRESENT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|------------------|----------------|
| 1. If I am, | If we are, |
| 2. If thou art, | If you are, |
| 3. If he is. | If they are. |

PRESENT PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|-----------------------|--------------------|
| 1. If I have been, | If we have been, |
| 2. If thou hast been, | If you have been, |
| 3. If he has been. | If they have been. |

:

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I was,	If we were,
2. If thou wast,	If you were,
3. If he was.	If they were.

PAST PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I had been,	If we had been,
2. If thou hadst been	If you had been,
3. If he had been.	If they had been.

FUTURE TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I shall <i>or</i> will be,	If we shall <i>or</i> will be,
2. If thou shalt <i>or</i> wilt be,	If you shall <i>or</i> will be,
3. If he shall <i>or</i> will be.	If they shall <i>or</i> will be.

FUTURE PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I shall <i>or</i> will have been,	If we shall <i>or</i> will have been,
2. If thou shalt <i>or</i> wilt have been,	If you shall <i>or</i> will have been,
3. If he shall <i>or</i> will have been.	If they shall <i>or</i> will have been.

SUBJUNCTIVE MODE. (*Subjunctive form.*)

Besides the forms already given, the subjunctive has another in the present and past, peculiar to itself.

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I be,	If we be,
2. If thou be,	If you be,
3. If he be.	If they be.

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I were,	If we were,
2. If thou wert,	If you were,
3. If he were.	If they were.

IMPERATIVE MODE.

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
Be, <i>or</i> Be thou.	Be ye <i>or</i> you.

INFINITIVE MODE.

PRESENT TENSE. To be.

PRESENT PERFECT. To have been.

PARTICIPLES.

PRESENT. Being. PAST. Been.

PERFECT. Having been.

c. CONJUGATION OF THE REGULAR VERB "TO LOVE."

ACTIVE VOICE.

INDICATIVE MODE.

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I love,	We love,
2. Thou lovest,	You love,
3. He loves.	They love.

PRESENT PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I have loved,	We have loved,
2. Thou hast loved,	You have loved,
3. He has loved.	They have loved.

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I loved,	We loved,
2. Thou lovedst,	You loved,
3. He loved.	They loved.

PAST PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I had loved,	We had loved,
2. Thou hadst loved,	You had loved,
3. He had loved.	They had loved.

FUTURE TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I shall or will love,	We shall or will love,
2. Thou shalt or wilt love,	You shall or will love,
3. He shall or will love.	They shall or will love.

FUTURE PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|--|---------------------------------------|
| 1. I shall <i>or</i> will have loved, | We shall <i>or</i> will have loved, |
| 2. Thou shalt <i>or</i> wilt have loved, | You shall <i>or</i> will have loved, |
| 3. He shall <i>or</i> will have loved. | They shall <i>or</i> will have loved. |

POTENTIAL MODE.

PRESENT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|---------------------|----------------|
| 1. I may love, | We may love, |
| 2. Thou mayst love, | You may love, |
| 3. He may love. | They may love. |

PRESENT PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|---------------------------|----------------------|
| 1. I may have loved, | We may have loved, |
| 2. Thou mayst have loved, | You may have loved, |
| 3. He may have loved. | They may have loved. |

PAST TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|-----------------------|------------------|
| 1. I might love, | We might love, |
| 2. Thou mightst love, | You might love, |
| 3. He might love. | They might love. |

PAST PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|-----------------------------|------------------------|
| 1. I might have loved, | We might have loved, |
| 2. Thou mightst have loved, | You might have loved, |
| 3. He might have loved. | They might have loved. |

SUBJUNCTIVE MODE. (*Regular form.*)

PRESENT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|--------------------|----------------|
| 1. If I love, | If we love, |
| 2. If thou lovest, | If you love, |
| 3. If he loves. | If they love. |

PRESENT PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|------------------------|---------------------|
| 1. If I have loved, | If we have loved, |
| 2. If thou hast loved, | If you have loved, |
| 3. If he has loved. | If they have loved. |

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I loved,	If we loved,
2. If thou lovedst,	If you loved,
3. If he loved.	If they loved.

PAST PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I had loved,	If we had loved,
2. If thou hadst loved,	If you had loved,
3. If he had loved.	If they had loved.

FUTURE TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I shall or will love,	If we shall or will love,
2. If thou shalt or wilt love,	If you shall or will love,
3. If he shall or will love.	If they shall or will love

FUTURE PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I shall or will have loved,	If we shall or will have loved,
2. If thou shalt or wilt have loved,	If you shall or will have loved,
3. If he shall or will have loved.	If they shall or will have loved.

SUBJUNCTIVE MODE. (*Subjunctive Form.*)

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I love,	If we love,
2. If thou love,	If you love,
3. If he love.	If they love.

IMPERATIVE MODE.

<i>Singular.</i>	<i>Plural.</i>
Love, or Love thou.	Love, or Love you.

INFINITIVE MODE.

PRESENT. To love.	PERFECT. To have loved.
-------------------	-------------------------

PARTICIPLES.

PRESENT. Loving.	PAST. Loved.
PERFECT. Having loved.	

PASSIVE VOICE.

INDICATIVE MODE.

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I am loved,	We are loved,
2. Thou art loved,	You are loved,
3. He is loved.	They are loved.

PRESENT PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I have been loved,	We have been loved,
2. Thou hast been loved,	You have been loved,
3. He has been loved.	They have been loved.

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I was loved,	We were loved,
2. Thou wast loved	You were loved,
3. He was loved.	They were loved.

PAST PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I had been loved,	We had been loved,
2. Thou hadst been loved,	You had been loved,
3. He had been loved.	They had been loved.

FUTURE TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I shall <i>or</i> will be loved,	We shall <i>or</i> will be loved,
2. Thou shalt <i>or</i> wilt be loved,	You shall <i>or</i> will be loved,
3. He shall <i>or</i> will be loved.	They shall <i>or</i> will be loved.

FUTURE PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I shall <i>or</i> will have been loved,	We shall <i>or</i> will have been loved,
2. Thou shalt <i>or</i> wilt have been loved,	You shall <i>or</i> will have been loved,
3. He shall <i>or</i> will have been loved.	They shall <i>or</i> will have been loved.

POTENTIAL MODE.

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I may be loved,	We may be loved,
2. Thou mayst be loved,	You may be loved,
3. He may be loved.	They may be loved.

PRESENT PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I may have been loved,	We may have been loved,
2. Thou mayst have been loved,	You may have been loved,
3. He may have been loved.	They may have been loved.

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I might be loved,	We might be loved,
2. Thou mightst be loved,	You might be loved,
3. He might be loved.	They might be loved.

PAST PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. I might have been loved,	We might have been loved,
2. Thou mightst have been loved,	You might have been loved,
3. He might have been loved.	They might have been loved.

SUBJUNCTIVE MODE. (*Regular form.*)

PRESENT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I am loved,	If we are loved,
2. If thou art loved,	If you are loved,
3. If he is loved.	If they are loved.

PRESENT PERFECT TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I have been loved,	If we have been loved,
2. If thou hast been loved,	If you have been loved,
3. If he has been loved.	If they have been loved.

PAST TENSE.

<i>Singular.</i>	<i>Plural.</i>
1. If I was loved,	If we were loved,
2. If thou wast loved,	If you were loved,
3. If he was loved.	If they were loved.

PAST PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|------------------------------|-------------------------|
| 1. If I had been loved, | If we had been loved, |
| 2. If thou hadst been loved, | If you had been loved, |
| 3. If he had been loved. | If they had been loved. |

FUTURE TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|---|--|
| 1. If I shall <i>or</i> will be loved, | If we shall <i>or</i> will be loved, |
| 2. If thou shalt <i>or</i> wilt be loved, | If you shall <i>or</i> will be loved, |
| 3. If he shall <i>or</i> will be loved. | If they shall <i>or</i> will be loved. |

FUTURE PERFECT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|--|---|
| 1. If I shall <i>or</i> will have been loved, | If we shall <i>or</i> will have been loved, |
| 2. If thou shalt <i>or</i> wilt have been loved, | If you shall <i>or</i> will have been loved, |
| 3. If he shall <i>or</i> will have been loved. | If they shall <i>or</i> will have been loved. |

SUBJUNCTIVE MODE. (*Subjunctive form.*)

PRESENT TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|----------------------|-------------------|
| 1. If I be loved, | If we be loved, |
| 2. If thou be loved, | If you be loved, |
| 3. If he be loved. | If they be loved. |

PAST TENSE.

- | <i>Singular.</i> | <i>Plural.</i> |
|------------------------|---------------------|
| 1. If I were loved, | If we were loved, |
| 2. If thou wert loved, | If you were loved, |
| 3. If he were loved. | If they were loved. |

IMPERATIVE MODE.

- | <i>Singular.</i> | <i>Plural.</i> |
|------------------------------------|-----------------------------------|
| Be loved, <i>or</i> Be thou loved. | Be loved, <i>or</i> Be you loved. |

INFINITIVE MODE.

- | | |
|-----------------------|------------------------------|
| PRESNET. To be loved. | PERFECT. To have been loved. |
|-----------------------|------------------------------|

PARTICIPLES.

- | | |
|-----------------------------|------------------------|
| PRESENT. Being loved. | PAST (PASSIVE). Loved. |
| PERFECT. Having been loved. | |

c. LIST OF THE PRINCIPAL PARTS OF THE IRREGULAR VERBS.

The following list contains the principal parts of the irregular verbs. Those verbs which are marked **R.** have also the regular forms. Those which are *italicized* are either obsolete or are becoming so, and should not be committed to memory. When the **R.** is *dark-faced*, the regular form is preferred, and should be repeated first, *r.* in italics means regular, but seldom used.

Present.	Past	Past Participle.
Abide,	Abode,	Abode.
Arise,	Arose,	Arisen.
Awake,	Awoke, <i>r.</i>	Awaked.
Be or am,	Was,	Been.
Bear (<i>to bring forth</i>),	Bore, <i>bare</i> ,	Born.
Bear (<i>to carry</i>),	Bore, <i>bare</i> ,	Borne.
Beat,	Beat,	Beaten, beat.
Begin,	Began,	Begun.
Belay,	Belaid, R.	Belaid, R.
Bend,	Bent, <i>r.</i>	Bent, <i>r.</i>
Bet,	Bet, R.	Bet, R.
Bereave,	Bereft,	Bereft, <i>r.</i>
Beseech,	Besought,	Besought,
Bid,	Bid, bade,	Bidden, bid.
Bind, <i>Un-</i>	Bound,	Bound.
Bite,	Bit,	Bitten, bit.
Bleed,	Bled,	Bled.
Blend,	Blent, R.	Blent, R.
Bless,	Blest, R.	Blest, R.
Blow,	Blew,	Blown.
Break,	Broke, <i>brake</i> ,	Broken, <i>broke</i> .
Breed,	Bred,	Bred.
Bring,	Brought,	Brought.
Build, <i>Re-</i>	Built, <i>r.</i>	Built, <i>r.</i>
Burn,	Burnt, R.	Burnt, R.
Burst,	Burst,	Burst.
Buy,	Bought,	Bought.
Cast,	Cast,	Cast.
Catch,	Caught, <i>r.</i>	Caught, <i>r.</i>
Chide,	Chid,	Chidden, chid.
Choose,	Chose,	Chosen.

Present.	Past.	Past Participle.
Cleave (<i>to adhere</i>),	Cleaved, <i>clave</i> ,	Cleaved.
Cleave (<i>to split</i>),	Clove, cleft, <i>clave</i> ,	Cleft, <i>cloven</i> , <i>r.</i>
Cling,	Clung,	Clung.
Clothe,	Clad, <i>R.</i>	Clad, <i>R.</i>
Come, <i>Be-</i>	Came,	Come.
Cost,	Cost,	Cost.
Creep,	Crept,	Crept.
Crow,	Crew, <i>R.</i>	Crowed.
Cut,	Cut,	Cut.
Dare (<i>to venture</i>),	Durst, <i>R.</i>	Dared.
Dare (<i>to challenge</i>), <i>R.</i>	Dared,	Dared.
Deal,	Dealt, <i>r.</i>	Dealt, <i>r.</i>
Dig,	Dug, <i>r.</i>	Dug, <i>r.</i>
Do, <i>Mis-, Un-, Out-</i> ,	Did,	Done.
Draw,	Drew,	Drawn.
Dream,	Dreamt, <i>R.</i>	Dreamt, <i>R.</i>
Dress,	Drest, R.	Drest R.
Drink,	Drank,	Drunk, drank.
Drive,	Drove,	Driven.
Dwell,	Dwelt, <i>r.</i>	Dwelt, <i>r.</i>
Eat,	Ate, eat,	Eaten, or <i>eat</i> .
Fall, <i>Be-</i> ,	Fell,	Fallen.
Feed,	Fed,	Fed.
Feel,	Felt,	Felt.
Fight,	Fought,	Fought.
Find,	Found,	Found.
Flee,	Fled,	Fled.
Fling,	Flung,	Flung.
Fly,	Flew,	Flown.
Forbear,	Forbore,	Forborne.
Forget,	Forgot,	Forgotten, forgot.
Forsake,	Forsook,	Forsaken.
Freeze,	Froze,	Frozen.
Freight,	Freighted,	Fraught, <i>R.</i>
Get, <i>Be-, For-</i> ,	Got,	Got, gotten.
Gild,	Gilt, <i>R.</i>	Gilt, <i>R.</i>
Gird, <i>Be-, En-</i> ,	Girt, <i>R.</i>	Girt, <i>R.</i>
Give, <i>For-, Mis-</i> ,	Gave,	Given.
Go,	Went,	Gone.
Grave, <i>En-</i> ,	Graved,	Graven, <i>R.</i>
Grind,	Ground,	Ground.

Present.	Past.	Past Participle.
Grow,	Grew,	Grown.
Hang (<i>to take life</i> , R.),	Hung,	Hung.
Have,	Had,	Had.
Hear,	Heard,	Heard.
Heave,	Hove, R.	Hoven, R.
Hew,	Hewed,	Hewn, R.
Hide;	Hid,	Hidden, hid.
Hit,	Hit,	Hit.
Hold, <i>Be-, With-</i> ,	Held,	Held, <i>holden</i> .
Hurt,	Hurt,	Hurt.
Keep,	Kept,	Kept.
Kneel,	Knelt, r.	Knelt, r.
Knit,	Knit, r.	Knit, r.
Know,	Knew,	Known.
Lade, <i>to load (to dip)</i> , R.),	Laded,	Laden, R.
Lay,	Laid,	Laid.
Lead, <i>Mis-</i> ,	Led,	Led.
Leap,	Lēapt, R.	Lēapt, R.
Learn,	Learnt, R.	Learnt, R.
Leave,	Left,	Left.
Lend,	Lent,	Lent.
Let,	Let,	Let.
Lie (<i>to recline</i>),	Lay,	Lain.
Lie (<i>to speak falsely</i>), R.	Lied,	Lied.
Light,	Lit, R.	Lit, R.
Lose,	Lost,	Lost.
Make,	Made,	Made.
Mean,	Meant,	Meant.
Meet,	Met,	Met.
Mow,	Mowed,	Mown, R.
Pass,	Past, R.	Past, R.
Pay, <i>Re-</i> ,	Paid,	Paid.
Pen (<i>to enclose</i>),	Pent, R.	Pent, R.
Prove,	Proved,	Proven, R.
Put,	Put,	Put.
Quit,	Quit, r.	Quit, r.
Rap,	Rapt, R.	Rapt, R.
Read,	Read,	Read.
Rend,	Rent,	Rent.
Rid,	Rid,	Rid.
Ride,	Rode, <i>rid</i> ,	Ridden, <i>rid</i> .

Present.	Past.	Past Participle.
Ring,	Rang, rung,	Rung.
Rise, <i>A-</i> ,	Rose,	Risen.
Rive,	Rived,	Riven, R.
Run,	Ran, <i>run</i>	Run.
Saw,	Sawed,	Sawn, R.
Say,	Said,	Said.
See,	Saw,	Seen.
Seek,	Sought,	Sought.
Seethe,	Sod, R.	Sodden, R.
Sell,	Sold,	Sold.
Send,	Sent,	Sent.
Set, <i>Be-</i> ,	Set,	Set.
Shake,	Shook,	Shaken.
Shape, <i>Mis-</i> ,	Shaped,	Shapen, R.
Shave,	Shaved,	Shaven, R.
Shear,	Sheared, (<i>shore, obs.</i>)	Shorn, R.
Shed,	Shed,	Shed.
Shine,	Shone, R.	Shone, R.
Shoe,	Shod,	Shod.
Shoot,	Shot,	Shot.
Show,	Showed,	Shown, R.
Shred,	Shred,	Shred.
Shrink,	Shrunk, shrank,	Shrunk or shrunken.
Shut,	Shut,	Shut.
Sing,	Sang, sung,	Sung.
Sink,	Sunk, <i>sank</i> ,	Sunk.
Sit,	Sat,	Sat.
Slay,	Slew,	Slain.
Sleep,	Slept,	Slept.
Slide,	Slid,	Slidden, slid.
Sling,	Slung, <i>slang</i> ,	Slung.
Slink,	Slunk,	Slunk.
Slit,	Slit, <i>r.</i>	Slit, <i>r.</i>
Smell,	Smelt, R.	Smelt, R.
Smite,	Smote,	Smitten, smit.
Sow (<i>to scatter</i>),	Sowed,	Sown, R.
Speak, <i>Be-</i> ,	Spoke, <i>spake</i> ,	Spoken.
Speed,	Sped, <i>r.</i>	Sped, <i>r.</i>
Spell,	Spelt, R.	Spelt, R.
Spend, <i>Mis-</i> ,	Spent,	Spent.
Spill,	Spilt, R.	Spilt, R.

Present.	Past.	Past Participle.
Spin,	Spun, <i>span</i> ,	Spun.
Spit, <i>Be</i> ,	Spit, <i>spat</i> ,	Spit.
Split,	Split, <i>r</i> .	Split, <i>r</i> .
Spoil,	Spoilt, R.	Spoilt, R.
Spread, <i>Be</i> ,	Spread,	Spread.
Spring,	Sprang, sprung,	Sprung.
Stand, <i>With</i> -, &c.,	Stood,	Stood.
Stave,	Stove, R.	Stove, R.
Stay,	Staid, <i>R.</i>	Staid, <i>R.</i>
Steal,	Stole,	Stolen.
Stick,	Stuck,	Stuck.
Sting,	Stung,	Stung.
Stride,	Strode, <i>strid</i> ,	Stridden, <i>strid</i> .
Strike,	Struck,	Struck, stricken.
String,	Strung,	Strung.
Strive,	Strove,	Striven.
Strow, or Strew, <i>Be</i> ,	Strowed or <i>strewed</i> ,	Strown, <i>strewn</i> .
Swear,	Swore, <i>sware</i> ,	Sworn.
Sweat,	Sweat, <i>R.</i>	Sweat, <i>R.</i>
Sweep,	Swept,	Swept.
Swell,	Swelled,	Swollen, <i>R.</i>
Swim,	Swam, <i>swum</i> ,	Swum.
Swing,	Swung,	Swung.
Take, <i>Be</i> -, &c.	Took,	Taken.
Teach, <i>Mis</i> -, <i>Re</i> -,	Taught,	Taught.
Tear,	Tore, <i>tare</i> ,	Torn.
Tell,	Told,	Told.
Think, <i>Be</i> ,	Thought,	Thought.
Thrive,	Throve, R.	Thriven, R.
Throw,	Threw,	Thrown.
Thrust,	Thrust,	Thrust.
Tread,	Trod,	Trodden, <i>trod</i> .
Wake,	<i>Woke</i> , R.	<i>Woke</i> , R.
Wax,	Waxed,	Waxen, <i>R.</i>
Wear,	Wore,	Worn.
Weave,	Wove,	Woven.
Wed,	<i>Wed</i> , R.	<i>Wed</i> , R.
Weep,	Wept,	Wept.
Wet,	Wet, <i>R.</i>	Wet, <i>R.</i>
Whet,	Whet, <i>R.</i>	Whet, <i>R.</i>
Win,	Won,	Won.

Present.	Past.	Past Participle.
Wind,	Wound, R.	Wound.
Work,	Wrought, R.	Wrought, R.
Wring,	Wrung,	Wrung.
Write,	Wrote,	Written.

5. Style.

The next consideration is the acquirement of a *good style*. Style in letter writing is the arrangement of our thoughts with reference to propriety, elegance, and force. This subject, therefore, embodying, as it does, an understanding of the preceding elements of composition, is one requiring close attention to the governing influence of the subject treated, and the relative position of the person addressed. No course of rules can be laid down for its cultivation; but, to acquire a good style, it is necessary to read the best authors frequently, to write one's self and to submit what one has written to the criticism of a judicious censor; to imitate the best models, and to endeavor as much as possible, to emulate them. It is also necessary to study mankind.

The following observations will be found of some practical use to young persons, and assist them in avoiding error, and in acquiring a degree of proficiency in epistolary composition.

It should always be borne in mind that letter writing is "but speaking by the pen." The first endeavor of a writer should therefore be to express himself as easily and naturally as in conversation, though with more method. Let your object be, not to write much, but to write well. Probably the best suggestion that could be followed, would be to note upon a scrap of paper each topic for consideration. In doing this, we think over beforehand all we would say, and are enabled to present each subject in respective order of importance; matters of nearest interest to both appearing first, but merely noticed, if of a trivial or slight nature; followed by subjects of greater value, which may receive forcible expression.

We should endeavor to be as concise and impressive as necessity demands, in the treatment of important matters; while more animation and joviality should be indulged in, where the topics are of a nature

intended to be merely entertaining. In letters of condolence, it would naturally be our desire, to give expression to sentiments in a tender and sympathetic language; while in congratulations, we would again be joyful and pleasant.

While being guided by the subject, the person addressed also has an influence upon your style, for in our addresses we must conform to the conventionalities of society. We must be respectful to superiors; courteous to inferiors; familiar with friends, and affectionate to relatives. The method of noting upon a scrap of paper, the subjects we would consider, will also assist us in making good choice of words, and acquiring a concise phraseology. A word or two noted down, while an idea is in mind, often prevents an important item being forgotten, or suffices to give a more complete expression.

The great faults to be avoided are too much attempt at the florid style, too long sentences, tautology, repetition and underlining.

All striving at effect or attempt at ornamentation is objectionable in a letter. The chief charm of a letter is its originality; by an easy, free, and faithful expression of the sentiments you will avoid any excess of flattery or exaggerated professions of regard.

Many will at first find it desirable to make their sentences as short as possible, that they may have them completely under control. Long sentences, even when well constructed, frequently occasion some degree of obscurity, and are less forcible than short ones. Be plain and brief, and you will soon find that half a dozen words will usually convey your meaning more clearly and more elegantly than half a dozen sentences. Parentheses, though sometimes necessary, likewise tend to obscure the meaning of the writer, and should therefore be avoided as much as possible. Quotations should be used very sparingly, and a profusion of adjectives carefully avoided.

Tautology, or the too frequent repetition of the same words, is a very common fault, and one that may be gotten rid of by the study of synonyms, and a command of the vocabulary. The same idea in our language may be conveyed in so many and varied forms that there is no necessity of tautology.

Repetition of the same fact or idea is another very common fault. An idea that the writer desires to impress forcibly upon the reader, written once in strong, clear language, will interest him more than the same idea conveyed over and over again until it becomes tedious and is thrown aside in disgust.

Underlining is generally a waste of time; it may be sometimes necessary to enforce a sentence by the marked emphasis of a word. But, as a rule, it is objectionable, and greatly defaces a letter, besides being not complimentary to the understanding of a correspondent.

Abbreviations are seldom in good taste except in official or business letters, where they are not only allowed, but often absolutely necessary. All the little abbreviations of words in every-day use, as, can't for cannot, won't for will not, are vulgar in a letter, and should be avoided.

The use of slang words and phrases, which disfigure so much of modern correspondance, is in bad taste, and obnoxious to any writer of refined taste. It is a mistaken idea to suppose that the use of slang will ever supply the place of wit; true wit will find its expression in correct English quite as quickly as in the vulgar expressions called slang.

Figures should be very sparingly used in letters. The date must be given in figures, and any date mentioned in the body of the letter must also be written in figures. Sums of money written in words are generally repeated in figures enclosed in a parenthesis, as: five thousand dollars (\$5000). Never write, "I will go with you in 2 or 3 days."

Postscripts are generally indicative of thoughtlessness and should be avoided, except when necessary for the purpose of mentioning some circumstance that has occurred after a letter has been written.

Proper division of the letter into separate paragraphs is of great importance; for, a letter which runs on like a stream, without stops, is as ridiculous a thing as one in which every word commences with a capital letter. Break your matter into paragraphs, so that every one contains within it the complete relation of an incident, or an important part or division of a relation of an incident, or a distinct statement of

some kind, having no relation to the statement which follows, and which latter will properly form another paragraph. There is no rule as to the length of a paragraph; it may consist of one or two lines only, or of a hundred, but it must have a distinctness, and to some extent a completeness of its own.

6. Necessary Rules about Letters.

Letters may be said to consist of four parts, the heading, the introduction, the body, and the conclusion.

1. The *Heading* consists of the *Place*, and the *Date*, indicating where and when the letter was written.

The name of the place should embrace the writer's postal directions, that is, the name of the town, county, and state; or if in the city, the number and street, city and state; or if at any well-known hotel, or institution, or apartment house, the name of the same, before the town or city.

The date consists of the month, day of the month, and year. It may also include the day of the week.

On ruled paper the heading should begin on the first line, and may occupy one, two, or three lines. The first line is generally an inch and a half, or two inches below the top of the page. If the paper is not ruled the position should be the same. Letters written in the third person are generally dated at the bottom. Social letters may be, if it is preferred.

The parts of the heading should be separated by commas, and a period should be placed at the end of the heading, and after each abbreviation.

It is not customary to write st, th, or d, after the number denoting the day of the month, when the year is expressed; but when the latter is omitted, the letters should be used.

Write the heading in the right-hand corner of the first line of your sheet; if it is a long one, put the name of the month and the year on the next line; as:

Naperville, Du Page Co., Ill.,
July 15, 1886.

But where the county and state are not mentioned, one line will usually suffice for the entire heading; as:

Chicago, July 20, 1886.

In dating a note, the day of the week is often given instead of the name of the city; as:

Wednesday, July 23, 1886.

2. The *Introduction* consists of the *Name* and *Title* of the person written to, and his *Directions*; together with the *Complimentary greeting*.

The name should be written plainly and in full. Courtesy requires that some title should be annexed.

There are *Titles of Respect*, *Scholastic Titles* and *Official Titles*.

The titles of respect, or ordinary titles are Mr., Mister; Messrs., Messieurs; Esq., Esquire; Mrs., Mistress; Mmes., Mesdames; Mad., Madam; Miss, Misses; Master (a boy).

Following is a list of scholastic titles in common use:

Doctor of Divinity.....	D. D.
Doctor of Laws.....	L. L. D.
Doctor.....	Dr.
Doctor of Medicine.....	M. D.
Dr. of Dental Surgery.....	D. D. S.
Dr. of Dental Medicine.....	D. M. D.
Doctor of Philosophy.....	Ph. D.
Bachelor of Arts.....	A. B.
Master of Arts.....	A. M.
Doctor of Music.....	Mus. D.
Civil Engineer.....	C. E.

All scholastic titles are placed behind the name; as:

David Davis, L. L. D.

Use of official titles. Dignitaries of Church receive the following titles: a cardinal (Catholic), His Eminence; a bishop (Epis., Cath., et al.), Right Reverend..... Rt. Rev.; a bishop (Methodist), Reverend..... Rev.; a rector, minister, or priest, Reverend..... Rev

Dignitaries of State are addressed as follows:

The Chief Executive: 1. Civil: The President (Pres.); as: His Excellency, Grover Cleveland, President of the United States. 2. Military: Commander-in-Chief of the Army and Navy.

The Vice-President; as: His Excellency, Thomas Hendricks, Vice-President of the United States.

Chief Justice of Supreme Court: The Chief Justice (C. J.); as, To His Honor, Salmon P. Chase, Justice of the Supreme Court of the United States.

Foreign Ministers, Members of the Cabinet, and Members of Congress: The Honorable; as, The Honorable John Sherman, United States Senator, Washington, D. C.; The Honorable M. C. Whitney, Secretary of the Navy.

Governors of States and Territories: His Excellency; as: His Excellency, Jer. Rusk, Governor of Wisconsin.

Judges of the upper and lower Courts: To His Honor; as: To His Honor, John Harland, Presiding Judge of the 4th District of Illinois.

Lieutenant-Governors, Heads of Departments, State Senators, Law Judges and Mayors of Cities: Honorable; as: Hon. Carter H. Harrison, Mayor of the City of Chicago.

Aldermen, Magistrates and other inferior civil officers: Esquire; as: N. N. Esq., Alderman of the 2nd ward.

The Officers of the Army and Navy are addressed by their Military titles.

The *directions* comprise the name of town, county, and state; or, if in the city, the number and street, city and state, and shows the postal address of the party written. The various forms of the *complimentary phrase* used in greeting or saluting the person addressed, must of course alter with the different subjects and occasions for letters. The common forms of Sir and Madam, are used where great formality is required; "Dear Sir" and "Dear Madam" are used even when the parties are entire strangers to each other. To those with whom the writer is on more familiar terms, he should say, "My dear Sir," "My dear Madam"; to friends or relatives "My dear," or simply "Beloved," "Dearest," "Darling," etc. If addressing a maiden lady, the full name looks better than "Dear Miss."

Sometimes the introduction consists of the salutary greeting alone, in which case the address should be placed at the end of the letter, forming a part of the conclusion.

In business letters not official, the address is always written at the top. In military and other official business letters, the address is sometimes written at the top, and sometimes at the bottom. In ordinary letters the address should be at the top, if to a stranger or slight acquaintance; but, if to an intimate friend or near relative, there is less formality in placing the address at the bottom.

3. The *Body of the Letter* is the communication itself, and should commence under the end of the introductory address. A blank margin should be allowed on the left hand side of each page.

As a rule, some form of commencement leads to the communication proper; models for such commencement of letters are:

I have just received the letter with which you had the kindness to honor me.

I have just received the letter you had the kindness to write me.

Your letter came to hand, and I hasten to reply to it.

I was delighted to receive your kind letter.

In reply to your kind note, I beg to inform you that etc.

A more numerous collection of such models will be found among the letters given hereafter.

4. The *Conclusion* or Subscription consists of the phrase of respect, or endearment, together with the signature of the writer. The former are always considered as mere forms, which generally signify nothing. They should not, therefore, be avoided either from pride, or dislike of the party addressed. The common forms suitable to all except official or very formal letters, are "Yours truly," "Yours respectfully," or "Sincerely yours." These may be emphasized by very; as: "Very truly yours," "Yours very respectfully," etc.

More formal phrases are:

Very respectfully,

Your obedient servant,

I have the honor to be,

Your most obedient servant,

I have the honor to be,

With respect,

Your obedient servant,

I have the honor to be,
Very respectfully,
Your obedient servant,

If there has been previous correspondence:

I have the honor to remain,
Respectfully,
Your obedient servant.

Religious endings are also sometimes used, but mostly among persons of the same way of thinking.

The signature should be written plainly, and if the letters are of importance, should be written in full, so that with the heading, the full address of the writer may be known. Many letters are detained by the Post Office Department, from stamps becoming detached, or for want of proper postage, and other causes. These are opened at the Dead Letter Office in Washington, D. C., and if they contain the name and address of the writer, are returned to him. If special request envelopes are used (see forms of superscription), they will be returned without being opened, the full name then being only of advantage to the person addressed. In an official letter, the writer's designation is written after or below his name, and forms part of the signature; thus:

John C. Keith,
Corresponding Secretary.

The subscription is beneath the body of the letter. It usually begins a little to the left of the middle of the line, but varies somewhat in position to suit its own length and the termination of the letter.

The *Superscription* is written on the envelope. It should begin midway between the top and bottom, and well over toward the left. Each successive line should begin a little farther toward the right than the preceding one. A little margin should be left each way, but more at the left than at the right.

The following model forms are given to show the prescribed etiquette, in the appearance of the Letter and the Outside Address.

(Date.) Philadelphia, July 5, 1775,

{Complimen-
tary address.}

Mr. Strahan:

{Body of the Letter.}

You are a member of Parliament,
and one of that majority which has doomed
my country to destruction. You have begun
to burn our towns and murder our people.
Look at your hands! They are stained with
the blood of your relations! You and I have
long been friends. You are now my enemy,
and I am

{Complimen-
tary closing.}

Yours,

(Signature.) B. Franklin.

William Strahan, M. P.,

London, England.

{Address, or Superscription.}

Stamp.

Allan C. Story, Esq.,
Elmhurst,
Du Page Co.,
Ill.

Stamp.

Mr. Charles Brown,
Care of Messrs. Bryan & Hall,
Milwaukee, Wis.

Stamp

Col. John Davis,
564 Dayton St.,
Chicago, Ill.

If a letter of introduction is enclosed, the envelope is left unsealed, and in the lower left-hand corner the name of the person introduced, is written. If a letter is sent by a friend, the name of the bearer is also written in the lower left-hand corner.

Mrs. J. C. Logan,
45 Park Place,
New York.

Introducing
Miss LILLIE BRYAN.

Master Otto Jansen,

St. Louis,

Mo.

Kindness of
R. STOREY, Esq.

Special request envelopes are those bearing the name and address of the writer, written or printed, with time specified for return if not delivered. They are not advertised or sent to the Dead Letter Office.

If not delivered in ten days return to
GEO. BRUMDER,
PUBLISHER,
286 WEST WATER ST., MILWAUKEE.

STAMP

Mr. C. Schmidt,

Portland,

Oregon.

Many of the formalities of letter-writing are dispensed with in the use of *Postal Cards*, and no special attention paid to style. The address or postal direction of the person for whom it is intended, is all

that is allowed upon the face, or upper side of the card. Upon the back, or reverse side, the communication is written; the latter should never be of a specially important, or private nature.

7. Concluding Hints.

The position in which you sit when writing is very important. If the body is bent or contracted, it is not only very inelegant, but it is also injurious to health. Sit erect, let both arms rest equally on the desk or table; let your paper lie before you, slightly to the left; hold your pen steadily and firmly, and guide it lightly over your paper.

Use only white Letter Paper or what is known as Commercial Note.

A half sheet is never in good taste, except in commercial form.

Use envelopes for letter paper of the same size as for commercial note—a little longer than the width of the paper, and of the same color.

Use only good black ink, and a good pen. Everybody must know from experience, what kind of pen suits him best.

If you seal with wax, a small seal of red wax is considered most elegant; it is best to fasten the envelope down firmly before dropping the wax for the impression of the seal.

Never write a letter in pencil, it is inelegant, careless and rude.

Be punctual in answering your correspondents. If you receive a letter making inquiries that will require time to answer, write and acknowledge the receipt of the letter, and state the reason of delay in sending the desired information.

Never answer a letter by proxy when you are able to write yourself.

In replying to a letter, notice and respond to each point in regular order.

When sending a letter requiring an answer upon your own special business, always enclose a stamp for return postage.

Keep copies of all important letters.

Never write an anonymous letter, or, even if you are certain you know the author of one received, never answer it. Nothing but silent contempt should meet such cowardly, underhand epistles.

If a letter is not long, try to write it on one page. If it is very short, it ought to occupy as much as possible the centre of the page.

Never write a congratulatory letter upon mourning paper, even if you are using it habitually.

Never send a note to a person who is your superior, unless it be upon a very slight and indifferent matter.

Folding is a very simple matter, but it is often very awkwardly done. The paper should be folded so that the edges of the letter will be exactly even. The folds ought to be pressed with the thumb or a paper knife, so as to give them a neat appearance. The letter should be inserted in such a manner that, when taken out in the usual way and unfolded, it will be right end up.

In *writing for the press* observe the following rules:

1. Write with black ink, on white paper, wide ruled.
2. Make the pages small, one fourth that of a fools-cap sheet.
3. Leave the second page of each leaf blank.
4. Give to the written page an ample margin all round.
5. Number the papers in the order of their succession.
6. Write in a plain bold hand, with less respect to beauty.
7. Use no abbreviations which are not to appear in print.
8. Punctuate the manuscript as it should be printed.
9. For italics underscore one line; for small capitals, two; capitals, three.
10. Never interline without the caret to show its place.
11. Take special pains with every letter in proper names.
12. Review every word, to be sure that none is illegible.
13. Put directions to the printer, at the head of the first page.
14. Never write a private letter to the editor on the printer's copy, but always on a separate sheet.

8. Postal Rates and Regulations.

A. DOMESTIC POSTAGE.

The following are the rates of postage within the United States:

FIRST CLASS MATTER. *Letters* and all written matter, whether sealed or unsealed, and all other matter sealed, nailed, sewed, tied, or fastened in any manner so that it cannot be easily examined, *two cents per ounce* or a fraction thereof.

On *local* or drop letters, at offices where free delivery by carriers is established, *two cents* for each ounce or fraction thereof; where there is no delivery by carriers, *one cent*.

Postal Cards, one cent each. Nothing but the address to be on the front-side.

A *special ten-cent stamp* to a letter, in addition to the lawful postage, shall entitle the letter to *immediate delivery* at any place containing 4000 population or over, or within one mile of the post-office.

SECOND CLASS MATTER. This class embraces all *newspapers*, magazines and periodicals *exclusively* in print, and sent to *regular* subscribers from the office of publication; the postage is *one cent* per pound or fraction thereof.—When sent by other persons than the publisher, the postage is *one cent* for each four ounces, payable in postage stamps.

THIRD CLASS MATTER. This class embraces *printed books*, pamphlets, circulars, engravings, lithographs, proof-sheets and manuscript accompanying the same, transient newspapers, periodicals, and all matter of the same general character, the printing on which is designed to instruct, amuse, cultivate the mind or taste, or impart general information, and not having the character of personal correspondence. Circulars produced by hektograph or similar process, or by electric pen, are rated as third class. The limit of weight for this class of mail matter is four pounds, except in the case of single books exceeding that weight. The rate of postage is *one cent* for each two ounces or fraction thereof.

All packages of third-class matter must be so wrapped or enveloped, with open sides or ends, that their contents may be readily and thoroughly examined by postmasters without destroying the wrappers.

It is not allowed to inclose or conceal in these packages any letter, memorandum, or other thing chargeable with letter postage; books however may contain the name and the address of the sender.

FOURTH-CLASS MATTER. Allailable matter not included in the three preceding classes, which is so prepared for mailing as to be

easily taken from the wrapper and examined. Rate, *one cent* per ounce or fraction thereof. Limit of weight, four pounds. Full prepayment compulsory.

Seeds, roots and other articles liable, from their form or nature, to loss or damage unless specially protected, may be inclosed in unsealed bags or boxes which can readily be opened for examination of the contents and reclosed; or sealed bags, made of material sufficiently transparent to show the contents clearly, without opening, may be used for such matter. No article contained in glass can be sent by mail.

REGISTERED LETTERS. Letters may be registered, by paying postage in full, and a registration fees of *ten cents*, in stamps, to all parts of the world.

Registered letters must always be endorsed on the back, with name and address of the writer, and should be deposited fifteen minutes prior to closing the mail.

Advertised Letters. All letters remaining in the Post Office are advertised at regular intervals. If not claimed in one month thereafter, they are then forwarded to Washington. Letters to be called for remain in the Post Office two months; if not taken out then, they are advertised. If not claimed in one month thereafter, they are then forwarded to Washington.

Forwarding Letters Free. The law provides that "prepaid and free letters shall be forwarded at the request of the party addressed from one Post Office to another, without additional postage." A letter, however, which has been delivered by the Post Office, to an authorized person, and by him redirected to another Post Office, cannot be forwarded to its new address without the payment of postage.

MONEY ORDERS. Absolute safety in sending money by mail is secured by obtaining a Money Order.

Orders are issued in sums of not more than \$100. Larger amounts can be transmitted to the same person, at the same time, by additional Orders; but not more than three such orders will be issued during one day.

The following fees are charged : Orders not exceeding

\$10.....	8 cents	\$ 60.....	30 cents
15.....	10 "	70.....	35 "
30.....	15 "	80.....	40 "
40.....	20 "	100.....	45 "
50.....	25 "		

POSTAL NOTES. These notes are issued for three cents each, in denominations of \$4.99 and less, payable to bearer. Such notes are invalid upon the expiration of three months from the last day of the month of issue, but the holder can after that time get it renewed at the Department at Washington, upon payment of a fee of three cents.

B. FOREIGN POSTAGE.

The rates of postage to the countries of the Universal Postal Union, embracing nearly every civilized country, are as follows :

On *Letters*, five cents for each half ounce or fraction thereof — prepayment optional. Double rates are collected on delivery of unpaid or short-paid letters.

On newspapers, books, pamphlets, photographs, sheet music, maps, engravings, and similar printed matter, one cent for each two ounces or fraction thereof.

Postal-Cards to foreign countries two cents each. Add another one-cent stamp on the domestic card.

To *Canada*, including Nova Scotia, New Brunswick, Manitoba, and Prince Edward Island: Letters, two cents for each half ounce or fraction thereof; Books, Circulars, and similar printed matter, one cent for each two ounces or fraction thereof; Second-Class-Matter, same as in the United States; Samples of Merchandise (no dutiable articles or articles of intrinsic value admitted), ten cents for each package, which must not exceed eight ounces in weight — prepayment compulsory.

To *Australia* (except New South Wales, Queensland and Victoria), via San Francisco: on Letters, five cents for each half ounce or fraction thereof; on Newspapers, two cents each — prepayment compulsory.

Money-Orders on Switzerland, the German Empire, the Dominion of Canada, or Newfoundland; the Kingdom of Italy; France or Algeria; New South Wales, Victoria, New Zealand, and the Island of Jamaica:

For sums not exceeding \$10.....	15 cents
Over \$10 and not exceeding \$20.....	30 “
“ 20 “ “ 30.....	45 “
“ 30 “ “ 40.....	60 “
“ 40 “ “ 50.....	75 “

On Great Britain and Ireland, — England, Scotland, Wales, Ireland, and adjacent islands:

For sums not exceeding \$10.....	25 cents
Over \$10 and not exceeding \$20.....	50 “
“ 20 “ “ 30.....	70 “
“ 30 “ “ 40.....	85 “
“ 40 “ “ 50.....	\$1.00

No order will be issued for a larger amount than \$50 in United States Money.

Money-Orders on Denmark, Sweden, Norway, Luxemburg, and the Netherlands are effected by the Postal Department of the German Empire, and those on Austria by that of Switzerland.

PART FIRST.

FAMILIAR LETTERS.

FAMILIAR LETTERS are those of an intimate, friendly, or affectionate nature, and are, in character and style, totally different from that class of letters which we are considering under the head of Business Letters. While in business letters the communication is to be written in a clear and concise language, familiar letters claim a wider range of thought, a nicer discernment in the choice of words, a more finished and ornamental style of expression. Embraced in this class of letters are those of a domestic or a family nature, letters of courtesy, friendship, and love. The following models will afford a practical illustration of the style appropriate to the different kinds of familiar letters.

I. CONGRATULATORY LETTERS.

a. New-Year's and Birth-Day Letters.

In letters of this kind, the best way is quite simply to wish a happy New-Year, many happy returns of the season etc., and to request of persons whose friendship we wish to cultivate, a continuance of their kindness, assuring them at the same time of our constant respect and esteem.

In addressing persons with whom we are very intimate, it is admissible to add some of those moral reflections, which the change of the year is likely to suggest to every feeling mind. But even in this case, we must avoid prolixity, and should the person addressed be old, we must take care not to speak too much of death or of the uncertainty of human life. Old Age is poor in the years to come, and no one likes to be reminded of his poverty.

Letters from children to their parents should particularly express tenderness and respect. When writing to our superiors, we must be cautious not to address them as we would our friends. Should their kindness admit of gay or cheerful language, this must be employed with modesty and discretion, so as to show the respect and esteem we feel for them. If, for instance, we have to notice anything accidentally reprehensible in their conduct, we must do so with much delicacy, in order that they may feel how painful and disagreeable the task of doing so was for us. The finest thoughts and sentiments, however, must be dictated by the heart, and not by the head. In writing to those we love and venerate, we easily find words to express our feelings.

CONGRATULATIONS FOR THE NEW-YEAR.

1. To Parents.

My dear Parents,

I don't think I could commence the new year better than by expressing my heart-felt wishes for your health and happiness; and by praying to God to protect you both. I hope you will have every reason to be contented with me in future. If I have ever caused you sorrow or anxiety, I sincerely beg your pardon, and I will do all in my power not to fall into the same error again. You may rest assured of my good intentions, and accept, I beg you, this little testimony of love, from

Your most affectionate

Child.

2. To a Father.

My dear Father,

I should neglect a most sacred duty, if I did not send you my hearty congratulations to the beginning of another year. At the same time, I cannot help expressing my gratitude for all your kindness, and particularly for the excellent education you are giving me, which enables me to move in so respectable a circle, and to enjoy a thousand pleasures from which the ignorant are debarred. I beg to assure you, that it shall be my constant endeavor to render myself worthy of it, and thus, in some degree, repay your paternal care.

Repeating my best wishes for your health and happiness, I remain, dear Father,

Your dutiful and affectionate

Son.

Reply to the above.

Dear Son,

I return my best thanks for your kind new-year's wishes. You know very well that all I wish is to see you become an honest and useful man. It was with great gratification that I received, together with your letter, an encouraging report about your behavior in school. Continue to diligently apply yourself to your books and to be my good son. Be assured that I shall do all in my power to make you happy. May God bless you during this new year!

With warmest affection, I am, my dear son,

Your loving

Father.

3. To a Mother.

Dearest Mother,

Please to accept my best congratulations on the close of the old, and the commencement of a new year; and, as it has pleased God to preserve you in good health thus far, I earnestly trust that you may continue to enjoy life during this and many succeeding years.

I owe you a deep debt of gratitude for the sacrificing love you have displayed towards me since my earliest infancy. May the Almighty Father of all bless you for it, and render you all I could wish, — that is the heart-felt prayer of

Your loving

Daughter.

4. To a Grandfather or Grandmother.

My dear Grandpapa,

I love you, I love you more and more every day, and I will always love you. This is all I can say, for I am not old enough to write fine compliments (like brother and sister); but my heart will never change, and I will endeavor to become better from year to year, in order not to forfeit the love of my dear, good Grandpapa (Grandmamma).

Wishing you health and happiness, I remain,

Your most affectionate

Grandson.

5. To a former Tutor.

My dear Sir,

I cannot let this day pass by without expressing to you my sincere gratitude for all you have done for me. It is to you I owe my present happiness, for it was you who enlarged the circle of my knowledge and accustomed me to the faithful performance of my duties. I look forward with delight to the time when we shall meet again. Meanwhile, believe me, that no success in life can ever efface the remembrance of the kind friend and preceptor to whom I owe all.

With sincere wishes for your health, prosperity, and many happy returns of the Season, believe me, dear Sir,

Yo

Reply to the above.

My dear Friend,

Your kind wishes for the New-Year have afforded me much pleasure. To know that you are happy is a great blessing to me, for, in your happiness I find my own. The best teachers can't do much unless the pupils are intelligent and well disposed, so that the half of the merit which you kindly attribute to me, belongs to yourself.

Thanking you for your kindness, and wishing you likewise many, many, happy returns, I remain

Your most affectionate,

Friend.

6. To a Friend.

Dear Friend,

Though there is no day in the year in which one does not wish all happiness to one's friends, this is the day in which the heart goes forth in particular vows and wishes for the welfare of those we love. It is the birth of a new year whose entrance we would salute, and hope auspicious. Nor is this particular mark of time of little use; it teaches us to number our days, which a wise man thought an incitement to the well spending of them. You, my friend, have always tried to embellish my life and to make happy all those who are in daily intercourse with you. May the sun every day this year, when it rises, find you well with yourself; and, at its setting, leave you happy with your friends!

Believe me to remain, dear friend, with every prayer for your happiness,

Your most sincerely,

Charles Meier.

7. To a Superior.

Dear Sir,

Your invariable kindness calls forth all my gratitude, and on this day, a day generally consecrated to good wishes, I am happy to find an opportunity to express what I never cease to feel. 'Tis true, I have only good wishes to offer you for all the kindness you have hitherto bestowed upon me, but your own generous feelings will enable you to judge how sincere and heart-felt these wishes are. How ever far I may be from deserving all you have done for me, yet, I beg to assure you that my gratitude will never cease to live in my heart, as long as the heart continues to beat.

I have the honor to be, dear Sir, with the greatest respect
most obedient Servant,

Edward Rohn.

CONGRATULATIONS ON BIRTH-DAYS.

1. To a Father.

My dear Father,

This day, the anniversary of that on which you were born, reminds me how grateful I should be to Providence for so great a blessing, and I assure you that no day passes, on which I do not thank heaven for it. If my most ardent wishes be heard on high, I shall long enjoy the inexpressible happiness of proving to you how much, and how sincerely I esteem this blessing.

I remain, dear Father,

Your most affectionate son,

Henry.

2. To a Mother.

Dear Mamma,

I should have wished to present you on your birthday a rich bouquet, composed of the most beautiful flowers; but in this melancholy season I can only offer you a few poor flowrets, which have escaped the colds of winter. But, pray, accept in its stead another bouquet which shall never fade. It is composed of my love for you, my obedience, my ardent desire to please, and my zeal for learning. Pray, accept it, dear Mamma, and if God please to bless my resolution, you will see it grow and flourish all the year round.

Wishing you many happy returns of the day, I remain, with all the affection of which my heart is capable, my dear Mamma, your most dutiful daughter

Anna.

3. To a Brother.

My dear brother Henry,

Birthdays may be called the milestones in life's journey, and as you reach another of these anniversary land-marks tomorrow, permit me to congratulate you on having traveled thus far in safety, and to wish you, with all my heart, many similar opportunities of receiving the good wishes of your sisters and friends. That your future years may glide away, without care or sorrow, is the heart-felt prayer of

Your most sincere sister

Emma.

4. To a Daughter.

My dearest Child,

Your father, brothers, and sisters, all unite with me in wishing you a thousand good things on your fifteenth anniversary. We could all have wished that circumstances would have allowed of your spending it at home; but feeling must be sacrificed to utility, and our selfish pleasures must not be suffered to interfere with the interest of those dear to us. The box which accompanies this letter, contains not only some trifling tokens of affection from us all, but also materials for a little entertainment, which I have no doubt, Mrs. N. will allow you to give your Schoolfellows, as I have written to beg a half holiday on the occasion.

God bless you, my dear child! That every succeeding year may see you increase in all that is desirable physically and mentally, is the earnest prayer of your ever loving parents.

With best compliments to Mrs. N. and your teachers, I remain

Your ever affectionate

Mother.

5. To a Friend.

Dear Friend,

I hasten to congratulate you on the happy return of your birthday. It is a great pleasure to me to be able to renew the assurances of my esteem and friendship for yourself and your amiable family. May you live long in the enjoyment of every blessing this world can bestow,—that is the sincere wish of

Your most devoted

Charles Stein.

Reply to the above.

Dear Friend,

Many thanks for your very kind wishes. You are, I believe, aware that every year, on my anniversary, I like to see myself surrounded by my family and friends. On such occasions you have more than once honored us with your presence. May I hope to have the same pleasure this year, for without you, our festivity would be incomplete. Besides that, you are not allowed to refuse. Recollect, we should never say no to the request of a friend. I shall therefore count on seeing you, and remain, as ever,

Your most sincere

Louis Wendel.

b. Congratulatory Letters on other Occasions.

There are two kinds of congratulatory letters: in the one, prompted by friendship, we rejoice with a friend, because we feel a true pleasure in his advancement in life, &c.,—in the other, dictated by that interest, commonly called *propriety*, we congratulate our patrons or our equals, in order to prevent our being suspected of ingratitude or jealousy. Letters of the first class are easily written. We have only to feel warmly what interests a friend, and then we may add whatever we please. A letter of congratulation, being in general only a series of flattering compliments, can scarcely be too short. We must also take care not to allow any idea, any expression, appear in such letters, which might lead to a suspicion of the sincerity of our sentiments, or that we hope for any favor from the person whom we felicitate. With much delicacy of feeling, the place as much as the person, might be congratulated on the acquisition made.

CONGRATULATIONS ON ENGAGEMENTS AND MARRIAGES.

1. To the Mother of a Bride elect.

My dear Mrs. Zander,

We were charmed to hear of your daughter's engagement, and sincerely wish her every happiness; please tell her so with my love. It must be a great source of pleasure to you to know that she is going to make so satisfactory a marriage, one of which you and her father so highly approve. I shall hope to make the acquaintance of your future son-in-law at an early opportunity, and you must tell me when the wedding is to take place, as should I not be in town at that time, I might yet embody my good wishes in the form of a wedding present.

With kind remembrances to you all,

Sincerely yours,

Emily Handt.

2. To the Mother of a Bride elect, offering Congratulations on a Reported Engagement.

My dear Mrs. Vogt,

I hope I am not premature in offering my congratulations on your daughter's engagement, having heard the news from two reliable sources. I cannot resist telling you how interested I am in this event, and that she has my best wishes for her future happiness. I can fancy how sorry you will be to lose her, but no doubt the thought that she will be comfortably settled in life will in a measure reconcile you to parting with her; still of course you will miss her very much at first.

Pray say everything that is most kind to her from me and believe me,

Very truly yours,

Kate Harmon.

3. To a Young Lady on her Engagement.

My dear Emily,

It was with much pleasure I heard of your engagement to Mr. Williams, as from all I can learn he seems in every way worthy of you; and I hope, my dear child, you thoroughly understand the responsibilities of the position you will be called upon to take as his wife. I doubt not you will study his happiness in all things, and that you will find in him a kind and devoted husband.

I can fancy how pleased your dear father must be at your happy prospects, which appear to be without a draw-back, as I understand Mr. Williams is very well off. Perhaps I may see you next week; in the meantime accept my kind love and good wishes, and believe me to remain,

Your very affectionate friend,

Anna J.

4. From a Married Sister of a Gentleman to the Lady to whom he is Engaged.

My dear Miss Reimers,

My brother has told me of his engagement to you, and I write to say how much I rejoice in his happiness. I have seen very little of him lately, as he has been a good deal away, but I know what a dear good fellow he is, and I am sure he will make the woman who loves him the kindest of husbands. I shall hope to make your acquaintance very soon, and I trust we shall become great friends.

With kindest regards,

Very sincerely yours,

Emma Zimmer.

5. To a Friend on the Marriage of his Daughter.

My dear Sir,

As I take an interest in all that concerns yourself and family, you will allow me to express my pleasure on the marriage of your daughter. Without speaking of fortune, which, however, in our golden age, must be taken into consideration, the praise I have heard of your son-in-law proves that I have every reason to congratulate you and your choice in all respects. Good qualities are in all cases the most essential, for virtue is constant, whereas fortune sometimes flies away.

Wishing the young couple every felicity, I am ever sincerely

Yours,

Gust Rathman.

6. From a Sister to a Brother on his Marriage.

Dear Brother,

I have just received your letter informing me of your new happiness. I hasten to offer you my most sincere congratulations, and hearty good wishes. May every year of your married life find you happier than the last. If I could only fly to you immediately and embrace my new sister; but my employers cannot give me permission to pay you a visit until next fall, so I must have patience until then.

In the meantime I say, from my inmost heart, God bless you and your dear wife with His choicest blessings. Please forget not

Your ever loving

Sister.

7. To a Friend on her Marriage.

Dear Friend,

Your letter has just reached me, and I write at once to try to express my heart-felt pleasure in your happy prospects. It is a great pleasure to your loving friends to be able to feel so much esteem and affection for the noble man to whom you have confided your life's happiness, and to hope, as I do, that every year will unite your hearts more closely.

May Heaven bless you both, is the earnest prayer of

Your loving friend,

Rosa Lang.

8. To Friends.

Dear Friends,

It is seldom one is privileged to add a tribute congratulatory to twenty-five years of wedded life. With such an opportunity memory dwells on the tranquilities and vicissitudes experienced. The thoughts turning from the cares, troubles, and anxieties, review with more cheerfulness the felicities of the past, so natural is it for us to overlook the shadows and see only the brightness, even though it be but the "silvery edge". With such pleasant memories, dear friends, I pray you may continue on through life's journey and may your paths be strewn with flowers of kindness and affection; and while looking at the bright pure surface of the gift accompanying this, may you see the fore-shadowing of a blessed future.

Your sincere friend

Robert Natorp.

CONGRATULATIONS AT BIRTHS.

1. To a Friend on the Birth of a Son.

Dear Harry,

Let me offer to you my most sincere congratulations upon the arrival of your son. I remember well my own proud delight when my first-born was placed in my arms, and can heartily sympathize in your pleasure. May he prove to you a blessing in all years to come.

Please present my kindest regards to Mrs. Lepper, and believe that I am,

Ever yours truly,

Frank H.

Reply to the Foregoing.

Dear Frank,

Thank you for your congratulations on the birth of our boy. In matters of this kind, hopeful husbands are often doomed to disappointment. I have noticed frequently that anxiety for a son generally results in a daughter. We are lucky. Need I say that the boy is a *fine* boy? Did you ever know a baby of either sex that was not "fine"? Mother and child—heaven bless them both!—are doing well, and the father is delighted to be able to make such a good report of them. The *latter*, proud of his new acquisition, remains now, as ever,

Yours truly,

Harry Lepper.

2. To a Friend on the Birth of a Daughter.

Dear Sir,

It is with the greatest pleasure, that I have the honor to congratulate yourself and Mrs. Weiman on the birth of your daughter. May she possess the graces of the mother, combined with the excellent qualities of the father, and then she cannot fail to be an accomplished being. May I beg you to present my most sincere congratulations to your lady, and my best wishes for the quick re-establishment of her health. Of happiness it is not necessary to say anything.

With best respects to Mrs. Weiman, I remain,

Yours ever,

C. Dietrich.

3. To a Friend on the Birth of a long-expected Heir.

Dear Friend,

I learn with much pleasure that at last your wish has been fulfilled in the birth of a boy and heir. Present my compliments to the little stranger who, I hope, will one day be made aware, that his father's old friend was among the first to bid him welcome on his arrival in this world of trouble, which I hope, however, will prove a pleasant world to him. Give my kind regards to Mrs. Becker, who, I am glad, is doing well.

With best wishes for the health of *both* your treasures I remain,

Cordially yours,

Louis Klatt.

CONGRATULATIONS ON GENERAL OCCASIONS.

1. To a Friend upon Safe Arrival from a Long Voyage.

Dear Friend,

I will not call upon you for a day or two, as I know you must need rest, and feel that your family have the first claim upon your time, but I cannot delay offering you a hearty welcome, and my sincere congratulations upon your safe return. If you could know how much I have missed you, you would appreciate my great pleasure in your return.

Hoping to see you soon, I am,

Ever your friend

Chas. Besser.

2. To a Friend upon Restoration to Health.

Dear Nellie,

Your mother's little note informs me that you are so far recovered from your late illness as to be down stairs again. It gives me much pleasure to hear such tidings, and I hope you will accept my hearty congratulations upon your improvement. As soon as possible, I will call and see you.

With kindest regards to your family, I am, dear Nellie, as ever
Your loving friend,

Amanda.

3. To a Friend upon obtaining a Situation.

Dear John,

I am heartily glad to learn that, notwithstanding the general business depression, you have succeeded in obtaining a clerkship. I don't know but my congratulations should be offered to the firm upon obtaining so valuable an assistant as I know you will prove, but you must accept your share too.

Wishing you every success, I am,

Yours very truly,

Leo. R.

4. On the Jubilee of a Man in Office.

Dear Sir,

To the numerous acts of homage, addressed to you this day on your fifty years of active service, I beg to add my congratulations, which, for cordiality and sincerity, cannot be surpassed by any of your numerous admirers. Half a century has passed away, since first you placed your talents at the service of your country, and, the contemporary of several generations, the venerable, and venerated septuagenary, still holds his place in all the vigor of his intellectual faculties.

The seed you have sown, has brought forth rich harvests. All who have the honor and pleasure to know you, pay to your rare talents the just tribute of admiration; your superiors applaud your zeal in the performance of your duties; your subordinates see in you an example to imitate; and your children, and children's children form around you a joyful circle of happy hearts, grateful for all the kindness bestowed on them—the most worthy recompense of a noble and generous character.

May your days be long preserved to be a blessing to your family and friends, is the most sincere wish of

Your most obedient servant,

Henry Hagemann.

II. LETTERS OF CONDOLENCE.

Letters of Condolence are those in which the writer expresses sympathy for the sorrows and afflictions of another. They are quite difficult to write. Use the most simple and soothing language your heart can give expression to; for such language is always the most touching and the most acceptable to the sufferer. Never attempt at reasoning or rehearsing the cause of the distress; above all, never hint that the sorrow is partly or wholly caused by any neglect, or error on your friend's part. Do not try to make light of your friend's misfortune. If it is loss of worldly goods, speak cheerfully and hopefully of the future, but admit that there is cause for sorrow. In case of death a few religious remarks are not out of place. In employing them, however, we must always be cautious to take the character and religious feeling of those to whom they are addressed into consideration. The person whose loss is the cause of the grief, may be praised, when writing to any one who loved and esteemed him, but, generally speaking, this subject requires much delicacy, and, as a general rule, it is always better modestly, to say too little, than imprudently, to say too much. Such letters should always be sent soon after the sad event which gave rise to them, as every new condolatory letter is mostly only a renewal of sorrow. Courtesy demands that letters of condolence on death should be written on black-edged paper, and sealed with black wax, if wax is used, even though unacquainted with the deceased.

a. Letters of Condolence in case of Sickness or Death.

1. To a Mother who is ill.

My dear Mother,

I am very grieved to see you so poorly, but I trust you will not make yourself worse by troubling yourself about household affairs or thinking anxiously of me. I will see that everything is properly done, and I will attend to all my own duties just the same as though you were well, and able to look after me.

But I most earnestly hope, my dear mamma, that you will soon be better, and I pray to God night and day for your speedy recovery.

I am, my dear mamma,

Your very affectionate daughter,

Anna.

2. To a Friend Suffering from an Attack of Illness.

My dear Friend,

I have just heard, with sincere regret, of your illness, and write to express my sympathy and most earnest good wishes for your speedy recovery. I know that mere words are powerless to soothe the actual pain, but I cannot refrain from endeavoring to express to you my heart-felt sorrow at your illness.

I trust if I can be of any service that you will call upon me freely.

Hoping to hear very soon that you are better, I am,

Ever your friend,

Dora.

3. To a Friend on the Loss of a Limb by Accident.

My dear Friend,

I cannot find words to express to you how deeply I was shocked and pained to hear of your sad accident. Your brother writes me that you are recovering strength, and your spirits are buoyant as ever, so we may thank God it is no worse. Your life is spared, and time will reconcile you, I trust, to your loss. I am thankful that your right arm has not suffered, as that is undoubtedly the most reliable and useful.

Believe me that in your entire circle of friends there cannot be one who sympathizes more deeply than I do in your suffering, or one who more heartily wishes you a restoration to health.

If I can be of service to you in any way, remember that to aid you is ever the sincere wish of

Your friend,

Willie Coleman.

4. To a Grandmamma, who is ill. Offering to come and attend on her.

My dear Grandmamma,

It grieved me very much to hear that you were so ill; and knowing that Bridget, although a very good servant, is not a very tender nurse, I hasten to offer to nurse you myself. I feel sure that your recovery will in a great measure depend upon the care and attention you receive; and I hope you will allow me the opportunity of bestowing these upon you, so that we may hereafter both have the pleasure of reflecting that I have been, to some extent, instrumental in bringing about your return to health.

Do grant my request! One line will be sufficient; and the instant I receive it, I will take the train and come down to you.

With heartfelt prayers for your recovery,

I remain,

My dear grandmother,

Your very affectionate granddaughter,

Clara.

5. To a Friend on the Death of his Wife.

Dear Friend,

I hardly like to intrude upon you in your great sorrow, but I cannot resist telling you how much my husband and myself sympathize with you. We saw the announcement of the death of your dear wife in the *Times*, and were greatly shocked, as we had not even heard of her illness. Pray do not think of answering this letter; I only write to assure you how much we feel for you under this severe bereavement, the more sad since your dear little girls are thus deprived at so tender an age of a loving mother's care.

With our united kind regards, believe me,

Very truly yours,

Ada Gray.

Reply to the Above.

Dear Mrs. Gray,

Many thanks for your kind letter of sympathy. My dear wife's death has left me entirely miserable; and her loss to me is irreparable. She was the dearest and best of women, and the void left in my life is, indeed, most terrible to bear. My darling children are scarcely old enough to understand all the misery of the present moment.

Remember me kindly to your husband, and believe me,

Very truly yours,

William Floto.

6. To a Lady on the Death of her Husband.

My dear Mrs. Collot,

I was deeply grieved to hear of the death of your husband, and write to offer you my sincerest sympathy. At present, I have no doubt, you can hardly realize your loss, and the blank made in your life must be very terrible to bear; you were so much to each other, and appeared to be so truly happy in your married life. By and by I trust the care of your boy will give you an interest in life, but as yet I fear you must be too miserable to take comfort even from this.

With kind love, believe me,

Your affectionate friend,

Mary Born.

Reply to the Above.

My dear Mrs. Born,

Thank you much for your kind letter; the loss of my dear husband has left me unspeakably desolate, and I can hardly bear to write of my sorrow as yet. I feel too broken-hearted to do anything but sit down and cry helplessly. I know I ought to rouse myself, but the knowledge that he has gone from me for ever, and that henceforward I shall be alone, deprived of his loving care, is all that I can realize. By and by the duty I owe to my child will give me something to live for, but at present I can only mourn, and pray for resignation.

Believe me, dear Mrs. Born,

Yours affectionately,

Ella Collot.

7. To a Lady on the Death of her Husband.

Dear Mrs. Nollau,

With painful regret, I have just heard of your sad loss. If any consolation can be afforded under so heavy an affliction as you have just experienced, it must come from a higher power than mine. Your own strong sense of religion, and of our duty of resignation to a power that is beyond our control, and a will that is ever beneficently directed towards our good, must uphold you in this most bitter trial. I well know how painful the well-meant, but often mistaken officiousness of friends may be on such occasions, or I should have hastened to your side, and sought to assuage the pangs of your overworn spirit.

It would be a melancholy pleasure to dwell upon the virtues and accomplishments of your late beloved husband; but the subject is too painful for me, and, in the confidence that he is in the enjoyment of everlasting happiness, such as, my dear Mrs. N., even you could not have realized to him on earth, I hope you will well support your sad trial, both for your own and your children's sake, and look forward to that brighter and happier world, to which we shall go to those who cannot return to us. — One consolation you have, and it is a great one, that you always endeavored to render your dear husband happy while sojourning in this sublunary sphere.

God comfort you, dear Mrs. N., is the most sincere wish of

Your most affectionate friend

Louisa Mohr.

Reply to the Above.

Dear Madam,

I have to thank you for your very kind consolatory letter. If anything could console me under my present sad bereavement, it would be the kind sympathy of friends, of which I have always considered you as one of the best, and dearest. Your delicate allusion to the virtues and accomplishments of my dear lost husband have renewed my tears, for no one knew, no one could appreciate his constant kindness and affection as I can. I know it is my duty to submit patiently to the will of an allwise Providence, and I know too, what I owe my children, but it is only from time alone, — that great healer of all wounds, — that I can expect real consolation. Under my sad circumstances, I am sure, you will excuse the brevity of my letter. May God preserve you and yours long in health and happiness, and may it never be your lot to require that kind sympathy, which you are so good as to bestow on me, and for which I am, with all the feelings of a grateful heart, most sincerely thankful.

Ever, dear Madam,

Your much obliged

K. Nollau.

8. To a Friend on the Death of a Child.

My dear Friend,

If anything could have caused my especial pain, it was the news of your sad bereavement. How I remember your dear child! Affectionate, lively and intelligent; ever displaying a thoughtfulness beyond his (or her) years, and holding forth hopes of happiness in after times, of which we can scarcely think without profound regret.

It has, indeed, been a heavy blow, and I scarcely know how to speak of consolation under so bitter an affliction. But think, my dear friend, of the One who "careth for all," who loves little children beyond others, and think of the bright and never ending future life of that dear child, whose spirit has passed away from you but for a brief period, whose soul only waits in heaven to welcome the parents from whom he (or *she*) has been separated but for a span of time.

I can say no more; human consolations are weak and poor. May a higher power perform that which I cannot!

Ever sincerely,

Yours,

Emma.

9. To a Friend on the Death of her little Boy.

Dear Friend,

I was truly sorry to hear of the loss you have sustained in the death of your little boy. Pray believe how sincerely I sympathize with you in your bitter sorrow. I feel how idle words must be to convey a shadow of comfort to your stricken heart, but yet it would seem unkind not to send you a few lines of heartfelt sympathy. I know how proud Mr. Montague was of his little son, and I can well imagine how he must grieve for him, and that the knowledge of his unhappiness must render this trial additionally hard for you to bear. I can only trust that in endeavoring to console him your mind may be, in a measure, diverted from dwelling upon your own grief.

With all kind wishes to you both, believe me,

Very sincerely yours,

L. Riehl.

Reply to the Above.

Dear Mrs. Riehl,

I am very grateful for all your kind expressions of sympathy. I cannot tell you how deeply we both grieve for the death of our darling boy; perhaps it is selfish to wish him back again with us, but still how hard it is to lose him none but a mother's heart can say. My husband does not talk of his grief even to me, but I know the loss of our boy is a bitter trial to him; you see he was our only son, our great treasure; we had thought so much of his future, poor darling.

With our united kind regards believe me,

Very sincerely yours,

Clara Montague.

10. To a School-mate whose little Dog has died suddenly.

Dear Meta,

I sympathize with you in your grief for the loss of your pretty dog, "Dash." Poor thing! I little thought when I was playing with him yesterday that he would be dead to-day. I trust, however, you will soon be able to repair your loss by a successor as faithful and engaging, but not so unfortunate as he.

I am,

Dear Meta,

Yours affectionately,

Josie L.

b. Letters of Sympathy in case of
Misfortune.

1. From a Daughter to her Parents in the Hour of Affliction.

My dear Parents,

Now that misfortune has visited you, I hope you will not refuse to let me share it with you, nor prevent me from showing you that I am able to help you.

I have arrived at an age when I can be useful to you in many things, and I hope you will employ me, and not keep me at school; so that instead of being an expense and incumbrance, I may be of use, and spare you both money and toil.

I trust, my dear parents, that your circumstances will soon improve; but should they not, that you will be blessed with health and strength to bear up against the heavy misfortune that has fallen upon you.

There are, as you know, about one hundred dollars of mine in the Savings' Bank, which, through your care and kindness, I have saved up; I hope you will draw this money out, without hesitation, and apply it to any pressing necessity.

Believe me,

My dear parents,

Your dutiful and affectionate daughter,

Ella.

2. To a Friend on Failure in Business.

Dear Friend,

I need not say how sorry I was to hear of your business difficulties. Yet I do not see in this turn of fortune any cause for despair. Persevering endeavors, with such help as you have a fair claim to expect, will, I trust, soon put you in a train to retrieve your loss.

Failure is an unpleasant word, but after all it is a bug-bear only to the weak-minded. There is no such *thing* as fail, to a resolute and energetic man. I regret your misfortune, but trust it will not impair the confidence reposed in you by your friends, among whom you may always number,

Yours truly,

A. Loeb.

Reply to the Above.

My dear Friend,

A thousand thanks for your sympathy. I am down for the present, and need cheering words. But I don't despair, though I may be what the world calls ruined. Of this be certain, if effort can put me on my legs again, it shall not be wanting. I am now managing my affairs as best as I can. The task is a gloomy one, but as soon as the wreck is cleared I shall feel easier. When I have entirely made up my mind what to do I will write you again. In the meantime I remain,

Yours truly,

S. Heimann.

3. To a Friend on Business Embarrassment.

My dear Mr. Kern,

I have to-day learned of your business embarrassments, and with regret, your despondency over this misfortune. I need hardly assure you of my sympathy and faith in your honorable discharge, to the best of your ability, of your obligations. It is extremely unpleasant and humiliating, especially to such sensitive natures as yours, to pass through these ordeals, but having the confidence of many former associates, you may with energy and resolution regain lost ground, and reap the reward due to honor and integrity. I hope you may come out of this trouble better than you anticipate, and recuperate more quickly than you have thought possible.

Believe me ever,

Your friend,

O. Mattern.

4. To a Friend on the Loss of Property by Fire.

Dear Charlie,

I little thought when I heard the alarm bells last night, that you were passing through such a terrible ordeal, and was much shocked this morning to hear of your loss. William tells me that your house was insured, but I know that money will never replace the household goods that we all love to collect around us, and can appreciate your feeling of desolation to-day.

Believe me, you have my most earnest sympathy, and hope that you will be able to recover much of your property.

Hoping that the excitement and terror, will not affect your health,

I am, dear Charlie,

Ever your friend,

William B.



III. LETTERS OF RECOMMENDATION AND INTRODUCTION.

a. Letters of Recommendation.

In recommending a person, we request for him the same favor, which would be conferred on ourselves, or the kind attention due to friendship. In letters of recommendation something is usually said in praise of the person recommended, in order to justify our good opinion of him, as well as to conciliate the good opinions of others. These expressions of worth should be guarded, that no false impression be conveyed, and while esteeming it a privilege to say all the good we can of those we recommend, we should at the same time avoid flattery. Never recommend any one on too slight acquaintance-ship, and never recommend an unworthy person even moderately. It may be hard to refuse a testimonial, but it is decidedly preferable to mentioning the little good and hiding the greater bad qualities. When the letter is entrusted to the person himself in whom we take an interest, it is considered polite to hand it to him open, in order that he may read what has been said favorable of him.

1. General Recommendation.

To whom it may concern:

The bearer, Mr Hild, is personally known to me as a young man of sterling worth. He recently graduated at the State University, and as a student distinguished himself for his diligence, accuracy, integrity, and conscientious discharge of every duty. As a member of society, he, being of a good family, and with a character unblemished, is highly esteemed. I cordially recommend him to good people everywhere, and especially to those to whom he may offer his services, whether commercially or socially.

Very respectfully,

Fred. Poole.

2. From a Father recommending his Son to the Care of a Third Person.

Dear Sir:

Although the conferring of one favor does not authorize the requesting of another, yet I take the liberty to trouble you with an affair of some importance to me. — I have a son, an apprentice in your town, and I would beg of you to look after him a little. He is a good young lad, lively and amiable, but though his heart is excellent, he is sometimes giddy, and finds great difficulty in resisting the contagion of bad examples. As father of a family yourself, you will easily imagine the importance of the service I request of you.

I have informed my son of the favor I have taken the liberty to beg of you, and have ordered him to show you the same submission and respect as he would to myself. It would afford me great peace of mind, to know that you had an eye on his conduct. You would also oblige me by allowing me to address whatever money I send him to your care. Pray, excuse the trouble I give you, and, in return, command my services whenever I can be of any use to you.

Believe me, dear Sir,

Your much obliged and most sincere,

Charles Mohr.

3. Recommending a Housemaid.

Bertha Eichert, the bearer, has been employed by me as maid-servant, for several seasons past. She is capable at all kinds of cooking, is willing and obliging, and has at all times given satisfaction in the discharge of her duties.

Mrs. C. Patterson.

4. Recommending a Governess.

Dear Mrs. Blatchford,

I am able to speak in the highest terms of Miss Purer, both as regards her capabilities and moral training; she has been carefully brought up and well educated; is amiable and high principled. She speaks German and French fluently, and her knowledge of music is above the average; she has acquired some experience in teaching, through having instructed her younger sisters. I may add from what I know of Miss Purer you need have no hesitation in engaging her.

Believe me,

Very truly yours,

Mrs. C. Gates.

5. Recommending a Teacher.

Dear Sir,

The bearer, Mr. Zander, about leaving this district, where he has been engaged in the work of teaching, is, I am pleased to say, of good standing here. I have had two boys attending his school and in their advancement he has proved himself possessed of tact, learning, enthusiasm, and a high degree of patience. His character is above reproach, and I cheerfully recommend him to a position in one of the district schools of your town.

I am,

Very sincerely yours,

F. Allen.

6. Recommending a Porter.

Gentlemen.

The bearer, Ferd. Kaub, has been employed by me as porter for the past three years, and has faithfully discharged all the duties involving upon him. He is industrious and reliable, understands the receiving and shipment of goods, is a good marker, and writes legibly for a man in his position. He is not addicted to spirituous liquors, and bears a good moral character.

I am, etc.,

J. F. Parkhurst.

b. Letters of Introduction.

SOCIAL LETTERS OF INTRODUCTION.

A social letter of introduction is a letter by which one friend makes known another, to a friend who is absent. Letters of this kind must be brief, as they are usually read in the presence of the person presenting them; they should be expressive of the estimation in which you hold the person introduced, without excessive praise or commendation. Never give such a letter to any one you would not have members of your own family associate with, and if your acquaintance with the person is not of long standing, you should mention in the letter by whom he was introduced to you. Letters of this kind must

also be invariably left unsealed; and in the left hand corner of the envelope containing the letter, write the name of the party introduced, that the person addressed may see at a glance the nature of the letter. These letters may, on some occasions, be delivered in person, but the most appropriate and elegant way is to send them to the person addressed, with your visiting card. The person receiving same may then call and extend his hospitalities, or he may in twenty-four hours, attend to the demands of the letter by inviting the person introduced to dine, or engage in some agreeable pastime or amusement; he may also send his card, after which the person introduced may call at his leisure. Should the letter introduce a gentleman to a lady, she may answer by a note of invitation appointing a time for him to call.

1. Short Form of Introduction.

Dear Sir,

I have the honor of introducing to your acquaintance Mr. Ferd. Mau, whom I recommend to your kind attention.

Very truly yours,

G. A. Zimmermann.

2. Another short Form.

My dear Sir,

It affords me great pleasure to introduce to you my esteemed friend, Mr. F. Kandeler, of this city. Any attention you may be able to show him will be gratefully acknowledged, and cheerfully reciprocated by

Your old friend,

F. Gail.

3. Introducing a Lady Friend.

Dear Sir,

I take pleasure in introducing to you my esteemed friend, Miss T. Neuhaus, a young lady of estimable qualities, who will spend a few weeks in your city. I am confident that an acquaintance with her will be a pleasure to you, as it will also be to Miss Neuhaus. Any favor you may show her will be gratification to me.

Yours sincerely,

C. A. Donovan.

4. Introducing a young Lady.

Dear Mr. Gates,

I beg hereby to introduce to yourself and family my niece, Emma Baumann, who is about commencing a course of studies at the Misses Grant Institute in your city. She has already several acquaintances in the Institute, with whom she will board and associate, but I should feel greatly obliged if you would interest yourself somewhat in her progress, and make her feel that she is welcome in a friend's family. As she has no acquaintances in Chicago outside of the school, I am sure that she, as well as myself, will feel grateful for the kindness.

Hoping that I may soon be able to render you as great a service, I remain, dear sir,

Your sincere friend,

Robert Dalton.

5. Introducing a Gentleman Friend.

Dear Harry,

I take pleasure in introducing my friend Mr. Ireland to you. He proposes to spend a few months in Illinois; and as he will be an entire stranger in Springfield any courtesy you may show him will be duly appreciated.

I feel confident that he will soon win your regard. He is a man of talent and honor, a pleasant companion, and a sincere friend, and moreover, is really desirous of making your acquaintance. I think you will become excellent friends.

Any attention to him will oblige

Your friend,

Charlie.

6. Introducing a Schoolmate to a Married Brother.

Dear George,

Open your doors and heart, and welcome my chum, Fred. Krissler, who, you assured me in your last, would meet a cordial welcome on his arrival. He will only make you a brief visit, and then return to the protecting arms of Alma Mater. He is seeking health, so you are not to drag him up any of those awful hills to which you introduced me last year. Tell my sister that I have described her soups in such glowing terms that the recital left me savagely hungry.

Depending upon your brotherly love for my friend's reception, I am,

Ever your affectionate brother,

Louis.

7. Introduction to a Friend and his Family.

My dear Friend Roman,

Allow me to introduce to you, and to your delightful family, Mr. Geo. Seibert, hailing from this city, and intending to make his future home in your State. I am not so well acquainted with the young man himself as I am with his father, but I think that the son of such a father must be a desirable acquaintance. I have no need to ask friendly offices for him, I know you too well to think that necessary.

My family send much love, and wish to be remembered in all kindness to yours. Let me hear from you soon.

Yours faithfully,

John Weber.

8. Introducing a Daughter about to make a Visit.

My dear Mrs. Hoffmann,

In compliance with your kind cordial invitation I send the bearer, my daughter Nellie, to spend a few weeks in your delightful country home, trusting that her visit may be as happy for you and for her as mine was last winter. With a most cordial echo of your loving wish that our children may be as warm friends as their mothers have always been,

I am, with warmest good wishes,

Your sincere friend,

Louise Kellner.

9. Introducing a Young Farmer Seeking City Employment.

My dear Friend,

The bearer, Mr. Adolf Horstmann, having been my friend and neighbor for five years, and knowing that I am an old resident in your city, has applied to me for letters that will enable him to form acquaintance with some of the citizens. It gives me pleasure to introduce him to you, and to solicit your influence in his endeavor to obtain employment. If he but carries into business the same honorable enterprise, energy and steadiness that have characterized his life here, rest assured you will never regret having such a friend.

With kind regards to your family, I am,

Yours truly,

Geo. Haberland.

IV. LETTERS OF FAVOR.

Letters of favor may be many-sided. There are letters soliciting favors, letters offering favors, letters refusing favors and, letters acknowledging favors.

a. Letters Soliciting and Conferring Favors.

Letters of this kind are not easy to write. They place you in the position of a suppliant, and many times are dictated by most trying circumstances. The essential points of letters of this kind are: great clearness in explaining the motives which justify the request, much simplicity of expression in the request itself, and a very modest allusion to the pretensions on which it is founded. Above all they require much cleverness and delicacy, in order to win over the person addressed to your favor. Before writing, consider attentively what his character, age, rank, and fortune are, and then, don't be laconic, if you imagine that some details would render him more favorable to your request. Speak to his feelings, pay a delicate compliment to his self-love, represent the great importance you attach to the favor you solicit; and above all, point out the warmth of gratitude, which you will ever preserve for your benefactor. In letters conferring favors lessen as much as possible the sense of obligation, implying that to accept is as great a favor as to grant the petition.

1. Request to a Friend to Address a Letter for the Writer.

My dear Nellie,

Would you be kind enough to add Miss A.'s address to her name on the enclosed letter? I have stupidly lost her note to me and cannot recollect the street in which she is lodging.

We hope that you are all quite well, this chilly weather. How cold it is after the unusually warm spring days we have had lately.

With best love to all, and apologies for troubling you,
Believe me, ever,

Your affectionate

Fanny.

2. Requesting a Loan from an intimate Friend.

Dear Friend,

Finding myself for the moment in an embarrassment, I take the liberty of addressing myself to you, as I fear I should offend your friendship for me, were I to apply to any one else. Will you do me the favor to lend me fifty dollars (\$50), which I shall endeavor to reimburse you as soon as possible? By so doing, you will much oblige,

Your old friend,

Charles Wenk.

Affirmative Answer.

My dear Sir,

I have just received your letter, soliciting the loan of fifty dollars, and it gives me much pleasure, to have it in my power to accommodate so old and valued a friend. I therefore lose no time in forwarding you a check on Messrs. N— for the above sum, in reimbursing which, I beg you will suit your own convenience, and thereby oblige

Your old and very sincere

Otto Malon.

3. Requesting a Loan of Money.

My dear Mr. Mayer,

Can you accommodate me by a loan of one hundred dollars (\$100) until next Saturday? I expect the payment of some large bills next week, and will then return it, with many thanks for the favor.

Yours very truly,

Edward Coles.

4. Requesting a Loan of some Books.

My dear Josie,

Have pity on me, and send me a few books. I had the misfortune to sprain my ankle in stepping out of the railway carriage on Friday, and here I am stretched on the sofa, with the unpleasant prospect of remaining there for another six weeks. You can trust the bearer of this note with the books—every care shall be taken of them. Come soon to see me. By so doing you will confer a great pleasure on

Your unfortunate friend,

Louise C.

Answer.

Dearest Louise,

I am truly grieved to hear of your accident, and hope the consequence will not be such a long confinement to the house as you expect, though I know sprained ankles are always troublesome things to cure. I have sent you a variety of books, some grave, some gay, so you can suit your taste. I shall be most happy if I can do anything to amuse you, and will go to see you to-morrow afternoon, unless I am obliged to stay at home to receive Uncle John, who is to let us know by the first mail when we may expect him to pay his promised visit. If he should not come, rely on seeing me; if he intends to come, I will write and tell you.

Your ever affectionate,

Josie.

5. Requesting Interest for placing a Child in an Asylum.

Dear Madam,

I hope you will excuse this intrusion on your time and attention, on account of the cause; it is made in behalf of the distressed, and this emboldens me to address you, and to solicit your interest with the trustees of the "Asylum for the Blind" for a little boy eight years of age, who through severe illness has become totally blind. It is a particularly distressing case: the parents have not the means to provide for his comfort in this deplorable condition. Your kind heart, I feel assured, will plead for this little one, and induce you to use your influence, which is, I know, considerable, in his behalf.

Trusting that you will forgive my troubling you on so slight an acquaintance,

Believe me,

Most respectfully yours,

Ella Young.

6. Soliciting Aid on behalf of a Destitute Family.

Madam,

Permit me to call your attention to a case of suffering in our neighborhood, which is really deserving of your charitable consideration. A worthy but poor man is now lying at the point of death in the upper story of a tenement house, and, as if to remind us that troubles do not come singly, his wife has just given birth to an infant, for which she is unprovided even with the most ordinary necessities. Added to this, the wretched parents have a family of five children who are absolutely crying for want of food and fire. Enclosed I send you subscription-paper, and respectfully ask your alms for these objects of humanity. Believe me, they are worthy of your charity.

Your obedient servant,

Mary Koller.

Answer, Affirmatively.

Madam,

I am happy in being able to assist the worthy objects mentioned in your letter, and cheerfully enclose you the sum of twenty dollars (\$20), to be applied for their relief. Should this amount not be sufficient, I will gladly embrace the opportunity of rendering further aid in future contributions.

With sentiments of regard,

I am, madam,

Your very humble servant,

Eliza Gray.

7. From a Lady asking for a Subscription.

Dear Mr. Ohlendorf,

I know how generous you are in subscribing to any deserving charity, and I also know how many are the claims made upon you for assistance; but I still venture to ask for a subscription for our Infirmary, which is very much in need of support. I will only add, the Institution is a most excellent one, and that I should be very grateful for any donation, however small, as there is a great deal of illness about just now, and the Infirmary is not equal to the demands made upon it. I take the greatest interest in this charity, and am doing all I can amongst my friends in its behalf.

Believe me,

Very truly yours,

Ada Sargent.

8. To a Clergyman Asking him to Visit a sick Mother.

Dear Sir,

My mother is very seriously ill, and begs me to say it would be a great comfort to her if you would come and see her, and read a little with her, if you could spare the time. In any case, I should be very glad to think she had seen you, as it is her great wish to do so.

Faithfully yours,

Lottie Mann.

9. From an Employe soliciting an Increase of Salary.

Gentlemen,

I trust you will excuse my addressing you upon a subject which is of the utmost importance to myself, and which I venture to hope is not wholly without interest to you.

I beg to remind you that I have now been two years in your employment without receiving any advance of salary. Meanwhile, I have served you to the best of my abilities, the business of the department in which I am engaged has considerably increased, and I leave it to you to determine whether the improved trade is in any way due to my exertions; and, if so, whether my services are worthy of a proportionate augmentation of remuneration.

I have delayed troubling you with this matter as long as possible, hoping to have heard in the first instance from you; but I can quite understand that your multifarious transactions, and the number of interests you have to care for, may cause you to overlook rather than be unmindful of the claims of an individual servant, and I feel satisfied from the kind treatment I have uniformly received at your hands, that now I have ventured to call attention to my desire, it will not long remain unconsidered.

Assuring you of my best endeavors to serve you, thanking you for past kindness, and trusting that you will shortly favor me with a reply in the affirmative,

I remain, gentlemen,

Yours respectfully,

Ferd. Mau.

b. Letters Offering Favors.

In writing letters of this kind, carefully avoid implying that there is any obligation conferred. Adopt a genial, pleasant style.

1. Offering to Assist in Nursing in Illness.

Dear Mrs. Mesenbrink,

I have just learned with deep regret of Lily's long illness. I am sure you must be worn out with your weary duties, and write to offer any assistance in my power. Can I watch for you to-night, or can I in any way aid you?

Command me in any capacity in which I can be of use—nurse, cook, errand girl, anything.

Yours ever lovingly,

Mary Kuhn.

2. Offering a Loan of Money for Business.

Dear William,

Learning that you are desirous of starting in business for yourself, I write to say that an unexpected legacy places it in my power to offer you a loan of five thousand dollars (\$5000) without interfering in any way with my own business or expenditures. I trust that you will let me have a friend's privilege, and accept the money on any terms that will best suit you.

With best wishes for your success in business, I am,

Your friend,

Leonard S.

c. Letters Refusing Favors.

Whenever you have to refuse a favor, do it with kind words. State your reasons for refusing, and express your regret at being unable to give a more favorable reply.

1. Declining to lend Money.

My dear Sir,

I have always made it a principle in life never to borrow or to lend money, not even when members of my own family have been concerned. I therefore trust you will excuse a conduct which may seem harsh and unfriendly on my part, but which I have ever found to be the safest, and, in the long run, the kindest course for all parties.

I remain,

Yours very truly,

F. F. Merz.

2. Refusing the Request of a Loan, on account of Incapability.

My dear Sir,

I truly regret that my circumstances will not permit me to oblige a friend so dear to me as yourself; but, at present, I am in great need of money, and last Friday I was compelled to borrow, to meet a pressing obligation; I therefore do not have it within my power to comply with your request.

Trusting that you may be more successful in some other quarter, and with feelings of regret at my own inability to render you a service which you might otherwise readily command,

Believe me to remain,

Ever your sincere friend.

Otto Leicht.

3. Short Answer Refusing a Request.

My dear Mr Kroll,

I regret that I have not the sum you desire by me, or would willingly enclose it to you.

Yours very truly,

Louis Zeitz.

5. On returning a Book one had borrowed.

Dear Sir,

I return you the book which you so kindly lent me, and with it accept my best thanks for your courtesy. The work is both interesting and instructive, and I have been much gratified by its perusal. If I can in any way return the favor, it will give me much pleasure to do so.

I am, sir,

Yours much obliged,

David Kuhn.

6. Thanks to a Creditor for a Delay granted.

Sir,

Not without anxiety did I see the 1st of June approach, the day on which I promised to pay you the hundred dollars (\$100) you so kindly lent me, the more so, as I knew it was not in my power to do so. The more I feared being reminded of my debt, the more rejoiced I am now at being able to fulfill my engagement. I send you here-with the above named sum with my most sincere thanks. The indul-gence you have shown me, lays a new claim to the gratitude of

Your most obedient,

F. Weiler.

7. Letter of Thanks for a Service received.

Dear Madam,

I feel quite penetrated by the service you have so kindly rendered me, and particularly by your having granted me your patron-age without my having solicited it. From the kindness and generosity of the action, you may judge of my respect and gratitude. If nothing can surpass your bounty, nothing can equal the feeling of profound thankfulness, with which I have the honor to be, dear Madam,

Your most grateful,

Adolf Berger.



V. LETTERS OF ADVICE AND REMONSTRANCE, AND EXCUSE.

a. Letters of Advice and Remonstrance.

Letters of this kind should be used judiciously and sparingly, and by request only. Even when they are most earnestly solicited they are very apt to prove disagreeable, and sometimes will give offence, even when written with the best motives. It is useless to offer advice after a folly or crime has been committed; give sympathy and if found beneficial point out the preventives against a repetition of the error, and put your friend's welfare and interest alone in the balance. In the reproaching another, do not allow yourself to be carried away too far by your own ill humor or severity, and forget what is due to propriety. Thus, the admonition, instead of leading to an excuse, or bringing about a reconciliation, only increases the alienation, and often leads to hatred, particularly when the reproach is more or less deserved. If well founded, he who deserves it, becomes obstinate; he will not endeavor to make up for what has happened, and thus, aggravates the fault, in order to prove that he is not in the wrong. If, on the contrary, the admonition is unjust, it irritates the feelings, and the accused is ashamed to have any connection with a person of so suspicious or susceptible a character.

The best way in letters of this kind is, to adopt a playful tone, and to employ that sort of good-natured persiflage, so well understood by persons of good society. Thus, you facilitate for the person, of whom you think you have a right to complain, the means of making all good again. A reprimand would embitter, a kind and delicate admonition will touch his feelings. A style, the severity of which is tempered by a joke, will inspire confidence, and lead to regret.

LETTERS OF ADVICE.

1. Advising a Lad not to Leave a half-learned Trade.

Dear John,

Your letter of the 22d has just reached me. You write for advice, whether you should leave your trade you like so much, and accept the offer of Mr. Roche to take you into his store, at higher wages than you are now receiving.

Well, my advice would be by all means to continue in your present employment. You will acquire a good trade that will always afford you the means of gaining a livelihood, and you will at the same time attain steadiness and perseverance. I think it is the worst of all things in business, for a young man to fly from one pursuit to another, half-learning a great variety of professions and trades, and mastering none thoroughly. He thus acquires restless, discontented ideas, habits of irregularity, and generally ends by being good for nothing at all.

You will at Mr. Roche's occupy a very pleasant position, but you will learn nothing, and in a few months may be out of a situation, and forced to begin anew, with perhaps a loss of much that you have already learned.

I think it better for you, in every way, to steadily pursue your chosen profession until you have mastered it.

Hoping to hear from you again very soon,

I am, as ever,

Your affectionate cousin,

Louis Lang.

2. Advising a Young Man to Drop an Acquaintance.

My dear young Friend,

Your's of the 4th has given me much uneasiness. I see by its tone that you are becoming very intimate with George Davis, and it grieves me to note it.

My dear boy, I am an old man, and in a long life of observation, I have never seen a young person made happier or better by association with men whose character would not bear investigation. George Davis is such a man.

He came to your city from, nobody knows where; he refuses to give any account of his previous life; with no profession or trade, he spends money with lavish profusion; he rides fast horses, wears flashy jewelry and showy clothing; and his language betrays low origin and an imperfect education.

You are young and must look to your profession for a support, while you have to hold the position in society to which you are entitled by birth. But in order to do this, in order to win for yourself a good name, you must be careful that you do not associate with those who will throw discredit upon you.

There is a sound warning in the old proverb,

“A man is known by the company he keeps,”

and I would not have you judged for being the companion of George Davis.

I have written strongly, for I believe this to be a matter of vital importance to you, and I beg you will give my letter consideration, believing it to be kindly meant.

Ever your sincere friend,

Otto Schmidt.

3. Advice of an Aunt to her Niece.

My dear Emily,

The duty of an affectionate aunt requires me to direct your attention to the fact, that your behavior of late, in public, has partaken somewhat too much of a masculine character. Boldness and intrepidity are admirable in a man, but a woman's conduct, more especially that of a young lady, should be marked by modesty, amiability, and easy manners. I think a proper presence of mind in society very becoming, provided it be not accompanied by garrulity, or a bold and assuming manner. Modesty in outward behavior strongly prepossesses the other sex in our favor; but without it, all our other perfections are of little service, either as to reputation or preferment.

As you are not wanting in good sense, I hope you will, in a kindly spirit, receive these well-intended hints from

Your affectionate aunt,

Rosa Hummel.

4. Letter from Benjamin Franklin to a Young Lady.

My dear Friend,

I send you the books I mentioned last night. I beg you to accept them as a small mark of my esteem and friendship. They are written in the familiar, easy manner for which the French are so remarkable, and afford a good deal of philosophic and practical knowledge, unembarrassed with the dry mathematics used by more exact reasoners, but which are apt to discourage young beginners. I would advise you to read with a pen in your hand, and enter in a little book short hints of what you find is curious, or that may be useful; for this will be the best method of imprinting such particulars on your memory, where they will be ready either for practice on some future occasion, if they are matters of utility—or at least to adorn and improve your conversation, if they are rather points of curiosity. And as many of the terms of science are such as you cannot have met with in your common reading, and may therefore be unacquainted with, I think it would be well to have a good dictionary at hand, to consult immediately when you meet with a word you do not comprehend the meaning of. This may at first seem troublesome and interrupting; but it is a trouble that will daily diminish, as you will daily find less and less occasion for your dictionary as you become more acquainted with the terms; and in the meantime, you will read with more satisfaction, because with more understanding. When any point occurs in which you would be glad to have further information than your book affords you, I beg you would not in the least apprehend that I should think it a trouble to receive and answer your questions. It will be a pleasure, and no trouble. For, though I may not be able, out of my own little stock of knowledge, to afford you what you require, I can easily direct you to the book where it may most readily be found. Adieu, and believe me ever, my dear friend,

Yours affectionately,

B. Franklin.

5. Benjamin Franklin's Advice to a young Tradesman.

To my Friend, A. B.,

As you have desired it of me, I write the following hints, which have been of service to me, and may, if observed, be so to you.

Remember that *time* is money. He that can earn ten shillings a-day by his labor, and goes abroad, or sits idle one half of that day, though he spends but six pence during his diversion or idleness, ought not to reckon *that* the only expense; he has really spent, or rather thrown away, five shillings besides.

Remember that *credit* is money. If a man lets his money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time. This amounts to a considerable sum where a man has good and large credit, and makes good use of it.

Remember that money is of a prolific generating nature. Money can beget money, and its offsprings can beget more, and so on. Five shillings turned is six; turned again is seven and three pence; and so on till it becomes a hundred pounds. The more there is of it, the more it produces every turning, so that the profits rise quicker and quicker. He that kills a breeding sow, destroys all her offspring to the thousandth generation. He that murders a crown, destroys all that it might have produced, even scores of pounds.

Remember that six pounds a-year is but a groat a-day. For this little sum (which may be daily wasted either in time or expense, unperceived) a man of credit may, on his own security, have the constant possession and use of a hundred pounds. So much in stock, briskly turned by an industrious man, produces great advantage.

Remember this saying: "The good paymaster is lord of another man's purse." He that is known to pay punctually and exactly to the time he promises, may at any time, and on any occasion, raise all the money his friends can spare. This is sometimes of great use. After industry and frugality, nothing contributes more to the rising of a young man in the world, than punctuality and justice in all his dealings: therefore, never keep borrowed money an hour beyond the time you promised, lest a disappointment shut up your friend's purse for ever.

The most trifling actions that affect a man's credit are to be regarded. The sound of your hammer at five in the morning, or nine at night, heard by a creditor, makes him easy six months longer; but if he sees you at a billiard-table, or hears your voice at a tavern, when you should be at work, he sends for his money the next day; demands it before he can receive it in a lump.

It shows, besides, that you are mindful of what you owe; it makes you appear a careful as well as an honest man, and that still increases your credit.

Beware of thinking all your own that you possess, and of living accordingly. It is a mistake that many people who have credit fall into. To prevent this, keep an exact account, for some time, both of your expenses and your income. If you take the pains at first to mention particulars, it will have this good effect: you will discover how

wonderfully small trifling expenses mount up to large sums, and will discern what might have been, and may for the future be saved, without occasioning any great inconvenience.

In short, the way to wealth, if you desire it, is as plain as the way to market. It depends chiefly on two words, *industry* and *frugality*; that is, waste neither *time* nor *money*, but make the best use of both. Without industry and frugality nothing will do, and with them everything. He that gets all he can honestly, and saves all he gets (necessary expenses excepted), will certainly become *rich*—if that Being who governs the world, to whom all should look for a blessing on their honest endeavors, doth not in His wise providence otherwise determine.

An old Tradesman.

LETTERS OF REMONSTRANCE AND REPROACH.

1. Cautioning a Young Lady against keeping Company with a Gentleman of bad Character.

Dear Clara,

The sincere love and affection which I ever had for your good parents, when they were alive, together with the tender regard I have for your future happiness and welfare, have prevailed on me to inform you of what I have heard of your unguarded conduct, and the too great freedom you take with Mr. Maltman. You have been seen with him at the theaters, in the parks, and other public places. Do not imagine that I write this from a desire to find fault, but believe me, your familiarity with him gives me no small concern. His character is extremely bad, and he has acted in the most ungenerous manner to two young ladies of my acquaintance, who entertained too favorable an opinion of his honor; besides, he is deep in debt, and also privately engaged to a rich old widow.

Let me prevail on you to avoid his company; for notwithstanding your purity of heart, your good name may be compromised by such open acts of imprudence. I have no other motive but an unaffected zeal for your interest and welfare, and I flatter myself you will not be offended with the liberty here taken, by

Your sincere friend,

Eliza Carr.

The Young Lady's Answer.

Dear Mrs. Carr,

I received your letter, and when I consider your reasons for writing, thankfully acknowledge you my friend. It is true I have been at those public places you mention, with Mr. Maltman, but was utterly ignorant of his real character. He did make me proposals of marriage, but I told him that I would do nothing without your consent. He came to visit me this morning, when I told him that a regard for my reputation obliged me never to see him any more, nor even to correspond with him by letter, and you may depend on my adhering to that resolution. In the meantime I return you a thousand thanks for your friendly advice. I shall leave here in about a week, and will then call to see you.

I am, dear Mrs. Carr,

Your grateful,

Clara M.

2. Reproaching a Young Man's Irregularities.

My dear Charlie,

I have lately been informed that you keep bad company, as well as late hours, and give great trouble to your land-lady, by infringing the rules of her family. Such conduct as this will not only cause you to be regarded with disfavor by your friends, but result in your final and irremediable ruin. I now warn you to amend your conduct, or you will secure the lasting displeasure of

Your now affectionate friend,

Louis Meister.

3. To a Friend who has Traduced you.

Sir,

I have it from good authority that you have spoken of me in most unfriendly terms to our mutual acquaintances. At first I could scarcely believe it, and hoped that there was some mistake. But the proofs of your misrepresentations are too strong to be doubted. What could have been your motive for thus slandering me I cannot conceive. As you know full well that there were no grounds for the disparaging assertions you have made, the least you can do is to repair the evil by disabusing the minds of those to whom you have traduced me. This I shall expect of you, and without delay.

Yours, etc.,

Albert Schulz.

Answer to the Foregoing.

Dear Sir,

I think the remarks to which you refer, have been taken more seriously than they should have been, by the parties who reported them to you. Still I do not deny that under the influence of vexation, for which I now believe there was not sufficient cause, I did speak of you in terms of which I am now ashamed. I therefore owe you an apology, and make it freely. Any false impressions concerning your character and conduct which may have been derived from my words, I will take care to remove by a full explanation. Hoping that this candid acknowledgment will satisfy you,

I remain, sir,

Truly yours,

Charles Camp.

4. Reminding one amicably of Delay of Paying a Loan.

My dear Friend,

I wrote to you three weeks ago, asking you for the sum I lent you six months ago, the term which you fixed yourself for payment having expired the 1st of October. I am at this moment in great difficulty, having had several reimbursements to make, but principally on account of N. N. He wrote me yesterday, that if not paid in eight days, he should be obliged to have recourse to the assistance of the law. Under these circumstances, I see no other way than to apply to your kindness. If you can for the moment send me one hundred dollars, I could add a certain sum to it, which would suffice to satisfy N. N. Being convinced that you take the greatest interest in my critical position, I doubt not you will do all you can to assist me as soon as possible. At the same time that I beg to assure you of my willingness to serve you under circumstances, I remain,

Your ever sincere friend,

David Sloan.

5. Reminding a Person of a small Debt.

My dear Sir,

Being at present rather short of ready cash, I am compelled to remind you that I have in my possession your note for the sum of fifty dollars. I, therefore, hope to hear from you, if convenient, by return of mail, and remain,

Yours, most sincerely,

Charles Andrews.

6. Another more Pressing.

Sir,

I must again remind you of your promise to take up your note for the sum of fifty dollars. Nothing but my really wanting the money would have induced me to be thus urgent, but I assure you that further delay will materially inconvenience my arrangements.

Yours most faithfully,

Isaac Mandel.

b. Letters of Excuse.

If you have to express regret for some neglect or impropriety on your part, do it frankly and gracefully. Openly avow your faults, and do not aggravate them by the way you confess or deny them. Write promptly; for tardiness in such a case will imply that your excuse is sent unwillingly. In apologizing for a loss or injury that has been caused by carelessness on your part, offer to atone or repair it; if for a broken engagement, state the reasons for your conduct, and express your regret sincerely.

1. Excuse to a Friend for a long Silence.

Dear Sir,

I have just received your communication, in which you reproach me for not having replied to your previous letters. I beg you to suspend your judgment a little, until you have heard the cause of my silence. The time was long, I confess, but indifference on my part had surely no share in my apparent neglect. Since the letter I wrote you on the— I have not had a moment's time to take a pen in my hand (*relate the cause of the silence*). I could do nothing more than think of my friends, and I have suffered enough myself from not being able to converse with them, at least on paper. You see that I am more to be pitied than blamed. Nor have I neglected the first favorable moment to beg you to believe me incapable of omitting to tell you, as often as possible, that I am ever,

Your most sincere,

Otto Mohr.

2. Apologizing for the Misconduct of a Child at School.

My dear Miss _____,

I felt very much mortified this morning when Willie came home crying, and saying that he had been so naughty in school that his teacher had sent him home; but this afternoon he is so sick that I have sent for the doctor, who says that he is threatened with inflammation of the brain. I think now that his pettishness in school was probably caused by illness, and trust your kindness will overlook the trouble he occasioned you.

Very truly yours,

Mrs. Meyer.

3. Excusing another Person.

Madam,

I take the liberty to address you in behalf of a person, who has had the misfortune to offend you, and who begs me to try and induce you to give him an interview. He assures me, he can explain his conduct towards you, and prove to you that he is more to be pitied than blamed. I beg to assure you, Madam, that I should be the last person in the world, to plead the cause of any one, who had willingly offended you. My knowledge of the character of my friend, convinces me that he is incapable of acting so. If you kindly consent to afford him an opportunity of exculpating himself, it will be for me a great pleasure, to be able to announce to him such agreeable news. In the mean time, I have the honor to be, Madam,

Your most obedient,

John Gunther.

4. From a Tenant to a Landlord, excusing Delay in Paying his Rent.

Sir,

For ten years past I have been your tenant, and you are aware that I never failed to pay my rent when it was due; but now, owing to sickness and the general business depression, which has prevented me from obtaining regular employment, I am reluctantly compelled to ask your indulgence. Next month I will be in receipt of funds from a friend in the western part of this State, when I will liquidate your just demand. Your concession of this favor will be ever gratefully acknowledged by,

Your very humble servant,

John Rehmann.

Reply to the Foregoing.

Dear Sir,

I am truly sorry to hear of your sickness and mischances in business, and trust you will speedily surmount the inconvenience arising from them. It is very far from my design to oppress any tenant, and particularly one of whose honesty and punctuality I have had such ample experience as in your case. You need not therefore make yourself uneasy about the rent, as no demand will be made upon you until it is convenient for you to pay, for I feel perfectly assured that you will not keep it from me any longer.

I am, dear Sir,

Yours respectfully,

P. Palmer.

5. From a Farmer, on the same Subject.

Respected Sir,

I am extremely sorry that through a variety of unforeseen accidents, I am obliged to write to you on such a subject as this. The season last year was bad, but I was enabled to pay you. The present one has turned out much worse, and being so long before we could get the corn home, it is not yet fit to be sold. I only beg your patience for about two months longer, when I hope to pay you faithfully, with gratitude.

I am, Sir,

Your humble servant,

Jacob Zaehler.

6. From a Dressmaker to a Lady, excusing herself from coming at the Appointed Time.

Madam,

I am truly sorry to be obliged to put you off again, but I have a great deal of work to do at home, and it most unfortunately happens to be mourning, so that I cannot possibly leave it. But if you will kindly wait for me until Wednesday, I faithfully promise that I will not disappoint you.

I am, dear Madam,

Yours respectfully,

Ida Krohn.

7. Apologizing for having failed to keep an Engagement.

Dear Sir,

I must beg you a thousand pardons for not keeping my engagement yesterday, but an unexpected affair of the greatest importance to me, called me off at the very moment I was on the way to your house. I regret this extremely, and I shall not feel quite happy, till I hear from you that you are not angry with

Ever yours sincerely,

Walter Weber.

8. Excusing for having Delivered Work too late.

Sir,

However just the blame may be, which I have deserved by my apparent negligence, I trust you will excuse me, when you know the cause. The day after I received your orders, I had to dismiss one of my workmen, and he whom I took to replace him, proved altogether incapable, so that, in a few days, I had to dismiss him also. Added to this I fell ill myself, and was forced to keep my bed. The consequence was, that I was obliged to disappoint, not only you, Sir, but also several other persons for whom I have the honor to work. Under these circumstances I hope you will kindly excuse me, when I assure you, that the work in question shall be delivered in three days, and also that in future you shall be served with greater punctuality.

At the same time that I beg you to favor me with new orders, I have the honor to be,

Your most obedient servant,

John Detmer.

VI. LETTERS OF INFORMATION.

Letters of Information and of News should be short, clear, and probable. Warmth of feeling and rapidity of style are essentials; the former satisfies the mind and imagination, the latter captivates the curiosity. Not all kinds of news are proper to be communicated; there is much which Christian charity, humanity, prudence, forbids our writing. News of little interest in itself, or for the persons to whom we write, as well as all vague reports, should be excluded; the latter at least should only be given with a degree of certitude which they possess or deserve. Never make yourself the vehicle of bad news; if you do, you may be accused of malignity. When called upon to communicate any thing disagreeable, let prudence choose the proper moment to do so, and let sympathy give to your expressions that air of interest which sweetens misfortune.

1. Announcing the Illness of a Mother.

Dear Mrs. Gwynne,

I am sorry to tell you your mother has caught a very severe cold, and the doctor seems anxious about her and says it is an attack of bronchitis. She has been in bed for the last three days, but would not let me write before for fear of unnecessarily alarming you; however, to-day, being no better, she has desired me to do so. The doctor is coming again to-morrow, and should there be a change for the worse I will send you a telegram after he has seen her. She is very restless at night, and cannot be persuaded to take any nourishment beyond a little milk. I came here on a visit last week with the intention of returning home yesterday, but I did not like to leave your mother as she was so unwell.

With kind remembrances, believe me,

Very truly yours,

Bertha Wall.

2. To a Father on the Illness of his Son.

Dear Sir,

A feeling of duty and the great interest I take in your son, who has been for some time in my house, oblige me to inform you, that he has been unwell for some days past. The doctor says he cannot at the moment positively declare what turn the disease may ultimately take, but he fears it may soon become nervous. Fearing to deserve your reproach, should the disease become serious, I lose no time in informing you of his present state, hoping you may decide on paying him a visit, which would rejoice him much. He himself looks upon his illness as of so little importance, that I have made a scruple of informing him, that I wrote to you about it. You may rest assured that, on our part, nothing shall be neglected that can conduce to the re-establishment of his health.

Regretting exceedingly that our correspondence commences with such disagreeable news, and hoping the best for your son, I have the honor to be, Sir,

Your most obedient,

Albert Howland.

3. Announcing the Death of a Father to a Friend of the Deceased.

Dear Sir,

It is with feelings of the most heart-felt grief that I have to announce to you the irreparable loss that I and my family have suffered in the person of my good father, who died of a fit of apoplexy on the 10th of this month. Your long intimacy with him whose death we deplore, enables you to appreciate the excellent qualities of head and heart of the deceased, and you know what he was for his family and friends. You can therefore, better than any one else, conceive the extent of our loss, and will find our grief but too well founded.

It would be a great consolation to us in our sorrow, if we might flatter ourselves that you would continue to favor us with that kind friendship of which you invariably gave my late father such disinterested proofs. This would throw a gleam of light on the uncertain future, and rejoice the sad feelings of

Your much obliged,

Otto Carr.

4. From a Lady to her Brother, announcing the Death of her Husband.

My dear George,

You will have received my telegram telling you that my dear husband was sinking fast. The change for the worse took place quite suddenly last night, and this morning at six o'clock he died. I am too miserable to write more, pray come to me at once if possible, there is so much to be arranged, and I feel quite unequal to giving the necessary directions for the funeral.

Your unhappy sister,

Ella P.

5. Announcing the Engagement of a Daughter.

My dear Mrs. Powell,

I am sure you will be pleased to hear that darling Edith is engaged to be married to Mr. Lloyd; he is the son of a very old friend of ours and is everything we could wish as a son-in-law, and it is delightful to see how happy the young people are in each other's society; he is devoted to her and she is very fond of him. Had it not been so, in spite of our liking him so much, I doubt if we should have given our consent, as at present his prospects are not very good, and they will have to wait till next year before thinking of being married: thus you see it is not yet a matter for congratulations, but I did not wish you to hear the news from anyone but myself.

Believe me, dear Mrs. Powell, with kind regards from my husband and myself,

Very sincerely yours,

Adeline Patti.

6. From a Farmer in Texas to his Friend in Milwaukee.

My dear Friend,

I am exceedingly gratified at being able to inform you that myself, my wife, and our two boys arrived safely here, and are now under good shelter, which was at first somewhat difficult to procure. We have a great deal of uphill work to do, but we hope that brighter prospects are now dawning, and that we shall very soon find ourselves in a state of comparative comfort.

Wages are high, and employment plentiful, at least among the class of mechanics connected with the building interest. Most articles of food can be procured at reasonable prices. Grazing is followed in

this State to a greater extent than in any other of our Union, and it is no uncommon circumstance for one man to own from 10,000 to 30,000 head of cattle.

The summer heats are much mitigated by refreshing breezes from the Gulf of Mexico, which blow steadily during that season; but in November the north winds set in, and sweep over the plains during December and January. The soil is generally very fertile, and cotton is largely grown throughout the State, while, of Indian corn, two crops are raised each year. The other productions are wheat, rye, oats, buckwheat, some sugar, remarkably fine tobacco, indigo, rice, flax, and hemp. The fruits of the North grow here in great perfection, while the tropical fruits fully equal those of Mexico and the West Indies.

As my letter has already become too long, I must defer further descriptions, until another occasion, and close with my own and my wife's regards for yourself and all our own friends in Wisconsin, to each of whom we wish better days and brighter prospects.

I remain, my dear old friend,

Yours, truly and sincerely,

Otto Keller



VII. LETTERS OF FRIENDSHIP AND RELATIONSHIP.

This division of our subject comprises letters of courtesy, friendship, and love, as well as letters passing between relatives and others united by this affection—excepting only the correspondence of lovers and of parents with their children, which form distinct chapters. In such letters the heart speaks. A loving heart naturally imparts its glow to the written page, and this warmth is communicated by the mysterious power of words, to the heart of the reader. It is this pleasure that excites the affections and awakens dormant friendship. How the hearts beat with expectation in the perusal of a letter from one we love! The charm in such correspondence arises from the degree of congeniality in tastes, from the impressed individuality and unstudied naturalness of the writer, from his genuine representations of affection and avoidance of strained or artificial expressions. Remember the daily incidents, perhaps trivial and of small account to ourselves, but always so interesting and dear to those who know our surroundings, or are acquainted with our associations. The fault that is most apt to characterize such familiar letters is egotism. It is difficult to write very often to one who is very dear to you, and not dwell frequently upon the personal pronoun, but a little care will prevent its too frequent recurrence, and very often all such personal details of action and feeling are what your friends most desire. Letters of courtesy should be written on the best paper; for those to gentlemen the paper should be neither figured nor tinted.

a. Family Letters.

1. From an absent Wife to her Husband.

My dear Husband,

You will be glad to learn that I am enjoying myself here; that is to say, I am taking as much comfort as I can under the circumstances, away from you. But of course there are always *ifs* intruding their unpleasant shadows between us and perfect happiness; but if you were here, dearest, I was going to say, I should have nothing else to wish. I shall be home in a day or two. Won't say when, as I mean to take you by surprise.

Much love, and a thousand kisses from your true wife,

Eliza.

Reply to the Foregoing.

My dear Wife,

I am delighted with your letter for two reasons: first, because you write as if you were in good spirits; second, because you say (and I believe you, pet) that you would be still happier if I were with you. Byron says "Happiness was born a twip," and he's quite right. At least it is certain that neither you nor I can be perfectly contented *solus*. If it didn't seem selfish, I should say, leave for home as soon as you receive this letter; I will try, however, to await your pleasure in this matter with exemplary patience, merely hinting, dearest, in the quietest way in the world, that if you don't return soon I shall have to go and fetch you.

With oceans of love for *you*, and kind regards to your friends, believe me always your fond husband,

Joseph.

2. From an absent Husband.

My dearest Molly,

I don't think I shall ever again leave home in search of either health or pleasure without you. I feel as lonely here, even in the midst of gay society, as Robinson Crusoe on his desolate island.

The story of the absent-minded man who, on arriving at the end of a day's journey from home for the first time, discovered that he had left something behind him, and on reflection remembered that it

was his wife, will never be true of me. I have missed you every hour since we parted. How has it been with you, dearest? But I think I know. Let it rejoice your affectionate heart, to know that I shall be with you, probably, next week, and in the meantime shall think of you half the day, and dream of you all the night.

Ever your loving husband,

John.

The Wife's Reply.

Dear John,

Nobody can guess how much delight can be conveyed in a sheet of paper, who has not been blest with just such a letter as I received from you yesterday. So you are coming home, darling, forthwith. How my heart jumps for joy, when I think of it! *Don't* I love you, and *don't* you know it, and *won't* I pay up the long arrear of kisses I owe you when you return! Make haste to the arms of your expectant wife,

Molly.

3. George Washington to his Wife.

PHILADELPHIA, June 18th, 1775.

My Dearest,

I am now sat down to write you on a subject which fills me with inexpressible concern; and this concern is greatly aggravated and increased, when I reflect upon the uneasiness I know it will give you. It has been determined in Congress, that the whole army raised for the defence of the American cause shall be put under my care, and that it is necessary for me to proceed immediately to Boston, and take upon me the command of it.

You may believe me, dear Patsy, when I assure you, in the most solemn manner, that, so far from seeking this appointment, I have used every endeavor in my power to avoid it, not only from my unwillingness to part with you and the family, but from the consciousness of its being a trust too great for my capacity, and that I should enjoy more real happiness in one month with you at home, than I have the most distant prospect of finding abroad, if my stay were to be seven times seven years. But as it has been a kind of destiny that has thrown upon me this service, I shall hope that my undertaking it is designed to answer some good purpose.

I shall rely, therefore, confidently on that Providence which has heretofore preserved and been bountiful to me. Not doubting but that I shall return safe to you in the fall, I shall feel no pain from the toil or the danger of the campaign; my unhappiness will flow from the uneasiness I know you will feel from being left alone. I therefore beg that you will summon your whole fortitude, and pass your time as agreeably as you can. Nothing will give me so much sincere satisfaction as to hear this, and to hear it from your own pen.

George.

4. Complimentary Letter to a Father-in-Law.

Dear Mr. Cooper,

We are so glad to learn from your last letter that you have been quite well in spite of the severe weather we have lately experienced, and that you are in such good spirits. How wise you are not to let the small worries of life depress you. I wish I had a little of your philosophy; as it is, I fear to take things too much to heart, and am inclined to allow trifles to vex me. You set us all such a good example by your unvaried cheerfulness.

I suppose you were very much interested in Tuesday's debate, as you are such a keen politician; but I will not express my opinion on it, gathered second-hand from my husband, in case it should run counter to yours. This you may call cowardice on my part, but it is really discretion.

With kindest love from Fred and myself, believe me, dear Mr. Cooper,

Mary C.

5. To a Son-in-Law.

My dear George,

I was very glad to hear such a good account of you all from Carrie, as, although it is some time since I have been to your house, still I must always feel deeply interested in all that concerns you and yours.

Perhaps I was foolish in fancying that the advice I offered was unpalatable to you: it is, I know, the received idea that a mother-in-law's interference is never welcome, however reasonable may be her remarks; but believe me, dear George, what I said I meant in good part, and had no intention of censuring or criticising any arrangement of yours. I should have expressed the same opinion to any friend of

mine under similar circumstances had I been consulted. The fact of being my son-in-law induced me to imagine that I might speak frankly to you without fear of giving offense: indeed, I regard you as a son, and you must not be too prone to resent words my motherly affection prompts me to say.

With kindest love to Carrie and yourself, and many kisses to my dear little grandchildren,

Believe me,

Yours affectionately,

Maggie Floto.

6. To a Daughter-in-Law.

My dear Sophie,

I must tell you how much I enjoyed my little visit to you last week, the first I have paid to you in your new home, and I trust many years of happiness are in store for you and my dear son. He tells me that he has in you the most considerate and affectionate of wives: I sincerely rejoice that it is so. I have seen many an unhappy marriage owing to thoughtlessness and extravagance on the part of the wife, that I am indeed glad to think my boy is so fortunate in his choice. His limited means call for the most domestic management, and not a little self-denial, and it is so easy when first commencing housekeeping to run into more expense than one's income justifies; but this error I am sure you will carefully guard against, and will remember what strict supervision is required in the smallest domestic details.

I have learnt this from experience, dear Sophie, which I have found to be the best of teachers.

With kindest love to yourself and my son,

Believe me, yours affectionately,

Mary Meissner.

7. From a Married Lady to a Sister about to Marry.

Dear Sister,

You will in a few days assume to yourself duties which are at once the holiest, happiest and most important that can fall to a woman. You are about to unite yourself to a man whose future welfare and happiness will, under Providence, rest to a great extent in your hands, and who will be responsible for much of your earthly good.

I trust that you are not entering into this holy covenant lightly, nor without duly weighing the importance of the step you are taking. I am so much older than you are, dear sister, and have seen you so seldom since I left home, that I feel the deepest anxiety about your future.

My own married life, though clouded by some sorrows, has been ever one of perfect confidence with my dear husband, and upon that one fact, I am convinced, rests much of our own mutual happiness. He knows every thought of my heart, and I believe that I know his.

I regret extremely that it is not in my power to come to your wedding, but I cannot leave home.

Trusting, dear sister, that you will be very happy,

I am, as ever,

Your loving sister,

Carrie.

8. From a Brother in the East, to one in California.

Dear Brother,

You have literally kept your promise, and sent me two letters to my one. I intended to answer your first one at once, but did not find time, or rather did not take it.

I should have been glad to have seen you here ere now, but as you have sent your likeness, it is the next thing to seeing yourself. Perhaps, taking the depreciated state of the paper currency into account, and the expense of coming to the Atlantic States, you have done best in staying where you are.

It is true that business is very good here, and that the demand for workmen in every branch of business is great; but the prices of all the necessaries of life have nearly doubled, and some have more than doubled. I believe our relations in New Hampshire are doing well.

Asa and Susie were here on a visit about New Year's, and we had a good time. They half expected to meet you here.

Father is now over sixty-five years old, having reached that age on the 3d of the present month. I hear his health is good, and there is no reason why he should not live a score of years longer.

I was very glad to get your picture, and to see you looking so well and hearty. I have the small photograph you sent me from Manchester, and must say your appearance has changed considerably, but not more than was to have been expected in the space of seven or eight years. I think you are looking quite as well, and more healthy

than you did then. If you had sent the picture without any clue to whose it was I should never have recognized it. I did not know it when Anna first showed it to me, and said it was an old acquaintance of hers, and she had quite a laugh at me. I send you her likeness with this. I have had some of my own, but they are out at present. I will send one when I get some more.

Write to me again soon, and write twice if you can to my once. I should like to hear from you often.

Your affectionate brother,

Harry.

9. An affectionate Sister to her Brother.

My dear Brother,

You can just imagine my delight at receiving your letter, with the welcome news that you may very soon be with us again. I was so glad! so happy! You would have laughed could you have seen me dance and skip about. I clapped my hands, I kissed and hugged mamma and little Alfred, stroked the old cat, (and you know I do not like cats,) and I played with Carlo until he was tired. I was too happy for that! I told them—that is the cat and dog—the joyful news; and it seemed to me their eyes sparkled, as I know they will when they see their handsome young master again. Oh, when I think of it—you dear fellow! I really do not know how I shall wait. The time will pass so slowly! Now I suppose you say, “What a silly little sister I have got!” That is what papa says; for I rushed up to him, threw my arms around his neck, and almost cried about you.

Papa and mamma are both delighted; but they show it in a very different way. I cannot understand how people can be so quiet, when they are joyful; but really I must stop, or I shall go on all day. Miss Grant has come to give me my music lesson.

With a hundred kisses from all, I am

Your affectionate sister,

Mollie.

b. Letters of Courtesy and Friendship.

1. From a Gentleman friend with a Ring.

My dear Miss Gardner,

As a ring was adopted by the ancients as a symbol of eternity, I venture to request your acceptance of the accompanying little circlet, as an emblem of esteem and affection on my part, which I am sure will be perpetual. Please receive it in the same spirit in which it is tendered. Place it on your finger, and let me hope that as often as you look at it you will be pleasantly reminded of one who has experienced much happiness in your society, and who is now, as heretofore,

Your old and sincere friend,

Charles Moll.

Reply to the Above.

Dear Sir,

You have displayed your usual good taste in the choice of the pretty ring which you have been kind enough to send me as a keepsake. I wear it as I write, and assure you that I prize it highly. The pleasure next in degree to the *presence* of my friend, is the knowledge that he has not forgotten me; and though I did not need this elegant proof of remembrance to be convinced of that fact, I am not the less gratified at receiving such unmistakable evidence that "out of sight out of mind" finds no place in your "proverbial philosophy."

Your friend,

Eva Gardner.

Reply, returning the Present.

Dear Sir,

I hope you will not be offended at the liberty I have taken in returning your kind present, as I make it a rule never to receive anything in this way from gentlemen. I assure you that, while my sentiments of respect and esteem are as cordial as ever, I cannot allow myself, even on the score of friendship, to infringe on a hitherto inviolate principle; and I therefore trust the rejection of your valuable and kindly-meant gift will not be thought unfeeling or unpolite. True good-will and esteem, indeed, are superior to such external evidences, and I am satisfied your generous mind will not for a moment doubt the sincerity of those feelings I continue to cherish toward you.

I am, dear sir,

Your faithful well-wisher,

Eva Gardner.

2. Accompanying a Present.

Dear Marion,

Accept this little token of love and esteem from an old friend. It is but a small proof of my affection, words are not needed to express, for I am well aware that you know me ever to be

Your true and loving friend,

Tillie.

Thanking for the same.

How can I thank you sufficiently for your magnificent gift, you dear kind friend? You quite load me with kindnesses; no proof of your friendship was wanting to assure me of your esteem and friendship, which I hope I shall always deserve.

Thanking you from my heart,

Believe me,

Your most affectionately,

Marion.

3. From a young Lady to a Friend complaining of Coolness.

My dear Ada,

I cannot any longer refrain from writing to you upon a subject which has for some time past given me considerable uneasiness.

I have noticed that your manner towards me of late has not been of that free and cordial nature which characterized it formerly; there exists a coldness and restraint quite foreign to your nature, which is painful for me to witness, and still more painful to reflect upon.

I cannot bear to think that a friendship of so long a standing as ours has been should be broken off, or disturbed by some trifling misunderstanding which might be easily adjusted or explained away. I cannot charge myself with having given you cause of offence, but I may have done so unintentionally, and I therefore beg of you to tell me unreservedly whether I have said or done aught to offend you, and I will willingly make all the reparation in my power. Did I not set a high value on your friendship, I should not have taken the trouble to seek this explanation. I trust, then, you will view my motive in its proper light, and prove that you also appreciate my good opinion by acceding to my request.

Trusting that I shall soon hear from you,

Believe me,

My dear Ada,

Yours very sincerely,

Maria.

Answer to the Foregoing.

My dear Maria,

I hasten to assure you that your misgivings are perfectly groundless, and that I entertain for you at the present moment the same feelings of friendship and esteem that I always have.

While you, on your part, are unconscious of having given offence, so am I on mine of having exhibited any coldness toward you; at the same time I plead guilty to not having been so cheerful and light-hearted lately as is my wont, and this may have tinged my manner with a reticence and reserve which were all apt to attribute to inconstancy or coldness.

The truth is, my dear Maria, that there have been some troubles in our family lately, which I have taken very much to heart, and which in spite of all my efforts to shake them off, oppress me heavily. I cannot well explain this matter to you in a letter, but I hope to see you in a day or two, when I will tell you all. I should have confided the secret to you before, but I did not wish to harass you unnecessarily, and I gave myself credit for being able to disguise my feelings sufficiently to prevent your detecting anything by my outward bearing. Since, however, I have betrayed myself, and you exact this confession from me, I shall, when we meet again, unburden my mind to you, and seek consolation in that sympathy which I know you will be ready to accord.

Meanwhile, again assuring you of my unalterable friendship, believe me,

My dear Maria,

Yours very sincerely,

Ada.

4. To a Friend, on a sudden Accession of Fortune.

My dear Arthur,

Sometimes Fortune bestows her favors on the undeserving; but nobody will venture to say that she has made such a mistake in your case. I congratulate you on the possession of your newly acquired wealth. It could not be in better hands. Long may you live to enjoy it and do good with it. The esteem in which I have always held you could neither be increased nor diminished by any change in your pecuniary circumstances, but I am glad to have such a pleasant opportunity of subscribing myself, as heretofore,

Your affectionate friend,

Willie.

Reply to the Foregoing.

Dear Willie,

Your friendly letter has just reached me, and I hasten to thank you for the sentiments it expresses. A sudden accession of fortune is certainly not an unpleasant surprise, but after all I would much rather have warmhearted friends than riches. Affection and sympathy are better than gold, and they are blessings which gold cannot purchase. I hope that I shall never use unworthily the means which Providence has placed at my disposal. With kindest regards,

I remain, dear Will,

Yours always,

Arthur.

5. From a young Gentleman to his Tutor.

My dear Sir,

I cannot suffer our connexion, which has been of so many years duration, to terminate, without addressing you in such terms as will prove to you that I am sensible of the great care and kindness with which you have watched over me, and directed my education.

Whatever success may mark my future career, I shall attribute in a great measure to your judgment in having directed my studies into the channels likely to lead to beneficial results. And as I mount, step by step, the ladder of life, I shall ever think with gratitude of you, who led me to its foot and encouraged me to ascend.

I trust that from time to time we shall meet, so that you may hear from my own lips the progress that I am making, and that I may feel assured that all goes well with yourself. Should this privilege be denied me, I shall ever pray that every blessing in life may be yours, and shall count myself unalterably,

Your sincere and obliged friend,

Charles Wacker.

6. From a Lad in the Country to a Friend at Home.

Dear Phil,

I promised to write you as soon as I arrived here, and must apologize for the delay, but I have hardly had a quiet moment since I came. You know my cousin Bob came here with me, and we found two friends of my uncle's had sent their boys down for the summer. You may imagine how we enjoy ourselves. There are cows, pigs, horses, chickens, ducks, and all sorts of domestic animals in and around the barn, and although I get many a joke made upon my ignorance of country life, it is all in good part, and I find some chances to return the compliment.

Before you have opened your sleepy eyes in the morning, we are out with a hearty breakfast inside of us. Uncle has allowed us to assist the men, and auntie depends now upon us to gather the wild blackberries and raspberries that grow in profusion about a quarter of a mile from the house. We find fish in plenty in the little streams around, and have had numbers of famous walks and rides.

There are plenty of boys on the neighboring farms, and we make pic-nic parties, walking with auntie's biggest butter kettle stuffed full of cakes, pies, hard eggs, sandwiches, and other good things on each arm in turn, till we find a shady spot, where we can fish or have a good game of ball, tag, or whatever strikes our fancy; there we camp for the day, coming home at dusk all ready for the good supper and comfortable beds we know are waiting for us.

I found a young squirrel lately who was lame, and hopping about under a big tree. I have cured his foot and am taming him. He already knows me, and is as pretty and affectionate as a pet can be. I shall bring him home with me, so you can see him.

Bob is calling to me that the others are all waiting for me to go over to Mr. Hudson's farm to spend the day. John Hudson, a real nice boy, was here last week, and his mother sent for us all to-day. They are all calling me now, so I must close.

Do write soon, and remember me to all the boys at home. I wish you were all here to enjoy as much pleasure as

Your affectionate friend,

George.

7. Charles Dickens to Washington Irving. (Abridged.)

Written in the spring of 1841.

My dear Sir,

There is no man in the world who could have given me the heartfelt pleasure you have, by your kind note of the 13th of last month. There is no living writer—and there are very few among the dead—whose approbation I should feel so proud to earn. And with everything you have written upon my shelves, and in my thoughts, and in my heart of hearts, I may honestly and truly say so. If you could know how earnestly I write this, you would be glad to read it—as I hope you will be faintly guessing at the warmth of the hand I autographically hold out to you over the broad Atlantic.

I have been so accustomed to associate you with my pleasantest and happiest thoughts, and with my leisure hours, that I rush at once into full confidence with you, and fall, as it were naturally, and by

the very laws of gravity, into your open arms. Questions come thronging to my pen as to the lips of people who meet after long hoping to do so. I don't know what to say first, or what to leave unsaid, and am constantly disposed to break off and tell you again how glad I am this moment has arrived.

My dear Washington Irving, I cannot thank you enough for your cordial and generous praise, or tell you what deep and lasting gratification it has given me. I hope to have many letters from you, and to exchange a frequent correspondence. I send this to say so. After the first two or three I shall settle down into a connected style, and become gradually rational.

You know what the feeling is, after having written a letter, sealed it, and sent it off. I shall picture you reading this, and answering it, before it has lain one night at the post office. Ten to one that before the fastest packet could reach New York I shall be writing again.

Do you suppose the post office clerks are to receive letters? I have my doubts. They get into a dreadful habit of indifference. A postman, I imagine, is quite callous. Conceive his delivering one to himself, without being startled by a preliminary double knock!

Always your faithful friend,

Charles Dickens.

8. Robert Emmett's last Letter to Richard Curran, written at twelve o'clock, on the Day of his Execution.

My dearest Richard,

I feel I have but a few hours to live, but if it was the last moment, and the power of utterance was leaving me, I would thank you from the bottom of my heart, for your generous expressions of affection and forgiveness to me. If there was any one in the world in whose breast my death might be supposed not to stifle every spark of resentment, it might be you. I have deeply injured you—I have injured the happiness of a sister that you love, and who was formed to give happiness to every one about her, instead of having her own mind a prey to affliction. Oh Richard, I have no excuse to offer, but that I meant the reverse. I intended as much happiness for Sarah as the most ardent love could have given her. I never did tell you how much I idolized her. It was not with a wild or unfounded passion, but it was an attachment increasing every hour, from an admiration of the purity of her mind, and respects for her talents. I did dwell in secret upon the prospect of our union. I did hope that success, while it afforded the opportunity of our union, might be the means of confirming

an attachment which misfortune had called forth. I did not look to honors for myself—praise I would have asked from the lips of no man; but I wished to read in the glow of Sarah's countenance that her husband was respected. My love, Sarah! it was not thus that I thought to have requited your affection. I did hope to be a prop round which ever your affections might have clung, and which would never have been shaken; but a rude blast has snapped it, and they have fallen over a grave.

This is no time for reflection. I have had public motives to sustain my mind, and have not suffered it to sink; but there have been moments in my imprisonment when my mind was so sunk with grief on her account, that death would have been a refuge.

God bless you, dearest Richard! I am obliged to leave off immediately.

Robert Emmett.



VIII. LETTERS BETWEEN PARENTS AND CHILDREN. CHILDREN'S LETTERS.

Letters expressing the feelings of children toward their parents, and the anxious affection of parents for their children, admit of the widest range in style, "from grave to gay, from lively to severe," and afford never-ending themes of the most interesting character. "The anxiety of a parent for the safety of a child, has been beautifully compared to that of a bird who leaves her young. She is in constant fear that the serpent may find them during her absence, though if such a casualty should happen, her presence could not avert the danger. When a child leaves home, the eye of his parents can no longer watch over him, nor can their lips any longer give him instruction. Their counsels must for the future be written ones, and at first the child will often find it necessary to apply to them for advice, but surrounded by new acquaintances, and the attention taken up with different scenery, it is likely the child may, for a time, neglect and forget his parents; not so, however, the parents their child. They follow him away; they miss him at the table; their thoughts are frequently sent after him; and they have many an anxiety, which nothing but his attention can remove or alleviate. No friend can feel so deeply interested for his welfare; and few are so well qualified to advise, to make allowance for the errors of youth, to judge with candor, to censure with mildness, to point out the right path, or to reclaim from the wrong one."

In the life of children away from home, moments must recur reminding them of the affectionate solicitude of their parents, and in trouble and affliction making them yearn for a sympathy they may then

only in its absence thoroughly appreciate, and it is at such times that a letter relieves the heart of the writer and moves that of the parent. Children should, however, accustom themselves to write regularly to their parents, and they should express themselves in the same easy, cheerful way that they would do in speaking at home. The only rule we think it necessary to lay down, is the propriety of preserving a due regard to the relationship in which the writers are placed to each other. A father, when writing to his son, should preserve his superiority by a gentle degree of authority, and a son should never lose sight of the manner in which he can best express his sense of filial duty.

a. Letters between Parents and their Children.

1. From a Father to his Son beginning the World.

My dearest Son,

Separated as you will shortly be from your childhood's home—for many years, perhaps—and not having your poor old father to consult and obtain advice from, when any difficulties may arise, you will naturally be inclined to appeal to those among your acquaintances whom you may consider from intimate association as entitled to the name of friends.

Now this is a matter in which you must observe the very greatest caution and discrimination; a mistake made in selecting a friend and acting up to his advice, is a fatal one, and no one can for a moment form an idea of the consequences which may arise from it. In the first place do not seek the friendship of the "fast young man" whose sole thought is to gratify himself in the enjoyment of this world's pleasures, without any regard to the misery or disgrace his conduct may be entailing on a happy, innocent family. Make friends of those who, by their actions, have raised themselves in the estimation of their superiors, and are regarded with eyes of jealous admiration by their equals. Remember the old proverb, "Tell me who are your friends, and I will tell you what you are."

I hope, dear boy, your own good sense will lead you to avoid bad companions. Should you ever (which I trust may never be the case) be attempted to do anything contrary to the loss of honor or of duty, question yourself thus: "Should I do this in my father's house? should I act thus in my mother's presence?" The answer will be the best talisman to keep you from falling in your combat with the world.

We have great hopes in you, my dear son. Never omit to write to your dear mother and myself, when you possibly can; and with our best and fondest love,

Believe me,

Ever your affectionate,

Father.

2. From a Father to a Son at School.

My dear Boy,

Now you have returned to school it is my duty to point out to you how absolutely necessary it is for your future success that you should persevere in your studies, more especially if you wish to leave college (for which you are destined) with honor. Do not be carried away with the natural love of ease and pleasure, but accustom yourself at once to really hard work. If you cannot reconcile yourself to do so in your youth you will be unable to do so as you grow older, and you will become incapable of achieving anything great. Application may be difficult at first, but when once you have accustomed yourself to it you will find study pleasant, easy, and agreeable, and in years to come you will be well repaid for the toil and trouble you now undergo. What can be pleasanter than to find yourself at the head of your school, leaving all competitors behind? what more gratifying than to give pleasure to your father and your mother, and to obtain the admiration and approval of your teachers? That, dear boy, will be your reward if you study constantly and patiently; but if you neglect the opportunities offered to you now, your future life will be nothing but disquietude, and you will grow up ignorant, and be despised. Pay attention to my advice, and work in the morning of your days. With your mother's best love and mine,

Believe me,

Your ever affectionate,

Father.

3. To a Child who has been Guilty of Telling a Falsehood.

My dear Samuel,

I was much grieved to find after you had left us in the early part of the week, that the replies you gave me relative to your acquaintance with the L——s were utterly at variance with the truth. Little did I think you would ever deceive us, when such confidence has been always placed in you. Why did you try to deceive me by a falsehood?

Let me entreat you never again to deviate from the truth; should you do so you will soon obtain a character as an untrustworthy person, and no one will believe you, even when you speak the truth. Every one will shun you, as they will always suspect that you are trying to deceive them; even when you are acting rightly they will look upon you with suspicion.

Have you forgotten that Truth is the point of honor in a gentleman, and that no one can tell a falsehood and retain the character of one?

I cannot tell you the shame I felt when I discovered your untruth; I felt degraded by it.

Strive to retrieve your character in the future, by perfect truthfulness and a high sense of what honor requires from you.

Till I believe that you feel the enormity of your fault I cannot sign myself other than

Your afflicted

Mother.

4. From a Father to a Son, relative to his Expenditure.

My dear Son,

Your last letter gave us pleasure not unmixed with pain: pleasure to learn that you are well, and held in esteem by your superiors, and on friendly terms with those of your own standing; and pain from the request which it contained. Your mother, like myself, feels grieved that you should ask for an additional allowance. You should consider that you have brothers and sisters for whom I have also to make a provision, and that if the allowance I now give you (which is considered large) be increased, it must deprive us all of some of our necessary comforts. You must reflect on this, dear boy, and then I am well assured that you will not urge your request. I will, however (for this once alone, understand me), make you a present of One hundred Dollars. Your own good sense, I am certain, will show you the

necessity of retrenchment, so I shall not allude to the matter further. The presents you sent us each by last mail are much appreciated and treasured by us.

We are going to move from this neighborhood, as we find it too expensive; when next you write, therefore, address to Durnford Street.

Your brother Fred is going to be married, but will live near us. His future wife is a daughter of Mr. Passmore, and at his death she will have about \$10,000; at present he will make her an allowance of \$400 per annum.

All your pets are well, and we guard them jealously for your sake. Trusting you will remain sometime at Shopoo, as it agrees with you so well, and that we may constantly hear from you,

Believe me, with our united kindest love,

Your affectionate,

Father.

5. From a Father who has lately Lost his Wife, to a Daughter at School.

My darling Child,

I was very pleased and comforted by your last affectionate letter. Bitterly indeed do I miss you! Had I given way to my own selfish wishes, I think I should not have allowed you to return to school. Your dear aunt, however, who is now looking carefully after my domestic affairs, showed me so plainly that by keeping you at home I should be depriving you of the advantages of education, that I sacrificed my feeling for your sake. On reflection, also, I hoped that you would find some little consolation and comfort from association with young ladies of your own age, for here all is cheerless and dreary. The void caused by your dear mother's death can never be refilled; my home is truly desolate. It would have been wrong to keep you at home to share my grief, and thus uselessly add bitterness to your younger years. Do not grieve too long and bitterly, my child, for your dearly loved mother; imitate her in every action of her life; and when Time has slightly moderated your poor father's sorrow, and you are in charge of his home and your own, things may be brighter and more cheerful again.

Pray write to me soon, and

Believe me,

Your ever affectionate,

Father.

6. Thomas Jefferson to his Daughter Martha, then in her Eleventh Year, at School in Philadelphia. (Abridged.)

ANNAPOLIS, NOV. 28, 1783.

My dear Patsy,

After four days' journey, I arrived here without any accident, and in as good health as when I left Philadelphia. The conviction that you would be more improved in the situation I have placed you than if still with me, has solaced me on my parting with you, which my love for you has rendered a difficult thing. The acquirements which I hope you will make under the tutors I have provided for you will render you more worthy of my love, and if they cannot increase it, they will prevent its diminution. Consider the good lady who has taken you under her roof; who has undertaken to see that you perform all your exercises, and admonish you in all those wanderings from what is right or what is clever, to which your inexperience would expose you; consider her, I say, as your mother, as the only person to whom, since the loss with which the Heaven has pleased to afflict you, you can now look up; and that her displeasure or disapprobation, on any occasion, will be an immense misfortune, which should you be so unhappy as to incur by any unguarded act, think no concession too much to regain her good-will.

As long as Mrs. Trist remains in Philadelphia, cultivate her affection. She has been a valuable friend to you, and her good sense and her good heart make her valued by all who know her, and by nobody on earth more than me. I expect you will write to me by every post. Inform me what books you read, what tunes you learn, and inclose me your best copy of every lesson in drawing. Write also one letter a week either to your Aunt Eppes, your Aunt Skipwith, your Aunt Carr, or the little lady, from whom I now enclose a letter, and always put the letter you so write, under cover to me. Take care that you never spell a word wrong. Always, before you write a word, consider how it is spelt, and, if you do not remember it, turn to a dictionary. It produces great praise to a lady to spell well. I have placed my happiness on seeing you good and accomplished; and no distress which this world can now bring on me would equal that of your disappointing my hopes. If you love me, then strive to be good under every situation and to all living creatures, and to acquire those accomplishments which I have put in your power, and which will go far toward ensuring you the warmest love of

Your affectionate father,

Th. Jefferson.

P. S.—Keep my letters and read them at times, that you may always have present in your mind those things which will endear you to me.

7. From a Mother to her Daughter at Service.

My dear Daughter,

When you left home for service, you were so young and inexperienced that we were most anxious as to your welfare. We are truly thankful to find from your letter, received a few days ago, that you are in a place that is likely to prove comfortable. I need not give you much advice as to obedience, for you have always been, both to your father and myself, a most obedient and dutiful child. Your mistress is very kind in showing you how to perform your duties. Be attentive, and grateful to her for such kindness.

Do not make acquaintances too hurriedly; never stay out later than the hour appointed to you to be at home; and on no account whatever admit any one into the house, without first obtaining leave from your mistress. Never miss an opportunity of attending Divine worship. Write to us as often as you can; and with the love of your father and myself,

Your affectionate,

Mother.

8. From a Father to his Son, complaining of the Severity of his Master.

My dear Willie,

I was very sorry indeed to find from your last that you were not satisfied with your place, and that your master was always finding fault with you. You must not imagine that in doing so he is at all cruel or severe; but, having a great interest in your future welfare, he wishes, whilst there is yet time, to correct the faults he sees you commit. It is not with you that he is angry; it is with the faults and errors he sees you fall into. It is for your good, believe me, my dear Willie, that he speaks; and in after-years you will look with gratitude and respect on Mr. C——, who now appears to you to be harsh and unkind.

With our fondest love, hoping you are well, and that you will be more contented soon,

Your affectionate,

Father.

b. Children's Letters.

1. A little Girl's first letter to her Mamma.

My dear Mamma

You see I can write a letter. I hope you will be able to read it, for I took pains, and was a long time over it. I will do better next time.

Your loving,

Child.

2. From a little Girl to Another who is ill.

My dear Jane,

I was very sorry to hear that you were so ill, but I hope that you are now better, and that in a short time you will be quite well. We all miss you very much, and often talk about you; so you must make haste and come among us again.

From your loving friend,

Eliza.

Answer to the Above.

My dear Eliza,

I am much obliged to you for your kind note asking after my health. I am happy to say that I am much better, but still very weak, and the doctor says it will be some days before I can get out. I very much long to be with you and my playmates again.

From your true friend,

Jane.

3. From a little Girl to her Grandmamma.

Dear Grandmamma,

I send you my likeness, which I have just had taken with mamma's. I hope you will be pleased with it, and hang it up in your room by the side of your other pictures.

With kind love from mamma to you,

I am,

Dear Grandmamma,

Your-loving

Granddaughter.

4. A little Boy's first Letter to his Papa.

My dear Papa,

Will you not be glad to find that I am able to write a letter? It is not a very long one, but I hope it will please you. I will send you a nice letter by-and-by.

From your loving son,

Willie.

5. A little Boy's second Letter to his Papa.

My dear Papa,

When I wrote you my first letter, I promised to send you another in a short time, which I now do.

Although it is not very long since I wrote, I think I have made pretty good progress, and I hope that you will think so too.

I find it is not so hard to form some of the letters as it was at first, and they appear to me to be better shaped and more distinct.

I will go on trying till I can write as well as you do, and my master says that your writing is just like copper-plate.

With kind love, I remain,

My dear papa,

Your dutiful and affectionate son,

Willie.

6. From a Girl at School to her Parents.

My dear Parents,

I was very dull and miserable when I first came here, for the change was so great from my happy home to the large, rambling, cold-looking school. But I am becoming used to it by degrees, and as the governess is kind, and I have some very nice schoolfellows, I am beginning to feel as happy as I can away from my dear papa and mamma, and brothers and sisters.

But I am not to see any one of you again till next Christmas! What a long, long time it will seem! and how I shall count the days and hours until the happy holiday-time comes!

In the meantime I will pay attention to my lessons, so that when I do see you again, you may find a great improvement in me.

With kind love to all, and hoping you will write often,

Believe me, my dear parents,

Your very affectionate daughter,

Emma.

7. From a little Boy in Chicago to his Sister in the Country.

My dear Sister,

Mamma said that if I wished to write a few lines to you she would enclose the note in her letter; so I mean to ask you how you like the country, and if you are well and happy. Mamma will let you know all the news, but I am sorry to tell you that little Fannie is ill, and has not eaten anything for three days. The doctor is coming to see her to-day, and I hope he will be able to give her something to make her well again soon.

Mamma is waiting for my note, so I must conclude, and with kind love,

I remain, my dear sister,

Your loving brother,

Alfred.

Answer to the Foregoing.

My dear Brother,

I am happy to say that I am quite well, and am enjoying myself very much. The country about here is very pretty, and I should never get tired of it if papa and mamma and you were here; but I must not be ungrateful, for everybody tries to make me happy and comfortable.

Poor little Fannie! I am afraid she has caten something that has disagreed with her, or that she has caught cold. I hope you will take care of her, for I should not like to lose her, and when I am away from home, too.

I have no news to tell you, so I close my note with kind love,

And remain,

Your loving sister,

Ida.

8. From a Girl to her Papa, with a pair of Slippers.

My dear Papa,

I beg your acceptance of the pair of slippers which you will find at the foot of your easy chair, they have proved during the last few weeks the most pleasurable occupation of my leisure hours.

I hope these specimens of my hand-work will please you, that you will wear them during many, many happy hours by our pleasant fireside, and that sometimes as you draw them on, you will bestow a thought upon her, who will ever be

Your dutiful and affectionate daughter,

Fannie.

9. From a Boy to his Parents on the approaching Vacation.

My dear Parents,

Mr. Lohmann has desired me to write and apprise you that we shall break up for our Midsummer holidays on the 17th inst., on which day I hope to have the pleasure of seeing you.

I am happy to inform you that I have succeeded in gaining two prizes: one for writing, the other for history; while of the various other branches of learning I think I shall be able to render a satisfactory account.

Mr. Lohmann sends his remembrance, and says that he has great pleasure in confirming what I have stated respecting my progress.

I am, my dear parents,

Your dutiful and affectionate son,

George.

10. From a Girl in the Country to a Friend in the City.

My dear Emily,

The person from whom you received this letter is no longer a denizen of town, but a thorough-going countrywoman. Yes, I have become perfectly initiated into the customs, habits, employments, and mysteries of country life.

I rise at six o'clock and retire to rest at nine. I pass most of my time in the open air, so that I fancy I am becoming quite ruddy and robust, and, certainly, I am tanned as brown as a gypsy.

I can milk a little, churn a little, brew a little, bake a little, and in short, do a little of everything in connexion with farm life. I am just now busy in helping at haymaking, and after harvest I have promised two or three poor old crippled women to do some cleaning for them.

Our fare, I need scarcely tell you, is plain and simple. I am getting to be quite a lover of bacon, and do not at all object to a glass of home-brewed ale. Our meal times also are most primitively ordered. We breakfast at seven, dine at twelve, have tea at four, and supper at eight. All this regularity and simplicity are having a beneficial effect upon me, while personally it is not at all distasteful to me.

A good deal of my time is spent in the garden, a portion of which has been marked off for my special culture, and as I take great pleasure in gardening, my show of flowers and plants is, I can assure you, no discreditable one.

Sometimes I take a stroll down 'the street', as they call it, and have a gossip with the old ladies who happen to be sitting at their doors or standing at their gates.

The village is thinly populated, and the houses are few; but pretty. The church is about half a mile distant, and stands on the top of a hill. It is an odd, old-fashioned building.

And now the shades of evening are beginning to gather, which warns me that I must put by my writing and think of going to bed like a good girl. So good night.

My dear Emily, I remain,

Yours affectionately,

Mary.

11. From a Repentant Son to his Father.

Dear Sir,

I dare not call you father until you tell me that my deep and sincere repentance has removed the just anger that you expressed in our last interview. You told me then that I would live to see the sinful folly of my course, and deeply repent the sorrow I was causing both to yourself and my mother.

Oh, I have felt the bitter truth of your words in my inmost heart, and I can never again know peace until you will assure me of your forgiveness for the pain that I have caused you. If I may come and throw myself at your feet, send me one line by the bearer, and I will hasten to you. If I have sinned too deeply for forgiveness I will leave Memphis at once, and you will forever be relieved of my presence.

Trusting that the love you for so many years manifested for me will now plead in your heart for forgiveness,

I am,

Your erring, but repentant son,

Samuel Wilcox.

12. Another Letter of a Repentant Son.

Dear Father,

The good advice contained in your letter shall not be neglected. I admit that I have given you reason to complain of me, but will endeavor to show you, by my future conduct, that I have thoroughly repented of my folly. I respect and love you too much to give you pain deliberately, and if I know myself you shall henceforward have no anxiety on my account. Excuse me, my dear father, for having grieved and worried you, and believe me,

Your repentant son,

Ferd. Smith.

13. From a Boy, excusing his Extravagance.

My dear Uncle,

Thank you for your very kind letter. I am deeply sorry to have occasioned you so much anxiety, and am most grateful to you for your timely aid. Believe me in future I will endeavor to give you no further cause for complaint, and I can only regret that I should have allowed myself to be led into such thoughtless extravagance. You may depend upon my following your advice, and proving myself worthy of your generous kindness.

I am, dear uncle,

Your affectionate nephew,

John Miller.



IX. LETTERS OF LOVE.

In letters of this kind great caution should be always used, since it is possible, if declined, that they may be shown about, and considerable merriment made at the expense of the writer. Like in all letters giving expression to feeling, the most important rule is to avoid exaggerations and to let the heart speak. This language is universal and understood in all countries; for it is the language of nature, charming us with its simplicity, and, by its true expression of our feelings, possessing the power of commanding our sympathy. As there are no two cases of love alike, just as there are no two persons alive who perfectly resemble each other, but a few suggestions can be offered as to the composition of love letters. Entirely avoid flattery; the fact that you love the person to whom they are addressed is a sufficient proof of your appreciation of any merit or beauty he or she may possess. But at the same time display sufficient earnestness in the offer to convince the fair object of your love that you are thoroughly hearty and perfectly sincere in your admiration. A lady's letter should always be dignified and tender, especially when declining an offer; let it then be understood that you appreciate the character of the admirer and that you shall treat his confidence with discretion.

This division of our subject also comprises letters to parents and other persons who have some influence on the fair object of your love, and whose approval it is important to get. Not only should such a letter be expressive of the affection felt for the lady in question, but it should also be made a vehicle to convey all such sentiments as might serve to overcome any objections which might possibly be made on the part of the parents. The various models and forms given below will enable the writer to amend or combine them so as to give him a frame on which to hang his ideas; even the most celebrated Letter-Writer cannot do more than this.

a. Proposals of Marriage and Answers to them.

1. From a Gentleman to a Lady to whom he has not been Introduced.

Dear Miss Jacobs,

I am aware that I am taking a very unusual step in venturing to address you, but I trust under the circumstances you will be inclined to excuse it, as unfortunately there appears to be no other course open to me of making myself known to you. Your beauty, dear Miss Jacobs, has inspired me with a sincere affection for yourself, and the various occasions on which I have had the pleasure of seeing you have served but to deepen the impression you at first created; and the one hope that animates me in thus writing to you, is that you may be induced to return my affection and ultimately become my wife. My position and means would, I think, be found satisfactory by your friends, and I trust you will give me an early opportunity of pleading my suit in person, and of offering every possible explanation to your relatives respecting my prospects in life. In the meantime I should tell you that I have lately become a junior partner in the firm of Messrs. Lewes and Lewes, civil engineers, and that I am thoroughly able to maintain a wife in comfort, if not in luxury. I venture to enclose my photograph. Dare I hope that it may mutely speak for me?

Believe me, dear Miss Jacobs,

Very truly yours,

E. M. Thomas.

Answer, favorable.

Dear Sir,

Your letter received this morning surprised me not a little, coming from one who is an entire stranger to me. I at once showed it to my aunt, with whom I am staying, and she considers it so straightforward, that she sees no objection to your calling on her, especially as she is slightly acquainted with some members of your family. My aunt will be at home about four o'clock, but you must not consider this permission to call as an encouragement of your hopes on my part. It is merely an opportunity afforded by my aunt of our becoming acquainted.

Believe me,

Very truly yours,

Helen Jacobs.

Answer, unfavorable.

Miss Jacobs was naturally very much surprised at the contents of Mr. Thomas' letter. She hastens to inform him that it is out of the question she can entertain his proposals. She need not trouble him with her reasons for this decision, beyond saying that they are quite conclusive, and she very much regrets, for Mr. Thomas' sake, that he should have allowed himself to think of her for a moment. She begs to return his photo, and to add that she trusts the impression she appears to have made upon him will prove but a very transitory one.

2. From a Gentleman to a Lady whom he has Seen but Once.

Madam,

Prompted by an impulse which I cannot control, and impelled onward by a passion which overwhelms every other consideration, I have dared to address you with the hope faint, yet deathless, that Fortune, which sometimes seconds a desperate resolve, may thus far favor me.

I acknowledge that, previous to yesterday, my eyes had never beheld you; but no sooner did you flash across my path than I felt enchained, enraptured, and experienced an instantaneous and vivid impression to which I had hitherto been a stranger.

I could not remain easy a moment longer without ascertaining your name and address. To accomplish this, I had the boldness to follow your footsteps, and for this and subsequent acts of temerity, I seek your pardon, and implore to overlook the offence for the sentiment which occasioned it.

That I should be charmed at first sight by so fair a presence cannot be inconsistent in itself, or a matter of surprise to you; doubtless this is not the first instance by many of your having led the senses captive on the instant. It may, however, be the first time of your having been addressed under similar circumstances; so that, while others hesitate outside the barrier, I have entered the lists, and set my lance in rest.

For this display of eagerness and impetuosity, let me ask your forgiveness, and at the same time remind you that it is not altogether incompatible with real regard, which some suppose should be of slow and gradual growth.

I venture to assert, however, that in every case where two hearts are concerned, affection has had its birth in some instantaneous im-

pression or sudden impulse. Esteem, respect, and regard, which accompany the tender passion, follow afterwards. The heart is first impressed with a hasty sketch, and the outline is at a later date filled in.

I trust, therefore, madam, that, although this communication emanates from one to whom you are unknown, you will not conceive it to be wholly undeserving of notice; but that you may be induced to hold out some hope, however slight, and to favor me with a few words of reply, from which I may extract hope to animate me, and encouragement to persevere.

I have the honor to be, madam,

Your most obedient and devoted servant,

William Meissner.

Answer, favorable.

Sir,

I scarcely know whether I am acting rightly in answering your communication, and I certainly should not have done so but for the respectful and apparently earnest tone in which you have addressed me.

You must not, however, misinterpret this concession as giving you any immediate encouragement; and I must at once apprise you that I cannot accede to your request of a personal interview. I am living here under the care of my aunt; to her I have shown your letter, and she bids me to say that if you think proper to call and see her any evening, she will give you a hearing.

My subsequent determination will in a great measure depend upon the counsel I shall receive, joined to my own feelings and inclination. Beyond this, I cannot for the present say more, excepting that

I remain,

Sir,

Yours respectfully

Lottie Kunze.

Answer, unfavorable.

Sir,

To your extraordinary letter I have nothing to reply, beyond informing you that such communications are most unacceptable, and I beg that all further correspondence may cease.

I am,

Sir,

Yours, &c.,

Lottie Kunze.

3. From a Gentleman to a Lady on having seen her but Twice.

My dear Miss Junger,

I am afraid you will accuse me of acting upon impulse only, from my venturing to write to you on so short an acquaintance, but were I to wait for months it would make no difference in my feelings towards you. I have met you, it is true, but twice, and my declaration of affection may perhaps appear precipitate in your eyes, but will you not make allowances for this in consideration of the true and lasting feeling of regard with which you have inspired me? I am convinced I shall never love anyone but you, and all I ask at present is to be allowed the opportunity of endeavoring to gain your affection, and of being received by yourself and family as a suitor for your hand. I trust you will not refuse me this much, as the happiness of my life, I feel, depends upon my success in obtaining your consent to become my wife at no distant day.

I do not anticipate any objections on the part of your father as far as my position and income are concerned, at least I think he will consider them satisfactory.

Hoping to have a favorable answer from you in the course of a day or two,

Believe me,

Very truly yours,

Louis Meiner.

Answer, favorable,

Dear Mr. Meiner,

Your letter is a very difficult one to answer. I cannot but feel flattered at the admiration you express, and grateful for the affection you apparently feel for me. My being able to return it is of course a matter for future consideration, and you must not blame me should I fail in so doing.

My mother is of the opinion that there is no reason why you should not be received at our house on the footing you desire, and for my part I shall be much pleased to see you.

Believe me,

Very sincerely yours,

Ella Junger.

Answer, unfavorably.

Miss Junger begs to thank Mr. Meiner for his letter, and for the high opinion he has formed of her, but although sensible of the honor he has done her she regrets to say it is quite out of her power to receive him on the footing he suggests, or to hold out the hope that she can ever be anything to him beyond an acquaintance. Circumstances into which she need not enter preclude her coming to any other decision, and she trusts Mr. Meiner will not be offended at her frankness, and will not allow himself to think of her any further.

4. From a Gentleman advanced in Years to a young Lady.

Madam,

You will probably be astonished on perusing the contents of this letter, but I trust, nevertheless, that I shall not offend you by what I have written, nor suggest occasion for ridicule.

I cannot disguise from you the fact that I am many years your senior, and, according to every-day notions, I ought not to address you in any other strain than that which an elderly friend might adopt. But if I venture to overstep the prescribed limits, I must seek for an excuse in your loveliness and amiability, which have taken so strong a hold of me, as to make me forget aught else but that I admire you ardently and esteem you tenderly.

The world, I am aware, is apt to censure a union where a disparity of years is conspicuous; but permit me to remark that there are alliances far more ill-assorted, in which, it is true, there is an agreement of age, but a want of harmony in views, tastes, and sentiments, provocative of more unhappiness than the binding of youth with age.

Should you honor me with your hand, my endeavor would be, by constant solicitude and affection, to make you forget or overlook my gray hairs; whilst, in common gratitude for your having consented to cheer my declining days, the remnant of my life should be devoted to consulting your interests and gratifying your wishes.

I trust you will not think I am hinting at a bribe when I state that my means are more than ample to procure for you every comfort and luxury that life can afford; and when I am gone I shall be able to secure to you a provision befitting a lady.

Ardently trusting that you may be prevailed upon to reply,

I remain, Madam,

Your sincere admirer,

Otto Hinkel.

Answer, favorable.

Sir,

I need scarcely say that I was quite unprepared for a communication of the nature of that which you have addressed to me, and it has taken me some time to decide upon so difficult and delicate a matter.

I recognize the truth of your statement that there are many alliances ill-assorted from other causes than disparity of age; and from what I have seen and heard of you, I am inclined to believe that any difference in this direction would be compensated for by extra kindness and care. I, therefore, offer no opposition to the wishes you have expressed.

On Wednesday next I am going to the house of my brother-in-law, Mr. Meier, and if you call there in the evening, you will see—

Yours faithfully,

Mary Schirmer.

Answer, unfavorable.

Sir,

In reply to your letter, I beg to say that I do not consider disparity of age a barrier in itself, provided the younger companion has a taste for quietude and seclusion, and is content to lead a retired life. But I do not scruple to confess that, for the present at least, I am differently disposed; and I feel certain that this would be the source of irritation on one side and repining on the other, and of consequent unhappiness to both.

While thanking you, therefore, for your kind expression and intentions, I must beg to decline the honor of your proposals; and with best wishes,

I remain,

Respectfully yours,

Mary Schirmer.

5. Love Letter to a Girl.

Dear Rosy,

On returning home from skating yesterday afternoon, and reflecting alone on the pleasant morning we had passed, I was more than ever impressed with my wretched solitary existence. Will you break for me this monotonous life by saying, "It need not be, Charlie."

I have loved you fondly and long; your parents and mine are intimate friends; they know my private character. Will you accept me as your husband, dearest Rosy?

Believe me,

Your ever fondly attached,

Charlie.

6. Another.

Dearest,

Days have passed by now since we have had the pleasure of a few moments' conversation even; how these hours have dragged their slow pace along you and I alone can tell. It is only when we are left to the peaceful enjoyment of our own society that time flies. It may be that to-morrow at Mrs. E.'s we shall have a little time alone. We all dine there; she told me she should have a dance also, and that your mamma had promised her your sister and yourself should be of the party. May I ask for the first waltz? I send a few flowers, but I imagine you will only wear one, the rose in your hair; your sister is always pleased with a bouquet, so I shall not be very angry if you let her have them, only wear my rose.

Your own,

Louis.

7. A Sailor to his Sweetheart.

My dear Fanny,

You are never out of my mind. If you only think of me half as much, I shall be satisfied. Sleeping or waking it is all the same, Fanny, you are my only thought. What have you done with your piece of the half-sovereign we cut in halves? I have bored a hole in mine, and wear it round my neck on a bit of blue ribbon, to show that your William is true blue. Do you wear yours the same, my dearest Fanny? When I come home we will splice the halves, and Fanny and her William will be one—will we not, darling girl? Our cruise will now soon be over; I only hope, Fanny, you have been as true to me, as I have been to you, never have I ceased thinking of you. Bear in mind your faithful William, who loves you as fondly as ever.

Your devoted lover,

William.

8. From a Hostler to a House maid.

Dear Ellen,

I have been anxious for some time past to make my feelings known to you, but have not had an opportunity of doing so. I, therefore, think it best not to delay any longer but to tell you by letter that I very much wish to make you my wife, if you think you could be happy with me. We have seen each other so often the last two years, I am quite sure I should never like anyone but you; and I want you to say you have a favorable opinion of me, and that your heart is mine, my dear Ellen. If this is so, the sooner we are married the better.

The legacy of \$500 I received from my late master, added to my own savings of the last ten years, will enable me to take a lodging-house in a good situation, and I have already seen one which I think would answer very well, but I cannot decide upon anything until I know whether you will accept me as your husband, and if I have not greatly mistaken your sentiments I believe you will.

I remain, my dear Ellen,

Your fond lover,

Tom.

Answer, accepting.

Dear Tom,

I hasten to answer your kind letter. You have not mistaken my feelings: I have a great respect and esteem for you joined to a sincere affection, and from what I know of you, I feel sure you would make me a good and kind husband, and therefore I have no hesitation in accepting your offer. I am very much flattered by your good opinion of me, and as your wife, I will do everything in my power to continue to deserve it.

I hardly know what to say about being married at once, as I am very comfortable in my present situation, and am putting by a little money every year; but as you are thinking of taking a lodging-house at once, I had better hear what you have to say before making up my mind either way.

Hoping to see you very soon,

I am, dear Tom,

With kind love,

Your truly affectionate,

Ellen.

Answer, declining.

Mr. Tom,

What induced you to believe that I had any partiality for you? I am very sure that I never treated you with greater kindness than any other of my male friends, with all of whom I chat pleasantly when I meet them. Let me tell you that, though I wish you well, I have no desire to receive any attentions from you, and I shall be much obliged if you will hereafter only regard me as a kind friend.

Respectfully yours,

Ellen.

Another unfavorable Answer.

Tom,

I thank you for your kind offer, but, as I have no desire to enter into matrimony at the present time, I beg leave to decline the compliment you wish to pay me. Girls are as numerous as blackberries in August, and, I have no doubt, you can soon find one who will make you a more suitable wife than I could hope to be. Therefore, be not discouraged, but direct your attentions to some more compliant damsel than

Your well-wisher,

Ellen.

Another.

Mr. Tom,

I have always said that I would never marry a man in whom I could not repose full confidence, and whose temper and habits were not such as would warrant me in trusting my future happiness to his keeping. I have already told you that I know your habits to be bad, and I hoped you would never again annoy me with your addresses. As you have seen fit to intrude your proposals upon me once more, I take this opportunity to assure you that, hereafter, I will not reply to any letters upon the subject which may come from you.

Ellen.

9. From a Gentleman to a young Lady with whom he has long been on Terms of Intimacy.

Dear Miss Boller,

Notwithstanding the intimacy which has existed between us for so many years, I have never ventured to address you in warmer terms than friendship warrants. Nevertheless, I have long secretly entertained a tender regard for you, and I feel that the privilege of calling you mine would be the great felicity upon earth.

You cannot doubt the sincerity of my passion, since it is not of recent existence, but has grown out of my long intercourse with you, and has been fed and nurtured by those charms of mind and person which, above all other ladies of my acquaintance, you possess.

For myself, you have doubtless seen sufficient of me to lead you to a favorable or unfavorable judgment, and now that I have confessed how dear you are to me, need I tell you with what mingled sensations of hope and mistrust I count upon your verdict?

With each post I shall anxiously expect to receive the dear, welcome missive, and I shall mark that day of my life with a white stone which enables me to exchange the title of friend for that of lover.

I am,

Dear Miss Boller,

Your sincere admirer,

Otto Diehl.

Answer, favorable.

Dear Sir,

To one whom I have so many years regarded as a friend, and for whose good qualities I have the highest respect, I can return no other than an acquiescing answer.

I have mentioned the subject to my brother, who is now, as you know, the sole relative I have left, and he not only approves my acceptance of your proposals, but desires me to say, with his kind regards, that he will be happy to see you on the earliest day you can fix for a visit to town. Meanwhile,

I remain,

Dear Sir,

Yours very sincerely,

Carrie Boller.

Answer, unfavorable.

Dear Sir,

The task you have set me of replying to your letter is unhappily a most painful one. I have been so long accustomed to regard you as a friend that it grieves me beyond description to be compelled to write anything in opposition to your views.

Candor, however, bids me to declare that, much as I esteem and honor you, I am unconscious of that deeper feeling of which the heart should be susceptible towards one who proposes to occupy the position that you would.

While feeling highly flattered at the preference you have shown me, I deeply deplore its misdirection; for I am certain that there are many objects much more worthy of your affection than ever I could be, who would feel too happy to receive your attentions, and but too proud to occupy the station to which you would raise them.

I sincerely trust that this negative reply will cause no estrangement between us, but that, on the contrary, you will approve of my choosing rather to remain your friend—as I hope I shall—than to consent to become in name only that which every woman ought to be in heart; moreover, if I do not mistake your nature, I believe you to be too generous and noble-minded to seek an alliance upon any other terms than those I have indicated.

I remain, dear Sir,

Your sincere friend and well-wisher,

Carrie Boller.

10. From a Gentleman to a Lady, by whom he has been previously Rejected.

Madam,

Although, by addressing you once again, I run the risk of offending you, I must beg of you to consider my importunity as the result of an admiration so ardent and sincere that it will not bear to be repressed by ordinary discouragement.

Some time has elapsed since I had the unhappiness to receive from you an answer rejecting my proposals. But as, in the interval, it is possible that circumstances may have occurred to induce you to alter your determination, I appeal to you again with the hope that you may be inclined to review, and, I trust, to reverse, your former decision.

It is possible that some points of my character may have been misunderstood, or that I have been judged hastily in matters which the lapse of time has served to explain satisfactorily. There may be attaching to me some failing—of which, alas! I know I have many—that needs but my consciousness of its existence to bring about its removal.

Be the cause what it may, I trust that I am not regarded by you with positive dislike or unconquerable aversion, and I implore you to afford me the opportunity of removing any prejudice that may exist, and of convincing you by unswerving devotion and unchangeable regard that you are all in all to me.

I do not speak idle words, or proclaim an empty promise, when I say that there is no sacrifice I would hesitate to make, no line of conduct I would refuse to adopt, could I but win your favor. Again, therefore, let me entreat you to point out any defect of mine which causes you repugnance, and I will at once eradicate it.

Trusting that your heart may be open to my appeal,

I remain,

Madam,

Your most devoted servant,

Edward Stein.

Answer, favorable.

Dear Sir,

After long and anxious consideration, I am induced to yield to your appeal, and so far to accede to your request as to withdraw the positive refusal I once gave you, and to consent to a renewal of your correspondence on the same footing as formerly.

A lady is not expected to assign reasons for her decisions, but for your own satisfaction I may inform you that certain circumstances have recently come to my knowledge which put matters in a different light to that in which I viewed them previously.

I am,

Yours truly,

Dora Kohn.

Answer, unfavorable.

Sir,

In reply to your letter, I beg to say that I see no reason to alter the determination I had previously arrived at, and I must, therefore, beg of you, once and for all, to spare yourself the trouble and me the pain of communicating further upon the subject.

I am,

Sir,

Yours obediently,

Dora Kohn.

11. From a Widower to a young Lady.

My dear Miss Grossmann,

I am about to ask you a very serious question which nearly concerns my happiness, and I trust you will be able to return me a favorable answer.

From what I have seen of your amiable disposition and gentleness, I feel sure that you would make me a sweet and loving wife and companion. Will you consent to this, and be the mother of my darling children? They are so young that at present they have hardly recognized their loss. They have already learned to love you and it is in your power to fill up the void that now exists both in my heart and home.

It is now two years since I suffered a loss which I then thought irreparable, but since I have known you, I have felt that there was yet happiness in store for me, if you would accept the love I have to offer you, none the less sincere because I have loved before, and have mourned so deeply. Do not hesitate to tell me frankly whether the interest I have awakened in your heart is a feeling of regard for myself, or merely one of compassion for my lonely condition. One word as regards my circumstances. I have a fairly good income, but this is a matter for your father's consideration, and I know that I can satisfy him on this point.

Shall I call and receive your answer to-morrow from yourself or will you write to me? Perhaps the latter would be best.

Believe me, dear Miss,

Yours very faithfully,

Edward Delbrueck.

Answer, favorable.

Dear Mr. Delbrueck,

You are quite right in thinking that I have been very much interested in you and your sweet children; I have felt so sorry for you and for them. Do you really think I could be to you all you say and replace her whom you have lost? I should not be afraid to undertake the responsibility of being a mother to your little pets, if I were certain it be for your happiness; mine I am sure would be secured by a union with you, and I do not know why I should hesitate to tell you that, father consenting, I will be to you everything you wish. I have not said anything to my father at present. I would rather leave it to you to do so; he has so great a regard for you, that I know you will be well received by him.

Believe me, dear Mr. Delbrueck,

Yours very sincerely,

Emma Grossmann.

Answer, unfavorable.

Dear Mr. Delbrueck,

I very much regret that the friendly interest I have taken in you and in your dear little children, should have led you to imagine that I entertained any warmer feeling towards you than that of friendship; perhaps it would be kinder to tell you at once that my affections are already engaged, although there is no immediate prospect of my marriage, and our engagement is at present only known to the members of my family. My heart being devoted to another, I felt at liberty to evince an almost sisterly liking for you, in my endeavor to cheer you and lighten your sorrow. I am deeply grieved to have unintentionally misled you into thinking I cared for you in the way you wish.

Now that you know the reason why I cannot return your affection, you will not, I trust, think I am to blame, and allow me to regard you as one of my greatest friends.

Pray believe me, dear Mr. Delbrueck, with kindest wishes for your happiness,

Yours very truly,

Emma Grossmann.

12. From a Widower with Grown-up Daughters to a young Lady.

Dear Miss Dreyer,

I think you must be aware what pleasure I take in your society, how greatly I have been fascinated by your many attractions, and how much I admire all your amiable qualities. I fear I am only one of the many who have already told you this, but still I venture to hope that I am not altogether indifferent to you. Your friends will perhaps tell you that I am old enough to be your father, and that a man with grown-up daughters ought not to think of making so young a girl his wife, but in spite of my being well over forty, my sympathies and affections are as keen as if I were twenty years younger, and if you will accept me, it shall be the study of my life to make you happy. You would be a sister and companion to my girls, and to myself the most beloved of wives. I will not press you to give me answer at once; take time to consider if you think it would be for your happiness to link your fate with mine. I will only add how grateful I should be to you if you decide in my favor, and believe me,

Very faithfully yours,

Otto Berger.

Answer, favorable.

Dear Mr. Berger,

I have taken time to consider the contents of your kind letter, that I might be quite sure I was making a wise decision. It is not the difference of age between us that has made me a little doubtful as to how I should answer you, but rather as to how I should be received in your family, and whether my coming amongst you in this new position would not make things unpleasant for you as well as for myself. Your daughters are great friends of mine, it is true, but would they not feel aggrieved at my being the mistress of a house over which they have themselves had sole control. However, I am perhaps too sensitive in this matter, and I should be wrong to sacrifice your happiness and my own to an idea which perhaps is unfounded. I have said enough for you to understand the feelings with which I regard you, and if after reading this letter you still think I should make you happy, I will offer no further objection to your wishes.

Believe me, dear Mr. Berger,

Very truly yours,

Mollie Dreyer.

Answer, unfavorable.

Dear Mr. Berger,

Much as I like and esteem you, I nevertheless shrink from the responsibility of the position you offer me. I do not think such a step would be either for your happiness or for mine. Your daughters would very naturally regard me as an intruder, and would feel very pained at your marrying a girl as young as themselves. I am quite serious in what I say and am not the least likely to think differently; I, therefore, hope you will soon view my decision in the same light as I do, that is to say, as the only fitting one under the circumstances.

With all good wishes,

Yours very truly,

Mollie Dreyer.

13. From a Widower to a Widow.

Dear Madam,

The length of time that I have enjoyed the honor of your acquaintance will probably have been sufficient to put you in possession of my previous history, while your own, I need scarcely say, is well known to me.

It appears, then, that we have both sustained a loss, which we may not unreasonably hope to repair; and while I am studying to cause you to forget the sorrows of the past in the happiness of the present, I shall without doubt derive the same consolation from your society and kind offices.

Believe me, then, when I tell you that I entertain for you a sincere and affectionate esteem, founded upon a long and intimate knowledge of your many excellent qualities, and I crave, that for the remainder of our lives I may become the guardian of your interests and the possessor of your hand.

Should you, as I ardently trust you will, accept my proposals, no opportunity shall be wanting to prove to you that I am, as I now venture to subscribe myself,

Yours ever truly and faithfully,

Charles Rothbart.

Answer, favorable.

Dear Sir,

I will not attempt to conceal that from the various opportunities I have had of observing your character and disposition, I have conceived for you a feeling of friendliness.

It would be affectation in me to say that I am indisposed to re-enter the marriage state, and I can offer no objections to your proposals, only trusting that your actions will be in keeping with your sentiments.

To-morrow evening I am going with my brother and his wife to a concert, and if you would like to escort me thither, further opportunities will be afforded us of talking over the subject of our correspondence, and I shall at the same time have the pleasure of introducing you to my nearest surviving relatives.

I am,

Dear Sir,

Yours sincerely,

Mary Hoffman.

Answer, unfavorable.

Sir,

I have given your letter long and earnest consideration, and have at length arrived at the conclusion that I shall be best consulting my interest and happiness by remaining in my present state.

Such being my determination, I do not scruple to acknowledge that, from the high esteem in which I hold you, there is no one with whom I would more readily have shared my lot in life, had I felt so disposed. But my decision is unalterable, and for the remainder of my life I must content myself, if you will permit me to remain,

Your sincere friend and well-wisher,

Mary Hoffman.

14. From a Lady, enclosing her Portrait, to a Gentleman.

Dear Mr. Bauer,

In answer to your repeated requests that I should send you my portrait, I have at length been induced to enclose the semblance of my unworthy self.

If, as you have often assured me, the possession of so insignificant a token will afford you happiness, I trust that in moments of bitterness and trial one glance of the counterfeit will suffice to assure you that the original sympathizes with you: and when you are prospering you may detect in these lineaments an expression of kindred pleasure and gratification suggestive of the regard felt for you by

Yours ever truly,

Anna Dato.

Answer, acknowledging the Portrait.

Dear Miss Dato,

The receipt of your charming portrait—so long looked for and desired—has afforded me inexpressible pleasure, and I hasten to thank you for so kindly acceding to my wishes.

Believe me that this dear resemblance of yourself shall no more leave my possession than shall your memory be effaced from my heart. I shall regard it as my talisman, deriving from its smiles approbation and encouragement in the struggles of life, and drawing from that sweet, feeling expression which the artist has so faithfully reproduced, sympathy with suffering, and consolation in sorrow.

May the happy day be not far distant which will give to me the original of this fair image, is the prayer of

Your devoted and affectionate admirer,

Leo Ernst.

b. Letters to Parents and Guardians, relating to Marriage.

1. To a Father asking for his Daughter's Hand.

Dear Sir,

I venture to write to you upon a matter in which the happiness of my life is concerned. I have long admired your second daughter, Miss Louisa Blum, and I trust I am not mistaken in thinking that she is not indifferent to me; indeed, I am confident that had I your permission to do so I could succeed in winning her affections, but I hesitate to say a word to her on this subject until assured that I have your sanction to address her. I have even delayed asking for your consent

to be accepted as a suitor for your daughter's hand, fearing that you might consider my prospects hardly justify me in taking such a step, but I feel I can wait no longer to declare my sentiments, and to learn what chance there may be for me.

My salary and income together do not amount to more than \$1250 per annum, but with what you may be inclined to give your daughter should her marriage meet with your approval, I have no doubt that with prudence and economy I might be able to make a comfortable home for her.

Hoping you will give this letter your favorable consideration,

I remain, dear Sir,

Very faithfully yours,

Aug. Wilde.

Answer, favorable.

Dear Sir,

I cannot say that I altogether approve of early marriages, or think it right that a young man should rely upon other than his own resources when he contemplates maintaining a wife. However as my daughter's happiness is my first consideration, and as I find on questioning her that she is evidently attached to you, I shall not oppose your engagement, and I will do what I can to enable you to marry, but in justice to my other children I cannot promise to do much, and \$500 a-year is the utmost allowance I can make her, and I shall further expect you both to wait at least six months which at your time of life ought to be and indeed is no hardship; any way this is the decision I have arrived at after mature deliberation.

I am, dear Sir,

Faithfully yours,

Frank Blum.

Answer, unfavorable.

Dear Sir,

The only part of your letter which afforded me any satisfaction is that wherein you say you have not spoken to my daughter respecting your hopes. I may as well inform you that I am not prepared to make her any allowance on her marriage. What she will receive from me at my death is a question for my future consideration. I do not intend her to marry a man who cannot support her without coming to her father for help, and you will distinctly understand that I beg to decline your proposals for her hand.

I am, dear Sir,

Faithfully yours,

Frank Blum.

2. To a Father of a young Lady, soliciting his Consent.

Dear Sir,

I have been fortunate enough to gain your daughter's affections, and having spoken to her on the subject of my hopes yesterday. I hasten to ask for your consent, trusting earnestly that you will not withhold it. It would be my constant endeavor to do all in my power to make her happy, and to prove that I was worthy of her choice. Before saying a word to her I talked the matter over with my father, and he has promised to do all he can to further my wishes, and says he will allow me \$1000 a year from October next, in addition to the salary I now receive. Your daughter fully understands my position, and is quite willing to accept the home I can offer her subject to your approbation.

I remain, dear Sir,

Faithfully yours,

Alfred Kasten.

Answer, favorable.

Dear Sir,

Since my daughter's happiness is concerned in obtaining my consent to become your wife, I can only say that I will offer no opposition to it, and shall be glad to receive you at our house as her accepted lover. I trust that you will, as you say, make her a good husband.

I am, dear Sir,

Yours truly,

Charles Walter.

Answer, unfavorable.

Dear Sir,

I am sorry that my daughter was not previously learning my wishes on the subject, mentioned in your letter. I am very much displeased with her for giving you any encouragement, as she fully understood that it would be contrary to my views were she to do so; however it obliges me to tell you distinctly that I decline to give my consent to any engagement between you, and I am not likely to alter this determination.

I am, Sir,

Yours faithfully,

Charles Walter.

**3. From a Gentleman, whose Proposals have been Previously
Deferred, to the Father of his Intended.**

Dear Sir,

The auspicious moment has arrived for me to acquaint you that I have at length succeeded in attaining the object for which I have been striving, and that now my position is sufficiently established, and, my means ample enough, to enable me to enter with confidence into the married state.

In regard to your daughter's affection for me, I flatter myself that I continue to retain it undiminished; and, provided no other impediment exists than that which I have succeeded in surmounting, I respectfully solicit your sanction to our early union.

To satisfy you of the truth of my statements, I forward you the names of two gentlemen who are intimately connected with me in business, and who are acquainted with the whole of my affairs. And I shall be happy to afford you any other evidence of my means and stability that you may require.

Trusting that you will favor me with an early reply,

I am, dear Sir,

Yours respectfully and truly,

Richard Jones.

**4. From a young Man to his Father, asking Consent to his
Marriage.**

My dear Father,

I deem it my duty to inform you that I have contracted an intimacy with a young lady, the daughter of highly respectable residents in this town. I am desirous of connecting myself in marriage with her, and as my affection is reciprocated, and her parents are not averse to my suit, nothing is wanting to complete our happiness but your consent to our union, which I most respectfully solicit.

I trust that you are acquainted with my character sufficiently to be convinced that I should not fix my regards upon one who would do discredit to my choice, or be unworthy of your recognition. And from the opportunities I have had of studying the disposition and character of Miss Steiner, I feel sure that not only will she truly fulfill the duties of a wife to me, but will at the same time evince towards you the love and reverence of a daughter. My present means and future prospects you are as well acquainted with as I am, and trust that you will agree with me in considering them sufficiently stable and promising to warrant my venture upon matrimony.

The change made in my condition of life by marriage will not, I assure you, affect in the slightest degree my feelings towards you: I shall continue to entertain for you undiminished respect and affection, and by bringing to you a partner in this regard and care, I may be able to ensure for you, by our united good offices, new pleasures to gladden your declining years.

Trusting that this will find you in good health, and hoping to hear from you shortly,

I remain,

My dear Father,

Your dutiful and affectionate Son,

Robert.

5. To the Mother of a Lady whose hand is solicited.

Madam,

Permit me, most respectfully, to inform you that for some time past I have entertained a tender regard for your daughter, and I now solicit the happy privilege of visiting her, and, at the same time, of paying my respects to you.

My means are amply sufficient to maintain in comfort and respectability the lady who would honor me with her hand, and I trust that my disposition is such as to leave a daughter no cause to regret that she had exchanged a mother's home for a husband's roof.

As I have the honor of being known to Mr. and Mrs. White, who are, I believe, intimate friends of yours, they will be able to satisfy you upon many points upon which it would be scarcely becoming of me to enlarge.

Trusting that I may have the pleasure of receiving from you a favorable reply,

I remain

Yours truly and respectfully

Walter Cobb.

Reply, favorable.

Dear Sir,

I have consulted my daughter respecting the communication with which you favored me and have also made inquiries of Mr. and Mrs. White concerning you. The result is that I feel it would be selfish of me to interpose any obstacle to your wishes, and you have, therefore, my consent to pay your addresses to my daughter.

It may not be out of place here to remind you how devotedly I am attached to this my only tie upon earth, and with what tenderness and care Clara has been reared; while to me she has been the most dutiful and affectionate of daughters, and I believe will make the best of wives.

Some of our relations from the country are coming to spend the day with us on Monday, and in the evening we shall be happy to see you.

I am,

Dear Sir,

Yours faithfully

J. F. Meyer.

Reply, unfavorable.

Sir,

I regret being compelled to return a negative reply to your letter. Ever since my daughter has been left fatherless, her existence and mine have been bound up in each other, and neither of us would consent to take a step which was not calculated to promote mutual as well as individual happiness. To you it may appear that I am harsh and selfish in deciding adversely to your wishes, but I can conscientiously acquit myself of any such feelings and motives, and assure you that in declining to receive your proposals, I believe I am best consulting the interests of all parties concerned.

I do this with the greatest respect, and at the same time acknowledging your worth of character and personal good qualities; and trusting you will accept the wishes of my daughter in unison with my own, that your future may be prosperous and happy,

I am,

Very respectfully

J. F. Meyer.

Unfavorable, an account of a Pre-engagement.

Dear Sir,

It is always painful to return an unfavorable answer, but such is unfortunately my task on the present occasion.

My daughter has for a long time been engaged to a gentleman whose character and position give her no cause to regret the tie. At the same time she duly appreciates the compliment implied by your preference, and unites with me in the sincere wish that, as an esteemed friend, you may meet with a companion in every way calculated to ensure your happiness.

Believe me, dear Sir,

Your sincere friend,

J. F. Meyer.

6. From a young Lady asking her Mother's Counsel and Consent.

Dearest Mamma,

I have a serious matter to confess, which I hope will not anger you. Although it seems wrong for me to think of loving any one but my dear mamma, yet if you could see Walter Barton, I am sure you would forgive me: he is so gentle, sensible, accomplished, and — handsome. He was introduced to me by Mrs. Harris, who has a high opinion of him, and his visits have become almost a daily occurrence. He is most honorable and straightforward, and desires permission to inform you of his present means and future prospects.

Forgive me, dear mamma, if I am wrong; but I must confess that my feelings are deeply enlisted in his favor, and I feel that much of my future happiness depends upon our union. Would that you were here to counsel me! for never before did I find my reason so much under the control of my heart.

Please write immediately, or come yourself, to

Your affectionate, but anxious child

Clara.

Mother's Reply.

My dear Daughter,

I am ever willing to do any thing which may tend to secure your happiness. If your account of Mr. Barton be not exaggerated, my fondest wishes will be realized; but be careful, before you give an unqualified assent to his proposals, to study the minuter details of his disposition and character. I shall be at Long Branch on Thursday week, when I shall experience not only the pleasure of embracing my dear children, but also of an introduction to him whom my daughter has deemed worthy of a place in her affections.

Your loving mother

Ella Kahn.

7. From a young Lady to her Mother, informing her of a Proposal.

My dearest Mother,

I have very wonderful tidings to communicate to you! Yesterday Mr. C., of whom we have seen a great deal since I came to my aunt's, joined me on the Boulevard (where I was walking

with only aunty's little dog Fido with me), and after a little unimportant conversation, suddenly proposed to me! I was very much astonished, for I had not an idea that he cared for me. I have referred him to you, as of course I cannot decide without your advice and approval. But, dearest Mamma, I like him very much, better than any one whom I have ever seen, and if you would not think it imprudent of us to marry on his small income, I think I could be very happy with him.

I do not think that riches confer happiness, and I should be content, myself, to share his moderate means and struggle to get on with him, hoping for better days to come — in a pecuniary sense I mean.

He is a very religious man, Mamma, and very good tempered. I could trust him fully, and look up to him as a guide and adviser.

My aunt knew that he intended to make me an offer, and says, that she thinks I "might do worse", which is warm approval from her.

Pray, dearest mother, let me hear from you by return of post. I cannot help feeling restless till this affair is settled.

Ever your loving
and obedient child,

Lizzie.

8. To a Guardian, soliciting his Consent to an Engagement.

Dear Mr. Brand,

Since I last wrote to you I have received a proposal of marriage from Mr. Edward Gray, with whom I think you are slightly acquainted. He is very much attached to me, and I have a great esteem and regard for him; so much so, that I have told him I would endeavor to obtain your consent to our engagement, and I trust you will see no reason for withholding it. Mr. Gray says he will be very pleased to explain his position and prospects fully to you, if you will allow him the opportunity, and he trusts that you will find both satisfactory. I thoroughly understand the importance of the step I wish to take, but as my future happiness is deeply concerned in this matter, I hope you will return a favorable answer to our mutual wishes.

With all kind regards, believe me,

Very sincerely yours

Dora Mandel.

Answer, unfavorable.

My dear Miss Mandel,

I do not consider, that Mr. Edward Gray would be a desirable husband for you in any way. I am sorry that you should have allowed matters to go as far as they have gone, as I understand from your letter that you have partially accepted him. However, I have your interest too much at heart to give my consent to a marriage which I am convinced would not ultimately be for your happiness, and I am sure that you are possessed of too much good sense to act contrary to my opinion. In my responsible position as your guardian, I must advise you to the best of my judgment in what affects your welfare; and, disagreeable as it is to me to oppose your wishes, I feel it my duty to write to you as I am now doing.

If you desire it, I will myself communicate with Mr. Gray.

I remain, dear Miss Mandel,

Your sincere friend and guardian

Louis C. Brand.

**9. From a Father to a young Man, forbidding him to pay his
Addresses to his Daughter.**

Dear Sir,

Your attentions to my daughter have become so marked of late, that I must beg you to discontinue them. I do not approve of you as a suitor for my daughter's hand, simply on the ground of your want of means; and I consider that you have not been acting fairly towards her in endeavoring to gain her affections, not being in a position to make a home for her. I have my daughter's promise that she will neither write to you or see you without my consent, and I rely upon your honor to respect my wishes, and not to attempt any further communication with her.

I am,

Dear Sir,

Yours faithfully

John C. Sattler.

Answer to the Foregoing.

Dear Sir,

Your letter occasioned me some surprise, as from the encouragement I have received to visit at your house and from the manner in which I have been allowed to devote myself to your daughter in public, at balls and parties and in society generally, I was under the impression that Mrs. Sattler and yourself tacitly approved of my attentions to her.

It would have been kinder had you thought proper to signify your disapproval six months ago, as my attentions must have been as patent to you as to every one else. However, as your daughter acquiesces in your views, I have nothing more to add beyond that I will respect your wishes, and beg to remain

Yours faithfully,

Charles B. Mang.

10. From the Father of a young Lady to the Father of a young Man, disapproving of his Son's Attentions to his Daughter.

Dear Sir,

I am sorry to have to write to you on a somewhat delicate subject; the fact is, your son has been paying my daughter considerably more attention than I think desirable, and a word from you would no doubt put a stop to anything further. He has been on such a friendly footing with my family that I did not apprehend that anything like a serious attachment was likely to spring up between your son and either of my daughters; however, from what I gather, such is the case.

I am sure you will agree with me that a marriage between my daughter Agnes and your boy would be most imprudent, if not altogether impossible. I take for granted that he cannot look to you for an allowance upon which to support a wife, while I am certainly not in a position to do anything for my daughter; under these circumstances, perhaps the best thing would be for the young people to discontinue meeting for the present.

Were your son of age I should take a different line with him; as it is, I leave it to you to bring him to a reason; should he be so foolish as to persist I shall take care that my daughter understands that she is not to encourage him in his attentions.

I am, dear Sir,

Very respectfully

Leo M. Stern.

**11. From the Mother of a Lady to her Daughter's Lover
respecting a Quarrel.**

My dear Mr. Rull,

It is always a delicate matter for a third person to interfere in lovers' quarrels, but as the happiness of my child is at stake, I feel it my duty as her mother to try and bring about a reconciliation between you. I will not question which of you is in fault; all I wish is to see the smiles return to my child's face, and tranquillity to her heart. She is evidently very unhappy, but tries to conceal it even from me. I think, dear Mr. Rull, that if you really love her, as I am sure you do, you will come to her on receipt of this letter, and you need have no fear of your reception. Trusting you will not misunderstand the feeling that actuates me in thus writing to you,

Believe me,

Very sincerely yours

Mrs. E. F. Stein.

**12. From the Mother of a Lady to a Gentleman, breaking off
his Engagement with her Daughter.**

Dear Mr. Kraus,

I am writing to you with my daughter's consent, and it is my painful duty to tell you that as there seems no prospect of your being able to make a home for her, I think it cruel and unfair to hold her to an engagement which has now lasted over two years. You have not fulfilled any of the promises you voluntarily made, and which induced me to sanction your attentions. I understand that your family are not inclined to do anything for you, and therefore I see nothing for my daughter but years of weary waiting, probably to end in ultimate disappointment.

If you have any regard for her welfare, you will, I am sure, release her from her present trying position, and accept my decision for her good without endeavoring to shake her resolution. I must ask you to send me a few lines of acquiescence; and with every wish for your success in life,

Believe me, dear Mr. Kraus,

Very truly yours,

Mrs. O. Meyer.

13. From the Father of a Lady to a Gentleman, breaking off the Engagement.

Dear Sir,

From circumstances that have come to my knowledge, I consider it my duty to break off the engagement between my daughter and yourself. I have desired her to hold no further communication with you, and I have been sufficiently explicit to convince her how unworthy you are of her affection and esteem. It is unnecessary for me to give you the reasons which have induced me to form this judgment, and I will only add that nothing you can say will alter my determination.

I am, Sir, yours faithfully,
R. S. Ottmann.

c. Letters between Engaged Couples relating to Important Occasions.

1. To a Lady on first being Accepted.

My dear Clara,

I have been awaiting your answer to my letter with the greatest impatience, and though you were too good to keep me long in suspense, still the interval between writing to you and hearing from you, was passed by me in alternate fear and hope — fear that I had mistaken your feelings, and hope that perhaps you did care for me a little. At present I can hardly realise the happiness of knowing that I may soon call you mine; it is the fulfilment of my dearest wishes.

Believe me, dearest, it will be my one thought and care to render your life a happy one as far as it lies in my power, and if we both love and trust each other we may, I hope, look forward to a bright future together. I was much gratified by your father's message to me, and I shall hope to run down to Clyde on Saturday next as he so kindly proposes. In the meantime, will you not send me a photo of yourself that I may show it to my mother, who is most anxious to know you, having heard from her son how sweet and lovable you are.

I remain, dearest Clara,
Your devoted

Otto.

2. A Lady's first Letter to a Gentleman to whom she is Engaged.

Dearest Frank,

You asked me to write you a long letter in answer to yours. It is a great happiness to do so, and to know that you care to hear all my thoughts, hopes, and wishes. I have read your letter again and again; the assurance it contains of your affection is very precious to me. Dear Frank, do you really love me as much as you say you do? I must not doubt it, but still it seems so strange and new to me that I should have the power of winning the heart of one so good and clever as you are, and that your choice should have fallen upon me. I am very proud it should be so; my heart is full of thoughts of you, and every hour of the day I look forward to being with you again. I try, oh so earnestly, to fit myself for the position that awaits me as your wife, that you may never be disappointed in me, and that we may be all in all to each other.

With fondest love, believe me, dearest Frank,

Your affectionate and devoted

Lola.

3. From a Gentleman abroad to his Lover in Illinois.

My dear Lottie,

Once more the delightful opportunity presents itself of corresponding with you. I have enclosed, separately, an account of my adventures and proceedings wishing to devote these lines exclusively to you, and to allow my heart to pour out uninterruptedly all that it feels on your account.

Oh, my dear Lottie, words cannot tell how deep and abiding is the love I feel for you! While toiling from place to place, your image sustains me, and the recollection of words kindly spoken and tenderly conveyed, serve to invigorate my energies and reanimate my spirits. Without the possession of your affection my present life would be darkness and void, but solaced by your love, knowing as I do that I have deposited in my keeping a treasure that monarchs might envy, I move onward, with light and certain step, looking forward to that blissful moment when I may once more clasp you to my heart, and lay at your feet the results of my toil.

Since last I had the happiness to behold you, I have traversed thousands of miles, and have been identified with every variety of human life, but with the ever-shifting scene, my feelings remain unchanged, and beneath the varying surface, an undercurrent still sets in towards you.

By day and by night my thoughts are of you and with you. Often in my solitude I recall many little scenes in which you and I were actors; repeat to myself words which on occasions you have addressed to me, and depict some tender look which I have detected travelling towards me; some gesture of affection and regard which thrilled me then, and the sweet remembrance of which is ecstasy now.

Much, very much more could I say, did time and opportunity permit me, but I am compelled to conclude. My parting wish is that you will write to me as often as possible, stating every little particular about yourself, and acquainting me with the minutest circumstance that concerns you.

Adieu, my dear Lottie, may God bless and guard you! Remember me in your prayers; keep me in your good wishes, and let your heart remain all my own, and believe me,

My dearest,

Your ever devoted and attached,

Emil.

4. From a Lady to her Betrothed, who has not Written to her.

Dear John,

It is more than a month since you wrote to me. Are you ill? or what causes your silence? I have thought lately also that your letters were constrained and cold, as well as few and far between. Has your affection for me changed? If so, speak frankly to me, dear John. I would not for the world hold you to your promise to me, if you desired to be released from it.

Write to me immediately, and answer me truly.

I am, ever,

Yours affectionately,

Emma.

5. A Servant to her Sweetheart.

Dear Edward,

Your letter received last week was a great pleasure to me, as you seem to be doing so well. I shall be very glad when we can meet again and talk over our future prospects. It seems almost a lifetime since we saw each other, and yet it was only five weeks ago last Sunday. I feel that the old saying, about absence making the heart grow fonder, is very true, Edward; I hope it is the same with you. I like my place very much indeed; the family are all kind and

good to me. They must like me, I think, as my mistress has raised my wages fifty Dollars a year. I told her you would be able to go to your mother's for a few days soon, and she has no objection to your coming to see me here. I must leave off now, with best love.

I remain,

Yours affectionately,

Dora.

6. From a Lady to her Lover, whom she Suspects of Inconsistency.

Dear George,

I had a visit yesterday from my old friend Mrs. C. Long. She is, you know, ignorant of my engagement to you. In the course of conversation she told me that you are at Saratoga, and that you were flirting with Sophy Grey! Is it truth, or idle invention? If it be really the case, no words would be sufficiently strong to express my contempt for you. Is it right for a man to win a woman's affection only to disappoint her at last? Your own heart (that is, if not very materially changed) will answer, No! Write immediately to me, then, and dispel my anxieties, for they are almost more than I can at present bear. I demand the truth from you, which every honorable-minded man is bound to render to the woman whose affections he has gained.

Your very unhappy

Ida.

7. From a Gentleman accusing his Love of Flirting.

Dear Mollie,

It would be impossible for me to express in adequate terms the pain to which you are continually putting me by practising what I take the liberty of describing as undue freedom with others.

There is seldom an occasion which brings us together that is not rendered most unhappy by your persistently attracting the attention of a crowd of so-called admirers with suggestive looks, words, and gestures; your humble servant in the meantime being shut out from the circle as unworthy of your notice—an object of pity to those of better feeling, and a thing of scorn for the heartless.

You cannot, I am certain, be conscious of the evil you are working by your cruel conduct. Could you but analyze the feelings of those whom you momentarily seek so gratify, and who profess to wor-

ship you so ardently, you would quickly be convinced that while trifling with them, you were also deceiving yourself. And could you but for a moment realise the pangs that you occasion me, you would have no just cause for a triumph.

Did I not know that you really possess tender feelings and a kind heart, I should be inclined to judge you harshly. But as it is, I can only impute to you one of two weaknesses—either that your spirits overcome your judgment, or that you seek, by feigning to be favorably disposed to others, to enhance your attractiveness in my eyes, and to redouble my ardor towards you. Believe me that my affection needs no such incentives as these. My admiration and regard for you spring from purer sources, and will long outlive the mere passion of the hour.

You will not, I hope, be offended with me in daring to address you thus plainly. You are too sacred in my eyes to be made the mere sport of lispng courtiers, and I esteem your favorable opinion too highly to suffer even the semblance of it to be diverted from me to others.

With reiterated assurances of unswerving attachment and devotion, believe me,

Yours ever sincerely,

Fred. Hild.

8. From a Gentleman, apologizing for unjust Suspicions and rude Conduct.

My dear Hilda,

With feelings of the deepest shame and contrition, I acknowledge my rude and hasty conduct towards you last night, and implore your forgiveness.

I will not attempt to deny that I was for the moment blinded by jealousy, and I did not perceive my error till too late. No one can be more sensible than I am of the gross injustice and cruel wrong I did you, in suspecting you capable of imagining, much more of acting with duplicity. My only excuse—if excuse it can be called—is that my love for you overswayed my judgment, and for the time reason was dead within me.

Inflict any punishment; impose upon me what penance you will, so that you do not withdraw from me, even for the briefest interval, your confidence and affection. Leave me but these, and I will endeavor to prove by the future exercise of forbearance and discretion, how greatly I appreciate your clemency and kindness.

Apart from all other considerations, however, I declare to you that the anguish and remorse occasioned by having once offended you are too galling and acute for me ever to attempt a repetition of the offence.

Again and again suing for your forgiveness,

Believe me, my dear Hilda,

Your truly repentant,

William.

Answer, forgiving.

Dear William,

I cannot disguise from you that for a time your strange and unseemly behavior occasioned me great pain. Your angry glance is still present to me, and your cruel words are still ringing in my ears.

But since you acknowledge your fault in suitable terms, and promise not to offend in like manner again, I do not wish to appear obdurate, and grant you my forgiveness.

I must, however, beg of you to be more guarded for the future. I have never given you cause to entertain these hateful suspicions, and you need not fear that I ever will. When, therefore, your heated imagination or overstrained vision leads you to view circumstances in a distorted light, think for a moment that your affection for me will be best evinced, not by hasty upbraiding, but by calmly investigating whether the blame you impute to me is real or imaginary.

Having made reparation for your fault, you may consider your peace effected. All is forgotten and forgiven.

And still I remain,

Yours very affectionately,

Hilda.

Answer, refusing Forgiveness.

Sir,

If the present instance of your rudeness and indelicacy had been the first, I should not have hesitated to overlook it. But the repetition of a conduct as inexcusable as it is cruel, proves to me that you are afflicted with a hasty and ungovernable temper, and that you care little for the pain you give others, so long as you can vent your passion.

The obvious conclusion is, that if you allow your feelings to get the better of you now, you would more certainly do so when a change of position gave you what you would doubtless consider a right to exercise—unlimited control over the object of your suspicions. In simple truth, I view with alarm the probable consequences of an alliance under such circumstances, and you cannot be surprised if I refuse to forge for myself a chain which I might be doomed to wear for life.

I desire, therefore, that from this day all correspondence may be at an end between us; and, lest you seek to accuse me of being harsh and unforgiving, I must remind you how often you have confessed your folly in a similar strain, and how you have over and over again made promises of amendment, only to break them.

It is with great regret that I am forced to this decision, but feeling, as I do, its justice, to say nothing of its expediency, all that remains for me is to bid you farewell, and with best wishes, subscribe myself,

Yours truly,

Hilda.

9. From a Gentleman to a Lady to whom he is Engaged complaining of her Indifference.

Dearest Edith,

You must be aware that you are making me very unhappy by the line of conduct you are pursuing. You cannot suppose it is very pleasant to me to see you day after day encouraging the attentions of other men. At the ball last night you appeared to prefer every man in the room to myself as a partner. If you acted in this way with the idea of arousing my jealousy, let me tell you it is a very dangerous game to play at; but I am afraid nothing so flattering to myself was intended, and that a love of admiration and indifference to my feelings were the motives that actuated you. If this is the case, it would be best for both of us that our engagement should be at an end; if, however, you are able to assure me that you meant nothing by your thoughtless coquetry beyond the amusement of the moment, you shall never again hear a word of reproach from me on this subject; and I will trust you as fully as before.

Believe me, dearest,

Your ever faithful and affectionate

Charles.

10. From a Gentleman to a Lady to whom she is Engaged,
confessing his Jealousy.

My dear Rose,

Is it your intention to break off your engagement with me? I can only suppose it is so from the way you allow Mr. Little to devote himself to you. It seems everyone is aware he is paying you more attention than, under the circumstances, you ought to receive from any man, save myself. Either he is ignorant of the engagement between us, or he is dishonorable enough to act in defiance of it. If you have not sufficient regard for my feelings and for your own position as my promised wife, to put an end at once to any further acquaintance with Mr. Little, you will understand that I resign all pretensions to your hand, but I should be sorry to think that you had changed so completely in the last few weeks as to care for me no longer. My sentiments have not altered towards you, in spite of all that has passed; and it rests with you to say whether you prefer Mr. Little to myself. I shall of course abide by your decision, and remain,

Yours very truly,

Louis C. Mann.

11. From a Gentleman to his Lover respecting her Jealousy
of him.

My dear Florence,

Your reproaches are entirely undeserved, and I am surprised at your permitting yourself to indulge in the feelings you have expressed. Much as I am attached to you, I must tell you, once for all, that I detest jealousy in a woman, and I should soon cease to care for one who tormented me by repetition of such accusations. If, during our engagement, you are to feel aggrieved at my offering the slightest civility to any lady of my acquaintance, what chance of happiness is there in store for us in married life? I can see nothing but unhappiness for both of us if you persist in giving way to this feeling; dismiss it from your mind, it is not worthy of you, and remember that perfect trust is what I expect and desire from her who is to become my wife. I feel strongly on this subject, as I have seen so much alienation and misery occasioned by unfounded jealousy.

Believe me, my dearest Florence,

Ever yours,

George.

**12. From a Lady to a Gentleman to whom she is Engaged,
excusing herself for her Unwarrantable Jealousy.**

My dearest Charlie,

I have been so unhappy lately, thinking you did not care for me as you used to do, that the joy of receiving your letter, and learning that I still hold the first place in your heart, has been almost too much for me, and I have shed such happy tears. It is so hard to doubt one you love, and it seems that I have tormented myself quite unnecessarily all these past weeks; still you must admit I had some excuse for making myself miserable. What was I to think from your silence, and from all I heard? Dearest Charlie, believe me, I will never doubt you again, never, never, and I shall always think you are the kindest, dearest, best, and truest of men, and that you are all my own.

I remain, now and always,

Your loving

Etta.

**13. From a Lady to a Gentleman to whom she is Engaged,
breaking off her Engagement owing to change of Feeling
towards him.**

Dear Hugh,

Believe me, I am sincerely grieved at the pain I fear this letter will occasion you, and I trust you will not think hardly of me for what I am about to say. I did not rightly understand my own feelings when I accepted you, and mistook esteem and friendship for love. Much as it costs me to make this confession, I feel it is due to you, and that I ought to tell you I can never entertain the affection for you that you have a right to expect from your future wife.

This knowledge has made me very unhappy, but I have now determined to ask you to release me from my promise; dear Hugh, forgive me; I venture to hope that some day you will be as happy as you deserve, although it is not in my power to make you so.

With kindest wishes, believe me,

Yours very sincerely,

Carrie.

14. From a Lady, breaking off her Engagement on account of his Indifference.

Dear Mr. Canberg,

You will doubtless not be surprised at the contents of this letter, indeed you have hardly left me any alternative than to say that I wish our engagement to be at an end. Perhaps I ought to have arrived at this decision sooner, but I was reluctant to give you up until I felt quite sure it was the right thing for me to do. I could not be happy with one whom I did not esteem as well as love, and by your conduct of late you have forfeited my good opinion, and have destroyed my faith in you. I return all your letters, and beg that you will send mine back to me; I have also returned the presents you have made me at different times.

Believe me,

Yours very truly,

Clara B. Fischer.

15. From a Gentleman, asking his Lady to put an end to the Engagement.

My dear Emily,

I hesitate to write to you on a rather delicate subject, but I trust you will not be hurt or offended if I say that I fear our tastes are so opposite, that married life under such circumstances could not fail to result in unhappiness to both of us. Your heart is evidently set on the enjoyment of all the gaieties of life, while my ideas are centred in domestic quiet and repose. I have neither the means nor inclination to enter into the former, and you would hardly content yourself into the latter. You cannot but acknowledge the truth of this, and I have no doubt you will see the necessity of putting an end at once to an engagement that is in every way unsuitable.

Believe me, dear Miss Obmann,

Very truly yours,

Otto C. Kerr.

16. From a Gentleman, putting an end to his Engagement.

Dear Miss Wahl,

I can but be aware that you desire to be released from your engagement, and since this is the case, pray consider that you are entirely free as far as any promise to me is concerned. I beg to return your letters, and with wishes for your future happiness, believe me,

Faithfully yours,

David R. Colter.

17. From a Gentleman, asking his Lady to name the Day of their Marriage.

My own Darling,

We have not been engaged quite long enough to understand each other thoroughly, and as far as I can see there is no good reason for delaying our marriage. I have not pressed you before on this point, but if you really love me as I think you do, you will consent to make me happy by naming an early day. Why should we not be married immediately after Christmas? this would give you time for any preparations you may have to make, while, as for myself, I should be quite ready to receive my dear little wife next week, if she would only come to me. Dearest Annie, will you consult your mother? I am sure she will say I am right, in asking you not to put off our marriage any longer. I cannot possibly get away from here for the next ten days or so, but write and tell me it shall be as I wish.

Your affectionate and devoted

George.

Answer, fixing the day.

My dear George,

If the 16th of this month will suit your plans, I shall be ready on it to take the final vows which will bind me to obedience for the future. Will you be a very severe "lord and master?"

Ah! I know what you will say! Only keep your promises, dearest, as faithfully as I intend to keep mine, and we shall be very happy together. But we must both ask God's assistance for the performance of our new duties, or we may fail lamentably.

I am a little nervous, and half sad, half happy. Come soon, and soothe

Your anxious and affectionate,

Annie.

Answer, postponing.

My dear George,

In reply to your most affectionate letter, I am compelled to ask you for a little further delay. I have always promised Jane Gordon that she should be my bridesmaid, and she cannot be in Milwaukee for another fortnight. Will you wait, dear? I should be so much obliged to you if you would; and I trust it is the very last disappointment that I shall ever inflict on you.

My dearest George, believe me ever,

Yours faithfully attached,

Annie.

Another Answer, postponing.

Dearest George,

I wish I could write as you suggest, but there are many reasons against our marriage taking place just at present. We have as you say been engaged some little time, but three months is, after all, a very short period in which to learn the tastes, feelings, and ideas of one who is to be life's dearest companion; besides which we have seen so little of each other, and I cannot help feeling that this period of our life is perhaps the sweetest and pleasantest we may ever experience: married life will bring cares and responsibilities with it, and I would prolong my present happiness, if I could. You must not be angry with me for saying this, dear George, or for being rather reluctant to exchange happy certainty for the unknown future. My mother will not influence me either way, but allows me to judge for myself. She will be happy to see you here when you can arrange to come to us for a few days, and you and I can talk things over, and perhaps your arguments may prove more convincing than mine, in which case I shall give way.

In the meantime I am, with love,

Your affectionate and attached

Annie.

18. From a Lady to a Gentleman who has proposed a secret Marriage.

Dear Sir,

Great as is my regard for you, I do not hesitate to tell you promptly that I cannot consent to what you propose. I will not attempt to underrate the obstacles which present themselves to our union; but these afford only a *show* of reason, and do not in reality warrant our taking an unusual step. In the end, we shall surely find means to surmount these barriers, while mere prejudices may be conquered by time.

In instances of clandestine unions secrecy means deceit; for, in order to realize the scheme, it is necessary for the chief conspirators to act with duplicity towards their nearest and dearest friends, to say nothing of the deceit practised upon society generally. In our case, such conduct could not fail to challenge the adverse judgment of those whose good opinion we most value; and the result would be coolness, mistrust, and, in some quarters, positive ill-will. These consequences

I doubt if you have well weighed, and I am sure you do not desire to brave them.

You will see, therefore, that from motives of policy alone, it will be wiser to abandon your project, while loftier impulses must unhesitatingly condemn the prosecution of such a design.

Do not think that I am taking you to task, or conceive a mean opinion of you for what you have done. I believe that affection has blinded your judgment; while in my case, I must ask you also to believe, that it is my true regard for you which prompts me to adopt a diametrically opposite view.

Let us, then, sincerely essay our best to overcome adverse circumstances. These, while darkening our present, may serve to gild our future, and, while for the moment retarding our happiness, may ultimately enhance it.

I am, dear Sir,

Yours truly and faithfully,

Amanda E. Lang.

19. From a Lady to a Gentleman who proposes a hasty Marriage.

Dear Sir,

The term of our acquaintance is too brief to justify my acceding at present to your request.

From what I have seen of other instances, I feel certain that a hasty alliance is not calculated to produce good results; and, apart from this consideration, I fail to recognize the necessity of being precipitate in a matter which, beyond all the other events of our lives, demands deliberation and caution.

A connexion which is to continue for life ought, in order to ensure happiness, to be the result of something better than impulse. It cannot be gainsaid that affection has its surest foundation in respect and esteem; and these can only be matured by time and opportunity of observation.

I think that, upon reflection, instead of quarrelling with the decision I have arrived at, you will see its reasonableness, and be disposed to agree with me; and, whatever the ultimate turn of affairs may be, you will hereafter be convinced that my hesitation has been exercised as much for your interests and happiness as for mine.

At all events, I feel persuaded that you possess too much good sense to take umbrage at my refusing to entertain your proposition. My refusal, after all, is as uncompromising to myself as it is just to you. Moreover, it is an indirect compliment to you, since it evinces a desire to contemplate still further a character which, up to the present, has I confess, revealed few exceptional points.

With the best and most sincere good wishes,

I am,

Dear Sir,

Yours most faithfully,

Lotta.



X. NOTES OF CEREMONY AND COMPLIMENT, INVITATIONS, ANSWERS, POSTPONEMENTS AND CARDS.

Notes, in letter writing, are short written communications of a transient or local interest, by which persons make known to each other their wishes, compliments, or commands. Notes, or billets, except familiar notes, differ from ordinary letters in the following particulars. First, they are more formal; second, they are written wholly, or partly, in the third person; third, the date is generally at the bottom; and, fourth, they are without signature. They are appropriately used in matters of ceremony, such as weddings and dinners, and in brief communications between persons but slightly acquainted. They must in all instances be short, plain, and polite, and of a reserved manner of expression. Flourished ones are out of place.

In the formalities of Notes, observe the following particulars, as any departure from these rules, being a fault of the most glaring kind. Great care must be taken not to change from the third person to the first or second. Such a mistake plainly indicates inexperience or carelessness. Example:

Mr. Howland presents his compliments to Miss Byford, and would be much pleased if *you* would accompany *me* to the performance at the Columbia Theatre to-night. No. 420 State street, April 24, 1887.

Substitute for *you* "she", and for *me* "him", and the form will be correct.

Avoid the too frequent use of the personal pronouns, which may be effected by occasionally repeating the names of writer and correspondent, when the length of the note requires this expedient.

Never forget to date your notes; be definite. The best guide is to consider for a moment the time and circumstances under which the note or letter will be received. How often has unnecessary trouble and doubt been caused by a note without date, or even the day of the week, inviting the recipient to come and dine with the family of the writer—*to-morrow!* Another infallible recipe for obscurity in this class of notes is to write on a Tuesday afternoon, for example, and invite your friend to come *next Wednesday*.

The paper and envelopes used should be plain, and of the heaviest and best quality. White paper is always in good taste. For weddings, only pure white is allowable; but for other occasions, delicate tints may be used. No definite size or shape can be named, as both are constantly varying. Both paper and envelopes may have embossed or printed on them the monogram, initial, crest, or coat-of-arms of the writer. Wedding notes always bear a monogram composed of the combined initial letters of the surname of both bride and groom. In addition to the fine envelope, enclosing the note—upon which the name and title only should be written—an outside envelope of thinner and more ordinary material should be used, as a protection, upon which the full address of the person for whom it is intended, should be written.

Sometimes the following French phrases and initials are used in notes and cards, but English phrases are generally to be preferred:

R. S. V. P.—Répondez, s'il vous plaît; answer, if you please.

P. P. C. — Pour prendre congé; to take leave.

P. D. A. — Pour dire adieu; to say adieu.

Costume de signeur; full dress in character.

Fête champêtre; a rural entertainment.

Bal masque; a masquerade ball.

E. V.—En ville; in town.

Soirée dansante; dancing party.

Wedding invitations are issued ten days or more before the ceremony, by the parents or nearest friends of the bride. They may be written or printed on note paper or on cards; but the note form is

generally preferred for all ceremonial invitations. Notes and cards may be printed from type or from engraved plates. Those printed from plates make the most elegant finish, and are greatly superior; they are also almost exclusively used by fashionable people. If an answer is expected the initials R. S. V. P. are written or printed at the bottom, or the equally appropriate, plain English phrase: The favor of an answer is requested. Sometimes a card is enclosed containing the words "It is preferred that no wedding gifts be offered."

Dinner and Party Invitations are of the same general form as the wedding invitations. Separate invitations are to be sent to sons and daughters. Invitations for large gatherings should be sent at least a week before the time appointed for the party, that, if necessary, a suitable dress may be obtained; for a masquerade, two weeks is the usual time allowed for preparation. Send invitations, when to parties in your neighborhood, by your own messenger, as it is a gross violation of etiquette to send them by mail.

The superscription on the envelope proper consists of the name alone, written as on ordinary letter. The former practice of writing "present" under the name is now discarded. The outside envelope should have upon it the full address of the person who receives it.

Notes are not an advisable means of communication between very intimate friends. A friendship of long standing, that has been strengthened by many acts of mutual regard and social communion would be chilled by the cold formality of the preceding styles. Write in whatever style the degree of mutual understanding between you and your friend may justify.

In cities it is customary to give notice of death and announcement of funeral through the newspaper, but for fear it will not reach all in time, *funeral invitations* are sent to personal and family friends of the deceased. They are usually written or printed on fine small note paper with a heavy black border; and corresponding envelopes. It is a breach of good manners not to accept an invitation to a funeral when one is sent.

a. Wedding Notes.

Model 1.—Ceremony and Reception.

Mr. & Mrs. Thomas Powell

Request your presence at the marriage of
their daughter

Amelia

to

Mr. John V. Farwell, Jr.

On Thursday Evening, May 2nd, at 5 o'clock.
St. James Church.

Reception from half-past 5 till 8 o'clock
at 63 Lincoln Place.

Model 2.—Ceremony.

Mrs. Sophy L. Cleaver

Requests the pleasure of your company at the
Marriage Ceremony of her daughter

Madeleine

to

Albert J. Keep,

On Wednesday Afternoon, May 20th, 1887,
at four o'clock.

76 Lake Ave, Milwaukee.

Enclosing a Reception Card as follows:

Reception.

On Tuesday, May 26th,

Day and Evening.

Model 3.—Ceremony and Reception.

Ceremony

*First Baptist Church, Peoria, Ill., on
Thursday, May 4th, at one o'clock.*

At Home

*Tuesdays and Fridays in May,
At the residence of Mr. Wm R. Myrick,
312 Clinton Ave.*

Richard B. Keene.

Amelia B. Worth.

Model 4.—Reception.

This Form is the most suitable for written invitations.

*Mr. & Mrs. Webster request the pleasure
of Mr. C. D. Royce's company at the wedding
reception of their daughter, on Wednesday
Evening, December 6th, from 8 until 12 o'clock.
562 Washington Boulevard,
Monday, November 28th*

Besides the cards of the bride and groom, a third card is sent to those who are desired to be present at the ceremony, containing the words, "Ceremony at o'clock". Those who do not receive this card, of course, attend the reception only.

Model 5.—Ceremony.

*Mr. & Mrs. Henry Holt request the pleas-
ure of your company at the marriage of their
daughter, on Thursday Morning, April 10th,
at 11 o'clock
36 Vermont Street.*

In using this form, either the personal cards of bride and groom and a reception card are enclosed, or their names are written at the bottom of the invitation and a reception card only is enclosed.

Miscellaneous Models.

St. Andrew's Church,

(State near Congress.)

Tuesday, June 30th, at two o'clocks

John Royce, May Hundt.

At Home after September 5th

547 Elm Str., Buffalo.

No Cards required.

The Marriage of

Alice Hoffmann to G. C. Magnus

Will be solemnized at

Grace Church, Aurora, Ill.,

On Tuesday afternoon, May 22nd,

at 4 o'clocks

Reception Cards enclosed.

Notes announcing the marriage, and enclosing a reception card to those who are desired to call, are sometimes issued, after the wedding has taken place, as:

*Mr. Robert Bonner,
Miss Kate Mayhew,
Married*

Tuesday, November 2nd, 1887.

With this note a reception card is enclosed, as follows:

*Mr. & Mrs. Robert Bonner,
Ct Home,
December 5th, Day & Evening,
683 Oak Street*

The announcement may be also made by sending two cards, a large one containing the names of the husband and wife, with residence and time of reception; and a smaller one, containing the bride's maiden name.

b. Anniversary Wedding Invitations.

The various anniversaries of weddings receive names indicative of the presents suitable to such occasions. Invitations are gotten up accordingly.

The first anniversary is called the **PAPER WEDDING**; invitations are printed on a gray paper. The second: the **COTTON WEDDING**; invitations printed on fine cotton cloth. The third: the **LEATHER WEDDING**; invitations upon leather nicely gotten up. The fifth: the **WOODEN WEDDING**; invitations on thin cards of wood, or written upon wedding paper, with a card of wood enclosed. The tenth: the **TIN WEDDING**; invitations upon cards, with a tin card enclosed. The

fifteenth: the CRYSTAL (glass) WEDDING; invitations on wedding paper with a sheet of mica enclosed, thin transparent paper, or colored sheets of prepared gelatine. The twentieth: the FLORAL WEDDING; invitations on exceedingly fine paper, elegantly printed and enclosed in an envelope, with a small pressed flower bearing a sentiment that you wish to express. The twenty-fifth: the SILVER WEDDING; invitations upon an excellent quality of note paper, printed in bright silver, with monogram or crest upon both paper and envelope, in silver also. The thirtieth: the PEARL WEDDING; invitations printed with pearl type on a very fine glazed card, oval-shaped, and of a silvery or bluish white color. The thirty-fifth: the CHINA WEDDING; invitations on a superior quality of fine, semi-transparent note paper or cards. The fortieth: the BRONZE WEDDING; invitations upon bronzed cards. The fiftieth: the GOLDEN WEDDING; invitations upon superfine note paper, printed in gold, with highly burnished crest or monogram on both paper and envelope. The seventy-fifth: the DIAMOND WEDDING; invitations no particular form in use.

Model Invitation.

Golden Wedding.
1837—1887.

Mr. & Mrs. Wm. H. Cleaver

*Will receive their Friends at the residence of
their Son,*

Wm. H. Cleaver, Jr.

*On Monday Evening, April 2nd, from four
until ten o'clocks*

684 Lake Ave

c. Dinner and Party Invitations.

1. Invitation to Dinner.

Mr. Geo. Howland requests the pleasure of Mr. Edward Delans's company at dinner, on Tuesday evening, November 2nd, at six o'clock

224 Wabash Over

R. S. V. P.

Another.

Mr. & Mrs. Charles Wacker request the pleasure of Mr. & Mrs. J. Glade's company at dinner on Wednesday, Nov. 30th, at 5 o'clock.

82 Park Over

The favor of an answer is requested.

2. Invitation to Reception.

Mr. & Mrs. O. W. Potter.

Friday, May 4th.

From four till eight o'clock.

62 Cleveland Over

3. Party Invitation.

Dr. and Mrs. Franklin Fiske request the pleasure of your company, on Thursday evening, Nov. 26th, from seven to eleven o'clock.

643 Elm Street, Detroit.

R. S. V. P.

Another.

Mr. & Mrs. George Wheeler's compliments
for Wednesday evening, March 3rd, at eight
o'clocks

7 Harmon Court.

R. S. V. P.

4. Children's Style.

Master Herbert Lang requests the pleasure
of your company, on Friday evening,
February 4th, from five to ten o'clock.

5. Invitation to a Picnic.

Mr. Frank presents his kind regards to
Miss Glover, and solicits the pleasure of her
company to join a small party intending to
pass the day at Sheltenham Beach, on Tues-
day next (15th). Carriages will be in waiting
at eight o'clock A. M.

6. Invitation for a Drive.

Will Miss Burton do Mr. Brown the
honor of accompanying him in a drive to
South Park this afternoon? If so, Miss
Burton will please state what hour will be
most convenient.

Saturday, Oct. 10th.

The favor of an answer is requested.

7. Invitation to a Ball.

*The pleasure of your company is requested
at a*

Hop,

*On Tuesday Evening, February 3rd, 1887, at 9
o'clock*

Hotel Richelieu.

d. Familiar Invitations.

1. To a Gentleman, Inviting him to Dinner.

Dear Mr. Hoffmann,

Will you give us the pleasure of your company at dinner on Friday, the 27th instant, at $\frac{1}{2}$ to 8 o'clock? Please excuse this short notice, as we have only just heard you were in town.

Very truly yours,

Otto Bergmann.

2. To a Lady, Inviting her to Dinner.

Dear Miss,

Will you excuse a short notice, and give us the pleasure of your company at dinner on Wednesday, the 9th instant, at 8 o'clock? It will be quite a small party, as I have only asked a few people.

Believe me,

Very sincerely yours,

Marie Lange.

3. To a Young Lady, asking her to Sing at an Afternoon Tea.

Dear Miss Wells,

I enclose a card for an afternoon tea I propose giving. I much hope you will be able to come to it. I should think it so kind of you if you would sing something for us; several of my friends have promised their services for the occasion, and I expect we shall have some very good music.

Believe me,

Sincerely yours,

Clara Huck.

4. To a Lady, asking her to pay a Country Visit.

Dear Miss Smith,

I wonder if you would feel inclined for a little country air, if so perhaps you would like to run down to us for a few days. We are only an hour and a half from town as I think I told you. If you are able to come and will let me know what day to expect you, I would tell you the best train to take, and will send the pony-carriage to meet you. I need not say how pleased we should be to see you.

Believe me,

Sincerely yours,

Louisa Carpenter.

5. Invitation to Dinner.

Friend Royce,

I shall have a few friends here to dinner on Friday afternoon next, at five; will you oblige me by making one of the number?

Sincerely yours,

Frank Jones.

September 6th, 1887.

6. Invitation to a Party.

My dear Tom,

We are going to the "Island" Thursday. Can you join us? If so, be ready at eight o'clock A. M., and we will call for you.

Martin.

Wednesday, June 4th.

7. Invitation to a Croquet Party.

Dear Howard,

The girls talk of having a croquet party on Thursday next. Will you join it? We shall be delighted to see you if you can come. Little Totty desires me to add, that you must play on her side, because then she will be sure to be one of the winners.

Ever yours most truly,

James.

8. Invitation to be "Best Man" at a Wedding.

Dear Tom,

I intend to be "turned off" next Tuesday week! Will you attend on the mournful occasion as "best man"?

Seriously, I am to be married to my charming little Ada and I look for your presence at our bridal as the completion of my happiness, for then the man and woman I love best will unite in confirming my happiness.

Always yours,

Edward.

9. Letter of Invitation from a Familiar Friend.

Dear Louisa,

We have just had a note from Mr. and Mrs. Schulz, accepting our invitation for a friendly evening next Wednesday (the 5th) and we hope you will be able to come and meet them, as you gave us reason to believe you would. As we know you are too far from the city to return late, we have turned Robert into Charlie's room, so that we can offer you a bed. You will be sorry to hear that our mutual friend, Mrs. Jacobi, cannot come, in consequence of her husband's illness. The best that can be said of this misfortune is, that Mr. Jacobi is attended by your brother, and bears his sufferings calmly and patiently—the fair reward of his wife's good nursing capabilities.

Many thanks for your last kind letter. It has done me much good, and sets things in a brighter light. Annie leaves us in less than three weeks—another good reason for your coming on the 5th, if you wish to see her again. She would regret it much if she went to California without a last shake of your hand. By the way, there are others in the family who wish to know if you have had your photograph taken; which ought to be done, you know, before all the beauty is gone. You will come, will you not?

Ever yours,

Mollie.

e. **Funeral Invitation.**

*Yourself and Family are invited to
attend the Funeral of*

Mr. John R. Rogers.

From his late residence,

No. 2467 Indiana Avenue

(Or from St. James' Church.)

To proceed to Graceland Cemetery.

f. **Postponements.**

1. **From a Lady to a Gentlemen, postponing a Dance.**

Dear Mr. Braun,

I find that I am obliged to postpone my dance from the 1st to the 12th of July. I therefore renew my invitation for that date, and trust you will be able to accept it.

Sincerely yours,

Caroline Amman.

2. From a Lady, postponing a Garden Party.

Dear Mrs. Meyer,

I am sorry to say I have been obliged to postpone my Garden Party from the 12th to the 28th instant, as I have had so many disappointments owing to there being two other garden parties in this neighborhood fixed for the 12th, unto which many of my friends appear to be going.

I hope this change of date will not prevent your coming to us according to promise.

Believe me,

Very sincerely yours,

Mary Zollmann.

3. From a Lady, postponing a Friend's Visit to her on account of Illness in the Family.

Dear Mrs. Neuhaus,

I am so sorry to have to ask you to postpone your visit to us for the present, but my girl has been very unwell the last two days, and this morning the doctor tells me that she has a slight attack of measles.

It is very unfortunate, as we were much looking forward to your visit. However, I trust it is only a pleasure deferred, and that we may see you here before long.

Believe me, dear Mrs. Neuhaus,

Very sincerely yours,

Ellen Marx.

g. Acceptances and Regrets.

An acceptance is an affirmative answer; a regret is a non-acceptance. An invitation to dinner should be promptly accepted or declined, so that the entertainer may know for how many to prepare. Wedding invitations and receptions do not require an acceptance unless they contain the letters "R. S. V. P." or their English equivalent; the same is true in regard to invitations to parties and balls. If an answer is required, it should be sent not later than the third day after

receipt of the invitation. The answer to a joint note from a husband and wife, should be addressed on the envelope to the wife alone; but the answer should contain within it a recognition of both persons. If an invitation has been accepted, and anything prevents attendance, a regret should be sent the day after the party. The answer must correspond somewhat, in style, to the invitation; if a regret, it is more courteous and friendly to state a reason for non-attendance.

1. Acceptance of a Dinner Invitation.

Mr. and Mrs. Grant have much pleasure in accepting Mr. and Mrs. Bond's invitation for May 4th.

Another.

Mr. Clark's compliments to Mr. Longley, accepting with pleasure his kind invitation for Thursday Evening, December 5th.

16 Beethoven Place, Monday, Dec. 1st.

2. From a Gentleman, accepting Invitation to Dinner.

Dear Mrs. Schott,

I shall be very happy to dine with you on Friday next, the 27th. I should have had the pleasure of calling on you ere this, but I have been so much occupied since my return to town, that I have not had a moment to pay any such civility to my friends.

Very truly yours,

Ferd. Mahler.

3. From a Lady, accepting a Country Invitation.

Dear Mrs. Vogel,

I should much enjoy paying you a little visit as you so kindly propose. The 21st would suit me extremely well, and your invitation fits in charmingly with my plans, as I have taken rooms at Ryde from the 27th inst. I suppose Christchurch is your station and that the 3.30 train is a good one to come by. With kind regards to your party,

Sincerely yours,

Dora Meissner.

4. Regret to a Dinner Invitation.

Mr. and Mrs. Shepard regret that the illness of their child (or whatever the cause may be) prevents them from having the pleasure of accepting Mr. and Mrs. Clark's invitation to dinner Oct. 6th.

Another.

Mr. and Mrs. Harmon regret exceedingly that owing to (whatever the preventing cause may be) they cannot have the pleasure of dining with Mr. and Mrs. Fisk on Sunday, Jan'y 4th.

5. From a Lady, declining an Invitation to Dinner.

Dear Mrs. Freund,

I am sorry I cannot have the pleasure of dining with you on Wednesday next, but I am going with my sister-in-law to a Garden party on that day and fear we shall not be back before nine. It is very kind of you to think of me, and I much regret that I am thus prevented from accepting your invitation.

Very sincerely yours,

Anna Franz.

6. From a Lady, declining an Invitation to pay a Country Visit.

Dear Mrs. Kramer,

It would have given me much pleasure to have accepted your kind invitation to stay with you for a few days, but I have arranged to go down to Brighton on Friday next, with my sister-in-law, which will, I am sorry to say, prevent my coming to you just now. I always think the country is at its fairest this month, and I should have been so pleased to have paid you a little visit, could I have arranged it.

Believe me,

Very truly yours,

Lotta Koller.

7. Accepting an Invitation to spend a Month in the Country.

My dear Lizzie,

I have just received your kind letter, inviting me to spend a short time at your pleasant house. Though I like it so much in Chicago, I can assure you that there are few who feel more delighted with the country than myself, and I could be well contented to make

it my residence during a certain part of every year, and should certainly do so, did the pursuits of my husband allow us to live out of the city. However, my domestic duties are not at present of so pressing a nature as to force me to decline your friendly invitation, and my husband, so far from offering any obstacle to my absence from home for a short time, has urged me to send you an affirmative answer, as he thinks that, in addition to the enjoyment which I cannot fail to experience in the society of yourself and family, I shall benefit my health by a change of air and scene. I therefore accept your kind invitation most cheerfully, I may add, gratefully, and am,

Your ever sincere and affectionate friend,

Ida.

Declining the Invitation.

My dear Lizzie,

I have just received your kind letter, inviting me to spend a short time at your delightful residence. Fond as I may be of a life in town, I can assure you I am far more partial to one in the country, and no enjoyment that I can think of would yield me, at present, a greater delight than to fly from the confinement of the Chicago streets to the free range of the open fields, and to exchange our impure atmosphere for the clear and invigorating air of the country. But the pursuits of my husband are of a most busy nature, particularly at present, and impose upon me so many duties, that I cannot indulge in a trip from home, even for a day, without inconvenience to my whole family. From what I have said, you will, therefore, understand that I am very loth to refuse your invitation, but am compelled to do so; and declining it, as I must, with truest reluctance, allow me to return you my best thanks for your kind offer, and believe me to remain,

Yours sincerely,

Ida.

h. Notes Accompanying Gifts.

1. Note accompanying a Gift.

Will Miss Armour accept the accompanying package, as a token of the high esteem and regard of her sincere friend?

Chicago, Dec. 25th.

Otto Keith.

2. Accompanying a Wedding Gift.

Mr. Chas. Glade sends his compliments and best wishes to Miss Tillie Walker, and begs that she will accept the accompanying trifle as a souvenir of his sincere regard and desires for her future happiness.

160 Bond Str., April 6th, 1887.

3. Accompanying a Present.

My dearest Nelly,

Many happy returns of the day! So fearful was I lest it should have escaped your memory, that I thought I would send you this little trinket by way of reminder. I beg you to accept it and wear it for the sake of the giver.

With love and best wishes,

Josephine.

4. Accompanying a Piece of Embroidery for a Child.

Dear Sarah,

Will you allow Maude to accept and wear the accompanying little dress which it has given me much pleasure to embroider for her. Believe me, that into every fold I have stitched a loving thought for your little one.

Ever your friend,

Mary.

Answer to the Above.

Dear Mary,

Thank you most earnestly for your beautiful gift to my little girl. It fits her perfectly, and her big blue eyes hunt out all the pretty flowers with shouts of delight. You must come over soon and judge for yourself how charmingly becoming it is.

Your sincere friend,

Sarah.

5. Accompanying a Gift on the Seventieth Birthday.

My dear Madam,

It is now many long years since you and I first changed birth-day greeting, but if I mistake not, to-day is the anniversary of your natal day. Will you accept the accompanying trifle as a proof that no time can dim the unchanging friendship of

Yours sincerely,

Clara Hofmann.

Answer to the Above

My dear Friend,

Your valuable and welcome gift reminded me that I was passing another milestone in the journey of life. In my lonely old age, looking forward to a re-union with those gone before, it is sweet to me to feel that I retain such thoughtful friendship as dictated your gift.

For both gift and kind remembrance, accept the sincere thanks of

Your grateful friend,

Mary Schirmer.

i. Cards.

Cards, in social intercourse, form an important service, being accepted in many cases as a substitute for the person whose name they bear, and retaining whatever influence attaches to that name. Cards should be of fine texture, in plain script, or nicely written, and of medium size; select a thin, but firm quality of Bristol board, of a dead white color. Nothing but the name should be on a card used in calling. The street and number may be on the card of the husband, but when necessary may be written in pencil by a lady. A business card must not be used for a friendly call. Cards are often made to serve the purpose of a call; they are sent in an envelope, or left in person. In the latter case, one corner should be turned down, if for the lady of the house; fold the card in the middle, if you wish to indicate that the call is on several, or all the members of the family; leave a card for each guest, should any be visiting at the house. A card enclosed in an envelope for the purpose of returning a call made in person, expresses a desire that visiting between the parties be ended. P. P. C. cards are sent by post, and are the only cards that are, as yet, universally considered admissible to be sent in this way. Simple letters are preferred, printed ones being very commonplace; the "Mr." before the name should be dispensed with by young men,

A young lady may have cards of her own; or her name may be engraved or printed on her mother's cards, both in script. "P. P. C." (pour prendre congé, to take leave) should be written in one corner of a card left at a farewell visit, before a long protracted absence; and such card may be sent by messenger, or by post.

1. Models of Visiting and Calling Cards.

Miss Gray.

The Misses Bolton.

63 Willow Placer

Mrs. Clayton,

267 La Salle Ave.

Dr. & Mrs. R. Lee,
562 Elm St.
Tuesdays.

Mrs. Hamilton Burt,
The Misses Burt,
Dearborn Over
Wednesdays

John McCormick.

2. Cards for Betrothals and Weddings.

Engaged.
Miss Ray Loomis,
Charles Machel.

The later model, however, is to enclose the visiting cards of both lady and gentleman in a pair of envelopes, the following showing style of inscription:

*Miss Mary Lee,
51 Madison Ave.*

Chas. Sternberg.

The proper recognition of these favors is made with the calling card marked P. F. or F. F.—full felicity or perfect felicity, the abbreviation appearing in the lower left corner.

*Mr. Walter Benson,
Miss Kate Houston,
Marrieds
Thursday, April 4th, 1887.*

3. Reception Cards.

Reception.

On Tuesday, May 2nd, '87.

Day and Evening.

At Home.

On Wednesday Evenings

in October

Mr. & Mrs. C. P. Bradford

At Home

June 2nd & 9th, Day & Evening,

384 La Salle Ave

PART SECOND.

BUSINESS LETTERS.

LETTERS ON BUSINESS, or BUSINESS LETTERS, are so called, because of their strict and exclusively business character. They should be written plainly, with great clearness, and go straight to the point. Pleasantries are not advisable, except between persons who are very intimate, and even then it is best to keep friendship and business as much apart as possible, and to let such matters of a social or domestic nature follow the signature as a note.

The first thing necessary, says Chesterfield, in writing letters of business, is *extreme clearness* and *perspicuity*; every paragraph should be so clear and unambiguous that the dullest fellow in the world may not be able to mistake it, nor be obliged to read it twice in order to understand it. This necessary clearness implies correctness, without excluding elegance of style. In business, an elegant simplicity, the result of care, not of labor, is required; nor does it exclude the usual terms of politeness and good breeding, but, on the contrary, it strictly requires them.

It is very important to arrange the subject of your letter. Commence with the most important subject and allot a distinct paragraph to every distinct subject, or point. Carefully read over every paragraph to be certain that no one can mistake its true sense: and

no half-direction will oblige the reader to guess what you want. Therefore, have clear and perfect ideas of your wishes in your mind, and then transmit them to paper. There is no greater annoyance to a business man than to be obliged to decipher an ill-written, imperfectly-expressed, and obscure letter upon important business.

Be prompt and punctual in your *replies*. It will stamp your character as a business man more firmly to be a prompt correspondent, than any one branch of your profession or trade. In replying a letter, each point of it should be taken as it arises, and be discussed in a separate paragraph. Make it your rule, to answer all the letters the same day you receive them.

Letters on business should be dated at the head—that is, on the first page, together with the name and address of the party written to; as otherwise, if the superscription were lost, it would not appear to whom the letter had been written. Every letter, as soon as it has been read, and its contents responded to, should be properly folded, indorsed with the name of the writer and the dates of the receipt and answer, and then filed. For example:

<i>Williams & Co.,</i> New York.	Received 1—4—1887.	Answered 1—5—1887.
---	--------------------	--------------------

It is not only advisable, but often very important, that *copies* of all business letters be retained by the writer. A *fac-simile* of a letter is admitted as evidence in law upon a failure of the opposing party in a cause to produce the original letter after having received notification to do so,

A strictly business habit is to write on the first and third pages of a sheet of note paper leaving the second and fourth pages blank, or to write on the first and fourth pages leaving the other two unwritten upon. This is done for the convenience of having the letters so written copied by letter press.

All young persons looking forward to a life of usefulness, before establishing themselves in business, should read carefully the following excellent letter of William Anderson, containing

ADVICE TO A PERSON COMMENCING BUSINESS.

My dear Sir,

You ask my advice on the intention you have of establishing yourself in business; and you desire to know what are the best means of insuring respectability and success in commercial life.

I will give you my sentiments on this subject:—First, aim at acquiring all possible knowledge, and especially such as is connected with business: add to that, irreproachable conduct, which will gain for you both confidence and credit. Do not think of establishing yourself too early in life; for a young man has neither the experience nor the knowledge requisite for such an undertaking: nor yet defer it till too advanced an age, when, no longer possessed of the zeal and courage necessary for business, one is led by apathy or dilatoriness to neglect the best opportunities, and when an excess of caution sometimes leads to unforeseen ruin.

Do not commence in time critical or fatal to commerce; consult both political and public events.

Be careful not to establish yourself before you possess funds adequate to conduct your affairs, to provide for your personal wants, and the maintenance of your establishment. Always keep some funds in reserve to meet unforeseen demands, such as dishonored bills, &c.

Unless some very advantageous opportunity offer, do not enter into partnership; but rather labor and accumulate for yourself alone.

Let the arrangement of your books precede your operations; continue always to keep them, or have them kept in the strictest order.

Above all, be studious to acquire a good epistolary style; the art of writing a good letter is very rare, and highly valuable in every branch of trade, but especially in commerce.

Be prompt in replying to all letters that you receive, it will show attention to your correspondents' interests, and will gain you many commissions.

Connect yourself with respectable houses in all quarters; those of acknowledged probity, punctuality, and solidity, and whose business is analogous to your own: for such as chiefly import wines, for instance, are not always well versed in manufactured goods or corn.

Be on your guard against all who are of equivocal character or doubtful stability: your credit will rise in proportion as it is remarked that all your transactions are with houses of unquestionable respectability.

Conduct yourself towards all persons on every occasion with civility, and in a wise and prudent manner; this will render you esteemed, and will prepare for you friendship and support in times of need and embarrassment.

Do not forget yourself in prosperity; be not puffed up with your success, and never despise the unfortunate. Recollect that a reverse of fortune can reduce millions to nothing.

Be exact and punctual in fulfilling your engagements to the utmost. As far as possible, buy and sell for cash, or at the shortest credit possible; by adopting this rule you will avoid the chance of being entangled in complicated affairs, which frequently prove ruinous.

Undertake nothing without reflection, but weigh deliberately all your measures; the rash and inconsiderate prosper only by accident, and their prosperity is generally very short-lived.

Lead a regular life, and put a restraint upon your expenditure: this will sustain your credit, and it is more easy to save than to gain.

If you find yourself embarrassed, or in a critical situation, your first step should be to ask advice; but make a judicious choice of your advisers; seek them first among those who have been similarly circumstanced, and then procure the opinion of some other persons. From having neglected to ask advice, and from having too much confidence in themselves, many merchants have been brought to ruin.

Be active, assiduous, honest, and upright; but do not imagine that your talents and your virtues will insure success. No; but by so doing, you will, at all events, have the secret approbation of your own conscience, and the consolation of having acted in accordance with the dictates of prudence and reason; so that, whatever be the issue of your affairs, you will enjoy the esteem of sensible men, and the approbation of Heaven. I am, &c.

I. CIRCULARS.

1. House of General Agency Established.

St. Louis, Febr. 2, 1887.

Messrs. Chas. Osgood & Co., Chicago.

Gentlemen,

We beg to acquaint you that we have opened a house of General Agency at this place, under the firm name of Bell & Co.

It is our intention to confine ourselves to commission business; and we venture to solicit your patronage, assuring you that the strictest attention will be paid to the management of any affairs which you may think proper to intrust to our care.

We hope it will justify our confidence in addressing you, that we are enabled to refer to the annexed list of commercial friends, comprising houses of the first eminence in this country and in Europe, on whose consideration and support we have the advantage of being permitted to rely.

We are, gentlemen, respectfully,

Bell & Co.

2. Establishing as Insurance Broker.

Milwaukee, May 16, 1887.

Geo. Schneider, Esq., Chicago.

Sir,

I take the liberty of apprising you that, under the auspices of several highly respectable and influential houses in this city, I have commenced business as a *Ship and Insurance Broker and General Commercial Agent*.

Feeling confident of my ability to conduct any transactions, and to execute any orders committed to my charge in a speedy, economical, and satisfactory manner, I solicit the favor of your commands; to merit a continuance of which I assure you no exertion shall be spared to promote your interests, and attain the accomplishment of your wishes.

Referring you to my bankers, *Messrs. Mayer & Co.*, for the requisite information as to my stability and character, I have the honor to be, with much respect, sir,

Your obedient servant,

Henry Forbes.

3. Admission of a New Partner, and consequent Change of Firm.

St. Louis, May 5, 1887.

F. Hill & Co., St. Paul.

Gentlemen,

I beg to acquaint you, that in consequence of my having taken in my partnership my nephew, Charles Harrison, the business of my establishment will henceforward be conducted under the firm of T. Harrison and Company. Please to note our respective signatures at foot.

Returning you my sincere acknowledgments for the proofs of confidence with which you have favored me during so many years, and which I trust will be continued to our new firm, I remain, &c.,

T. Harrison.

T. Harrison will sign,
C. Harrison will sign,

T. HARRISON & Co.
T. HARRISON & Co.

4. Announcement of the Death of a Partner.

Peoria, Ill., Jan. 2, 1888.

B. Bassett, Esq., Quincy, Ill.

Dear Sir,

It is with deep regret that we have to apprise you of the death of our Senior partner, Mr. John Allsop, which occurred at Rome, Italy, in December last.

At the same time we have the satisfaction of stating that this melancholy event will in no way interfere with the future conduct of our business, arrangements being now in progress for supplying the place of our deceased partner.

For the present, no alteration will be made in our firm.

The surviving partner, Mr. James Mac Intosh, will conduct the affairs of the house, as hitherto; and we confidently hope, from the experience you have had of our uniform punctuality and regularity, that you will continue to favor us with your correspondence, resting assured that the same unremitting attention will be paid to the interests of all our commercial friends as heretofore. We remain, &c.,

Allsop & Mac Intosh.

5. Announcement of a New Partnership.

Dear Sir,

Referring to our circular of January Second, addressed to you, on the demise of Mr. John Allsop, senior partner in our late firm of Allsop and MacIntosh, we have now the pleasure of intimating that articles of copartnership, commencing this day, have been entered into between Mr. James MacIntosh, the surviving partner, and Mr. Alfred Bowring, a gentleman who has been for many years our confidential clerk. Accordingly, the business of the house will henceforth be conducted under the firm of MacIntosh & Co. We trust this arrangement will not only meet your approbation, but also insure your entire confidence.

In the name of the old firm, we tender you our best thanks for your past favor and support; and, on behalf of our present establishment, we beg to assure you that our earnest endeavors shall be used, on all occasions, to promote the interests of our constituents, by a faithful execution of their commissions.

Requesting your attention to the signatures of the partners, we subscribe ourselves, respectfully,

Your obedient servants,

MacIntosh & Co.

Mr. MacIntosh will sign, MacINTOSH & Co.

Mr. Bowring will sign, MacINTOSH & Co.

6. The Proxy Given.

Dear Sir,

The bad state of my health hindering me at times from attending in person to my business, I have given my Proxy to Mr. C. Ross, who has assisted me these twenty-two years to my perfect satisfaction.

You will find his signature at foot of this and I beg you to regard the same as my own.

I am, Sir, respectfully,

Yours

J. L. Hereley.

Mr. C. Ross will sign:

Perpa J. L. HERELEY

C. Ross.

7. Stationery Business Established.

Sir,

Having taken the premises lately occupied by Mr. James Harris (deceased) and succeeded to the stationery business carried on therein by him for nearly twenty years, I beg to assure you that, anxious as I am to secure his connections and retain his customers, I shall make it my endeavor to follow, as nearly as possible, his punctuality, and that mode of conducting the business, by which he succeeded in establishing, and whereby I hope to render permanent his extensive concern.

To this end, permit me to solicit the kind continuance of your support, which I shall ever seek by zeal, industry, and integrity, to deserve.

That my means are ample I can satisfactorily prove; and for any information that you may desire to have on that or any other point regarding me, I beg to refer you to Messrs. Wilson and Wood, bankers, or to Messrs. Newman & Co., of this city. I am respectfully, Sir, your obedient humble servant,

Rudolph Campmann.

8. Taking a Son into Partnership.

Sir,

Having determined on taking my son into partnership in the business of *Tea Dealer and Grocer*, which I have for so many years carried on in this city, I beg to introduce him to you as my associate in the firm of T. Stephens and Son, requesting your attention to our signatures subjoined.

I take this opportunity of soliciting a continuance of your custom and favors, venturing to assert that you will find the same unremitting attention paid to your orders, which first secured to me the advantage of your encouragement and support. With much respect, I remain, Sir, your obliged servant,

Thomas Stephens.

T. Stephens, sen., will sign,

T. STEPHENS & SON.

T. Stephens, jun., will sign,

T. STEPHENS & SON.

9. Dissolution of a Partnership.

Gentlemen,

We beg leave to inform you that our copartnership is this day dissolved, and that our business will be hereafter carried on by Mr. George Sherman, to whom we request our correspondents to carry over their outstanding accounts.

Yours respectfully,

Sherman & Co.

10. Embarrassment of a firm.

Dear Sir,

We are under the painful necessity of informing you, that owing to a series of misfortunes during the last six months, we find it is not in our power to meet our engagements, and are consequently compelled this day to suspend our payments.

As soon as our books can be balanced, we purpose calling a meeting of our creditors, when we shall lay before them a balance-sheet, exhibiting our liabilities and the means we may possess of meeting them. In the mean time, we beg you will suspend your judgment upon us, as we can truly assert that our embarrassments have arisen solely from events which it was impossible to foresee, and over which we had no control. Believe us, under all circumstances, sir, your obliged and obedient servants,

William West & Co.

11. Announcement of Insolvency.

Sir,

By this be informed that the firm of Albert Knepper & Co. has declared itself insolvent and has laid, under this date, its whole affairs in our hands to secure an assignment.

A meeting of its creditors will be called Monday, June 10th a. c. at 10 o'clock A. M., at the office of Messrs. Eschenburg & Johnson, its assignees. Your presence or that of an authorized agent at this preliminary meeting is kindly solicited, at which all further information in relation to this unhappy affair will be given. Find inclosed a true statement of its transactions. We are, sir,

Yours respectfully,

Eschenburg & Johnson,
Attorneys at Law.

12. Appointment of Assignees.

Sir,

It is with the deepest regret we inform you that, on balancing our books on the 1st inst., we found so considerable a deficiency, resulting from engagements which we had entered into with the firm of Rouse, Cummins & Co., who became bankrupt last month, that we were induced to submit our affairs to the inspection of our principal creditors.

These gentlemen have, after a full investigation, consented to appoint assignees for the liquidation of our outstanding debts, the sale of our property, and the due distribution of the proceeds amongst our creditors, in proportion to their respective claims on our estate.

We indulge a hope that you will not object to this arrangement, but will immediately furnish the assignees Messrs. Thomas Jones and William Daniel, with an abstract of your account current for the purpose of having it compared with our books, in order that the correct balance may be ascertained.

We are respectfully, sir,

Your obedient servants

James Thomson & Co.

II. BUSINESS LETTERS OF INTRODUCTION AND RECOMMENDATION.

A business letter of introduction is a letter by which persons are made known to each other, for business purposes only. Like other business letters they should be brief and to the point. They are usually presented personally, and necessitate no social obligations.

1. Introducing a Business Friend.

Friend Wight,

This letter will introduce to you Mr. Isaac Matthews, who visits your city for the purpose of instituting certain inquiries, the nature and extent of which he will himself make known to you.

Mr. Matthews is a personal friend of mine, and one to whom I am under many obligations. Any kindness, therefore, which you show to him, I shall regard as a favor to myself.

Yours sincerely,

James M. Hoffmann.

2. Another Letter of Introduction.

Dear Sir,

We recommend to your particular favor and attention the bearer, Mr. Fred. Schmidt, eldest son of Mr. August Schmidt, of the highly respectable house of Schmidt and Meyer, of this city.

Our esteemed young friend is about to visit San Francisco, on business for the house; we, therefore, request you, most urgently, to afford him your advice and assistance, and to render his stay in your metropolis as agreeable as possible. He is clever, steady, and unassuming, and we are convinced that on a near acquaintance he will prove himself deserving of your esteem and good will.

Command us freely in similar cases, and be assured that we will use our best endeavors to do justice to your introductions.

We are, &c.,

Schneider & Co.

3. Recommending a Clerk.

My dear Sir,

The bearer of this, Mr. Maurer, has been well known to me for several years. He is strictly conscientious, and faithful in the fulfillment of all business intrusted to him.

If you can make room for him in your extensive establishment, you will obtain a most faithful servant, and oblige

Your old friend,

Otto Ball.

4. Recommending a Bookkeeper.

Mr. Chas. Ham being about to leave our employ, it gives me great pleasure to testify to his ability as a book-keeper. He has been in our counting-house for three years, during which time he has always maintained the character of a conscientious, upright, and faithful clerk. He is a handsome penman, correct accountant, and of steady moral habits.

It will afford us pleasure at any time to reply to any application with regard to Mr. Ham, as he leaves us with our best wishes for his future success.

Roche & Co.

5. Recommending a Salesman.

Gentlemen,

Your favor of the 12th duly received. In reply to your inquiries with regard to Mr. Ring, it gives us great pleasure to testify to his high character as a gentleman and man of business. He was employed by us in the capacity of salesman for six years, during which time we found him invariably discharging his duties with skill and ability. His courteous manners and perfectly reliable statements made him a universal favorite with our customers, while his accuracy in accounts, rapid penmanship, and ease in correspondence, made him a valuable addition in our counting-house.

Wishing him every success in his future career,

We are, gentlemen,

Very respectfully,

James Walker & Co.

6. Introducing a Friend seeking an Appointment of a Member of Congress.

Dear Sir,

Allow me to make known to you the bearer, Mr. George Hayes. He is desirous of conferring with you in reference to an appointment. Any advice or assistance that you may be able to extend to him, will be gratefully acknowledged by

Your obedient servant,

Louis Carr.

7. Introducing a Literary Friend to a Publisher.

Dear Sir,

The bearer, Mr. John J. Holcomb, I commend to your favorable consideration. He has several manuscripts ready for publication, upon which he would like your opinion, and which, doubtless, you will find deserving your attention. My past acquaintance with you justifies me in the belief you may come to an understanding of mutual pleasure and benefit

I am respectfully yours,

David White.

8. Recommending a Farm Laborer.

Dear Sir,

The bearer, Stephen Williams, is a good workman. He has been for ten years on my farm, and has a thorough knowledge of farm work of every description, is accustomed to the care of horses, cows and other animals, and I should have no hesitation in placing him in entire charge of a farm.

Respectfully yours,

Otto Thomas.

9. Recommending a Young Man.

To whom it may concern:

This is to certify that Master Simon P. Yates has for several years been a worthy member of the Sunday School attached to the St. Paul's Church.

His brightness, his perseverance, and the affectionate regard he has always shown for his parents, lead me to believe that he is a lad who will make a trustworthy and efficient clerk.

I cordially recommend him to any person in need of such service as he can perform.

Thomas Mc. Laren.
Rector St. Paul's Church.

10. Introducing a young Man who wishes to study Law.

Dear Sir,

Allow me to introduce to you my young friend, Leonard Ryerson, who wishes to find employment in a lawyer's office.

If you are in want of a lad of his years, you cannot do better than to take him, as I know him to be honest, amiable, intelligent, and persevering.

If you do not require his services yourself, you can doubtless assist him to find elsewhere the employment he seeks.

By doing so, you will greatly oblige,

Your obedient servant,

Allan Drom.

III. LETTERS OF CREDIT.

A Letter of Credit is one in which the writer's character or reputation, procures or entitles trust to be given to another for a certain amount, within a given time, promising to be responsible for the same if the person receiving credit fails to make payment. It is usual, and certainly prudent, to affix (at the lower left hand side) the signature of the individual in whose favor the credit is given, for this reason: the letter might be lost, and the finder avail himself of it to receive the money; whereas this imposture would be easily detected by a comparison of the signature in the letter, with that to the receipt which the party would be called upon to give. The custom, observed by some banking institutions, of giving the signature in a separate letter, which is forwarded immediately, is yet more secure, as it affords no opportunity of imitating the handwriting.

1. General Letter of Credit.

Messrs. J. Frank and Son, Chicago.

Gentlemen,

I take the liberty of opening a credit with you, in favor of the bearer, Mr. John Ashton. Any sum of money that this gentleman may require, to the extent of Two thousand (\$2000) Dollars be pleased to advance on my account, either against his receipt, or his draft on me to your order, as may be most agreeable to yourselves. I am, &c.,

T. Clark.

Mr. Ashton's signature:

JOHN ASHTON.

2. Letter of Credit.

Messrs. D. Appleton & Co., New York.

Gentlemen,

Please allow Mr. J. H. Prescott, a credit for such selections as he may make, to the amount not exceeding Five hundred Dollars (\$500) for two months. I will become responsible to you for the payment of the same, should Mr. Prescott neglect to do so at the proper time.

Be kind enough to inform me of the amount for which you give him credit, with date it becomes due; also, in default of payment forward notice immediately.

I remain,

Yours very truly,

Mr. Prescott's signature:
J. H. PRESCOTT.

P. K. Davis.

3. Letter of Introduction and Credit.

Mr. Geo. Wallis, St. Paul.

Dear Sir,

We beg leave to introduce to you the bearer of this letter, Mr. Richard Templeton, a partner in the highly respectable house of Moore, Templeton & Co., of New York, who is about to visit your city for the purpose of extending the commercial relations of his house with the principal firms of your place. In strongly recommending our friend to your notice, we particularly request that you will not only forward his views by your influence and advice, but that you will also render his stay in your city as agreeable as possible, by showing him every attention that may be in your power. In case Mr. Templeton should have occasion to take up any money, either for traveling expenses or operations of business, you will please to supply him with funds to the extent of Five thousand Dollars (\$5000), taking his drafts upon us at three days' sight in reimbursement. We beg that upon similar, and all other occasions, you will freely command our services, and we remain, &c.,

G. Lynch & Son.

Mr. Templeton's signature:
RICHARD TEMPLETON.

4. Foreign Letter of Credit.

National Bank of Illinois, Chicago, Ill.

Chicago, May 12, 1887.

Gentlemen,

We request you to furnish Mr. George Bauer of this city, about whose signature we refer you to our letter of this date, with any amounts he may require, less your expenses, to the extent of Twenty thousand Marks in gold, against his duplicate receipt (one of which you will forward to us), for any payments made under this credit. Whatever sum Mr. G. Bauer may take up, you will please to endorse on the back of this letter, which is available until Jan'y 31st 1888, and charge to the account of,

Your obedient servants,

Per The Nat. Bank of Illinois,
John Nash, Cashier.

Signature: GEO BAUER.

To Messrs. Richard & Boas, Hamburg.
Bleichroeder & Co., Berlin.
Riggenbach & Co., Karlsruhe.
National Bank, München.

Receipt.

Berlin, July 16, 1887.

Received of Messrs. Bleichroeder & Co. Two Thousand Marks in gold, against my letter of credit granted by The National Bank of Illinois, Chicago.

Marks 2000.

Geo. Bauer.

This is a Duplicate Receipt, available but once.

5. In favor of the Agent of a Mercantile House.

New York, May 1, 1887.

Mr. S. Seville, San Francisco.

We take the liberty of introducing to your acquaintance Mr. F. Salmon, agent of our own house. This gentleman is on the point of commencing a tour along the Pacific Coast to solicit new business relations. Should it be in your power to further his objects in any way, we shall be happy to reciprocate at any time.

In the event of Mr. F. Salmon requiring a supply of cash for his traveling expenses, be so kind as to accommodate him with any sum to the extent of \$400, taking his draft on us at three days' sight for the amount.

We are, sir, yours truly,

Shomberg & Co.

IV. LETTERS OF APPLICATION.

A Letter of Application is one in which the writer solicits employment. It being the means of representing one's abilities, and the making of a favorable impression being the writer's desire, he should use extra care in its construction and penmanship, as the letter itself often decides the writer's fitness for the position applied for. Letters in answer to an advertisement should always name the newspaper in which the advertisement was inserted, the date of its insertion, and the substance of the advertisement. Some correspondents cut the notice from the paper and paste it neatly at the head of their sheet. This is a safe way to prevent mistake. Let such letters be as brief as is consistent with perfect clearness, and carefully mention your references. Remember that "selfpraise goes but little ways," and let those who have employed or known you, speak of your good qualities for you. Nothing will disgust an employer sooner than a self-laudatory letter. At the same time, there is no objection to your expressing your desire and intention of honestly endeavoring to fill the required position to the very best of your ability. It is best to enclose a copy of any testimonials you have, marking them as such, then if an interview is requested, the originals should be shown. Such letters must be written as soon as possible after reading the advertisement, as if you delay, others will certainly apply before you. Always answer an advertisement yourself, as it will give the advertiser an opportunity of judging of your handwriting and manner of expressing yourself, both of which are often of great importance.

This division of our subject comprises also letters asking, granting or refusing permission to refer, and presents an available form of applications for credit.

a. Soliciting Employment.

1. Application for a Clerkship.

Gentlemen,

I trust you will excuse the liberty I take in thus addressing you, but having heard that the situation of a confidential clerk is vacant in your house, I beg to offer myself as a candidate for the situation. I held a similar appointment for some years with Messrs. Klein & Co., Peoria. I can write, speak fluently, interpret, and translate English, and German.

I enclose copies of my testimonials. Should you be pleased to appoint me, no exertion on my part shall be wanting to give you satisfaction.

I remain,

Gentlemen,

Your obedient servant,

Otto Meissner.

2. Applying for a Situation as Cashier.

Messrs. Borman & Bro., Dubuque.

Gentlemen,

Having learned from Mr. Schmidt that you desire the services of a cashier, I respectfully offer my services as an applicant for the situation. At the same time I assure you that every exertion on my part shall be made to merit your entire satisfaction and confidence. My name, I think, cannot be entirely unknown to you, having served many years in the respectable house of Messrs. Sherman, Bell & Co. As they have, through ill health and declining age, disposed of their business to another party, I am anxious to place myself in an establishment whose reputation and integrity in every way relative to business have been so well proved and acknowledged as yours.

For testimonials of character and principles I refer you to my late employers, who will be happy to do anything in their power to further my advancement in life. Awaiting your reply, I am, gentlemen, with much esteem,

Your most obedient servant,

Thomas Brown.

3. Applying for a Situation as Buying Agent.

Mr. R. Magnus, Chicago.

Dear Sir,

The flattering terms in which your house is spoken of here and elsewhere, render me desirous of entering, if possible, into business relations with you, and I offer you my services for all the purchases you may have to make in this place.

Having been for many years in almost daily intercourse with the principal manufacturers of our town and its environs, I flatter myself that you would have cause to be satisfied with the conditions on which I could procure you any article you might desire.

Awaiting a favorable reply,

I remain, Sir,

Fred. Hauck.

Answer, unfavorable.

Mr. Fred. Hauck, Peoria.

I had the honor to receive your letter of the 3^d inst., and I should gladly avail myself of your knowledge and experience, if there were a greater demand here for the articles manufactured in your city. I therefore regret, Sir, that I am unable to profit by your offer of service, more especially as I am convinced that I should have cause to be perfectly satisfied with the manner in which I should have been served.

I remain, &c.,

R. Magnus.

4. Applying for an Agency.

Messrs. Webb & Buck.

Gentlemen,

Having heard that you are desirous of establishing an agency in this city for the sale of your goods, and being at present in search of such an appointment, I take the liberty of proffering my services.

I beg to inform you that I have been established for many years in this place, and have not only a thorough knowledge of the class of goods in which you deal, but am also intimately acquainted with most of the persons in this locality who would be likely to become purchasers. These you will own to be special advantages, to which I may add, that I can furnish you with the highest references of my respectability and business qualifications.

I think it also not improbable that I should be able to open a trade for you in the neighboring towns, and through other channels, of which you have at present, possibly, no conception. At all events, I feel certain that I should be able to do you justice, and to attend to your interests in such a manner as to give you no cause to regret having put them into my hands.

Should you entertain my proposal, and consider it necessary for me to wait upon you personally, with a view to further arrangements, I shall be most happy to come to town for that purpose, or to meet your representative here or elsewhere. If, on the other hand, you deem it possible to settle terms, &c., by correspondence, I shall be prepared to receive your instructions per letter, and to return you such answers as may assure you of the business having been entered upon with a perfect understanding.

Awaiting the pleasure of your reply,

I remain,

Gentlemen,

Yours respectfully,

Thomas Hofmann.

5. Application for a Situation as Gardener.

Sir,

Understanding that you want a gardener, I beg to offer myself as a candidate to fill the vacancy. I have had constant experience both in nursery grounds and private gardens, and am thoroughly acquainted with the management of the greenhouse and hothouse.

I enclose some testimonials from gentlemen with whom I have lived, which I hope will prove satisfactory. The last situation I filled was with Mr. Ogden, who will, I believe, speak favorably of my character and fitness for the office. I am a married (*or single*) man with (*state whether any family*), and my age is thirty. Should you feel disposed to entertain my application, a letter directed to the above address will meet with prompt attention from,

Sir, your most obedient servant,

Geo. Specht.

6. From a Father to a Firm to take his Son as Apprentice

Gentlemen,

As I understood you have vacancies for two or more apprentices, I should be happy if agreeable to you, to place my son George under your charge. He is now fifteen years of age, and has a decided inclination to follow your line of business in preference to any other. As I do not know your terms, may I request the favor of a note stating them; or if desirable, I should be glad to call at your office for that purpose, when we could enter into particulars.

I may add that my son has received a good plain education, such as should qualify him for the usual requirements of a man of business, and I think you will find him to be quick, and willing to receive instruction, of obliging disposition, and industrious habits.

I am, gentlemen,

Yours respectfully,

John Williams.

7. Application for a Situation as Coachman.

Sir,

Having been informed that you are in need of the services of a coachman, I take the liberty of inclosing you the accompanying testimonials, to which I respectfully ask your attention. I have been reared in the country, and thoroughly understand the management of horses; in fact the care of horses has been my employment ever since I was a small boy. As a further evidence of my ability to perform the duties of the situation for which I apply, I may add that I had entire charge of the horses and vehicles of the late Mr. Barton, of Broad St., whose death occasioned the breaking up of his fine stables. Should my application meet with your approbation, I will be glad to engage as your coachman, and will do all in my power to merit your commendation.

John Rush.

b. Advertisements and Wants.

An advertisement is, generally, an announcement made by merchants of goods for sale. It is usually printed so as to make the best display, and its style requires the greatest skill on part of the writer. A want, as generally used by newspapers, is a brief, concise statement of the wants of an individual as, situation wanted, or boarding and lodging, for sale and to rent, etc. As these wants are paid for by the line, they are to be made short and concise. The following will serve as specimens.

SITUATION WANTED—BY A YOUNG man as bookkeeper: has had 5 years' experience. A 1 reference. Not afraid of work. Address N 33, Tribune office.

SITUATION WANTED—AS GROCERY clerk or porter. Best of references. Address L 87, Tribune office.

SITUATION WANTED—BY A NEAT, intelligent young man in a store or capacity to make himself generally useful to employer. Good reference. M 21, Tribune office.

SITUATION WANTED—BY GERMAN-american youth of 20 years as clerk in drug store; have had experience. Good city references. L 42, Tribune office.

SITUATION WANTED—BY YOUNG man with references as bookkeeper or clerk with some good concern where advancement would follow devotion to business. Address R 45, Tribune office.

SITUATION WANTED—AN EXPERI-enced bookkeeper, would like a light set of books to keep evenings. Address R 32, Tribune.

SITUATION WANTED—BY GENTLE-man who understands the drug business as traveling salesman. Address D C 87, Tribune office.

SITUATIONS WANTED — LADIES, you can procure competent, well-recommended servants, cooks, butlers, housemaids, laundresses, general house servants, women to work by the day, etc. Registry, 236 East Chicago-ave, Telephone No. 3274.

SITUATION WANTED—TO DO WASH-ing and ironing at home by a competent laundress. 711 West Madison-st.; up-stairs.

SITUATION WANTED—BY GOOD laundress to go out by the day. Call Sunday 161 Twenty-fourth-st.; up-stairs.

SITUATION WANTED — BY A middle-aged person as children's nurse. Call at or address 2417 Prairie-av.

SITUATION WANTED—AN EXPERI-enced nurse would like to engage to care for invalid who wishes to travel. Best of references. M 35, Tribune office.

SITUATIONS WANTED—BY TWO wet nurses. One is a widow lady. Inquire at 47 Eugenie-st.

SITUATION WANTED — AS SEAM-stress by day; competent at fine work and children's clothes; North or South Side. Q 57, Tribune office.

SITUATION WANTED—BY YOUNG lady as seamstress. Can give city references. S 16, Tribune office.

SITUATION WANTED—BY FIRST-class dressmaker, day work in private families; West Side. Address O 40, Tribune office.

SITUATION WANTED—BY GERMAN girl to do second work; will go short distance in country. Inquire janitor at 148 Dearborn-av.

SITUATION WANTED—BY A COMPE-tent german girl as cook and laundress. Call Monday. 353 N. Market-st.

SITUATION WANTED—BY A GOOD working girl. Apply at 254 West Randolph-st. Call Sunday or Monday.

SITUATION WANTED—AS COOK IN large first-class boarding-house or small hotel. Apply in person at No. 984 West Harrison-st., second floor.

SITUATION WANTED—BY YOUNG lady in office as cashier, bookkeeper, or assistant, and in general office work. Several years' experience and best of references. Salary not so much of an object as permanent situation. L 58, Tribune office.

SITUATION WANTED—BY YOUNG lady at bookkeeping or office work; fine penman, rapid, and very accurate. O 83, Tribune office.

SITUATION WANTED—BY A LADY in office or store; business experience, highest references; knows several languages. Address L 66, Tribune.

WANTED—YOUNG MAN ABOUT 16 years of age, living with his parents, as bill clerk; must also understand shorthand and typewriting; best of recommendations required; only inquiries by letter will be entertained. Rosenthal, Goldsmith & Co., 237 and 239 Monroe-st.

WANTED—MAN AND WIFE AS BUT-ler and cook. Apply with references at 521 West Jackson-st.

WANTED—A YOUNG MAN TO KEEP books, who can correspond in German, a steady situation for a good man. Address N 15 Tribune office.

WANTED — A COACHMAN; MUST understand care of furnaces and have good city references. 99 East Van Buren-st.; warehouse office.

WANTED — EXPERIENCED FORE-man in a first-class book and job printing office. Address, stating qualifications, Q 10, Tribune office.

WANTED — OFFICE BOY; GOOD writer; honest, bright, with references. L 43, Tribune office.

WANTED—A BRIGHT, ACTIVE ER-rand boy in a wholesale jewelry house; wages \$4.00 a week. Address, in own handwriting, O 62, Tribune office.

WANTED—BOY TO DELIVER GOODS and do general work. Apply between 11 and 12 Monday morning at 42 East Madison-st.

WANTED—TRAVELING AGENT TO sell boots and shoes in Wisconsin for a Chicago manufacturing and jobbing house; none but those acquainted in the State named need apply. L 46, Tribune office.

WANTED—A FIRST-CLASS TYPE-writer operator accustomed to dictation work in reporter's office, state experience. Address N 70, Tribune.

WANTED — By a leading wholesale jewelry house a first-class traveling salesman for the States Kansas Missouri, and adjacent territory. Address, stating references, etc., Q 70, Tribune.

WANTED — An experienced truck, fruit, and garden farmer; a married man with a small capital preferred. Address A. G. Grant, Thomasville, Ga.

WANTED—Girl to do office work; must write good hand; give references and salary wanted. Address N 43, Tribune office.

WANTED—Neat girl for candy store; must understand her business perfectly; state wages. Address N 10, Tribune office. •

WANTED—Young girl to assist in housework. 3618 Dearborn-st.

WANTED—A good second girl who un-derstands washing and ironing. good wages. Apply at 3337 Wabash-av.

WANTED—Girl for general housework; good laundress; city references. Call Monday. 298 Marshall-av.

WANTED—Young girl to tend baby. 632 West Monroe-st.

WANTED—Experienced nurse to take entire charge of baby. 2128 Calumet-av.

WANTED—Competent nurse for baby 4 months old. Must have first-class references. 1703 Michigan-av.

FOR SALE—Business property on one of the best corners, South Side, pays 10 per cent; will guarantee 8 per cent net on \$25,000. Address C. L. Boyd, Room 61, 187 Dearborn-st.

FOR SALE—Furnished house on Dearborn-st., between Twenty-first and Twenty-second. O 33, Tribune office.

FOR SALE—No. 75 26th-st., near Indiana-av., 2-story frame, brick basement; lot 25x100; a bargain.
BAIRD & BRADLEY, 90 La Salle-st.

FOR SALE—80 acres in Henry County, highly improved and rented; will sell cheap or take city improved property; also several other large farms for sale or exchange.
R. MEYER, 126 Washington-st.

FOR SALE—Kinzie-st., substantial 4-story and high basement brick building; 42 feet front, in the best portion of the street; is admirably adapted for manufacturing purposes; large boiler and engine and steam heat.
WM. D. KERFOOT & Co., 83 Washington-st

FOR SALE—Oakwood-Boulevard, south front, near Grand-Boulevard. 100x157 feet, at a bargain.
GEO. A. EMERY.

FOR SALE—\$13,000—3 two-story and basement brickhouses, east of Clark-st. and south of Chicago-av., rent, \$1,600; only \$13,000.
E. S. DREYER & Co.

FOR SALE—Pine Timber—A tract of land containing over one thousand millions feet pine timber located on railroad; lumber can be manufactured at a profit of \$5 per 1000 feet. This tract controls an immense market.
E. P. SHELDON, 177 La Salle-st.

FOR SALE—One-third value—Improved Domestic, New Home, Wheeler & Wilson No. 8, and Singers. 125 Clark-st.

WANTED—To buy a good second-hand Singer medium sewing machine, complete, with all attachments, cheap for cash. Address, stating price, P 5, Tribune office.

FOR SALE—A wagon and blacksmith shop, well located, good custom, and cheap rent. Inquire at room 33, No, 143 La Salle-st.

FOR SALE—Drug store, doing good business, well stocked, finely situated; will bear closest investigation. L 93, Tribune office.

FOR SALE—Paint and paper store, North Side; doing first-class business; owner will sell cheap. Address L 59, Tribune office.

FOR SALE—A manufacturing business selling goods to jobbers; rare chance for a man with capital. Address P 27, Tribune office.

FOR SALE—A first-class grocery; North Side; good chance; owner of property and store going out of business. Address L 95, Tribune office.

FOR SALE—Good paying saloon in first-class location on West Side; death cause of selling. Apply at Fortune Bros.' Brewery.

MEAT MARKET FOR SALE—One of the best on the West Side, clearing from \$35 to \$45 per week over all expenses; will sell the whole outfit for \$1,600 cash. Address K 48, Tribune office.

RARE CHANCE—Sale of lease and furniture of private house; six first-class boarders; terms reasonable; location West Side. Address H X 56, Tribune office.

WANTED—To rent—A comfortable room by a young lady employed in a business office. References given and asked. Address H 76, Tribune office.

WANTED—To rent—Unfurnished alcove or two rooms, east of State-st.; furnace heat; rent reasonable. O 10, Tribune office.

WANTED—To rent—A nicely furnished room; hot and cold water, bath, etc.; strictly private family. Q 78, Tribune office.

WANTED—To rent—Small furnished house or flat by gentleman and wife without children; opportunity for family wishing to go South for the winter. Best references. L 61, Tribune.

WANTED—To rent—Store, well located for drug business. N 34, Tribune office.

WANTED—To rent — Manufacturing premises with good light and power, and 2,000 square feet of floor wanted
L. W. MOYES, Post office.

TO RENT—2236 Indiana-av. — Nicely furnished lower flat of 5 rooms; complete for housekeeping. Also furnished and heated front chamber.

WANTED—Building lot, 25x100, good location, South or West Side; all cash. N 80 Tribune office.

TO RENT—Flat of seven nice rooms; over store; every convenience; low rent. 698 W Lake-st.

WANTED—Improved or vacant property; must be a bargain; state location and price. N 23, Tribune office.

WANTED—To buy a West Side corner where I can make a living in the saloon business. Address N 57, Tribune office.

TO LET—Unfurnished and furnished rooms; references exchanged. 6 West 14th Street.

LAKE-AV., near Thirty-ninth-st.—To rent, with or without board, to a gentleman, a room newly and beautifully furnished in my new house; no boarding house. Address N 45, Tribune office.

VERNON-AV., near 33d-st.—Have a nice furnished room, with board, for 1 or 2 gentlemen; terms very reasonable. Address Q 22, Tribune office.

3660 WABASH-AV.—American house every convenience; home comforts; good board; nicely-furnished front alcove room to neat man and wife, no children, \$12 per week; pleasant lady roommate for large back parlor, 2 beds, \$5 a week.

3631 ELLIS-AV.—Elegant rooms, furnished or unfurnished, with or without board; prices reasonable.

WANTED—To buy No. 1 grocery in city or country. O 72, Tribune office.

WANTED—A man with \$400 to manufacture a new patent; one-half right given; small costs; immense profits. R 2, Tribune office.

WANTED—An experienced Physician in a good town in Central Illinois; all country practice. Address O X, care Lord, Owen & Co.

WANTED—A gentleman with good references to join me in manufacturing an article that is selling rapidly in England; never introduced in America. Address L 86, Tribune office.

WANTED—Young man or lady with \$1,000 to take office position in manufactory; good security, interest, and salary. S 23, Tribune office.

WILL SELL a manufacturing business, thoroughly established, goods always in demand; price \$4,000; can demonstrate that it will more than pay for itself in one year; books open for inspection; this is no humbug, but a splendid opportunity for any one seeking an investment. O 100, Tribune office.

EXPERIENCED teacher would give lessons in music or German or French for room and board; North Side preferred. L 64, Tribune office.

ELOCUTION — Winter term — Special class being organized; full course; diplomas granted. Address H. M. Soper, Athenæum.

GERMAN lessons in exchange for a nicely furnished room by a well-known teacher. Best references. Address K 55, Tribune office.

SITUATION WANTED—A lady who has been in Paris for several years studying music and French wishes to give lessons in exchange for her board. Please address L 48, Tribune office.

PRIVATE LESSONS in bookkeeping, shorthand, arithmetic, grammar, etc.; experienced teachers; \$2 a month. Room 38, 126 Dearborn-st.

PIANO AND SINGING LESSONS; price moderate. Address O 50, Herald.

FOREIGNERS taught English conversationally and grammatically. Address American Lady, 16 Harmon-st.

HIGHEST CASH PRICE paid for furniture, carpets, entire household or single pieces. 18 Bowery.

BOOKS opened, written up, examined, and adjusted; balance sheets, partnership settlements; special lessons; day or evening. Address Accountant, 53 Herald.

c. Answers to Advertisements.

1. Answer to an Advertisement offering General Employment.

Sir,

I hasten to reply to your advertisement in the *Daily Telegraph* of to-day. I am most desirous of obtaining employment, and would not consider present emolument so much an object as the prospect of a permanent and respectable situation.

I am a young man (age, 21), and single. I have received a good commercial education, and am versed in book-keeping and accounts generally. In other respects I am willing to render myself generally useful, and, although I have not hitherto filled a situation, I doubt not that in a short time I should be able to fulfil any duties assigned to me.

In the event of your doing me the honor to select me for the proffered employment, I could furnish you with satisfactory testimonials as to character, and could, if necessary, provide guarantees for fidelity.

Trusting that I may have the honor of hearing from you in reply,

I remain, Sir,

Your obedient servant,

Fred. Hofmann.

2. Answer to an Advertisement for a Clerk.

Gentlemen,

In reply to your advertisement in the *Times* of to-day, I beg to offer my services.

I am twenty-five years of age and unmarried. I was for four years in the house of Messrs. Mandel & Co., where I filled a situation similar to that indicated by you; and I have every confidence of being able to fulfil the duties of the vacant post.

With regard to salary, I should ask \$60 a month, the same that I have been in the habit of receiving, and which, I trust, you will not consider excessive.

I left the service of my late employers on the 2^d of May, of my own accord, and for reasons that can be satisfactorily explained. Those gentlemen, upon being referred to, will no doubt testify to my fitness for the situation I seek in your establishment; and, trusting that I may be honored with your preference,

I remain,

Respectfully,

Isaac Mandelbaum.

8. From a Farmer to an Intelligence Office, Applying for Hands.

Central Intelligence Office, Chicago.

Sir,

Seeing by your advertisement in the *Daily News*, that you are prepared to supply hands for farm labor, I write to say that I want at once five strong, able-bodied men, who can board on my place, and to whom I will pay one dollar per day, for the usual farm labor. I should require to know their references before engaging them.

Let me hear from you as soon as possible, as the difficulty of procuring hands here has delayed me very much this spring.

Yours respectfully,

L. Koehler.

9. Answering an Advertisement.

Milwaukee, Febr. 24, 1887.

Sir,

Reading in the *Sentinel's* issue of this day that you are in need of a young man who has the requisite business education, I take the liberty to apply for said position. I have studied at Chas. Mayer's Commercial College, am acquainted theoretically with all business pursuits and speak and write both English and German. I beg to offer my services, and I, at the same time, assure you that every exertion on my part shall be made to insure your entire satisfaction and confidence. The best references, concerning my capacity and character are at your disposition. Awaiting a favorable reply,

I remain, Sir,

Your humble servant,

John Smith, No. 412, 12th. st.

P. S.—I subjoin a certificate issued by Charles Mayer, Esq., Principal of the Commercial College:

CHARLES MAYER'S COMMERCIAL COLLEGE.

To whom it may Concern:

By this certificate be it known to the Mercantile and Business Community:

That Mr. John Smith, Milwaukee, has received a course of practical instruction at this College in the system of Actual Business Training, and graduated with honor.

In consideration of which I, the Principal of said Institution, issue this certificate.

Given under my hand and seal, Milwaukee, February 1, 1887

Charles Mayer, Principal.

10. Answering an Advertisement for Position of Book-Keeper.

WANTED—A book-keeper, competent to take charge of a set of double entry books, and to assist with correspondence. Only those need apply who can furnish unexceptional reference as to character and ability. Address B. & S., St. Paul, Minn.

Waseca, Minn., Jan. 3, 1887.

Messrs. B. & S., St. Paul.

Gentlemen,

In reference to the above advertisement, which appeared in to-day's *Transcript*, I respectfully offer my services. I am at present assistant book-keeper with Messrs. Sanford & Co., but desire advancement. I am perfectly familiar with the duties of the position applied for, and am at liberty to refer you to my present employers, who will, I think, satisfactorily answer any questions, as to my character and qualifications.

Very respectfully,

Ed. Hofmann.

11. Answering an Advertisement for Position of Commercial Traveler.

WANTED—A good traveler, for a manufacturing and jobbing print works near Philadelphia. Answer stating age, experience, and references. Address Prints, Tribune Office.

Chicago, Jan. 10, 1887.

Prints,

Tribune Office, Chicago.

Gentlemen,

In reply to your advertisement in the *Tribune* of to-day, a copy of which is attached herewith, I most respectfully ask your consideration of the enclosed testimonial from my late employer. My connection with said gentleman was severed by financial difficulties, arising from the present business depression. I am conversant with commercial traveling, and fully acquainted with the jobbing and retail Dry

Goods trade, of both city and country, and I believe I am on such terms with them as would enable me to secure a liberal patronage. I am thirty-five years of age, capable and willing to withstand the fatigues of the Road, and if we enter upon any engagement, no effort shall be wanting on my part to merit your confidence and esteem.

Believe me,

Very truly yours

Chas. Roche.

12. Application for Man and Wife for Farm and Housework.

WANTED—A man and woman (married or single), to go a short distance in the country. Man to do farm work and take care of stock; woman for general housework, must be a good washer and ironer. Address Z. C., Parkridge, Ill.

Chicago, March 3, 1887.

Z. C., Parkridge, Ill.

In answer to the above advertisement which appeared in to-day's *Herald* (Chicago), I should like to secure the situations for myself and wife, if the location is a healthful one, and the wages satisfactory. I understand farming and care of stock, and my wife is a good housekeeper and laundress. We can supply testimonials if you desire them. A line addressed as below will receive prompt attention.

Yours respectfully,

William Pfeiffer.

d. Asking, Granting, and Refusing Permission to Refer.

1. Asking Permission to Refer.

Leo Schmidt,

Dear Sir,

I am about to seek a position as salesman among the wholesale Dry Goods houses in Chicago, and shall of course, require a number of first-class references,

Believing that, while in your employ between '85 and '86, my services were in all respects satisfactory, I venture to request the use of your name.

An early reply will greatly oblige,

Your obedient servant,

Rudolph Stein.

2. Granting Permission to Refer.

Dear Mr. Stein,

It gives me great pleasure to grant your request for the use of my name among your references.

The loss of your services has been to me a matter of sincere regret; for the duties which you successfully discharged were so numerous and varied, that I have found it exceedingly difficult to fill your place.

Perhaps this brief expression of the esteem in which I hold you, will itself be of service as a letter of recommendation. If so, do not hesitate to use it.

Your friend,

Leo Schmidt.

3. Refusing Permission to Refer.

Mr. Rudolph Stein.

Dear Sir,

I am sorry that you have asked for the use of my name among your references, as I shall be obliged to refuse your request, and thereby, no doubt, to wound your feelings.

The services to which you allude as having been "in all respects satisfactory," were, according to my recollection of them, but indifferently performed. I cannot, therefore, recommend you to another house, until I am convinced that the faults of your earlier years no longer exist.

It seems ungracious, I know, thus to refer to long forgotten errors, and the more so that, in extenuation of them you may justly plead youth and inexperience. I have done so, believe me, only that I might justify a refusal which would otherwise appear harsh and unwarranted.

I hope you will believe that I wish you well and that the perusal of this letter cannot be more painful to you than the writing has been to me.

Yours truly,

Leo Schmidt,

4. **From a Servant to a former Employer, whose name has been given as a Reference.**

Sir,

I beg to inform you that I have a prospect of being employed in the establishment of Messrs. Gossage & Co. I had an interview with those gentlemen this morning, and being asked for a reference, took the liberty of giving them your name.

The length of time that I had the honor of serving you, and the general satisfaction which you were pleased to express with my conduct and ability, lead me to hope that you will speak favorably of me, and that you will add this to the numerous obligations already conferred upon

Your old and obliged servant,

Chas. Kuechler.

e. Application for Credit.

1. **Application for an Open Credit.**

Madison, Wis., June 1, 1887.

Mr. Penn Nixon, President Second National Bank,

Milwaukee.

Dear Sir,

We had the honor to wait on you a short time ago, with a circular relating to our establishment in business in this town. The transactions we engage in requiring at times the temporary disposal of large sums of money, we are desirous of finding a banking house disposed to open us a blank credit of about \$5000. Should such a proposal suit you, you can make inquiries concerning us of Messrs. Bassett & Co., or Messrs. Longfellow Bros. of this place.

Please to inform us then of your conditions, and, whatever may be your decision, to favor us with a reply.

We remain, &c.,

Miller Bros.

Answer in the Affirmative.

Messrs. Miller Bros., Madison.

We duly received your favor of the 1st inst., and thank you for the preference you have given to our house.

We do not hesitate to enter into business relations with you, and it will give us great pleasure to do what lies in our power to facilitate your commercial operations.

In conformity with your wish, we herewith open you a credit of \$5,000, relying, however, upon your covering us at certain stated times to be agreed upon.

Our conditions are the following:

1. For all payments and *incasso* transactions in our city, $\frac{1}{2}$ per cent; for bills, etc., payable or receivable elsewhere, $\frac{1}{2}$ per cent.

2. Interest on both sides to be calculated at 5 per cent. per annum.

3. We shall value on you for our money advances two months after date of our payments.

4. Postage and brokerage will be charged to your account.

5. Accounts to be settled every six months.

If you agree to these conditions, please to let us know.

In the meantime we remain, gentlemen,

Second National Bank,
P. Nixon, Pres.

Answer in the Negative.

We much regret that we cannot comply with your request, but, however much we might be disposed to oblige you, the clouds on the commercial and financial horizon, together with various other circumstances, have been the cause of a determination on our part not only to reduce the amount of the credits allowed hitherto, but also to decline granting any new ones, at any rate not till events have somewhat restored confidence and credit.

With lively regret at not being able to serve you,

We are, gentlemen, etc.,

Second National Bank,
P. Nixon, Pres.

2. Asking to have an Account Opened.

Messrs. J. V. Farwell & Co., Chicago.

Gentlemen,

Having established a Retail Dry-goods Business in this city, I desire to open an account with your house.

For information as to my standing, etc., I refer you to Smith & McLean, the First National Bank, and Chas. Philips & Co., all of your city.

If you decide to accept me as a customer, I shall send you a large order at once.

I am, yours respectfully,

James Lorillard.

3. From a Country Merchant, requesting an Extension of Credit.

Messrs. Goll & Frank, Milwaukee

Gentlemen,

You may have perhaps observed that my transactions with you have been steadily increasing in amount for considerable time back, which I feel pleasure in assuring you is only an indication of a proportionate extension of my general business.

From the inadequacy of the capital with which I commenced to meet the growing requirements of my trade, and the lengthened credit I am obliged to give, generally four, and in many instances six months, I have been under the necessity of keeping but a very small stock, which has materially inconvenienced me in the execution of orders. Under the impression that you have confidence in my honesty, steadiness, and unflagging attention to business, I beg to ask if you would favor me by extending your term of credit from three months to six, or, say, accept my note at three months in settlement of the quarterly account. This arrangement would afford me greater facility in meeting my obligations, and enable me to keep stock sufficient for all ordinary demands.

I may add that my customers are all of a highly respectable class, my trade a safe and steady one, and that anything like a reckless extension of it is very far indeed from my intention.

I shall feel obliged by reply at your earliest convenience, and

I am, gentlemen, yours respectfully,

Henry Caswell.

V. LETTERS OF INQUIRY.

1. Letter of Inquiry about an Application for a Place.

Messrs. Field & Leiter,
Chicago.

Gentlemen,

We write you to ask for information as to the character and qualifications of Mr. Chas. E. Roman, who lately occupied the position of assistant bookkeeper in your house.

We have a similar place to fill, and would gladly accept Mr. Roman, whose manner and appearance please us greatly, were it not for one circumstance: he admits that you discharged him, but declines to give the reason.

Hoping that we may be favored with an early reply,

We are,

Yours respectfully,

W. H. Bates & Son.

Favorable Opinion

W. H. Bates & Son,
Philadelphia.

Gentlemen,

In replying to your favor of the 11th inst., it affords us much pleasure to state that we know of nothing that need make you hesitate to take Mr. Roman into your service. Indeed, we regard you as fortunate in being able to secure so good a man.

We have known Mr. Roman for many years, and have always held him in high esteem. As a straightforward and capable business man generally, he has few superiors. As a bookkeeper, we have yet to discover his equal.

His dismissal was caused by circumstances of a private nature, which made it impossible for us to retain his services, but which did not lessen our regard for him in the least.

Hoping soon to hear that Mr. Roman has entered your service,

We are, gentlemen,

Very respectfully yours,

Field & Leiter.

Unfavorable Answer.

W. H. Bates & Son,
Philadelphia.

Gentlemen,

It grieves us greatly that in answer to your favor of the 11. inst., we are compelled to caution you against employing Mr. Roman.

He is a gentleman of pleasing manners and of a most amiable disposition, and so far as we know, up to the present moment, he has always been strictly honest; but there is no certainty that his honesty will continue, for he is addicted to gambling.

Being personally interested in him, we made many efforts for his reform before proceeding to extreme measures; but becoming convinced at last that his habits were so fixed as to make further trial useless, we decided that it was our duty to dismiss him, and acted accordingly.

Trusting that you will regard this communication as confidential,

We are, gentlemen,

Very respectfully yours,

Field & Leiter.

2. Information Asked for concerning a Salesman.

Mr. John Moore, St. Louis.

A Mr. J. J. Swayne, who is desirous of occupying the situation of salesman in my business, has called on me, and states that he was engaged for some time in your house. I should be much obliged by your kindly giving me some information as to the character of this man, and particularly as to his motive in leaving you. I am, sir, etc.,

R. Prendergast.

Information given.

Mr. R. Prendergast, Kansas City,

I regret that I cannot conscientiously speak in very high terms of Mr. J. J. Swayne, of whose character you desire my opinion.

Mr. Swayne was in my employment as salesman for three months. He is a rapid penman, a correct accountant and a clever correspondent, but his manner was so insolent and rude that some of our best customers were deeply offended at their reception and treatment. In a counting-house Mr. Swayne might be found a valuable assistant, but I cannot conscientiously recommend him as a salesman.

Very respectfully,

John Moore.

3. Inquiry as to Responsibility.

Jacob Henrich, Esq.,
Bismarck, Dak.

Dear Sir,

You will oblige me by stating if Mr. Geo. Metzsig of Hebron, Dakota, is known to you and worthy of credit.

I am,

Very truly yours,

Kerr Bros.

Answer.

Messrs. Kerr Bros.,
St. Paul.

Gentlemen,

Yours of the 15th inst. received, and I am pleased to report Mr. Metzsig an old acquaintance, and entirely worthy of any trust you may place in him.

I am, very truly yours,

Jac. Henrich.

4. Another Inquiry as to Responsibility.

Mr. Frank Leslie,
Cincinnati.

Dear Sir,

We are requested by Mr. J. R. Ovington, to apply to you for information as to his standing and responsibility commercially. He is about entering business relations with us, and prompt reply will greatly oblige,

Yours respectfully

Benedict Bros.

5. Requesting Information respecting the Solvency of a Store-keeper.

Dear Mr. Carls,

A store-keeper of your town, whose name is written on the enclosed paper, has just forwarded me a large order for my goods. Not having any transactions with him, and being naturally desirous of ascertaining if he is trustworthy, I should esteem it a great favor if you would give me such information as you are able upon this point.

I must apologize for the trouble I am giving you, which, however, you will probably excuse, on account of the importance of the affair.

I am, dear Sir,

Yours truly,

R. Middleton.

Reply, favorable.

Dear Sir,

In reply to yours of the 7th inst., I am happy to be able to inform you that the person, whose name you forwarded to me, merits your entire confidence.

Of his means I am not precisely informed. I believe them, however, to be adequate to the requirements of his trade; but of his character and habits I can confidently speak in the highest terms; he is prompt and punctual in all his transactions, and I believe no person ever had occasion to apply to him for his account twice.

I am happy to be able to send you these assurances, and trusting that your business relations may prove mutually profitable and advantageous, I am,

Dear Sir,

C. Carls.

Reply, unfavorable.

Dear Sir,

I regret to say that the person whose name you mention is totally unworthy of being trusted. He has no capital, and, what is worse, is wholly devoid of principle. He is well known to have been in difficulties for some time past, and contrives temporarily to bolster up his affairs by obtaining new credits, and systematically underselling his goods. Sooner or later his failure is certain, and his creditors will, I am convinced, get next to nothing.

I am sorry that I should have to give this account of any brother tradesman, but, since you demand it of me, and it is important to your interests, I am compelled to speak the truth.

I remain,

Yours truly,

C. Carls.

6. Inquiry concerning the Solvency of a House.

Mr. James A. White, Boston.

We should be much obliged if you would kindly let us know your opinion of the solvency of the firm inscribed on the enclosed slip of paper.

As we are on the point of transacting some important business with the said house, we should like to know exactly how things stand. What you communicate to us will go no further.

It would give us great pleasure to be able to render you a similar service, should the occasion present itself.

We remain, etc.,

C. D. Johnson & Co.

Answer, favorable.

Messrs. C. D. Johnson & Co., New York.

I hasten to reply to your favor of the 12th inst., and am happy to inform you that the house referred to enjoys an excellent reputation here.

Although it has no very considerable capital at its disposal, the probity of its principal is such that you run no risk with them. Their well known prudence and activity contribute greatly to the good credit they enjoy.

I am greatly pleased to have been of some little service, to you, and remain, etc.,

James A. White.

Answer, unfavorable.

We advise you not to enter into any connection with the firm referred to in yours of the 12th inst. Please avail yourselves of this secret communication with the utmost discretion.

7. Requesting Information with regard to a Proposed Site for a Store.

Geo. Gross, Esq., Lawrence, Kans.

Dear Sir,

Being desirous of establishing my son in a branch store to carry on the same business in retail that I now do in wholesale, I am looking out for a favorable position to establish a new store. I have

heard there is no good grocery store near you, and that a lot in a desirable position is now vacant in your village, and offered for sale on reasonable terms. I take the privilege of a friend in asking if you can give me any information in regard to such a lot, and also would like to know your opinion of the expediency of establishing a first-class grocery store upon it.

Yours very truly,

John Neumann.

Answer to the Foregoing.

Dear Sir,

I have made the desired inquiry with regard to the vacant lot on Main Str., and find the owner will dispose of it upon easy terms to a cash customer. As there is no first-class grocery store in the village, and the very second-rate one is some distance from the center of the place, I think your son has every prospect of success if he establishes himself here.

Any further information it may be in my power to give you, is most heartily at your service.

Geo. Gross.

8. Inquiry for Baggage.

Lindell House,

St. Louis, Novembe. 7., 1887.

To the General Baggage Master, Illinois Central Railroad Depot, St. Louis.

Sir,

I left Chicago on the 5th inst., on the 10.15 P. M. train, via Ill. Central R. R., and arrived in this city at 7 A. M. yesterday morning. As customary, I gave my baggage check, No. 1445, to the Express Agent on the train, taking his receipt for the same. He now returns it to me, saying my baggage had not arrived. It is a large sized, sole leather trunk, canvas covered, initialed on both ends A. L., Chicago. Please dispatch a "tracer" without delay, and as soon as heard from notify me at the above address.

Yours, etc.,

Al. Lewis

VI. ORDERS FOR GOODS.

1. Letter ordering Goods

Messrs. W. Hoyt & Co., Chicago.

Gentlemen,—Having just opened a large store in this village, with every prospect of success, I should be happy to deal with your firm for the staple and fancy groceries required. I desire to refer you to Mr. W. Sykes, with whom I have long been acquainted, and who will answer any questions with regard to my business capacity and standing.

As this however is our first transaction, I shall be prepared to pay the Express Company upon delivery of the goods, if you will send me your account, with the usual discount for cash, by a previous mail.

Enclosed please find the order, which I should wish filled as early as possible.

I am, gentlemen,

Very respectfully,

Ed. Heinen.

Answer to the Foregoing.

Ed. Heinen, Esq.

Dear Sir,—Your favor of the 6th inst. received. It gives us much pleasure to open an account with you, Mr. Sykes having spoken in warm terms of your capacity.

We have this day forwarded to your address the goods according to your invoice, but being desirous of obtaining your approval of their quality and value, will await your examination for the enclosed bill, which is subject to 5 per cent. discount for prompt cash. A post-office money order, or draft on one of our city banks, will suit our convenience as well as the collection by Adams' Express.

Hoping to hear from you whenever you desire goods in our line,

We are, dear sir,

Yours respectfully,

Hoyt & Co.

2. Form of Order to a Grocer.

Dear Sir,—Please deliver to the bearer, with bill of cost, the following:

- 30 lbs. crushed Sugar,
- 15 lbs. Java Coffee, Roasted, not ground,
- 1 box Kirk's Soap,
- 5 Gallons Molasses.

Charge in account, and oblige,

Yours, etc.,

Geo. Schirmer.

3. Another Form.

Gentlemen,—Enclosed please find twenty dollars (\$20), for which you will deliver to the bearer the following groceries:

12 lbs. Coffee, 33 $\frac{1}{2}$ c	\$4.00
75 " White Sugar, 6 $\frac{3}{4}$ c	5.00
9 " Black Tea, 50c	4.50
10 " Adamantine Candles, 20c	2.00
30 " Brown Soap, 5c	1.50
20 " Mixed Crackers, 10c	2.00
1 " Green Tea, \$1.00	1.00

\$20.00

Maria Hennings.

4. Form of Order to a Dry Goods Merchant.

Dear Sir,—Enclosed please find twenty-five dollars (\$25), for which you will be kind enough to send me, per Adams' Express, the following goods:

2 Lancaster Spreads (\$3.50)	\$7.00
6 doz. Napkins	9.00
50 yds. Calico, white with pink dot (6c)	3.00
50 " " " blue " "	3.00
1 fine hem-stitched Lady's Handkerchief	1.00
8 pairs Ladies' Cotton Hose (25c)	2.00

\$25.00

Direct to

John Kleck,

Peoria, Ill.

5. Form of Order to a Publisher.

Geo. Brumder, Esq.

Dear Sir,—Enclosed please find eighteen dollars and twenty cents (\$18.20), for which you will please send me, per return of mail, the following books:

Unser Familien-Arzt.....	\$2.50
Pferdebuch.....	2.50
Praktischer Rathgeber.....	1.25
Handbuch der Hausfrau.....	1.35
Das Buch vom gesunden und kranken Menschen.....	1.35
Hausthier-Arzt.....	1.50
Deutscher Farmer.....	1.50
Das Handbuch des Grasbaus, Futterpflanzenbaus und der Milchwirtschaft von Hans Buschbauer.....	1.25
Irrfahrt und Heimfahrt.....	1.00
Deutscher Michael.....	1.00
Georg Dipold.....	1.00
Trüber Morgen, goldener Tag.....	1.00
Die Lilie im Thal.....	1.00
	<hr/>
	\$18.20

Please address

D. Lampert.

6. Form of Order to a Seedsman.

Winona, Minn., April 2., 1887.

John A. Salzer, Esq.,

La Crosse, Wis.

Dear Sir,—Please send me, per American Express, C. O. D. the following kinds of your seeds, so well recommended by "Hans Buschbauer."

2½ bu. French Imperial Wheat.....	\$4.20
2½ bu. Velvet Chaff Wheat.....	4.20
24 packages Vegetable Seeds.....	1.00
20 packages Flower Seeds.....	1.00
	<hr/>
	\$10.40

Respectfully,

A. Troller.

7. Asking to have an Account opened and Ordering Goods.

J. V. Farwell & Co., Chicago.

Gentlemen,—Having established a retail dry-goods business in this city, I desire to open an account with your house.

For information as to my standing, etc., I refer you to Chas. P. Hyde and Pierce & Son, of your city.

If you decide to accept me as customer, please forward the following goods at once by American Express:

200 yds. Wamsutta Muslin,
150 “ Best Canton Flannel,
100 “ Gingham,
100 “ Victoria Gingham.

I am;

Yours respectfully,

James McDonald.

Answer, Consenting to Open Account, etc.

Mr. James McDonald, Galena Ill.

Dear Sir,—Your favor of the 15th came duly to hand. We have consulted your references, and, finding their statements satisfactory, have shipped the goods as requested with the exception of the Victoria Gingham, which we have not in stock. We shall have some to-morrow, however, and will then supply the deficiency and forward the invoice.

Please acknowledge receipt of goods and oblige,

Yours respectfully,

J. V. Farwell & Co.
per W.

Answer, Acknowledging Receipt of Goods.

Messrs. J. V. Farwell & Co., Chicago.

Gentlemen,—Yours of yesterday, advising me of the shipment of goods, is at hand this morning.

The goods arrived last evening in excellent condition. They are satisfactory in every respect.

Accept my thanks for your promptness in acting upon my application, and believe me,

Yours respectfully,

James McDonald.

8. Letter, enclosing Payment for Goods.

Gentlemen,—Herewith find a check for \$62.16, the amount of your bill of the 24th inst.

Please to receipt the bill, which is enclosed, and return it to,

Yours respectfully,

James McDonald.

9. Form of Order to Clothiers.

Alton, Ill., Jan. 31., 1887.

Globe Clothing Co., St. Louis.

Gentlemen,—Please send me by Express, C. O. D., one all-wool suit, for boy ten years of age, to cost about Eight or Ten Dollars, also an overcoat to cost about Eight Dollars. Please enclose rules for self-measurement with parcel and oblige,

Yours, etc.,

Geo. C. Waters.

10. Form of Order to Music Dealer.

Barrington, Ill., Sept. 10., 1887.

Messrs. Lyon & Healy, Chicago.

Gentlemen,—By return mail, please forward the following pieces of music; money order, covering cost, is herewith enclosed.

Twilight Bells, "Reverie Religieuse", by Dorn, published by C. H. Ditson.....	40
Fallen Leaves, twelve short pieces, by Osborn, published by C. H. Ditson, each 25c.....	3.00
Flower Song, for Piano, by Gustav Lang, published by Cory Bros., Prov., R. I.....	50
Under the Snow, vocal, by A. J. Goodrich, published by W. A. Pond.....	35

\$4.25

Your earliest attention will greatly oblige,

Yours truly,

Arthur Hamilton,

11. Request for Price List.

Milwaukee, Sept. 6., 1887.

Mandel Bros., Chicago.

Gentlemen,—Our mutual friend, Mr. Volger, having favored me with your address, and having assured me that you would gladly undertake the execution of any orders I might transmit, I annex a list of articles, for which pray favor me with your present prices. I also wish to know which of the several descriptions of goods you have in stock, as well as the length of time necessary to complete the execution of a small order for such as you may have to procure. I understand that your usual terms of business are a three month's note, or an allowance of two and a half per cent. discount for cash. Awaiting your reply, I am, gentlemen,

Yours faithfully,

J. Blumenfeld.

Answer to the Above.

Sir,—We have the pleasure to acknowledge receipt of your letter of yesterday's date, and we now return your list, with our present prices affixed. We have therein distinguished such of the goods as we have in stock, and which, on receipt of your instructions, can be afforded immediately. We have no doubt that any of the other articles could be procured within three weeks, and trust that our quotations are such as to admit of your favoring us with an order, which, we can assure you, shall have our prompt and best attention.

Our terms are, a three month's note or an allowance of two and a half per cent. discount for cash.

Tendering our services at all times, in any branch of the trade with which we are connected, we are, sir,

Yours faithfully,

Mandel Bros.

Ordering the Goods.

Gentlemen,—I am in receipt of your favor of yesterday's date returning my list with your prices attached, and communicating your customary terms of business. I have selected such articles as fall within my limits, and now beg to enclose a detailed specification of those to be forwarded to me at once, and another of the goods which I wish you to procure conditionally upon their delivery here within three weeks. For some of the latter I am much pressed, and shall, therefore,

be glad if you will forward them to me as they come in, instead of waiting for the completion of the entire order. If there have been any recent improvements upon my specifications, I shall be glad if you will communicate with me on the subject, and suspend the issue of the order pending my reply.

I am, gentlemen,

Yours respectfully,

J. Blumenfeld.

12. Complaining of Delay in executing an Order.

Dear Sir,—Three weeks ago I forwarded to you an order, stating that I was in immediate want of the articles therein named, but as yet I am without any advice regarding them. As this delay has seriously inconvenienced my business, I shall thank you to inform me per return of mail when I may expect the goods. If they are not here by the 10th inst., I shall be compelled to purchase elsewhere.

Very respectfully yours,

Louis Mayer.

Answer to the Foregoing.

Dear Sir,—I regret exceedingly the non-delivery of your esteemed order, and the inconvenience and disappointment occasioned you thereby. I can assure you, however, that I am in no way responsible for the delay, but that, on the contrary, I have used every effort to secure the prompt execution and despatch of the order.

It happens, unfortunately for us, that just at the present moment the manufacturers are overwhelmed with business, and, in a juncture such as this, there is no help for it but to wait patiently the execution in due course of the orders sent.

With the hope, however, of prevailing upon the manufacturer in this particular instance to use a little extra diligence, I have written him, by this evening's post, a most urgent letter; and I feel certain that if my request can be complied with, it most certainly will be. As soon as I receive an answer, I will write or telegraph to you such positive information as may prevent further disappointment.

I must apologize for not having written to you previously, but the truth is, I myself did wait for an answer from the manufacturer.

I am,

Yours respectfully,

Chas. Ovington.

13. Complaining of Quality of Goods.

Dear Sir,—Since I entered into business transactions with you it has been my invariable course to act with integrity and honor, expecting the same conduct in return. Until lately, indeed, I had no cause to complain, but the goods I had from you last week, as well as the parcel just delivered, are inferior in quality, that I hesitate to offer them to any of my customers. As I can have much better value elsewhere, and I do not sell *job* goods on any account, I am reluctantly obliged to advise you that unless you can send me others in their stead I must withdraw my correspondence altogether. Meantime, both parcels are laid aside waiting your orders. An immediate answer will oblige,

Yours respectfully,

Otto Powell.

14. Refusal to execute an Order until References are supplied.

Mr. N. Jackson, Racine.

Dear Sir,—We are in receipt of your favor of the 17th inst., enclosing order for goods, in respect to which we beg to remind you that you have omitted to furnish us with references, and that you make no mention of the mode in which you propose to pay for the goods.

We need scarcely remind you that it is customary, in all cases of first order being given, to furnish satisfactory references or to forward cash; and as we have not hitherto had the pleasure of transacting business with you, and have, indeed, no knowledge of you, we must beg of you to furnish us with the names of some two or three respectable firms with whom you are in the habit of doing business, or to express your willingness to pay ready money for the goods ordered on receipt of invoice. We are,

Yours obediently,

M. Field & Co.

15. Refusal, owing to unsatisfactory References.

Dear Sir,—In reply to your favor of the 17th inst., we beg respectfully to say that we must decline executing the order you have transmitted us on any other terms than cash.

In arriving at this conclusion, we trust you will not think us unnecessarily harsh; but, without entering into particulars, permit us to observe that our means are too limited, and the profits realized by the peculiar class of goods we sell are too small, to admit of our opening accounts in the settlement of which there might be a want of promptitude and punctuality.

If you think proper to receive our goods on the terms indicated we will select them with due care, and forward you the invoice, and, on receipt of cash for the same, the parcel shall be immediately despatched to you. We are,

Yours respectfully,

M. Field & Co.

16. Letter, intimating a partial Execution of the Order.

Dear Sir,—We regret to say that it is out of our power at present to execute your order, received per your favor this day, in the way we would wish. For this class of goods there is just now such a demand, that we are unable to procure them fast enough, and indeed, we have been compelled to disappoint others of our correspondents besides yourself.

We have, however, done the best we could to your kind order, and shall be in a position in ten day's time to complete it without fail. On receipt of your instructions to that effect we will immediately forward you the goods we have looked out, or, if you prefer it, will retain them till the remaining portion of the order is executed, and forward the whole together.

Regretting our inability to comply with your request in this instance, and assuring you of our utmost endeavors to occasion you as little disappointment as possible,

We remain, respectfully,

Kohn & Co.

17. Order for Goods Countermanded.

Gentlemen,—I am sorry to inform you that my friend, for whose account and at whose desire I ordered the 250 sheets of copper on the 30th ultimo, has determined, as he has since informed me, to defer the repairs of the ship for which they were intended, and wishes the order not to be executed, at least for the present. If, therefore, the copper is not already entered for shipment, and can be kept back, I shall be much obliged by your giving directions for it to remain till further orders. Of course, I shall consider myself liable for any expense you may incur, or loss you may sustain in consequence, or indeed, for the ultimate completion of the transaction, should you not consent to cancel my order.

I remain truly,

Your obedient servant,

Fred Gauger.

18. Noticing Error in Invoice.

Crane Bros., Milwaukee.

Gentlemen,—We beg to call your attention to an error in your last invoice, by which you charge us with \$13.50 more than the invoice actually amounts to. Please correct same, and oblige,

Yours respectfully,

Carr & Son

19. A Country Merchant to a Wholesale Dealer.

Sir,—I was very sorry, on the last receipt of a parcel forwarded by you, to be obliged to find fault with some of the goods, which were not at all up to sample that was sent about two months since. You assured me, at the same time, that in future there should be no cause for complaint. Since then I have received my last order, and there is, if possible, a greater inferiority in some of the articles than on the previous occasion. I do not, believe me, complain without cause; my customers are disposed, I fear, to leave me, not being satisfied with the quality of the articles I sell. If you will make some reduction in price, I will retain those I have now; otherwise, however unwillingly I may be to do so, I must return them. Awaiting an early reply,

I remain, sir, yours truly,

N. N.

Answer.

Dear Sir,

We were sorry to find, on receipt of yours of the 2d inst., that you had occasion again to find fault with the goods lately furnished. Some parcels forwarded to you were done so by inadvertence. We should be sorry to lose your custom, and also grieved to hear you had suffered any pecuniary loss. We are perfectly willing to agree to such a reduction in price as you, in your integrity, think fairly just.

We remain,

Yours respectfully,

N. N.

VII. CONSIGNMENTS.

1. Consignment of Different Goods.

Aurora, Ill., June 2., 1887.

Messrs. Frank Bros., Chicago.

Gentlemen,—Wishing to try your market, I have shipped to your consignment the goods specified in the annexed invoice, and herewith subjoin the bill of lading. It being now the season for these goods, I anticipate a quick and profitable sale. The prices quoted are those current here. Recommending my interest to your care, I remain, gentlemen,

Your obedient servant,

Emil Brauer.

Answer.

Mr. Emil Brauer, Aurora.

Dear Sir,—We are in receipt of your esteemed favor of the 2nd inst., and shall use our best exertions to effect a profitable sale of the sundry articles, which you were kindly pleased to consign to us.

Hoping soon to be able to hand you a good account, and recommending the inclosed special review of our market to your kind inspection, we remain, sir,

Your most obedient servants,

Frank Bros.

2. Correspondence concerning a Consignment of Apples.

a. Inquiry Concerning Shipment of Apples.

St. Joseph, Mich., August 2., 1887.

Hibbard & Spencer, Chicago.

Gentlemen,—I have a large quantity of apples and several hundred doz. eggs that I would like to place in the hands of a good Commission Merchant, in your city. Would you be kind enough to give my address to some good party, directing them to report present state of the market, and advise what expense attends the handling of the fruit after arrival?

I am, etc.,

Rob. Mueller.

b. Answer to the Above.

Chicago, August 3., 1887.

Rob. Mueller, Esq., St. Joseph, Mich.

Dear Sir,—Your favor of the 2nd inst. received, and we have handed the same to Messrs. Brauns & Rinehart, requesting them to respond to your inquiries. They have a good reputation as commission dealers, and will, we think, give satisfaction.

We are yours truly,

Hibbard & Spencer.
per D.

c. Commission Merchant Soliciting Consignment.

Chicago, August 3., 1887.

Rob. Mueller, Esq., St. Joseph, Mich.

Dear Sir,—Messrs. Hibbard & Spencer handed us your letter of yesterday, in which you ask the market report on apples and eggs, also expenses attending them, to which we reply: Greenings are offered at from \$2.50 to \$3.00 per barrel, hand picked, and carefully packed; eggs are offered at from 12 to 14 cts. per dozen. Our Commission is five per cent on sales; the usual charges of Carting from boat to store, and Labor here in store, amounting to six cents per barrel and two cents per hundred dozen are additional. No exertions shall be spared on our part to obtain satisfactory prices, as we carefully guard the interest of our patrons.

Awaiting with pleasure your trial consignment,

We are, etc.,

Brauns & Rinehart.

d. Shipment of Apples and Eggs on Commission.

St. Joseph, Mich., August 5., 1887.

Messrs. Brauns & Rinehart, Chicago.

Gentlemen,—Your favor of 3d inst. received. I have to-day shipped to your consignment Two hundred Barrels of Apples (Greenings), and Four hundred Dozen of Eggs, by Goodrich Steamboat Co.

Please take them in charge and sell to the best advantage, holding proceeds subject to my order.

Advise me upon receipt of goods.

I am yours, etc.,

Rob. Mueller.

Pro Forma Invoice.

Invoice of Merchandise Shipped per Goodrich Steamboat Co., and
Consigned to your Firm on My Account and Risk.

<i>Marks and Numbers.</i>			
1—200	200 Bbl. Apples, as per specified bill, @ \$2.75.....	\$550.00	
1—12	400 Doz. Eggs, @ 13 cts.....	52.00	\$602.00

e. Acknowledging receipt of Consignment.

Chicago, August 6., 1887.

Rob. Mueller, Esq., St. Joseph, Mich.

Dear Sir,—We have your favor of 5th inst., notifying us of shipment of 200 Barrels Apples and 400 Dozen Eggs. The goods arrived in good order, and are now in store. Have several barrels and several cases opened, quality and packing satisfactory. We will forward account of sales as soon as closed out.

We remain,

Your ob't serv'ts,

Brauns & Rinehart.

f. Reporting sales of Shipment.

Chicago, August 9., 1887.

Rob. Mueller, Esq., St. Joseph, Mich.

Dear Sir,—We have this day closed your consignment of the 5th inst., and herein transmit you account sales. Proceeds to your credit, and subject to your order, \$506.90. Hoping the above will prove satisfactory, and praying for further consignment from you, as there is a good demand for Apples as well as for Eggs at present, we remain,

Yours very truly,

Brauns & Rinehart.

g. Form of Account Sales.

Account Sales of 200 Barrels of Apples and 400 Doz. Eggs,
Sold on the Account and Risk of Rob. Mueller.

		<i>Sold.</i>		
Aug. 6.	150 Bbl. Apples, @ \$2.80		\$420.00	
" 6.	200 Doz. Eggs, @ 14 cts.		28.00	
" 7.	50 Bbl. Apples, @ \$2.75		137.50	
" 7.	200 Doz. Eggs, @ 13 cts.		26.00	\$611.50
		<i>Charges.</i>		
	Freight,	\$ 60.00		
	Cartage, etc.,	32.00		
	Commission, 5 per cent.	30.60		\$104.60
	Net Proceeds to your Credit.			\$506.90

h. Answer to the Foregoing.

St. Joseph, August 10., 1887.

Messrs. Brauns & Rinehart, Chicago.

Gentlemen,—Yours of 9th inst., with the account sales 200 Bbls. Apples and 400 Doz. Eggs, received. The sales were satisfactory and I am glad were so promptly rendered, as it enables me to prepare another consignment to your firm, and I trust secure the favorable market you report. I shall try to have the goods in readiness for shipment next Monday, 12th inst. I took the liberty to draw on you for my net proceeds, \$506.90, in favor of First National Bank, Chicago, payable 10 days after sight. Please protect my draft and oblige,

Yours, etc.,

Rob. Mueller.

i. Answer to the Above.

Chicago, August 11., 1887.

Rob. Mueller, St. Joseph.

Dear Sir,—Yours of the 10th inst. on hand. We shall promptly honor your draft on presentation.

We are, respectfully,

Brauns & Rinehart.

VIII. LETTERS CONCERNING SETTLEMENTS OF ACCOUNTS, REMITTANCES, AND PAYMENTS.

1. Enclosing Statement of Account.

Mr. G. Holmann, Dubuque.

Dear Sir,—Enclosed we beg to hand you statement of account for the past month, which we believe you will find correct. We shall feel obliged by your examining the same at your earliest convenience, and shall be happy to receive your check for the amount, or instructions to draw upon you in the ordinary course.

We are,

Yours truly,

Moore & Co.

2. Transmission of Account-Current.

Chicago, Jan. 6., 1888.

Mr. R. Ambler, Milwaukee.

Dear Sir,—According to the subjoined extract of your last year's account-current, a balance on the 31st of December remains due to us of \$260, which we beg you will carry to new account, if conformable to your books. Accept our best wishes for the year entered upon, and believe us, dear sir,

Yours most respectfully,

Chandler & Co.

DR.	R. AMBLER.	CR.	
July 5.	To Mdse . . . \$ 46.50	Aug. 10.	By Check . . . \$ 50.00
Aug. 15.	“ “ . . . 352.00	Aug. 30.	“ “ . . . 300.00
Sept. 8.	“ “ . . . 912.50	Sept. 10.	“ Cash . . . 800.00
Oct. 30.	“ “ . . . 22.50	Nov. 2.	“ Draft . . . 49.00
Dec. 6.	“ “ . . . 125.50	Dec. 31.	“ Balance . . 260.00
	\$1459.00		\$1459.00
Jan. 1.	To Balance \$260.00		

Answer.

Chandler & Co., Chicago.

Gentlemen,—Your account-current has been found correct, and the balance in your favor of \$260.00 is carried forward under the 1st inst. Reciprocating your kind wishes for the year commenced, I remain, etc.,

R. Ambler.

3. Rendering an Account-Current.

Dear Sir,

Enclosed we beg to hand you an account-current of sales and charges for the last six months, which we believe you will find correct. Our sales during that period have amounted to \$1250. We enclose a check for the sum of \$1000, the amount due to you, and desire that you will be kind enough to send a receipt. We have a balance of your goods in our warehouse amounting to \$300, which has been placed to your credit in a new account.

Awaiting further favors, we are, yours truly,

Kohn Bros.

4. Letter noticing Error in Account-Current.

Chicago, Jan. 6., 1887.

Gentlemen,

We have been duly favored with yours of the 3d inst., handing account-current which, on examination, we find to be incorrect, owing to your having omitted to credit us for the interest of a remittance made before the regular time. On comparing the enclosed amount with your books, you will discover the error, which reduces the balance in your favor to \$75.60. You will oblige us by carrying this sum to the new account. With the compliments of the season, we remain, gentlemen,

Your obedient servants,

Cook & Merrill.

5. Account remaining unnoticed.

Chicago, Febr. 5., 1887.

Mr. G. Holman, Dubuque.

Sir,—We beg to remind you that on the 30th ult., we forwarded statement of account, asking you at the same time either to transmit us a check, or to give us instruction to draw upon you in the ordinary way. Not having heard from you in reply, we again write, begging your immediate attention to this matter, and you will oblige,

Yours truly,

Moore & Co.

6. Sending Remittance.

Joliet, July 6., 1887.

Mr. Chas. Adams, Chicago.

Sir,—I have the honor to transmit you enclosed:

\$ 350.00 at sight, on John Roche.

\$1350.00 per Sept. 1., next, on R. Armour.

\$ 240.50 per Oct. 15., next, on C. Niehoff.

\$1949.50 all payable in your town.

Please to credit my account with the same, and send me an acknowledgment of the receipt.

I remain, etc.,

F. Bradford.

Answer.

Mr. F. Bradford, Joliet.

Dear Sir,—I have just received your favor of 6th inst., in which you send me three bills amounting to \$1940.50, which I shall not fail, when cashed, to place to your credit.

I remain, etc.,

Chas Adams.

7. Complaining of Want of Punctuality of Payment.

Milwaukee, March 16., 1887.

Mr. C. Roman, Racine.

Sir,—You wrote to me a month since, declaring your inability to settle your account, and stating in the most positive terms that a settlement should be made on the 2nd of the present month. More than a fortnight has elapsed since the day named, but the promised settlement has not been made, neither have I heard from you one word respecting the affair.

I am now compelled to write to you in more serious terms, and to urge upon you the necessity of attending to this matter without further delay.

As a man of business, you must be aware that these irregularities in connexion with money affairs are calculated to cause not only mistrust in yourself, but considerable inconvenience to me, and I must tell you plainly that if all my customers were as tardy in settling their accounts as you are, I should soon have to give up business.

I cannot help thinking that although you may, as other men do, experience occasional periods of pressure, the general irregularity in your payments arises from an absence of consideration for others rather than a want of means; and now that I have thus placed the matter before you, I do hope that you will not only promptly attend to the account outstanding, but that you will endeavor to be more punctual in future engagements.

I am, Sir,

Yours respectfully,

A. Wheeler.

8. Asking for Payment of Account.

Sir,

We beg to call your attention to the fact that your account has not been settled this month according to promise, and further to request that you will favor us with a check for the same in the course of this week.

We are, Sir,

Yours obediently,

Brake & Smethurst.

9. Urgent Request for Payment.

Dear Sir, -

I beg to remind you that your account still remains unsettled, and that it is now three months over-due. Should I not receive a remittance from you by Thursday next, I shall have no alternative but to place the matter in the hands of my attorneys.

I am, Sir,

Yours obediently,

H. Davis. ✓

10. Urgent Application for Payment.

Sir,

I have made several applications to you for the settlement of account, now a long time over-due. Our clerk has frequently called for it, but has not been fortunate enough to have an interview with you. I have a very large amount to make up by the end of this month, and must beg of you to give attention to it before that time. You must be aware that the account has already run far beyond my usual term of credit. Awaiting an early settlement,

I am, Sir,

Your obedient Servant,

H. Klein,

11. Asking for Time.

Dear Sir,

May I ask your indulgence with regard to my over-due account, as owing to unforeseen circumstances I find it is not in my power to settle it under three months from this date. I think it best to solicit this favor frankly rather than to allow you to expect payment unfortunately not forthcoming. I need not say how much I regret this delay, which is nevertheless unavoidable.

I am, Sir,

Yours obediently,

H. Allen.

12. Apologizing for Delay in the Payment of an Account.

Dear Sir,

I regret extremely that it is out of my power to settle my account with you as usual, on the first of the year. A general depression of business in this vicinity has made it very difficult for me to collect the sums due to me by my customers, and consequently embarrassed me. I think, however, that I can safely promise you half, if not the whole sum, by the first of next month, if you will allow me that time to endeavor to press my own claims.

Yours very respectfully,

H. Dettmer.

13. Requesting further Time for Payment.

Sir,

It is with extreme reluctance and regret that I have to inform you that my affairs are for the present so embarrassed, as to preclude the possibility of meeting my engagements for some four or five months. To you, as my principal creditor, I address myself in this difficulty, trusting that you will allow me the extension of time I ask, which, if granted, will enable me to discharge in full all the claims upon me, and place my affairs once more in a healthy condition. I may inform you that my difficulties have arisen from circumstances over which I could exercise no control. During the last twelve months I have been visited with severe family affliction, and, in addition, several customers who, in the aggregate, owe me a large sum, have either failed or kept out of the way.

Trusting to your kindness to grant this request, I remain,

Yours respectfully,

Arthur Meier.

14. Another Request for Time.

Sir,

I was this day put in receipt of your favor of the 24th ult., by which you remind me of your last invoice, and I should feel much ashamed at having neglected the settling of it, had I not been impeded by circumstances which it was not in my power to ward off. You are doubtless informed of the unexpected failure of Messrs. N. & Co., in which I am unluckily interested for a considerable amount; but though this accident must cause embarrassment to all parties concerned, I am happy to say that with respect to me, it will only be a momentary one, and that I shall, within a few weeks, be enabled to act up to all my engagements. I trust, therefore, you will allow me a short respite, and not withdraw a confidence of which I should be greatly distressed to render myself unworthy.

I am, sir, etc.

W. Horn.

15. Complaining of a returned Bill of Exchange.

Sir,

I am much surprised and vexed at having returned to me the bill I drew upon you in accordance with the terms agreed upon between us. When you found that you were not in a position to meet the bill, you should have advised me of the fact, so as to enable me to make some arrangement. Your not having done this, has put me to the greatest inconvenience, and I must inform you that unless the bill is acquitted within ten days, I shall be compelled to take immediate steps in the matter.

Yours, etc.,

N. Underwood.

16. Security for a Bill required.

St. Paul, Sept. 6., 1887.

Messrs. Levy & Son, Chicago.

Gentlemen,—I am under the necessity of waiting on you with a protest for non-acceptance of O. Howard's draft, dated Davenport, June 22d last, on P. J. Halleck, St. Louis, at forty days' sight, for \$2,000. I must request that you will be so kind as to furnish me with security to that amount, till the ultimate fate of this bill of exchange be decided. My correspondent observes that in the event of a certain vessel arriving at St. Louis, prior to its falling due, the above draft may still be paid, but this is a contingency on which I cannot rely.

I remain, gentlemen, etc.,

R. Walker.

17. Complaining about Non-payment of a Bill.

St. Louis, Jan. 10th, 1888.

Joseph Manning, Esq., Peoria.

Sir,—Your acceptance for \$150 drawn by me on the 6th October last, and payable to my order three months after date, fell due yesterday, and now lies at my bankers, Messrs. Curtis & Co., Lombard Street, noted for non-payment. I beg, therefore, to call your immediate attention to it, and request you will take up the same with expenses thereon. I remain, sir, your obedient servant,

T. Williams.

18. Another Complaint.

St. Louis, Jan. 12th, 1888.

Jos. Manning, Esq., Peoria.

Sir,—I am very much surprised at your inattention, in a matter of so much importance as a dishonored draft. Referring you to my note of the day before yesterday, informing you that your acceptance of \$150 had been noted for non-payment, I now beg to say, that if the draft be not immediately taken up, I shall be compelled to have recourse to measures no less unpleasant to me than disgraceful and disagreeable to yourself. I am, sir, yours, etc.,

T. Williams.

Answer.

T. Williams, Esq., St. Louis.

Sir,—Having been out of town for the last fortnight, I am truly concerned to find that no provision was made for my acceptance of your draft, due on the 9th inst. for \$150. When on my return to town this morning, your note of the 10th was put into my hands, I immediately took up the bill, which now lies before me, together with your note of this morning. I can only regret having, through inadvertency, caused you so much trouble. Believe me, very sincerely, sir, your obedient servant,

Joseph Manning.

PART THIRD.

COMMERCIAL FORMS.

IN THE TRANSACTION OF BUSINESS, it becomes necessary not only to write letters, but also, occasionally, to make use of various commercial forms. Among those in frequent use are Orders, Bank Deposits, Checks, Receipts, Notes, Bills of Exchange, Bills of Sale, and Bills of Lading.

I. ORDERS.

An order is a paper addressed to an individual or to a firm, requesting the delivery of money or goods on account of the writer. When for money, the amount for which the order is drawn, should be expressed twice, as in a receipt or check,—once in writing and once in figures.

1. Order for Money.

Chicago, Sept. 8., 1887.

Mr. Geo. Hanselmann.

Please pay John Bauer, or bearer, Fifty Dollars,
on my account.

Louis Bartels.

\$50.00.

2. Order to Apply on Account.

\$65.00.

Milwaukee, Dec. 5., 1887.

Messrs. Ross and Jones will please pay to bearer Sixty-five Dollars, and charge the same to my account.

Robert Andre.

3. Order for Merchandise.

Louisville, April 4., 1887.

Mr. J. Harding,

Please pay John Wilken, Fifty Dollars in merchandise, and charge to

\$50.00.

Roche & Co.

4. Order for Goods, not exceeding in Value a Specified Sum.

Akron, O., Nov. 15., 1887.

Messrs. King & Browning;

Please deliver to the bearer, R. O. Hill, such goods as he may desire from your store, not exceeding in value the sum of One Hundred Dollars, and charge the same to my account.

\$100.

L. Strahan.

5. Orders for Goods Stored.

Kansas City, Jan. 5., 1888.

Messrs. Kohn Bros.,

Please deliver to Samuel Silversmith; or order, Fifty Kegs of Salt Herring, stored by me in your ware-house.

J. Blumenfeld.

6. Order to Close Account.

\$35.50.

New Orleans, Sept. 5, 1887.

Joseph Baldwin, Esq.,

Please pay S. M. Anderson or bearer, Thirty-five Dollars and Fifty Cents in merchandise, and this shall be your receipt in full of my account.

Wm. E. Harding.

II. BILLS.

A bill is a formal written statement of goods sold (called bill of purchase), or of services rendered, or both. A bill of purchase contains a statement of goods or wares bought at one time, embracing both the quantity and price of each article and the amount of the whole. There are two parties to every bill, a creditor and a debtor. The creditor is the person who supplies the goods or renders the services, or does both; and the debtor is the person who receives the goods and services, or both, and who, therefore, owes for them. The bill is made by the creditor, and by him presented to the debtor for payment. When the debtor pays the bill in cash, the creditor receipts it, or acknowledges the payment by writing his name on the bill, under the words "Received Payment." If the bill is settled "by note" or "charged on account," it may be so stated by the creditor.

Every bill contains: 1. A date; 2. The debtor's name; 3. The creditor's name, after the words "Bought of", or between the words "To" and "Dr."; 4. The statement of goods sold or of services rendered, or of both, with prices and amounts. When the bill is for goods, the expression "Bought of" is generally employed; when for services, or for both goods and services, the word "Dr." is used. When the latter is used, each item is usually preceded by the word "To".

1. Bill for Goods Bought at one Time.

Milwaukee, June 18, 1887.

Mr. Geo. Brown

BOUGHT OF CHAS. SLACK.

100	lbs. Young Hyson Tea	\$.50	50				
10	bbls. Banner Flour	12.75	127	50			
132	gals. N. O. Molasses	.60	79	20			
1	case Lemon Extract, 12 bot.	.60	7	20	263	90	

Recd. Payment,

Chas. Slack,
pr. J. Anderson.

2. Bill for Goods Bought at various Times.

New York, Feb. 1, 1888.

Messrs. Woodville & Oliver

BOUGHT OF LORD & TAYLOR.

1887.							
Nov.	8	14 yds. Blk Silk	\$2.50	35			
Dec.	28	1 piece Merino, 30 yds.	1.75	52	50		
1888.							
Jan.	11	18 yds. Grenadine	.50	9			
"	21	1 Cashmere Dress, Gown		17	50	114	00

Recd. Payment,

Lord & Taylor.

3. Bill for Goods, with Balance left over.

Chicago, Febr. 2, 1888.

G. Hofmann, Esq.

BOUGHT OF MANDEL BROS.

		<i>To Balance.</i>		15	50		
Jan.	5	16 yds. Cashmere	\$1.20	19	20		
"	10	1 doz. Buttons	.70		70		
"	16	1 Silk Umbrella		4	50	39	90

Recd. Payment,

Mandel Bros.

4. Bill for Goods Charged on Account.

Aurora, Ill., March 7, 1888,

G. Ehrhardt, Esq.

BOUGHT OF HAMMOND BROS.

2	Leghorn Hats	\$1.87	3	74		
2	Pair Gloves	1.62	3	24		
1	Pair Silk Hose		1	00	7	98

Charged on Acc't.

5. Bill for Goods, Settled by Note.

Racine, May 15, 1887.

J. Chase, Esq.

BOUGHT OF GOLL & CO.

25	Pair Calfskin Boots	\$4.00	100	00		
10	“ Common Slippers	1.00	10	00		
20	“ Leather Boots	8.00	160	00	270	00

Rec'd Payment, by Note at 30 days,

Goll & Co.
per Frank.

6. Bill for Services and Material.

St. Paul, June 5, 1887.

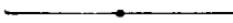
Mr. Joseph P. Jones

To MICHAEL McCOY, DR.

To 20 days work	\$3.00	60			
“ 10 tons Stone	8.75	87	50		
“ 5 bbls Lime	1.00	5			
“ 15 loads Sand	.35	5	25	157	75

Received Payment,

Michael McCoy.
pr. M. McCoy, Jr.



III. RECEIPTS.

A receipt is an acknowledgment in writing that a certain sum of money, or goods, or other consideration of value, has been received. It is evidence of payment against the person who signs it, and a voucher to prove the correctness of an account; and it is also evidence in proving facts quite distinct from the payment stated in it. Thus, receipts for rent or service for a given time have been held *prima facie* evidence of the payment of all rent and service previously accrued.

The amount received is stated in two places, in the body of the receipt, and the upper or lower left-hand corner. In the body, the dollars are expressed in words, and the cents, in figures, as hundredths of a dollar. In the corner, the whole amount is expressed in figures as dollars and hundredths.

A complete receipt should show: Place of residence and date, of whom received, for what to apply, by whom received. When payment is made to an agent, the latter should sign his own name below his principal's, using the prefix "per" or "by"; as: John V. Farwell, by Sim. Farwell. He may, however, draw up the receipt for himself, and sign it in his own name; but, in such a case he must state in the receipt, that he received the money "for," or "on account of" his principal; as "Received of Louis Seeger, on account of Chas. Wendnagel, Twenty Dollars (\$20). Robert Mayer."

When payment is made in part, the receipt should state that the money was received "on account"; when "in full," it means final satisfaction; and when "in full of all claims and accounts," it prevents any further claim for any demand whatever. When payment is made

upon a specified debt, it is advisable to embody in the receipt the purpose for which it is made. Duplicate receipts are made when more than two parties come within the scope of an action; as for example: A requests B to pay to C a certain sum of money; then C has to sign two receipts, called duplicate, one of which will remain with B and the other will be sent to A. A receipt may be written with ink or lead-pencil, on paper, or any other material, so that it be legible.

1. General Form.

Received, Racine, Wis., Sept. 6, 1887, of Henry Rathmann,
Fifty Dollars.

Geo. Miller.

\$50.

2. Receipt on Account.

\$500. Milwaukee, June 6, 1887.

Received of Otto Gastfield, Five hundred Dollars, on account.

Chas. Reel.

3. To Apply to a Particular Account.

Folio 16. Chicago, May 4, 1887.

Received of Peter Merz, Two hundred..... $\frac{00}{100}$ Dollars,
to apply on Mdse. account.

M. Field & Co.

\$200.

4. In Full of all Demands.

\$346. Cincinnati, Febr. 6, 1888.

Received of Frank Braddock, Three hundred forty-six Dollars, in
full of all demands to date.

Simon Bloomfield.

5. In Full of all Claims and Demands.

Fol. 542. Peoria, June 16, 1887.

Received of Carl Preusser, Seventy-five..... $\frac{50}{100}$ Dollars,
in full of all claims and demands.

Louis Preusser.

\$75.50.

6. For Money Advanced on a Contract.

\$1,000. Louisville, July 16, 1887.

Received of Adolf Kraus, One Thousand Dollars in Advance, on a contract to build for him a brick house at 15 Ewing Street.

L. Smith.

7. For a Note.

\$500. New York, April 6, 1887.

Received of Rud. Hyman, his note at thirty days for Five hundred Dollars, in full of account.

John Collins.

8. For a Note of Another Person.

\$300. Cleveland, June 2, 1887.

Received of Henry Longfellow, a note of John Hild, for the sum of Three hundred Dollars, which, when paid, will be in full of all demands to date.

Mabley & Co.
per L. Stein

9. For Rent.

\$26. St. Paul, Oct. 2, 1887.

Received from Walter Cleaver, Twenty-six Dollars, for rent of dwelling at 16 Tell Court, for month of Sept. 1887.

Chas. Wyman.

10. Receipt for Rent.

Chicago, Nov. 2, 1887.

Received of Albert Ross Thirty Dollars, for Rent of Second Flat No. 385 Dearborn Street for October Month, ending Oct 31, 1887.

\$30. *Alb. Leeb.*

11. Form of Duplicate Receipt.

Folio 565. Chicago, May 20, 1887.

Received of R. Kunze One Thousand..... $\frac{00}{100}$ Dollars.
This is a duplicate receipt, available but once.

J. Kerfoot.

\$1000.

IV. BANK DEPOSITS AND CHECKS.

The system of banking affords many advantages and facilities for business, the principal of which are the following. It provides places of safety for the custody of money. It obviates the inconvenience of carrying cash from place to place at the risk of loss or robbery. It effects a great saving of time, and consequently of expense, to merchants and tradesmen, who would otherwise have to count out every sum of money they had to pay; and to send their own clerks to all parts of the town to demand payment of their bills of exchange. It presents the means of making payments in distant parts without the transmission of money. In country places it supplies a want very commonly felt, that of an appropriate circulating medium. Another very important advantage to a person in business is this. He can both refer to his banker for testimony of his own respectability, and obtain, through him, information as to the credit and stability of other parties.

On opening an account with a banker, every person is required to write his name in a signature book, giving his name in the same hand and style in which he will sign his checks, etc. This is to enable the respective officers of the bank to distinguish the genuineness or otherwise of the signature of any check that may be presented in the depositor's name at the bank for payment. When an account is opened with a partnership or corporation, the firm name is written in the signature book by each member of the firm who is permitted to draw checks, and additional to this his individual name.

If it is intended, when depositing money in a bank, to allow the same to remain for several weeks or months, the banker usually gives the person so depositing a "Certificate of Deposit."

Form of Certificate of Deposit.

\$4,000.

No. 564.

National Bank of Illinois.

Chicago, May 4th, 1888.

Charles Miller has deposited in this bank Four thousand Dollars to the credit of himself, payable on return of this certificate properly indorsed. *John Lyons, Cashier.*

If, however, it is desired to draw the money out frequently, while daily, perhaps, adding more, the banker will present the depositor with a Bank-Book or Pass-Book, a Check-Book, and Deposit-Tickets.

The *Deposit-Ticket* is a blank form, which the customer will fill up, indicating the amount, and kind of funds deposited.

Deposit-Ticket Form.

**DEPOSITED WITH
THE CHICAGO NATIONAL BANK,
FOR ACCOUNT OF**

C. O. Hamlin

Chicago, *Feb. 25th* 188*8*

		Checks on us, Checks out of City, Coin and Currency.	
GOLD		20	00
SILVER		10	00
CURRENCY		480	00
CITY ITEMS.		510	00
	25 75		
	8 25		
	34 00	34	00
		544	00

The *Bank-Book*, or *Pass-Book* is a memorandum book, in which the receiving teller of a bank enters the date and amounts of deposits, as stated on the deposit-ticket. This book is retained by the depositor as a voucher. On the opposite page of the book is shown the amounts drawn out. From time to time, at least once a month, a balance is struck, showing the amounts then in bank.

Dr.		Bank-Book Form.				Cr.			
Chicago Nat'l Bank		in account with				C. D. Hamlin.			
1888						1888			
May	25	To Dep. . .	544	00			55	00	
"	26	" . . .	139	00			800	00	
"	27	" . . .	56	00			25	00	
"	28	" . . .	320	50					
"	29	" . . .	152	00					
"	31	" . . .	61	35	June	1	Balance.	392	85
			1,272	85				1,272	85
June	1	Balance.	392	85					

The *Check-Book* is a book of blank orders, or checks as they are called, with a margin or stub on which to make a memorandum of date, amount, and to whom the check is given. When the check is filled, it goes to the bank where the person giving the check deposits money, while the memorandum remains in the book.

A check payable to one person only, is non-negotiable, because he cannot transfer it to another, but must, himself, present it for payment. A check payable to bearer, is said to be negotiable because it can be transferred from person to person like a bank note. A check payable to a certain person or his order, is said to be negotiable, because, by writing his name across the back, he can order it to be paid to any other person. To make it payable to a particular person, say John Brown, he writes his own name under the words, "Pay to John Brown." To give John Brown the right of transfer, he uses the words, "Pay to John Brown or order," or the words, "Pay to the

order of John Brown." By writing his own name without remark, he makes the check payable to bearer. Writing the name on a check or other paper to transfer it, is called endorsing it. To endorse a paper properly, it should first be turned so as to bring the left side to the top, and then, face downwards. The endorsement should be made between the top and the middle. Successive endorsements, making further transfers, may be written under the first one. The amount for which a check is drawn must be expressed twice, as in a receipt—once in writing and once in figures. Checks are usually numbered as issued, in one of the left-hand corners. A check is payable on presentation, without days of grace, and cannot be protested. A certified check is a check, bearing across its face the word "good," or "certified by," written and signed by the cashier of the bank, on which it is drawn; the bank will then be responsible for its payment. The fact that a check is certified, however, does not discharge the drawer in case of its dishonor.

1. A Non-Negotiable Check.

No. 54. Chicago, June 3, 1887.
NATIONAL BANK OF ILLINOIS.
 Pay to Chas. Zimmermann.
 Two hundred.....⁰⁰/₁₀₀ Dollars
 \$200⁰⁰/₁₀₀ *C. Garben.*

2. Check Negotiable by Endorsement.

No. 654. Milwaukee, Aug. 2, 1887.
SECOND WARD BANK.
 Pay to the order of Louis Troller.....
 Two hundred fifty.....⁵⁶/₁₀₀ Dollars
 \$250⁵⁶/₁₀₀ *F. A. Hoffmann.*

3. Check Negotiable without Endorsement.

No. 511. Racine, Wis., Febr. 3, 1888.
FIRST NATIONAL BANK.
 Pay to Bearer.....
 Sixty.....⁰⁰/₁₀₀ Dollars
 \$60⁰⁰/₁₀₀ *F. Hagemann,*

4. Check with Memorandum.

July 13, 1887.
L. M. Schirmer

No. 734. •

Chicago July 13, 1887.

Felsenthal, Gross & Miller,
BANKERS.

Pay to the order of *L. M. Schirmer*

thirty seven _____ ⁶/₁₀₀ Dollars

No. 734.

\$37⁶/₁₀₀

C. Bernheim

5. Certified Check.

No. 36.

Chicago June 7, 1887.

Chicago National Bank.

Pay to _____ *Gross & Miller*

Two hundred _____ ⁰⁰/₁₀₀ Dollars

\$200.

Chicago National Bank
Chicago
June 7, 1887
F. Felsenthal

V. DUE BILLS AND NOTES.

a. Due Bills.

A due bill is a formal written acknowledgment that a certain amount is due; it is made payable either in money, goods, or any chose in action. Bills of this kind are often given in making settlements, when it is not convenient to make immediate payment; they are non-negotiable. The amount represented by a due bill should be expressed twice, as in a receipt, or check,—once in writing, and once in figures.

1. Due Bill for Money.

\$100.

Buffalo, Sept. 4, 1887.

Due Walter Cleaver, or order, on demand One hundred Dollars, value received. *C. F. Marsh.*

2. Due Bill for Goods.

\$350.

Cleveland, March 5, 1888.

Due Louis Spiller, or order, for value received, Three hundred and fifty Dollars, payable in goods from my store, on demand.

No. 26.

R. Hager.

3. Due Bill for Merchandise.

\$65⁶⁰/₁₀₀

Peoria, April 15, 1888.

Due Alb. Schulz Sixty-five ⁶⁰/₁₀₀ Dollars for work done, payable on demand, in merchandise at my store. *L. Niehaus*

4. Due Bill payable in Money or Merchandise.

\$200.

Keokuk, May 20, 1888.

Due, on the 15th of June next, to A. B. Coleman, or order, One hundred Dollars in cash, and One hundred Dollars in Merchandise from our store. *Belden & Co.*

b. Notes.

A Promissory Note is a formal written promise to pay a certain sum of money at a specified time, or at demand or sight, at a certain place to a person therein named, or to his order, or to the bearer. The person making a note, is called the drawer or maker; the one to whom it is payable, the payee; and the one in whose possession it is, the holder; the latter, when transferring the note to another by endorsement, is called the endorser. The amount for which a note is drawn, is called its face, and should be expressed twice as in a receipt, etc., once in writing, and once in figures. When the debt is intended to bear interest, the note should contain the words "with interest," as, otherwise, no interest could be legally collected. If the rate of interest is not specified, the note draws the legal rate of the State where it is given. If it is to draw a special rate of interest higher than the legal, but not higher than the law allows, the rate must be specified. Notes payable on demand or at sight, draw no interest until after presentation or demand of the same has been made, unless they provide for interest from date on their face. The law allows in general for the payment of a note, three days more than the specified time. At the expiration of the three days, which are called days of grace, the note is said to mature or fall due. When the addition of the three days would cause the note to mature on a Sunday or on a legal holiday, the law provides that it shall be paid on the last **business** day within or preceding the period of grace; thus, a note, due upon the twenty-fifth day of December, is payable on the twenty-fourth, as the day when due is Christmas, a legal holiday; if the twenty-fourth chance to be Sunday, it is due upon the twenty-third.

In a joint and several note each signer, no matter how many, assumes the entire responsibility of paying the whole sum. The holder of the note can sue and collect of either one, or, if he chooses, he can sue them altogether. Of course, but one collection of the note can be enforced.

If a person is induced to sign a paper under the belief that it is for his appointment as agent to sell a patent-right, which in fact turns out to be a promissory note, which he had no idea of executing, and he is guilty of no negligence on his part, the note will be void, as having been obtained through fraud and circumvention. A note, obtained from a person when intoxicated, or obtained for any reason which is illegal, cannot be collected; if, however, the note is transferred to an innocent holder, the claim of fraud or no value received will not avail; the party, holding the note can collect it if the maker is able to pay.

When a note is transferred, the holder endorses it; he frees himself from responsibility, so far as the payment is concerned, by writing on the back, above his name, "Without recourse to me in any event." The simple endorsement of the name of the person selling the note, which serves as a transfer, upon the back of the same, is not a guarantee for the payment of the note at maturity. When it is designed particularly to be a guarantee, it should be so stated on the back of the note, as follows:

Emil Forbes

For value received, I hereby guarantee the payment of the within note at maturity, or at any time thereafter, with interest at eight per cent. until paid, and agree to pay all costs or expenses paid or incurred in collecting the same.

Emil Forbes

The signature in such a case is best written twice, once above the guarantee, and once below, as shown above, to avoid the danger of the signer of the guarantee claiming at a future time that said guarantee was written above his name without his knowledge. The undertaking of the guarantor, in effect, is this: "If the maker does not pay, I will," and if default is made in the payment, the holder may at once sue the guarantor.

The note must be presented for payment at the particular place upon the very day it becomes due; if no place of payment be named, it must be presented, either to the maker personally, or at his place of business, during business hours, or at his dwelling house, within reasonable hours. If payable at a bank, it is held there on the day upon which it falls due, until the usual hour for closing, ready to receive payment thereon; and it is not necessary to make a further demand upon the maker of the note. If a note is payable by a firm, a presentment may be made to either of the partners, or at the firm's place of business; if given by several persons jointly, not partners, the demand must be made upon all. If the note has been lost, mislaid, or destroyed, the holder must still make a regular and formal demand, offering the party at the same time, a sufficient indemnity in the event of his paying the same.

Notes left at a bank for collection are usually entered by the collection clerk in the back part of the Bank-Book with all necessary information. When such are collected, the amounts, minus charges, are placed in the Bank-Book as regular deposits.

A *Judgment Note* differs from a common promissory note in having a seal appended, with a power of attorney, to confess judgment. The maker, by this power of attorney, gives the payee the right to have judgment entered, which is a lien against his estate, and authorizes the issuing of an execution without a suit, by the ordinary proceeding of law.

1. Promissory Note.

\$900.25.

Chicago, Sept. 5, 1888.

Ninety days after date I promise to pay Charles Hamilton, or order, Nine hundred and $\frac{25}{100}$ Dollars, with interest, value received.

J. D. Jennings.

2. Promissory Note with Special Rate of Interest.

\$1000.

Milwaukee, June 14, 1888.

For value received, ninety days after date, I promise to pay Adolf Salter, or order, One thousand Dollars, with interest at ten per cent. after maturity, until paid.

John Meyer.

3. Joint Promissory Note without Interest.

\$700.

New York, Oct., 5, 1887.

Six months from date we, jointly and severally, promise to pay Samuel Davidson, or order, Seven hundred Dollars, value received.

E. M. Barclay.
Dan. Chandler.

4. Promissory Note Non-Negotiable.

\$400.75.

St. Paul, June 6, 1888.

On the first day of October 1888, I promise to pay Geo. R. Davis Four hundred and $\frac{75}{100}$ Dollars payable at the First National Bank Chicago, value received.

H. H. Sommer.

5. Promissory Note with Memorandum.

Memorandum.

\$350.00.

Chicago, Sept. 5, 1888.

\$350.00

To L. L. KLEIN.

One month after date I promise to pay to the order of

For Mdse.

L. L. KLEIN, Milwaukee,

Date Sept. 5, 1888.

Three hundred and fifty..... $\frac{00}{100}$ Dollars at my office, value received.

Time 1 Month.

Due Oct. 5, A. C.

No. 15.

Chas. Dettler.

No. 15.

Due Oct. 5—7, A. C.

6. Guarantee Note.

(To be endorsed on note.)

I (or we) guarantee the payment of the within note. Value received.

L. Gross.

Chicago, Oct. 15, 1888.

7. Note Payable by Installments.

\$800.

La Crosse, Febr. 16, 1888.

For value received, I promise to pay to Walter Burkhardt, or order Eight hundred Dollars, in manner following, to wit: Two hundred Dollars in one month from date; Three hundred Dollars in two months; and Three hundred Dollars in four months, with interest on the several sums as they become due.

Francis Meyer.

8. Note on Demand.

\$100.

Centralia, Ill., Jan. 2, 1888.

On demand, I promise to pay R. Lob, or order, One hundred Dollars, value received, with interest.

J. Neumann.

9. Note Payable in Merchandise.

\$1,500.

Minneapolis, Sept. 6, 1887

For value received, on or before the first day of December next, we promise to pay Otto Tremble & Co., or order, Fifteen hundred Dollars, in good merchantable Spring Wheat, at our warehouse in this city at the market value, on the maturity of this note.

Eckhardt & Son.

10. Assignment to be Endorsed on a Note.

I hereby, for value received, assign and transfer the within written note, together with all my interest in and all my rights under the same to Edward Moebius.

Otto Luebbers.

11. Judgment Note.

No	18
 after date, for value received, promise
	to pay to the order of
		Dollars,
at	with interest at
 per cent. per annum after until paid.
<p>And to secure the payment of said amount, hereby authorize, irrevocably, any attorney of any Court of Record to appear for, in such Court, in term time or vacation, at any time hereafter, and confess a judgment without process in favor of the holder of this Note, for such amount as may appear to be unpaid thereon, together with costs, and dollars attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and consent to immediate execution upon such judgment, hereby ratifying and confirming all that said attorney may do by virtue hereof</p>		
\$

VI. BILLS OF EXCHANGE AND DRAFTS.

A Bill of Exchange is a written order or request addressed to some person in a distance, directing him to pay to some person designated, at a certain time, at a certain place, a certain amount of money therein named. Bills of this kind are in common use all over the world. If, for instance, a person in Chicago owes a sum of money to a person in Berlin, instead of remitting money to the amount of the debt, he goes to the bank and buys from the banker, who keeps an account in Berlin, a bill of exchange for the amount, and sends it to his creditor; in this way the creditor gets payment from a person in his own city, generally a banker, who keeps an account with the banker in Chicago for the purpose of paying such bills. The bankers afford this accommodation to persons for a percentage, which is paid them when they sell the bill of exchange. Bills of exchange are usually made in sets of three, which are alike in all respects except their designations of first, second, and third. The three bills are usually sent by different mails, and whichever arrives first is used. The others are then worthless. These bills differ from ordinary drafts, by the insertion in each of the condition that it is to be paid if the other two of the set are unpaid.

A draft is an inland bill of exchange, an order for money made in one place of the United States, and payable in another. It is either negotiable, or non-negotiable; when negotiable, it must be payable to "order" or "bearer." The object in purchasing a draft is to avoid the danger of loss when sending money from one part or town of the country to another; the commission paid to the banker, is called "Exchange." Drafts are frequently used, in making collections of money. A sight draft is one made payable at sight, that is, on pre-

sentation. A time draft is one made payable at a certain specified time after sight or after date. When a time draft is presented, if the drawee is willing to pay it, he writes the word accepted, the date, and his name, across its face, in red ink, and is said to accept it. Accepting a draft, makes the drawee responsible for its payment. An acceptance for honor means a conditional undertaking to pay the bill when due in default of the drawee.

1. **Set of Foreign Bills of Exchange.**

Chicago, July 2, 1887.

Exchange for }
Mark 900. } Ten days after sight, of this our First of Exchange (second and third of the same tenor and date unpaid), pay to the order of E. M. Townsend, Nine hundred Marks, value received, and charge the same to the account of

Internat'l Bank.
per D.

To BLEICHRÆDER & Co.,
Berlin, Germany.

Chicago, July 2, 1887.

Exchange for }
Mark 900. } Ten days after sight, of this our Second of Exchange (first and third of the same tenor and date unpaid), pay to the order of E. M. Townsend, Nine hundred Marks, value received, and charge the same to the account of

Internat'l Bank.
per D.

To BLEICHRÆDER & Co.,
Berlin, Germany.

Chicago, July 2, 1887.

Exchange for }
Mark 900. } Ten days after sight, of this our Third of Exchange (first and second of the same tenor and date unpaid), pay to the order of E. M. Townsend, Nine hundred Marks, value received, and charge the same to the account of

Internat'l Bank.
per D.

To BLEICHRÆDER & Co.,
Berlin, Germany.

2. Form of a Bank Draft.

\$200.

Chicago, June 20, 1888.

Pay to the order of Henry Weidenbaum Two hundred ⁰⁰/₁₀₀ Dollars, value received, and charge the same to the account of
Leo Schmidt.

To E. S. DREYER & Co.,
St. Paul, Minn.

3. Sight Draft.

\$450.

Louisville, Sept. 5, 1887.

At sight, pay to the order of Bauer & Co., Four hundred and fifty Dollars, value received, and charge the same to our account.
Yondorf Bros.

To SCHAFFNER & Co.,
Detroit, Mich.

Acceptance Form.

Accepted
Schaffner & Co.,
per L. B.

4. Time Draft.

\$150.

Bismarck, Febr. 19, 1888.

Thirty days after date, pay to the order of Elihu Washburne, One hundred and fifty Dollars, value received, and charge to our account.
Judson & Co.

To CORN EXCHANGE BANK,
Chicago.

5. Draft in Honor of.

\$3,000.00.

Chicago, Dec. 15, 1887

Two months after date pay to the order of John V. Farwell Three Thousand ⁰⁰/₁₀₀ Dollars, value received, and charge the same to the account of

Chas. B. Farwell.

To J. K. HARMON, St. Paul.

In honor of drawer by Bank of Minnesota, St. Paul.

Acceptance Form.

Accepted. In honor of Drawer.
Bank of Minnesota.
By John Lewis, Cashier.

VII. BILLS OF SALE.

A bill of sale is a formal written evidence of an agreement by which one party transfers to another, for a consideration, goods and chattels; the bill describes the articles purchased, price of each article, terms, shipping directions, etc. There must be an actual delivery of the property.

1. Common Form of Bill of Sale. .

Know all men by these presents; That I, John Morwitz, of St. Paul, in the State of Minnesota, of the first part, for and in consideration of the sum of——dollars, to me paid by Max Hildebrand, of the town of Waseca, in the State of Minnesota, of the second part, the receipt whereof is hereby acknowledged, have bargained and sold, and by these presents do grant and convey, unto the said party of the second part, his executors, administrators and assigns, all the goods, wares and merchandise, mentioned and described in the schedule hereunto annexed, marked "Schedule A.," to have and to hold the same unto the said party of the second part, his executors, administrators and assigns, forever. And I do for myself, my heirs, executors and administrators, covenant and agree, to and with the said party of the second part, his executors, administrators and assigns, to warrant and defend the sale of the said property, goods and chattels, hereby made unto the said party of the second part, his executors, administrators and assigns, against all and every person and persons whomsoever.

In witness whereof, I have hereunto set my hand and seal, this fifteenth day of January, one thousand eight hundred and eighty eight.

John Morwitz. { Seal }

Signed, sealed and delivered
in presence of
Albert Molter.

SCHEDULE A.

(Here enumerate the different goods.)

2. Bill of Sale.

Know all men by these presents, That I, Edward Kreismann, of the city of Chicago, in the County of Cook, and State of Illinois, party of the first part, for and in consideration of the sum of One thousand Dollars, lawful money of the United States of America, to me in hand paid, at or before the ensembling and delivery of these Presents, by Otto Gerhardt, of the same place, of the second part, the receipt whereof is hereby acknowledged, have granted, bargained, sold, and delivered, and, by these Presents, do grant, bargain, sell, and deliver, unto the said party of the second part, all the following Goods, Chattels, and Property, to wit:

(Here insert a detailed list of all the goods sold.)

To have and to hold the said goods, chattels, and property unto the said party of the second part, his heirs, executors, administrators, and assigns, to and for his own proper use and behoof, forever.

And the said party of the first part does vouch himself to be the true and lawful owner of the said goods, chattels, and property, and to have in his full power, good right, and lawful authority, to dispose of the said goods, chattels, and property, in manner, as aforesaid: And does, for his heirs, executors, and administrators, covenant and agree to and with the said party of the second part, to *Warrant and Defend* the said goods, chattels, and property of the said party of the second part, his executors, administrators, and assigns, against the lawful claims and demands of all and every person and persons whomsoever.

In witness whereof, we have hereunto set our hands and seals, the eighth day of March in the year one thousand eight hundred and eighty-eight.

Sealed and delivered in the
presence of
Henry Koch.

Edward Kreismann. { Seal. }

Otto Gerhardt. { Seal. }



VIII. BILLS OF LADING.

A bill of lading is an account in writing of merchandise shipped from one place to another, either by a common carrier, as a railroad company, an express company, a steamship company, etc., or by a private carrier. In giving a bill of lading, the carrier acknowledges the receipt of the goods, and agrees to deliver them safely at the place to which they are sent.

1. Form of Bill of Lading.

UNITED STATES EXPRESS COMPANY.

READ THIS RECEIPT.

Milwaukee, Wis. 18..

Received of said to contain

valued at dollars, and marked

.

Which we undertake to forward to the point nearest to destination reached by this company only, perils of navigation excepted. And it is hereby expressly agreed that said *United States Express Company* are not to be held liable for any loss or damage except as forwarders only, nor for any loss or damage of any box, package or thing, for over \$50, unless the just and true value thereof is herein stated; nor for any loss or damage by fire, the act of God, or of the enemies of the government, the restraint of governments, mobs, riots, insurrections, or pirates; nor from any of the dangers incident to a time of war; nor upon any property or thing, unless properly packed and secured for transportation; nor upon fragile fabrics, unless so marked upon the package containing the same; nor upon any fabrics consisting of or contained in glass. If any sum of money, besides the charge for transportation, is to be collected from the consignee on

delivery of the property described herein, and the same is not paid within thirty days from the date thereof, the shipper agrees that this company may return said property to him at the expiration of that time, subject to the conditions of this receipt, and that he will pay the charges for transportation both ways, and that the liability of this company for such property, while in its possession for the purpose of making such collection, shall be that of warehousemen only.

For the proprietors,

.....Agent.

2. Bill of Lading.

Chicago, September 15, 1887.

Shipped, In good order and condition, by Philipp Knopf & Co., as Agent and Forwarder for account and at risk of whom it may concern, on board the Schooner "Emma" whereof Edward Koller is Master, now in the Port of Chicago and bound for Buffalo the following articles, as here marked and described, to be delivered in like good order and condition, as addressed at the margin, or to his or to their Assigns or Consignees, upon paying the freight and charges, as noted below. All the deficiency in Cargo to be paid for by the carrier, and deducted from the freight, and any excess in the Cargo to be paid for to the carrier by the Consignee. In case grain becomes heated while in transit, the carrier shall deliver his entire Cargo and pay only for any deficiency caused by heating, exceeding five bushels for each 1,000 bushels. (The dangers of navigation, fire and collision excepted.)

In witness whereof, the said Master of said vessel hath affirmed to these Bills of Lading of this tenor and date, one of which being accomplished, the other to stand void.

PART FOURTH.

BOOK-KEEPING.

I. THE OBJECT AND PRINCIPLES OF BOOK-KEEPING.

Book-keeping is a science which teaches to record the transactions of merchants and traders in a clear and systematic manner, as would otherwise be trusted to memory. The books employed exhibit the state of business in such a manner that, on inspection, it may be readily determined how much has been gained or lost upon any one article, or by any particular transaction, and also what is the general result in any given period of time. Merchants and wholesale dealers generally keep their books by *Double Entry*; retail dealers, mechanics, farmers, and others who desire only a sufficient knowledge of accounts to keep the Books of a small business, employ a method styled *Single Entry*. Any system of book-keeping may be modified so as to suit the peculiar nature of any particular business; but all that is requisite for the learner is a correct knowledge of those general principles of the science which are universally recognized in the mercantile world.

In presenting now the *principles* of book-keeping, we cannot do better than to quote the clear explanation given by Prof. Bryant of Chicago in the Introduction to his "Common School Book-Keeping," a book to which we refer those who wish to study more thoroughly this important science.

“For Example, John Smith is a farmer, and Thomas Jones a manufacturer; John raises as much food on his farm as is necessary to supply his own wants and those of his neighbor, while Thomas makes clothing sufficient for the demands of both. It is now the easiest thing in the world for both John and Thomas to have food and clothing, simply by exchanging with each other their surplus products. An exchange of this kind would need no record; and were this the extent to which commerce had been carried, it is not likely that obstinate brains would have been puzzled with the dry formulas of Book-keeping. But suppose, further, that Thomas should happen to be in *immediate* want of some of his neighbor's surplus food, without the ability, *at the time*, to render an equivalent in his own products. He says to John, “I want food, and cannot pay for it now, but if you will trust me, I will return you an equivalent when I have completed work now in progress.” The conditions being satisfactory, the *food* is conveyed from John to Thomas, and the *promise* from Thomas to John. If John is blessed with a faithful memory he may be able to retain the facts connected with this transaction, and thus constantly bear in mind that he *owns* a certain quantity of clothing, which his neighbor is to bring him at a stated time. But suppose he is not willing to trust to his own memory, nor to that of his neighbor, but desires something tangible which shall at least *represent* this prospective property—a *record* which will not fade with the memory, but will stand for the benefit of whom it may concern, even in the absence of those having a personal knowledge of the facts. The person relied upon to fulfill this promise is Thomas Jones, and the most natural form of record would be to write his *name* in a book kept for that purpose, and state the fact underneath it, thus:

THOMAS JONES.

Bought of JOHN SMITH, a quantity of food, valued at *Ten Dollars*, for which he agrees to pay a quantity of clothing of equal value, on (naming the date of payment).

A record like the above would be intelligible as containing all the facts, and affording to John Smith a tangible evidence of property which he owns, but which is in the hands of another party; and if this

single transaction comprised all of this nature it would scarcely be worth while to attempt a more concise or symmetrical record. But as dealings of this kind may be very frequent, not only with Thomas Jones, but with other parties, it may be well to ascertain if some more satisfactory and less cumbrous method may not be adopted.

The simple fact expressed in the foregoing record is that Thomas Jones *owes* John Smith ten dollars worth of clothing. The only events which can vary this fact are, the payment of the debt, or a part of it, overpaying it, or adding to it by subsequent purchase without payment. There are, really, but *two* conditions, as pertaining to persons with whom we have dealings on credit, viz.: that of *owing*, and *being owed*. These two conditions are exact counterparts, and so far as they are equal, will cancel each other.

It will, therefore, be easy to arrange these opposite facts under the names to which they pertain in such way as that not only the facts themselves, but the relative results, may be ascertained at a glance. For example:

<i>Dr.</i>		THOMAS JONES.				<i>Cr.</i>	
Date.	He owes us,	Dol's.	Cts.	Date.	We owe him.	Dol's.	Cts.
1878.				1878.			
Jan. 1	To 1 Bbl. Flour	10		Jan. 15	By 4 yds. Cloth	10	
Mar. 1	“ 10 Bu. Wheat	12	50	Apr. 1	“ Cash		5

This form has been found by experience to be both comprehensive and practical. It is called an *account*, and, as will be readily seen, is a statement of dealings with Thomas Jones. On one side are arranged the separate amounts and his indebtedness to us, and on the other of our indebtedness to him. The *difference* or *result* will be a net amount owing either to us from Thomas Jones, or to Thomas Jones from us. In other words, if Thomas Jones owes us more than we owe him, the indebtedness is in our favor, and may be reckoned as a part of our property; while, if we owe him more than he owes us, the indebtedness is in his favor, and should be reckoned among our debts.

The facts shown in the account given may be thus analyzed: On the first of January Thomas Jones purchased of us 1 barrel of flour at \$10; and on the 15th of January, sold us 4 yards of cloth for enough to cancel the debt. The amounts on the opposite sides of the account will now exactly balance each other, and the result is the same as though the exchange had been made at once. Again, on the first of March he purchased 10 bushels of wheat, for \$12.50; and on the first of April pays us in cash \$5. This leaves a deficiency in his account of the difference between \$12.50 and \$5; and we say that Thomas Jones *owes* us \$7.50. We have thus a tangible record of property, which if left to memory might be forgotten, and we thus become losers.

It will then appear that in all cases where exchanges are effected between parties, either of whom is allowed time to perform his part of the contract, some *written* record of the facts is necessary. This written record constitutes the germ of *Book-Keeping*.

From the foregoing illustration it appears that an account has two sides, a *debtor* and a *creditor*; that upon the debtor side is shown what is owing to us, and upon the creditor side, what is owing *by* us; that when the debtor side is the larger, the difference will express an amount belonging to us, and when the creditor side is larger, the difference will express an amount which we owe. In the former case the account would represent property or resource; and in the latter, debt or liability."

This simple form of keeping accounts in a Book of Accounts, called the *Ledger*, is sufficient, wherever a person is dealing with but a few persons, having, therefore, but a few accounts. For instance, John Smith, a farmer, has transactions with a Merchant, Thomas Jones, and a Hired Man, Louis Grashorn, and wishes to tell at a glance what a product is more profitable to raise. He will keep three accounts, one with the merchant, one with the hired man, and one with the crops as follows:

Description of Day-Book.—"It is evident, however, that in an extensive credit business, a book of *consecutive* record, giving a plain and simple account of the business as it progresses day by day, would be of essential service, and it is, therefore, the almost universal practice, particularly among merchants and tradesmen, to keep a *Day-Book* of some form, in which are written the transactions as they occur, and from which they are properly transferred to the Ledger.

In making entries in the *Day-Book*, it is again necessary to keep clearly in mind whether the person of whom we write *gives* or *receives*. If the individual gives he is a *creditor*, which is designated by the abbreviation, **Cr.** If the person receives, he is a *debtor*, the sign for which is **Dr.** In the passage from the creditor to the debtor of any article, we get the word "**To,**" with which the creditor commences the account. In the reception *by* a debtor of an article from a creditor, we get the word "**By.**"

Thus, if I sell John Brown a pound of Tea, for which he does not pay me at the time, he owes me for it, and is therefore *Dr.* to me, and I charge his account.

But it is customary to put the name of the article sold instead of the name of the seller, as follows:

JOHN BROWN,	DR.
To 1 pound of Tea, &c.	

If I sell John Brown a "Webster's Dictionary" for \$5.00, to be charged on his account, what will be the form of the *Day-Book* entry?

Answer.	JOHN BROWN,	DR.
	To 1 Webster's Dictionary	\$5.00

If I should buy ten pounds of Coffee of him on account for \$4.00, what entry should I make on my *Day Book*?

Answer.	JOHN BROWN,	CR.
	By 10 pounds of Coffee,	\$4.00

If I should pay Farwell & Co. \$25.00 towards the amount I owe them, the Day-Book entry would be

FARWELL & Co.,	DR.	
To Cash		\$25.00

If I sell Louis Meyer 100 pounds of Coffee at 38 cents, for which he paid \$20.00 cash, the balance to be paid in three months, it is not enough to charge the amount which remains unpaid, but the whole amount sold should be charged, and then whatever is received in payment should be credited also, as follows:

LOUIS MEYER,	DR.	
To 100 pounds of Coffee, at 38c		\$38.00
————— Cr. —————		

By Cash on acc't \$20.00

At the top of each page of the Day-Book, the day of the week, day of the month, and year, should always be written. If the day's entries commence in the middle of the page, write the day of the week and day of the month distinctly above the first, and thus at the beginning of each day's entries. Thus, the above entries would appear in the Day-Book, as follows:

DAY-BOOK.

Friday, July 10, 1887.

Folio or Page in Ledger.

5	JOHN BROWN, To 1 Webster's Dictionary	Dr.		5 00
Saturday, July 11, 1887.				
5	JOHN BROWN, By 10 Pds. Coffee	Cr. @ 40c		4 00
7	FARWELL & Co., To Cash	Dr.		25 00
8	LOUIS MEYER, To 100 Pds. of Coffee	Dr. @ 38c		38 00
————— Cr. —————				
	By Cash on acc't			20 00

The advantages of a Day-Book are two-fold; first, it affords a regular daily history of the business, containing all the particulars which are worthy of being remembered; and next, by giving the particulars and details of each transaction in the Day-Book, the *amount* alone may be carried to the Ledger, requiring thus less space, and preserving a more symmetrical form of the Ledger accounts.

Description of Ledger.—As stated above, the Ledger is the book in which the accounts are collected and arranged in a more systematic order than in the Day-Book. All the charges which have been made against any one person, throughout the whole Day-Book, are entered in the Ledger, under that person's name; and opposite to these are placed all the credits, if any in his favor. This gives us a brief statement of our dealings with that person, and shows how our account stands with him; so that we are ready to settle with him at any time, without being obliged to look through the whole Day-Book while he is waiting. This process of transferring from the Day-Book to the Ledger is called *posting*.

When books are kept strictly by Single Entry the only accounts kept are those with persons; and these show, on the Dr. side what they owe us, and on the Cr. side what we owe them. The most common form, however, is that in which the page of the Ledger is divided vertically into two narrow pages, the Dr. side of the account being written upon the left-hand half page, and the Cr. side upon the right-hand half. These half pages are each divided into five spaces, the first for the *dates*, the second for the *descriptions*, the third for the figures which refer to the *pages of the Day-Book*, the fourth for the *dollars*, and the fifth for the *cents*.

In posting the Ledger, first *open the accounts*, that is, write the names of the different persons with whom you keep accounts in the blank Ledger, placing "Dr." and "Cr." at the top of each page. Then begin with the first entry in the Day-Book and post each one *as you come to it*.

To post the first charge against John Brown, turn to his account in the Ledger, and under his name, on the left-hand or Dr. side, write

the date in the first column; the description "To Mdse." in the second; the page of the Day-Book where this charge is found in the third; and the amount in the fourth, as follows:

DR.		JOHN BROWN,			PAGE 5		
					CR.		
1887.		D. B.	Dols.	Cts.			
July 10	To mdse.....	1	5	00			

Then put the figure "5" in the left-hand margin of the Day-Book, opposite to Brown's name, to show that it is posted on the fifth page of the Ledger. This "*postmark*" should be made as soon as the entry is posted, and not till then, as it serves to show which entries are posted, and thus prevents omitting any, or posting them twice.

Next, post the credit of the second day to the account of John Brown, as follows:

DR.		JOHN BROWN,			PAGE 5				
					CR.				
1887.		D. B.	Dols.	Cts.	1887.	D. B.	Dols.	Cts.	
July 10	To mdse.....	1	5	00	July 11	By mdse. ...	2	4	00

Then proceed in the same manner, till the whole Day-Book is posted.

The Ledger should have an index in the first part, alphabetically arranged, which, in the above case, under the head of **B**, will contain "Brown, John," opposite which is the number 5, showing that Brown's account may be found on page 5 of the Ledger.

At the end of each month, *balance* or *close* the accounts. Before beginning to do this, review the posting, comparing each entry in the Day-Book with the corresponding one in the Ledger, to see that the *right amount* is entered on the *right side* of the *right account*. If it is all found to be correct, begin with the first account, and add each side of it. Subtract the smaller amount from the greater, and the difference is called the *balance*. Enter this balance on the smaller side, and the footings of the two sides will be equal.

Thus, the amount of Dr. side in Brown's account is \$5.00, and the Cr. side is \$4.00. The difference is \$1.00. If this balance is entered on the smallest side, the footing of the two sides will be alike, and the account is said to be balanced.

When the account is balanced and closed, a sloping line is drawn down the space containing the least writing and double lines are made beneath the totals indicating that the account is "closed." If the difference is not paid at the end of a month, *bring down* the balance below the ruling, and on the opposite side, thus beginning a new account, as seen below:

DR.		JOHN BROWN,			CR.				
1887.		D. B.	Dols.	Cts.	1887.		D. B.	Dols.	Cts.
July 10	To mdse.....	1	5	00	July 11	By mdse.....	2	4	00
					" 31	" Balance		1	00
			\$ 5	00				\$ 5	00
Aug. 1	To Balance		1	00					

Description of Cash-Book and Bill-Book.—The Day-Book and Ledger in Single Entry containing only such transactions as relate to persons, all prudent men will feel the importance of having a strict record-kept of the receipts and payments of *cash* and other people's *notes*, and of the issue and redemption of their own notes. This is done by means of books specially arranged for such purpose, and called Cash-Book and Bill-Book.

The Cash-Book is a book in which all Cash transactions are entered as they occur. It is kept in the form of a Debtor and Creditor account; all sums of money *received* being entered on the left-hand or Dr. side, and all sums *paid*, on the right side or Cr. side of the account. This book resembles the Day-Book, inasmuch as the latter is a record of *all* transactions in the way of business, while the former is a record of those transactions only in which *ready money* is concerned, each transaction being set down, whether in the Day-Book, or the Cash-Book, as soon as possible after its occurrence. The use of this

book is important, for by it we determine each day whether all money received or paid out has been entered. Thus, the Dr. side shows all money received; the Cr. side, all money paid out; and the difference between these sides is the amount on hand. When the money on hand (and in bank) is counted, it must agree with this difference, or balance, shown to be on hand by this book. If it does not, something has been omitted, or an error exists somewhere that must be found and corrected.

In entering money received, write the date in the date column, on the Dr. side; the name of the person or account to be credited with it, to the right of the date column; and next, the explanation and amount. Money paid out is entered in the same way on the Cr. side. Separate the Ledger titles from the explanations by drawing a light red ink line down the page, as follows:

Dr.				CASH-BOOK.				Cr.			
1887	L.		D.B.			1887	L.		D.B.		
July 1	1	Chas. Alt	To Stock	200	00	July 11	7	Farwell & Co.	Paid on acc't	25	00
" 11	8	Louis Meyer	Rec'd on acc't	20	00	" 31		Bal. on hand		195	00
				\$220	00					\$220	00
Aug. 11		Amount brought down		195	00						

The sums entered in the Cash-Book may be added up daily, weekly or monthly, and the amounts posted or transferred to the *Cash account* in the Ledger. On closing the Ledger, the cash in hand is placed to the credit side of the Cash account, and thus causes that account to balance.

The *Bill-Book* is a book where we keep strict record of the receipts and payments of other people's notes, *Bills Receivable*, and of the issue and redemption of our own notes, *Bills Payable*. Sometimes two separate Bill-Books are kept, one called the Bills Receivable Book, the other the Bills Payable Book.

When a note is received from a customer, it is entered, with all the particulars required, under the heading *Bills Receivable*, or in the

separate Bills Receivable Book. When your own note is given out in settlement of a bill or account, it is entered with almost the same particulars under the heading Bills Payable, or in the separate Bills Payable Book.

Great care must be exercised in entering the date of maturity of bills and notes on the Bill Books. A mistake in this part of the book-keeper's work is a serious one, invariably resulting in loss of money or credit. If you wish to find the date of maturity of a note when the running time is in days, count the number of *days* the note has to run after the day of date to and including the day of maturity, and add three days of grace. Thus, a note dated Febr'y 28, 1887, at thirty days, expires March 30, to which we add three days of grace, making the note due and payable on April 2, or thirty-three days from its date. When, however, the running time is in months, count from the date to the corresponding date of the next month, and so until the number of months specified on the face of the note have been allowed, then add three days of grace. Calendar months, just as they are found on the calendar, are always understood, and business usage will not permit you to extend the time of payment, because there may be a short month—February, for instance—in the term of months the note may have to run. To illustrate: Two notes dated Dec. 28. and 31., 1887, each having two months to run, will both fall due the same day, viz., March 3, 1888. It would be contrary to the custom of merchants and banks to extend the time of the last note because February has only twenty-eight days. Again: Two notes dated February 28. and March 1., 1888, at one month, will fall due March 31., and April 4., one day's difference in date, making four days' difference in maturity.

The nature and use of the Bills Receivable and Bills Payable Books will be sufficiently obvious to the learner, on inspection of the following specimens.

BILL-BOOK.

BILLS RECEIVABLE.

No.	When Rec'd.	Drawer or Endorser.	Drawee or Maker.	Date.	Time.	When Due.	Am't.	When and How disposed of.
1	1887 Jan. 1	Chas. Meyer,	C. Farwell,	1886 Dec. 1	60 ds.	1887 Feb. 2	500	1887 Feb. 2 Paid.
2	" 5	David Woods,	M. Day & Co.,	1887 Jan. 5	30 ds.	Feb. 7	1000	Feb. 7 Paid.
3	Feb. 1	Otto Selig,	C. Badorf,	" 10	90 ds.	Ap. 13	1500	
4	" 15	Louis Malter,	L. Detmer,	Feb. 15	60 ds.	Ap. 17	300	

BILLS PAYABLE.

No.	When Issued.	Drawer or Endorser.	Drawee or Maker.	Date.	Time.	When Due.	Am't.	When and How Redeemed.
1	1887 Jan. 12	Sam'l Higgins,	Ourselves,	Jan. 12	15 da.	Jan. 30	150	1887 Jan. 30 Paid.
2	Mar. 1	Peter Cook.	do.	Mar. 1	90 da.	June 2	750	
3	" 1	John D. Hinde,	do.	" 1	60 da.	May 3	300	

These simple and suggestive forms comprise all the books commonly used in Single Entry, and are sufficient for the immediate demands of business record.

II. PRACTICAL BOOK-KEEPING.

In order to familiarize thoroughly the learner in the methods of writing and arranging entries in the Day-Book and Cash-Book and posting them in the Ledger, we shall now take up and conduct a regular business of a small dealer, who starts in business with a small capital, and who at the end of two months, wishing to know the state of his affairs, closes his books and makes out a balance sheet. This example with slight alterations adapted to the particular business, will enable any mechanic, tradesman, or small dealer, to keep his books correctly.

a. History of Business Transactions.

Milwaukee, Nov. 1, 1887.

I commence business this day with the following resources:

Merchandise in store worth.....	\$1000.00
Cash in German Bank.....	920.00
Louis Winter owes me for money lent.....	80.00
	<hr/>
	\$2000.00

Nov. 1.

Bought of W. Hoyt & Co. on account: 10 bbls. Minnesota Flour, @ \$8; 12 boxes Soap, @ \$4.—Rec'd Cash, for petty sales, \$15.

Nov. 2.

Bought of A. S. Maxwell & Co. on acc't: 14 Reams Note Paper, @ \$.25 each; 5 Albums @ \$3.25; 18 Reams Letter Paper @ \$2.50; 3 M. Envelopes @ \$1.18.—Paid W. Hoyt & Co. in full \$128.
•—Rec'd Cash, for petty sales, \$23.50.

Nov. 3.

Sold to David Mann on account: 1 bbl. Flour, @ \$8 50; 4 boxes Soap, @ \$5.00.—Paid Drayage, \$2.—Received Cash, for petty sales, \$42.

Nov. 4.

Sold to Otto Meyer on account: 4 bbls. Flour @ \$8.50; 10 lbs. Coffee, @ 38 cts.; 20 lbs. of Sugar, @ 9 cts.—Bought Coal for Store, \$13.00.—Cash for sales, \$32.50.

Nov. 5.

Received Cash for petty sales, \$19.45.

Nov. 6.

Sold to James Smith on acc't: 1 Tub of Butter, 56 lbs., @ 22c.—David Mann paid me Cash on account, \$25.—Received Cash for petty sales, \$76.50.

Nov. 8.

Deposited in German Bank \$200.—Bought of Henry Rand merchandise, per invoice, amounting to \$350; gave him check on German Bank amounting to \$300, on account.—Rec'd Cash for petty sales, \$23.—Paid Cash for clerk hire, \$25.

Nov. 9.

Received Cash for petty sales, \$19.50.

Nov. 10.

Sold C. Ireland on acc't: 1 bbl. Flour, @ \$8.50; 1 Sack Coffee, 80 lbs., @ 20½¢; 1 box Raisin, 24 lbs., @ 18½¢.—Received Cash for sales, \$32.80.

Nov. 11.

Paid A. S. Maxwell & Co. check on German Bank to balance account, \$68.30.—Received Cash for sales, \$43.50.

Nov. 12.

Received Cash for sales \$27.

Nov. 13.

Bought of W. Hoyt & Co. on account: 3 bbls. Soda Crackers, @ \$4.20; 12 boxes Butter Crackers, 360 lbs., @ 6¢.—Received Cash for sales, \$65.

Nov. 15.

Sold to David Mann on account: 4 Tubs of Butter, 56 lbs., @ 20½¢.—Rec'd Cash for sales, \$34.

Nov. 16.

David Mann paid me Cash on account, \$40.—Rec'd Cash for sales \$29.—Deposited in German Bank \$150.

Nov. 17.

Received Cash for sales, \$36.

Nov. 18.

Sold Otto Meyer on account: 1 bbl. Sugar, 254 lbs., @ 9¢; 1 bbl. Flour, \$8.50; 1 Sack Coffee, 74 lbs., @ 22¢; 1 Tub of Butter, 56 lbs., @ 20½¢; and received Cash on acc't, \$60.—Rec'd Cash for sales, \$52.

Nov. 19.

Received Cash for sales \$22.40.

Nov. 20.

James Smith paid me Cash \$12.32, covering the balance of his account.—Bought of James Brown, 1 Cooking Range, \$24.80; gave him my check on German Bank.—Rec'd for sales, \$102.45.

Nov. 22.

Received for sales, \$31.75

Nov. 24.

Bought merchandise, as per invoice, of J. D. Williams, \$156, and gave him my check on German Bank.—Rec'd Cash for sales, \$65.

Nov. 25.

Sold John Banks on acc't: 10 gals. Molasses, @ 60¢; 30 lbs. Coffee, @ 25¢.—Rec'd Cash for sales, \$31.

Nov. 26.

Received Cash for sales, \$27.25.

Nov. 27.

Sold Thomas Palmer on acc't: 20 doz. Eggs, @ 17¢; 1 bbl Sugar, 234 lbs., @ 7½¢.—Bought of Louis Foller on acc't, 15 bbls. Flour, @ \$8.00; 10 boxes Soap, @ 4.25.—Paid drayage, \$2.00.—Received Cash for sales \$95.25.

Nov. 29.

Paid for Cleaning Store, \$4.—Paid Clerk hire, \$25.—Received Cash for Sales, \$36.—Deposited in German Bank, \$300.

Nov. 30.

Received Cash for sales, \$26.

Dec. 1.

Rec'd Cash, on account, of C. Ireland, \$20.—Sold John Banks, on acc't, 10 lbs. Coffee, @ 25¢, and received Cash on acc't, \$10.—Rec'd Cash for sales, \$49.50.

Dec. 2.

Bought merchandise, as per invoice, of J. D. Williams, \$285.50, and gave him my check on German Bank for \$200 on account.—Received Cash for sales, \$27.50.

Dec. 3.

Sold to J. C. Amman, on account: 20 lbs. Coffee, @ 30¢; 5 lbs. Tea, @ \$1.20.—Received Cash for sales, \$33.40.

Dec. 4.

Sold Thomas Nutt on account: 5 lbs. Coffee, @ 29¢; 1 box Soap, \$4.75; 1 bbl. Flour, \$9.—Paid Cash for postage stamps, \$3; letter paper, \$5.—Rec'd Cash for sales, \$98.37

Dec. 6.

Received Cash for sales, \$31.50.

Dec. 7.

Paid Louis Foller Cash on account \$100.—Received Cash for sales, \$41.50.

Dec. 8.

Sold Frank Gardner on acc't: 12 lbs. Tea, @ 67¢; 7 lbs. Sugar, @ 9¢.—Rec'd Cash for sales, \$32.

Dec. 9.

Bought of Amos Bennett on account, 18 bbl. Apples, @ \$4.50, and gave him my check on German Bank for \$50.—Received Cash for sales, \$52.25.

Dec. 10.

Deposited in German Bank \$200.—Rec'd Cash for sales, \$25.

Dec. 11.

Sold Frank Gardner on account: 2 bbls. Flour, @ \$9; 1 Firkin Butter, 48 lbs., @ 22¢.—Sold Thomas Nutt on account: 5 gals. Molasses, @ 33¢; 2 bbls. Apples, @ \$5.50.—Received Cash for sales, \$116.75.

Dec. 13.

Received Cash for sales, \$32.10.

Dec. 14.

Bought merchandise, as per invoice, of J. D. Williams, \$1355.50, and gave him my check for \$1200, on account.—Received Cash for sales, \$41.25.

Dec. 15.

Received Cash for sales, \$31.50.

Dec. 16.

Sold John Uhlendorf on account: 6 Reams Note Paper, @ 32¢; 2 Albums; @ \$4; 1 M. Envelopes, @ \$2.25.—Thomas Nutt paid me Cash \$25 on account.—Received Cash for sales, \$29.25.

Dec. 17.

Received Cash for sales, \$18.50.

Dec. 18.

Sold Chas. Ellert on account: 1 lb. Tea, \$1; 25 lbs. Crushed Sugar, @ 12¢.—Sold David Mann on account: 1 gal. Vinegar, 75¢; 3 lbs. Tea, @ 75¢; 4 bus. Apples, @ \$1.—Received Cash for sales, \$135.25.

Dec. 20.

Bought merchandise, as per invoice, of J. D. Williams, \$825, on account.—Received Cash for sales, \$42.75.

Dec. 21.

Received Cash for sales, \$55.25.

Dec. 22.

Sold Peter Cooper on account: 6 gals. Molasses, @ 75¢; 50 lbs. Sugar, @ 12¢; 12 lbs. Coffee, @ 22¢.—Rec'd Cash for sales, \$69.75.

Dec. 23.

Deposited in German Bank \$200.—Rec'd Cash for sales, \$81.33.

Dec. 24.

Sold Thomas Palmer on acc't: 50 lbs. Ham, @ 11¢; 1 box Herrings, \$2.—Sold Chas. Ellert on acc't: 20 lbs. Sugar, @ 9¢; 1 bbl. Mess Pork, \$11.—Rec'd Cash for sales, \$174.50.

Dec. 25.

Closed on account of holiday.

Dec. 27.

Paid clerk hire \$30.—Deposited in Bank \$150.—Rec'd Cash for sales, \$31.50.

Dec. 28.

Received Cash for sales, \$14.50.

Dec. 29.

Sold Frank Gardner on acc't: 1 bbl. Flour, \$9.50.—Rec'd Cash for sales, \$31.25.

Dec. 30.

Sold James Smith on acc't, 2 boxes Cigars, @ \$4.—Sold Otto Meyer on acc't, 4 gals. Molasses, @ 60¢.—Frank Gardner paid me Cash \$15 on acc't.—Rec'd Cash for sales, \$78.50.

Dec. 31.

Rec'd Cash for sales, \$132.50.—Merchandise unsold, amounts, per inventory, to \$1532.25.

Ledger
Folio.

b. Day-Book.

Page 1

		<i>Milwaukee, Nov. 1, 1887.</i>			
1	✓	German Bank, To Cash Deposit,	Dr.		920 00
1	✓	Louis Winter, To Money lent, Oct 5, 1887.	Dr.		80 00
1	✓	Wm. Hoyt & Co., By 10 bbls. Flour,	Cr. @ \$8.00	80 00	
		" 12 boxes Soap,	@ 4.00	48 00	128 00
-----Nov. 2.-----					
2	✓	A. S. Maxwell & Co., By 14 reams Note Paper,	Cr. @ \$.25	3 50	
		" 5 Albums,	3.25	16 25	
		" 18 reams Letter Paper,	2.50	45 00	
		" 3 M. Envelopes,	1.18	3 55	68 30
1	✓	W. Hoyt & Co., To Cash, to Balance acc't.	Dr.		128 00

Page 2

		-----Nov. 3.-----			
2	✓	David Mann, To 1 bbl. Flour,	Dr.	8 50	
		" 4 boxes Soap,	@ \$5.00	20 00	28 50
-----Nov. 4.-----					
2	✓	Otto Meyer, To 4 bbls. Flour,	Dr. @ \$8.50	34 00	
		" 10 lbs. Coffee,	.38	3 80	
		" 20 lbs. Sugar,	.09	1 80	39 60

		Nov. 6.				
3	✓	James Smith, To 1 Tub Butter, 56 lbs.,	Dr. @ \$.22			12 32
2	✓	David Mann, By Cash,	Cr.			25 00
		Nov. 8.				
1	✓	German Bank, To Cash,	Dr.			200 00
3	✓	Henry Rand, By Mdse,	Cr.			350 00
		DR.				
	✓	To Cash on acc't,				300 00

		Nov. 10.				
3	✓	C. Ireland, To 1 bbl. Flour, " 1 sack Coffee, 80 lbs., " 1 box Raisins, 24 lbs.,	Dr. @ \$.20½ .18½	8 50 16 40 4 44		29 34
		Nov. 11.				
2	✓	A. S. Maxwell & Co., To Cash on account,	Dr.			68 30
		Nov. 13.				
1	✓	W. Hoyt & Co., By 3 bbls. Soda Crackers, " 12 boxes Butter " 360 lbs.,	Cr. @ \$4.20 .06	12 60 21 60		34 20
		Nov. 15.				
2	✓	David Mann, To 4 Tubs Butter, @ 56 lbs., @	Dr. .20½			45 92

		Nov. 16.					
2	✓	David Mann, By Cash on acc't,	Cr.			40	00
1	✓	German Bank, To Cash,	Dr.			150	00
		Nov. 18.					
2	✓	Otto Meyer, To 1 bbl. Sugar, 254 lbs., " 1 bbl. Flour, " 1 sack Coffee, 74 lbs., " 1 tub Butter, 56 lbs.,	Dr. @ \$.09 .22 .20½	22 8 16 11	86 50 28 48	59	14
		CR.					
	✓	By Cash on acc't,				60	00
		Nov. 20.					
3	✓	James Smith, By Cash to Balance account,	Cr.			12	32

		Nov. 20.					
1	✓	German Bank, By Check to J. Brown,	Cr.			24	50
		Nov. 24.					
1	✓	German Bank, By Check to J. Williams,	Cr.			156	00
		Nov. 25.					
4	✓	John Banks, To 10 gals. Molasses, " 30 lbs. Coffee	Dr. @ \$.60 .25	6 7	00 50	13	50
		Nov. 27.					
4	✓	Thomas Palmer, To 20 doz. Eggs, " 1 bbl. Sugar, 234 lbs.	Dr. @ .17 .07½	3 17	40 55	20	95
4	✓	Louis Foller, By 15 bbls. Flour, " 10 boxes Soap,	Dr. @ \$8.00 4.25	120 41	00 50	162	50

		Nov. 29.				
1	✓	German Bank, To Cash Deposit,	Dr.	.	300	00
		Dec. 1.				
3	✓	C. Ireland, By Cash on acc't,	Cr.		20	00
4	✓	John Banks, To 10 lbs. Coffee,	Dr. @ \$.25		2	50
		CR.				
	✓	By Cash on acc't,			10	00
		Dec. 2.				
5	✓	J. D. Williams, By Mdse, as per invoice,	Cr.		285	50
		DR.				
	✓	To Cash on acc't,			200	00

		Dec. 2.				
1	✓	German Bank, By Check to J. Williams,	Cr.		200	00
		Dec. 3.				
5	✓	J. C. Amman, To 20 lbs. Coffee, " 5 lbs. Tea,	Dr. @ \$.30 1.20	6 6	00 00	12 00
		Dec. 4.				
5	✓	Thomas Nutt, To 5 lbs. Coffee, " 1 box Soap, " 1 bbl. Flour,	Dr. @ \$.29	1 4 9	45 75 00	15 20
		Dec. 7.				
4	✓	Louis Foller, To Cash on acc't,	Dr.		100	00

		Dec. 8.					
6	✓	Frank Gardner, To 12 lbs. Tea, " 7 lbs. Sugar,	Dr. @ \$.67 .09	8	04 63	8	67
		Dec. 9.					
6	✓	Amos Bennett, By 18 bbls. Apples	Cr. @ \$4.50			81	00
		DR.					
		To Check on German Bank,				50	00
1	✓	German Bank, By Check to A. Bennett,	Cr.			50	00
		Dec. 10.					
1	✓	German Bank, To Cash Deposit,	Dr.			200	00

		Dec. 11.					
6	✓	Frank Gardner, To 2 bbls. Flour, " 1 firkin Butter, 48 lbs.,	Dr. @ \$9.00 .22	18 10	00 56	28	56
5	✓	Thomas Nutt, To 5 gals. Molasses, " 2 bbls. Apples,	Dr. @ \$.33 5.50	1 11	65 00	12	65
		Dec. 14.					
5	✓	J. D. Williams, By Mdse., per invoice,	Cr.			1355	50
		DR.					
	✓	To Check on German Bank,				1200	00
1	✓	German Bank, By Check to J. D. Williams,	Cr.			1200	00
		Dec. 16.					
5	✓	Thomas Nutt, By Cash on acc't	Cr.			25	00

		Dec. 16.					
7	√	John Uhlendorf,	Dr.				
		To 6 reams Note Paper,	@ \$.32	1	92		
		" 2 Albums,	2.00	4	00		
		" 1 M. Envelopes,		2	25	8	17
		Dec. 18.					
7	√	Chas. Ellert,	Dr.				
		To 1 lb. Tea,		1	00		
		" 25 lbs. Sugar,	@ \$.12	3	00	4	00
2	√	David Mann,	Dr.				
		To 1 gal. Vinegar,			75		
		" 3 lbs. Tea,	@ \$.75	2	25		
		" bu. Apples,	1.00	4	00	7	00
		Dec. 20.					
5	√	J. D. Williams,	Cr.			825	00
		By Mdsc., per invoice,					

		Dec. 22.					
5	√	Peter Cooper,	Dr,				
		To 6 gals. Molasses,	@ \$.75	4	50		
		" 50 lbs. Sugar,	.12	6	00		
		" 12 lbs. Coffee,	.22	2	64	13	14
		Dec. 23.					
1	√	German Bank,	Dr.			200	00
		To Cash Deposit,					
		Dec. 24.					
4	√	Thomas Palmer,	Dr.				
		To 50 lbs. Ham,	@ \$.11	5	50		
		" 1 box Herrings,		2	00	7	50
6	√	Chas. Ellert,	Dr.				
		To 20 lbs. Sugar,	@ \$.09	1	80		
		" 1 bbl. Mess Pork,		11	00	12	80

		Dec. 27.				
1	✓	German Bank, To Cash Deposit,	Dr.		150	00
		Dec. 29.				
6	✓	Frank Gardner, To 1 bbl. Flour,			9	50
		Dec. 30.				
3	✓	James Smith, To 2 boxes Cigars,	Dr.		4	00
2	✓	Otto Meyer, To 4 gals. Molasses,	Dr. @ \$.60		2	40
7	✓	Frank Gardner, By Cash on acc't.,	Cr.		15	00

c. Cash - Book.

Dr.				Cr.			
1887		D.R.		1887		D.R.	
Nov. 1	To Cash in Bank	1	\$ 920 00	Nov. 2	By W. Hoyt & Co.	1	\$128 00
	“ Louis Winter	1	80 00	“ 3	“ Drayage		2 00
	“ Petty Sales	1	15 00	“ 4	“ Coal		13 00
“ 2	“ “		23 50	“ 8	“ H. Rand on		
“ 3	“ “		42 00		acc't.	3	300 00
“ 4	“ “		32 50	“ 8	“ Clerk hire		25 00
“ 5	“ “		19 45	“ 11	“ A. S. Maxwell		
“ 6	“ David Mann	3	25 00		& Co.	4	68 30
	“ Petty Sales		76 50				
“ 8	“ “		23 00				
“ 9	“ “		19 50				
“ 10	“ “		32 80				
“ 11	“ “		43 50				
“ 12	“ “		27 00				
“ 13	“ “		65 00				
“ 15	“ “		34 00				
“ 16	“ David Mann	5	40 00				
	Carried forward		\$1518 75		Carried forward		\$536 30

Dr.		Cash-Book.		Cr.		
1887		D.B.		1887	P.B.	
	Brought forward		\$1518 75		Brought forward	\$536 30
Nov. 16	To Petty Sales		29 00	Nov. 20	By Jas. Brown	6 24 50
" 17	" "		36 00	" 24	" J.D. Williams	6 156 00
" 18	" Otto Meyer	5	60 00	" 27	" Drayage	2 00
" 19	" Petty Sales		22 40	" 29	" CleaningStore	4 00
" 20	" James Smith	5	12 32	" 29	" Clerk hire	25 00
" 20	" Petty Sales		102 45	Dec. 2	" J.D. Williams	7 200 00
" 22	" "		31 75	" 4	" Post'e Stamps	3 00
" 24	" "		65 00	" 4	" Letter Paper	5 00
" 25	" "		31 00	" 7	" L. Foller	8 100 00
" 26	" "		27 25	" 9	" A. Bennett	9 50 00
" 27	" "		95 25	" 14	" J.D. Williams	10 1200 00
" 29	" "		36 00	" 27	" Clerk hire	30 00
" 30	" "		26 00			
Dec. 1	" C. Ireland	7	20 00			
" 1	" J. Banks	7	10 00			
" 1	" Petty Sales		49 50			
" 2	" "		27 50			
" 3	" "		33 40			
" 4	" "		98 37			
" 6	" "		31 50			
" 7	" "		41 50			
" 8	" "		32 00			
" 9	" "		52 25			
" 10	" "		25 00			
" 11	" "		116 75			
" 13	" "		32 10			
" 14	" "		41 25			
" 15	" "		31 50			
" 16	" Th. Nutt	10	25 00			
" 16	" Petty Sales		29 25			
" 17	" "		18 50			
" 18	" "		135 25			
" 20	" "		42 75			
" 21	" "		55 25			
" 22	" "		69 75			
" 23	" "		81 33			
" 24	" "		174 50			
" 27	" "		31 50			
" 28	" "		14 50			
" 29	" "		31 25			
" 30	" "		78 50			
" 30	" Fr. Gardner	13	15 00			
" 31	" Petty Sales		132 50		By Balance	\$1333 92
1888.			\$3669 72			\$3669 72
Jan. 1	To Balance		1333 92			

d. Ledger.

INDEX TO LEDGER.

A.		M.	
Amman, J. C.....	5	Mann, David.....	2
		Maxwell, A. S. & Co.....	2
B.		Meyer, Otto.....	2
Bennett, Amos.....	6		
Bank, German.....	1	N.	
Banks, John.....	4	Nutt, Thomas.....	5
C.		O.	
Cooper, Peter.....	6		
		P.	
D.		Palmer, Thomas.....	4
E.		Q.	
Ellert, Chas.....	7		
		R.	
F.		Rand, Henry.....	3
Foller, Louis.....	4		
		S.	
G.		Smith, James.....	3
Gardner, Frank.....	6		
		T.	
H.			
Hoyt, W. M. & Co.....	1	U.	
		Uhlendorf, John.....	7
I.			
Ireland, C.....	3	V.	
K.		W.	
		Williams, J. D.....	5
L.		Winter, Louis.....	1

Fol. 1.

<i>Dr.</i>		German Bank.		<i>Cr.</i>	
1887			1887		
Nov. 1	To Deposit	1	920 00	Nov. 20	By Check
" 8	" "	3	200 00	" 20	to J. Brown
" 16	" "	5	150 00	Dec. 2	" " J. Williams
" 29	" "	7	300 00	" 9	" " "
Dec. 10	" "	9	200 00	" 14	" " A. Bennett
" 23	" "	12	200 00	" 31	" " J. Williams
" 27	" "	13	150 00		By Balance
			<u>2120 00</u>		
1888					
Jan. 1	To Balance		499 50		
					<u>2120 00</u>

<i>Dr.</i>		Louis Winter.		<i>Cr.</i>	
1887			1887		
Nov. 1	To Money Lent, Oct. 15, 1887	1	80 00	Dec. 31	By Balance
					80 00
1888					
Jan. 1.	To Balance		80 00		

<i>Dr.</i>		Wm. M. Hoyt & Co.		<i>Cr.</i>	
1887			1887		
Nov. 2	To Cash	1	128 00	Nov. 1	By m ^d se.
Dec. 31	" Balance		34 20	" 13	" "
			<u>162 20</u>		
				1888	
				Jan. 1	By Balance
					34 20

Fol. 2.

<i>Dr.</i>		A. S. Maxwell & Co.				<i>Cr.</i>	
1887		D.B.		1887		D.B.	
Nov. 11	To Cash,	4	68 30	Nov. 2	By mdse.	1	68 30
<hr/>				<hr/>			

<i>Dr.</i>		David Mann.				<i>Cr.</i>	
1887				1887			
Nov. 3	To mdse.,	2	28 50	Nov. 6	By Cash,	3	25 00
" 15	" "	4	45 92	" 16	" "	5	40 00
Dec. 18	" "	11	7 00	Dec. 31	By Balance		16 42
<hr/>			81 42	<hr/>			81 42
1888							
Jan. 1	To Balance,		16 42				

<i>Dr.</i>		Otto Meyer.				<i>Cr.</i>	
1887				1887			
Nov. 4	To mdse.,	2	39 60	Nov. 18	By Cash,	5	60 00
" 18	" "	5	59 14	Dec. 31	By Balance,		41 14
Dec. 30	" "	13	2 40	<hr/>			
<hr/>			101 14	<hr/>			101 14
1888							
Jan. 1	To Balance,		41 14				

Fol. 3.

<i>Dr.</i>		James Smith.				<i>Cr.</i>	
1887				1887			
Nov. 6	To mdse.,	D.B.	12 32	Nov. 20	By Cash,	D.B.	12 32
Dec. 30	“ “	3	4 00	Dec. 31	By Balance,	5	4 00
		13					
			16 32				16 32
<hr/>				<hr/>			
1888							
Jan. 1	To Balance,		4 00				

<i>Dr.</i>		Henry Rand.				<i>Cr.</i>	
1887				1887			
Nov. 8	To Cash,		300 00	Nov. 8	By mdse.,		350 00
Dec. 31	To Balance,	3	50 00			3	
			350 00				350 00
<hr/>				<hr/>			
				1888			
				Jan. 1	By Balance,		50 00

<i>Dr.</i>		C. Ireland.				<i>Cr.</i>	
1887				1887			
Nov. 10	To mdse.,		29 34	Dec. 1	By Cash,		20 00
		4		“ 31	By Balance	7	9 34
			29 34				29 34
<hr/>				<hr/>			
1888							
Jan. 1	To Balance,		9 34				

Fol. 4.

<i>Dr.</i>		John Banks.				<i>Cr.</i>	
1887				1887			
Nov. 25	To mdse.,	D.B. 6	13 50	Dec. 1	By Cash,	D.B. 7	10 00
Dec. 1	“ “	7	2 50	“ 31	By Balance,		6 00
			16 00				16 00
<hr/>							
1888							
Jan. 1	To Balance,		6 00				

<i>Dr.</i>		Thomas Palmer.				<i>Cr.</i>	
1887				1887			
Nov. 27	To mdse.,	6	20 95	Dec. 31	By Balance,		28 45
Dec. 24	“ “	12	7 50				
			28 45				28 45
<hr/>							
1888							
Jan. 1	To Balance,		28 45				

<i>Dr.</i>		Louis Foller.				<i>Cr.</i>	
1887				1887			
Dec. 7	By Cash,	8	100 00	Nov. 27	By mdse.,	6	162 50
“ 31	By Balance,		62 50				
			162 50				162 50
<hr/>							
				1888			
				Jan. 1	By Balance,		62 50

Fol. 5.

<i>Dr.</i>		J. D. Williams.				<i>Cr.</i>	
1887				1887			
Dec. 2	To Cash,	D.B.	200 00	Dec. 2	By mdse.,	D.B.	285 50
" 14	" "	7		" 14	" "	10	1355 55
" 31	To Balance,	10	1200 00	" 20	" "	11	825 00
			1066 00				
			<u>2466 00</u>				<u>2466 00</u>
				1888			
				Jan. 1	By Balance,		1066 00

<i>Dr.</i>		J. C. Amman.				<i>Cr.</i>	
1887				1887			
Dec. 3	To mdse.,		12 00	Dec. 31	By Balance,		12 00
		8					
1888							
Jan. 1	To Balance,		12 00				

<i>Dr.</i>		Thomas Nutt.				<i>Cr.</i>	
1887				1888			
Dec. 4	To mdse.,		15 20	Dec. 16	By Cash,	10	25 00
" 11	" "	8	12 65	" 31	By Balance,		2 85
		10					
			<u>27 85</u>				<u>27 85</u>
1888							
Jan. 1	To Balance,		2 85				

Fol. 6.

<i>Dr.</i>		Peter Cooper.				<i>Cr.</i>	
1887		D.B.		1887			
Dec. 22	To mdse.,	12	13 14	Dec. 31	By Balance,	D.B. 13 14	
<hr/>							
1888							
Jan. 1	To Balance,		13 14				

<i>Dr.</i>		Frank Gardner.				<i>Cr.</i>	
1887				1887			
Dec. 8	To mdse.,	9	8 67	Dec. 30	By Cash,	13 15 00	
" 11	" "	10	28 56	" 31	By Balance,	31 73	
" 31	" "	13	9 50				
<hr/>			46 73			46 73	
1888							
Jan. 1	To Balance,		31 73				

<i>Dr.</i>		Amos Bennett.				<i>Cr.</i>	
1887				1887			
Dec. 9	To Cash,	9	50 00	Dec. 9	By mdse.,	9 81 00	
" 31	To Balance		31 00				
<hr/>			81 00			81 00	
1888							
Jan. 1	By Balance,					31 00	

Fol. 7.

Dr.

John Uhlendorf.

Cr.

1887				1887			
Dec. 16	To mdse.,	D.B. 11	8 17	Dec. 31	By Balance,	D.B.	8 17
<hr/>				<hr/>			
1888							
Jan. 1	To Balance		8 17				

Dr.

Chas. Ellert.

Cr.

1887				1887			
Dec. 18	To mdse.,	11	4 00	Dec. 31	By Balance		16 80
" 24	" "	12	12 80				
<hr/>			16 80	<hr/>			16 80
1888							
Jan. 1	To Balance,		16 80				

e. Statement.

Nothing is more desirable in connection with business records than the ability to exhibit *results* in a clear and unmistakable manner. The results of the foregoing records will be found condensed and classified in the statement which follows. A statement showing the condition of a business must of necessity exhibit its property and debts, or, as usually expressed, its *resources* and *liabilities*. The sources from which these facts are obtained in the present instance, so far as the record goes, are the Ledger and the Cash-Book,—the former giving the debts to and from the dealer, and the latter the amount of cash in possession. The value of unsold goods has to be obtained from actual inventory and appraisement, as is the case in any system of book-keeping. The sheet of paper on which the statement of resources and liabilities is exhibited, is called *Balance Sheet*. The difference between the total amount of the resources and that of the liabilities shows your capital at the time; deduct from it the sum invested, and the remainder is your net gain. In the present case the total amount of the resources is \$3635.97, and the liabilities are \$1243.70; the difference \$2392.27 is the capital on January 1, 1888. When he went into business, he invested \$2000.00; his gain therefore amounts to \$392.27.

RESOURCES OR PROPERTY.

1	From Ledger Accounts. — Balances due from persons.	
	J. C. Amman,	\$ 12.00
	German Bank,	499.50
	John Banks,	6.00
	Peter Cooper,	13.40
	Chas. Ellert,	16.80
	Frank Gardner,	31.73
	C. Ireland,	9.34
	David Mann,	16.42
	Otto Meyer,	41.14
	Thomas Nutt,	2.85
	Thomas Palmer,	28.45
	James Smith,	4.00
	John Uhlendorf,	8.17
	Louis Winter,	80.00
2	From Cash Book.	
	Balance of Cash on Hand	1333.92
3	From Inventory.	
	Merchandise on hand	1532.25
		\$3635.97

LIABILITIES OR DEBTS.

1 From **Ledger Accounts.** — Balances due to persons.

Amos Bennett,	\$ 31.00	
Louis Foller,	62.50	
Wm. M. Hoyt & Co.,	34.20	
Henry Rand,	50.00	
J. D. Williams,	1066.00	
	<u> </u>	\$1243.70
Worth at the close,		2392.27
Investment.....		<u>2000.00</u>
Net gain.....		\$ 392.27

APPENDIX.

ABBREVIATIONS AND SIGNS.

A.

Acct. or a/c	Account.
A. D.	In the year of our Lord.
Ad. v. (Ad valorem)	At or on the value.
Agt.	Agent.
Ala.	Alabama.
A. M.	Forenoon.
Amt.	Amount.
&	And.
Ans.	Answer.
Apr.	April.
Ark.	Arkansas.
Asst.	Assistant.
Ass't'd.	Assorted.
Aug.	August.
@	At.

B.

Bal.	Balance.
B. B.	Bill Book.
Balt.	Baltimore.
Bbl. or Brls.	Barrels.
B. C.	Before Christ.
Bls.	Bales.
Blk.	Black.
Bot.	Bought.
Bros.	Brothers.
Brot.	Brought.
Bu. or Bush.	Bushel, bushels.
Bxs.	Boxes.
By the.	Per.
B. Pay.	Bills Payable.
B. Rec.	Bills Receivable.
B. W.	Black Walnut.

C.

C.	Hundred.
Cal.	California.
Cap.	Capital.

Capt.	Captain.
C. B.	Cash Book.
Chap.	Chapter.
Chgd.	Charged.
Chs.	Chests.
Cks.	Casks.
Clk.	Clerk.
Co.	Company, County.
c/o.	Care of.
C. O. D.	Cash on Delivery.
Col'd.	Colored.
Col.	Colonel.
Coll.	College.
Conn. or Ct.	Connecticut.
Com.	Commission.
Const.	Consignment.
Cr.	Creditor.
Cts. or ¢.	Cents.
Cwt.	Hundred-weight.
Cs.	Cases.

D.

D. B.	Day Book.
D. C.	Dist. of Columbia.
D. D.	Days after Date.
Dec.	December.
Del.	Delaware.
Dft.	Draft.
Disct.	Discount.
Div.	Dividend.
Do.	Ditto, the same.
Dols. or \$	Dollars.
Doz.	Dozen.
Dr.	Debtor.
D. T. or Dak.	Dakota Territory.

E.

E.	East.
E. E.	Errors excepted.
Ed.	Editor, Edition.
Ea.	Each.
e. g.	Examples given.

E. & O. E.....Errors and omissions excepted.
 Emb'd.....Embroidered.
 Eng.....England.
 Esq. or Esqr.....Esquire.
 Etc.....And so forth.
 Ex.....Example.
 Exch.....Exchange.
 Exp.....Expenses.
 Et. al.....And others.
 Et. seq.....And what follows.

F.

Fav.....Favor.
 Feb.....February.
 Flor.....Florida.
 For'd.....Forward.
 Fri.....Friday.
 Fol.....Folio.
 Fr't.....Freight.
 Ft.....Foot, feet.

G.

Ga.....Georgia.
 Gal.....Gallon.
 Gent.....Gentlemen.
 Geo.....George.
 Gr.....Grain, grains.
 Gro.....Gross.
 Guar.....Guarantee.

H.

Hdkf.....Handkerchief.
 Hhd.....Hogshead.

I.

I. B.....Invoice Book.
 i. e.....That is.
 Ind.....Indiana.
 In loc.....In the place.
 Ins.....Insurance.
 Inv.....Invoice.
 Inv't.....Inventory.
 Inst.....This month.
 Int.....Interest.
 Ill.....Illinois.
 Io.....Iowa.
 I. O. U.....I owe you.

J.

Jan.....January.
 Jas.....James.
 Jno.....John.
 Jos.....Joseph,

Josh.....Joshua.
 Jr.....Junior.
 Jul.....July.

K.

Kan. or Ks.....Kansas.
 Ken. or Ky.....Kentucky.

L.

Lb., lbs.....Pound, pounds.
 L. I.....Long Island.
 Lou. or La.....Louisiana.
 Ledg.....Ledger.
 L. F.....Ledger Folio.

M.

M.....A Thousand.
 M.....Noon.
 M. C.....Member of Congress.
 Mar.....March.
 Mass.....Massachusetts.
 M. D.....Doctor of Medicine.
 Md.....Maryland.
 Mdse.....Merchandise.
 Me.....Maine.
 Mem.....Memorandum.
 Mi. or Miss.....Mississippi.
 Mich.....Michigan.
 Minn.....Minnesota.
 M. O.....Money Order.
 Mo.....Missouri; Month.
 Mon.....Monday.
 Mr.....Mister or Master.
 Mrs.....Mistress.
 Mt.....Mount, mountain.
 Ms.....Manuscript.
 Mgy.....Mahogany.

N.

N.....North.
 N. B.....Note well, or Take notice.
 N. C.....North Carolina.
 N. E.....New England, North-east.
 Neb.....Nebraska.
 N. H.....New Hampshire.
 N. J.....New Jersey.
 N. M.....New Mexico.
 N. O.....New Orleans.
 N. P.....Notary Public.
 No.....Number.
 Nov.....November.

N. T. Nevada Territory.
 N. Y. New York.
 N. W. North-west.

O.

O. Ohio.
 Obt. Obedient.
 Oct. October.
 Or. Oregon.
 Oz. Ounce, ounces.
 O. I. B. Outward Invoice Book.

P.

P. Page.
 Pa. or Penn. Pennsylvania.
 Pay't. Payment.
 P. C. B. Petty Cash Book.
 Pd. Paid.
 Phila. Philadelphia.
 Pk. Peck.
 Pkg. Package.
 P. & L. Profit and Loss.
 P. M. Afternoon; Post-master.
 P. N. Postal Note.
 P. O. Post office.
 Pr. By the; Pair.
 Prox. Next month.
 % Per cent.
 P. S. Postscript.
 Pt., Pts. Pint, pints.
 Pwt. Pennyweight.
 Ps. Pieces.

Q.

Qr. Quarter or quire.
 Qt. Quart,

R.

R. River.
 Rec'd. Received.
 R. I. Rhode Island.
 R. R. Railroad.

S.

S. South.
 Sam. Samuel.
 Sat. Saturday.
 S. B. Sales Book.
 S. C. South Carolina.
 S. E. South-east,

Sec. Secretary.
 Sept. September.
 Servt. Servant.
 Ship't Shipment.
 Sr. Senior.
 St. Street.
 Sun. Sunday.
 Supt. Superintendent.
 Sunds. Sundries.
 S. W. South-west.

T.

Ten. or Tenn. Tennessee.
 Tex. Texas
 Th. Thomas.
 Theo. Theodore.
 Thurs. Thursday.
 Tues. Tuesday.

U.

Ult. Last month.
 U. S. United States.
 U. S. M. United States Mail.
 U. T. Utah Territory.
 U. S. X. United States Express.

V.

Va. Virginia.
 Vt. Vermont,
 V. or vs. Against,
 Viz. To-wit; namely;
 that is to say,

W.

Wed. Wednesday,
 Wis. Wisconsin,
 Wm. William,
 Wt. Weight,
 W. T. Washington Terr.,
 W. Va. West Virginia,

Y.

Yd., yds. Yard, yards.
 Y. M. C. A. Young Men's Christian Association,

1^a (prima) First quality,
 2^a (secunda) Second quality,
 3^a (tertia), Third quality,

DEFINITIONS OF MERCANTILE AND LEGAL TERMS.

- Abandonment.**—In marine insurance, under certain circumstances, the assured may abandon his property to the underwriter, and claim indemnity as for a total loss. In this case, the underwriter becomes the legal owner; and if the produce of the salvage be greater than the sum insured, he is entitled to the profit.
- Abatement.**—A rebate or discount allowed for damage done to goods, or for other reasons.
- Abstract.**—An abridgment or epitome of a deed or document.
- Acceptance.**—The receiving of a Draft, or Bill of Exchange, in such a manner as to bind the acceptor to make payment. This is done by writing the word "Accepted," with the signature, date, &c., across the face of the Bill.
- Account.**—A registry of debts or credits, or charges; an entry in a book or on paper of things bought or sold, of payments, services, etc., including the names of parties to the transaction, date and price or value of the article.
- Account Current.**—A running or unsettled debtor and creditor account, bearing interest, and balanced generally once, if not twice, in the year.
- Accommodation-paper.**—Bills of exchange or notes given without value for the accommodation of some person, which, being based upon no real transaction, and representing no real funds, are termed *fictitious capital*. This is one of the most common modes of raising money, and the incautious act of *lending an acceptance* has led many an individual to ruin.
- Adulteration.**—The unlawful act of corrupting, or debasing, or rendering an article impure and unwholesome.
- Ad valorem duty.**—One levied on the value of the article not by weight, numbers, or packages.
- Administrator.**—A person empowered by the Probate Court to manage the estate of an individual deceased, when the latter has died intestate, or the executor appointed by him declines to act.
- Advances**—are made by merchants on account of goods consigned to them either by the remittance of bills, or the acceptance of the shipper's drafts.
- Adventure.**—A commercial operation, or speculation, entered into by a merchant for his account, or on joint account with another, consisting, usually, of the import or export of goods.
- Advice.**—Notice of a bill drawn.
- Advices.**—Reports of the state of trade, the course of exchange, and general commercial intelligence communicated by letter.
- Agio.**—The difference between *Banco*, or bank money, in which accounts are kept, and the current money of a country.
- Arbitration.**—An amicable adjustment of a dispute by the decision of one or more private individuals, nominated by authority, or by the parties concerned. Their judgment is termed an *award*.
- Assets.**—Cash or property of a bankrupt, an insolvent, or deceased person. Means to pay the debts of an estate or commercial house.

Arbitration of Exchanges.—A comparison made between the exchanges of different places, with the view of buying or selling bills to advantage. When three places only are concerned, it is termed *simple arbitration*; when more, *compound*.

Assignee.—One to whom the management of an insolvent's affairs is confided.

Assured.—The party who holds a policy of any kind.

Attorney, Letter of, Power of.—The legal instrument conveying the authority to sign and act for another.

Average—in the law of shipping, means the proportionate contribution levied upon the value of a ship and its cargo when a part of the cargo has been voluntarily sacrificed in a storm, in order to save the rest.—A medium of time or quantity.

Balance.—The difference between the two sides of an account.

Banco.—Bank money.

Banker.—A person who takes in money; who acts as an agent for the receipt and payment of money; who receives sums of money at interest or for safe custody.

Bankrupt.—An insolvent merchant or tradesman, who, by a legal process, is made amenable to the Bankrupt laws. None but persons in trade can become bankrupts.

Bankrupt's Certificate.—A document signed by the creditors, which releases him from all further claims for liabilities then subsisting.

Banks—Banking-houses.—Establishments wherein the various operations of banking are carried on. The former term is more properly applied to such as belong to Joint Stock Companies trading

under an assumed title, whose capital is subscribed by a numerous body of shareholders, and whose affairs are managed by a committee, or board of direction; the latter, to such as belong to a few individuals in co-partnership, trading on their own capital, and in their own names. Some writers designate the first *public*, the second *private* banks.

Bears and Bulls.—Terms used on the Stock Exchange, to denote a certain description of stock-jobbers. Their plans of operation are described by Warton as follows: He who sells that of which he is not possessed is proverbially said to sell the skin before he has caught the *bear*. It is the practice of stock-jobbers to enter into a contract for transferring stock at a future time for a certain price; but he who contracted to sell had frequently no stock to transfer, nor did he who bought intend to receive any in consequence of his bargain; the seller was therefore called a *bear*, in allusion to the proverb, and the buyer a *bull*, perhaps only as a similar distinction. The contract was merely a wager, to be determined by the rise or fall of stock; if it rose, the seller paid the difference to the buyer, and vice versa, if it fell the buyer paid the difference to the seller.

Bill.—A written statement of particulars; a copy of an account.

Bills.—A general name for notes, drafts, &c.

Bill of Lading.—A receipt on a stamped and printed form, given by the master of a vessel or by any common carrier for goods shipped. This document is considered sufficient evidence of their being so shipped, in case of loss, and insurance being effected thereon. See page 298.

Bill of Exchange.—An order to pay a certain sum of money at a time specified. See page 293.

Blank Credit.—Permission to draw on a house to a certain amount, without restriction as to time, and without making remittances against the drafts.

Bond.—A written obligation to fulfill a contract.

Bonded Goods, Goods in Bond. Such as are permitted to be warehoused in certain *Bonded Stores*, without payment of the duty, on the owner giving bond for the payment of such duty and other charges, on their removal for home consumption, or reshipment to some other place or country.

Bottomry Bond.—A bond given by the captain for money advanced on the keel or bottom of his ship.

Bonus.—An extra dividend distributed among the shareholders of a joint stock company, out of accumulated profits.

Bounty.—A premium or bonus paid by a government for encouraging some special pursuit; generally paid to those who employ ships in certain trades, or for certain regions.

Broker.—A person who transacts business, or makes bargains for others, a middleman or agent.

Brokerage.—The charge made by the broker for his trouble.

Bullion.—Uncoined gold or silver.

Buying long.—To contract to purchase a certain amount of grain or shares of stock at a fixed price, deliverable within a stipulated time, expecting to make a profit by the rise of prices. The "longs" are termed "bulls", as it is for their interest to "operate" so as to "toss" the prices upward as much as possible. See "Bears and Bulls."

Capital.—Property invested in business.

Charter Party.—A contract entered into by the owner or master of a vessel who *lets*, and the merchant who *hires* the ship, either wholly or in part, for a specified time, or a stated voyage.

Chattel.—A legal term comprehending all articles of goods, movable or immovable, except such as have the nature of reality.

Check or Cheque, sometimes called a draft.—An order addressed to a banker, or other person, for the payment of money to the individual named, or bearer, on demand. Checks are negotiable like bills, and are payable instantly on presentation. All checks should be presented for payment with as little delay as possible; for, if retained beyond 24 hours after the day of their dates, and the bankers on whom they are drawn should fail, the holder cannot recover from the drawer.

Checks, certified.—See page 286.

Checks crossed,—i. e. having the name of a banker written across them, are payable to that banker only, and are therefore useless if stolen or lost, since no other person can receive the money.

Clearing.—The name given to a daily exchange of bills and checks, which takes place between most of the bankers of a city at the clearing-house. A clerk from each bank attends at twelve o'clock, with all the bills and drafts on the others that have been paid in up to that hour. There is a drawer appropriated to each house, and in these all the drafts and bills are distributed by the respective clerks. Each being provided with a printed list of the clearing bankers, called a balance-sheet, he enters to the debit side all the sums the other

houses owe him, and on the credit all that he owes them. If he has money to receive, he takes it from anybody who has money to pay; for it is obvious that the amount to be paid, must be equal to the amount to be received; and the only point to be attended to is, that each shall obtain the balance due to him on the clearing.

Commission.—A compensation for buying or selling goods, or for other services.

Collateral security.—A secondary security for the performance of covenants, besides the principal security.

Composition.—An agreement between an insolvent and his creditors, by which the latter accept of a portion, in lieu of the whole of their respective demands.

Comprise.—To adjust a difference by mutual concession.

Concern.—Persons connected in business, or their affairs in general.

Consignee.—A person to whom goods are sent to be sold on commission.

Consignment.—The goods so sent.

Consols.—Certain public stocks formed by the consolidation of different annuities.

Consul.—An officer commissioned to reside in a foreign country, chiefly for the purpose of protecting the interests of such of his fellow-citizens as have commercial relations with that country, and keeping his own government informed concerning matters of trade affecting the public welfare.

Contra.—Opposite side.

Contraband.—Prohibited merchandise or traffic; mostly applied to smuggling.

Coupons.—Small slips, cut from a foreign bond, bearing date, amount, signature, etc., and forming so

many orders for payment of the dividend or interest.

Credit.—To trust; confidence. The side of an account on which payment received is entered.

Customs.—Duties levied on goods imported or exported.

Decrease.—An allowance made by the customs, to importers of liquors, for the quantity decreased during the time they remain in bond.

Debit.—To charge with debt; or the charge itself.

Discount.—A deduction of so much per cent. for present payment. Discounting a bill, is giving the money for it at once, charging interest for the time it has to run. See Interest.

To Dishonor.—To refuse acceptance or payment of a bill of exchange.

Dividend.—A share of anything divided. The *dividends* on stock, are simply the interest due thereon to the holders.

Domiciliated—made payable; applied to bills of exchange that are either drawn on one town, with the condition that they shall be paid in another, or are made so payable by the acceptor for his own convenience, or to facilitate the negotiation of his acceptances.

Draft.—A bill of exchange drawn by A upon B, is called in commercial language, A's draft on B. A check is also sometimes called a draft. See *Check*.

Draught.—An allowance on goods sold by weight.

Drawback.—A return of duties allowed on the re-exportation of certain foreign goods, or on the exportation of certain American goods that are subject to an excise duty when consumed at home.

Drawee.—The person on whom a bill is drawn.

- Drawer.**—The person who draws a bill.
- Dunnage.**—Loose wood, faggots, mats, &c., used in stowing a cargo.
- Duty.**—A tax imposed by Government on imported goods.
- Embargo.**—An arrest on ships or goods by public authority.
- Endorse.**—To write one's name on the back of a note or bill.
- Endowment.**—In life insurance, is a term applied to the assurance of a capital sum payable after a certain time.
- Entrepôt.**—This word signifies, 1st, Bonded Warehouses; 2nd, Private Warehouses, for the reception of merchandise *in transitu*, or on transit.
- Exchange.**—See Bill of Exchange.
- Excise.**—An inland tax on goods manufactured or consumed in the country.
- Execution.**—The process of seizing a person's goods by a sheriff's officer.
- Firm.**—A house of trade, as the firm or house of Bradford & Co.
- Folio.**—A page in a book; formerly two opposite pages.
- Free Port.**—One where goods may be warehoused and exported free of duty.
- Freight.**—The cargo of a vessel; the sum paid for the hire of it; the rate paid per ton, per last, &c.
- Grace, Days of.**—Those days which are allowed by law or custom for the payment of a bill of exchange, beyond the day on which it strictly falls due. In some countries, no days of grace are allowed; in others, they vary in number from three to thirty. In our country, the days of grace are three; so that a bill at two months from the 1st of June is not payable until the 4th of August.
- Good-Will.**—The custom of any business or trade; that interest in it which is sold along with the goods and premises. By disposing of the good-will, the seller binds himself to do everything in his power to advance the interests of his successor in the business and to recommend him to his customers. It is also usual to specify that the seller shall not enter upon the same business within a certain distance of that which he has sold. Such a contract is good at law, and the party infringing it is liable to damages.
- Guarantee.**—Assurance for the payment of a debt, or for the performance of a contract.
- Indemnity.**—Compensation or remuneration for loss, injury, or damage sustained.
- Indenture.**—A mutual agreement between two or more parties.
- Injunction.**—A prohibition granted by a court to prevent an act by which fraud or injury may be done, whereby a party is required to do or refrain from doing certain acts, according to the conditions of the writ.
- Indorsee.**—The person to whom a bill is indorsed.
- Indorsement.**—The act of writing the name of the holder of a bill on the back of the same, for the purpose of transferring it to another person. See Bill of Exchange.
- Indorser.**—The person who writes his name on the back of a bill.
- Insolvent.**—One who is unable to pay his debts.
- Insurance.**—A contract by which the one party undertakes, for a consideration called a premium, to indemnify the other against certain losses (by fire, or otherwise), or to guarantee the payment of a stipulated sum.

- Interest.**—Money paid for the use of money lent, calculated at a certain rate of per cent. per annum.—Protecting the interest of a commercial house, is doing all that may be practicable, under certain circumstances, to save them from loss by frauds, the failure of houses, &c.
- Invoice.**—An account or bill of goods bought or consigned.
- Inventory.**—A list of the items of one's property.
- Lame Duck.**—In the language of the Stock Exchange, is a person who is unable to fulfill his engagements, and is consequently expelled.
- Letter of License.**—A permission granted by the creditors of an embarrassed trader to conduct his own affairs for a certain time without molestation.
- Liability.**—A debt or obligation to pay.
- License.**—An official grant of permission. Licenses are required in this country for prosecuting various trades and professions.
- Lien.**—A charge upon real or personal property for the satisfaction of some debt or duty; a right in one to hold and retain the property of another until some claim of the former is paid or satisfied.
- Liquidation.**—The settlement or winding up of the concerns of a house of trade, by the recovery of claims, payment of debts, &c.
- Net.**—The exact amount after all deductions.
- Note.**—A written promise to pay in money or goods.
- Notary.**—A person duly appointed to attest deeds and writings; also, to note and protest bills of exchange and promissory notes. Documents and copies, or translations of documents, attested by a notary, under his official seal are usually admitted as evidence in the courts of law, especially when countersigned by a consul or envoy.
- Order.**—A written request for the payment or delivery of anything to a third person.
- Par of Exchange.**—The intrinsic value of the money of one country of that of another, comparing gold with gold and silver with silver.
- Parcel.**—Among merchants, signifies a lot of goods purchased at one time and one price.
- Partnership.**—A union of two or more persons in trade; joint interest.
- Policy.**—The written agreement between the insurer and the insured.
- Premium.**—Value above the original price or cost, as opposed to discount.
- of **Exchange.** — The per centage paid in the United States, &c., for the purchase of a bill on England, &c.
- on **Shares.**—The amount paid on a share being \$500 for instance, and the market price \$530, it is said to be "at a premium of 6 per cent." If the same share would fetch but \$480 it would then be "at a discount of 4 per cent."
- Primage.**—An allowance made by the shipper or consignee to the captain for loading the goods. It is usually a per centage on the freight; but sometimes it is reckoned at so much per package.
- Principal.**—The leading member of a firm; a sum on which interest is computed.
- Pro forma.**—Imaginary, fictitious. —Pro forma invoices, or account sales are papers made up previous to entering upon an adventure for the purpose of forming an opinion as to its probable success.

Procuration.—The power given to an agent or clerk to sign an act for a commercial house.

Protest.—A legal notice that a note or bill was not accepted when presented, or not paid when due.

Proxy.—A deputy, a power of attorney, or authority to vote or act for another.

Quarantine.—To prohibit from intercourse with the shore; to compel to remain at a distance, as a ship from shore, when suspected of carrying contagious disease.

Quotations.—The prices of goods, course of exchange, rates of freight, etc., as advised by one merchant to another, or published by brokers in a price-current.

Quorum.—The number of members of an organized body whose presence is legally necessary to fit it for the transaction of business.

Quo warranto.—A writ brought before a proper tribunal, to inquire by what warrant a person or corporation exercises certain powers.

Receipt.—A written acknowledgment of the payment of money, &c.

Resources.—Assets available for business.

Returns.—The value in goods or money returned by the consignee to the consignor. A remittance for goods received. The amount of a trader's sales in a given time.

Revenue.—That, which returns, or comes back, from an investment; the annual rents, profits, interest, or issues of any species of property, real or personal; the annual produce of taxes, excise, custom, etc., which a nation or state collects and receives into the treasury for public use.

Seaworthy.—A term implying that a ship is tight and stanch, and stored, manned, and in every way fitted for her intended voyage.

Salvage.—The property saved from a wreck or a fire. In maritime affairs it signifies also the expenses attending the recovery of a ship or cargo, when captured, wrecked, or abandoned by the crew for their own preservation. A salvage loss is a total loss, with the deduction of the property saved.

Silent or sleeping partner.—One who has money embarked in a trading copartnership, but has no concern with the management of its affairs.

Seller June.—Means that the person who sells the wheat, etc. has the privilege of delivering it at any time during the month of June.

Selling short.—Contracting to deliver a certain amount of grain or stock, at a fixed price, within a certain length of time, when the seller has not the stock on hand. It is for the interest of the person selling "short", to depress the market as much as possible, in order that he may buy and fill his contract at a profit. The "shorts" are termed "bears" also. — See Bears and Bulls.

Sight (of a draft or bill).—Presentation for payment, or for acceptance.

Solvent.—Able to pay one's debts.

Schedule.—An inventory or catalogue. The balance sheet of an insolvent. An appendix or tabular form added to an act. A table of duties or tariff of charges.

Scrip.—A certificate of stock subscribed to a company, preliminary to the registration of the subscribers.

Securities.—Documents showing evidence of, and securing a right to a debt or property.

Specie.—Coin as distinguished from paper money.

- Standard.**—That which is established by authority as a rule or measure of quantity, or weight, as a pound, gallon, etc.; hence, the original weight or measure sanctioned by government; also, the proportion of weight of fine metal and alloy established by authority for coinage.
- Stock.**—The investment; capital; goods on hand for sale. Dead stock comprises the tools, implements, machinery, and produce stored up for use; in distinction from live stock, or the domestic animals.
- Stocks, or Public Funds.**—The debts of government, for which interest is paid from revenues set apart for the purpose. These, with the unfunded debt mentioned below, constitute the national Debt. The public creditor or stock-holder cannot claim repayment of the capital, but he may sell his stock and thus transfer his claim to any other person from whom he recovers his money more or less, according to the price of stock, which fluctuates from various causes. The stocks are denominated *Three per Cents.*, *Four per Cents.*, *Three and a half per Cents.*, *reduced*, &c.
- Stock-broker.**—One who makes transfers of stock.
- Stock-Exchange.**—The building where the stocks are bought and sold.
- Stock-Jobber.**—One who speculates in the public stocks for his own account.
- Super-cargo.**—A person employed to go on a voyage, to superintend the sale of the cargo, to freight the vessel for her return, &c.
- Suspension of payment.**—The announcing by a business house that it is unable to pay its debts.
- Surety.**—A person binding himself for the performance of a contract by another.
- Time.**—Generally, in computing time, one day is included and one excluded—excluding the day on which an act is done, when the computation is to be made from such an act; including it, except where the exclusion will prevent forfeiture. Time from and after a given day excludes that day. Written instruments generally take effect from the day of their date.
- Time-bargain.**—An agreement to purchase and sell goods or stocks at a certain time and fixed price.
- Tonnage.**—The number of tons burden that a ship will carry.
- Transfer Days.**—Certain days appointed for the transfer of stock from the name of the seller to that of the buyer.
- Transit.**—A custom-house warrant or pass.
- Trustee.**—One to whom property is legally committed in trust for the benefit of specified individuals, or for public uses.
- Tare.**—An allowance for the weight of the box, cask, &c., in which goods are packed.
- Transfer.**—To convey from one account to another.
- Ultimatum.**—A final proposition or condition offered as the basis of some act, treaty, etc.
- Underwriters.**—Insurers—undertakers of the risk. This name, derived from the fact of their subscribing or underwriting the policies, is limited chiefly to private individuals, and to marine assurance; although incorporated insurance companies, whether for marine, fire, or life risks, are equally underwriters in the full acceptance of the term.

Bridget.—Strength.
Caroline.—Strong.
Catharine.—Pure.
Cecil.—Blind.
Charlotte.—Strong.
Clara.—Bright, illustrious.
Cora.—Maiden.
Dorothee.—Given by God.
Elizabeth.— } Consecrated to God.
Eliza.— }
Eleanor.— }
Ellen.— } Light.
Helen.— }
Edith.—Happiness.
Emma.—Industrious
Emily.—Polite.
Eva, Eve.—Life.
Florence.—Blooming.
Frances, Fanny.—Free.
Gertrude.—Spear.

Grace.—Grace, favor.
Hannah.—Grace.
Harriet.—Lady of the House.
Ida.—Godlike.
Isabel.—Consecrated to God.
Jessie.—Wealth.
Josephine.—She shall add.
Julia.—Youth, soft-haired.
Laura.—With a laurel-wreath.
Lillian, Lily.—Lily.
Louisa.—Bold warrior.
Mabel.—Lovable.
Margaret.—Pearl.
Mary.—Bitter.
Rosa.—Blooming.
Ruth.—Beauty.
Sarah.—Princess.
Sophy.—Wise.
Susan, Susannah.—Lily.

SELECTION OF POEMS ON PARTICULAR OCCASIONS.

1. Birth-Day Wishes and Valentine Verses.

Welcome the day that gave you birth!
And may it often come to bless
The maiden who adorns the earth
With her surpassing loveliness.

And may through all this life of yours
The virtues that within you glow,
And all that fond esteem assures,
At every birth-day stronger grow.

So when the river dark be crossed,
And you have reached its golden shore,
They'll say one angel earth has lost,
And heaven has gained one angel more.

When Time was entwining the garland of years,
Which to crown my beloved was given,
Though some of the leaves might be sullied with tears,
Yet the flowers were all gathered in heaven.
And long may this garland be sweet to the eye,
May its verdure forever be new!
Young Love shall enrich it with many a sigh,
And Pity shall nurse it with dew.

Accept, dear girl, my wish sincere,
May every bliss attend you;
May this one be a happy year;
And angels kind befriend you.

They blame me that I love thee so,
Though gaining no return;
They know not that it eases woe
To let this passion burn.
And though of love and tenderness
Thou showest yet no sign,
Still lingers hope that you may bless
Your faithful Valentine.

This is the day in sunnier lands
When birds, at nature's sweet commands,
Love thrilling through their feathered breasts,
Select their mates, and build their nests.
For them our weather is too chill;
But that for us depends on will.
So for that very cogent reason,
Suppose, my dear, we "rush the season";
Take pity of this woe of mine,
And take me for your Valentine.

She that is fair, but never vain or proud,
More fond of home than fashion's changing crowd;
Whose taste refined even female friends admire,
Dress'd not for show, but rob'd in neat attire;
She who has learn'd, with mild forgiving breast,
To pardon frailties, hidden or confessed;
True to herself, yet willing to submit,
More sway'd by love than ruled by worldly wit:
Though young, discreet—though ready, ne'er unkind;
Blest with no pedants, but a woman's mind;
She wins our hearts, toward her our thoughts incline,
So at her door go leave my Valentine.

Go, Valentine, and tell that lovely maid
Whom fancy still will portray to my sight,
How here I linger in this sullen shade,
This dreary gloom of dull, monastic night.
Say that, from ev'ry joy of life remote,
At evening's closing hour I quit the throng,
Listening in solitude the ring-dove's note,
Who pours like me her solitary song.
Say that her absence calls the sorrowing sigh,
Say that of all her charms I love to speak,
In fancy feel the magic of her eye,
In fancy view the smile illumine her cheek.
Court the lone hour when silence stills the grove,
And heave the sigh of memory and of love.

2. Selections for Autograph Albums.

In leisure moments cast a look
Upon the pages of this book;
When absent friends thy thoughts engage,
Think of the one who fills this page.

Go forth, thou little volume,
I leave thee to thy fate;
To love and friendship truly
Thy leaves I dedicate.

Go, little book, thy destined course pursue,
Collect memorials of the just and true,
And beg of every friend so near
Some token of remembrance dear.

In this fair garden plants shall grow,
And in their freshness bud and blow—
Plants to which love has beauty lent,
And blossoms sweet of sentiment.

What's the use of always fretting
At the trials we shall find
Ever strewn along our pathway—
Travel on, and never mind.

When the golden sun is setting,
And your mind from care is free,
When of others you are thinking,
Will you sometimes think of me?

I can but add one little pearl
To all the gems about thee scattered;
And say again, sweet, artless girl,
That all the poets have not flattered.

Think not, though distant that thou art,
Thou canst forgotten be;
While memory lives within my heart
I will remember *thee*.

May happiness ever be thy lot,
Wherever thou shalt be;
And joy and pleasure light the spot
That may be home to thee.

Live for those that love you,
For those that know you true,
For the heaven that smiles above you,
And the good that you can do.

Is there no tie that binds
The feeling heart, the manly minds,
Has love the only claim?
Ah, no! there is a tie as strong,
That binds as firm and lasts as long,
And "Friendship" is its name.

When to these few lines thou mayest open,
They will prove a source to thee
By which to serve thee as a token,
A gentle reminder of me.

May thy path-way lie
Over thornless roses,
Where a bright unclouded sky
Purest light discloses.

Yes! Love indeed is light from heaven,
A spark of that immortal fire
With angels shared—to mortals given,
To lift from earth our low desire.
Devotion wafts the mind above,
But heaven itself descends in love;
A feeling from the Godhead caught,
To wean from self each sordid thought;
A ray of Him who formed the whole;
A glory circling round the soul.

Here is one leaf reserved for me,
From all thy sweet memorials free;
And here my simple song might tell,
The feelings thou must guess so well,
But could I thus within thy mind
One little vacant corner find,
Where no impression yet is seen,
Where no memorial yet has been;
O, it should be my sweetest care
To write my name forever there,

May heavenly angels their soft wings display,
And be thy guards thro' every dang'rous way;
In every clime mayst thou most happy be,
And when far distant, sometimes think of me,

Remember me when you are happy,
Remember me when sad,
Remember me through all life's changes,
Remember me when glad,

Love, with all its fond caressings,
Friendship, with its joys divine,
Health and its attendant blessings,
Now and evermore be thine.

Friendship is power and riches all to me;
Friendship's another element of life;
Water and fire not of more general use
To the support and comfort of the world
Than Friendship to the being of my joy:
I would do everything to serve a friend.

As o'er the cold sepulchral stone
Some name arrests the passer-by,
Thus, when thou view'st this page alone,
May mine attract thy pensive eye!

And when by thee that name is read,
Perchance in some succeeding year,
Reflect on me as on the dead,
And think my heart is buried here.

I know a passion still more deeply charming
Than fever'd youth e'er felt; and that is Love,
By long experience mellow'd into Friendship.
How far beyond that froward child of fancy!
With beauty pleased awhile, anon disgusted,
Seeking some other toy; how far more noble
Is that bright offspring of unchanging reason,
That fonder grows with age, and charms forever.

Friend after friend departs;
Who hath not lost a friend?
There is no union here of hearts
That finds not here an end.
Were this frail world our only rest,
Living or dying, none were blest,

Thus star by star declines,
Till all are passed away,
As morning high and higher shines
To pure and perfect day;
Nor sink those stars in empty night,
They lose themselves in heaven's own light,

There are ten thousand tones and signs
We hear and see, but none defines—
Involuntary sparks of thought
Which strike from out the heart o'erwrought,
And form a strange intelligence
Alike mysterious and intense ;
Which link the burning chain that binds,
Without their will, young hearts and minds,
Conveying, as the electric wire,
We know not how, the absorbing fire.

Why should I blush to own I love?
'Tis Love that rules the realms above.
Why should I blush to say to all
That virtue holds my heart in thrall?

Why should I seek the thickest shade,
Lest Love's dear secret be betrayed?
Why the stern brow deceitful move,
When I am languishing with love?

Is it a weakness thus to dwell
On passion that I dare not tell?
Such weakness I would ever prove.
'Tis painful, but 'tis sweet to love!

My autograph? Why, certainly, my dear ;
I wish its market value was more clear.
You still should have it, for my will is good—
I'd give a kingdom to you if I could.
What more could she have purchased for a smile,
That other queenly sorceress of the Nile?

Each to your chaplet brings a flower,
To please you in an idle hour.
Some bring a violet, some a rose ;
Some poppy blossoms, for repose ;
Some lilies white, some eglantine,
And some the climbing passion-vine.
The simplest blossom suits me best ;
So here's my primrose with the rest.

If in this Album I should write my name,
Would you consent to let it there remain?
Among your friends forever let it rest,
And let our friendship live within your breast.
Hear what true friendship speaks to every friend—
"Live happy while you live, and happiness extend."
If by these lines perchance you think of me,
I am your friend, and always wish to be.

As half in shade, and half in sun,
This world along its path advances,
Oh, may that side the sun shines on
Be all that ever meets thy glances;
May Time, who casts his blight on all,
And daily dooms some joy to death,
On thee let years so gently fall
They shall not crush one flower beneath.

When our life in school
Shall be at an end,
Please at times give thought
To your loving friend.

When you are sitting alone,
Reflecting on the past,
Remember that you have one friend
Whose love will always last.

Friendship! how pleasing is that sound
To all that know its meaning true,
And yet how few on earth are found
Who've felt its joys, alas! too few,
Yet thousands shout that magic word,
And boast the sacred name of friend,
But let misfortune's croak be heard,
And soon their friendship's at an end.

Albums are records, kept by gentle dames,
To show us that their friends can write their names;
That Miss can draw, or brother John can write
"Sweet lines," or that they know a Mr. White,
The lady comes, with lowly grace upon her,
"Twill be so kind," and "do her book such honor";
We bow, smile, deprecate, protest, read o'er
The names to see what has been done before.

When I, poor elf, shall have vanished in vapor,
May still my memory live on paper,

When you are gone, oh, where has fled my rest
When you are near, I feel supremely bless'd,

Fair and flowery be thy way,
The skies all bright above thee,
And happier every coming day
To thee and those that love thee.

Sweet is the girl who reads this line;
I wish her sweetness were all mine!

It may occur in after-life
That you, I trust, a happy wife,
Will former happier hours retrace,
Recall each well-remembered face.
At such a moment I but ask,
I hope 'twill be a pleasant task,
That you'll remember as a friend
One who'll prove true e'en to the end.

My album 's open! Come and see!
What! won't you waste a line on me?
Write but a thought—a word or two,
That Memory may revert to you.

Those who have written here before,
Have sung thy praises o'er and o'er;
And while the flattering verse they made,
They doubtless felt the words they said.
I lack the power that they possessed;
I stand in weakness here confessed;
Powerless my feelings to reveal,
I say much less than what I feel.

Love me little, love me long,
Do not flirt, for it is wrong.

If I should write, perhaps you'll laugh,
So I'll merely sign my autograph.

As life flows on from day to day,
And this your book soon fills,
How many may be far away
From treasured vales and hills?
But there is joy in future time
To turn the pages o'er;
And see within a name or rhyme
From one you'll see no more.

The girl of my choice must be free from disguise,
Show her heart in her face and her soul in her eyes.

Many years may come and go,
Many faces greet the sight,
But among them none can show
One like you to me so bright.

—— is your name,
And single is your station,
Happy will be the man
Who makes the alteration.

3. Select Poetical Quotations.

Oh what was love made for if 'tis not the same,
Through joy and through sorrow, through glory and shame?

Where'er thou goest, I will go ;
Where'er thou diest die ;
Together in one mutual grave
Our senseless dust shall lie.
Our souls!—ah! what shall part our souls,
In ties of love entwined?
They will defy all spells and chains
That even Death can bind.

Yet not severed we, though parted,
Still in truth our souls are one ;
Though on earth the gentle-hearted
Hath her blessed mission done,
Still for me, in sweet communion,
Lives the form that seemeth dead.
Love was once our chain of union,
Still with love our souls are wed.

The heart that loves truly, love never forgets—
But as truly loves on to the close,
As the Sunflower turns to her god, as he sets,
The same look that she turned when he rose.

She loved you when your home and heart
Of fortune's smile could boast ;
She saw that smile decay—depart,
And then she loved you most.

Oh, such the generous faith that glows
In woman's gentle breast ;
'Tis like that star that stays and glows
Alone in Night's dark rest:

That stays because each other ray
Has left the lonely shore,
And that the wanderer on his way
Then wants her light the more.

Sweet are the joys of home,
And pure as sweet; for they
Like dews of morn and evening come,
To wake and close the day.

Large was his bounty, and his soul sincere;
Heaven did a recompense as largely send;
He gave to misery all he had—a tear;
He gained from heaven ('twas all he wished) a friend.

I would not enter on my list of friends,
Though graced with polished manners and fine sense,
(Yet wanting sensibility) the man
Who needlessly sets foot upon a worm.

I had a friend—
A generous friend, whose whole large soul was mine;
His tears were shed for me—his smiles illumed me;
His voice defended, and his arm avenged me.

But seek for a bosom all honest and true,
Where love, once awakened, will never depart;
Turn, turn to that breast, like the dove to its nest,
And you'll find there's no home like a home in the heart.

The world hath its delights,
And its delusions too;
But home to calmer bliss invites,
More tranquil and more true.

Oh joy! to know there's one fond heart
Beats ever true to me;
It sets mine leaping like a lyre,
In sweetest melody.

A little word in kindness spoken,
A motion, or a tear,
Has often healed the heart that's broken,
And made a friend sincere.

A word—a look—has crushed to earth
Full many a budding flower,
Which, had a smile but owned its birth,
Would bless life's darkest hour.

For his fond ears she had no speech,
But eyes will to the soul's depth reach,
And more than any language teach.

Earth and all its stars may perish,
But not the memory of that thrill,
For in my heart of hearts I cherish
Love's first sweet kiss—I feel it still.

The soul of woman lives in love;
And shouldst thou, wondering, mark a tear,
Unconscious, from her eyelids break,
Be pitiful, and soothe the fear
That man's strong heart may ne'er partake.

Ah! love is not a garden flower,
That shoots from out the cultured earth,—
That needs the sunbeam and the shower
Before it wakens into birth.

Life is filled with strange romances,
Love is blind, the poets say;
When he comes unsought, the chance is
Of his own accord he'll stay.

It is to be all made of sighs and tears;
It is to be all made of faith and service;
It is to be all made of fantasy,
All made of passion, and all made of wishes;
All adoration, duty, and observance,
All humbleness, all patience, and impatience,
All purity, all trial, all obeisance.

I do not think, where'er thou art,
Thou hast forgotten me;
And I, perhaps, may soothe this heart
In thinking still of thee.

I will forget thee! all dear recollections
Pressed in my heart, like flowers within a book,
Shall be torn out and scattered to the winds!
I will forget thee! but perhaps, hereafter,
When thou shalt learn how heartless is the world,
A voice within thee will repeat my name,
And thou wilt say, "He was indeed my friend!"

Farewell, sweet! may you find a nest
Of home, in haven dearer;
A safer rest upon the breast
Of truer love and nearer.

Farewell to thee, *ma chère amie*,
We part, but not forever,
The chain of friendship's silken length
Extension cannot sever.

Fare thee well! and if forever,
Still forever fare thee well:
Even though unforgiving, never
'Gainst thee shall my heart rebel.

I have a wife—a dear young wife—
A creature pure and mild,
As happy and as innocent
As any laughing child;
Her eyes are brighter than the stars
That shine within the sky—
Yet still they glow with deepen'd light
Whenever I am nigh!

Her cheek is nestling on my breast,
Her eyes are bright with tears;
A prayer, half breathed and half repressed,
My listening spirit hears.

Oh! blessed be the changeless love
That glorifies my life,
All doubt, all fear, all quite above,
My own true-hearted wife!

4. Tomb-Stone Inscriptions and Selections for Epitaphs.

All is Well.

We will Meet again.

Over in the Summer Land.

Absent, not Dead.

Our Father.

Gone Home.

Gone, but not Forgotten.

In After-Time we'll meet Her,



Christ is my Hope.

The Morning Cometh.

Dying is but Going Home.

There shall be no Night there.

She faltered by the wayside, and the Angels took her home.

“’Tis a little grave, but, O, have care,
For world-wide hopes are buried there;
How much of light, how much of joy,
Is buried with a daring boy.”

Amiable, she won all; intelligent, she charmed all; fervent, she loved
all and dead, she saddened all.

Beneath this stone, in soft repose,
Is laid a mother’s dearest pride;
A flower that scarce had waked to life
And light and beauty, ere it died.

Rest in peace, thou gentle spirit,
Throned above—
Souls like thine with God inherit
Life and love.

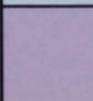
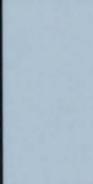
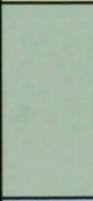
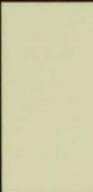
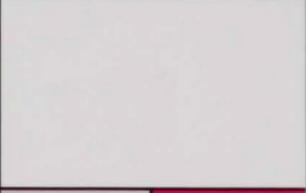
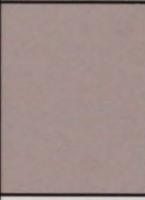
Shed not for her the bitter tear,
Nor give the heart to vain regret;
’T is but the casket that lies here,
The gem that filled it sparkles yet.

Dear is the spot where Christians sleep,
And sweet the strains that angels pour.
O! why should we in anguish weep?
They are not lost, but gone before.

Life’s duty done, as sinks the day,
Light from its load the spirit flies;
While heaven and earth combine to say,
How blest the righteous when he dies,

Kodak Color Control Patches

© Kodak, 2007 TM

Blue	Cyan	Green	Yellow	Red	Magenta	White	3/Color	Black
								
								

Kodak Gray Scale

© Kodak, 2007 TM



- 1
- 2
- 3
- 4
- 5
- 6
- M**
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- B**
- 17
- 18

