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CORRESPONDENȚĂ

COMERCIALĂ

ENGLIZĂ

B.C.U. Bucuresti



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## P R E F A Ț Ă

Cărți de scrisori comerciale engleze sunt nenumărate și se pot procura oricând. O cercetare amănunțită a lor face posibilă cunoașterea de termeni comerciali și — în oarecare măsură — a stilului comercial englez.

Dacă ne-am încumetat a alcătui lucrarea de față, e fiindcă am socotit că cercetarea „amănunțită“ a unor astfel de manuale e lucru greu. Niște scrisori referitoare, în majoritatea cazurilor, numai la transacțiunile comerciale înăuntrul imperiului britanic rețin cititorul nostru puțin. Pentru o lungă și atentă studiere a unor scrisori cu conținut comercial trebuie un stimulent în plus: acela al interesului personal. Am căutat deci să prezentăm în actuala lucrare o serie de scrisori care să exemplifice raporturile comerciale dintre Anglia sau țările în care se vorbește englezește și România, eventualele posibilități de schimb de mărfuri și de servicii între aceste țări. Acest conținut, prin însăși importanța lui, va invedera nevoia cunoașterii de către Români a limbii tehnice comerciale engleze, iar numărul mare de scrisori din manualul de față va înlesni — sperăm — dobândirea acestei cunoștințe.

Am căutat de asemenea să facem uz de vocabularul nou cu care s'a îmbogățit limba comercială engleză în ultimul timp, prin măsurile de contingentare a importului și a exportului fiecărei țări, prin comerțul de compensație etc.

Studenții Academiei de Inalte Studii Comerciale și Industriale vor găsi în plus explicațiuni și note folosite în întregirea educațiunii lor tehnice.

ZOE GHETU

# CONTENTS

Section	Page
INTRODUCTION . . . . .	5
COMMERCIAL LETTER-WRITING . . . . .	11
PUNCTUATION . . . . .	15
I. LETTERS OF APPLICATION . . . . .	20
II. LETTERS OF INTRODUCTION . . . . .	29
III. ENQUIRY LETTERS ABOUT PERSONS . . . . .	36
IV. CIRCULARS . . . . .	49
V. ENQUIRY LETTERS ABOUT GOODS . . . . .	64
VI. OFFERS . . . . .	86
VII. ORDERS . . . . .	102
VIII. COMPLAINTS AND CANCELLATIONS . . . . .	122
IX. AGENTS . . . . .	157
X. LETTERS OF CREDIT . . . . .	172
XI. METHODS OF PAYMENT . . . . .	177
XII. BILLS OF EXCHANGE . . . . .	205
XIII. BANKRUPTCIES AND ARRANGEMENTS . . . . .	226
POSTAL AND TELEGRAPHIC ARRANGEMENTS IN ENGLAND.	255

## INTRODUCTION

Correspondence has become nowadays of the greatest importance in the carrying on of trade. The need for it was far from being keenly felt in former times, when no one ever dreamed of travelling in search of customers outside one's own little village, much less of writing to them, as a means of publicity.

It is not necessary to go into the causes of trade development here. Suffice it to say that the moment there are two cobblers mending the shoes of the village, there enters the spirit of commerce and competition: One has to outdo the other. From this village rivalry to world wide competition is a far cry, but the spirit is the same. New customers and new markets have to be found, and every possible device to be used to attract people and to make them buy the article on sale.

The employment of commercial travellers and the great extension of the advertisement system are two examples of our methods of expanding business nowadays. Both these methods, however, are costly, and if time and expense can be saved by using some sheets of paper and some three halfpenny or twopence halfpenny stamps, the profit realised must be taken into account.

America stands foremost in the new art of carrying on trade by correspondence. There are firms in that country where as many as 20,000 letters are received daily and answered within 4 hours of their receipt. The important point, however, should not be the number of letters received or answered but the proportion of orders to be found among these. It certainly depends a great deal on the cleverness of the firm's corres-

pondent as to whether prospective customers will turn into effective ones or not. It is a science and an art to do this, which every commercial student has to learn.

Commercial letters are of two kinds. Some are so to speak of a passive nature, being mere records of the stage which a transaction has reached, and any well-trained student of commerce finds little difficulty in drawing them up. They require a thorough knowledge of the subject, accuracy in details recorded, above all clearness of expression and punctuality in keeping them up to date, demands easily met with in a first-rate correspondence clerk.

Difficulties generally arise in the other type of letters, which we may style active, that is, carrying with them the power of making people actually decide on buying. Here is a battle to be won. The unwillingness of customers to part with their money has to be overcome, and the weapons to fight with are only scanty: a sheet of paper and a modern typewriter. At the same time hundreds of competitors are trying to do the same thing with the same weapons on their own behalf. Will not the cleverest be the winner? Besides, such letters must necessarily be short, which is a great drawback, as any trader would naturally want plenty of room to enlarge upon his subject. Customers, however, have little time for long letters, so that the writer must either succeed in putting in a short letter all that is to be said, or possess the ability of making readers go through long letters with interest. Yet different people must be differently addressed. Women, farmers, the leisured classes have more time to read than have traders and employees, and they like having things explained to them at great extent. The taste of customers and the real need of the article in question should also be carefully attended to. What benefit can be derived from throwing money away on advertising goods



through correspondence to a public for which they have no appeal?

More important still is the style used in such letters. Until very recently, commercial style, in all countries, was stiff, dull, distant and formal. To read such letters nowadays would be simply boring. How different are those of to-day! Traders have understood that their pleading should adopt a different tone. A modern business letter is friendly without being intimate, cheerful yet not flippant, informal and yet courteous. It is written in a spirited, lively, racy style, which cannot fail to interest the reader, and which will often persuade him that he needs the article advertised, of which he has perhaps never thought before; for commercial language has a practical trend, and words are used to bring in profitable results.

As for cases where dispute might arise, a tactful letter is invaluable. On such letters the writer should bring to bear all the flexibility of his nature and all his eagerness to meet the complaining customer more than half way. The writer's language should reflect his courtesy and good humour, two things which have never failed to bring together the fiercest opponents.

Letters abroad require special qualification. The trader's knowledge of the addressee's language may be slight, and the latter's knowledge of the trader's language slighter still. The difficulty can be overcome only by correspondents well versed in foreign languages.

When English has to be used, the correspondent's task is not very easy, English being the richest language there is. To avoid faulty constructions, to choose the right synonyms out of the many in which English abounds, to have perfect command of the grammar, apart from knowledge of purely commercial terms, which is essential, are requirements more difficult to meet than one generally realises.

This book contains over 290 commercial letters, of various types, the study of which will help to strengthen the student's grasp of business methods, to enlarge his English commercial vocabulary, and to enable him to acquire that style in addressing people on which depends his success as an English correspondent.

## COMMERCIAL LETTER-WRITING

There is no need to emphasize the importance of the actual writing of commercial letters. Some general remarks, however, on the composition of such letters will be found useful by students of English commerce. The vocabulary of commercial is different from that of literary English in that it is mainly composed of words in daily use and flowery expressions are entirely out of place in it. The chief characteristics of business style are: simplicity, clarity, and conciseness.

Here are some points to be kept in mind when writing a business letter:

1. Know your facts well. Only if the subject is fully grasped will the terms of expression be adequate.

2. Arrange the facts in the body of the letter in their logical order and according to their importance, and separate the various topics dealt with into distinct paragraphs.

3. Write clearly. Only if your reader can understand the subject matter of your letter easily will he be inclined to deal with it favourably.

4. Write legibly, if handwriting has to be used. Typing has fortunately relieved us of the necessity of writing by hand, though in some cases, such as in applications for a position, this is essential.

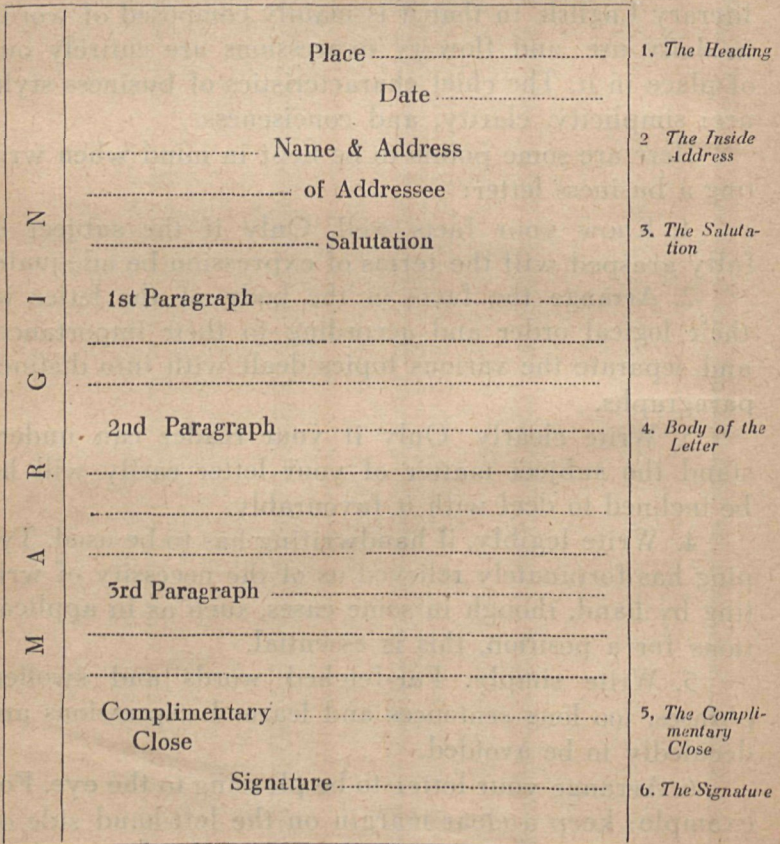
5. Write simply. Far-fetched words and swollen phrases, too long sentences and learned expressions are decidedly to be avoided.

6. Arrange your letter to be pleasing to the eye. For example: keep a clear margin on the left-hand side of the page; do not write the lines too closely together;

leave some space between the inside address and the salutation; the beginning of each paragraph should fall exactly under the beginning of the preceding ones. If possible, avoid writing on the back of the sheet. If your letter is long, take a new sheet.

A business letter generally consists of the following parts: the Heading, the Inside Address, the Salutation, the Body of the Letter, the Complimentary Close and the Signature.

The following diagram shows the arrangement of a business letter.



*The Printed Heading* consists of the writer's name and address, telephone number, telegraphic address, codes used and reference number to be quoted, if any.

*The Inside Address* contains the name and place of residence of the addressee. Care should be taken to write the name correctly and not to omit any initial or word contained in the genuine firm name. A firm registered as Edward Carter & Co., and using this name on its official stationery, should be addressed as such, and not, for example, as E. Carter & Co. Similarly with limited companies. Do not forget to add the Ldt. to the name. On the other hand, do not put Ldt. to the name of a firm which is not a limited company.

These rules apply also to the address on the envelope. The firm name should be preceded by Messrs., unless the firm is such as to allow of its omission, viz. „British Dyes, Ltd.“ „Imperial Chemicals“, „General Motors“. In the case of a single tradesman the name is preceded by Mr., though it is preferable to put the abbreviation Esq. after the name, as a mark of courtesy. In no case should Mr. and Esq. be used simultaneously.

*The Salutation* varies according to the people addressed. The usual forms when writing to a gentleman are: Dear Sir, or Sir. When addressing a lady, use Madam, or Dear Madam; for a firm or a company, the usual form is Sirs, Dear Sirs or Gentlemen. When addressing a firm of ladies, we use the word Mesdames, without dear.

*The Complimentary Close*, with which the letter is ended, is, as the name implies, the courteous expression of the writer's feelings towards the addressee. This should never be abbreviated, should follow the last paragraph at an interval of two lines, and should begin approximately on the middle of the page. The most usual form of complimentary form is „Yours faithfully“. „Yours truly“ generally emphasizes the desire to

be of service and indicates longer commercial connections. When writing to a social superior and when desiring to show special deference, one should use the words „Yours respectfully“. „Your obedient servant“, and such phrases, are only used nowadays in special official correspondence<sup>1)</sup>.

*The Signature*, coming immediately after and under the complimentary close, should never be typed. The chief kinds of signature are as follows:

A sole trader . . . . JAMES BROWN ESQ.

A company . . . . . BROWN, COMSTOCK & CO.

A member of the firm having power of proxy:  
per pro BROWN, COMSTOCK & CO.  
A. Bright. (Or even A. B.)

The same care should be shown in the writing of addresses as of the letters themselves. The usual arrangement is either thus:

Messrs BROWN, COMSTOCK & CO.  
14, Queen Street,  
Leeds,  
Yorks.

that is, following a clearly indicated line, or thus:

Messrs BROWN, COMSTOCK & CO.  
14, Queen Street,  
Leeds,  
Yorks.

that is following a vertical line.

Any clumsiness in the writing of addresses, as well as of letters, implies to many readers that the same carelessness obtains in the handling of the office work, which may eventually result in the placing of orders elsewhere.

A well constructed, well worded, and well-arranged letter speaks for itself.

<sup>1)</sup> For a list of such salutations and complimentary closes see Zoe Ghețu's „Curs de Limba Engleză“ part. I.

## PUNCTUATION

Uneducated Englishmen often betray themselves by faulty punctuation in the writing of their own language, so that the educated foreigner must try to avoid this by acquiring a thorough grasp of the elemental principles of English punctuation. The natural tendency of Continental people is to overdo punctuation when writing English, because of the more elaborate system obtaining in their own language. The German, for instance, will sprinkle commas before every subordinate clause, which is incorrect in English.

Leaving aside such obvious punctuation marks as the full stop, used at the end of sentences, and after abbreviations, such as

dept., govt., etc.,

and marks that are used in exactly the same way as in English, such as the question mark, the use of the chief punctuation marks is as follows:

*The Comma (,)* denotes a short pause in the sense of a phrase.

e. g. I like active games, such as hockey.

It is used before and after relative clauses, introduced by „who“ or „which“.

e. g. George, who has never been to England, speaks English passably.

It is used when compiling a list.

e. g. I like hockey, tennis, golf and football.

It is used before and after nouns in apposition.

e. g. Helen, my sister-in-law, has just left for France.

It is *not* used before the subordinate clause, unless its subject is different from that of the principal clause.

e. g. I asked you to lunch, and you did not come.

*but*: She gave me the message and then left the room.

Do *not* use it before an objective clause introduced by „that“.

e. g. I wish that I had studied harder.

Do *not* use it after „please“.

e. g. Please be so kind as to ring me up.

*The Semi-colon* (;) The pause denoted by a semi-colon is larger than that of a comma. It must be used to separate the component parts of a compound sentence, particularly when no conjunction is used.

e. g. He has shown you unstinting hospitality; you ought at least to show some gratitude.

Antithetical clauses are separated by a semi-colon.

e. g. Prior to the war, the Bank's reserve was about 50% of its liabilities; now, as we have seen, it has been permitted to fall to much less than 20%.

ditto. Nothing moved him less than false penitence; but genuine feeling very much.

The semi-colon is also used to form a break in a long sentence with many commas.

e. g. The dog withdrew his chin quickly, rose and leaped on old Jolyon's lap, looked in his face, whined; then, leaping down, sat on his haunches, gazing up.

*The Colon* (:). This makes a still longer pause than the semi-colon and is generally used to introduce a list.

e. g. There are three chief parties represented in the English Parliament: Conservative, Liberal and Labour.

It is also used to introduce a quotation.



e. g. There is a well-known proverb, which runs:  
„A bird in hand is worth two in the bush“.

It is also used before a repeated word.

e. g. He had all the qualities of his type: qualities, which entitled him to universal appreciation.

*The dash* (—) is rather stronger than a comma, and explains, or emphasizes, a break in the passage.

e. g. An unexpected addition to the English forces—regiments of stalwart Germans—appeared at the critical moment to help against Napoleon.

They expected a princess and saw—a beggar girl.

*The note of exclamation* (!) should be avoided as far as possible in all letters, and particularly in business letters. The insertion of an exclamation mark usually means that the writer has failed to make his point clear or his language telling enough, but must needs point out where the reader has to be surprised. Business letter-writers would be well advised to leave the use of this mark to writers of fiction.

*Brackets* ( ) are used for the insertion of some phrase, which does not affect the sense of the sentence; they are usually explanatory.

e. g. I cannot afford Oxford (it costs about £500 a year) so I have decided on London University.

*Inverted Commas* („“) are used to enclose a quotation or the title of a book or of a newspaper.

e. g. Pope's most-quoted line is: „The proper study of Mankind is Man“.

I think „Alice in Wonderland“ one of the most delightful books in the English language.

I take in the „Morning Post“.



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*The Apostrophe (')* is used to denote the omission of one or more letters.

e. g. Don't shout. I've bought a house. You'd never think it.

These abbreviations should be avoided in commercial or literary writing, and are only permissible in intimate personal letters.

The apostrophe also signifies the Saxon genitive, in which case its use in all styles is perfectly correct.

e. g. We find the traveller's expenses rather high this week.

Avoid the use of this genitive for objects or personifications, except in poetry.

The apostrophe is always used to express the plural of single letters used as nouns.

e. g. Please dot your i's and cross your t's.

*The hyphen (—)* is used to separate the component parts of a compound word.

e. g. Mother-in-law, lady-doctor, man-of-war.

It is also used to separate the syllables of a word, of which the first part is to be written on one line and the second on the following.

e. g. inde-pendent, constitu-tional.

A further word on this subject may, perhaps, not come amiss.

Keep as far as possible to etymological syllables when dividing words.

e. g. Write „sleep-ing“, not slee-ping“.

Do *not* separate words of one syllable, however many letters they have. Avoid such monstrosities as „thro-ugh“.

*Capital letters*, at the beginning of a word, must be used for the first words of sentences and quotations, for

proper names, Geographical names, names of nationality, titles of books and newspapers, for the first and principal words used in titles and chapter headings, for the names of all calendar divisions, for the first person singular pronoun „I“ and the interjection „Oh“.

All these general rules are of course subject to the writer's judgment, and the many variations in style are due to a great extent to the personal element in the use of commas, stops, etc. It should be remembered, however, that *over-punctuation*, as well as *under-punctuation*, is to be avoided. By *over-punctuating* a sentence, it is possible to render it clumsy, tedious and difficult to follow.

e. g. You are, perhaps, unaware that, in spite of our warning, your clerk, Brown, we believe, has, to our great regret, once again, through carelessness, we assume, omitted to stamp, and occasionally to seal down, your letters to us.

Too much punctuation in a sentence means that either the wording or the punctuation, generally the former, should be revised.

*Under-punctuation* should also be avoided, as omission or misplacement of a single comma, for instance, can often change the meaning of a passage.

e. g. He got up and stretched the servant having made coffee and went out.

Did he stretch the servant? A comma after „stretched“ would have made it clear that he stretched himself, who went out? A comma after coffee would have shown it.

Read your text over once for grammatical mistakes, twice for spelling mistakes, and, last but not least, a third time for mistakes in punctuation.

## LETTERS OF APPLICATION

Any person desiring to get a situation has to apply for it in writing. Such letters are called letters of application and should be written with the utmost care. They recommend the writer, that is, they not only state the qualifications and abilities which enable the applicant to aspire to the post he solicits, but also reveal his character and good breeding. They should be frank, polite and respectful, with neither too much praise regarding the writer's talents and capabilities, nor too much flattery towards the person they are addressed to.

Whether in answer to an advertisement or to incidental private information they should be handwritten. Good penmanship, like good spelling and good style, is always a point in the applicant's favour. Qualifications should be stated clearly and accurately. *Copies* of reliable certificates and testimonials, marked as copies, should always be attached to them, the originals being carefully retained by the applicant.

A letter of application should contain:

1. The applicant's address and the date (in the right hand top corner).
2. The addressee's name and address (in the left hand top corner). Should the name of the addressee be unknown to the writer, the box number and address should be written in the place reserved for his inside address.
3. The Salutation.
4. The Introduction which will state the circumstances (advertisement, incidental information, etc.), giving rise to this letter, and in which the writer will offer

his services. Introductions must be very short as in most cases they can hardly be of interest to the addressee. This first paragraph may also contain a short hint as to the applicant's character and education, by way of introduction to the second paragraph.

5. The second paragraph will state the age, outstanding events of the writer's life, also the courses he has attended and any practice he may have had.

6. In the third paragraph references are named (headmasters', bankers', solicitors' names, etc.) and testimonials stated.

7. In the fourth paragraph the applicant generally assures his prospective employer of his zeal to satisfy the requirements of the post. He also enquires about salary, office hours and holidays, and, if soliciting the post of cashier, about the sum of money which he must deposit as guarantee.

8. In the last paragraph the applicant generally requests an interview.

9. The Complimentary close.

10. The Signature.

The whole letter must create a favourable impression on the addressee. The many soliciting letters received by employers advertising vacancies compete with each other, and interviews are granted only to those applicants whose letters have succeeded in making that impression. Too long a letter is tiresome, too short a letter not sufficiently convincing, too much shyness is a mistake, too much self-assertion irritating. A medium has to be reached where such qualities as accuracy in stating facts, truthfulness, keen interest in one's work and desire to excel in the thing undertaken should stand out without boasting on the part of the writer. There are few people who can succeed in writing a perfect letter of application.

**1. — Application for post as Teacher of English.**

STR. GEN. ANGELESCU No...

*June 4th 193. . .*

Bd. DOMNIȚEI No. . .

Dear Madam,

In reply to your advertisement in to-day's „Universul“, I wish to offer my services as English teacher to your two children.

I am English, 27 years of age, and I have been in Roumania as a private teacher for 3 years, with intervals of 3 months each summer, which I spent in England.

I am a B. A. of London University, where I took my degree in German, French and English. I have also a slight knowledge of Roumanian. If you would give me the favour of an interview, I should be glad to give you any references and testimonials you may desire as to my ability in teaching.

I should require 250 lei per hour, as I have too many private pupils to admit of any au pair arrangement.

Yours faithfully,

DORIS JONES.

**2. — Application for post as Teacher of English.**

STR. ROMANĂ No. . .

*June 4th 193. .*

Bd. DOMNIȚEI No. . .

Dear Madam,

With reference to your advertisement in to-day's „Universul“, I wish to apply for the position of teacher of English in your family.

I am a Roumanian, 23 years of age, and I am a graduate of the Academy of Higher Commercial and Industrial Studies of Bucharest, where I studied English for four years. I passed the English examinations with distinction and I can bring the highest references from my English professor. I may add that my spoken English is very fluent, as I spent two summers in England attending the L. U. Extension Summer Courses.

As at present I am correspondent with an English firm here, where my office hours finish at five, I would be free to give lessons only after that time.

My fee would be 150 lei per hour. Hoping to be favoured soon with an interview; when I shall be glad to give any further particulars you may desire,

I am,

Yours faithfully,

MARIA NICULESCU.

### 3. — Application for post as Teacher of English.

STR. POPA PETRE No. . .

June 10th 193. . .

BD. DOMNIȚEI No. . .

Dear Madam,

I have been recommended by Mrs. B. to write to you about the English lessons which you wanted for your children. If you have not yet found anyone suitable, I should like to come and see you about it. I daresay you know my family by name, but I should like you to know also that I spent four years at the famous English School „Roedean“, from 14 to 18.

Since leaving Roedean I have kept up my English by mixing continually with the English colony in Bucharest, and by keeping abreast of the latest and best productions of English literature.

I am still young, and I am energetic and eager to work. Let me add that I have already some private pupils and that I shall be happy to furnish you with details about my work, if you will give me the opportunity to do so.

I should prefer the lessons in the morning, as my time in the afternoon is mostly taken up.

My fee is 100 lei the hour.

Yours truly,

VERA DRAGOMIR.

### 4. — Application for post as English Correspondent.

STR. SABINELOR No. . .

BUCHAREST.

June 16th 193. . .

E. V. ROBERTS N, ES .

Agent for Messrs. Holliday & Co. Ltd.  
England

Dear Sir,

I have been given to understand that you are requiring someone to take complete charge of the correspondence between your English house and your Bucharest office.

Although Roumanian, I may state that my written English is practically perfect, as you will judge for yourself after perusal of this letter.

I obtained my degree in all commercial and industrial subjects at the Commercial Academy in Bucharest, after which I left for England and worked for one year without salary in an English tea-importing firm, to perfect my English and to get some office experience. At the same time I attended an evening business course in High St. Kensington.

Although I have no special knowledge of your branch, I feel convinced that I should acquire the technical terms very quickly. My typewriting and English shorthand are rapid and accurate, and I know sufficient bookkeeping to be able to give a helping hand in that direction should it prove necessary.

Being Roumanian I have the advantage of a good style in the language of the country, and could take over all local correspondence.

As to salary, I should like to know what you are prepared to offer for the position.

I await your early reply, when I shall submit my certificate from the Academy, as well as that from the Kensington Evening Class, and a testimonial from the English firm where I worked.

Yours faithfully,

ION ATANASIU.

## 5. — Application for post as Private Secretary.

STR. ROMULUS No...

June 19th 193..

To the TELEPHONE SOCIETY.  
Staff Manager.

Dear Sir,

Knowing that English-speaking people are in great demand in your office, I made enquiries and heard that you had a post of private secretary just now vacant. Enclosed please find a letter of introduction from my late employer, which I submit to your kind consideration.

I possess the School-Leaving Certificate of a good Secretarial College in England, where I spent three years after obtaining my degree in Law at the University of Bucharest.

I speak perfect English and fluent French and German.



I have a speed of 100 words per minute in English and Roumanian shorthand, though I realise that this is not so necessary in your office as you use dictaphones. My typing is so good that I can use a machine without symbols as quickly as an ordinary one. I know how to compose letters, as I had great experience with my late employer in this line, so I hope to have no difficulty in answering yours.

I was told that the post carries with it a salary of 8,500 lei monthly, and I hope that no reduction has taken place.

Would you be so kind as to give me a time when I may have the pleasure of calling on you?

Yours faithfully,

ANA GEORGESCU

### 6. — Negative answer to Application No. 5.

CALEA VICTORIEI NO...

June 21st 193...

MISS ANA GEORGESCU

Str. Romulus No...

Dear Madam,

We regret sincerely that your application was made too late, as the post was filled a fortnight ago, and the new secretary starts her work in a few days. We should not like to lose touch with you and will keep your letter in our files for future references.

Will you please apply again in about three months' time, when we may be able to find some other employment for you, and also please notify any change of address.

Yours faithfully,

P. P. THE TELEPHONE S. C.

W. Wright.

### 7. — Application for post as Accountant. Enclosing Testimonial.

STR. ȘTIRBEY VODĂ NO...

June 25th 193...

THE BRITISH UNION BANK LTD.

Bucharest.

Dear Sir,

For the past eight years I have been employed as an accountant by the Banca „Munca“ in their Foreign Department.

As you know, this bank has undergone a serious financial crisis, and although the Court has consented to a composition, the terms of which the bank is carrying out, this house cannot see its way to keep on even employees of such long standing as I am.

The excellent references from my late employers, which I enclose herewith, and the fact that I speak English like an Englishman, my mother being English, make me confident that in applying to you I have taken the very best steps towards finding a new position. My testimonial is written in English, as I applied for a post in England some time ago.

Should you decide to grant me an interview, I should be able to give you further particulars as to my general ability, and to bring you the certificate of my Doctor's degree from the Commercial Academy.

Yours truly,

ION PETRESCU

COPY.

### TESTIMONIAL.

*To whom it may concern.*

We hereby certify that John Petrescu of Str. Știrbey-Vodă, No.... has been in our employment from August 1925 to November 1933, during which time he has proved himself well-qualified as an accountant, being quick at figures, possessing a sound knowledge of double-entry bookkeeping, and a working knowledge of banking matters in general. He has carried out all work entrusted to him with conscientious care and efficiency. We can warmly recommend him as accountant, foreign correspondent and bookkeeper, or for any position which carries with it some measure of responsibility. We have the highest opinion of his honesty, reliability and industry.

per. pro. BANCA „MUNCA“  
Staff Manager. A. Zamfirescu.

### 8. — Reply offering Interview.

BUCHAREST

June 28th 1935..

ION PETRESCU ESQ.  
Str. Știrbey Vodă No...

Dear Sir,

With reference to your letter of June 25th, we have made further enquiries and have taken up your references.

as your application was opportune. At present, the post of Head Accountant is vacant, and a new head will be chosen from among our accountants as soon as the holidays are over. A vacancy will thus occur for an accountant, and the Staff Manager is just now interviewing people for this post. We would therefore ask you to call and see us at our head offices at 10 a. m. on Saturday, July 1st.

Yours faithfully,

p. p. BRITISH UNION BANK LTD.  
V. Atkinson.  
Secretary.

### 9. — Reply offering post as Accountant.

ION PETRESCU ESQ.  
Str. Știrbey Vodă No...

BUCHAREST  
July 3rd 193...

Dear Sir,

Further to our interview of Saturday, we beg to inform you that we have decided to appoint you as accountant and assistant correspondent. There were other applicants with equally good records, but the fact that you know English so well gives you a decided advantage over them.

You will please take up your duties at 9 o'clock on July 6th 193...

We confirm our offer of lei 9,500 per month.

Yours faithfully,

per. pro. BRITISH UNION BANK, LTD.  
Staff Manager. James Wells

### 10. — Accepting the Post.

BRITISH UNION BANK, LTD.  
Bucharest

STR. ȘTIRBEY VODĂ No...  
July 4th 193...

Dear Sir,

I thank you for your kind letter of the 3rd inst., informing me of my appointment as accountant and assistant correspondent in your bank.

In accepting the post, may I say that it will be my constant endeavour to justify your confidence in choosing me out of the very many people who applied for this post.

I am ready to commence work on July 6th, 193....

Yours faithfully,

ION PETRESCU

## EXERCISES

## 1. — Answer one of the following advertisements:

**Wanted:** Junior Clerk, 21—24, for Insurance Office. Typing. Shorthand. Some bookkeeping. English. Write stating age, wage and experience to Mercury Life Insurance Co.

**Wanted:** Lady knowing perfect English, 25—30, for English library. Live in, small salary, full board. Apply immediately to the English Club, Bucharest, Calea Victoriei.

**Wanted:** Home-loving Lady-Companion to elderly English Lady in country. Fluent French and English. Resident. Salary 3.000 lei monthly. Write P. 46 „Universul“.

2. — Draw up the advertisement in English which Mr. Robertson might have inserted for an English correspondent in his office, to fill the post applied for by Ion Atanasiu in Letter No. 4.

3. — Write out an advertisement for admittance into English bank, stating you have taken your degree and that you are prepared to work for a year without salary. State your age, ability and requirements.

4. — Write a testimonial from the Deam of your University to be attached to your application.

5. — Write a testimonial from an English bank where you have worked for a year, which will help you to get a post in a Roumanian or a foreign bank.

## 6. — Answer the following advertisement:

**Wanted:** English lessons for 2 children, 12 and 13. English lady under 40, preferred „Au pair“. Apply in English or call between 4 and 6 p. m. at Bd. Lascar Catargiu No...

7. — Draft out the testimonial which Ana Georgescu enclosed in her letter applying for a post as secretary to the Telephone Society. (See Letter No. 5).

8. — Answer affirmatively one of the letters No. 1, 2 or 3.

## LETTERS OF INTRODUCTION

A Letter of Introduction is written with a view to introducing a person well-known to the writer to one of the writer's business or private friends. It is with the intention of rendering that person friendly assistance that it is given, and should therefore be considered as a courtesy shown to him or her.

It stands to reason that such letters must express the writer's belief in the good character and ability of the person introduced. The point is that such letters should be truthful, for it cannot possibly be considered fair play if by overpraising one person we lead another into error. A letter of introduction should give reference only about people we are well acquainted with and whose financial standing, character and ability we know for certain.

Such a letter informs the addressee of the needs of the person recommended and solicits assistance on his behalf. Consequently, service done by the addressee to the bearer of the letter — an unknown person to the addressee until the receipt of the letter — must necessarily be considered as done to the writer himself, and reciprocation in such cases is almost always taken for granted by trading people. By means of such letters business relations are widened and possibilities for trade facilitated.

A business letter of introduction should be handed unsealed to the person concerned and should be presented personally by the bearer to the addressee.

When not addressed to anyone in particular such letters have the following salutation: „To whom it may

concern", and their contents are expressed in a more impersonal style. They are generally considered in this case as testimonials.

### 11. — Introducing a Roumanian graduate to an English banker.

LLOYD'S BANK LTD.,  
London  
Staff Manager

BUCHAREST

February 22nd 193..

Dear Sir,

We beg to introduce by the present letter Mr. Alexandru Vasiliu, who, after completing his studies at the Commercial Academy here, worked for three years as an accountant in our Bank in Bucharest. He has now been successful in obtaining a scholarship tenable in England for perfecting his English and above all for widening his knowledge of banking methods and practice.

We know him to be a very clever and conscientious young man, and we are deeply interested in his career, both from his own and from the bank's point of view, and we feel sure that these two years in England will give the finishing touches to an already brilliant intellect.

We shall therefore be extremely obliged to you if you would get this young man admitted, preferably into your own bank or, if that is impossible, into the London headquarters of any other first class bank, where he is eager to enter the accountancy department and where he will work without salary.

Relying on your kindness and confidence, of which Mr. Vasiliu will soon prove himself worthy, and thanking you very much, we beg to remain, dear Sir,

Yours faithfully,

P. P. UNION BANK, LTD.  
Nic. Christidi

### 12. — Introducing a wool merchant to a Bradford manufacturer.

WOOL IMPORT CO. LTD.  
Bradford

Febr. 23rd. 193...

Dear Sir,

The bearer of this letter, Mr. Dimitrie Stănescu, a wool merchant of Galați, and one of our oldest business friends,

intends to make some important purchases in Scotch tartans, plaids, rugs and wool blankets. This is his first visit to England, where he has as yet no agent to help him and to direct him to the right quarter.

May we so far trespass upon your kindness as to beg you to give this gentleman the addresses of some good firms, as well as your valuable advice in business matters? We shall be personally obliged to you for anything you may do for him.

Thanking you, we are,  
Yours faithfully,

p. p. STANCOV. S. A. R.  
Ilie Rădulescu

### 13. — Introducing a Civil Engineer to an English motor firm.

BUCHAREST

Febr. 22nd, 195...

NORMAN CHAPPEL ESQ.

M. I. M. E.  
London

Dear Sir,

May we introduce by this letter Mr. Anton Staicovici, a civil engineer in Roumania and the Chairman of the Board of Directors of the new „Roumanian General Omnibus Co.“. This society has recently been granted a concession for supplying the town with a fleet of motor-buses and, in consequence, Mr. Staicovici is visiting the various centres of the motor industry of Europe, beginning with England.

Mr. Staicovici will have of course to inspect various factories, discuss prices and terms with the heads of firms, and study technical details fully. He knows some English and has already been to England twice or three times, but it is ten years since his last visit there, and he has lost touch lately with all his old English connections. We beg you therefore to render him any assistance in your power, and to see that he makes the acquaintance of the right people from whom he can obtain accurate information as to his various needs.

It is useless to add that the question must be studied carefully before an order in which large sums of money are involved can be placed.

Your past kindness encourages us to hope that you will help us again, for which we should be deeply grateful.

Yours faithfully,

p. p. THE SECURITY INSURANCE CO.

John Brixan  
Manager.

#### 14. — Introducing an English clerk traveller to a Roumanian banker.

*February 23rd. 193..*

BANCA ALBINA  
Bucharest  
The Manager

Dear Sir,

This letter will be handed to you by one of our clerk-travellers, Mr. Walter Fox, whom we are sending to your country for the first time, in order to introduce our chemicals there.

We beg you to be so kind as to see that this young man gets into touch only with such houses as we can carry on trade with in safety.

As you know, our house is renowned for the scrupulous attention given to all orders, and we take care to confine our business relations strictly to well-established firms of good repute.

Thanking you for your help in the matter, and trusting to be of similar service to you, we are,

Yours faithfully,

p. p. COOPERATIVE CHEMICAL SUPPLY CO. LTD.  
Gregory Liggitt

#### 15. — Introducing an English cloth agent to a firm in Roumania.

BRISTOL

*February 22nd 193..*

THE PHOENIX INSURANCE CO. LTD.,  
Bucharest

Dear Sirs,

The bearer of this letter, Mr. Frank Williamson, is a very old friend of ours, who has decided to take up an overseas agency for a British cloth manufacturing firm, after ha-



ving travelled for them for many years in the United Kingdom.

Knowing your extensive connections, we feel sure that you could put him in touch with the various firms who are in need of these lines. Mr. Williamson is a man of the greatest energy and the utmost reliability, and he knows his branch thoroughly. Moreover, the firm whose agency he has taken-up is a well-known house of long standing, which is already represented in many countries, and we trust that Mr Williamson will have no difficulty in introducing his goods into Roumania.

Any services you may render Mr. Williamson will be deemed a personal favour to ourselves.

Thanking you, we are,

Yours faithfully,

p. p. JOHN FELLOWES & Co. LTD.  
Jack Sampson

## 16. — Introducing a textile representative to an Englishman in Roumania.

LONDON

February 22nd. 193..

BASIL STANHOPE ESQ.,  
Importer of Chemicals  
Bucharest

Dear Sir,

We beg to be allowed to recommend to your kind attention Mr. Robert Long, who is a representative of the old established firm of Mathers, Brooke & Co., Ltd., London. We have had business dealings with this firm for many years, and they have on various occasions shown us great kindness, so that we should be extremely obliged if you would help us to do something in return. They have addressed themselves to us, as they know that we have connections with Roumania, where they desire to extend their export trade.

Mr. Long, though a great traveller, has never yet been in Roumania, and for the present he is coming on a short visit to reconnoitre the conditions as regards the textiles market and to let his firm have some idea of the lay of the land before consigning large stocks there.

We beg you to help Mr Long as far as possible with personal introductions or, where this is not possible, with

letters of introduction to the various heads of firms with whom you are on good footing.

We hope that we shall not thereby put you to very great inconvenience and, assuring you that we shall always be at your service in like cases and thanking you cordially, we are,

Yours faithfully,

P. P. SPINNER, BLAKE & Co. LTD.  
Robert Foss

### 17. — Introducing an English lady to a Roumanian family.

Mrs. M. MARINESCU  
Str. Scaune No. . .  
Bucharest

LINCOLN  
Febr. 22nd. 193 . . .

Dear Mrs Marinescu,

I am sending this with a young English lady, Miss Elizabeth Powell, by way of a letter of introduction.

Miss Powell is a graduate of Oxford University, where she took her Honours B. A. in modern languages, her speciality being French, which, I know, will prove an advantage to her in your country. She has also a slight knowledge of German.

When she went down from Oxford she encountered great difficulty in finding work suited to her capacities, owing to the enormous number of professional men and women turned out of our universities every year, so that, after six months' search, she took up secretarial work, thus attaining competence in shorthand, typewriting and bookkeeping. As her chances however of a post in England still seemed negligible, she has decided, after mature consideration, to go abroad. But there are already too many English people in France, Germany, Italy and Austria, so that she has made up her mind to go farther afield and see if there is any scope for her talents in Roumania.

I can recommend her to you most heartily, and hope that you may perhaps be able, either to use her services yourself or to find her a post elsewhere. She is a good and careful translator and has herself written various articles for English newspapers. Should she obtain a post as a teacher in a private school, her knowledge of sports would be helpful to her.

She is prepared to wait while looking about her in Rou-

mania until she finds something suitable, since her parents left her a small sum of money, not however large enough to rid her of the necessity of earning her living.

She is a bright cheerful steady girl of 25, of even temper, and rather more than average patience, and has the faculty of getting on easily with all sorts of people, and the English capacity of adapting herself to different races and circumstances.

I should be extremely grateful if you could help Miss Powell to find a suitable position, and I am convinced that she will do her best to satisfy her employers.

I do not know how to thank you and I beg you, should the occasion ever arise, to make use of my services in any way without the slightest hesitation.

Yours faithfully,

JANET BEARDSLEY.

## EXERCISES

**1.**— Mr. Alfred Campbell has been given powers of procreation to act as a general agent for Eastern Europe for F. W. Bright & Sons, Ltd. He will be in Roumania very frequently. Write a letter of introduction from Messrs. F. W. Bright & Sons to a bank in Roumania asking them to assist Mr. Campbell in any way necessary.

**2.** — Mr. Norman Andrews has appointed Mr. John Wilson as his agent for Roumania. Mr. Scott writes a letter of introduction for Mr. Wilson, addressed to the head of a Music shop in Bucharest, with whom Mr. Scott has already had various business transactions.

**3.**— Mr. Anton Predescu has written a handbook of English Commercial Correspondence, which he believes he can get printed better and more cheaply in England than elsewhere. As he must go to England for other purposes, he avails himself of this opportunity to settle the matter of the printing satisfactorily.

Write the letter of introduction to a Fleet Street Publisher, given to Mr. Predescu by his friend, who has already had books printed in England.

**4.**— Write a letter of introduction to one of the staff officials of the London Chamber of Commerce, asking him to facilitate the visit of a friend of yours to various English factories, with a view to his getting first-hand material for his book on „Factory Conditions in England“.

## ENQUIRY LETTERS ABOUT PERSONS AND ANSWERS

Most business transactions are carried on *on credit*. It is therefore absolutely necessary to be in a position to know for certain the financial standing and reliability of those people with whom we intend to enter into business relations, so that no credit should be granted to any one not likely to meet his liabilities. Otherwise we may be involved in financial difficulties which may cause us much worry and distress.

Reliable information however is not always easily obtainable, particularly when the trader is keen on keeping his business affairs secret. Many times it requires much perseverance and involves close and prolonged enquiries on the part of the granter of credit, until he is perfectly sure about the matter investigated.

When dealing with traders of known repute, even if these are strangers to the people they have appealed to for a commencement of business, the information can be obtained from various sources: 1) from one's own business friends; 2) from the references which the applicant for credit will be asked to give or which he himself is generally ready to provide from the very beginning; 3) through one's own banker, particularly if the applicant has an account with the same Banking Company as oneself; 4) through an Enquiry Agency.

All letters of enquiry are confidential, and the information supplied by people answering them is given „without responsibility“ on their part, and on condition that perfect discretion will be used regarding it. This freedom from responsibility however must not

lead to false assertions or hearsay statements. We can never be too cautious when reporting on people's standing, as through incorrect or simply careless declaration the reputation of a firm may be endangered. Any man found out to have, *mala fide*, given wrong information is liable to be prosecuted for libel. Only accurate facts should therefore be offered and, in cases where such evidence cannot be given, it is preferable to say frankly that one cannot supply it.

Information through bankers is the best. Banks have many branches throughout the country and can be well informed about business people but, unfortunately, bankers are not allowed to make known their customers' secrets, and it is therefore only general references that one can get through them.

As to the many Enquiry Offices to which traders also address their enquiries, these are useful institutions, which make it their business to supply, in return for a certain fee, private prompt and accurate information. It is mostly through their medium that enquiries are made without the knowledge of customers.

#### **Some rules to be remembered when writing enquiry letters:**

1. If you do not wish your enquiry letter to remain in the hands of your addressee, ask him to reply on the back of it, and to return it to you in enclosed envelope.
2. When answering an enquiry unfavourably, omit the name of the person you report about, and, if there are more than one person included in your answer, give them numbers, and attach a slip of paper with names corresponding to your numbers.
3. Be sure of registering your letter.
4. Sometimes you may want to enquire also about old business friends. Times are occasionally hard, and changes in fortune occur unexpectedly, so that you are

perfectly justified in making such enquiries. Be in like cases even more cautious, if possible, about the people you address yourself to for information, as it is easily understood how sensitive old customers may be about it. Nobody is pleased to learn that after long fair and steady dealing mistrust has crept in undeservedly.

### 18. — Enquiry concerning a Fruit Buyer.

LONDON

March 2nd 195...

Messrs. ANDREESCU & CODREANU  
Corn Exporters, Brăila

Dear Sirs,

Mr. Petre Gheorghiu has been recommended to us for the post of fruit-buyer. He told us that he was employed by you for some years in a different capacity, but still holding a position of trust.

As he would be obliged to handle large sums of money, we must of course make exhaustive enquiries as to his trustworthiness. We should also be grateful if you would tell us anything which you think may interest us regarding his connections with the farmers of the country and the various deals he made for you.

Will you please let us know how long he was with you and whether you were completely satisfied with his energy, integrity and ability. Does he know sufficient English to be able to make his reports in that language?

We shall be happy to reciprocate should the opportunity occur.

Thanking you, we are,

Yours faithfully,

P. P. BROOKE LTD.

Robert Oldham

### 19. — Favourable reply to Letter 18.

BRĂILA

March 10th 195...

Messrs. F. BROOKE, LTD.  
Fruit Importers,  
London

Dear Sir,

In answer to your enquiry concerning Mr. Petre Gheorghiu, we are pleased to be able to say that he has been with

us for 5 years. He is a very well known trader in this country, has himself a small farm near Bucharest, and has live connections among Roumanian merchants. We still transact some business with him, though at one time the pressure of his own business did not allow of his taking on any outside work.

It is certainly due to the present financial depression that his own business can no longer occupy all his time. He is a man of unquestionable integrity and unflagging energy in the execution of his duty.

I am sorry that I can give you no information as to his English, as all my local correspondence is conducted in Roumanian, but I know that he has spent some time in England.

We can heartily recommend him to you, and hoping that we have been of some service in the matter, we are,

Yours faithfully,

P. P. ANDREESCU & CODREANU  
Matei Vasilescu

## 20. — Enquiry concerning a Prospective Motor Agent.

*January 16th 193...*

To The HUMBER MOTOR AGENCY  
Bucharest

Dear Sirs,

We have been approached by Messrs. Popescu and Sons, who mentioned your name as a reference.

Before making them an offer, we should be grateful if you could give us any details you think fit regarding your own transactions with this firm.

Our business entails the collecting and handling of large sums of money and the maintenance of a permanent stock of tyres to the value of about 1,000,000 lei. We cannot therefore be too careful in the choice of our agent.

We have had some dealings with this firm in the past, though not very recently, but these were small affairs settled on a cash with order basis.

We shall of course treat with utmost confidence any information you may care to give us.

Thanking you, we are,

Yours faithfully,

P. P. DUNHILL MOTOR WORKS, LTD.  
Birmingham  
Max Treach

## 21. — Favourable Reply to Letter No. 20.

BUCHAREST

January 23rd 195...

THE DUNHILL MOTOR WORKS, LTD.  
Birmingham

Dear Sirs,

We are in receipt of your favour of the 16th inst., and we have much pleasure in testifying to the reliability and solidity of Messrs. Popescu and Sons, of this town.

This firm is one of the few which have upheld a good reputation for over 20 years in the motoring trade. Its name is a byword for dependability and extensive connections, and we know from our own experience that dealing with this firm is absolutely safe. We have no hesitation in advising you to choose this house as your agent.

Yours faithfully,

p. p. THE HUMBER MOTOR AGENCY, LTD  
C. Mateescu

## 22. — Enquiry concerning the Financial Standing of a Bank Clerk.

BUCHAREST

January 20th 195...

BANCA ALBINA  
Cluj

Dear Sirs,

We have received a letter from Mr. Petre Vasiliu, of your house, asking us to supply him with a shopsoiled copy of the „Wilson World History“ 6th edition, value £20, on easy terms, after an initial payment of £1.

Your bank was mentioned as a reference, and we should therefore be grateful if you would let us know whether we are justified in according these terms to him.

Yours faithfully,

p. p. P. SAUNDERS & Co.  
W. Beardsely. Secretary



## 23. — Favourable Answer to Letter No. 22

CLUJ

*Jan. 27th 193...*

Messrs. P. SAUNDERS & Co.  
Publishers  
Oxford

Dear Sir,

In reply to your letter of the 20th., we are pleased to testify to Mr. P. Vasiliu's reliability. He has been with us for 5 years and we know him as a man of high principles and careful living, who has never incurred any obligation which he was not in a position to meet.

Yours faithfully,

p. p. BANCA ALBINA

Ștefan Sfetescu

## 24. — Enquiry regarding the Standing of a Stores.

NOTTINGHAM

*February 12th 193...*

Firma LUCEAFĂRUL  
Str. Câmpineanu  
Bucharest

Dear Sir,

Messrs. J. P. & Co. of your town have written to us proposing to commence business on a consignment basis. Though this is not our general practice, we should be very much obliged to you if you would let us know whether the standing and financial reputation of this firm would allow us to make an exception in this case.

We have been given to understand that this firm works on a large scale, so that there would be a large turnover in our jams and marmalades, particularly in the latter, which they tell us find great favour in Roumania.

The firm cannot see its way to giving us a definite order, neither is it prepared to buy outright, so that cooperation on a consignment basis is the only solution.

You will understand that we want to have the most accurate information regarding the position of this firm before deciding to dispatch the goods, and we should therefore be very much obliged to you for your services in this direction. Any expenses you may incur in connection with this enquiry, please charge to my account.

Regarding the import restrictions now in force in Roumania, the firm has also offered to obtain the required permission themselves. Do you think they are in a position to do this?

An early reply will be very much appreciated.

Yours faithfully,

CHARLES FELTON

## 25. — Unfavourable Reply to Letter No. 24.

BUCHAREST

*Febr. 25th 1931.*

CHARLES FELTON ESQ.  
Nottingham

Dear Sir,

Your letter of 12th inst. to hand, and we hasten to answer it, as the matter seems of some importance.

We made exhaustive enquiries and we regret to say that we can take no very optimistic view of J. P. & Co.'s standing.

The concern of course is very well-known and has extensive dealings, particularly in luxury foodstuffs trade. At one time the firm was on the point of winding up its affairs, when a stroke of good business again put them in a position to carry on. It is an old-established house, but we do not believe that it can last very long now.

Its liabilities must run up to something like one million lei and its assets amount to about three-quarters of that sum.

In fairness to J. P. we must say that his personal integrity cannot be questioned, and that he has always endeavoured to meet his obligations to the day, but the present crisis is felt in Roumania as elsewhere, and even the best firms have met with difficulties which could not be foreseen.

Should you however desire to make a trial, we advise you to let them have only a small shipment of your goods, say to the value of 100,000 lei, so that you can see what response there is from the public. Your marmalades have been fairly well-introduced some time ago into the country, they were appreciated by the public, and it may be possible to renew interest in them.

Yours faithfully,

p. p. FIRMA LUCEAFĂRUL  
T. Grecescu

**26. — Enquiry concerning a Firm ordering Goods.**

BIRMINGHAM

*December 15th 193...*Firma „LA COROANA“  
Constanța

Dear Sirs,

We have received an order for £ 150 worth of our hardware to be shipped immediately to Messrs. Bădulescu & Fii, Constanța, on 90 days' credit. These people are unknown to us, and we cannot find anyone here who has had dealings with them and to whom we could turn for information.

We should be indebted to you therefore if you could make enquiries and report to us concerning their firm. Please advise us what credit we could allow them, if any, and what justification they have for making their request.

Thanking you, we are,

Yours faithfully,

p. p. IMPERIAL HARDWARE Co.  
Dennis Pogson

**27. — Unfavourable Reply to Letter No. 26.**

CONSTANȚA

*December 20th 193...*IMPERIAL HARDWARE Co.  
Birmingham

Dear Sir,

We duly received your letter of the 15th. inst., and called on Messrs Bădulescu & Fii in compliance with your instructions.

We regret to say that after a fairly long interview we came away unfavourably impressed. They seemed reluctant to give any information whatever regarding their own concerns, so that in spite of our repeated efforts, we were forced to abandon our investigation. We spent in their office what is generally the busiest hour in the morning at this very busy Christmas season, and we could see that very little was done there. Further enquiries in the trade were equally futile, which leads us to believe that their commercial position is unstable.

In consequence, we feel compelled to advise you to demand cash with order, whatever the amount, and to grant

them a cash discount of 2%, which would more than counter-balance the desired credit of 90 days.

Trusting to have been of some use to you in the matter, we are,

Yours faithfully,

p. p. „LA COROANA“  
N. Neac, u

28. — Enquiry concerning Five Customers  
requesting Credit.

SHEFFIELD

September 19th 193...

To The UNION BANK, LTD.  
Bucharest

Gentlemen,

We have been asked by no less than three of our customers in Roumania, whose names you will find numbered 1, 2, 3 on the attached slip, to renew their credit for sums varying from 100,000 to 500,000 lei. Their respective bills are all due at the beginning of next month, and they have asked for a renewal of them and postponement of settlement.

While regretting the trouble which this investigation is bound to cause you, we must beg you to look into the matter, as it is of real consequence to us. These firms are old customers who have hitherto always been able to meet their liabilities punctually, and we do not know to what we can attribute their present embarrassment. Meanwhile we should be thankful to know your opinion of Nos 4 and 5 on attached list, who have only recently figured in our books, and to whom we have shipped large consignments on a commission basis.

We feel sure that you will use the utmost discretion in the handling of this affair, and your reliable information will be greatly appreciated and used in absolute confidence.

Thanking you, Gentlemen, we are,

Yours faithfully,

p. p. PHILIPSON'S STEEL WORKS  
Thornton Clay

**29. — Answer to Letter No. 28.**

BUCHAREST

*September 30th 193...*

Messrs. PHILIPSON'S STEEL WORKS  
Sheffield

Dear Sirs,

We delayed answering your letter of the 19th. inst., in order to make thorough enquiries concerning the firms you mentioned therein.

Regarding No. 3 there was no need for it, as it is a well-known fact that, owing to bad debts and an adverse season, they are on the verge of bankruptcy, and it is not to be wondered at that they are asking for credit. We would advise you to make sure of your money as soon as you can.

With regard to Nos. 1 and 2, their position is fairly good. Though disclaiming all responsibility in the matter, we think that you will be safe in granting them their request. We have drawn our information from various sources, and have met with not the slightest hint of any embarrassment, and we may tell you in the strictest confidence that their balance with us has never been overdrawn.

Regarding Nos. 4 and 5 opinions are divided. Their business appears active and prosperous, but we have heard that they both intend to amalgamate. This seems queer. As soon as we are certain of our facts, we shall let you know.

Always pleased to render you service, we are,

Yours faithfully,

p. p. THE UNION BANK, LTD  
Ion Cristescu

**30. — Enquiry concerning Unsatisfactory Customers.**

BUCHAREST

*February 16th 193...*

The CHAMBER OF COMMERCE  
Torquay

Gentlemen,

We regret to say that one of our customers (name and address as per attached slip), who used to make his payments regularly, has fallen badly behind with them, and we have had to send a third application for his very much overdue account.

This is the first case of the sort which has occurred to us in connection with an English trader, and we are at a loss to account for it. We should therefore be grateful if you would look into this matter, and report to us accordingly. We shall of course use the information with the utmost discretion, and we are ready to take over any expenses incurred in the course of the investigation.

Thanking you, we are,

Yours faithfully,

P. P. CONSUMUL COOPERAȚIA ROMÂNEASCĂ  
Radu Munteanu

### 31. — Unfavourable Reply to Letter No. 30.

TORQUAY

February 26th 193...

CONSUMUL COOPERAȚIA ROMÂNEASCĂ  
Bucharest

Dear Sirs,

We are in receipt of your letter of 16th. inst., and beg to report as follows:

The firm mentioned was established in 1918 and registered as a limited company with a capital of £2000. Both partners have a sound knowledge of their branch, though this cannot perhaps be said of their business methods.

In 1923, although the time was hardly opportune, they drew out important sums from their capital in order to modernize their premises. In all fairness to them, it must be stated that they have had a run of bad luck as regards their business transactions, since their debtors were not always so scrupulous in the payment of their obligations as they themselves, so that their books are saddled with what are little better than bad debts. We even know that at one time, we should say before you entered into business relations with them, they made an arrangement with their creditors. Their liabilities were then £3,600, with assets of £2,000, and the creditors agreed to a composition of 10/- in the £.

Their position is now still grave, and it is of course not improved by the general economic depression. There is little or nothing of the original capital left, and the profits of the firm are scarcely more than will pay the wages of their employees and keep the respective families of the two partners. Yours is not the only obligation figuring on their books, and,

as far as we can judge, their assets now form about a third of their liabilities.

We can only counsel you to insist on the payment of your account within seven days, failing which we advise you to institute legal proceedings forthwith.

We regret that you should experience this difficulty with regard to an English firm, and we are glad that this is such a rare occurrence.

We make no charge for commercial information of this kind, and hope that we have been of service to you in the matter.

Yours faithfully,

p. p. THE CHAMBER OF COMMERCE  
Anthony Paxton

### 32. — Enquiry concerning the Standing of a Co-operative Society.

FENCHURCH STREET  
London E. C. 3  
Feb. 27th 193...

THE BANK OF ROUMANIA, LTD.  
Bucharest

Dear Sirs,

We are at the moment engaged upon a revision of our files and we should appreciate the favour of a report in confidence regarding the respectability and financial standing of Centrala Cooperativelor Sătești, Str. Lipscani, Bucharest.

Any information you may send us will be used with discretion, and in thanking you in anticipation we would assure you of our readiness to reciprocate your courtesy at any time.

Yours faithfully,

p. p. ANGLO-SCOTTISH BANK, LTD.  
Gordon McDougall  
Sub-Manager

In replying please quote:  
Foreign Correspondence

## EXERCISES

1.— You are a traveller for the Midland Hardware Co., from whom you have received a letter asking for full particulars regarding the firm Dumitrescu & Fii, Str. Lipsani, Bucharest, who wish to enter into business relations with them for large purchases in hardware at three months' credit. They give three Roumanian firms as references, names of which are on an attached slip. You are asked to take up these references and to answer with the least possible delay. Write the necessary letter from the Midland Hardware Co., to the traveller and also the traveller's reply, stating in the latter that two of the references were unfavourable (giving reasons) and the third maintained a neutral attitude.

2.— A Roumanian firm, hitherto always regular in their payments, write to an English manufacturer asking for a prolongation of credit, as they have lately been put to great expense for the extension of their premises.

*Write:* The manufacturer's letter to a Private Enquiry Agent, with a request to investigate the matter and to advise as to whether the manufacturer should comply with the customer's request.

The enquiry agent's answer, stating that there is ample security, as the business is a good venture, and reporting on the truthfulness of the Roumanian firm's statements.

3.— Write an unfavourable answer to the letter from the Dunhill Motor Works, Ltd., Birmingham to an enquiry agent asking for information regarding Messrs. Popescu & Sons, who wish to be their agents.

4.— Give the answer to the enquiry from the Irish & Scottish Bank, Ltd., to the Union Bank, Bucharest, regarding the Centrala Cooperativă de Import și Export, Bucharest.

5.— Mr. V. Atanasiu has applied to the Banca Bucovina for a position as English correspondent. He has given as reference the Dominions Bank, London, where he worked for two years without salary in the accountancy department. Write the enquiry letter which the Banca Bucovina would address to the Dominions Bank, requesting information regarding the applicant. Write also the favourable answer of the Dominions Bank, London.



## CIRCULARS

Circulars are letters addressed by a tradesman or a firm to a large number of people, to old or prospective customers generally, with a view to advancing business. New articles to be introduced on to the market, the establishment of a new firm, changes in the management of a business through the death of a partner or the admission of a new one or the retiring of an old one, changes of address, the granting or withdrawal of power of procuration to any of a firm's employees, in fact any business announcement may be subject matter for a circular.

If the first item is in view, i. e. the introduction of new goods on to the market, the writer of a good circular requires much talent and ingenuity, for there is nothing one gets more easily tired of than circulars, due to the enormous number we receive. They should be sent only to the right people, that is, to those persons who may be interested in the matter advertised. Otherwise, and however cleverly written, nothing would prevent people from throwing them away, without even taking the least notice of them.

But even when sent to the right destination they will not fulfil their object if they cannot compete with the many others on the same subject by special methods of attracting people's interest and of rousing their curiosity. Easy terms of payment, opportunity bargains, unexpected discounts, extra qualities at cheaper prices, small presents allowed on purchases of a certain amount, have always enticed people to send in their orders. There are, however, also mechanical devices for intensifying the

effect. Catch words, puns, a large use of Capitals or none at all, even nonsense verse and humorous pictures have been very often of good value. Never more than with circulars success depends on the cleverness of the writer in stimulating a lively interest in his announcement, all the more so as, being sent also to unknown people, circulars must necessarily be of a more or less impersonal character. Two facts should however not be forgotten. Such circulars must respond to a real need of the customers at the moment when they are sent, and at the same time the writer should appeal to the desire for novelty which people always feel.

As to the other kinds of circulars mentioned, the chief qualities required in them are: shortness, clearness, perfect style and that courtesy which people expect to find whenever they are asked to give their time and attention to outside matters. The writer's object in such cases is to inform his customers of some business event, and by so doing to obtain or retain their confidence. Circulars should therefore assure the addressees of service rendered punctually and carefully, and emphasize the fact that an improvement is to be obtained by the steps announced through their medium.

### 33. — Establishment of a Factory.

*January 20th 1913...*

FABRICA DE TESĂTORIE „REGINA MARIA“  
Cisnădie

Dear Sirs,

We beg to inform you that we have established ourselves in this town as manufacturers of machinery for the production of artificial silk, under the style of

„The Victoria Textile Machinery Co., Ltd.“

The improvement in artificial silk depending largely on that of the producing machinery, we may assure you that with the help of one of our machines you can manufacture ar-

tificial silk in all the latest weaves and patterns, from the coarsest to the very finest textures, at a rate hitherto unheard of on any ordinary silk looms. Our machines are provided with special accessories and devices which permit the imitation of any real silk novelties. Moreover, being fully automatic they need very little service, and will stop in a fraction of a second if the thread breaks. They are compact and constructed of the best Sheffield steel.

A visit to our factory will give our customers some idea of the enormous capital which has been invested for the acquisition of up-to-date machinery, so as to be in a position to execute all orders in the shortest possible time and to our clients' complete satisfaction.

Should you feel interested in our machines we are at your disposal for any information required, and are ready to send you catalogues of the various types suitable for your special demands.

Trusting that you will feel inclined to give the matter your kind consideration, and assuring you of our promptest attention to your orders, we are, dear Sirs,

Yours faithfully,

p. p. THE VICTORIA TEXTILE MACHINERY, CO., LTD.

Philip Sykes

### 34. — Enlargement of a Factory.

*January 16th 193...*

MAGAZINUL DE ARTICOLE DE MENAJ  
Str. Carol No...  
Bucharest

Dear Sirs,

We beg to advise you that in consequence of our great success as cutlery manufacturers we are now in a position to enlarge our factory. Extra plant to the value of £25,000 has been laid down and the most skilled experts in the country have been engaged to bring their knowledge and experience to bear upon the perfecting of our well-known lines. Our house has flourished for over 100 years, and we have received so many proofs of confidence from our customers that we feel sure that our new efforts will be rewarded by further encouragement. The management has spared no expense in securing the best hands, the best material and the best machinery, and

we are celebrating this extension by the introduction of new designs, which will appeal to the most discriminating connoisseurs.

We feel certain that these new models will interest you, and we have instructed our traveller to call on you with some of the new sample cases.

Trusting that this new departure will lead to even greater activity in our business relations, we are,

Yours faithfully,

P. P. THE „LYON“ CUTLERY WORKS, LTD.  
Sheffield  
Alfred Broadbent

### 35. — Salesrooms removed.

*January 21st 193...*

MESSRS. STEFAN NICULESCU & FIU  
Bucharest

Dear Sirs,

We beg to inform you that in our persistent endeavour to consider first and foremost our customers' convenience we have taken more spacious premises in the centre of the town, where we shall be able to display our goods to their fullest advantage. A large and efficient trained staff will be at the service of our customers, and no pains will be spared to meet their requirements.

The new premises will be at 5, Aldwych Street, London, W. I., where we have also furnished the top floor as a lunch and tea room, and where Jack Hilbury's famous orchestra will play daily from 1—3 and 4—7. It is superfluous to add that catering and attendance are of the best.

Our house having been known for quality and reliability, we trust that clients will show their appreciation by a continuance of their favours.

Yours faithfully,

P. P. DART & SON, LTD.  
Paul Stone

**36. — New Section installed.***January 24th 193...*CARTEA ROMÂNESCĂ  
Bucharest

Dear Sirs,

We beg to bring to your notice that we are enlarging our business by adding a sports and toys section to our Oxford St. branch, which is already sufficiently well-known to the public.

The management of this new Department has been entrusted to Mr. John Pearce, who for many years has acted in the same capacity in other leading firms. His knowledge and experience are a guarantee of success, and the quality of the goods themselves ensure perfect satisfaction to all our customers.

A large sum has been allotted from our capital to the stocking of this section, and every care has been taken to acquire the best novelties in sports tackle and outfits, as well as a large selection of the most modern toys.

We feel confident therefore that in these directions we shall be absolutely unrivalled.

We invite all our business friends and customers to visit our new department, where they will see that no efforts have been spared to make it one of the most up-to-date of its kind in the country.

We shall be glad to send free, on request, our catalogues and price lists to all our customers at home and abroad.

Yours faithfully,

p. p. BARKRIDGE AND CO. LTD.  
John Woodstock**37. — New Branch established in Paris.***January 24th 193...*MAGAZINUL GENERAL  
Str. Lipsani  
Bucharest

Dear Sirs,

Our foreign trade having grown extensively during the last few years, we have decided to open a branch in Paris, Rue de la Bourse, under the supervision of our junior partner, Mr. Edward Woolgrove.

Large stocks will be held on the new premises, and orders executed with our usual efficiency. Customers can feel

confident that there will be no change in the standard of goods offered, all our branches being stocked from the same London warehouse, and that they will find the same first class workmanship, quality and durability which they have hitherto appreciated so much in our lines.

With the opening of this new branch foreign customers will have the added advantage of quicker delivery and lower costs. We should also like to point out that our warehouse in Paris is situated close to the railway and has its own private siding.

Prices will of course remain the same whether the goods are ordered from the London or the Paris warehouse, with the exception of charges incurred for duty.

Trusting that you will continue to favour us with your valued orders, we remain,

Yours faithfully,  
p. p. THE LONDON RUBBER Co. LTD.  
Thomas Gibson

Mr. Edward Woolgrove will sign  
. . . . .

### 38. — New Fabrics brought out.

*February 7th 1913.*

To THE „GALERIES LAFAYETTE“  
Bucharest

Dear Sirs,

We beg to bring to your notice that our Mr. Charles Black will be visiting Roumania at the end of this month with a view to submitting to you a collection of samples of our latest textiles. We have introduced several absolutely new designs into this assortment, and we specially recommend to your attention our mixture fabrics of long staple wool and super-combed Egyptian cotton. They are of a delightfully soft handle and yet will outwear almost any other material. Our silky fabrics, too, made by special process, are unique for sheen and durability. Prices have been calculated as closely as possible, so as to leave the smallest margin of profit, and we are therefore confident that these lines will find a ready sale.

Mr. Black, who is a textile expert, will give you any information you may require, and trusting that you will favour him with important orders, we are, dear Sirs,

Yours faithfully,  
p. p. THE YORKSHIRE TEXTILE Co. LTD.  
A. Ramsden

39. — Advertising high class Suitings.

## THE GREAT HOMESPUN AND TWEED MART IN LONDON

IS UNQUESTIONABLY THAT OF  
**B. WILCOX, WOOLLEN SPECIALIST**

(Established over 80 years).

**94 SAVILLE ROW ST., W.1.**

where there is always to be found an unparalleled display from SCOTLAND of the Genuine HOMESPUNS from—

*Harris, Shetland, St Kilda.*

Also a unique stock of IRISH HOMESPUNS & TWEEDS from

*Kerry, Tipperary, Cork, . . .  
Connemara, Mayo, Donegal.*

And from WALES an unusual exhibit of useful TWEEDS and FLANNELS of character (including those made of undyed wools), for lighter weight suitings and costumes.

All these are universally acclaimed as specially appropriate for SHOOTING, FISHING, STALKING, GOLFING, TRAVELLING, and are exclusive because never found on tailors' bunches.

A Visit when in LONDON is recommended either to the WAREHOUSE as above, or the Branch Depot,—

**14, OLD BOND ST.**

( See my announcements in ROYAL BLUE Boo't, WHITAKERS' PEERAGE, "WHO" . WHO," KELLYS "Hand Book to the Titled, Landed and Official Classes," A B C Guide, "PUNCH", &c. &c, )

## 40. Advertising standard Woollens.

**W. MILLER,** WOOLLEN MERCHANT,  
LONDON, W. 1.

Invites the special attention of British representatives (official and trade), in foreign countries to his well-known Standard Woollens as detailed below, the productions of the first manufacturers in the British Isles; and of peasant handiwork, of which he always holds an important and extensive stock, and distributes at a moderate cost:—

- HOMESPUNS**, for travel and sport.
- FRIEZES & FLEECES**, for great coats.
- CHEVIOTS**, for useful country suits.
- TWEEDS**, for hard wearing suits.
- WORSTEDS**, for town and dress wear.
- SERGES**, for general wear, all weights.
- CASHMERES**, for tropical wear.
- SUPERFIN S**, for sub-tropical wear.
- ANGOLAS**, for summer suitings.
- FLANNELS**, for light colonial wear.
- COSTUME TWEEDS**, for ladies' wear.
- TRAVELLING RUGS**, IRISH and SCOTCH.

Wholesale, Retail, and Export

The name and goods will be familiar to a number of Embassies, Legations and Consulates scattered all over the world. The object of this announcement is to make them still more widely known overseas with the assistance of our country's representatives.

*Samples will be forwarded on application.*

WAREHOUSE —

**19, G T. PORTLAND ST.**

BRANCH:

**92, OXFORD STREET, LONDON**

T. A.: TWEEDS, London | ESTD. over 70 years. | Tel.: GERRARD 5104



## 41. — Amalgamation of two Firms.

February 15th 1905.

GALERIES LAFAYETTE  
Bucharest



Dear Sirs,

We are pleased to be able to inform you that owing to recent increase of business we have decided, upon mature consideration, to amalgamate with the firm of Fields & Co., Leigh, Lanes, under the style of

*The Lancashire Cotton Co., Ltd.,*

with a view to the enlargement and expansion of our business and the extension of our premises and machinery. Our new headquarters will be at 23—29, Queen's Road, Manchester.

By the aid of this increase of capital, staff, machinery and experience, we feel sure that we shall be in a position to execute all orders promptly and in strict accordance with our customers' requirements.

The products of both firms have been hitherto well-appreciated, so that there is every prospect of our new designs finding the same approval. Both firms having also proved their efficiency and reliability, there can be no doubt that we shall be rewarded by a correspondingly increased trade.

Trusting to have your continued support and assuring you of our careful attention at all times, we are,

Yours faithfully,

P. P. THE LANCASHIRE COTTON CO., LTD.  
Robert Fields

Encl. 1 Statement.

## 42. — Advertising guaranteed Raincoats.

November 24th 1905...

Messrs. „LUMEA ELEGANTĂ“  
Bucharest

Gentlemen,

To keep pace with new conditions, the House of Cartor will send any goods illustrated in the Catalogue by parcels post on the C. O. D. principle.

*All orders value 10/— and upwards  
Postage and C. O. D. charges are paid by us*

The system provides that all purchasers of goods by post may have the parcel sent to any address in the United Kingdom and on receipt of the parcel, the customer pays the postman the cost of the goods only.

This service assures the customer of absolute delivery before any payment is made, and at the same time the Cartor Guarantee holds good.

As Raincoat Specialists, we offer the fullest value for money and we trust you can now consider sending in your order.

Deliveries of any stock size raincoats can be made by return of post on the terms of our guarantee.

*We guarantee that any goods, supplied by us from stock, not being satisfactory and returned to us unworn and undamaged within seven days, the money will be refunded in full.*

Awaiting your esteemed orders, we are,

Yours faithfully,

p. p. CARTOR MANUFACTURING Co.  
Percy Nesfield

*N. B.* — Orders less in value than 10/— are sent Carriage Paid, but the customer pays the C. O. D. charge of 4 d. In this case it will be found cheaper to send Cash in the form of a Postal Order as the poundage is only 1½ d.

### 43. — Opening of Roumanian Stores in London.

*January 26th 193...*

Messrs. WILLIAM HARROD & SONS, LTD.  
Tottenham Court Road  
London

Dear Sirs,

We beg to advise you that we have established at 3, City Road, London E. C. under the style of

„The Carpathian Products Co.“,

a distributing house for Roumanian food-stuffs imported into England.

The goods on sale include poultry, dairy produce, vegetables, fruit, jams, jellies, wine, tzuica, caviare, pâté de foie gras, etc., etc...

The firm has excellent storing warehouses, and customers who are on the look-out for Roumanian delicacies can be confident of finding the best and freshest articles, which are regularly and rapidly shipped from the producing areas.

The management of this firm has been entrusted to Mr. James Wright, who will deal with all matters on our behalf, including the execution of large orders direct from the producers.

Samples may be sent on request by Mr. Wright to any prospective customer, and a special Sandwich Service has been arranged in the shop, at cost prices, which will give some idea of the excellence of Roumanian produce to customers who would care to call.

Trusting that the shop will receive your esteemed custom, we are,

Yours faithfully,

p. p. COOPERATIVA „CONSUMUL ROMÂNESC“

C. Cartian

#### 44. — Advertising Roumanian Wines.

*January 26th 193...*

Messrs. FREEM & CROSSWELL LTD.

London

14, Tenchurch St. E. C. 5

Dear Sirs,

We are trying to extend our export trade in wines by appealing to the English consumers, who hitherto have not been in a position to appreciate our brands. The Roumanian vineyards have always produced wines which are famous on the Continent for their degree of excellence in flavour, bouquet and high percentage of alcohol, and it is not too much to say that such names as Cotnari, Drăgășani and Valea Călugărească are by-words in the wine trade of Europe.

We request you, therefore, to give our wines a trial, and to this end we are sending you a case containing  $\frac{1}{4}$  litre samples of the various growths and qualities of the above makes, together with price lists of the same per litre. We should be grateful to hear the opinion of your wine-tasters, and meanwhile we may assure you that we should execute

promptly any orders you may favour us with, as we deliver from stock.

Trusting that this first trial will meet with your approval and will lead to successful business between us, we are,

Yours faithfully,

COSTICĂ VELEANU  
Wine Merchant  
B-dul Carol  
Bucharest

**45. — Business discontinued owing to Owner's failing Health.**

*January 31st 193 ..*

MAGAZINUL DE ANTICHITĂȚI  
Calea Victoriei  
Bucharest

Gentlemen,

Owing to failing health, I regret to say that I am forced to discontinue my business in art goods, which I have carried on for 22 years at 13, City Road, London E. C. 3.

In appreciation of the constant kindness shown to me by my old customers, I should like to point out to them that my entire stock will be sold at cost prices during these six months previous to the termination of the lease, which will be on July 31st. I should of course be very pleased if they would avail themselves of such a rare occasion of acquiring genuine objects of art, as the stock includes old furniture, Sheraton, Chippendale, and Hepplewhite, old masters, old tapestries and old china, such as some of the original designs of Spode, Wedgwood, Dresden, Copenhagen, Crown Derby, Royal Duolton, Sèvres, etc..

No auction will take place, the goods being sold gradually on the premises. It stands to reason that early visitors to the display will have the first choice of these bargains.

Regretting that our long and friendly business relations must come to a close, I am, Gentlemen,

Yours faithfully,

PHILLIP WRIGHT

**46. — Appointment of new Agent.***February 7th 193...*

To THE CARTEA ROMÂNEASCĂ  
Bucharest

Dear Sirs,

Mr. Jack Frobisher, who has hitherto acted in the capacity of our traveller and general Agent in Roumania, having decided to leave our Overseas Service and to settle in England, we beg to inform you that we have appointed as his successor Mr. Frank Greene, who will take up his duties from Febr. 10th. 193... and to whom we have extended full powers of procuration. Mr. Greene has a thorough knowledge of the branch, and has also spent several years in Roumania, so that he knows exactly the requirements of the country, and our clients can rely upon his fulfilling their orders promptly and conscientiously.

Trusting that you will favour him with your orders, we are,

Yours faithfully,  
p. p. BAGSHAW & HANNAFORD, LTD.  
Wilfred Hardy

**47. — Death of Senior Partner.***[ February 15th 193...*

To THE PETROL LAMP Co.  
B-dul Brătianu  
Bucharest

Dear Sirs,

We regret to have to inform you of the death of our senior partner, Mr. George Walford, in consequence of which there will be a change in the organisation of our firm. By the admittance to full partnership of our chief department head, Mr. Franck Dodds, who has been in our house for twenty years, the firm „Walford and Smith“ will be known henceforth as

„Smith and Dodds“

Before completing this formality, we are desirous of closing our books as from the date of Feb. 1st. 193... and we beg you therefore to send us before that date a remittance of your account with us, a statement of which we enclose.

We avail ourselves of this opportunity of assuring you that the activities and policy of our firm will remain unal-

tered, and it will be our constant endeavour to give full satisfaction to our customers, as in the past, in order to retain the kind continuation of their patronage, and the good name of our old established house.

Yours faithfully,

p. p. WALFORD & SMITH  
Benjamin Marlowe

#### 48. — Power of Procuracy given to Department Head.

*January 26th 193...*

MAGAZINUL DE POSTĂVĂRIE „LA REGINA“  
Calea Victoriei  
Bucharest

Dear Sirs,

Owing to frequent absences caused by failing health, I have decided to give powers of procuracy to Mr. Charles Woode, who has been in charge of one of our department for a long time.

Mr. Woode is perfectly competent to deal with any matter that may arise, and I beg you to consider his signature as binding as my own.

Yours faithfully,

W. A. ROBERTS

Mr. Charles Woode will sign...

#### 49. — Power of Procuracy given to Traveller.

*January 26th 193...*

ARTHUR WELLINGTON ESQ.  
Commission Agent  
Str. Bărăției  
Bucharest

Dear Sir,

We beg you to note that we have extended powers of procuracy to Mr. Alfred Campbell, who represents our interests in eastern Europe. He has managed some of our foreign business for many years and has always proved himself efficient in his dealings with our foreign customers.

This gentleman will be in your country very frequently from now on, and you will have the opportunity of arranging matters directly with him.

Yours faithfully,

p. p. F. W. BRIGHT & SONS, LTD  
Vincent Chambers

Mr. A Campbell will sign...

## EXERCISES

1. — Write a circular to the effect that, owing to increase of business, a new partner has been taken, thus bringing new capital and experience into the firm.

2. — A factory having closed down, premises and stock have been acquired by Mr. K. Holmes, who will trade under the style of Messrs. K. Holmes and Sons. New capital is introduced by Mr. Holmes, who, moreover, has had long experience in a managerial capacity in another well-known firm. Write the necessary circular.

3. — Mr. William Roberts has acquired the Garrett interest and has taken Mr. James Turner into partnership, the old firm Garret & Sons thus becoming Messrs. Roberts & Turner (late Garrett), Ltd. Circularise this.

4. — Mr. Jonathan Bright, who is getting on in years has taken his two sons into full partnership, the firm's name thus changing to Messrs. John Bright & Sons. Write a circular to this effect, stating also the contribution which each son makes to the activities of the firm, and the resulting progress.

5. The Dunford Motor Works has been turned into a limited company, in order to acquire more capital and to put the concern on a more stable basis. Enquiries for shares are solicited. Write a prospectus to this effect, to be published in a financial newspaper.

6. — A new process for translucent purposes, which has recently been patented, has been introduced into the manufacture of fine china by Messrs. James Ackwyd & Sons. Write a circular to this effect, stating that the improvement has been great regarding both the simplifying of production and the artistic effect. Samples of this new translucent ware will be on show in their London showrooms in Regent Street. Inspection invited.

7. — Mr. Phillip Stevens, who has been appointed traveller in metal wires, has received powers of procuration, and is charged with settlement and collection of accounts. Write a circular to this effect, stating his previous experience in the Far East, and giving his signature.

8. — Write a circular praising the benefits of any make of toilet articles, attaching to your circular a coupon for a free sample, which will be sent on request per sample post, incurring no obligation or cost. State where the article itself is to be obtained.

## ENQUIRIES ABOUT GOODS AND ANSWERS

Sources of supply are so numerous and of so many kinds nowadays, that one of the chief difficulties of a shopkeeper is not so much how to dispose of his goods but how to buy them. A good selection of goods ensures easy selling, whereas careless buying renders a profitable sale almost impossible. To choose the right article is a matter both of knowledge of the subject and of careful enquiry, so that the possibility of obtaining the best kinds of goods on the most advantageous conditions necessitates the writing of many letters. Price lists and quotations have to be asked for as well as catalogues. These provide general information, and many such advertisements are sent gratis and previous to any enquiry about them. However, when desiring a particular class of goods, or a special quality, or when requiring special packing or, perhaps, a special method of delivery, letters of enquiry, in which ample description of the goods should be stated and full details about requirements given, must always precede the sending in of an order. Samples and patterns are also very often asked for, as goods sold by samples or patterns have necessarily to be equal to these. Such samples and patterns after examination and choice of the one desired should be returned to the sender.

Qualities, discounts, terms of payment, methods of delivery, packing, particularly when large transactions are in view, should be properly discussed beforehand. The enormous correspondence carried on by traders on such subjects is simply astonishing.



Export traders would certainly incur great risks of loss and almost of failure, if they did not enquire most diligently and most carefully about many things before embarking on such venture as sending goods on consignment or establishing agencies in foreign countries. They have to investigate and find out, as much as possible, about the financial conditions prevailing in the country to which they would be prepared to send their goods, the extent of needs there for merchandise to be exported, Custom-house duties, import restriction laws, if any, conditions of sale, banking facilities, existing competition, special requirements depending on the people's taste such as qualities, colouring, designs, etc., etc.

Whatever the matter of enquiry two facts are essential: requirements should be clearly stated and offers honestly made.

#### 50. — Advising Despatch of Library Lists.

*January 4th 193. . .*

Messrs. BARLOW'S LIBRARY LTD.  
Export Dept.  
95, Southwark St.  
London. S. E. 1

Dear Sirs,

Kindly send me your latest lists of works on political economy and commercial geography, and specialised dictionaries containing trade terms and banking expressions.

Yours faithfully,

STELLA MĂRGĂRITESCU

#### 51. — Advising Despatch of Library Lists.

*January 24th 193. . .*

MISS STELLA MĂRGĂRITESCU  
Str. Cercului  
Bucharest

Dear Madam,

In reply to your enquiry regarding technical books and catalogues, we beg to inform you that we have sent them

under separate cover, and hope that they will reach you safely.

Trusting to receive your valued orders, when we shall endeavour to meet your requirements, we are,

p. p. BARLOW'S LIBRARY, LTD.  
Thomas Hurst

## 52. — Requiring Cloth Samples.

BUCHAREST

*March 9th 195...*

Messrs. W. MILLER, LTD.  
Gt. Portland Street  
London

Dear Sirs,

Your name as a first-class cloth exporter has been given to me by a friend.

I should be glad to have samples of your main lines, mentioning widths and prices, and any possible discounts.

Yours faithfully,

B. POPOVICI

## 53. — Advising Despatch of Samples and giving full Details.

GT. PORTLAND ST.

Branch Depot; 92, Oxford St  
London, W I.

B. POPOVICI ESQ.  
Bucharest

*March 16th 195...*

Dear Sir,

We are glad to have your enquiry of 9th. inst., which reached us a couple of days ago.

We are forwarding under separate cover by this mail a good representative selection of patterns of our various Homespuns, Cheviots, Tweeds, Worsteds, Serges and Flannels. We hope these will reach you in due course and will meet with your satisfaction.

Prices are marked by the yard, widths given, and all cloths are of best British manufacture.

We cut any length and allow customers abroad a discount of 5% on orders of at least three suit, overcoat or costume lengths. May we suggest your showing the patterns to any friends interested, who might care to order with you.

We are prepared to allow you a discount of  $7\frac{1}{2}\%$  on orders of £ 10 and over, or special shipping discount of 10% on orders of £25 or over.

We await your favourable news, and your instructions shall have our prompt and careful attention.

Yours faithfully,

for W. MILLER, LTD.

James Bird

#### 54. — Enquiry for Saw Catalogues.

*Feb. 23rd 193...*

The CIRCULAR SAW Co., LTD.  
Birmingham

Dear Sirs,

Having received lately some enquiries from our own customers for your class of goods, we should be obliged if you would send us your latest catalogues and quote us your very lowest export terms, together with trade discounts, and give us details concerning packing, delivery, etc...

Yours faithfully,

p. p. SOCIETATEA FORESTIERĂ „DACIA“  
Gh. Ionescu

#### 55. — Enclosing Saw Catalogues.

*February 28th 193...*

SOC. FORESTIERĂ „DACIA“  
Bucharest

Dear Sirs,

In reply to your esteemed enquiry of 23rd. inst., we beg to enclose herewith our latest catalogue containing current prices, which are subject to a trade discount of 20% on orders exceeding £150, and to a cash discount of 2% for cash against documents. Should you find your turnover to be a larger one than you expected, we may perhaps revise our conditions on some articles. Please state clearly the qualities in which you are interested.

We carry all packing and transport charges, and deliveries are guaranteed within 3 weeks from date of order.

Trusting to be favoured with your esteemed orders, we are,

Yours faithfully,

p. p. The CIRCULAR SAW Co. LTD.  
Peter Brooke

### 56. — Requiring Leaflet on Heater.

January 12th 193. .  
Str. Plevnei  
Bucharest

The BRITANNIA GAS CO. LTD.  
Regent St.  
London

Dear Sirs,

We should be greatly obliged if you would send us an illustrated leaflet describing your „Britannia“ Gas Heater, giving full details as to packing, transport, etc..., and quoting us f. o. b. any English port. As these stoves are destined for use in the rooms of a boys' boarding school, we should like to know if you could allow us any reduction in the price of 20, and what cash discount you are prepared to give.

Yours faithfully,

p. p. INTERNATUL DE BĂȚI „RENAȘTEREA“  
(Dr.) Andrei Anastasescu

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### 57. — Enclosing Leaflet and Terms.

January 17th 193. . .

DR. ANDREI ANASTASESCU  
Bucharest

Dear Sir,

Thank you for your interest in the „Britannia“ Gas Heater and we have pleasure in enclosing our list dealing with this patented method of neater heating.

„Britannia“ Gas Heaters are proving themselves to be just what is wanted for supplementary heating, for the remoter parts of large rooms, and for solus use in small rooms, halls, lobbies and corridors, etc...

The convenience of a device that, for all its slimness (and needing no more preparation than the laying of a gas pipe), radiates a cheerful warmth in any desired place, is naturally earning grateful appreciation from householders and business people.

The prices are shown in enclosed list and we will despatch orders of £3, nett value f. o. b. any English Port, packing and cases extra.

All prices quoted are for cash with order, as we work only on this basis. For quantities under fifty no reduction is made.

If we can give you any further information, please get in touch with us again. We are.

Yours faithfully,

p. p. „BRITANNIA“ GAS CO. LTD.

John Gresham, Managing Director

### 58. — Requiring illustrated Catalogue of Tools.

SIBIU

January 9th 193...

Messrs. S. SIMPSON & SON, LTD.  
Old Street  
London, E. C. 1

Dear Sirs.

Will you please let me have your illustrated „Special Offer“ Catalogue of tools, and kindly enclose your quotation for large quantities, say, upwards of 12 gross of the articles more in demand, such as hammers, chisels, screwdrivers, pliers, spanners, saws and planes.

Please quote without chests, as these can be made cheaply here, would be heavy for transport, and would also increase the duty on the goods.

Trusting that you will cut the prices as closely as possible, and thus facilitate large business between us, I am,

Yours faithfully,

p. p. CONSTANTINESCU & FIU  
Ion Georgescu

**59. — Enclosing Tool Catalogue.**

January 17th 193...  
LONDON

ION GEORGESCU, ESQ.  
Sibiu

Dear Sir,

We thank you for your kind enquiry for our „Special Offer“ Catalogue, which we have pleasure in enclosing.

All the Tools are fully guaranteed. If you do not see the actual articles you require, kindly send us details and we will quote by return.

We may add that we can allow you a reduction of 5% on large orders of at least ten gross of each separate article.

Looking forward to hearing from you, we remain,

Faithfully yours,  
p. p. S. SIMPSON & SON, LTD.  
Leonard Chappell

**60. — Requiring Booklet on Coal Cooker.**

CONSTANTA

January 13th 193...

ROYAL RANGE Co.  
25 Oxford St.  
London. W. C. 2

Dear Sirs,

I should be interested to have the booklet of your „Clear Coal Cooker“, as advertised in „Punch“ of December 13th 193....

We note that you deliver free only in the United Kingdom, so please quote F. O. B. English port, and kindly state shipping specifications and time of delivery.

We should like to know what reduction you would give for a larger order.

Yours faithfully,

ALEXANDRU GEORGESCU

**61. — Enclosing Booklet on Coal Cooker.**

LONDON

Jan. 20th 193...

ALEX. GEORGESCU, ESQ.  
Constanța

Dear Sir,

In compliance with your request, we have much pleasure in enclosing Booklet dealing with the new Royal Cooker, the contents of which we hope may interest you.

All colours and the Stainless steel type can now be supplied from stock, f. o. b. London.

We regret to have to say that we are not prepared to allow any reduction on orders of less than fifty. Should you see your way to taking up the agency, we would then go closer into the matter.

Placing ourselves at your disposal for any further information and hoping we may be favoured with your instructions which shall have our prompt attention, we remain,  
dear Sir,

Yours faithfully,

For and on behalf of  
The ROYAL RANGE Co.  
Manager  
Arthur Ringwell

Enclosure :  
Booklet

### 62. — Enclosing Later Terms for Coal Cooker.

215, OXFORD STREET  
London  
Feb 22nd 193..

ALEX. GEORGESCU ESQ.  
Constanța

Re. ROYAL CLEAN COAL COOKER.

Dear Sirs,

The price of the Range is now — £32. 0. 0, but in the case of quotations already given, the old price of £ 26. 0. 0. will be accepted if the order is received by us before March 1st. 193.....

We are, Yours faithfully,

For & on behalf of  
The ROYAL RANGE COMPANY  
Arthur Ringwell

*P. S., Should you require a brochure, please do not hesitate to send us a postcard.*

### 63. — Requiring Details of Type-writer.

CLUJ  
Feb. 19th...

The DOMINIONS TYPEWRITER CO. LTD  
Nottingham

Dear Sirs,

I should be interested to have details of your „Dominions“ four-bank standard portable type-writer, fitted into

case, and I should be obliged if you would send me catalogues of this model and information regarding various type-faces, as well as particulars of carriage and delivery overseas.

Thanking you, I remain,

CONST. PETROVICI

#### 64. — Enclosing illustrated Literature re Type-writer.

NOTTINGHAM.

Feb. 26th 193.

CONST. PETROVICI ESQ.,  
Cluj

Dear Sir,

Many thanks for your postcard of the 19th February, from which we much appreciate your interest in our „Dominions“ Typewriters.

In response to your request we therefore have pleasure in enclosing illustrated literature in connection with our Standard Model „50“ All-British „Dominions“ Typewriter which, as you will observe, is built on the interchangeable principle, and this feature, coupled with the ability of the machine to stand up to the most exacting tests, undoubtedly places the „Dominions“ in the fore-front of modern typewriters.

We are also enclosing a folder relative to our „Dominions“ Four-Bank, Single Shift Portable Typewriter, which is the first and only British-Made Portable machine of this description to be placed upon the market, and which, in addition to possessing all the most up-to-date and modern features of a portable model, has all its bright parts Chromium Plated.

We are not quite clear from your postcard as to the nature of your enquiry, and we shall be pleased to hear from you in this connection. In other words, are you interested in our machines from an agency point of view, or are you merely requiring one or more machines for your own use?

On receipt of your information upon this point we shall be pleased to go further into the matter, and in the meantime, we would assure you of our best attention at all times upon matters „Dominions“.

Yours faithfully,

P. P. DOMINIONS TYPEWRITER COMPANY LIMITED.  
Maxworth Butler  
Export Sales manager.



**65. — Requiring Leaflet re „SUN“ Lamps.***January 15th. 193...*

The BRILLIANT LAMP Co., LTD.  
London.

Dear Sirs,

Will you please send me an illustrated leaflet describing your „Brilliant“ Sun Lamps, and giving all instructions for use, and details such as voltage, etc...

I am in charge of the Children's Hospital here, where a real need is felt for such Quartz Lamps.

I should like to make use of your generous offer of eight days free trial of the lamp, and should it prove satisfactory. I should instal at least a dozen in the various wards of the hospital.

I hope you will see your way to making some substantial reduction on the price of 12.

Thanking you, I am,

Yours faithfully,

DR. ION ANGELESCU

**66. — Enclosing Leaflet and stating Terms.**

BRILLIANT SUN LAMP Co. LTD  
London.

*January 17th. 193...*

DR. ION ANGELESCU,  
Bucharest

Dear Sir,

I thank you for your card of 13th inst., and have pleasure in sending you full information about the BRILLIANT SUN LAMPS for home use as advertised in „Punch“, also a catalogue showing various other models.

The prices shown include carriage to the docks in England only. Freight, insurance and any special customs duties to Roumania would be charged extra.

We regret that the offer of an eight days' free trial of the lamp holds good only in the United Kingdom, but we guarantee to make good, free of charge, within 12 months from date of despatch, any lamp, burner, or part thereof, if defective through faulty manufacture. All parts must be re-

turned carriage paid to the works. This guarantee does not apply to parts replaced or repaired.

No reduction can be allowed on 12 burners, but extended payment terms could eventually be arranged if desired.

I should be very pleased to furnish any further information which you may require.

Yours faithfully,

p. p. BTRILLIANT SUN LAMP Co. LTD.  
Frank Benson

### 67. — Requiring Catalogue of Hosiery.

PITEȘTI

Jan. 13th 1935.

CROWN HOSIERY LTD.,  
Nottingham.  
England.

Dear Sirs,

We should be glad to have your illustrated catalogue of men's underwear and hosiery.

We are interested chiefly in the higher grades of long staple wool, extra soft. Please state whether the goods are sent post free or not.

Yours faithfully,

ANDREI MUNTEANU

### 68. — Enclosing Booklet of Patterns of Hosiery.

NOTTINGHAM

Jan. 22nd 1935.

ANDREI MUNTEANU ESQ.,  
Pitești

Dear Sir,

We beg to thank you for your post card of the 13th inst. and have much pleasure in enclosing herewith our booklet of patterns for Men's Underwear, certain of which we trust will be of interest to you.

We shall be glad to supply your requirements direct upon receipt of full details of size, colours, etc., together with cheque for the value of your order plus 2/3 postage for each

6 pairs of Half Hose, or 3/9 for each 6 Underwear garments ordered.

Yours faithfully,

per pro CROWN HOSIERY LTD.  
W. H. BROWN

### 69. — Enquiry as to Cessation of Orders.

January 10th 193...

Messrs. STEFAN IONESCU & Co.  
Sir. Brezoianu  
Bucharest

Dear Sirs,

Seven months ago you ordered from us 5,000 kg. of charcoal, this representing your usual quarterly requirements. We are surprised to have heard absolutely nothing from you after that, and all the more so as there has never been the slightest cause for complaint on other side. We are at a loss to account for it, and we should appreciate it if you would tell us frankly whether you have any grounds for dissatisfaction. Perhaps owing to short working hours, your supplies have carried you over the intervening months.

Our Mr. White will be in your country in the course of next month, and we have asked him to call on you, but we are eager to get your answer before his visit, as that is a long time off.

Considering the many mutually profitable dealings which we have transacted in the past, we hope that nothing has occurred which is likely to interrupt our business relations, and that we shall not have to sever a connection which has been so long and satisfactory as ours.

Trusting to have your news once more, we are,

Yours trully,

p. p. PHILIPS, REID & Co.  
Preston, Lancashire  
Frank Hills

### 70. — Reasons given for Cessation of Orders.

January 16th 193...

Messrs. PHILIPS, REID & Co.  
Preston, Lancashire  
England

Dear Sirs,

We are in receipt of your letter of January, 10th, addressed to our predecessors, Messrs. Ștefan Ionescu & Co.

We must inform you that Mr. Ionescu died six months ago, and at his death we bought the business and amalgamated it with ours.

For many years we have been fulfilling our requirements in charcoal from a German factory, which has never given us any cause for complaint.

Though we have as yet no reason for changing our supplier we should however be glad to have your present samples and price-lists, and we shall be pleased to receive your Mr. White when he comes to Roumania.

Yours faithfully,

p. p. ION ȘTEFĂNESCU & Co.  
Marin Sârbu

### 71. — Enquiry to Farm for Dairy Produce.

February 2nd 193...

To the FERMA „PROGRESUL“  
Brașov

Dear Sirs,

We are desirous of importing dairy produce into England, and have obtained your name from the Centrala Cooperativă de Import și Export, Bucharest.

We were told that eggs for export have been standardized in Roumania, but we know nothing of the regulations concerning butter and cheese or whether these have in your country been standardized. We should be grateful if you would give us all details concerning Roumanian standards, your way of packing, marking, prices, possibilities of export restrictions, etc...

We distribute these goods on a large scale and are prepared to give you a trial order as soon as we are in possession of satisfactory information. We have never dealt with Roumania and should be glad to know if you in your turn have ever had any connections with English dealers.

Awaiting full information regarding the above mentioned produce, together with samples, we are,

Yours faithfully,

p. p. The WESTERN DAIRY Co.  
Cadovan, Wiltshire.  
Christian Kemp

**72. — Enquiry for Wind Instruments.**

LONDON

*June 30 193...*DEPARTMENT OF COMMERCE  
Bucharest

Gentlemen,

Kindly endorse the attached copies of this letter to your manufacturers of novelty flutes, fifes or flageolets (whistles with six holes, made of tin, brass or other metals).

Thanking you, I remain,

Yours faithfully,

W. D. WILCOX  
19, Russel Square  
London

20 Enclosures.

Gentlemen,

I am interested in purchasing several gross of tin or other metallic flutes, fifes or flageolets (whistles with six holes).

Please send me your price list for lots of 1, 5, 10, and 25 gross, also advise if these instruments are in the international pitch (a — 440). I will appreciate samples if you will be so kind as to send same.

I am also interested in the better grades of these instruments and fifes and will appreciate your sending your catalogue and price list for same in 1,6 and 12 dozen lots. Also advise if these are in the international pitch (a—440).

Thanking you, I remain,

Yours faithfully,

W. D. WILCOX

**73. — Enquiry for illustrated China Catalogues.***January 17th 193...*

MESSRS. W. T. COPELAND & SONS, LTD.  
Stoke-on-Trent  
England

Dear Sirs,

Having recently acquired more extensive premises, I am desirous of adding a porcelain department to my business. I do a large trade in art goods, and I should like to run a few

good makes of china. I feel sure that there is business to be done in this line, as I am constantly receiving enquiries for English and French pottery.

I should be glad therefore if you would send me your fully illustrated catalogue of breakfast, dinner and tea services, coffeesets and glassware. If these lines take, I should extend the business to vases and ornamental pottery a little later.

Kindly enclose also your current price list and give details of packing, delivery, insurance, etc...

Yours faithfully,  
GHEORGHE ȘTEFĂNESCU & FIU  
Bucharest

#### 74. -- Wheat Quotation demanded.

*January 17th 195...*

Messrs. PETRESCU & FIU  
Corn Exporters  
Galatz

Dear Sirs,

We wired to you to-day as follows: „QUOTE LOWEST PRICE 2 WAGGONS WHEAT F. O. B. GALATZ“ and are awaiting your lowest offer.

Yours faithfully,  
P. P. BRITISH CORN IMPORTING  
Association  
John Raddick

#### 75. — Enquiry re Compensation Trade in Silk and Petrol.

*May 2nd 195...*

TO THE MINISTRY OF INDUSTRY AND COMMERCE  
Bucharest

Gentlemen,

On the advice of the Roumanian Minister in Tokio, I address myself to you, in connection with the opening up of a market in Roumania for the export of Japanese silks and cotton goods and for the import of Roumanian petroleum into Japan.

As regards petroleum, I have received samples from the „Progress“ S. A., in Câmpana. but I have as yet received no information regarding the possibility of marketing silk in Roumania. The silk yarn to be disposed of is a product of some 3 or 4 years ago and can be obtained at a price of 20% under current market silk yarn price. The quantity available is as much as 100,000 bales which, in my opinion, is rather too large for the Roumanian market alone. I suggest therefore offering a part of it to the Balkan States, and I am prepared to take petroleum in exchange. Proceeds from the silk in this case would be forwarded to exporters of petroleum. It would also be advisable perhaps to form a syndicate of Roumanian and Balkan silk importers to take up this profitable business, the quantity, as I said, being too large for one individual concern to handle.

If this transaction in silk prove satisfactory, I feel confident that good business in cotton pieces and hosiery could follow. Patterns of the two latter lines may be had on application at any time.

Returning to the question of petroleum, the sample sent by the „Progress“ S. A., was too small for practical testing purposes. I asked for a tank boat load, and I should be glad if you would request the firm to send me a larger quantity of crude oil and smaller quantities of heavy oil and gasolene.

Should compensation business prove for the moment unfeasible, on account of import restrictions or exorbitant customs duties on silk, I should be exceedingly obliged to you if you would be good enough to pass on this offer to Roumanian exporters of petroleum.

I am prepared as a temporary measure to import petroleum outright, though in much smaller quantities than on a compensation basis, and I await Roumanian terms for such business. I am also willing to accept the representation for Roumanian oil in the Orient as I have extremely good trading connections of long standing.

Trusting that I have thus caused no great inconvenience,  
I remain, Gentlemen,

Yours truly,

P. P. ROBERT SMITH & Co.  
Robert Smith

## 76. — Enquiry re Compensation Trade in China and Rugs.

January 5th 193...

MESSRS. MARDIPIAN & BEZARIAN  
Str. Lipscani  
Bucharest

Dear Sirs,

We hear that there is a growing demand for English art china in Roumania, and we should like to compete with the French, German and Czechoslovakian firms already in favour there. We feel sure that the style and finish of our goods would appeal to Roumanian customers, were our products properly introduced and advertised.

Our traveller informs us that your business is a flourishing concern, and should you agree to enlarge it by adding a china department and taking a consignment of our goods, we should reciprocate by purchasing a quantity of your oriental and Roumanian rugs. We are not rug dealers, but we have negotiated with some business friends of ours, and shall be able to place your goods conveniently.

We could thus overcome the difficulties caused by the restrictions imposed by the Higher Commission for Import Quotas, and we hope that this clearing transactions will meet with their approval.

We should therefore be greatly indebted to you for any information regarding Roumanian taste in china and the possibility of our pushing this trade in your country.

Should we come to a mutually satisfactory arrangement we will send you samples of our best lines, and arrange for our oriental expert to come and select those rugs from your collection, which would most likely find a market in England.

Should you not care to embark upon such venture, we should be grateful if you could let us have the names of other equally well-established firms, who would be willing to help us in Compensation trade.

An early reply will oblige.

Yours faithfully,

p. p. JAMES TRENCH & Co. LTD  
Philip Homes,  
Export Manager.



## 77. — Enquiry re Exporters of Dried Foodstuffs.

NEW-YORK.

*February 1st. 193...*To the „INSTITUTUL NAȚIONAL DE EXPORT“  
Bucharest

Dear Sirs,

We are desirous of importing dried mushrooms, among other things, into America, and feel confident that there is an extensive market for these goods in the States.

Will you be so good as to help us to get into touch with Roumanian exporters of dried foodstuffs by passing on our name to such as are prepared to work with America, and asking them to let us have samples and to quote prices per 100 kilograms F. O. B. Constanța.

In closing, we should like to add our appreciation of the work already done by your Institute.

Yours truly,

p. p. ALEXANDRA IMPORT Co.  
Thomas Howard.

## 78. — Enquiry regarding Roumanian Export to Canada

*February 1st. 193...*W. ROBINSON, ESQ.,  
Broker,  
29, Imperial Avenue,  
Montreal,

Dear Mr. Robinson,

May I recall to your memory that I was in Canada for ten years immediately after the war, and had the pleasure of your acquaintance while in Montreal? We even discussed at that time the possibilities in general of export and import between our two countries, and you seemed then optimistic about it.

I am now in a position to carry on that kind of work, and I should be indebted to you for names of representatives of Roumanian firms in Canada, if any, or of any reliable firm willing to act in the capacity of agent for our products.

I have been given to understand by the „Institutul de Import-Export“ that the Roumanian articles which could interest the Canadians are: tobacco, hides, broom, chicory and

beans. Do you think that the eventual turnover would make it worth our while, and that there is a real need for such products in Canada?

If you consider the business profitable, I shall be glad to hear about it and also to know what you would claim as a recompense for your services.

Thanking you, and hoping to be of similar assistance to you at any time, I am,

Yours truly,

VENIAMIN POPESCU

### 79. — Answer to Enquiry Letter No. 78.

March 4th 193...

V. POPESCU Esq.,  
Bucharest.

Dear Mr. Popescu,

I was very pleased to receive your letter of Feb. 1st. and to recall the time we spent together in Montreal. I shall certainly help you to the very best of my ability, and I enclose all the information I was able to obtain by addressing myself to various quarters.

There is a certain demand for the following articles: tobacco, hides, salt, broom, hog-hair, horse-hair, chicory, nuts, Roumanian pottery and beans. I give you details below regarding the various requirements in the individual articles.

#### TOBACCO.

Could be exported in dried leaves, orange colour. The price at which tobacco of this quality is imported from Serbia and Turkey is 34—44 American cents per Kg. The leaves may not be larger than the Turkish leaves; it should be packed in sacks of 10—12 kg. If the price does not exceed that mentioned above F. O. B. any Roumanian port, a trial order of 400 kg. could be made immediately. But tobacco for cigarettes is in demand, quality as per „Regal“ and „Lux“, in packets weighing exactly 454, 227, 113.5, 56.7, and 28.3 grammes, these being the weights admitted by the Canadian Customs. A gramme more in the packet would oblige the importer to pay for the next weight in the tariff.

## SALT.

Quality A and B in crystals could be exported in sacks of 70, 50, and 25 kg.

## HIDES.

Kid-hides 60 cm. to 1 m. 20 the piece, goatskin from 1 m. 80 upwards, and lambskin. If the fur is short, the hides could be exported dry; if long they must be sent salted.

## BEANS.

Any amount.

## BROOM.

Is preferred in raw state, to be manufactured in Canada and should be sent in packets of 10 kg. without seeds. Fibres must be at the most 30 cm. long and the price about 34 dollars a ton.

## HORSE-HAIR.

White and black, 30—90 cm. long. This article is in great demand in Canada.

## CHICORY.

Up to 5000 kg. could be exported for the present. The price offered is 20 American cents per kg. F. O. B. any Roumanian port. The importers will give all details about packing.

## NUTS.

Samples and prices are requested for all kinds (Roumanian and Mixed Standards), bleached (with acid) or unbleached.

## POTTERY.

You could send some catalogues and wholesale prices.

We have succeeded in interesting various firms in your products and would refer you to the following for further negotiations.

## For TOBACCO.

The Imperial Tobacco Co.,  
Montreal, Canada.

## HIDES.

Messrs. Wilkins and Robertson,  
54, Broad Lane, Quebec, Canada.

## HOG-HAIR.

The Victoria Chemical Co.,  
95, Maddon Street, Montreal, Canada.

## CHICORY, NUTS, BEANS.

Messrs. John A. Dale & Sons, Ltd,  
6, King Eduard St., Pembroke, Canada.

## POTTERY.

The Fine Arts Co.  
32, New Street, Quebec, Canada.

It has been a pleasure to be of service to you, and as I myself shall soon have to make some enquiries in Roumania, I shall consider myself amply recompensed for my present effort if you will help me then.

Yours faithfully,

W. ROBINS<sup>ON</sup>

## EXERCISES

1. — Write to Lancaster Gate Hotel, Lancaster Gate, Hyde Park, London W, 2, asking for a tariff card. Enquire about accommodation in the hotel for moderate terms, attendance, meals, inclusive prices, etc.

2. — Suppose that you are well-to-do and wish to spend a month in England during the summer. Write to the Atlantic Hotel, New Quay, Cornwall, which is a first-class hotel. Enquire about terms, sea view from room, sports in connection with the hotel, entertainments, etc.

3. — You want to advertise a Roumanian product extensively in an English newspaper. Write to the „Daily Mail“ enquiring about advertisement rates, full page, half page, full column, half column, etc.

— You are an expert furrier. Write to Messrs Swears & Wells asking for their clearing sale price list for squirrel, skunk, musquash and mole skins. Make enquiries about easy terms for a large order, as you are a fur importer.

— Answer the enquiry for china sent to Messrs. W. T. Copeland and Sons, Ltd. Stoke-on Trent, by Gheorghe Stănescu & Fii, Bucharest. (See Letter No. 73).

6. — Answer the cabled enquiry for wheat sent to Messrs. Petrescu & Fii, Galați, by the British Corn Importing Association. (See Letter No. 74).

7. — Write for the booklet mentioned in the following advertisement stating your particular requirements. Ask the firm to give terms, discounts, and instalment details, unless these figure in the booklet.

**Extract from „Punch“**  
**THE „NEW“ DICTAPHONE**

You dictate to the dictaphone everything of which you need a record, letters, memoranda, instructions, plans for the future. Moreover you dictate at any time convenient to yourself, independent of secretarial assistance. You make every minute count. Write to-day for new illustrated „Progress Portfolio“ to The Dictaphone Co. Ltd., Kingsway House, 107, Kingsway, LONDON, W. C. 2.

**8.** — Write a letter from Messrs. Woolson, Smith & Co. Ltd., 90, Fenchurch St. E. C. 5., to Messrs. Harvey, Nicholson & Co. Ltd., 74, Cannon St. London E. C. 4, to enquire about the quality, packing and deliveries of goods supplied by Messrs. Teodoru & Fii, Iași, and write the answer to it.

**9.** — Write a negative answer to the effect that the limited premises of Messrs. Mardipian and Bezarian do not allow of their undertaking an extra department and that owing to depression they cannot see their way to pushing the English china trade in Roumania just now. Give information regarding import restrictions in Roumania. (See Letter No. 76).

**10.** — Write a letter from the Ministry of Industry and Commerce to the Japanese enquirer enclosing a full list of silk importers and petroleum exporters, and stating that for the moment a syndicate of Roumanian silk importers is not possible, nor can the silk trade be extended to the Balkan States. Give details of import restrictions and customs duties on silk in Roumania. (See Letter No. 75).

**11.** — The Britannia Art Co., City Road, London, E. C., writes an enquiry to the „Casele Naționale“, Breaza, for details concerning artistic peasant products, such as needlework, table embroidery, national costumes, carving and pottery. Write their letter asking also for prices and terms of delivery.

**12.** — The British Havacone Co. Ltd., Victoria Road, London, E. C. I. desires to import from Roumania manufactured or unmanufactured rye and barley straw. Write the letter of enquiry addressed to the Chamber of Commerce, Bucharest, asking for information with regard to exporters of such material and also of reliable firms dealing in straw garden furniture.

## OFFERS :

When goods are ordered according to sample, brand or trade mark, no special selection is made, and therefore no detailed description of goods is necessary. But when people need and enquire about special goods or special terms, manufacturers and traders answer these enquiries by sending clear and precise offers in return.

An offer may also be made though no previous demand for it has been received. Its object is then, like that of many circulars, to let people know about goods which are for sale, about special qualities in stock, occasional bargains etc., with a view to letting old customers profit by advantageous conditions of sale, or inducing new ones to purchase by alluring prices.

An offer binds the manufacturer or trader who has made it regarding the points specified therein. If the offer stands good for only a limited quantity of goods or for a limited period of time, such phrases as: „subject unsold“, „open for one month only“, „this offer will be in force until...“, „we will give you the first refusal of these goods, subject to your wiring directly“, etc., limit the liability of the writer according to their restrictive sense.

If the seller agrees to adhere strictly to the conditions stated in his offer (with reference to price, time of delivery etc.), his offer is known as a *firm offer*, whereas ordinary offers are generally considered as made „without engagement“, and terms included in them are open to further transaction.

No offer should, however, be vague and lax. Vague offers do not appeal to the public, and are therefore of

no effect. Before an offer is taken into serious consideration, people want to know the exact conditions of sale. Among the main factors of interest to traders are those referring to:

The nature and quality of the goods offered.

The Price (f. o. b.; c. i. f.; c. f.; franco etc.) and Discounts.

The Method of Payment (C. O. D.; Ready Cash; Cash with Order, etc.).

The Place of Delivery, (ex warehouse; ex ship, etc.).

The Time of Delivery, depending in the export trade mostly on the date of the ship's departure.

The Mode of Transport (by rail, boat, road or air).

The Method of Packing.

The Charges for Packing, etc.

It is only after such terms are found acceptable that formal orders are sent, or offers answered, if subject to being accepted on slight modification.

There is no advantage in trying to deceive people by overvaluing the goods offered. Goods speak for themselves, so that anyone having once been led by this method to buy, will certainly avoid having anything to do with such unreliable people in future.

A *counter* offer is made in reply to an offer. This is a proposal made by the receiver of the offer for some slight reduction in the price stated in the original offer, or some other allowance to be made in his favour.

## 80. — Offering Home Cinema Apparatus.

LONDON

February 28th 193...

DR. VASILE ANGELESCU  
Bd. Iascar Catargiu  
Bucharest

Dear Sir,

We beg to offer you for immediate delivery ex stock our Cinescope Home Cinema Apparatus costing only 55/— complete.

With our cinescopes ranging in price from 55/— up to £30 you can give shows to your family and friends in true professional style. You choose your own programme. The films used are guaranteed non-inflammable, and the Cinescope Library contains the most comprehensive selection of films available in the whole world. Packing and carriage free to your door. This offer will be in force until April 15th, 193...

Yours faithfully,

p. p. CINESCOPE LTD.  
Fleming Harvey

### 81. — Offering Napery.

BELFAST

*February 28th 193...*

MAGAZINUL GENERAL  
N. Georgescu  
Bucharest

Dear Sirs,

Having acquired a job lot of Table cloths, Napkins and Handkerchiefs of pure Irish Linen at bargain prices, we beg to offer these at 25% off catalogue prices subject to telegraphic acceptance of this offer. Goods will be delivered charges paid Constanta.

Yours faithfully,

p. p. IRISH LINEN Co.  
Michael Donogan

### 82. — Offering Riding Breeches.

LONDON

*March 8th 193...*

MAGAZINUL GENERAL  
Bucharest

Dear Sirs,

Owing to a recent purchase of ex-Government stock of Officer's kit, we are able to offer a line of khaki riding breeches at the un-heard of price of 4/6 per pair.

These breeches are just the thing for farmers, roundsmen, drivers, stabling, etc., and are well worth three times the price. They are genuine Army surplus unused goods and are made of extra strong khaki serge, which will wear for years.



They are smartly cut and perfectly finished with two side pockets, and are to be had in sizes from 28" to 31" waist. This offer cannot be repeated when present stocks are exhausted, so that we should advise you to order now to prevent disappointment. Carriage will be charged 2 d. extra on single pairs. Only orders of over 20 pairs are sent carriage free.

We have also a few odd pairs of a superior quality khaki Bedford Cord at 6/9 per pair and Blue Melton Cloth at 7/9 per pair.

We hope that you will recognize the exceptional character of this offer, and will not let the opportunity pass without availing yourself of it.

*Terms:* Cash with order. We regret that we can allow no credit on these bargain lots.

Yours faithfully,

P. P. PUTNEY STORES, LTD.  
Peter Walford

### 87. — Offering Steel Safes.

WOLVERHAMPTON  
Marh 8th 195...

BANCA GENERALĂ  
Bucharest

Dear Sirs,

We beg to draw your attention to our special Bargain Month Offer of one of our types of fire and thief-resisting solid steel safes.

This „Security“ model is world famed for its absolute infallibility, and has always defied all competition, deeds, scrip and valuables, once locked up in it being absolutely secure against attack or conflagration.

We are offering this bargain at only

£ 5. 10. 0.

and we supply it in the following dimensions:

24" × 16" × 15"

complete with cash drawer and keys.

Weight: 1¾ cwt.

Thickness of chamber: 2½".

Fittings of solid brass.

Should you be interested in other types and sizes, we shall be pleased to send catalogues on application. Steel cupboards, cabinets, cash and other deed boxes can be supplied from stock.

Trusting that you will take advantage of this special bargain, which is open for one month only, or that you will send us details of your further requirements, we are,

Yours faithfully,

P. P. SECURITY SAFE Co. LTD.  
James Morgan

#### 84. — Offering Toilet Articles.

LONDON

March 2nd 193..

FARMACIA SANOS  
Str. Viitorului  
Bucharest

Dear Sirs,

We have much pleasure in sending you herewith a trial sample of each of our toilet products, and quote the following prices, which are subject to a discount of 25%:

Perfume	1/3 to 10/6 and in larger sizes up to 2 gns.
Soap	2/6 box of three tablets.
Face Cream	2/6 large pot. 1/9 large tube.
Powder	1/9
Compact	2/—
Lipstick	2/—
Bath Salts	2/6 to 10/6.
Talcum	1/2

We feel sure that, having once made a trial, your customers will be delighted with these products.

Awaiting your esteemed order, we are,

Yours faithfully,

P. P. J. MITCHAM, LTD  
Walter Hope

#### 85. — Offering Cigarettes.

LONDON

March 9th. 193..

MR. NICU GHEORGHIU  
Tobacconist,  
Bucharest.

Dear Sir,

We beg to draw your attention to our advantageous offer of High Grade cigarettes as advertised in all the leading newspapers and periodicals this week.

These cigarettes are in a naturally fresh condition, and by sheer quality they have won users all over the world. 2,000,000 cigarettes are sent daily to these satisfied customers.

If, when you have smoked sufficient of any of our brand to make a thorough test, you are not completely satisfied, your money will be refunded in full on return of the parcel. This is a guarantee.

Redman's Virginia 100 for	3/10	overseas postage	7d.
500 "	18/9	" "	9d.
1.000 "	22/6	post free.	"
" Silver Flake No. 2.			
100	4/1	post	7d.
500	19/10	"	9d.
1.000	39/—	post free.	"
" Nagy cut medium.			
100	3/11	post	7d.
500	19/4	"	9d.
1.000	38/8	post free.	"

„Embassy“ Sampling Cabinet  
of 100 cigarettes of 20 each of 5 Redman brands: post free 5/—.

Hoping to receive your esteemed orders, which shall have our prompt attention, we are,

Yours faithfully,

P. P. REDMAN SERVICE, LTD.  
Wilfred Blake

## 86. — Offering Tools.

Magazinul de Fierărie  
„LA CLEȘTELE DE FIER“  
Str. Bărăției,  
Bucharest.

LONDON.  
March 12th 193...

Dear Sirs,

In order to clear our stock, we are offering subject unsold and delivered C. I. F. Constanța:

12 gross	6" pincers	at	1/6	a pair.
12 "	7" "	"	1/10	" "
100 double	edged tree pruning	saws.		
	14" blade	at	2/6	each.
	16" "	"	3/2	"

100 Handsaws <sup>™</sup> finest quality steel	at	4/6	each.
250 Farmer's Claw Hammers all steel head	at	1/6	"
50 finest Felling axes			
3 lb.	at	4/—	"
4 lb.	"	5/—	"
5 lb.	"	6/3	"

100 Wind-up steel measuring tapes in steel cases folding handle

25"	at	8/3	each.
50"	"	12/6	"
100"	"	21/—	"

Your telegraphic reply would oblige, and we strongly advise you to take advantage of this very favourable offer.

For other machines and tools at usual trade prices see our larger catalogues, 2/— post free.

Yours faithfully,

P. P. S. TINKER & SON, LTD,  
Edwin Burton

### 87. — Offering Bedlinen.

LANCASTER

March 14th. 193...

Messrs. MARINESCU & FIL,  
Bucharest.

Dear Sirs,

In reply to your kind enquiry of March 8th. we beg to offer the Bargain Bale as follows: all items are double size:

2 Wool Blankets	90"×70"
2 Bolton Sheets	90"×70"
2 Pillar Slips	30"×18"
1 Bolster Case	58"×18"
1 Handpainted	

Bedsread 80"×60"

2 Turkish Towels

1 Wadded Down quilt, full size.

Price: £1 complete. Transport extra.

Terms: Cash with order. Your money will be refunded if you are not satisfied.

Awaiting your esteemed orders, we are,

Yours faithfully,

P. P. LANCASHIRE TEXTILE Co. LTD  
Robert Caltham

## 88. — Offering Lawnmowers and Garden Tools.

LONDON.

March 22nd. 193...

Magazinul General  
„MARINESCU & FIU“  
Bucharest.

Dear Sirs,

We are favoured by your enquiry of 7th. inst., and in compliance with your request we sent you under separate cover our newest catalogues, which we hope you have received by this time.

All our tools and machines, as offered in these lists, are perfectly new and bear our full guarantee. They are all British made, with a few exceptions which are indicated thus \* and your money will be willingly refunded in full if the goods are not approved of.

We beg to draw your special attention to the following:

*Lawnmowers:* „*The Wizard*“, which we recommend for close cutting, easy running and simple adjustment. The „*Wizard*“ has an unbreakable steel frame and 5 finest Sheffield steel cutters, and its cylinder is easily removed for grinding. It is guaranteed for three years.

Price: £ 1. 0. 11. 10”

£ 1. 2. 4. 12”

Grassbox 4. 11. extra.

*The „Speedy“* which we recommend for its fine, scientifically tempered steel. It is machined dead true after fitting, thus ensuring perfect alignment, free movement and quiet running. The wide tread of the wheels protects the lawn. Spare parts are standardized and readily obtainable.

Price: £ 1. 4. 0. 10”

£ 1. 5. 6. 12”

*The „Lyon“*, which we recommend as a high class Ball Bearing Roller machine, with easy parking, handle and adjustment for height of user. Price complete with Grass Box:

£ 2. 14. 7.

*The „Ironclad“* Garden Roller has a cast iron face, double cylinder, self-balancing handle.

14"×14, weight 1 cwt. 3 qrs. = 33/—

16"×16, " 2 cwts. 1 qr. 7 lb. = 39/—

18"×18, " 3 " 0 qr. 14 lb. = 50/—

*Special Set of Garden Tools.*

Unusually cheap, excellent value, comprising full size shovel, fork, rake, hoe, trowel and small fork.

Set complete 13/6.

We have no hesitation in claiming that the quality of our goods is unapproachable, and our annual output is a proof of public appreciation of them. We could fill your order at once from stock.

Prices are quoted c. i. f. Constanța, and we are prepared to let you have 10% discount off price list. All goods are packed in stout wooden crates, for which an extra charge is made, refunded on return of empties.

Our terms are cash less 1% discount or Acceptance Nett at 3 months from date of Bill of Lading against documents.

As we have not hitherto had the pleasure of doing business with your house, we should be glad if you will furnish the usual banker's and general references when sending your order.

Awaiting your esteemed reply, we are,

Yours faithfully,

p. p. The LONDON IRONWARE Co., LTD  
Philip Holmes  
Manager

**89. — Offering Razors.**

LONDON.

March 28th 193..

FARMACIA „VICTORIA“

Str. Lipscani.

Bucharest.

Dear Sirs,

In reply to your esteemed enquiry of Febr. 18th., we have pleasure in offering our „Rational“ Razor c. i. f. Constanța, as follows:

Rational Razor	Standard Model	21/—
”	”	Stainless with Spare Blade 37/6
”	”	Silver Plated ” ” 63/—
”	”	Gold ” ” ” 90/—
”	Soap Bowl filled purest soap	3/6
”	Refills	1/6

These prices are subject to a trade discount of 25%.

Terms: Cash with order.

Delivery: 10 days from receipt of order.

We avail ourselves of this opportunity of enclosing herewith our complete catalogue of Gentlemen's Toilet Requisites, which may be of interest to you.

Thanking you, we are,

Yours faithfully,

p. p. RATIONAL RAZOR Co. LTD.  
William Burdeck

**90. — Request for Samples before ordering  
on Same Terms.**

BUCHAREST.

*April 18th 193...*

LEEDS WOOLEN Co. LTD.,  
Leeds.

Dear Sirs,

Your suitings as supplied last month were very much appreciated, and are already sold out, although the prices were rather high. Before sending a repeat order I should like to know whether I could have more of these goods at the same prices and on the same terms.

Please add samples of your latest novelties together with prices, and tell us if you have any special offer to make.

We should also be interested in inferior goods at lower prices.

Yours faithfully,

p. p. POSTĂVĂRIA MODERNĂ  
D. Popescu

**91. — Special Offer of Textiles in Reply to Letter No. 90.**

LEEDS.

*April 28th 193...*

POSTĂVĂRIA MODERNĂ  
Bucharest

Dear Sirs,

We are in receipt of your kind enquiry of Feb. 18th. for which we thank you. We are glad to know our goods were appreciated and sold so quickly.

We are ready to offer you such goods at the same prices and on the same terms. We regret that we can make no further reduction, as our margin of profit is too closely calculated to allow of this.

We are pleased to say that your letter has just come in time to enable us to make you a special offer of this season's novelties, as per samples enclosed herewith. The prices attached are subject to your usual discount of 20%.

We also enclose samples of a cheaper line, of which we have only a very small stock left. We will however give you the first refusal of these goods, subject to your wiring directly, failing which you will understand that we cannot bind ourselves, as other customers are only too ready to have them. We should like you to benefit from this bargain as a proof of our willingness to serve you

Yours faithfully,

p. p. LEEDS WOOLLEN Co. LTD  
Leslie Mellor

## 92. — Request for Quotation for Sulphate of Copper.

BUCHAREST,  
May 7th 193...

BRITISH CHEMICAL ASSOCIATION, LTD.  
London.

Dear Sirs,

Your last shipment of glycerine has duly arrived. We thank you for it, and hope it will meet our requirements for the next two months.

We are at present in great need of approximately  
*5 tons of Sulphate of Copper*  
to be delivered immediately. Please quote c. i. f. Constanta. We beg you to cut your price as closely as possible, as there are enormous import duties, turnover taxes, etc., on this article to be reckoned with.

We have also an enquiry for best quality fire hoses of finest hemp and, from a group of vine growers, an enquiry for galvanized wire of all dimensions.

Please let us know whether you are suppliers of these goods and, if not, whether you could obtain them for us at a reasonable price.

We should be interested to hear of any other specialities in which you deal, and should be obliged to you for the address of the most reliable English firm making agricultural machines and appliances and industrial engines.

Thanking you, we are,  
Yours faithfully,

p. p. FULGER S. A.  
Marin Petcu



## 93. — Offering Sulphate of Copper and Quoting.

LONDON

May 13th 193...

„FULGER“, S. A. R.  
Bucharest

Dear Sirs,

We thank you for your kind enquiry of 7th. inst., and beg to state that we are in a position to offer you any amount of Sulphate of Copper for immediate delivery. We quote you c. i. f. Constanța

£ 6. 15. 0. per English ton

which works out at about Lei 4 per kg.

Terms: Nett cash against documents.

We are not makers of fire hose but we can procure it for you at the following prices:

Hose of 2" pressure 45 atm. 2/6 per yard.

Hose of 2" pressure 35 atm. 1/6 per yard.

Similarly with galvanized wire, which we do not manufacture but which we could obtain for you at the following prices:

No.	18	20	22	25	28	31	mm.
	4d.	3 <sup>1</sup> / <sub>2</sub> d.	3d.	2 <sup>1</sup> / <sub>2</sub> d.	2d.	1 <sup>1</sup> / <sub>2</sub> d.	per yard.

c. i. f. Constanța, despatched seven days from receipt of order.

Terms: Strict cash against documents.

With regard to your enquiry for further specialities, we can offer you a good make of steel cable at £ 30 per English ton, c. i. f. Constanța, delivery immediate.

Terms: Cash against documents.

We have forwarded your enquiry regarding agricultural and industrial machines to Messrs. R. A. Lister & Co. Ltd., Dunley, and to the National Gas Engine Co., from which firms you will shortly be receiving catalogues and detailed particulars.

Yours faithfully,

P. P. BRITISH CHEMICAL ASSOCIATION LTD.  
B. Dallas — Jones  
Export Manager

**94. — Enquiry for Poultry to Roumanian Exporter.**

LONDON

*October 12th. 1913..*

Messrs. TEOD RU & FIU  
Iași

Dear Sirs,

The „Institutul Național de Export“ has given us your name and address, together with some information regarding the export of poultry from Roumania. We have hitherto supplied our needs from Hungary and Bulgaria, but we have heard of the excellent quality of young Roumanian birds and we should like to try a consignment.

We used to get large over-fattened birds, but we notice that tastes have veered round towards the smaller naturally reared ones. Our chief interest lies in turkeys with white flesh, plentiful breast and some fat, and chickens as mentioned. The turkeys must be of fairly uniform weight, as near as possible to fifteen pounds (15 lb.).

There is no special demand for geese and ducks, but we should be interested to know whether you export *pâté de foie gras*.

Please let us know your exact terms and prices f. o. b. Constanța, as quickly as possible, since Christmas is the culminating point for this kind of trade.

Awaiting your early reply, we are,

Yours faithfully,

P. P. WOOLSON, SMITH & Co.  
John Duncan

**95. — Offer of Poultry. Details given.***October 22nd 1913..*

MESSRS. WOOLSON, SMITH & Co.  
Fenchurch St.,  
London E. C. 5.

Gentlemen,

We thank you for your letter of Oct. 12th., and beg to inform you that we are prepared to export both living and killed poultry.

It may interest you to know that we have recently enlarged our premises and have made elaborate improvements,

including the installation of refrigerators, an ice factory and an excellent up-to-date slaughter-house, where the birds are killed and plucked without leaving any mark on the skin. We have a storing capacity of 100,000 birds, and last year we exported 3,000,000 kg.

Live birds are packed in quantities of 4,000—5,000 and sent in special trucks accompanied by a feeder. Dead birds are wrapped in paper and packed in lots of 12 of a fairly uniform weight. We regret that, this commerce not having as yet been standardized in Roumania, we cannot conform to any known standard, but we will offer as closely to your requirements as possible. We can assure you that only first class birds will be supplied, and that, having been allowed to roam at liberty, their flesh is very tasty. Please state in your reply whether you prefer killed birds with or without entrails, and also whether such birds are to be chilled (in which case they are at a temperature of  $-2^{\circ}$  C) or frozen (when they are kept at  $-11^{\circ}$  C).

Although we do an important trade in killed birds, we work on a much larger scale in live ones, and we would advise you to order the latter, should you have an adequate staff and accommodation at your disposal for the preparation of the birds on arrival.

Prices vary according to the quantity ordered and to the season of the year, this present season coming to an end in February. We quote 1/— per lb. f. o. b. Constanța for an order of at least 2000 lb: and our terms are 3 months net or 2% cash discount on the total invoiced amount.

While our chief export is to Germany (70%) and to Italy (25%), we have already done some business with England, and therefore we can refer you to Messrs. Harvey Nicholson & Co. Ltd., 74 Cannon Street, London E. C. 4. Jackson Bros, 19, Victoria Street, Manchester V. Fulhan & Sons, 9, Eastgate, Chester, for further information.

*Re. pâté de foie gras*, we do not deal in such articles, and would direct you to Messrs. Drăgănescu & Co. Str. Carol Sîbiu.

Hoping to establish long and mutually advantageous business relations between us, and assuring you always of our prompt attention, we are, Gentlemen,

Yours faithfully,

TEODORU & FIU  
Iași,

**96. — Offer of Compensation Trade in Oil and Wool.**

SYDNEY,

Nov. 1st 1931..

The MINISTRY OF INDUSTRY AND COMMERCE,  
Bucharest

Dear Sir,

From the figures of Roumanian importations of wool for the previous year, now before me, it appears that woollen yarns will figure prominently in your Country's purchases for some time.

Australia has for many years manufactured its own yarns for knitting and weaving and is exporting considerable quantities of tops and, more recently, yarns. At the moment Australia is supplying 90% of the finer tops (Merino) to Canada, thereby beating English and world competition. It appears sound that Australia should be able to compete more satisfactorily in woollen lines, as the raw material is raised here.

I am forwarding to you by first mail samples of woollen tops and yarns from one of the largest manufactures here, which is supplying Canada and other places with these articles. All prices are in Australian currency. The range of yarns is not intended as a representative set but merely to show the types produced. Any yarns you submit can be matched in our finest wools.

I should suggest that you make known your requirements and I shall arrange for quotations to be submitted to you.

Scarcity of credit may tend to delay your country taking up this proposal at the present. We would remind you that we are prepared to buy Roumanian oil on a compensation basis, and that this is the very period in Australia for the meeting of oil requirements. Is it not practicable to have the value of oil collected and retained here, placing it at „short call“, this to be used in part payment of your Australian purchases? This would prevent a useless expenditure in Bank exchange charges both ways on the equal part of the transaction. Trading in this way would lessen the amount of credit involved and may simplify your financing the scheme.

If your Government guaranteed the payment for yarn and tops purchases, the Australian wool manufacturers would be prepared to draw at 90 days after sight, in fact even longer credit might be arranged.

I can only urge your earliest decision so that advantage may be taken of the Oil compensation trade.

Yours faithfully,

JAMES LEAMINGTON.

## EXERCISES

1. — Write an enquiry for Children's Perambulators stating colour, material, size and tyres desired, and demanding easy terms. Answer the enquiry giving their desired information (Ball-Bearing wheels, pneumatic tyres, chromium plated fittings, etc.), and stating prices and terms.

2. — Write an enquiry for a vacuum cleaner as advertised, availing yourself of a special reduction from 90/- to 69/6, and stating voltage. Write the answer praising the model and giving details of dust-bag, dusting brushes, spares, and motor, and explaining its cheapness. (It costs  $\frac{1}{4}$  d. an hour in electric current).

3. — Write an enquiry for 20 bicycles for both sexes, asking for full information regarding carriage and means of payment, and giving details of desired model. Write the answer, offering open only for a month, and giving a full description of this special offer including price, terms, packing etc., and allowing a reduction of 20%.

4. — Send an enquiry for English soap, stating whether for toilet or rough use, and asking for lowest price, earliest delivery date, and terms. Give the answer, quoting price per cwt. box, franco, and giving other details required.

5. — Make an enquiry for price and terms for an engine and boiler, the former to lift about three tons 200" high in about  $1\frac{1}{2}$  minutes. Give the details of the situation of your factory and state where the engine is to be placed. Terms are: £100 on signing the agreement and the remaining £200 by bills payable at three months.

6. — Make an offer of pig-iron which represents balance of a contract left on manufacturer's hands. State price (12 lei per Kg.) carriage exclusive. Packing included. Delivery: 1 month from receipt of order. Terms: Cash with order.

7. — This year's apple crop in Roumania having been particularly fine, make an offer to an English fruiterer, stating prices, packing, delivery date etc. Make a further and very attractive offer of preserved plums.

## INDENTS, ORDERS AND ACKNOWLEDGEMENTS

Among the various credit forms used to trace the stage which any business transaction has reached the Order Note stands foremost. An Order represents the writer's formal statement of his agreement to buy goods at the prices and under the conditions stated therein. As such it binds the signer to all the liabilities arising therefrom: acceptance of the goods ordered if delivered according to Order Note, payment of them at the time and place stipulated, etc., etc.

Orders must necessarily be drawn up very carefully, as any uncertainty with regard to the wishes of the persons granting them leads either to further correspondence or — worse — to wrong execution of them. In order, therefore, to avoid any misunderstanding, a buyer is required to give full and precise particulars as to quality, quantities, sizes desired, price, terms of payment, place and time of delivery, packing, etc., whatever the terms stated in the offer sent by the supplier, for goods once ordered may be left at the disposal of the sender only in case of nonconformity to Order Note. If possible the current catalogue of the firm should be quoted. The various items should be arranged in tabular form, not written as a part of the text. This arrangement allows the person filling the order from it to check off the various items as they are supplied. The method of repeating the number of the Order Note on the Invoice is now generally adopted as a means of facilitating the checking of these two credit forms. Most firms use either printed postcards or specially printed Order

Books, in which the Order Forms are duly numbered. Should such a printed form be used, it must be enclosed in a covering letter in which the essentials of the order are emphasized.

Receipts of orders must be acknowledged. The service fulfilled by letters of acknowledgement is to let purchasers know that their orders have been received and are in course of execution; also to inform them about the time of despatch of the goods. No reply, that is no confirmation, is equivalent to an acceptance of the order by the trader and should be followed by a very prompt delivery of the goods ordered. A *telegraphic order* should be immediately confirmed by a letter, in which the exact contents of the wire should be given together with all other details concerning the goods ordered.

When confirming an order all points included in the Order Note should be repeated, so as to make it clear that both sender and receiver of the order agree on all points. Thanks for having been granted the order and the expression of hope for future business are items with which one generally begins and ends any confirmation of order.

Refusals of orders should be sent without delay. Refusals may be caused either by goods not being in stock, or by the trader not having sufficient confidence concerning the solvency of his customer. In both cases, the letters of refusal should be worded in the most polite terms, as declining an order is not a method of furthering business connections.

A *trial order* is, as the words imply, an order given with a view to testing the quality and reliability of the goods offered. Goods sent on trial and not found satisfactory are returned at the sender's expense.

A *repeat order* is one for goods exactly the same as those ordered at some previous time. In such a case, there is no need to describe the goods again, parti-

cularly so if the time elapsed between the sending of the original order and that of the repeat one is not very long. It is sufficient to quote the number of the original order. In the event of prices or various other charges altering, as happens from time to time, this should be advised to the buyer before goods are despatched and unpleasantness caused.

An order for goods from abroad is called an *Indent*.

### 97. — Order for killed Turkeys and young Chickens.

FENCHURCH ST.

E. C. 3

November 5rd 193...

Messrs. TEODORU & FIU

Iași

Dear Sirs,

Your prompt reply of Oct. 22nd. is to hand, for which we thank you. We were extremely interested to hear of your recent improvements and factory enlargements, and of the installation of refrigerators, etc. Messrs. Harvey, Nicholson & Co. Ltd. have moreover spoken very highly of your firm, so that it is with confidence that we place the following order with you.

Will you, please, despatch by the S. S. „Titania“, leaving Constanța on November 29 th.,

2,000 lb. of killed turkeys, of an average weight of 15lb. a bird, and

1,000 lb. of young chickens.

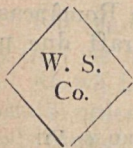
We note your price of 1/— per lb. f. o. b. Constanța. The birds should be frozen (at a temperature of  $-11^{\circ}$  C). We are not in a position to order live birds, as we have not the necessary accommodation at this end.

We cannot sufficiently stress the importance of your catching, at the latest, the Steamer „Titania“, as this is the last steamer which arrives in Southampton in time for the Christmas market. Moreover we have already arranged for the despatch of other goods by this boat, and should be obliged if, when your goods are ready for shipping, you would enquire of Messrs. Filipescu, „Magazinul de Coloniale“ Iași, whether they have anything to forward. Please have their package, which will only be a small one, included on your



bill of lading. I have already instructed these gentlemen to this effect, and they will communicate with you in time. Should their package be ready first, they will hold it over until your goods are due for shipment.

Please have our cases marked as follows:



1349 and upwards.

We trust to receive by return the confirmation of this order together with the invoice, less 2% cash discount, for the settlement of which please draw on us on safe arrival.

We recommend this order to your most careful attention and remain,

Yours faithfully,

p. p. WOOLSON, SMITH & Co.

Thomas Johnson

Foreign Dept. Manager

### 98. — Confirmation of Order for Poultry.

IASI

November 10th 193...

Messrs. WOOLSON, SMITH & Co.  
London

Dear Sirs,

Replying to your favour of Nov. 3rd., we beg to say that we have booked your esteemed order for which we thank you.

We have given instructions for its prompt and careful execution, and we shall do our best to see that this first order proves good value. We hope also that it will lead to further business between us.

You may rest assured that we shall not fail to catch the S. S. „Titania“, and before despatching we shall certainly communicate with Messrs. Filipescu.

We take this opportunity of pointing out that if you are still interested in Roumanian pâté de foie gras and perhaps also in caviare and other delicacies, we should be only too willing to furnish you with these goods, as we have now acquired large stocks of these commodities, of excellent quality, and at comparatively low prices.

Please let us know if these appeal to you, in which case we will make you a definite offer.

Should you desire the goods to be included in the „Tiania“ shipment, kindly cable for particulars.

Enclosed please find invoice, for which I have drawn upon you, less 2% cash discount, through Banca Românească. I should be obliged if you would give my draft due protection.

Yours faithfully,

p. p. TEODORU & FIU  
Export Sales Manager  
Ion Mihailescu

### 99. — Order for Hosiery.

BUCHAREST  
Str. Bărăției  
March 14th 195...

CROWN HOSIERY, LTD.  
Nottingham  
England

Dear Sirs,

We have studied your samples and booklets carefully and have chosen the following items as suitable to our market:

				<u>Retail price per garment</u>
No.	83.	100 prs.	Standard 3/1 rib. All shades. Medium Weight .	3/9
„	72.	200 „	7/2 rib. Various colours. Lighter Weight . . .	3/6
„	211.	50 „	Heavy Plain Seamless. All useful shades . . .	3/6
„	30.	50 „	Fancy socks. All shades. Small Check Pattern .	3/9
„	614.	12 „	Natural and Silver Grey shades. Medium Weight	15/-
„	41.	50 „	Silky Fabric (acetate silk & cotton) Lemon, Blue, Cream . . . . .	8/6

On receipt of the consignment we shall cover you for the amount, less our usual 25% discount.

Awaiting your confirmation of this order and its early execution we are,

Yours faithfully,

p. p. MAGAZINUL DE LÂNĂRIE  
„La Trei Stele“  
Vasile Sfetcu

**100. — Confirmation of Order for Hosiery.**

NOTTINGHAM

*March 22nd 195...*MAGAZINUL „LA TREI STELE“  
Bucharest

Dear Sirs,

We thank you for your letter of 14th. inst., and beg to say that we have noted the details of your order No. 215.

As we have a very heavy export mail, we are obliged to execute orders in strict rotation, and we regret that your goods cannot be despatched before the beginning of next week.

As usual we shall draw on you at one month's date for the amount of the invoice less your discount of 25%.

Thanking you, we are,

Yours faithfully,

p. p. CROWN HOSIERY LTD.  
Henry Takes

**101. — Order for Vacuum Cleaner.**

BUCHAREST

*May 2nd 195..*EMPIRE ELECTRIC CO. LTD.  
London

Dear Sirs,

I duly received your descriptive Folder D M 1531 P concerning your „Magnet“ electric household cleaners. After careful consideration I have decided to purchase one of these models including all the latest labour-saving attachments and appliances.

I enclose my cheque for £15. 15. 0, and note that you deliver franco Constanța. Please see that the machine is properly packed and despatched immediately.

Yours faithfully,

THEODOR ANGELESCU

**102. — Confirmation of Order for Cleaner and  
Despatch Advice.**

LONDON

*March 7th 195...*THEODOR ANGELESCU, ESP.  
Bucharest

Dear Sir,

We beg to acknowledge receipt of your esteemed order of March 2nd. for one of our „Magnet“ Domestic Cleaners.

We have despatched the cleaner by the S. S. „Britannia“ which leaves Southampton to-day, and we trust that it will arrive safely.

We feel confident that the machine will give you every satisfaction, and we will replace free of charge any breakage occurring in the first year of use.

Thanking you for your covering cheque, we are

Yours faithfully,

p. p. EMPIRE ELECTRIC Co. LTD.  
Basil Woodcock  
Export Manager

### 103. — Order for Fountain Pens.

CLUJ,

May 4th. 193..

MESSRS. L. G. WEATHERILL LTD.  
Kingsway,  
London W. C. 2.

Dear Sirs,

Having found out by experience that your „Royal“ British-made fountain-pen finds ready sales on our market, we are disposed to lay in a small stock, and accept your discount of 25%. We assume that your new £1 pens have the same large nib, generous ink capacity, and are as attractively mounted as those previously supplied.

Please send us by return:

40	„Royal“	£1 pens	—	men's size
40	„	£1	„	— ladies' size
20	„	10/—	„	— small size.

in all the latest colourings and with pocket clip attached.

We are sending you £20 deposit with the order and for the balance please draw on us at one month as usual.

Yours faithfully,

p. p. LIBRĂRIA MODERNĂ  
M. Iiescu

### 104. — Confirmation of Order for Pens.

LONDON,

May 9th. 193..

LIBRĂRIA MODERNĂ  
B-dul Carol,  
Cluj.

Dear Sirs,

We thank you for your kind order of 4th. inst., which we have duly booked, and which is being executed.

Our new large £1 pen is smart and efficient and is decidedly superior to any pen at present produced. It is designed on the latest lines and is of fine workmanship and high finish. We feel sure that you will have no difficulty in disposing of these pens on your market. They will be despatched in the course of to-morrow's post, and we hope they will reach you safely.

We thank you for your cheque of £20 and will draw on you at one month for the balance of the enclosed invoice, less your usual 25% discount.

Please honour our draft on presentation.

Awaiting the favour of your further orders, we are,

Yours faithfully,

p. p. L. G. WEATHERILL, LTD.

John Powell

Export Sales Manager

### 105. — Order for Umbrellas.

BUCHAREST.

STR. SMÂRDAN,

March 16th, 1935...

LONDON UMBRELLA Co. LTD.,  
London

Dear Sirs,

Will you please despatch 200 gross finest quality, pure silk-covered umbrellas, Cat. No. E. 46 and 47, (Ladies' and Gentlemen's). The frames must be of finest Sheffield steel, resilient and durable, to avoid snapping of ribs. The handles should be of sterling silver, plain and fancy, and the whole umbrella must be light, yet strong, and slim-folding when not in use. Please send a collection of the latest shades in blue, brown, grey and black, plain and striped.

These goods must be first class lines. We are sure that we shall be able to conquer this market if we create a good impression by our first delivery. We are accepting your quotation, but we hope that you will shade the price a little in the event of future orders.

Please despatch the goods by the first steamer leaving Southampton and add transport to Constanța to your invoice.

Yours faithfully,

p. p. MAGAZINUL GENERAL TABACOVICI  
I. Tabacovici

**106. — Confirmation of Order for Umbrellas.**

LONDON,  
*March 23rd. 193...*

MESSRS. TABACOVICI,  
 Str. Smârdan,  
 Bucharest.

Dear Sirs,

We beg to confirm your order for 200 gross of best silk umbrellas.

Owing to the recent heavy rains there has been a run on umbrellas, and some of the most modern stripes and fancies are out of stock at the moment. We are replenishing our stocks immediately, and the goods will be despatched as soon as your order has been made up. In any case we hope to catch Saturday's steamer from Southampton.

We regret to have to add that we cannot see our way to making any reduction at present or in the near future, as prices have been cut extremely fine, and only the smallest margin of profit has been left. As you will see for yourself, there is nothing cheap or shoddy about these goods, and they are worth every penny of the price.

We shall draw upon you for the amount of the invoice. Trusting to receive the favour of your future orders, we are,

Yours faithfully,

P. P. LONDON UMBRELLA Co.  
 Wilfred Fox

**107. — Order for „SUN“ Lamp. Enclosing Order Form.**

RĂȘEȘTI,  
 (Jud. ARGES)  
*March 14th 193...*

The BRILLIANT LAMP. Co. LTD.  
 London.

Dear Sirs,

I duly received your catalogue and price lists of the various models of your Brilliant Sun Lamps.

After a careful study of your literature I have found that these lamps will be suitable for our Children's Hospital. Your remarks on the use of Ultra-Violet Light for poultry keeping and in industry are also very interesting. As the hospital has its own small dairy-farm attached, which is large

enough to cover the needs of the hospital in eggs and chickens, we have decided to give the hanging lamp a trial in our incubators.

I enclose herewith your order-form duly filled-in, and I should be glad if you could despatch the goods with a minimum of delay.

Please insure the lamps against breakage at the rates you mention: i. e. 6/- per lamp.

I enclose my cheque to the value of £86. 10. 0 to cover cost of lamps, insurance and transport to Constanța, and a slight margin for packing.

Awaiting your earliest delivery, I am,

Yours faithfully,

(Mr) ION ANGELESCU

### ORDER FORM

Dear Sirs,

Please send to the address below, to work on the following Electric supply:

Alternating Current..

Voltage 100

~~Alternating Cycles~~

(You will find this information on the meter).

Please delete the line not appropriate.

Type No.		£	s	d
S 3	1 Brilliant Sun Lamp for Alternating Current.	18	10	0
	2 Pairs Extra Goggles — Adults . . . . .		12	0
G 8	10 " " " — Children . . . . .	2	17	6
G 9	5 " " " — Babies . . . . .		16	3
A 28	Treatment Timing Alarm Clock . . . . .		15	9
	Also:			
M 26	1 Lamp complete with Hood and Floor Stand			
	A. C. . . . .	43	0	0
H 61	1 Hanging Sun Lamp . . . . .	18	10	0
	Insurance . . . . .		18	0
	Packing . . . . .		10	6
		£	86	10 0

I wish:

To purchase this Lamp right out now

I enclose, £ 86. 10. 0.

Name: (Dr.) Ioan Angelescu

Address: Bucharest.

Signature:

ION ANGELESCU

**108. — Confirmation of Order for „SUN“ Lamp.**

LONDON

*March 23rd 193...*

DR. ION ANGELESCU  
Roumania

Dear Sir,

We are in receipt of your letter of 14th. inst., and we thank you for the order contained therein for Sun Lamps and Accessories. We have noted the details of your requirements and have put the matter in the hands of our Export Department. The goods will be carefully packed in oilcloth-lined cases and insured as requested, and we hope to despatch them in the course of a day or so. We thank you for the covering cheque enclosed to the value of

£ 86. 10. 0

Trusting that the goods will afford you entire satisfaction and awaiting the favour of your further orders, we remain,

Yours faithfully,

p. p. BRILLIANT SUN LAMP Co.  
Claude Gale

**109. — Trial Order for „SUN“ Lamp.**

EDGBASTON ROAD

Birmingham

*March 21st 193..*

THE BRILLIANT SUN LAMP Co., LTD.  
London

Dear Sirs,

I thank you for your catalogues and price lists, which arrived in due course. On perusal of the leaflets, I was struck by the simplicity of design and comparative cheapness of these lamps, and I should very much like to avail myself of the 8- days trial offer of one of them. The type I have in mind is No. 552, Direct Current Portable Sun Lamp, which I need for home treatment. I note that you include also a pair of high-grade tested Goggles, presumably of adult size, and pay packing, insurance and transport.

I enclose a cheque on Barclays Bank for £2, as deposit for the lamp, and the Trial Request Form as desired. If I am satisfied I shall complete the payment immediately and not on Hire Purchase Terms.

Thanking you, I am,

Yours faithfully,

EDWARD BROOKE



## 8- DAYS TRIAL REQUEST FORM

Please send me a BRILLIANT SUN LAMP (as mentioned over leaf) on 8- days trial.

I enclose a deposit of £2, and if I decide to keep the lamp at the end of 8 days I will complete the purchase by paying the balance of £10. 10. 0 for a Direct Current model or £16. 10. 0 for an Alternating Current model.

This is on the clear understanding that if I return the lamp in good condition to you, carriage paid, at the end of the above period, my deposit will immediately be refunded in full.

I will complete the purchase in Cash £ 10. 10. 0.

Signature: Edward Brooke.

Date: March 21st. 193..

### 110. — Confirmation of Trial Order and Despatch of Lamp.

LONDON

March 25rd 193..

EDWARD BROOKE, ESQ.  
Edgbaston  
Birmingham

Dear Sir,

We beg to acknowledge the receipt of your letter of March 21st. We thank you for your trial order of our Sun Lamp, No. 552, which we are having despatched at once f. o. r. well packed in wood shavings and a strong case, for which we make no extra charge. We enclose a pair of goggles of adult size with the lamp and trust that it will arrive safely.

We thank you for cheque on Barclays Bank for £2.

We are absolutely sure of the unrivalled quality of our lamps, and should your model have any flaw whatever, we shall correct this at once or change the model outright, or, as we said in our original offer, we are ready to take it back and refund your money without quibble.

Trusting that you will complete the transaction, we are,

Yours faithfully,

p. p. BRILLIANT SUN LAMP Co.  
Robert Baldwin

**111. — Order for Steel Cupboard.**

BUCHAREST

*May 2nd 193...*

„UNRIVALLED“ STEEL CUPBOARDS, LTD.  
London

Dear Sirs,

Please send me one of your compact steel fire-resisting cupboards, fitted with a three-way bolt which fastens the door at top, bottom and centre. I need such a cupboard for my stationery, files and ledgers. The shelves should be adjustable every inch, and the dimensions I require are:

78" x 24" x 18"

Should you not have these dimensions on stock please put this order in hand at once, and let me know how soon I can have the cupboard.

Enclosed please find a cheque for a deposit of £3, as I am not quite sure of the price for these dimensions, which please state clearly in your confirming letter. I assume that no extras will be charged for packing.

Yours faithfully,  
JAMES ROBERTSON

**112. — Reply to Order for Steel Cupboard.**

LONDON

*May 6th 193...*

JAMES ROBERTSON, ESQ.  
Bucharest

Dear Sir,

We thank you for your valued order of 2nd. inst., and regret to say that the size of cupboard you require is for the moment out of stock. This is a popular size and there has been lately a rush of orders for it, so that there is at present no stock on hand in the factory.

We could deliver a cupboard of

70" x 22" x 16"

from stock. Perhaps you would be willing to accept this one in the circumstances, in which case we should despatch it immediately on receipt of your further instructions and the balance due.

If, however, you specially require the dimensions you stated, we shall put it into work at once, but as there are back orders to be executed, although they are working over-

time at the mills, we cannot promise to despatch for at least a fortnight.

With reference to prices we quote:

£ 4. 5. 0 for the smaller size, i. e. 70" x 22" x 16" and  
£ 4. 12. 6 for the larger size, i. e. 78" x 24" x 18".

We have calculated the prices very closely and our margin of profit on these goods is so slender that we really cannot afford to include a case without charge on so small an order. We are obliged therefore to make a small charge of 5/— for the packing.

Thanking you for your cheque of £ 3 and awaiting your further instructions, we are,

Yours faithfully,

p. pro. „UNRIVALLED“ STEEL CUPBOARDS, LTD.  
Thomas Boyd

### 113. — Definite Order for Steel Cupboard.

BUCHAREST

May 11th 193...

„UNRIVALLED“ STEEL CUPBOARDS, LTD.  
London

Dear Sirs,

I received your letter of 6th. inst., for which I thank you. I am sorry to hear that the size I require has run out, and as I am particularly keen on having just this size, which I calculated would contain my largest ledgers easily, I am prepared to wait a fortnight until you are in a position to deliver again. I confirm the order therefore for a cupboard of:

78" x 24" x 18" and I enclose a cheque for £1. 17. 6 to cover the balance and the packing, and await the delivery of the cupboard in due course.

Yours faithfully,

JAMES ROBERTSON

### 114. — Order for Gardening Implements.

LONDON

March 28th 193...

Messrs. WALLACE JONES & Co.  
Tool Manufacturers  
London

Dear Sirs,

We are much obliged for your letter of 22nd. inst., enclosing details of various gardening tools and implements.

After perusal of your booklet I have decided upon the following as a small trial order:

One „Ironclad“ Garden Roller, with double cylinder, smallest size 14" × 14", price 33/—, and

The „Speedy“ Lawn Mower, price for 10 blade size, £1. 4. 0, and

Complete set of Garden Tools 13/6.

Any reference are of course superfluous, as we ask you to apply to Messrs. Finch & Co. 17, City Road, E. C. 1, our London agent, for settlement of invoice.

We note you deliver from stock c. i. f. customer's port and we await the delivery of the goods with the least possible delay.

Yours faithfully,

P. P. MAGAZINUL GENERAL MARINESCU & FIU  
V. Teodoru

### 115. — Confirmation of Order for Garden Tools.

LONDON

April 7th 193..

MAGAZINUL GENERAL MARINESCU & FIU  
Bucharest

Dear Sirs,

We beg to confirm having booked your order of 28th. ult. for:

1 „Ironclad“ Garden Roller	at	33/—
1 „Speedy“ Lawn Mower	„	24/—
1 Complete Set Garden Tools	„	13/6
	Total	<u>70/6</u>

and will apply to your London Agent, Messrs. Finch & Co. for settlement of our invoice.

Your order has already been put in hand and will be despatched in the course of the week. We feel sure that the present shipment will be found excellent value, and we are convinced that there is a great opportunity to work up a good trade in our gardening tools in your country. We hope to be favoured with a larger order in a short time, and look forward to a continued and prosperous business between us.

Yours faithfully,

P. P. WALACE JONES & Co.  
Gerald Taylor

## 116. — Order for Textiles.

CRAIOVA

May 25rd 195...

W. MILLER, ESQ.  
London, W. 1.

Dear Sir,

I am in receipt of your samples and price lists, for which I thank you. Please make a note of the following order and kindly see that it is made up exactly as requested. If any of the lines are out of stock, do not substitute another article without first consulting me. Please pack the goods in waterproof lined cases and despatch by the Steamer „Bengal“, leaving Southampton at the end of the month.

Article	Quantity	Width	Colour	Retail price per yd
Homespun.	50 yds.	56	fawn	12/6
Cheviot.	2 × 50 „	56	brown & grey mixtures	8/9
Tweed.	3 × 50 „	56	grey, brown, blue	16/9
Serge.	50 „	56	navy blue	16/1
Flannel	2½ × 50 „	25	grey, cream	3/6

I accept your trade discount of 30% + 1½% Cash discount within 15 days, or please draw on me on despatching the goods at three months.

Thanking you and awaiting your invoice, and trusting to receive the goods promptly, we are,

Yours faithfully,

p. p. POSTĂVĂRIA „ELEGANȚA“  
C. Ionașcu

## 117. — Confirmation of Order for Textiles.

LONDON

May 30th 195...

Messrs. POSTĂVĂRIA „ELEGANȚA“  
Craiova

Dear Sirs,

We have received your esteemed order of May 23rd for the following articles, all of which are in stock at the moment:

Article	Quantity	Width	Colour	Retail price per yd
Homespun.	50 yds.	56	fawn	12/6
Cheviot.	2 × 50 „	56	brown & grey mixtures	8/9
Tweed.	3 × 50 „	56	grey, brown, blue	16/9
Serge.	50 „	56	navy blue	16/1
Flannel.	2 × 50 „	25	grey, cream	3/6

Your instructions re package and delivery shall be carried out, and the invoice sent in due time.

Yours truly,

W. MILNER

### 118. — Delay in Delivery of Goods ordered.

COVENTRY

June 24th 193...

Messrs. CHRISTESCU & HARNAGEA  
Craiova

Dear Sirs,

We thank you for your valued order of the 12th inst. and in reply beg to say that we cannot execute same, as we cannot do B. 60 Velveen unless you are prepared to wait 7—8 weeks for delivery. This is a special cloth made to meet the Roumanian Government's requirements, and we do not stock it, as it would not sell for any other purpose. We therefore beg to suggest that you take our MIX quality, which we have supplied to you previously.

If this is satisfactory we should be pleased to go ahead with your order, which we have acknowledged on separate form, and immediately you confirm it we will put the goods into work.

Yours faithfully,

FOR. R. WILSON Co. LTD.  
Walter Hepburn  
Export Manager

### 119. — Order for Shirtings incomplete. Substitute proposed.

NOTTINGHAM

June 10th 193...

FRATI GEOROCEANU  
Cluj

Dear Sirs,

With reference to your order for 50. pieces H. H. H White Shirtings, we regret to inform you that we can only

supply 30 pieces, and that we are not re-making this quality at the present time.

We should like to know what the substitute is you would accept to replace this, as possibly one of the other qualities we have in stock may be considered suitable.

Waiting to hear what you may decide on the matter, we are,

Yours faithfully,

p. p. The THREE COUNTIES LINEN Co.  
William Kemp  
Export Manager

### 120. — Execution of Order impossible.

LEEDS

Sept. 4th 193...

VASILE MITESCU, ESQ.  
Cernăuți

Dear Sir,

With reference to your order of the 29th ult., we regret to say that we cannot supply you with the measuring tape to put inside each piece as requested by you. We shall be obliged, therefore, to omit doing this, our method, of course, being altogether different from your measuring tape methods.

We shall be glad to hear from you at your convenience.

Yours faithfully,

p. p. BROOKE, COMSTOCK & Co. LTD,  
Harold Smith

### 121. — Change in Price due to Difference in Quality.

MANCHESTER

Nov. 1st. 193...

GHEORGHE ALEXIU ESQ.  
Braşov

Dear Sir,

We beg to say that we are unable to make up in time the 12 pieces Nos. 1321, 1367, 1389, in the quality you ordered, as it would mean dyeing specially, and we therefore ask you to confirm the order on the standard quality at 8/1 per yard instead of 7/9. As you are wanting urgent delivery and the difference in price is not great, we hope you will send us instructions to proceed with the order on this basis.

Yours faithfully,

p. p. The LANCASHIRE TEXTILE Co. LTD.  
Percy Shields  
Manager

## 122. — Delay in Execution of Order explained.

BRADFORD

Dec. 22nd 193...

ION GAVRILESCU ESQ.  
Sibiu

Dear Sir,

We beg to report that the Mill has wired to us that owing to the Xmas holidays their arrangements have been upset, but they are hurrying things along as much as possible, and hope to despatch within the next 10 days. Please excuse this unexpected delay.

Trusting that this shipment will prove as satisfactory as the preceding one, we are,

Yours faithfully,

p. p. The BRADFORD WORSTED CO. LTD.  
Henry Sykes  
Foreign Sales Manager.

## EXERCISES

1.— In answer to a letter accompanied by sample case containing various growths and qualities of wines, place an order with Mr. Costică Veleanu, Bucharest, for:

12 doz.	1st grade Drăgășani	white table wine.
12 "	" "	red Dessert "
12 "	Vălea "Călugărească	" " "
12 "	" "	white table "

Give precise instructions regarding packing, case — marking, delivery, and accept terms c. i. f. London. Offer to cover invoice by cheque on arrival of goods.

2.— Send a repeat order from a petrol society here to England for 1,000 Kg. charcoal to be used for Petrol refining, enclosing sample and demanding similar or better quality. State delivery required. To be invoiced as before. Emphasize urgency.

3.— Write a telegraphic order from Liverpool to a Roumanian Corn Exporting Co. for 250 tons of barley at 11/ — per ton to be shipped c. i. f. per S. S. „Britannia“ not later than March 20th. Make the wire as short as possible, but understandable.

4.— Write a telegraphic order for part of the job lot of table cloths, napkins and handkerchiefs of pure Irish Linen offered at 25% off catalogue prices. (See Letter No. 81).

5.— Write to your agent requesting him to buy on your account 12 very fine Roumanian rugs of various sizes and colours,



preferably quiet shades. Give details of your preferences. Total value expended not to exceed £ 200. Goods to be packed carefully in American cloth, insured, and despatched by steamer from Constanța. Ask for detailed invoice.

— Send an order for „Rational“ Razors in reply to the letter No. 89 addressed by the English firm to the Farmacia „Victoria“, Str. Lipscani.

7. — Send an order for one of the „Dominions“ 4 bank portable typewriters, chromium plated, giving all details of model desired, stating clearly prices, terms and delivery requirements. (See Letters Nos. 65 and 64).

8. — Write an order for a solid steel safe, complete with cash drawer and keys, stating clearly your requirements as to dimensions, fittings, price, packing and delivery.

## COMPLAINTS AND CANCELLATIONS.

It sometimes happens that goods delivered do not correspond to those ordered. Either the quality is not according to sample, or the quantity is other than that ordered, or the design different, or the delivery term not kept, or the packing has resulted in breakage, etc., in all of which cases claim has to be made for indemnification or allowance.

If for the first time after a long period of satisfactory business there is cause for complaint, it stands to reason that this should be treated mildly, if possible even overlooked.

In the case of repeated causes of complaint or where great loss is involved, however desirable it is to reach an amicable settlement, this becomes very awkward and sometimes impossible, so that great tact is required in the writing of such letters, and in no case should abusive language be used.

Goods may be completely refused and placed at the disposal of the sender if they do not tally in every detail with those stipulated in the order, and in some cases an order may be cancelled entirely. If the delivery of goods is delayed, for example, such goods may have missed the market and consequently are of no use. If goods are invoiced at higher prices than those mentioned in the confirmed order, the buyer will not accept them. If goods are different from those ordered, they may be returned at the expense of the seller and exchanged for the right ones. The smooth running of trade depends upon the careful adjustment of little differences. It is not seldom that by a very polite an-

swer and an acknowledgement of one's mistake a trader has won back a most irritable customer, and has even made him regret the strong terms of his letter of complaint.

Orders may also be cancelled owing to unforeseen circumstances arising after the sending in of the order, for which neither party can be held responsible. The imposition of new customs duties, the restriction of import and export by new legislation, accidents by fire, floods, etc., may render it impossible to hold one to previous agreements, and both buyer and seller should submit to such unexpected developments with the best possible grace.

Thus complaints and cancellations give rise to a wide range of correspondence, including the very mildest up to the firmest and most emphatic of business letters.

### 123. — Complaint re. Cretonne.

BUCHAREST

*June 25th 193...*

The BEDFORD UPHOLSTERING Co. LTD.  
Birmingham

Dear Sirs,

We were surprised to see the kind of cretonnes which you sent us in your last consignment. The designs are not those chosen and the quality is poorer than sample. We cannot offer such goods to our customers, who know what they want, and who pay a high price for good English cretonnes. We found the previous consignment also not quite up to the mark, and when we complained you promised that there should be no repetition of the occurrence. We cannot therefore accept this present consignment and must place the goods at your disposal. We shall warehouse them free of charge in our storerooms, pending your instructions, and if that meets with your desires we shall try, of course, to find customers for them at a price as high as they can fetch.

Please dispatch the goods originally ordered by return, letting us know immediately by wire whether you will be

delivering as per sample. We were very embarrassed at the delay, being at a loss to explain to our customers the reason for the non-delivery of the right goods, as we had also no explanation from you, which is unaccountable.

Yours faithfully,

p. p. GALERIILE VICTORIEI  
Ion Beiu

### 124. — Reply to Complaint re. Cretonne.

BUCHAREST

June 30th 195..

GALERIILE VICTORIEI  
B-dul Academiei  
Bucharest

Dear Sirs,

We beg to confirm our wire of today which ran as follows:

„Original goods dispatched“,

which we hope you duly received.

We apologize sincerely for the mistake of our forwarding clerk in sending the wrong patterns and a poorer quality than ordered. The writer was absent and the forwarding clerk, who is comparatively new to the work, confused two orders, because of a similarity in the names of your own firm and of another customer. It was most unfortunate and we regret it heartily. We have therefore personally attended to the matter and have to-day dispatched the goods per express.

We should be extremely obliged if you could dispose of the consignment you have on hand at a price of 30% below invoiced price. We are very grateful to you for your kindness in warehousing the goods free of charge, and hope you will not be burdened with them for long.

Should you not be in a position to sell the goods within a month, please let us know, when we will send you our instructions regarding them, and will credit you with a small percentage for warehousing.

Assuring you that it is the last time that this will occur and relying on your kindness in overlooking the matter, we are, dear Sirs,

Yours faithfully,

p. p. BEDFORD UPHOLSTERING Co. LTD.  
Edward Mason  
Export Manager

## 125. — Complaint about Fruit.

LONDON

September 28th 193...

FERMA „ALBINA“  
Judeful Arges

Dear Sirs,

We received your last two transports of walnuts and apples respectively, despatched on August 3rd.

We regret very much to have to say that the quality and appearance of both nuts and apples were far below sample. The nuts were smaller than promised and were not even properly cleaned.

When we first saw them we felt inclined to place the whole shipment at your disposal. Then, on consideration of our previous business relations, we cleaned and sorted them, and sold the better ones at the price you stipulated, while for the rest we could only obtain about 50% of that price. Had they been of standard quality, we should have had no difficulty at all in realising top prices, as Roumanian nuts are generally known to be of good quality and flavour. As for the apples, we were extremely disappointed with the shipment. About half of them were quite brown to the core, and only about a quarter still in their original perfect condition. This may be due to faulty packing or to the fact that your goods trains are perhaps not fitted up with trucks specially cooled to 2° C for the conveyance of fruit. Whatever the cause, it is not worth while trying to work up a regular business in this line, if fruit does not arrive in saleable condition. We beg you, therefore, to pay particular attention to this item and, if you wish to retain our custom, to make it your business to see that we shall not be put to further inconvenience in this way.

Please consider the remainder of the order as cancelled if you cannot guarantee its quality. We find on calculating the value of the spoiled fruit that the loss on these goods is £ 30.

We enclose debit note herewith and we await your cheque to that amount.

Yours faithfully,

p. p. WARWICK & HARDING  
Mark Powell

## 126. — Reply to Complaint re. Fruit.

CURTEA DE ARGES

October 13th 193...

Messrs. WARWICK & HARDING  
Fruit Importers  
London

Dear Sirs,

We received your letter of the 25th. inst., and were greatly disappointed to hear that this last shipment was unsatisfactory. The nuts were, we agree, rather on the small side, but the quality was none the less first class.

We are, however, at a loss to understand how it was that the apples arrived in such a bad state, and can only assume that the damage happened in the hold of the ship. We are perfectly sure that they were packed in good condition here.

You may rest assured that we shall give our most careful attention to the packing henceforth, and hope to satisfy you in all particulars. It is true that our trains are not provided with special trucks for the preservation of fruit transports, but as the temperature in our country at this time of the year is now fairly low, and as we shall have the fruit first cooled and then packed, we believe that there is no danger of its being spoiled in that way.

We enclose our cheque for £15 and would ask you to reconsider your claim on us for the loss of the fruit, as we feel that we are not entirely responsible for the occurrence. The transport was covered by an insurance policy, and we think that it is only fair that you should address yourselves to the Insurance Co. for the remainder since, as we said, we are of the opinion that damage occurred in the ship's hold.

We should not care to have relations strained because of such a trifle, and, should the Insurance Co. refuse to do anything in the matter, please let us know, and we shall see what we can do.

We have put in hand the remainder of your last indent and shall despatch very shortly.

Assuring you of our most careful attention to sorting and packing, and apologizing again for the inconvenience this matter has given you,

We remain, dear Sirs,

Yours faithfully,

P. P. FERMA "ALBINA"  
N. Vulpescu

## 127. — Complaint re non-delivery of Coal.

June 20th 195...

The LANCASHIRE COAL & COKE CO. LTD.  
Warrington  
Lancashire

BUCHAREST

Dear Sirs,

We see ourselves forced once more to complain of the delay in delivering the charcoal as promised. The goods should have been here on May 15th., and it is now June 20th., and there is no sign of them. This is the third delivery which has been behind time this year. Unfortunately, it has occurred twice with the same firm, and we have serious doubts as to whether the firm will pass us further orders. We are at a loss to understand the cause of these delays. We know that yours is a modern factory, equipped with up-to-date machinery, with its own private railway siding and every facility for quick despatch to the docks. You say there has been a change in the executive staff of the Export department, but surely this cannot involve great changes in the running of the section.

We have definitely lost two important customers and are jeopardizing our chances of winning over another from the competitive firm. This new customer was extremely satisfied with the sample as to density and absorbing capacity, but if he can obtain no more than the sample, it is hardly likely that we can secure his permanent custom. Our old customers know, as well as we do, that the Lancashire Coal & Coke Co. is one of the most reliable in England, but even the most patient of our old customers are beginning to grow restive at these continued delays. As you are aware, large quantities of quality charcoal are needed in the petrol refinery business, and if their stocks are so low that they must replenish them from our competitors for lack of sufficient supplies from England, then it is a very bad look-out indeed. Once the competitors get a footing in the market, there will be no holding them back. The difference in quality is not so great as to warrant their putting up with faulty and unpunctual delivery.

We beg you therefore once again to do your utmost as regards keeping delivery terms. We should be sorry if, after our long connection, we should see ourselves forced to change our delivering house.

Yours faithfully,

p. p. FULGER S. A.  
G. Roseanu

**128. — Answer to Complaint re. Non-delivery  
of Charcoal.**

WARRINGTON

*June 28th 193...*S. A. FULGER  
Bucharest

Gentlemen,

It was with the greatest regret that we learnt of the inconvenience to which you were put by the delay in our last shipment of charcoal, even more so as it was not the first time that this has happened to your customer. This time it was scarcely our fault, as there has been a strike in our district, where engineers, factory hands and transport workers all came out. The industry of the district was at a complete standstill for 14 days, and you can imagine the inconvenience and loss involved. The men came in a week ago and we have rushed through our most urgent orders by having night and day shifts working. We have tried to execute the foreign orders in strict rotation, and hope to be able to ship your goods at the end of this week. We beg you to explain the extenuating circumstances to your customers and assure them of our prompt delivery in future.

Apologizing again for the trouble we have caused you and relying on the favour of your future orders, we are, Gentlemen,

Yours truly,

p. p. The LANCASHIRE COAL & COKE Co. LTD.  
Edmond Curtis  
Foreign Sales Manager**129. — Complaint re Last Account Sales.**

LONDON

*June 22nd 193...*ILIE MUNTEANU Esq.  
Bucharest

Dear Sir,

We were very surprised to learn that the sales were only 41 000 lei, as we understood that you had plenty of stock to sell that week, and we draw your attention to the fact that unless sales average approximately 600,000 per week we shall have difficulty in meeting our liabilities later on.



When you were here you said you could easily sell goods for one million lei per week if you had the stock; now that the stock has arrived it is most important that it should be sold as quickly as possible.

We notice that only three travellers appear to have been sent out, and we assume in view of your letter No. 10. that it was through lack of stock. Mr. Jones will no doubt refer to this when he sees you.

In future, if stocks have arrived and you have insufficient money to clear them, please cable this office to avoid further delays. As I have already pointed out, we were under the impression that you had ample funds to pay duties on goods already despatched.

Yours faithfully,

P. P. WILLIAM POLLAND & SON  
William Polland

### 150. — Complaint re Accounts.

LONDON

June 16th 193..

ION ILIESCU ESQ.  
Iași

Dear Sir,

Upon looking over the figures of the returns which you have sent us and checking up the delivery of orders, we find that there is a considerable difference between the total of the weekly sales and the amount despatched, as you will see from the attached figures.

Whilst we realise that you may not always be able to despatch in the next week the whole of the goods ordered in any one week, we would expect you would do this in the course of the week following, and thus the amount of the goods despatched in any week would approximate to the sales reported.

You will, however, see from the attached figures that for the 4 weeks from 3rd to 24th May you reported sales aggregating 1,200,000; the goods despatched between 5th and 31st May only amounted to 882,000 — a shortage of nearly one third. What is the explanation?

When we receive the reports of sales we naturally assume the figure given represents sales which will actually be made, otherwise all our records are misleading, and we shall await your explanation with anxiety.

We understand orders are sometimes not accepted by you for various reasons, but that these should average nearly 100,000 a week suggests that travellers are very careless as to whom they sell, and you should take this matter up with them very seriously.

Your letters 111 and 112 received and we shall expect the weekly telegram on Tuesdays in future. As no telegram has come in today we assume you have already started to do this.

Yours faithfully,

THOMAS JACKSON

### 131. — Reply to Complaint re Shortages in Goods.

MANCHESTER

March 6th 195...

Messrs. IANCULESCU ȘI FII  
Galați

Gentlemen,

We are in receipt of your esteemed letter with regard to shortages in goods sent to Roumania on Dec 18th last.

It is with very great regret that we learned that the cutting of the piece resulted in an apparent shortage of 2 1/2 yards, and we immediately instituted enquiries in the quarter concerned. We were informed there by our Head Packer, a man who has been with us over thirty years, that he measured the bolt personally and guarantees its length to have been 60 yards 3 inches, as per length note included with the other documents. The bolt was then very carefully measured and checked by an independent maker-up and packer before being sent, and, although we should not like to suggest anything in the nature of careless cutting on the part of your salesmen, we feel bound to assure that any loss of length must nevertheless have occurred during cutting. As you are no doubt aware, from your long experience in the trade, it is very difficult, even for skilful cutters, to obtain 60 yards in cut lengths from a sixty yard piece, unless the lengths are measured very exactly and at a reasonable tension. Such a thing as „thumb“ measure can make quite an appreciable difference in a full piece. As regards tension, retail customers are naturally so eager to get their full length, and rather more than less, that salesmen will often give a little over in order to avoid unpleasant though groundless complaints.

Should you feel that this explanation is not satisfactory, please let us know, and as the loss involved represents a very small amount, we should be prepared to give you the benefit of the doubt.

We are, Gentlemen,

Yours faithfully,

p. p. ARTHUR SINGLETON & SON

Arthur Singleton

Managing Director, Export Dept

### 132. — Order for Waterproofs Cancelled.

BUCHAREST

*June 20th 195...*

SOMERVILLE RUBBER Co. LTD.

London

Dear Sirs,

We beg to confirm our wire of to-day, which ran:  
„Cancel Order 5,000 Waterproofs“.

We regret to have been obliged to do so, as owing to unexpected import restrictions recently imposed here, this article has been allowed a very small quota, which has already been covered.

We hope you were not greatly inconvenienced by this cancellation, as you said yourself that you had not these goods in stock, had to put them in hand and they could not be ready for a fortnight. We may perhaps obtain an authorization for other of your goods, and shall be very glad then to make good your present disappointment.

We trust that these restrictions will be in force only for a short period, so that we shall be able to resume our normal transactions.

Yours faithfully,

p. p. NEGREANU & FI

C. Manolescu

### 133.—Cancellation of Order for Waterproofs Accepted.

LONDON

*June 27th 195...*

Messrs. NEGREANU & FI

Bucharest

Dear Sirs,

We are in receipt of your esteemed favour of June 20th., and were sorry to hear that you were obliged to cancel your order for 500 Waterproofs.

We realize that it is through no fault of your own that this has occurred, and that the only thing to do is to hope for better times.

We take this opportunity of informing you that we have just issued a new catalogue. We are sending you a copy under separate cover, together with samples of the new lines. Should you be in the market for any of these articles, we should be extremely glad to hear from you.

Yours faithfully,

P. P. SOMERVILLE RUBBER Co. LTD.  
Anthony Fenning

### 134. — Cancelling one Order and giving Another.

BUCHAREST

June 20th 193...

WHOLESALE SUPPLY Co. LTD.  
Manchester

Dear Sirs,

With reference to our order of May 15th. for 6,000 pairs woollen socks, which you promised to send by return, we beg to cancel the order definitely as, owing to this unaccountable delay in delivery, the opportune moment is passed, and we have missed the market for these goods entirely.

Will you please send us instead 2,000 woollen bathing costumes in all ladies' and children's sizes Cat. Nos. A 101-110, and 2,000 pairs bathing drawers in all men's sizes, Cat. Nos. 463-469, all to be of best quality, fast colours, unshrinkable yarn and in the latest styles. If the goods are not despatched within seven days from receipt of order, please consider the order ipso facto cancelled also.

In spite of the great inconvenience you put us to, we send this present order on the grounds of our long connection, and hope to hear your explanation of this matter.

Please confirm this order by return of post, and we shall honour your draft on receipt of the goods.

Yours faithfully,

ION PĂUNESCU

## 135. — Accepting of first Cancellation, second discussed.

MANCHESTER

June 27th 193...

ION PĂUNESCU ESQ.  
Bucharest

Dear Sir,

We have received your letter of June 20th., cancelling your order of March 15th. for 6,000 pairs of socks.

We cannot sufficiently express our regret at having been unable either to fulfil your order in time, or at least to let you know beforehand of our inability to do so. A terrible fire broke out on our premises and destroyed a large part of the stock and many of our books, which accounts for our not letting our customers hear from us.

We are sorry to say that we shall not be able to execute your present order either, and it will be some time before the business is re-established on its original footing. If you can give us a period of, say, 4 weeks, we feel sure that we shall have so far restored order as to be able to fill orders from abroad. If, however, you are pressed for the goods, we cannot hold you to the order, though we should be sorry to lose it.

Again expressing our sincere apologies for the delay and inconvenience caused, and awaiting your early instructions, we are,

Yours truly,

P. P. WHOLESALE SUPPLY CO. LTD.  
George Groom

## 136. — Cancellation of Petrol Order owing to Prices.

LONDON

June 30th 193..

INDUSTRIA PETROLIFERĂ „COLUMBIA“  
Ploesti

Dear Sirs,

We are very astonished to note that in spite of our statement that we should not accept goods invoiced at the old high prices, you have nevertheless invoiced the last shipment at prices 10% above those stipulated. American offers in oils are far below yours, and as there is no difference whatever in the quality, we cannot bring ourselves to pay 10% more than our competitors for the same type of goods. As the goods have already arrived, we will not return

them. but we are bound to cancel the remainder of the order. namely for 2 tank cars of kerosene, 2 of benzine, 3 of residium and 2 of lubricating oil. We have already covered our wants for this amount from America. as we were pressed for time and desired to benefit by the low prices ruling in the American market.

Please draw on us for the value of this shipment, and we shall honour your draft on presentation.

Yours faithfully,

P. P. JOHNSON, SYKES & WARDLOCK, LTD  
Vincent Stuart

### 137. — Acceptance of Cancellation of Petrol Order.

PLOESTI

July 6th 1931.

Messrs. JOHNSON, SYKES & WARDLOCK, LTD.  
Motor Oil Importers  
London

Dear Sirs,

In reply to the cancellation of your order we beg to enclose herewith a cutting from the financial paper „Argus“ of the day when we exported the goods to you. As you will see the prices are stated in pounds sterling per metric ton and we have scribbled in the translations of the various terms written in Roumanian, which you would not be able to understand.

Perhaps the prices you realized in America were the result of a sudden slump or a fall in the dollar. It is quite understandable that the rise in our prices is the result of an increase of prices in the market.

Naturally we cannot keep to prices a month old, or we should soon lose our hold on the international market. We cannot refrain from saying that it is hardly fair to cancel the remainder of an order with us simply because Russian dumping or American slump prices have given a temporary benefit of 10%. Such prices cannot prevail and we are quite sure that even in those countries prices will soon soar far beyond those we quoted, when you will perhaps see your mistake.

We hereby accept your formal cancellation of the remainder of the order.

Yours faithfully,

P. P. INDUSTRIA PETROLIFERĂ „COLUMBIA“  
Petre Grigoriu

## 138. — Cancellation of further Orders for Silk Goods.

LONDON

Nov. 12th 193...

Messrs. TEODORESCU, S. A.  
Bucharest

Dear Sirs,

Your letter of the 20th inst. received with enclosures, and we return herewith bills accepted, as requested.

Meanwhile we are sorry to say that we were greatly surprised at the enormous increase in the duty reported, and regret you did not wire us about it, as we might have been in time to prevent the sending off of the pieces advised. We are not prepared for such a change in the duties and ask you therefore to cancel any further orders for silk goods.

As regards the pieces already despatched, if we cannot sell them at cost or over, we shall be obliged if you will allow us to return them carriage paid.

We await to hear from you on this point.

Yours faithfully,

P. P. BEECHAM WARD & Co. LTD  
James Crawford  
Secretary

## EXERCISES.

## Complaints.

1. — Write a complaint regarding a shipment of 250 tons of maize and 300 tons of wheat. Give grounds with reference to quality (impurities, rust) and to storing in ship (leakage, mildew) and express your disappointment and your decision not to accept such shipments in future. Write the reply.

2. — Write a complaint to a manufacturer regarding a despatch of ready-made acetate silk lingerie, stating that customers are bringing goods back to the shop everyday, complaining that the goods fall to pieces at the first washing. Goods were probably boiled too long in dyeing process. Sale of these goods has been stopped, for the sake of firm's reputation.

Write the letter, enlarging upon the complaint, and asking for replacement of the goods. Write the manufacturer's answer, expressing his willingness to replace the faulty goods and asking for details of unsold stock.

3. — Write a letter to a manufacturer of domestic china, complaining that in the last lot 10% of the whole was broken owing to faulty packing. Goods examined by railway officials before removed, to prove statement. Claim 10% reduction by cheque or in kind, or by credit note, and demand greater care in arranging straw, woodshaving and sawdust in crates in future. Write the reply.

4. — Complain of a delivery of Elastics, which must have been old stock, as they are perished. State that customer places goods at manufacturer's disposal and awaits instructions and fresh supply. Write the reply.

5. — Write an answer to Complaint No. 129 re Last Account-Sales.

6. — Write the letter the answer of which is Letter No. 151 re Shortages in Goods.

#### Cancellations.

1. — Write cancelling an order for 2 cwt. tea, as the original customer has gone bankrupt and cannot take over anything, and middleman does not wish goods left on his hands. Express your regret and assure the exporter of your endeavour to make loss good. Write the reply.

2. — Write a complaint to a Scotch firm that their rugs were inferior to previous lot. Give details as to defects, such as colours not fast, shrinkable material, etc., etc.... Return goods, which were sent C. O. D. and cancel order. Agent does not dare to put them on sale. Write a reply accepting the cancellation and offering better goods in exchange.

3. — — Following on various complaints of quality and delivery of Roumanian produce, an English firm of caterers cancels an order for wine, which was an item in a large indent, and refuses to make a further trial of this firm's goods, all the more so as the previous wine shipment was also bad (muddy appearance, sour flavour, unsettled). Write a very apologetic reply, explaining the causes of the various complaints (new staff, sources of supply changed, etc.) and ask for a last trial.



## AGENTS.

Mercantile agents are appointed to represent their employers and to act on their behalf in various commercial transactions. Commercial travellers, brokers, factors, commission and forwarding agents, etc., all assist in the conduct of trade. It is through them that enquiries about the real state of affairs may be made, customers found, conditions of sale obtained, contracts of buying and selling effected, shipment, forwarding, warehousing and insurance of goods transacted. The correspondence between the principal and his agents is therefore of the highest importance.

The duties of a traveller are chiefly to call on old and prospective customers, and by submitting samples and patterns to them to try to obtain new orders for his firm. A traveller represents his firm and has authority to make contracts of sale. He must be well-acquainted with the tastes of the public in the district he works, so as to know exactly what goods would be likely to find a sale. He must also know as much as possible of the financial standing of the customers in that district so that, by accepting an order, he should not cause his firm financial inconvenience. He may sometimes be entrusted to accept payments and to settle claims, in which latter case he is required to deal with much tact and firmness. One of his duties is the sending in of clear, precise reports of his activities as often as agreed upon. When acting abroad for his firm, he must have the ability to understand foreign mentality and to deal with foreign customers. As he has no goods consigned to him, the traveller receives a fixed salary and, generally, a small commission on orders placed through him.

A commission agent is similar to a commercial traveller in that he has no goods consigned to his care, he undertakes no collection of accounts or following up of back payments. Unlike the traveller, he has the agency of various articles from different firms, though, of course, he cannot represent more than one firm in any one article. He remains in one place and has therefore the opportunity and, in fact, the obligation of knowing his customers thoroughly from the commercial and financial point of view. Like the traveller, he submits samples, works the customers, takes orders, transmits them to his principal, writes reports and looks after the general interests of his principal. For this he receives a commission on all sales effected through him. Sometimes he is required to guarantee the fulfilment of the engagements entered into by his customers, in which case he receives an extra percentage, called a *del credere* commission.

Trade was formerly, and still is occasionally, carried on *on consignment*, that is, goods are entrusted by the seller, the consigner, to the agent, the consignee, the latter having to attend to the advertising, to sell the goods in his own name, to receive payment, to send account sales to his principal as well as the money due, after deducting his own expenses and his commission. This method, though convenient when the consignee is a trustworthy man, has this disadvantage that no control whatever can be exercised by the consigner over the consignee's activity, and thereby sometimes involves much risk and actual loss.

### Various kinds of Agents.

A *factor* is a commission agent who buys and sells in his own name for a principal.

A *broker* is a middleman whose business is to esta-

blish a connection between buyer and seller. For this he receives a commission on the ensuing transaction.

A *stockbroker* deals in the money market, buying and selling stocks and shares, bills of exchange, etc.

*Shipbrokers* deal in the buying and selling and chartering of ships, the procuring of cargo, etc.

*Produce brokers* act on behalf of their employers on produce exchanges.

*Insurance brokers* effect marine insurance.

*Auctioneers* sell goods by public auction and are generally paid by the seller.

*Shipping and Forwarding agents* undertake to collect and forward goods for their employers.

*Warehousing agents* receive goods for the purpose of storage.

*Underwriters* are commercial agents who, in return or a certain commission, take on themselves the buying of shares, in the event of no other buyers coming forward.

### 139. — Application for Post as Traveller.

BRADFORD  
Wood Street  
May 24th 195...

Messrs. JAMES ACKWORTH & Co. LTD.

Wine Importers

Leeds

Dear Sirs,

Having heard through a friend that there will shortly be a vacancy in your firm for a traveller in Roumanian and Hungarian wines, I beg to offer you my services.

I have travelled 10 years for a firm of Wine Importers, Messrs. Brooke and Hillcock, Ltd., 10, New Street, Manchester, who have imported wines from France and the Rhine Valley for many years, and who, owing to the depression in the branch and the high prices of these quality wines, were obliged to dismiss their travellers and restrict their sales to Manchester and district. I have a thorough knowledge of the branch and a wide circle of customers in the North of England, and I am convinced that I could do a

large turnover for you. I am prepared to travel for you full time, with a salary of £3 per week,  $\frac{1}{2}\%$  commission on all sales, a petrol allowance for my runabout and hotel and restaurant expenses.

I should be very grateful to hear from you and to receive some indications of the terms upon which you would care to give me the post.

Awaiting the favour of your esteemed reply, I am,

Yours faithfully,

J N WATERFORD

### 140. — Reply to Application.

LEEDS

May 25th 193..

JOHN WATERFORD ESQ.  
Bradford

Dear Sir,

We thank you for your letter of yesterday's date, duly to hand. It is true that we are in need of a traveller with large experience in the North of England, but as the wine business in England is, as you know, mainly a season business, beginning roughly about November and ending towards Spring, we are on the look-out for a half time traveller, who will travel in the Winter, working up the Christmas trade beforehand, and who will then be willing to help with correspondence and minor bookkeeping in our head office in Leeds during the summer.

We were favourable impressed by your long service with such a good firm as that of Messrs. Brooke and Hillocock, and we should be prepared to engage you for a trial year. We have felt and still feel keenly the competition of this firm in the Manchester district, and we are sure that as you have so long competed against us, you will be in an excellent position at present to compete for us.

Your terms seem reasonable, but we think it preferable to discuss them and other questions in an interview, and to that end we beg you to visit us in our headquarters at 14, Highgate, Leeds, on Monday 29th. If this day is not suitable for you, please write and let us know, at the same time fixing any date for next week.

Yours faithfully,

p. p. JAMES ACKWORTH  
J. Ackworth

LEEDS

May 30th 193...

JOHN WATERFORD ESQ.  
Bradford

Dear Sir,

Further to our interview of yesterday, we have pleasure in sending you duplicate copies of the terms and conditions of our agreement. We beg you to sign both copies and to return one of them to us, retaining for your own files the one which we have signed.

Yours faithfully,

p. p. JAMES ACKWORTH, Co. LTD.  
J. Ackworth

AGREEMENT between Messrs. James Ackworth & Co. Ltd., 14 Highgate, Leeds, and John Waterford Esq., 19, Wood St. Bradford.

1. — Mr. John Waterford is appointed traveller for Messrs. James Ackworth & Co. Ltd. for a trial period of one year, during which time he agrees not to represent any other firm of wine dealers.

2. — Mr. Waterford will visit customers in the North of England regularly every month from November 1st. until April 30th., and the rest of the year he will spend in the Leeds head office of Messrs. Ackworth & Co. Ltd., where he will work as correspondent and assistant book-keeper.

3. — Mr. Waterford will take orders for the firm, as per samples.

4. — Mr. Waterford is not authorized to sell goods at prices above or below those stated in the price list.

5. — Mr. Waterford will accept payments from customers and will give signed receipts, counterfoils of which, signed by the customer, are to be sent to the firm every week.

6. — Mr. Waterford will report to the firm once a week as to his progress and transactions, and will at the same time send in the money he has collected.

7. — Should complaints arise, Mr. Waterford is authorized to settle them on his own initiative, unless they are of a nature which renders the intervention of the head office essential.

8. — Messrs. Ackworth & Co. Ltd., agree to pay to Mr.

John Waterford the sum of £ 3 per week, and  $\frac{1}{2}\%$  commission on all sales effected in the districts he visits, further the sum of 15/- per day for hotel and restaurant expenses and £1 per week petrol allowance. The firm also agrees to pay for all garage repairs for damage to the car, incurred while on the firm's business.

9. — Mr. Waterford will take up his duties in the Leeds office of Messrs. James Ackworth & Co. Ltd., on Monday, June 5th. at 9 a. m.

10. — At the end of the trial year, should both parties agree to continue on the same basis, termination is then subject to one month's notice on either side.

Drawn up in duplicate and signed,

p. p. JAMES ACKWORTH Co. LTD  
J. Ackworth  
\* John Waterford

#### 141. — Application for Agency.

BUCHAREST  
June 15th 193...

BRITISH CHEMICALS, LTD.  
Liverpool

Dear Sirs,

While in Vienna on business, I met your Austrian agent, Mr. Edward Fox, who suggested that an agency in your lines in Roumania would be of profit to your firm. We discussed the matter at length, and Mr. Fox advised me to write direct to you about it. Should you be interested in this agency, Mr. Fox is willing to write himself, and let you have his opinion of this business as well as full information about my standing.

I have a well-established commission agency business in chemicals, and I have represented chiefly German houses hitherto, but the new commercial arrangements with this country compel me to seek further sources.

There is sure to be a good outlet in Roumania for your goods, and as I have a wide connection among only the best houses, you can be perfectly certain of running no risk in appointing me as your agent for this country.

Your early reply will oblige,

Yours faithfully,

ION APOSTOLESCU

**142. — Favourable Reply to Application for Agency.**

LIVERPOOL

June 22nd 193..

ION APOSTOLESU ESQ.  
Bucharest

Dear Sir,

We are in receipt of your letter of 15th inst., for which we thank you.

We were interested in your proposal to represent us in Roumania, as we have ourselves for some time realized that there are large possibilities of placing our goods there, and have already considered the advisability of an agency in that country. Your offer is therefore opportune.

We are also pleased to hear that you have spoken with Mr. Fox, in whose judgment and experience we have implicit faith.

Please let us have your bankers' and other references and say if you would agree to take over the del credere and give us the right to use your firm as „Case of Need“ on all the drafts we shall issue on our customers in Roumania.

We assume that you are prepared to lay down the agency of your German houses, and not to represent any competitive firm dealing in our lines, while you are acting as our agent.

Our usual terms are 2% commission and 1% del credere on all invoices for indents sent either direct to us or through the agent.

We are prepared to make good your out-of-pocket expenses, incurred in connection with the running of this agency, such as stamps, tips, brokerage, warehouse charges, travelling expenses, etc. We shall give you a free hand in the settlement of such questions as dealing with goods placed at our disposal by customers, representing us in legal actions or in bankruptcy cases etc.. Settlements will take place every three months, i. e., on the last days of March, June, September and December, and we shall be obliged to receive every fortnight a very detailed report of your transactions and prospects in the country, as we have absolutely no experience of Roumanian customers and no knowledge of the possibility of developing our trade there.

Should you agree to these terms, we should appoint you

as our sole representative in Roumania for a period of at least three years, beginning on August 1st. 193..., and subject to three months' notice on either side after the expiration of the term.

Yours faithfully,

p. p. BRITISH CHEMICALS, LTD.  
Export Managers  
F. Falkland

### 143. — Acceptance of Agency.

BUCHAREST  
June 25th 193...

BRITISH CHEMICALS, LTD.  
Liverpool

Dear Sirs,

I was very glad to receive your letter of 22nd inst., and to hear that you fall in with my proposal and agree to appoint me as your sole agent in Roumania.

My long experience in this trade before taking up your agency, and my extensive connections all over the country, will ensure the successful working of the business. As to my financial status, I beg to refer you to the:

Banca Românească, Str. Smârdan.

„Sun“ Insurance Co. Ltd., Bucharest, B-dul Brătianu  
Messrs. Jonescu & FII, Iron Importers, Str. Bărăției.  
which with Mr. Fox's reference will, I hope, furnish sufficient guarantee of my ability to make good any losses incurred by taking over the del credere.

I agree to your terms and beg you to send me your formal signed contract in duplicate, one of which I shall return duly signed.

I hope that you will furnish liberal samples of all your articles, as customers in this line always order as per sample.

I await your price list and bind myself to adhere strictly to the prices mentioned therein.

Yours faithfully,

ION APOSTOLESCU



**144. — Answer to Application for local Agency.**

(See Enquiry Letters Nos. 20 and 21)

BIRMINGHAM

*February 2nd 193...*Messrs. ALEX. POPESCU & SONS  
Bucharest

Dear Sirs,

We are in possession of the Humber Motor Agent's reply to our enquiry regarding your firm, and we received the best possible information about your work and connections. We are all the more pleased as we shall have to maintain in Roumania a permanent stock of tyres to the value of 1,000,000 lei and as our business entails the collecting and handling of large sums of money.

We should be glad if you would let us have details of the situation of your premises in Bucharest, accommodation possibilities, and particulars of your connections in the provinces.

Other Roumanian firms have solicited us for this agency, also giving us very favourable references regarding their status. We have never yet dealt on so large a scale with Roumania, so you will understand our hesitation in choosing an agent for this large undertaking.

Please state your terms and your possibilities of pushing our goods in your country.

Yours faithfully,  
p. p. DUNHILL MOTOR WORKS, LTD.  
Henry Swinton

**145. — Answer from Prospective Agent giving particulars.**

BUCHAREST

*February 7th 193...*DUNHILL MOTOR WORKS, LTD.  
Birmingham

Dear Sirs,

We are in receipt of your letter of 2nd inst., and are extremely gratified to hear of the favourable reply given by the Humber Motor people to whom we referred you. We can proceed to tell you of our work and prospects here, now that our friends have given you some idea of our standing.

We have been representing the „Daimford“ Motor people for about 20 years, and we are now known throughout

Roumania as the leading firm in this trade. We have a large shop and garage on the B-dul Brătianu, one of the principal thoroughfares of the city, and our showrooms are spacious, well lighted, and fitted with plate-glass windows.

We have 12 branches in larger provincial towns and also three travellers, whose business it is to collect orders from all parts of the country not served by a provincial branch.

We have a capital of 10,000,000 lei, which is a sufficient guarantee for your consignment with us, and we also beg to refer you to the Banca Românească, who will give you any particulars desired regarding our financial status.

Our terms are 5% commission on the amount of the invoice, copy of which with the account sales will be rendered to you monthly.

We have a very satisfactory arrangement with the „Europa“ Steamship Co., of which you may share the facilities when shipping the goods, as well as with the „Sun“ Insurance Co., from whom we get special rates.

We anticipate no difficulty in pushing your make on the Roumanian market because of our thorough knowledge of the business, our extensive sales organisation, and also because we find your retail prices reasonable, so that we can guarantee an initial turnover of, say, Lei 500,000 a month, and hope to double this within one year.

We have given you some indications of the way in which we are prepared to work for you, and await your esteemed reply. If you are prepared to grant us your agency, we should be glad if you would enclose a formal contract, on the lines we have laid down, without further loss of time. In order to give the business a fair trial, we should like to stipulate for a three years' contract.

Awaiting your reply with interest, we remain, dear Sirs,

Yours truly,

ALEX. POPESCU & FII

### 146. — Appointment of Agent.

BIRMINGHAM

Messrs. ALEX. POPESCU & FII  
Bucharest

February 22nd 193...

Gentlemen,

We thank you for your letter of 7th inst., and we are glad to say that we are willing to appoint you as our agents on the conditions you mentioned. Enclosed please find dupli-

cate copies of the formal contract, of which you will kindly sign and return one to us.

It is only fair to agree to a period of duration of three months for the contract, after which time the contract is subject to a notice of six months on either side.

We are sending by separate post price lists and publicity literature, placards, posters and other advertising matter, and await your instructions regarding the Steamship & Insurance Companies.

Looking forward to a long and mutually profitable connection, we are, Gentlemen,

Yours faithfully,  
p. p. The DUNHILL MOTOR WORKS, LTD.  
Export Manager  
W. J. Blythe

### 147. — Order to Buying Agent.

JAMES SMITH ESQ.  
Agent  
Galatzi

JAFFA  
Palestine  
June 20th 193. . .

Dear Sir,

Your last consignment arrived safely, and, thanks to the good quality of the timber, we were able to dispose of it almost immediately.

We must say, however, that, in spite of what you told us about the recently founded cartel, we were rather astonished at the prices of 36/-per cub. metre for narrow planks and 42/-per cub. m. for the wide, an increase of almost 10%. We should like to ask you to try and realize rather lower prices than these, if we are to develop this trade, which seems very promising.

There is a good market for Roumanian timber here and we should not like to be handicapped at the outset by paying greater cost prices than the competition.

Our present requirements are for 2,000 cub. metres of timber, usual dimensions, for orange boxes. Should you see your way to despatch the shipment at once we should be obliged, but if this is impossible, please hold the shipment over until our next indent arrives, and then despatch them together.

Yours faithfully,  
p. p. BLITHE & WATKINS, LTD.  
Timber Importers  
W. Brixan

### 148. — Reply of Buying Agent to Order. Advice of Despatch.

GALATZI

June 30th 193. . .

Messrs. BLYTHE & WATKINS, LTD.  
Jaffa

Dear Sirs,

On the very day I received your letter I was fortunate enough to be able to benefit by an auction sale recently held here for the disposal of a bankrupt stock. I secured the goods you required at the low price of 32/-per cub. m., which was an absolute bargain, so much so that I took advantage of this opportunity and bought 8,000 cubic metres on my own account, which I am ready to let you have at the old prices. I had no time to cable and ask for a definite increase in your indent as the opportunity would have passed.

Should you desire to participate in this bargain, please cable at once, as I shall have not the slightest difficulty in getting rid of it.

I despatched your original indent of 2,000 cub. metres by S. S. „Arabia“, which cleared the port this evening, and have arranged for insurance. The goods bore the usual marks and were numbered 821—890. I have drawn on you as usual.

Awaiting your further instructions, I am,

Yours faithfully,

JAMES SMITH  
Agent

### 149. — Urging Despatch of Goods.

BUCHAREST

March 7th 193. . .

UTILITY EXPORT Co. LTD.  
London

Dear Sirs,

I wrote to you the day before yesterday sending you a large order from „Stela“, which I begged you to ship by next steamer sailing on March 14th. I should like to emphasize the urgency of this shipment, as the customer rang me up to-day to say he is in great need of the goods. You realize of course that we should do our best to meet him, in view of the previous good business we have done with him. Please

cable the word „Shipping“ on receipt of this letter, if you can despatch the goods ex stock immediately. If this is not the case, please cable the earliest possible date of shipment.

Yesterday I called on „Fulger“ and obtained a trial order for 20 of our Patent Boot-wipers. I am told that these will be distributed among clubs, schools and other institutions, and I have no doubt that this trial will lead to important orders, as, though boot-wipers are not well-known in Roumania, ours will take the public fancy on account of its simplicity and durability.

These customers find it however rather expensive, and you would help me by putting me on your lowest possible terms for larger quantities.

Yours faithfully,  
JON BĂDULESCU

### 150. — Advising Impossibility of Quick Despatch.

LONDON

March 10th 1915.

JON BĂDULESCU Esq.  
Bucharest

Dear Sir,

Your letter of the 7th inst. is to hand. Re. „Stela“, we cabled to day as follows:

„SHIPPING MARCH 26th.“

We cannot despatch these goods ex stock and, while fully realizing the importance of this customer, we regret that March 26th is the earliest possible date of shipment, and even for that date it will be a great rush. We shall be glad if you would impress upon this customer the advisability of not putting off the ordering of new supplies until he has almost run out of them.

We confirm the trial order for 20 Patent boot-wipers, and hope that this will lead to large business. In order to increase your margin, we are prepared to let you have an extra 3% discount on orders of over 100.

This first twenty boot-wipers for „Fulger“ will be despatched with the goods for „Stela“ by the S. S. „Britannia“, sailing on the 26th from Southampton.

Awaiting your further reports, we are,

Yours faithfully,  
p. p. UTILITY EXPORT CO. LTD.  
Arthur Beardsley

Correspondence between The London Supply Co.  
and its Roumanian Branch the „Furnitura Englezească“

I. Letters written by the London house, and signed by  
the Manager, Mr. Charles Tate, to the Roumanian house.

151. — Security required from Agent before  
Appointment.

CITY ROAD  
London E. C.  
May 20th 193...

J. LEWIS ESQ.  
Strada Popa Tatu  
Bucharest

Dear Sir,

We are most anxious that business should be started in Bucharest as quickly as possible and are greatly disappointed to learn that Mr. Dănescu declines to accept the terms you proposed, the real point of difference being, we understand, his refusal to mortgage his house as security. For what purpose are you asking for such a security? Is it against possible default in payments on the part of customers, or is it against stock which you intend him to hold, or against any money he may collect, or against the instalments to be advanced for the motor car, in case 40% of the commission due to him does not equal the instalments?

If it is required against customers' defaults, cannot these be sufficiently guaranteed by a Bond of Mr. Dănescu and some other responsible party for a certain sum of money, as we think that it is asking overmuch of any man to mortgage his house against other people's bad debts. We understand that the conditions of sales were to be that on receipt of the goods the customers paid in cash the first of 4 or 5 instalments, and at the same time gave us bills, accepted by himself and wife, for the next instalment, and a similar bill at one month's interval until the goods are paid for. If this is cor-

rect then it appears to us that the position could be adequately covered without necessitating a mortgage on Dănescu's house, and we hope a compromise may be arrived at quickly to get the business going. If the customer could be induced on the receipt of the goods to give us a series of monthly bills covering the whole of the instalments, then our risk is a nominal one.

If the guarantee is required against stock, which however will probably not be entrusted to him, then his own guarantee of a certain sum, backed by that of another, is, we think, adequate.

If against money he may collect, as we understand this is limited to the amount of the first instalment, that again should be sufficiently covered by the suggested guarantee.

If against the motor-car, which we understand belongs to us until he has repaid the instalments, a monetary guarantee would suffice so long as it is made quite clear that the title to the ownership of the car remains with us until the last instalment is paid.

We hope these remarks may enable you to get Mr. Dănescu to accept the Agency without any further delay, and you might even yourself go and visit him and settle the business, as you realize how important it is to push sales up quickly.

Yours faithfully,

p. p. The LONDON SUPPLY Co. LTD.  
Charles Tate  
Director

## 152. — Terms agreed on between Principal and Agent.

May 30th 193...

ION DĂNESCU ESQ.  
Bucharest

Dear Sir,

I am instructed to advise you of the following resolutions of the Board, passed at the Meeting on the 16th inst., and to require you to note the same.

*Agent's Travelling Expenses.* The Chairman having expressed the opinion that it was desirable to fix a scale for these, it was decided after full discussion that when engaged on the business of the Company an Agent, unless otherwise decided, should be allowed £1-10-0 a day for hotel and incidental

expenses in addition to the second class Railway fare and sleeper when travelling to and from Bucharest.

*Orders for goods.* As it was important that the Board should have knowledge of all contracts entered into on behalf of the company, it was decided that all orders for goods required by the Bucharest branch should be sent by you, as the resident agent in Bucharest of the London Supply Co., to London. In case of approval, the London office will then instruct you to order the goods for the account of the London Supply Co., who will afterwards invoice the same to the Bucharest branch at the prices specified by you.

*Terms of Payment.* Having considered the proposal you discussed with our President, the Directors decided that all goods supplied to the Bucharest branch should be paid for as follows:

One fifth of the amount of the invoice 1 month after date of invoice.

The balance by four equal payments on the same day of each succeeding month, thus completing the whole payment within six months from date of invoice.

*Banking Accounts at Bucharest.* It was agreed that a deposit account and a current account should be opened in the name of the Company with the Banca Romanesca at Bucharest, as discussed by you and our President, and that the necessary instructions to the Bank be forwarded to you together with the certified signatures of the Directors for this purpose.

I enclose herewith the necessary letter of instructions to the Bank, together with legalised signatures for you to hand to the Bank, and I hope that I shall hear from you in a very short time.

Yours faithfully,  
p. p. The LONDON SUPPLY Co.  
Charles Tate  
Director

### 153. — Re Travellers.

June 1st 193.

Dear Sir,

We are in receipt of your letter No. 163.

You say that six travellers can cover all the ground. Are you quite certain that you have tapped every place possible? It seems to us that Roumania is a very large area for six men to cover in one month.



Are you satisfied that every traveller is pulling his weight, also that every district visited is producing the maximum results?

We received your telegram this morning saying sales were 280,000. This is very disappointing and we feel that something must be radically wrong for such poor results to be obtained.

Is Mr. Ionescu exercising sufficient supervision over the travellers and are the travellers doing a full day's work or are they being slack?

We would again remind you that you said, some time ago, that 500,000 a week was perfectly simple.

We were very glad that the amount of instalments received has increased and hope that it will continue to do so as we are still one and a quarter million lei in arrears.

Yours faithfully,

. . . . .

#### 154. — Re Despatch of Handkerchiefs.

June 6th. 193...

Dear Sir,

We have today forwarded under separate cover a full range of Handkerchiefs from Textile Union together with a price list giving the *prices at which we will invoice them to you*, should you require them, i. e. with our 20% allowed for.

To arrive at your selling price you will have to add carriage and duty plus your own profit and commissions. You might consider a smaller profit than 10% if it will result in a large turnover.

We do not know how the prices will compare with goods purchased locally but we hope you will be able to make the handkerchiefs a cheap and attractive line.

We would be glad to hear from you the price at which they would sell well, in case we can make a special price in order to ensure large sales of them.

Please write us as soon as you can on this matter.

Your letter 103 with enclosure just received.

Yours faithfully,

. . . . .

P. S. Price list  
of handkerchiefs  
enclosed herewith.

**155. — Re Bark tanned Leather.**

June 29th 193...

Dear Sir,

Having come across some samples of bark tanned leather from Burma the other day, as well as some boots, also from there, which I considered very fine, I think that there should be a good trade in Roumania to be done in these. When you come over you will be able to see them, but I am writing to-day to suggest that before you leave you should make yourself acquainted with the prices and all other information with regard to this trade. I know that a lot of boots and shoes are imported from Czecho-Slovakia but these are, I think, cheap low-grade goods. The Burmese articles are really high grade, and there is no doubt in my mind they would wear well and give lasting satisfaction. What you should get to know is sizes and fittings, shapes, etc. What about riding boots for Officers or the Cavalry? I think we could quote well for a really durable and good article of this kind.

Please think about it and get ready to go into the matter when you get here.

Yours truly,

.....

**156. — Re Duty.**

July 19th 193...

Dear Sir,

With further reference to your letter 155 and our letter 177.

*Re. Singleton goods.* On further investigation it appears that the 210 lei per yard duty paid by you is very nearly ten times the duty paid per yard by us on the Waterproof materials we have sent you.

The present day duty works out at about 22 lei per yard which is all we could be asked to pay.

Furthermore, over and above the price of the material and the duty, you must make allowances for 60% profit to us before estimating your own profit.

After taking all these factors into consideration it appears to us that it is not worth our while purchasing the goods.

Yours faithfully,

.....

**157. — Re Half-yearly Statement.***August 3rd 1915. . .*

Dear Sir,

Your letters Nos. 158 &amp; 159 received.

*Re. No. 158.* Samples of each length from Parkinson were sent to you; please let us know if you have received them.

We have heard from Peterson's today and they hope to despatch all pieces of Leatherettes and Cotton Covert this week.

We have received the half-yearly statement from the Banca Romaneasca and we note from this that the two cheques sent to you for signature and drawn on the Deposit Account for 200,000 Lei and 150,000 Lei respectively were not paid into the Current Account. We presume that you have used this money for duties and office expenses, but point out that you should have let us know that you had drawn this money for Current Expenses, as we were under the impression that this amount (350,000 Lei) was still available for duties. We suggest that in future when you receive a cheque from us drawn on the Deposit Account, the money should be paid into the Current Account straight away and drawn out again by you as you require it, since by this means we can keep account of money available for use by you for duties.

Yours faithfully,

**158. — Re Purchases. Enclosing Invoices.***Aug. 18th 1915. . .*

Dear Sir,

Your letters /79 and /80 received.

We assume that you purchased six half-pieces of cloth so as to have a larger range, Is this so?

We enclose amended invoice No. 55, and also a credit note for the stock you had in hand when the prices were reduced.

We also enclose our invoices Nos. 56, 57, and 58 together with the Bills of Lading, Length Note and original invoice from Textile Union.

Yours faithfully,

*Enclosures*

Bills of Lading in Duplicate.  
 Length Note.  
 Original Invoice.  
 Our invoices 55, 56, 57, 58.  
 Credit note with statement attached.

**159. — Re Supply of Materials.***Aug. 30th 193...*

Dear Sir,

Your letter 153 received.

We have communicated with Messrs Wilson, who are supplying the materials you ask for as soon as possible. We have also written to Messrs Hurst giving them your rubberizing instructions. We have only ordered 6 pieces as stated in our letter 81.

We expect they will be despatched in 3 weeks' time, at the earliest, so that you should have them in stock by 31st Sept. We would point out that this is the shortest possible time in which delivery can be made as they have to be dyed to your special colour. If standard coloured were taken by you, the goods could probably be despatched very much quicker.

We enclose some of Messrs Wilson's standard patterns for your future guidance. Would these not do in future?

The Velteen B. 70/9359 which you asked for previously takes 7/8 weeks to make, as you will see from copy of their letter enclosed. Fortunately they have B. 1/A. 6230 in stock but they require 10 days to dye this to your colour.

Your telegram dated 17th giving week's sales received. We were rather disappointed at the small amount sold but hope to have larger sales now that the agency is satisfactorily arranged.

The collections of instalments last week appear very small in proportion to what is owed to us.

Yours faithfully,

**160. — Instructions re Purchases.***Sept. 5th 193...*

Dear Sir,

Your letters Nos. 101 and 102 received.

*Re. Tablecloths.* We were very surprised to learn that you had already purchased a supply, as authority to do so

was never given to you, and our instructions regarding the purchase of goods were perfectly clear.

Please see that this does not occur again.

We wired you today as follows: —

„Authorise purchase few tablecloths also miscellaneous“  
„goods not exceeding two hundred pounds“.

We do not know what the „miscellaneous“ goods are and would be glad if you will give further details when asking for goods in future.

Will you please send us a list giving the dates of all holidays in Roumania up to December 31st next.

We have not received any receipts from Messrs „Fulger“ and would point out that these were asked for some weeks ago.

Please obtain these at once and forward them to London.

Yours faithfully,

.....

#### 161. — Re Purchases from Roumanian Market.

*Sept. 10th 193...*

Dear Sirs,

Letters 145, 146, 147 and 148 received.

We approve proposed purchases as follows:

Coloured Shirtings	50,000 lei.
Silks.	100 000 „
Suitings etc.,	500,000 „
Blankets etc.,	60,000 „

With regard to pullovers etc. previously authorised we are surprised to learn that the firm are not satisfied with our credit.

With regard to the local purchases authorised above, these in addition to the Overcoatings etc., previously authorised, will supply all your present requirements, and therefore the limit with regard to buying up to £200 is now withdrawn and any future purchases for replacing above goods as sold must be approved by us before buying.

The orders now placed and sanctioned will give you a large and varied stock which should enable you to expand sales, and we rely upon you to see that we shall not be disappointed in this.

We have also despatched you per s. s. Victoria, which left Southampton on August 25th ult. 4 dozen each Damask Table Cloths in 2 sizes and 3 designs 24 dozen in all.

48 dozen Damask Napkins of each of the 3 designs = 144 Doz.

20 dozen White Linen Hand Towels.

4 dozen each Fancy Turkish Hand Towels in 3 colours, 2 sizes and 3 qualities = 72 dozen,

Samples will be forwarded.

Yours faithfully,

### 162. — Re Banking Account, etc.

Oct. 25th 193...

Dear Sir,

We have to thank you for your two letters of the 18th inst., and enclose herewith invoices Nos. 4—10 inclusive, covering all goods purchased for the F. E. to this date, with exception of Wilson's which is standing over as mentioned in your letters.

*Shipping Documents.* We note what you say under this heading.

*Banking Account.* We note that you have transferred to our account the sum of Lei 884,432 which tallies with the amount of the Bank's advice to us, which we have since received.

*Regarding progress made.* We are pleased to note what you say and await the invoices for the purchases you mention.

When next writing we shall be glad to hear what progress you may have made with your negotiations in relation to the Government contract.

Yours faithfully,

### 163. — Re Invoice.

Oct. 27th 193...

Dear Sir,

Enclosed we send you our Invoice No. 43 together with the manufacturer's invoice for these goods, one copy of which please return O. K. when the goods arrive, as usual.

We are pleased to say these goods are being shipped by Saturday's boat and trust to hear that they have arrived in good order.

Yours faithfully,

### 164. — Enclosing Documents.

*Oct. 29st 195...*

Dear Sir,

We enclose herewith under Registered Cover the following Documents relating to the consignment of Handkerchiefs from Textile Union.

1 Original Bill of Lading.

Commercial Union invoice in Duplicate.

Our Invoice No. 75 in quadruplicate.

The other Bill of Lading will be forwarded tomorrow.

Yours faithfully,

### 165. — Enclosing Invoices

*Nov. 2nd 195...*

Dear Sir,

Enclosed we send you the following invoices:

Original invoice A. & J. Wright together with our invoice No. 11.

Two copies invoice from Textile Union with our invoice No. 12.

Invoice No. 13. for insurance.

Please check original invoices with goods and return same to us initialled O. K. for payment, retaining one copy for reference as arranged.

You will observe that in accordance with our arrangement we have invoiced the goods to F. E. at 60% higher than cost.

We are waiting B/L from Scherer of Rotterdam and as soon as received will post same to you.

We are anxiously waiting for the report of trading during the past three weeks.

Yours faithfully,

## 166. — Re Instalments

Nov. 10th 193...

Dear Sir,

*Re. Instalments.* On attached slip are the amounts due to us to date according to our books, which show the instalments received up to Oct. 24th inclusive.

This is approximately £ 675, and is made up of instalments from one month to six months overdue.

We quite realise that a certain amount of delay in payment is inevitable, but at the same time it seems quite inexcusable that some of the instalments should be as much as 4, 5 and 6 months in arrears.

We know you are constantly worrying the cashiers for the arrears, but we would also point out the importance of taking very *stringent* measures to ensure that present and future payments are kept right up to date, otherwise they too will fall in arrears, and we shall have great difficulty in collecting them, and furthermore the amount outstanding will become a far more serious matter than it is at present.

There is no excuse whatever for any cashier to fall 3 months behind, let alone six months, therefore we suggest that it would be advisable to report one or two of those who are badly in arrears as an example to the others.

The money certainly is coming in faster, but do not forget that the amount due is also increasing, so that it ought to come in still faster. The most important point is to see that a far larger percentage of what is due is collected.

If strong letters from you do not have the desired effect, it is up to you to take other steps to collect the arrears.

You, as our sole representative in Roumania, are solely responsible to London for keeping payments up to date, and we must ask you to see that the present position is very substantially improved.

Yours faithfully,

## 167. — Forwarding Agents' Letter explaining Delay

HULL

Messrs. The LONDON SUPPLY Co. LTD.  
190 City Road, E. C. 2

July 10th 193...

Dear Sirs,

We have pleasure in referring to our conversation of Saturday last with reference to the shipments to Bucarest, and



would beg to inform you that we have now received a reply from our Manchester office on this subject.

They inform us that two cases were duly collected from the Textile Union Ltd., Manchester, on the 6th ulto., and were despatched to Hull on that date. Unfortunately, the motor vehicle had a break-down and did not arrive in time to connect with the steamer. In the ordinary course of events the goods would have been despatched by the following week's steamer on the 12th idem. but owing to the bad weather prevailing this steamer was unfortunately delayed and did not actually sail until the 18th idem. Special instructions were given to our Danzig Agents to accelerate the re-forwarding of this consignment, and our Manchester Office are obtaining a further report on this subject.

With regard to the 26 bales from Messrs. Hurst's, these goods were duly collected by our Manchester office on the 20th ulto., and were shipped per the s. s. „REWA“ to Danzig on the 21st ulto.

Regarding the 4 cases from Messrs Singleton of Bradford, our Manchester office cannot trace having dealt with these, and it is possible that they were forwarded through the medium of Grimsby Hamburg Line, and with whom our Manchester friends are communicating.

We very much regret the delay in connection with the two cases, but which we would beg to assure you is most unusual, the service to Hull generally functioning in an extremely satisfactory and reliable manner.

We are, Dear Sirs,

Yours faithfully,

FOR A. SCHERER LTD.  
A. Scherer

II, — *Letters written by the Roumanian house, and signed by the agent, Mr. Ion Dănescu, to his London principal.*

**168. — Re Financial Position**

*April 24th 193. . .*

Messrs. LONDON SUPPLY Co. LTD  
190 City Road  
London E. C. 2

Gentlemen,

We beg to point out to you our present financial position.

Our credit at the bank stands at 106,928 Lei, and owing to holidays this sum will not be increased to any extent. Our obligations next Saturday are as you see heavy and will swallow up practically all this amount. We may be able to manage the following weeks from money brought in and sent by postal orders, but we may not have sufficient money to pay duty etc. on the covers coming from Wilson's. We can however await the arrival of these and wire you in the event of our not having the necessary money.

The item on the budget for Sherer is for freight etc. (not duty) on the material we have lying in bond here. This amount is due to them at the beginning of May.

Yours faithfully,

. . . . .

**169. — Re Travellers' Work.**

*11th Sept. 19. . .*

Gentlemen,

We beg to enclose herewith the list of holidays asked for in your letter No. 73 of the 5th inst.

Having gone carefully into the matter we are of the opinion that it will be best in future for the travellers to report here on Mondays and commence their journey on the Monday evening, as we are afraid some do not start on the

Sunday evening but travel on Monday morning at our expense. They can deal with customers much better on Tuesday mornings and will remain in their districts until Saturday evening. This would alter the sending of our wire, and we should be glad to hear that you agree to this being despatched on Tuesday mornings instead of Mondays.

Your letter No. 74 of the 6-th inst. just to hand, also registered packet containing the handkerchiefs for which we thank you. We will go carefully into this matter and will write you further in the course of a day or so.

Yours faithfully,

. . . . .

**170. — Stock exhausted. Demand for new.**

*14th Sept 195...*

Gentlemen,

Our stock of whites is now exhausted, and as we have only the 27 pieces coming forward, asked for in our letter of 31st Aug. last No. 102, will you please order from the Textile Union the undermentioned, 50 pieces of each to be delivered as soon as possible, the remainder to await our instructions.

100 Pieces quality BB 80 cm. wide, each piece to be 30 m. long and marked „Superior“ not FF as before.

100 pieces quality DDD 1 m wide each piece to be marked „Excellent“ and to be 30 m. long.

Will you please impress on the Textile Union that we wish the lengths to be a complete 30 m, as the last lot were in two parts, also to stamp each piece as before with the sign of the two sheaves of corn, as agreed on.

We shall be obliged if you will forward us a further supply of this paper as we are running short.

Yours faithfully

. . . . .

**171. — Insufficient Staff. Demand for Extra Man.**

*22nd September 195...*

Gentlemen,

We beg to inform you that we now have a travelling staff of seven, consisting of six provincial travellers and one inspector, but owing to the Jewish holidays this week we

shall not be in full swing until Thursday next. One of the new men we engaged has been canvassing Bucharest for a few days and has been successful in securing orders to the value of 60,000 lei, but owing to the necessity of sending the men where they can collect as well as sell, we have placed him in the provinces for the time being, but would ask you to permit us to engage another man to take his place so that he can work Bucharest alone. This would only entail an extra expense of 3,000 lei for salary and 700 for a tramway season ticket. It would appear that this particular man has previously worked for a Bucharest firm and has some very good connections here. You may therefore see fit to allow us this extra man.

Will you please have forwarded from Messrs Wilson's as soon as possible 50 yards taping (white) as this is needed for certain coats.

Enclosed herewith returns for the week 8th September to 13th.

Yours faithfully,

.....

One enclosure.

### 172. — Request for further Stock.

23rd Sept. 1915...

Gentlemen,

We have up to the present only received 2 gross of the new „Waterproof“ labels. These are rapidly being used, so we trust a further supply are in the post, and that the balance will be forwarded as soon as possible.

Will you please order from Messrs Hurst 1 piece of OP 134 backed with C. P. 4., our standard shade of Khaki to be forwarded with all speed to Wilson's and rubberized lighter weight than the six pieces OD3613 to beavereen. for which we have just forwarded you our order. This should be about 18 ozs., also 2 pieces Black backed to Bl beavereen, to be delivered to Wilson's as soon as possible and rubberized exactly as our order for khaki in our letter No. 109, one piece to be forwarded with all speed, the other to await our instructions.

Yours faithfully,

.....

**173. — Re B/L and Invoices.***27th September 193...*

Gentlemen,

We are in receipt of your letter No. 118 of the 18th inst., together with enclosure of the second Bill of Lading, and for which we thank you.

Enclosed herewith manufacturers' invoices showing duty etc., paid on the goods mentioned.

The 'Parcel containing the photos of bedspreads etc. has been received, and we will communicate further on this matter.

Yours faithfully,

4 enclosures.

.....

**174. — Re Sales effected through another Establishment***1st October 193...*

Gentlemen,

We have arranged with Messrs. „La Steaua de Aur“ the biggest stores in Bucharest, to sell our waterproofs. We have fixed a price that is convenient to ourselves and at the same time leaves a fair margin of profit for them. They will advertise these at their own expense and will have a window at their stores devoted entirely to the display of same. The assortment will be in consignment, and all coats sold will be paid for in cash at the end of each month, so that in this way we hope to clear some of our stock and at the same time to increase our turnover. The waterproofs will be insured by them, so that we are absolutely safe in every way.

We trust this will meet with your approval.

Yours faithfully,

.....

**175. — Re Accounts.***6th October 193...*

Gentlemen,

We beg to inform you that two cheques have been drawn for the following purposes: 27,000 for duty etc. on waterproofs and 43,560 for budget; this shows an increase of 12,060 on the original estimate and is accounted for

in the following manner: for travellers' allowances increase of 3,000, taxes 6,560 and buttons 2,500. As to this latter item it was found profitable to buy a large quantity of buttons because they work out much cheaper. So we have purchased 32,000 lei worth, and are paying for them at the rate of 3,000 lei per week. The item for buttons will therefore show 3,000 for ten weeks.

Estimated budget for the four weeks commencing 11th October, also returns for the week 15th. September 1930 to 20th September are enclosed herewith.

Yours faithfully,

2 enclosures.

### 176. — Re future Sale of English Material.

6th October 1931...

Gentlemen,

We beg to acknowledge receipt of your letter No. 185 of the 29th ultimo and for which we thank you.

The letters of guarantee are acceptable to Messrs „Fulger“.

Now that the rush which appeared to be made on our purchase of Roumanian material has subsided somewhat, we confidently expect to sell a much larger amount of the English material from now on, and shall do our best to take the remaining 18 pieces lying in England at a later date.

Your remarks re payment to „Fulger“ on the 30th ult. are noted.

Yours faithfully,

### 177. — Cheque drawn. New Orders.

10th October 1931...

Gentlemen,

We beg to inform you that a cheque has been drawn for the sum of 17,000 lei to pay for duty etc. on the White Shirting as per your invoice No. 84.

We are still awaiting delivery of the one piece of khaki asked for in our letters Nos. 123 and 132. Will you please let us know if this has been dispatched and if so when, as we are in urgent need of same.

Enclosed herewith order for the 4 pieces Wigan material

mentioned in your letter No. 109, also order for 8 pieces Whipcords, the same as invoiced by you on your invoice No. 61. Please urge delivery of all these as now the season being in full swing it will enable us to dispose of them. Attached to the order for the Wigans is a sample to show the weight we wish these to be rubberized.

Returns for the week 22nd September to 27th herewith.

Yours faithfully,

4 enclosures.

### 178. — Bills required.

*12th October 193...*

Gentlemen,

Further to our letter No. 183 of the 10th inst., we are now informed by Messrs. Fulger that Bills are absolutely essential, as they are pledged with other manufacturers not to accept any guarantee other than bills. They also inform us that we are being favoured as to goods, as they also agreed together with the others that no goods should be sold to anyone unless their order is for at least 100 pieces, and that those wishing to buy for a less quantity should purchase their goods from the people who have bought direct, i. e. those who have purchased 100 pieces or more.

Enclosed herewith further invoice from „Fulger“ with particulars attached.

Messrs. Fulger inform us that now is the time to make our selection of goods for next spring and summer. As is their usual practice they are only making to customers' requirements, and therefore it is necessary to order as soon as possible to insure good material at a low price. We should be glad to have your views on this matter.

Yours faithfully,

One enclosure.

P. S. A cheque has been drawn to pay the 3% on the enclosed invoice.

**179. — Re Terms of Sale through another Establishment.**

14th October 193...

Gentlemen,

We beg to acknowledge receipt of your letters Nos. 130 and 131, together with enclosures.

*Re No. 130.* We have arranged with Messrs. „La Steaua de Aur“ that we visit them at the end of each month and check the stock of waterproofs. Those sold will be paid for in cash. As to the profit, we have given them the prices as sold by us, and we are allowing them a commission of 20% on these prices. This will allow us an average clear profit of 50%. There is one exception and that is the Poplins of which we have a large stock and which are not selling very well. We have made the price of them 1,200 lei and are allowing 10% only.

All business done with these people will be treated separately, a report of sales will be sent you each month and the cash deposited each month. No coats sold will be included in the weekly telegram.

Your order to Wilson's for taping is correct. We require it as near white as possible. This they should have in stock.

Returns for the weeks 15th Sept to 20th., and 22nd Sept., to 27th., have been sent to you. The cause of delay was owing to the holidays. Returns for the week 29th. Sept., to 4th. October herewith.

Yours faithfully,

One enclosure.

**180. — Miscellaneous Reports.**

31st October 193...

D ear Sirs,

We beg to acknowledge receipt of your letter No. 143 and have duly noted the contents.

*Battye's.* We are afraid that it will be impossible to get rid of the pieces in the old designs, therefore will you get Battye's to allow us to take up the stuff in new designs, and if so, will you send us on the ranges? We will select from same, and as to price, we think we could manage to sell at



850 lei *per metre*, not per yard, provided we can get fresh designs. This price would of course include duty and transport etc. We await your reply.

*Thomson.* We sued the man for 8000 lei, which we lent him when he was in Bucharest making the contract. This money was for hotel expenses etc., and he has since paid this back to us. There is still a balance due from him of about 6000 lei, representing some goods which he retained when we took the rest of the goods back from him.

We thank you for the notepaper to hand.

*Ploiești.* Mr. Ionescu and Mr. Veleanu visited Ploiești last Wednesday, and Mr. Veleanu will no doubt explain to you the result of the visit. Mr. Ionescu has however come to the conclusion that it would be advisable for him to make further periodical inspections and, we hope, with good results.

Yours faithfully,

.....

#### 181. — Re Accounts. Collections, etc.

4th November 193..

Dear Sirs,

We acknowledge receipt of your letters Nos. 146/7 with enclosures, for which we thank you.

Confirming our wire to you of to-day „CONFIRM ALLOTMENT 51 SEND ADVANCE“, the actual figures are: Sales 380.041; waterproofs 51; cash deposited 115.594. Of the sales 2.004 represents shop sales, which included one waterproof, returned from budget lei 4.050. Cash deposited is made up of 69.344 cash and 2 cheques as specified below for 46.250.

Please note that we have drawn the 2 cheques mentioned above; for week's budget 43.560 and for „Fulger“ 3% 2690, total 46.250. Invoices from „Fulger“ representing the 3% will follow in a few days, as soon as we get them.

*Your letter 146.* We acknowledge invoices to hand, also 2nd Bill of Lading, for which we thank you.

*Your letter 147.* The 6 bills for „Fulger“ received, and we shall endorse same and hand them to this firm. Regarding the Leatherette from Wilson's, we note what you write, but if it is not too late we should prefer the design on sample No. 2 enclosed. If it is too late then we shall have to take the design accepted by you.

*Collections.* These have been very disappointing this

last week, and we have given the travellers to understand that unless there is an improvement next week, there will have to be a change and we are afraid we shall have to make an example of one whose average has been low for some time now. But we must also bear in mind that from a collection point of view the last week of the month is rather an awkward week.

We hope that within this next fortnight we shall have placed in Mr. Stănescu's hands bills and overdue accounts to the amount of about lei 1.000.000. for him to take action and we think this will be very helpful. You will no doubt be thinking that it is taking a long time to pass them on to the lawyer, but it has to be remembered that each case must be prepared individually before being handed over to Mr. Stănescu, this according to his instructions. We are claiming for the full amount indebted, although one or two instalments may have been already paid. This is to cover interest and expenses.

Returns for week October 20th to 27th will be delayed for two or three days, as we have been busy with the tables of instalments which have to be sent to each respective client by the 1st of the month.

Yours faithfully,

P. S. Enclosed advertisement of „La Steaua de Aur“ showing our waterproofs advertised in the principal morning paper.

## EXERCISES

1. — Write the letters which pass between Messrs. F. Brooke, Ltd., and Mr. Petre Gheorghiu with a view to the engagement of the latter as buying agent for the former. State commission and facilities offered by Mr. Gheorghiu in regard to prices (See Letters Nos. 18 and 19).

2. — Write one of the weekly reports sent by Ion Apostolescu after his being appointed as sole representative of British Chemicals, Ltd. (See Letters Nos. 141, 142 and 143).

3. — You have been sent to Roumania by an English pottery firm to investigate the Roumanian market, the conditions and prospects of this trade in Roumania. Write your report, giving an

unsatisfactory view for the moment, and expressing your hopes of an improvement in the early future.

4. — Draw up the contract between Mr. Nicolae Popescu, a wine merchant of Roumania, and Messrs. Black & Stone, Ltd., of England, whereby Mr. Popescu agrees to take over the representation of Black & Stone's whisky and rum for all Roumania.

5. — You are a Roumanian agent of an English firm which has written complaining of your failure to send in your account-sales for last month. Write enclosing them, and giving your reasons for neglect (illness of some of staff, holidays, your absence in the provinces etc.) and promising improvement in the future.

6. — Send in a report to your Principal, a sports-dealer in England, suggesting new lines to meet the growing taste of the Roumanian public. So far you have only stocked skates, footballs, tennis balls and raquets.

7. — Write to your Principal in England asking for illustrated catalogues and descriptive leaflets in French of the latest motor-cars, and particularly of the new aero-dynamic types. Write a very enthusiastic report of the public's reception of this line.

8. — Write an angry letter to your agent in England threatening to deprive him of the agency if he continues to be careless in the working of his district and the sending in of reports, and if his account-sales continue to fall off.

## LETTERS OF CREDIT.

When a letter, handed to a person, is addressed to a firm or a banker with whom the writer is in business relations, and contains a request that the addressee should pay to the bearer a certain sum of money, or negotiate his drafts up to the amount stated therein, such a letter is known as a letter of credit. If the letter is addressed to one person, one banker or one firm, it is a Simple Letter of Credit. If it is addressed to various persons, firms, or bankers, to enable the bearer to obtain money in various places while travelling, it is called a Circular Letter of Credit. Simultaneously with the giving of such letters of credit, simple or circular, the persons, firms, or bankers addressed are advised of their issue, they receive a specimen of the bearer's signature, and are asked to note on the back of the letter, when presented, the sum paid out and the date of payment. The amounts drawn are noted, so that the letter should always show how much of the credit remains available. The addressees are also asked to send in a duplicate of the receipt signed by the bearer.

Letters of credit are issued for a specified period, generally not longer than six months.

## 182. — Advice of Circular Letter of Credit.

February 25th 193. . .

MIDLAND & NORTHERN BANK LTD.  
Overseas Branch

## LIST OF CORRESPONDENTS.

To Messrs.

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

To the CORRESPONDENTS  
 above named  
 No. B. 53714

MIDLAND & NORTHERN BANK, LTD  
 Overseas Branch  
 London  
 February 25th 193. . .

Gentlemen,

This list has been issued to Mr. Theodor Andreescu, a specimen of whose signature is given below, and who is the holder of our Circular Letter of Credit No. B. 53714.

We request you to negotiate his drafts drawn in accordance herewith and signed by him in your presence.

Yours faithfully,

p. p. MIDLAND & NORTHERN BANK LTD.  
 Overseas Branch  
 William A. Smith  
 Cashier

Specimen Signature  
 of Theodor Andreescu  
 .....

## 183. — Circular Letter of Credit.

LONDON

February 25th 193. . .

To the CORRESPONDENTS  
 named in attached list

Dear Sirs,

We issue herewith a Circular Letter of Credit, No. 53714, for £150, to Mr. Theodor Andreescu, who is spending the next six months on business in England.

We beg you to furnish this gentleman with any sums he may require, and to negotiate his drafts up to the aforementioned sum of £150, against receipt in duplicate, taking note of his previous drawings, and covering yourself for the amount

paid to him by you, plus your charges, by charging it to our account.

We beg you to send us the duplicate of the receipt signed by Mr. Andreescu in your presence, and to note on the back of this Letter of Credit all payments made.

We remain, Gentlemen,

Yours faithfully,  
 p. p. MIDLAND & NORTHERN BANK  
 Overseas Dept.  
 William A. Smith  
 Cashier

### BACK OF THE LETTER. OF CREDIT.

Date		Paid by	Amount in Words	Amount in Figures		
				£	s.	d.
Febr.	26th	Midland & Northern Bank Ltd. Leeds . . . . .	Twenty pounds	20	—	—
March	5th	Midland & Northern Bank Ltd. Birmingham . . . . .	Thirty pounds	30	—	—
April	1st	Midland & Northern Bank Ltd. Newcastle . . . . .	Fifteen pounds	15	—	—
April	28th	Midland & Northern Bank Ltd. 2 Craven Road, Paddington W. 2 . . . . .	Forty pounds	40	—	—
May	10th	Midland & Northern Bank Ltd. New Street, Manchester .	Forty-five pounds	45	—	—

### 184. — Advice of Simple Letter of Credit.

BUCHAREST

Febr. 25th, 193. . .

Messrs. JONES & SINGER, LTD.  
 London

Gentlemen,

We beg to advise you of our Letter of Credit issued to Mr. John Blake for the sum of £125 and bearing the number 9299. Please pay the amount against bill of exchange.

Yours faithfully,  
 p. p. COOPERATIVA „GRĂUL ROMÂNESC“  
 Andrei Popovici

## 185. — Simple Letter of Credit.

February 25th, 193..

Messrs. JONES & SINGER, LTD.  
London

Dear Sirs,

We request you to have the kindness to pay, less your charges, to Mr. John Blake the sum of £125, against his bill of exchange on us, which will be honoured in due course.

The letter of credit in Mr. Blake's favour bears the No. 9299, and is dated Feb. 25 th 193...

Yours faithfully,  
p. p. COOPERATIVA „GRĂUL ROMÂNESC“  
Andrei Popovici

Specimen of  
Bearer's Signature: . . . . .

## 186. — Circular Letter of Credit.

LONDON  
February 25th 193..

To Messrs.  
. . . . ., Cernăuți  
. . . . ., Galați  
. . . . ., Craiova  
. . . . ., Iași  
. . . . ., Timișoara

Gentlemen,

We have furnished Mr. Robert Moore, our traveller, with a Circular Letter of Credit, No. 2935, bearing the names of the above firms, which please note, and we beg you to provide him with funds to a total amount of lei 200,000, less previous withdrawals and your charges.

Please note your payments on the back of this letter and pass the amounts paid to our account, or draw upon us at sight, sending us Mr. Moore's duplicate receipt in each instance.

This letter will be in force until April 1st 193...

If you could also give Mr. Moore any help or advice regarding business matters, we should appreciate your kindness very much.

Thanking you, we remain, Gentlemen,

Yours faithfully,  
p. p. MADISON, GROOME & Co. LTD.  
W. Fairleigh

Specimen Signature of  
Mr. Robert Moore:

. . . . .

## 187. — Advice of Payment against Letter of Credit.

GALATI

March 4th 193...

Messrs. MADISON, GROONE & Co. LTD.  
Regent Street  
London

Dear Sirs,

We beg to inform you that in compliance with your letter of credit No. 2935, presented to us by your traveller, Mr. Robert Moore, we have today paid this gentleman the sum of 20,500 lei, as per duplicate receipt enclosed herewith. We have drawn upon you for the amount named at 3 days' sight.

Please honour our draft on presentation.

Yours faithfully,

P. P. PETRE NICULESCU & FIU  
Gr. Marinescu

## EXERCISE.

1. — You have given a circular letter of credit to your agent, who will be travelling in Roumania for the next six months. Write the letter notifying the firms mentioned in the Letter of Credit.

2. — Messrs Walton & Co., of Birmingham, write to Messrs Niculescu, of Bucharest, on January 15 th., advising that they have issued on them a letter of credit for £360 in favour of Mr. John Smith, Walton's agent, and requesting them to honour the letter of credit on presentation.

3. — Messrs Niculescu, of Bucharest, write on January 30th. to Messrs Walton of Birmingham, acknowledging receipt of Messrs Walton's letter of January 15th, and acquainting them with the fact that Mr. John Smith has been paid £50 on his letter of credit. Messrs Niculescu enclose the duplicate of the receipt and advise Messrs Walton that they have drawn for this amount at thirty days' sight, and beg them to honour their draft on presentation.

4. — James Blythe, of London, recommends William Scott, who will be travelling in Roumania to get in touch with various petrol forms, to his friend Ion Iliescu, bank manager, and requests Mr. Iliescu to assist him in his endeavours by the opening of a credit of £100. Write Blythe's letter to Iliescu.



## METHODS OF PAYMENT.

In commercial transactions, the payment of goods contracted for is one of the most important points to be considered. The due date, and sometimes the method of payment, is clearly stated in the agreement.

Trade depends on the reliability of the contracting parties, failing which no regular business can be carried on. Commerce is based on credit. The manufacturer or producer supplies goods to a wholesale trader because he trusts the trader to meet his obligations on the date agreed upon. Whenever the trader supplies his customers with goods without their paying ready cash, he does it for the same reason. It is only in the retail trade that the customer is asked to pay cash, when customer and trader meet and complete the transaction on the spot.

There are various methods of settlement when payment cannot be made over the counter.

For very small payments stamps and international postal coupons are sent. For sums not exceeding £2 postal orders may be used, and for over £2 money orders. To ensure greater safety both postal and money orders are generally crossed, which implies that they can only be cashed through a bank. Letters containing bank and treasury notes must be registered.

For larger sums due the customer and the trader generally agree beforehand on the method of payment, cheques and drafts being the most usual means of remitting. In case of urgency, money can be sent both inland and abroad by telegraphic transfer, for which the fee is rather high.

It is the usual practice in trade to send once monthly a statement of account, which is a record of the business transacted between the two parties during the preceding month. This should be followed by the debtor's paying the amount figuring in the statement, and the payee's sending in a receipt by return, which closes the account.

There are cases however when, due to various difficulties, a customer is unable to pay at the agreed time, nor even after having received from his supplier a second, third or even fourth application, each one more emphatic and more insistent than the last. This is most unfortunate, and, in case of non-payment, may lead to legal steps being taken for the recovery of the sum overdue. Sometimes, as a favour, a bill may be renewed.

To prevent such cases arising, particularly in times of trade and industrial depression, suppliers are less and less inclined to grant extensive credits, and not only do they require ready cash, but it has become increasingly current to request *cash with order*, that is, cash in advance of delivery of the goods, or at least part payment of the goods in advance.

In exchange for ready cash the supplier generally allows a cash discount and a slightly smaller allowance for prompt cash, that is, cash within about three days after delivery.

Correspondence dealing with payment questions covers an extensive range of letters, which, roughly speaking, include:

1. Covering letters enclosing invoices, statements of account, accounts current, credit notes, etc.
2. Letters dealing with errors, omissions, discrepancies, inaccuracies, in the drawing up of accounts, and the answers to such letters.
3. Letters dealing with overdue accounts.
4. Letters containing receipts for remittances.

If only a formal printed receipt is sent, this need be accompanied by no more than a printed slip bearing the words: „With Messrs.....'s compliments and thanks“.

## NOTE.

*Legal tender* is any form of money which must be accepted by the creditor in legal settlement of any debt or payment. E. g. Silver is legal tender up to £2, and copper up to 1/—.

*Token money* is money circulated by the Government at a value which is higher than that of the metal contained in it.

*Standard money.* A standard coin is one whose denominational value is the actual value of its metallic ingredients. E. g. In the British Isles the sovereign is the standard coin.

*Cheap money.* We say that money is cheap when loans are easily obtained and the interest on them is correspondingly low.

## 188. — Payment by Postal Coupons

BUCHAREST  
July 4th 1915.

Messrs. SIR ISSAC PITMAN & SONS, LTD.  
Kingsway, W. C. 2

Dear Sirs,

Enclosed please find International Postal Coupons to the value of 2/—, and I would beg you to send me by return: „Mercantile Terms and Abbreviations“, price 1/6. The coupons enclosed will also cover cost of postage.

Yours faithfully,  
ION PETRESCU

## 189. — Payment by simple P. O.

OXFORD  
June 10th 1915...

SMITH'S LIBRARY  
London

I hope that you have received my post card by now, by which I ordered various modern works. I enclose p. o. to the value of 22/6 to cover cost and postage. Please send me your newest catalogues.

Yours faithfully,  
ALEXANDRA GHEORGHIU

**190. — Reply to Letter No. 189.**LONDON  
*June 12th 193...*Miss ALEXANDRA GHEORGHIU  
Oxford

Dear Madam,

We duly received your p. c. ordering the books and your p. o. for 22/6. The cost of the books amounts to 19/3 and postage to 1/6, total 20/9, and we therefore return the difference of 1/9 in stamps. Latest catalogues have been sent under separate cover.

Thanking you, we are,

Yours faithfully,

P. P. SMITH'S LIBRARY  
John Bright**191. — Payment by Crossed Postal Order.**CHELTENHAM  
*March 4th 193...*R. BROOKE ESQ.  
Chemist  
Bristol

Dear Sir,

In settlement of your invoice of even date, we enclose herewith our crossed postal order for:

£1. 18. 6,

which we hope you will duly receive.

We were specially interested in your new cough mixture, „Sanoton“, and should like to have further samples of your own preparations.

Yours faithfully,

JOHN WATSON (M. D.)  
Cheltenham**192. — Reply to Letter No. 191.**BRISTOL  
*March 5th 193...*JOHN WATSON ESQ. M. D.  
Cheltenham

Dear Sir,

We confirm the receipt of your letter of yesterday and of your crossed p. o. for £1. 18. 6, for which we thank you. We beg you to take the precaution of having the letter re-

gistered in future when remitting orders, as our experience in unregistered postal orders has lately been disappointing.

We were very pleased to hear of your interest in our „Sanoton“, and we have already despatched liberal samples. In the event of any orders received from you, we are prepared to let you have gratis 20% more than invoiced of the preparations for distribution as samples.

Yours faithfully,

R. BROOKE

### 193. — Payment by Crossed Money Order.

BIRMINGHAM

*June 25th 195...*

Messrs. JAMES WARLOCK & Co. LTD.  
Bristol

Dear Sirs,

We acknowledge the receipt of your invoice for £10. 15. 0. for the potatoes supplied last month. We were satisfied with the goods and had no trouble in disposing of them.

As we are at the moment transferring our account from one bank to another, we are sending you a money order, crossed, for the amount, of which please acknowledge receipt.

Yours faithfully,

p. p. J. LAMBERT & SONS  
W. Fox  
Secretary

### 194. — Enclosing Formal Receipt.

BRISTOL

*July 4th 195...*

Messrs. J. LAMBERT & SONS  
Birmingham

Dear Sirs,

In possession of your letter of June 23th, we thank you for the money order of £10. 15. 0, and enclose formal receipt herewith.

Yours faithfully,

p. p. JAMES WARLOCK Co. LTD.  
Walter Roberts  
Treasurer

## FORMAL RECEIPT.

No. 782.

July 4th 193...  
BRISTOL

Received from Messrs. J. Lambert & Sons, Birmingham,  
the sum of

£10. 15. 0, (ten pounds fifteen shilings no pence) for  
Account of Messrs. James Warlock & Co. Ltd., Bristol.

Signed: WALTER ROBERTS  
Treasurer

p. p. James Warlock & Co. Ltd.

## 195. — Remittance by Telegraphic Transfer.

LONDON  
July 3rd 193..

JOHN HUDSON ESQ.  
Bucharest

Dear Sir,

In reply to your wire of yesterday, we have to-day sent you as requested £40 by telegraphic transfer. We would ask you in future not put us to such extra expense by not writing in time to meet your money requirements.

Please acknowledge receipt, in case you have not yet done so, and let us have a detailed account at once of the transactions on foot.

Yours faithfully,  
p. p. GREENE & WILSON, LTD.  
Mark Spencer

## 196. — Answer to Letter No. 195.

BUCHAREST  
July 9th 193..

Messrs. GREENE & WILSON, LTD  
London

Dear Sirs,

I thank you for the £40 sent by Telegraphic Transfer and beg to apologize for the expense to which you were put. A detailed account of the transactions which are being carried on with a view to the extension of our business will follow in a day or two and will explain the unforeseen cir-

cumstances which forced me to have recourse to a telegram for the money. The success which we are sure to obtain will make up for this slight inconvenience.

Yours faithfully,  
JOHN HUDSON

### 197. — Enclosing Invoice.

LONDON  
July 3rd 193..

Messrs. FRATI JONESCU  
Bucharest

Dear Sirs,

I beg to enclose invoice for the umbrellas despatched per S. S. „Britannia“ on June 27th and await your covering cheque.

Yours faithfully,  
p. p. LONDON SUPPLY Co.  
F. Broadbent

### 198. — Enclosing Cheque.

BUCHAREST  
July 10th 193..

LONDON SUPPLY Co.  
London

Dear Sirs,

Please find enclosed cheque to the value of  
£ 250

in settlement of your invoice dated July 3rd. 193..., and we shall be glad to have your receipt by return of post.

Yours faithfully,  
p p. FRATI JONESCU  
Gr. Popescu

### 199. — Acknowledging Receipt of Cheque.

LONDON  
July 15th 193..

FRATI JONESCU  
Bucharest

Dear Sirs,

Your cheque for £ 250 is to hand, for which we thank you. We hope that the goods were found satisfactory and shall be obliged by a continuance of your favoured orders.

Yours faithfully,  
p. p. LONDON SUPPLY Co.  
F. Broadbent

Enclosure:  
Receipt

**200. — Enclosing Cheque.**

GALAȚI

*June 1st 195..*

Mssrs. A. H WSON & Co.  
London

Dear Sirs,

I received the goods sent per S. S. „Columbia“ and which arrived in good condition, and hasten to send you my cheque in payment of your invoice dated May 10th.

Please pass the amount to my credit and believe me,

Yours faithfully,

M. NICULESCU

**201. — Acknowledging Cheque.**

LONDON

*June 6th 195..*

M. NICULESCU  
Galați

Dear Sirs,

We thank you very much for the cheque for £491 enclosed in your letter of June 1st., and beg to inform you that we have passed the amount to your credit, as requested.

Yours faithfully,

p. p. A. HOWS N & Co.  
B. Garnick

**202. — Remittance of Cheque for Part Payment in Advance.**

BUCHAREST

*Sept. 10th 195..*

The BEDFORD LINEN Co.  
Belfast

Dear Sirs,

We enclose your printed order form filled in for our indent No. 673 for various White Goods, amounting to £300, as per your offer.



We should like the goods to be packed in water-proof lined cases, marked:

J. B. & Co.  
Bucharest

numbered from 1 upwards, and delivered as early as possible to our Forwarding Agents, Messrs. Brown & Harding, to whom we have already given instructions.

Herewith please find also our cheque No. 2031 on Barclays Bank, Overseas Branch, for

100,

which please pass to our credit as part payment in advance on the goods ordered, and let us have your receipt.

Awaiting the safe arrival of the goods, we are,

Yours faithfully,

p. p. ION BADULESCU ȘI FII  
L. Grigoriu

### 205. — Confirming Receipt of Cheque

BELFAST  
Sept. 17th 195...

Messrs. ION BADULESCU ȘI FII  
Bucharest

Dear Sirs,

We beg to acknowledge your letter of Sept. 10th, containing Order No. 673 for White Goods to the value of

£ 300

We have put it in hand at once, so that it should be ready for despatch in about 5 days. The goods will be packed, marked and numbered as requested, and forwarded to Messrs. Brown & Harding for shipment.

We confirm the receipt of your cheque No. 2031 on Barclays Bank for 100 in part payment in advance.

Thanking you, we are,

Yours faithfully,

p. p. The BEFFORD LINEN Co.  
Patrich O'Neill

**204. — Settlement of Account by Draft.**

CLUJ

*May 3rd 193...*Messrs. BROWN, PARKER & Co.  
Hull

Dear Sirs,

We are in receipt of your letter of April 25th, enclosing invoice for the amount of

£ 480,

in settlement of which we remit herewith a draft at sight on London.

Please acknowledge the receipt of the draft by return.

Hoping to send you a large order within the next few days, we are,

Yours faithfully,

p. SOC. PROGRESUL  
D. Bunescu

**205. — Acknowledging Receipt of Draft.**

HULL

*May 10th 193...*Messrs. SOC. PROGRESUL  
Cluj

Dear Sirs,

We are obliged for your letter of May 3rd enclosing draft at sight, value £480 on London, which will balance your invoice of 1st. ult., and are pleased to hear that you will favour us with further orders.

Yours faithfully,

p. p. BROWN, PARKER Co.  
Edgar Fleming

**206. — Advice of Bill drawn.**

BURSLEM

*Febr. 1st 193...*Messrs. A. ANDREESCU & Co.  
Sibiu

Dear Sirs,

We send you herewith our invoice for the china shipped last week, and hope that the goods arrived without breakage.

Meanwhile, we beg to advise that we have drawn upon you for £210, as per invoice, at two months, according to our agreement, and hope that you will honour our draft on presentation.

Yours faithfully,  
p. p. The FIVE TOWNS POTTERY Co.  
Richard Trent

### 207. — Acknowledgement of Advice.

SIBIU  
Febr. 9th 193...

The FIVE TOWNS POTTERY Co.  
Burslem

Dear Sirs,

We beg to confirm the receipt of your letter of February 1st, containing your invoice for £210, and shall take up your draft on presentation.

Thanking you for your rapid and careful execution of our order, we are,

Yours faithfully,  
p. p. A. ANDREESCU & Co.  
Petre Munteanu

### 208. — Enclosing Statement of Account.

LEEDS  
July 1st 193...

F. CALINESCU ESQ.  
Braşov

Dear Sir,

We beg to send you herewith a statement of your account for the month ending June 30th., and amounting to £250 in our favour.

We should be glad to hear that you find this in order and to receive your remittance in settlement.

Yours faithfully,  
p. p. BATTERSBY & Co., LTD.  
F. Brookson

**209. — Payment by Draft on Receipt of Statement.**

BRĂȘOV  
July 8th 193...

Messrs. L. BATTERSBY & Co. LTD.  
Leeds

Dear Sirs,

We duly received your letter of July 1st. enclosing statement of our account for June, and finding it in perfect order we remit you herewith a draft at sight on your town, for £ 250, with which please credit us and of which kindly acknowledge receipt.

Yours faithfully,

F. CALINESCU

**210. — Acknowledging Receipt of Draft.**

LEEDS  
July 15th 193...

F. CALINESCU ESQ.  
Brașov

Dear Sir,

We acknowledge receipt of your draft at sight on our town for £ 250, for which we thank you and which we have passed to your credit as requested.

Yours faithfully,

p. p. BATTERSBY & Co. LTD.  
T. Brookson

**211. — Instructing Bank to pay.**

BUCHAREST  
Oct. 3rd 193. .

Messrs. COUNTY CITY BANK, LTD.  
London

Gentlemen,

Please pay on our account to Messrs. A. Foxall & Co., of 15 Russell Sq., W, the sum of £120 (one hundred and twenty pounds) with which sum please debit us.

Yours faithfully,

p. p. FRĂȚII DIMITRIU S. A.  
S. Antonescu  
Cashier

**212. — Advice of Payment through Bank**

BUCHAREST

*Oct 5th 195...*Messrs. A. FOXALL & Co.  
London

Dear Sirs,

We are in receipt of your letter of Oct. 3rd, enclosing statement of our account with you to date, and we have instructed our bankers in London, the County and City Bank, to pay you for our a/c the sum of £120, say one hundred and twenty, with which please credit us, and oblige us by acknowledging receipt.

Yours faithfully,

p. p. FRĂȚII DIMITRIU S. A.  
S. Antonescu  
Cashier

**213. — Advice of Bank to payee.**

LONDON

*Oct. 8th 195...*Messrs. A. FOXALL & Co.  
15 Russel Sq. W.

Dear Sirs,

By order and for a/c of Messrs. Frații Dimitriu S. A., Bucharest, we beg to advise you that we hold at your disposal in cash

£120 (one hundred and twenty pounds)

and await your instructions.

Yours faithfully,

p. p. COUNTY AND CITY BANK  
B. Cartwright  
Secretary

**214. — Advice of Bank to client.**

LONDON

*Oct. 10th 195...*Messrs. FRĂȚII DIMITRIU S. A.  
Bucharest

Dear Sirs,

We informed Messrs. A. Foxall & Co, according to your instructions, that we held at their disposal £120, which sum was drawn by them this morning. We enclose a duplicate of their receipt.

Yours faithfully,

p. p. COUNTY AND CITY BANK  
B. Cartwright

**215. — Payment acknowledged.**

LONDON

*Oct. 10th 1935..*

Messrs, FRATI DIMITRIU S. A.  
Bucharest

Dear Sirs,

In accordance with your instructions, the County & City Bank to-day paid us the sum of £120 (one hundred and twenty pounds). This settles your account, made up to the end of last month. We have passed the amount to your credit with thanks.

Hoping to receive the favour of your further orders, we are,

Yours faithfully,

P. P. A. FOXALL & Co.  
Eric Long  
Treasurer

**216. — Payments proportionate to Quantities sold.**

LONDON, E. C. 2

*Feb. 25th 1935..*

BARCLAYS BANK LIMITED  
Chief Foreign Branch  
168, Fenchurch Street,  
London, E. C. 3

Dear Sirs,

In consideration of your handing to us 4/4 Bills of Lading dated Constantza 11th February 1935 covering Kgs. 2,518,000 (Two million five hundred and eighteen thousand Kilograms) of Medium Benzine per s. s. „Oltenia“ to London, receipt of which we hereby acknowledge, we agree to receive the goods on consignment and we undertake to pay to you not less than £stg. 6,179.12.1 in respect thereof, or to return the documents and/or the goods to you on demand.

We also undertake that, as and when any part quantities are sold, proportionate payments on the basis of the above-mentioned amount will immediately be made to you.

Fire Insurance for the sum of £stg. 6,180 will be effected by us, and we will hand to you the relative Policy or Certificate if required by you.

Yours faithfully,

FOR AND ON BEHALF OF COLUMBIA LIMITED  
James Scott  
Managing Director

## 217. — Enclosing Statement.

LONDON

Jan. 9th 195...

Messrs. SOC. CARPATINA  
Braşov

Dear Sirs,

Being occupied with the half-yearly closing of our books, we beg to send herewith account current made up to the 1st. of January, showing a balance against you of £468. You would oblige us by your remittance in settlement.

With the compliments of the season, we are,

Yours faithfully,

p. p. ROBERT DAWSON & Co. LTD.  
Edwin Booth

## 218. — Discrepancies in Statement.

BRAŞOV

Jan. 15th 195...

Messrs. ROBERT DAWSON & Co. LTD.  
London

Dear Sirs,

We duly received your favour of January 9th, enclosing account current up to January 1st., and on close perusal we are sorry to say that there are some discrepancies in the statement.

To begin with, item No. 3 falls out, as the goods were returned to you because the wrong design was sent, and you were unable to replace them.

As to item No. 7, you promised to allow us an extra 5% discount in order to gain a new and important customer. This item should stand at £7. 10. 0 and not £9. 0. 0.

The correct amount is therefore £412, for which we enclose a cheque on London, and we request you to send us discharged statement in due form.

Yours faithfully,

p. p. SOC. CARPATINA  
O. Gologan

**219. — Discrepancies admitted.**

Messrs. SOC. CARPATINA  
Braşov

LONDON  
Jan. 22nd 193...

Dear Sirs,

We received your favour of Jan. 15th inst. and hastened to reexamine your account. We regret that these errors should have crept in, and we acknowledge the receipt of your cheque which balances the whole amount up to even date.

Apologizing for this mistake, we are,

Yours faithfully,  
p. p. ROBERT DAWSON & Co. LTD.  
Edwin Booth

**220. — Error in Statement.**

Messrs. BEARDSLEY & Co. LTD.  
Manchester

GALAŢI  
Oct. 14th 193...

Dear Sirs,

The shipment of cotton yards came to hand, and your invoice for £ 900 has been duly received.

We enclose cheque value £670, and should like to explain that the difference in the amount is due to the fact that the most recent shipment does not fall due for payment until one month hence, as per our usual agreement. This was certainly a clerical error, and we beg you therefore to reexamine our account.

Your acknowledgement will oblige.

We are,

Yours faithfully,  
p. p. FRAŢIU POPP  
P. Orghidan

**221. — Error corrected.**

Messrs. FRAŢIU POPP  
Galaţi

MANCHESTER  
Oct. 20th 193...

Dear Sirs,

We have received your cheque to the value of  
£670,  
and upon reexamination of our books we find that your state-



ment is correct, and in consequence we have carried the balance forward to next month's account.

We apologize for this oversight, and beg to remain,

Yours faithfully,

P. P. T. BEARDSLEY & Co. LTD.  
John Greenwood

## 222. — Price Differences between First and Repeat Order.

BUCHAREST,  
Oct. 20th 195 ..

Messrs. WOODFORD, PRYCE & Co. LTD.  
Ipswich

Dear Sirs,

Your letter of Oct. 14th inst. to hand, containing invoice amounting to £60 for last shipment of cotton yarns, which arrived per S. S. „Stella“ last Wednesday, Oct. 10th.

We are sorry to say that this invoice and the original quotation, when checked, do not correspond.

There certainly must have been some mistake, as there were items which were priced as much as 10% above your last offer. We cannot account for such differences between our first and our repeat order, and we beg you therefore to look over your calculation.

We enclose our cheque for £50, which we consider represents your total charge against us, and await your acknowledgement of it.

Yours faithfully,

P. P. SOC. COMERCIALĂ ROMÂNĂ  
V. Gheorghiu

## 223. — Differences explained.

IPSWICH  
Oct. 25th 195 ..

MESSRS. SOC. COMERCIALĂ ROMÂNĂ  
Brăila

Dear Sirs,

We acknowledge the receipt of your letter of October 20th and of your cheque value £ 50.

We admit that the prices originally quoted were slightly lower, but you must remember that nearly a year elapsed between our quoting and your placing the order.

We were astonished to see that after all that time you made no further enquiry about prices, and as you needed the shipment urgently, we assumed that you relied upon us, as you have occasionally done in the past, to invoice the goods without overcharging, i. e., at current market prices.

We sent the goods without further delay or correspondence, believing that had you preferred to discuss prices, you would have said so yourself. So will you please accept the invoice as it stands, and oblige us with your cheque for the balance, or let us pass the difference to your debit.

Hoping that this will not be the cause of any unpleasantry, and that we may receive your new orders in the near future, we are,

Yours faithfully,

p. p. WOODFORD PRICE & Co. LTD.  
Peter Bromley

**224. — Enclosing Cheque. Matter unsatisfactorily settled.**

BUCHAREST

Oct. 30th 193...

Messrs WOODFORD & Co. LTD  
Ipswich

Dear Sirs,

We confirm your letter of October 25th, and note your remarks re. invoice.

We admit that the fault was partly ours for not having enquired in time about present prices, but nevertheless we must admit that we could not expect differences to be so large. You certainly must have known that there has been an enormous increase in prices since last year, and a wire could have settled the matter beforehand. Consequently there will be some difficulty in disposing of these goods now, as invoiced, and this will be a lesson to us to be more careful when ordering goods urgently from you.

We enclose our cheque for the balance of £ 10, and remain,

Yours faithfully,

p. p. SOC. COMERCIALĂ ROMÂNĂ  
V. Gheorghiu

**225. — Demanding account current.**

BIRMINGHAM

*Feb. 10th 195...*ION BELOIU ESQ.  
Bucharest

Dear Sir,

We see with regret that you are rather behindhand with the sending of your accounts current, and we should be glad if you would be more regular in future. You have not even sent us a report as to how you disposed of the last shipment, though we told you that we were anxious to know about it.

We hope to receive the account current by return, as well as your weekly report.

Yours faithfully,

p. p. CURTIS, COOKE & Co  
James Cole  
Secretary

**226. — Enclosing account current on demand.**

BUCHAREST

*Febr. 15th 195.*Messrs. CURTIS, COOKE & Co.  
Birmingham

Dear Sirs,

I hasten to send you a copy of the Account Current, made up to and including Jan. 31st., and would express my regret for my having delayed it so long.

Please believe that it was no fault of mine, but was caused by unforeseen circumstances, and I can assure you that it shall not occur again.

Please draw on me at one month for the balance of £ 310, as per enclosed statement, and your draft will receive my due protection.

I did not send a report of the last goods, as they are still on my hands; but I am now making arrangements which we hope will terminate successfully. I am,

Yours truly,

ION BELOIU

**227. — Acknowledging account current.**

BIRMINGHAM

*Feb. 22nd 193...*ION BELOIU ESQ.  
Bucharest

Dear Sir,

We confirm the receipt of your letter and the enclosed account current showing a balance of £ 310 in our favour. Please note that we have drawn on you at one month, as usual, and accept our draft when duly presented.

We regret that your explanations for the delay were very vague, and hope this will not occur again.

Yours faithfully,

p. p. CURTIS COOKE & Co.  
James Cole  
Secretary

**228. — 1st. Application for Overdue Account.**

BIRMINGHAM

*October 11th 193.*Messrs. LOCKE & BARLOW  
London

Dear Sirs,

We beg to draw your attention to our account of £10/10/6, due on September 1st., which you must have overlooked, and for which we should appreciate a cheque.

Yours faithfully,

p. p. JONES & THOMPSON  
George Leman

**229. — 2nd. Application.**

BIRMINGHAM

*October 18th 193.*Messrs. LOCKE & BARLOW  
London

Dear Sirs,

We were surprised to see that our letter of October 11th. remained unanswered, and we would again remind you therefore of the account of £10/10/6, due on September 1st., for which a cheque by return would oblige.

Yours faithfully,

p. p. JONES & THOMPSON  
George Leman

**230. — 3rd. Application.**

BIRMINGHAM

*October 25th 195...*Messrs. LOCKE & BARLOW  
London

Dear Sirs,

This is our third application respecting our account of £10/10/6 due on September 1st., and now very much overdue. We cannot understand this delay and we must insist on your settling the account immediately.

Yours faithfully,

p. p. JONES & THOMPSON  
George Leman**231. — 4th. and Final Application.**

BIRMINGHAM

*October 30th 195..*Messrs. LOCKE & BARLOW  
London

Dear Sirs,

Our previous applications for a settlement of our account of £10/10/6, due on September 1st., having been of no avail, we have no alternative but to take legal steps for recovery, unless we receive your cheque in full settlement by Saturday next, first post.

Yours faithfully,

p. p. JONES & THOMPSON  
George Leman**232. — 1st. Application for Overdue Account.**

HULL

*October 11th 195...*Messrs. T. CROSSWAY & Co.  
Leeds

Dear Sirs,

We should like to point out that our account of last August, for packing and forwarding, to the amount of £22/5/0 is now overdue owing, no doubt, to some oversight on the part of one of your clerks. We should be obliged by your attending to the matter.

Yours faithfully,

p. p. SPENCER, HARDY & Co.  
James Harrison

**233. — 2d. Application.**

HULL

October 16th 193...

Messrs. J. CROSSWAY & Co.  
Leeds

Dear Sirs,

We should like to point out that we are still without a reply to our letter of October 11th, in which we drew your attention to the fact that your account with us of £ 22/5/0 is some two months overdue. A cheque to balance this will oblige.

Yours faithfully,  
p. p. SPENCER, HARDY & Co.  
James Harrison

**234. — 3rd Application.**

HULL

October 25th 193...

Messrs J. CROSSWAY & Co.  
Leeds

Dear Sirs,

We are greatly surprised to see that no notice was taken of our two letters, dated October 11th and 16th, referring to our August account of £22/5/0, and must now request you to send a cheque without any delay whatever.

We are sorry to have to take this tone with an old customer, but you did not even take the trouble to answer our letters and explain the occurrence.

Yours faithfully,  
p. p. SPENCER, HARDY & Co.  
James Harrison

**235. — 4th Application.**

HULL

October 31st 193...

Messrs. J. CROSSWAY & Co.  
Leeds

Dear Sirs,

We wrote to you three times respecting our account of £22/5/0, due so long ago, on September 1st. As you have hitherto entirely ignored our letters on the subject, our pa-

tience is now exhausted, and we hereby give you due notice that, unless we receive your cheque in full settlement by November 5th, we shall instruct our solicitors to take the necessary steps for recovery.

Hoping that you will not force us to such extremes, we are

Yours faithfully,  
p. p. SPENCER, HARDY & Co.  
James Harrison

### 236. — Debtor's Reply offering Part Payment.

LEEDS

*November 2d 193...*

Messrs. SPENCER, HARDY & Co.  
Hull

Dear Sirs,

It is with keen regret that we were obliged to let your account fall behind this time, and we are still forced to beg you to accept only £10, in part payment of the £22/5/0 we owe you. Circumstances have been extremely unfavourable lately, and we cannot possibly make the cheque larger for the moment, but, of course, as you know, we are perfectly solvent, and our promptness in settling previous accounts should weigh with you. If you can see your way to being lenient in the matter, we promise that you will have your money in one month's time, for which, if you wish, you may draw on us at one month, and we shall honour your draft on presentation.

Yours faithfully,  
p. p. J. CROSSWAY & Co  
William Dunsdale

### 237. — Creditor accepts proposal.

HULL

*November 5d 193..*

Messrs. J. CROSSWAY & Co.  
Leeds

Dear Sirs,

We are in receipt of your letter of yesterday's date, enclosing cheque value £10, in part payment of our account, and for which we thank you. We enclose herewith our draft for £12/10/0, including interest, at one month, which please accept and return.

Meanwhile we beg to inform you that this is the last time we shall allow accounts to stand over. We are ourselves pressed by creditors and we cannot have our calculations upset by customers not meeting their obligations. Please arrange matters therefore with the utmost care in order to be able to honour our draft when due, and to avoid putting us in the position of having to enforce payment.

Yours faithfully,

p. p. SPENCER, HARDY & Co.  
James Harrison

### 238. — Request for longer Credit.

ORADEA MARE

October 11th 193...

Messrs. STOKE, TRENT & Co.  
Burslem

Dear Sirs,

We are in receipt of your last letter, in which you threatened to take legal steps unless we sent you a cheque for £120 by return, in settlement of our account.

We beg you, before you take such extreme steps, to consider the fact that prosperous business relations have joined our house for many years, and that we have not often had the necessity of appealing to your generosity in matters of accounts. If sometimes circumstances have been against us, we have always tried to meet our obligations, and have always succeeded in doing so.

Times are hard for us, and the last shipment we got from you is still on our hands, as it is selling much slower than we anticipated. Apart from this, two of our old customers have recently failed, involving considerable loss for our firm. There has also been a sudden drop in the prices of our articles, so that our margin of profit is now hardly worthy of any consideration.

Nevertheless, we can assure you that within a month things will ease up somewhat, as we have a heavy bill due to us, which matures on November 10th, when your account shall be the first to be settled.

Hoping to have convinced you of our willingness to meet you in the matter, we are,

Yours faithfully,

p. p. ION CRIVIȚEANU ȘI FIU  
Matei Stroescu



## 239. — Reply refusing further Credit.

BURSLEM

October 17th 193...

Messrs. ION CRIVETEANU & FII  
Oradea Mare

Dear Sirs,

We see from your letter of October 11th that, should your bill maturing on November 10th not be paid, there is no possibility of our getting our money, and we have certainly no intention of letting our account stand over on such slight security. If we do take into consideration the fact that for long years we have carried on business relations, we also remember that this is not the first time that we were on the point of seeing our money lost through difficulties over which we had no control.

We are very sorry to hear that our goods have not found buyers, though we are not in the least accountable for it, and also that you yourself are hard pressed by customers not paying their debts. We gather that other creditors have claim on you, too. Will they be able to wait for their overdue accounts?

We can only suggest that you call a meeting of creditors, if you feel the need. Should this course not be adopted, please let us have a cheque at once. We are not prepared to admit of any extension of credit in any way, and if we do not hear satisfactorily from you by October 27th, nothing will prevent us from instructing our solicitors to recover.

Yours faithfully,

P. P. STOKE, TRENT & Co.  
Th. Byng

## EXERCISES

1. — You want to have the „Concise“ Oxford Dictionary, the price of which is 7/6. Write to the publisher's for it and state in your letter your method of payment.

2. — You have ordered an English fashion paper, priced at 2/-, and intend to send International Postal Coupons in payment of cost and postage.

Write your letter to the editress.

3. — You are desirous of translating an English book for publication, and you have agreed to pay £5 for the copyright.

State all these details in the letter by which you advise the sending of the money by cheque.

4. — While in England, you wish to send the sum of £ 1/10/0 to a friend in Scotland, in settlement of a debt. Use a crossed postal order and advise him of the fact.

Write: your letter to your friend;

your friend's answer acknowledging receipt.

5. — You wish to buy a typewriter and are required to send cash with order. Send the order enclosing a bill to the value of £ 16 on London to the Empire Typewriter and Co., London.

Write: your order; the company's acknowledgement of your letter.

6. — You are an English importer of cereals from Roumania.

Write: to your bank in Roumania, advising them to pay from your account the money due to your suppliers on ten truck-loads of wheat;

the banker's letter of advice to the Roumanian suppliers;

the Roumanian suppliers' letter to the English importer, enclosing receipt and thanking him.

7. — Write to your agent in Roumania, enclosing a draft for £ 65 in favour of a Roumanian firm and asking for a receipt.

Write the correspondence carried on between an English china supplier and his Roumanian customer with reference to some discrepancy in the statement of account, its elucidation and final settlement. In consequence of careless packing, the customer had placed a case of damaged china at the customer's disposal. The supplier sent him a credit note covering the value but overlooked this item when making up the monthly statement.

9. — Jones' account has become overdue, without his having given any explanation of the reason.

Write the various fruitless endeavours made during a period of two months by his creditor, Smith, to obtain the money without having recourse to law.

10. — On receipt of a request of settlement of an account of £ 92, James Brown writes to his creditor Williams, to say that he cannot possibly pay him this amount and states his reasons. He demands an extension of credit of one month, and receives it.

Write: Brown's letter to Williams, giving plausible reasons for demanding such.

Williams' answer, granting the request.

## BILLS OF EXCHANGE

Bills of Exchange, like Cheques or Bank Notes, are negotiable instruments, one of their chief advantages thus being that, by using such an instrument, value may be transferred from one person to another without the actual transmission of money.

They also facilitate recovery in the event of default, as, by signing his name across the face of a bill, the debtor acknowledges the genuineness of the signature of the drawer and his authority to draw for the amount under the conditions stated therein. A creditor, whose draft has been accepted but has not been taken up on presentation, may at once proceed against the drawee, provided that the bill has been protested in due time.

Bills may also be discounted, thus enabling the holder to receive the money at once, less the banker's charge for discounting, while at the same time the drawee retains the full term of the credit allowed to him by the drawer.

Correspondence dealing with Bills of Exchange may apply to:

1. Advice of Drafts being drawn, and request made by the drawer that the bill should be accepted on presentation.
2. Agreement or refusal of the drawee to accept same.
3. Collection of inland or foreign bills by agents or bankers on behalf of drawer.
4. Non-payment of draft, entailing the noting and protesting of the draft by a Notary Public, and the return of it to the drawer by his agent or banker.

5. Remittances by way of Bills of Exchange.
6. Documentary Bills.
7. Endorsement of Bills.
8. Domiciliation of Bills at Banks.
9. Renewal of Bills.
10. Permission to use a person's name as a reference „in case of need“.
11. Acceptance and payment for honour.
12. Request for acknowledgement of receipt and answers to such requests.
13. Errors in the drawing of bills or their endorsement, etc., etc.

#### 240. — Advice of Draft.

BIRMINGHAM

Sept. 24th 193...

Messrs. WALTER JAMESON & CO.  
Brighton

Dear Sirs,

In accordance with your agreement we beg to advise you that we shall draw on you on Oct. 1st. at sight for £ 52.10.0, this being the balance of our account for the month ending August 31st 193... Please honour our draft on presentation.

Yours faithfully,

p. p. JAMES WHITE & SONS LTD  
Nelson Cullen

#### 241. — Acknowledgement of Advice

BRISTOL

Sept. 26th 193...

Messrs. JAMES WHITE & SONS LTD.,  
Birmingham

Dear Sirs,

We duly received your favour of Sept. 24th inst., advising us that you will draw on us, order yourself, for £ 52.10.0, on Oct. 1st 193... at sight. Your draft will be honoured on presentation, and we remain,

Yours faithfully,

p. p. WALTER JAMESON & CO.  
James Gillard

**242. — Draft order 3rd Party.**

LONDON

*June 10th 193..*ROBERT DODSON ESQ.  
London

Dear Sir,

Please find enclosed herewith draft value £ 150 — order John Smith, at three months, which please accept and return in due course. This will settle our account for the past month up to Sept. 20th.

Yours faithfully,  
WILLIAM BONNINGTON

**243. — Acknowledgement of ditto.**

LONDON

*June 12th 193..*WILLIAM BONNINGTON ESQ.  
London

Dear Sir,

I am in receipt of your letter of June 10th 193..., enclosing draft for £150 — order John Smith at three months, which I have duly accepted and returned herewith.

Yours faithfully,  
ROBERT DODSON

**244. — Instructions to draw Bill.**

BIRMINGHAM

*July 9th 193...*THE NATIONAL PROVINCIAL BANK  
London

Dear Sirs,

Will you please draw on Messrs. Brooke, Dyon & Co. Ltd., Fetter Lane, London E. C. I, in a bill value £ 175.10.6 per Oct. 1st next and pass the amount, less stamp and postage, to the credit of my account current.

Thanking you, we are,

Yours faithfully,  
p. p. WALTER & THOMPSON LTD.  
Allen Brett

**245. — Advice of Bill drawn through Bank**

BIRMINGHAM

July 9th 193..

Messrs. BROOKE, DYSON & Co. LTD.  
London

Dear Sirs,

Please note that we have instructed the National Provincial Bank to draw on you for our account for  
£ 175.10.6 per Oct 1st next  
in settlement of your debt to us, and we should be obliged by your honouring the draft on presentation.

Yours faithfully,  
WALKER & THOMSON LTD.

**246. — Advice from Bank to Drawee.**

LONDON

July 11th 193..

Messrs. BROOKE DYSON & Co. LTD.  
London

Dear Sirs,

Acting on the instructions of Messrs. Walker & Thomson, Ltd, of Birmingham, we have drawn on you for  
£ 175.10.6 per Oct. 1st. next,  
and ask you to have the kindness to accord our draft due protection when presented.

Yours faithfully,  
p. p. NATIONAL PROVINCIAL BANK  
Henry Ward

**247. — Notification of Acceptance.**

LONDON

July 14th 193..

Messrs. WALKER & THOMSON LTD.  
Birmingham

Dear Sirs,

In compliance with your instructions, we have drawn on Messrs. Brooke, Dyson & Co., for  
£ 175.10.6 per Oct. 1st. next  
The draft has now been presented and duly accepted.  
Awaiting your further news, we are,

Yours faithfully,  
p. p. NATIONAL PROVINCIAL BANK  
Henry Ward

**248. — Request to buy Bill.**

BUCHAREST

*Sept. 27th 193..*

Messrs. JONES & FROBISHER  
Billbrokers  
London

Dear Sirs,

Kindly buy for us a bill value £ 600, at short sight on Manchester. and forward it to the Imperial Chemical Co. Ltd., of that city, without delay, as the matter is urgent. Please draw on us as usual for your re-imburement and send us details of the transactions.

Yours faithfully,

p. p. FRĂȚII VOINESCU  
G. Penescu

**249. — Advice to Creditors of Payment by Bill.**

BUCHAREST

*Sept. 7th 193...*

THE IMPERIAL CHEMICAL CO. LTD.  
Manchester

Dear Sirs,

We hereby advise you that we have instructed Messrs. Jones & Frobisher of London to remit you for our account a draft value £ 600 at short sight on Manchester. This will settle your invoices up to and including Sept. 1 st. 193...

Your receipt in due course will oblige.

Yours faithfully,

FRĂȚII VOINESCU

**250. — Advice of Remittance by Bill.**

LONDON

*Oct. 4th 193...*

THE IMPERIAL CHEMICAL CO. LTD.  
Manchester

Dear Sirs,

Enclosed please find bill for £ 600 on Manchester at short sight, which we remit to you by order of Messrs. Frații Voinescu, Bucharest. Please pass the amount to their credit and acknowledge receipt to us.

Yours faithfully,

p. p. JONES & FROBISHER  
Charles Waller

**251. — Billbroker's letter to Client.**

LONDON

Oct. 4th 193...

Messrs. FRATI VOINESCU  
Bucharest

Dear Sirs,

Your instructions dated Sept. 27th. 193... were carried out to-day by our transmitting for your account bill value £600 on Manchester at short sight to The Imperial Chemical Co. Ltd., of that city.

Will you please let us have your remittance for the amount figuring in the enclosed statement, through the Banca Românească, as usual.

Hoping to be favoured with your future instructions, which we shall execute to the best of our ability,

Yours faithfully,

p. p. JONES &amp; FROBISHER

Charles Waller

**252. — Creditor's Acknowledgement to Banker.**

MANCHESTER

Oct. 5th 193..

Messrs. JONES & FROBISHER  
Billbrokers  
London

Dear Sirs,

We have received your letter of yesterday's date, enclosing bill for

£ 600 at short sight on Manchester with which sum we have credited Messrs. Voinescu, as requested.

Thanking you, we are,

Yours faithfully,

p. p. IMPERIAL CHEMICAL Co. LTD.,

Frank Foster

**252. — Creditor's letter to Debtor.**

MANCHESTER

Oct. 5th 193..

Messrs FRATI VOINESCU  
Bucharest

Dear Sirs,

We wish to thank you for the settlement by bill of your account-current, re consignments of chemicals up to and including Sept. 1st. 193... The amount of £ 600, advised by



your letter of Sept. 27th and forwarded to us yesterday by Messrs. Jones & Frobisher, has been passed, with thanks, to your credit.

We are pleased to note the great success of our chemicals in Roumania and look forward with confidence to larger business in the future.

Again thanking you, we are,

Yours faithfully,

p. p. THE IMPERIAL CHEMICAL Co. LTD.  
Frank Foster

### 254. — Account Sales sent. Request to draw.

BUCHAREST

Sept. 24th 193...

Messrs. BROADBENT & Co.,  
London

Dear Sirs,

We are pleased to inform you that we have been entirely successful in the sale of your goods shipped per S. S. „Victoria“, such goods being in great demand on our market at the moment.

We enclose herewith account-sales, showing a balance of £572 to your credit, and we are ready, if duly advised, to honour your draft for this amount at thirty days' sight.

Yours faithfully,

p. p. GEORGE CARTOJAN & FII,  
George Cartojan

### 255. — Draft advised.

LONDON

Sept. 30th 193..

Messrs. CARTOJAN & FII  
Bucharest

Dear Sirs,

We were very pleased to hear that our shipment found such a good market in your country, and we shall endeavour to get out a new lot before the demand for such goods slackens off.

We have drawn on you at thirty days' sight, as you suggested, for the sum of

£ 572

and should be obliged if you would kindly take up our draft in due course.

Yours faithfully,

p. p. BROADBENT & Co.  
Samuel Gladwin

**256. — Advice of Draft against Documents.**

LIVERPOOL

Sept. 24th 193...

Messrs. VASILE JONAȘCU & FII,  
Craiova

Dear Sirs,

We confirm our letter of Sept. 12th 193... and now beg to send you invoice for goods shipped per s. s. „Amarylla“, to the value of £3000. As arranged, we have drawn upon you against documents through the „Banca Românească“. Please note, and accord our draft due protection when presented.

Yours faithfully,

p. p. O. FLEMING & Co.,  
O Fleming**257. — Documentary Draft sent to Banker.**

LIVERPOOL.

Sept. 24th 193...

BANCA ROMÂNEASCĂ  
Bucharest

Dear Sirs,

Please find enclosed draft for £3000 at 90 days on Bucharest (Second to follow) together with documents for consignment of cotton goods shipped per s. s. „Amarylla“ from Liverpool, marked as follows

F. W. 1 to 12 Xyz.

We should be obliged if you would hand the documents against acceptance to Messrs. Vasile Ionașcu & Fii, and pass the bills to the credit of our account under easiest discount.

Yours faithfully,

p. p. O. FLEMING & Co.,  
O Fleming**258. — Bills to be collected.**

PLOEȘTI

Sept. 17th 193...

FRANK HARVEY ESQ.  
London

Dear Sirs,

We enclose herewith a list of bills of the total value of £260.10.6 and request you to collect same and to pass the

proceeds to our credit under advice. Awaiting your confirmation of this letter and thanking you, we are,

Yours faithfully,  
P. P. SOC. DE PETROL „STELLA“  
S. Paraschivescu

1. — £ 52. 7. 6	per Oct. 1st.	on Sheffield.
2. — £ 14. 0. 0	per Oct. 15th.	on Leeds.
3. — £ 73. 19. 0	per Oct. 3rd	on London.
4. — £ 120. 10. 0	per Oct. 10th	on Birmingham.
<hr/>		
£ 260. 16. 6		

### 259. — Acknowledging Receipt of Bills.

LONDON

Sept. 24th 193...

Messrs. SOC. DE PETROL „STELLA“  
Ploesti

Dear Sir,

I acknowledge receipt of your letter of Sept 17th enclosing bills for

1. — £ 52. 7. 6	per Oct. 1st	on Sheffield.
2. — £ 14. 0. 0	per Oct. 15th	on Leeds.
3. — £ 73. 19. 0	per Oct. 3rd	on London
4. — £ 120. 10. 0	per Oct. 10th	on Birmingham.
<hr/>		
£ 260. 16. 6		

which will be collected in due course.

Yours faithfully,  
FRANK HARVEY

### 260. — Advice re Collection of Bills.

LONDON

Oct. 16th 193...

Messrs. SOC. DE PETROL „STELLA“  
Ploesti

Dear Sirs,

Further to our letter of Sept. 24th. we beg to inform you that three of the bills sent for collection on Sept. 17th.

2. — £ 52. 7. 6	per Oct. 1st	on Sheffield.
1. — £ 14. 0. 0	per Oct. 15th	on Leeds.
3. — £ 73. 19. 0	per Oct. 3rd	on London

have been honoured, and I have credited you with the sum of £ 140. 6. 6 value Oct. 15th, as per account enclosed.

As for the last bill value £ 120.10.0 on Birmingham per Oct. 10th, we are sorry to say that the drawee refused payment, and we now beg to enquire whether you wish us to protest the bill for non-payment, or whether you have special instructions for us in the matter.

Yours faithfully,  
FRANK HARVEY

### 261. — Instructions to protest for Non-Payment.

FRANK HARVEY ESQ.  
London

PLOEȘTI  
Oct. 22nd 193...

Dear Sir,

We are in receipt of your letter of Oct. 16th and thank you for collecting the bills mentioned therein. With reference to the bill on Birmingham, we beg to say that as this firm has many times put us to great inconvenience by their unpunctuality in payment, and in this case without even advising us beforehand, we should be obliged by your protesting the bill for non-payment. Please return the bill with protest, and pass the back charges to our debit.

Yours faithfully,  
p. p. SOC. DE PETROL „STELLA“  
S. Paraschivescu

### 262. — Bill sent for Collection and Proceeds used for Payments.

ALEC BROWNING ESQ.  
Bucharest

LONDON  
Sept. 28th 193..

Dear Sir,

Please find herewith draft on Bucharest value Lei 300.000 maturing on Oct. 12th next, which kindly collect and credit to our account. As we have some obligations to meet during November, we request you to remit for our account the following amounts:

Mr. Ion Bărbulescu, Târgoviște, Lei 150.000.—.

Mr. Petre Sfințescu, Călărași, Lei 83.000.—

and credit us with the balance of our draft pending further instructions.

Meanwhile, we remain, dear Sir,

Yours faithfully,  
p. p. SPIKE & WHITEHEAD  
Joseph Weller

**263. — Letter acknowledging Draft to be Collected.**

BUCUREȘTI

Oct. 4th 193...

Messrs. SPIKE & WHITEHEAD  
London

Gentlemen,

I beg to acknowledge the receipt of your letter of Sept. 28th, enclosing a draft value Lei 300.000 on Bucharest. I shall collect it in due time and shall use the proceeds according to your instructions.

Yours faithfully,  
ALEC BROWNING

**264. — Draft collected. Payments made.**

BUCUREȘTI

Oct. 14th 193...

Messrs. SPIKE & WHITEHEAD  
London

Gentlemen,

Acting in accordance with your instructions, your draft for Lei 300.000 on Bucharest was presented and duly honoured on the day of its maturity.

As requested I have today remitted the following amounts:

1. Mr. Ion Bărbulescu, Târgoviște Lei 150.000
2. Mr. Petre Sfințescu, Călărași Lei 83.000

Total Lei 233.000

The balance of Lei 67.000 standing to your credit will be used according to your further instructions.

Yours faithfully,  
ALEC BROWNING

**265 — Bill missing.**

LONDON

Sept. 28th 193..

MR. ANDREI HODOȘ  
Brașov

Dear Sir,

We are at a loss to understand why, though you advised us of the sending of a bill of which we were entrusted with the collection, we have not received it. The bill was for £350, maturing on Sept. 15th, out of the proceeds of which we were to

settle various claims on you here. We must assume that either it slipped your memory at the time due, or it has, which is more probable, been lost in the post.

As various of your debtors have called to require the settling of their accounts, for which no covering sum has been deposited with us, we urge you to let us know what to do. We know how particular you are about such matters and feel sure that you will let us have your instructions by return of post.

Yours faithfully,  
p. p. DAVID CARRUTHERS Co.  
W. Scott

### 266. — Reply *ré* Missing Bill.

BRASOV

Oct. 3rd 195...

Messrs. DAVID CARRUTHERS & Co.  
London

Dear Sirs,

I was greatly astonished at your letter of Sept. 28th, as I also was waiting for a confirmation of receipt on your part of my First of Exchange, sent to you on Sept. 1st. On receipt of your letter I made extensive enquiries among the office staff, but I failed to find out whether the bill was actually despatched or not. I am all the more annoyed as, the bill having matured nearly three weeks ago, payment may have been made to the wrong person.

I enclose herewith my Second of Exchange, and beg you to advise the drawee at once that payment is only to be made against presentation of the Second, duly endorsed.

Please wire to me in any case as to whether any loss has already been incurred, and debit me with all eventual expenses.

Yours faithfully,  
ANDREI HODOS

### 267. — Request to Domicile Bills at Bank.

LONDON

Sept. 22nd 195...

BANCA ALBINA  
Bucharest

Dear Sir,

I beg to remind you that I had some business transactions in Roumania some five years ago and that you had the handling of my account at that time.

As my interests in Roumania are being renewed, I should be obliged if you would allow me to domicile my bills with you, for which I should provide you with security some days before the bills mature.

Should it occur, which I hope will be very seldom, that a small bill, say £ 50, matures without your being covered, I trust that you will see no inconvenience in discharging it for me, and allowing me to re-imburse you plus interest of course, within a few days' time.

My annual turnover would be about £1.000, and I should like to know the interest you would charge.

Yours faithfully,  
CRISTOPHER ROBINSON

### 268. — Request Granted to Domicile Bills at Bank.

BUCHAREST

Sept. 29th 193..

CRISTOPHER ROBINSON ESQ.  
London

Dear Sir,

Your letter of Sept. 22nd to hand. It is with much pleasure that your name was recalled to us and we are quite willing that you should make your drafts payable at our Bank.

We generally charge 2% on such a small turnover, but considering past business relation between us, we agree to accept 1½% subject to your drafts not being, as a rule, less than £50, or the equivalent in lei.

We suggest that you should deposit with us at the beginning of each month a sum covering approximately the discharge of your bills for the month.

Hoping these terms are to your satisfaction and that we shall hear from you very soon. We are,

Yours faithfully,  
p. p. BANCA ALBINA  
Alex. Davidescu

**269. — Bill incorrectly endorsed.**

LONDON

*Sept. 20th, 193...*Messrs. WALTHAM & BROOKE  
Leeds

Dear Sirs,

We beg to return herewith draft for  
£75.0.0 on Manchester per Oct. 1st.  
endorsed to Messrs Robinson & Co., by mistake, we assume.  
Please rectify this error, providing the draft with the right  
endorsement.

Yours faithfully,  
p. p. J. PICKFORD & Co.  
J. Pickford

**270. — Endorsement Rectified.**

LEEDS

*Sept. 21st 193..*Messrs J. PICKFORD & Co.  
London

Dear Sirs,

We beg you to excuse the inconvenience caused you by  
our inadvertently sending you a bill on Manchester, and we  
hasten to remedy the matter by sending you enclosed draft  
for £ 70. 0. 0. on London per Oct. 3rd, in settlement of the  
account.

Yours faithfully,  
p. p. WATHAM & BROOKE  
Albert Deans

**271. — Bill to be Presented a Second Time.**

LINCOLN

*Sept. 30th 193..*Messrs. BLYTHE & WHEELRIGHT  
Coventry

Dear Sirs,

We are very surprised that we have had absolutely no  
confirmation of our letter of Sept. 15th., by which we infor-  
med you that we had drawn on your for  
£ 120.0.0 per Oct. 15th on Coventry.

We have meanwhile received a letter from our bankers sta-



ting that our bill was not taken up when presented to you for acceptance.

We are unable to account for this procedure and we beg you to let us know the real reason for this. We have instructed our bankers to present the bill again, and hope that this time you will afford it due protection.

Yours faithfully,  
p. p. H. WSON, CARTER & Co.  
John Whistler

## 272. — Acceptance of Bill on Second Presentation.

COVENTRY  
Oct. 1st 195...

Messrs. HOWSON, CARTER & Co.  
Lincoln

Dear Sirs,

It was by a very regrettable oversight on the part of our staff that your bill on Coventry was not accepted when presented. We are very much obliged for your lenient treatment of the matter, and can assure you that the bill will find due protection when presented a second time.

Yours faithfully,  
p. p. BLYTHE & WHEELRIGHT  
R. Brookers

## 273. — Bill Protested.

NEWCASTLE  
Sept. 29th 195..

Messrs. GARNICK & Co.  
Bradford

Dear Sirs,

We are sorry to inform you that your bill on Mr. A. Greeves, of this city, value £55, sent to us for the settlement of our account, was not accepted when presented to this gentleman, who stated that you had no authority to draw. We shall of course present it again on day of maturity, that is, Oct. 10th. Should the bill then be still unmet, we shall be forced to draw on you plus charges incurred through protest.

Hoping that the matter will be satisfactorily arranged in time, we are,

Yours faithfully,  
p. p. NORMAN TERRY & Co.  
Norman Terry

## 274. — Request for Renewal of Bill.

BUCHAREST

Oct. 1st 195...

Messrs. J. PAINTON & Co. LTD.  
London

Dear Sirs,

Unforseen circumstances render me unable to take up your bill for £156.8.0 due Oct. 15th. I should be therefore greatly obliged to you if you could grant me a renewal of this bill for three months, at the end of which time I shall certainly be in a position to meet this liability. The depression of trade at this time of the year is sufficient to account for the present financial strain, due to which several of my customers are backward in the settlement of their accounts.

Hoping this will cause you no very great inconvenience and assuring you of my gratitude, I am,

Yours faithfully,

CONSTANTIN IONESCU

## 275. — Granting Renewal of Bill.

LONDON

Oct. 5th 195...

CONSTANTIN IONESCU ESQ.,  
Bucharest

Dear Sir,

We are in receipt of your letter of the 1st inst., whereby you inform us that you cannot honour our bill on date of maturity i. e. October 15th. Although we are ourselves not untouched by the present trade depression, and we are counting on our bills being settled regularly, we have decided to grant you a renewal of the bill plus interest on the amount due, but we feel obliged to inform you that if it is not honoured when next due, we shall be forced to have recourse to legal proceedings. Please do your best therefore in the matter, and believe us.

Yours faithfully,

p. p. J. PAINTON & Co, LTD.  
A. Riley

## 276. — Request for Renewal of Bill Offering Part Payment.

LONDON

Oct. 1st 193...

MR. GRIGORE GEOROCEANU  
Craiova

Dear Sir,

Up to the last moment we hoped that we should be in a position to honour your bill, maturing on Sept. 30th., value £400 drawn on us in settlement of the last consignment of corn per s. s. „Arabia“, and presented to us by your bankers. To our great regret the failing of a large customer of ours to meet his obligations put us to unexpected inconvenience, and we were forced to decline to take up your bill. We asked your bankers to request the renewal of the bill and meanwhile, to the same end, I beg you herewith to accept £150, on account, and to draw on us for the balance in a bill maturing in two months' time. Should you see your way to grant us this request, we promise that the matter will be settled promptly at next maturity.

Yours faithfully,  
p. p. POWELL & CROWE  
H. Woolson

## 277. — Request for Renewal of Bill refused.

CRAIOVA.

Oct. 6th 193...

Messrs. POWELL & CROWE  
London

Dear Sirs,

I received your letter of Oct. 1st and regret to hear that you are not in a position to meet my bill. I must confess that I had been counting on this rather large sum in order to meet an obligation of my own. I am unfortunately myself in such straitened circumstances that though I should have liked to come to the assistance of an old customer, this is now beyond my means.

I await the sum of £ 150 promised in part payment, and I see myself forced to press for the rest of £250 within 15 days.

Yours faithfully,  
GRIGORE GEOROCEANU

**278. — Bill Protested.**

LONDON

*Sept. 29th 193...*

JAMES CURTIN ESQ.,  
Cardiff

Dear Sir,

Acting on your instructions we presented for the second time bill for £200 on R. Barnley, of this city. The bill was again refused and has been protested for non-payment. We enclose the draft and account.

Please reimburse us for protest charges, which amount to 12/6, as per statement attached.

Yours faithfully,  
p. p. CITY & SOUTH WALES BANK  
W. Blunt

**279. — Discharge of Bill protested for Non-payment.**

LONDON

*Oct. 1st 193...*

Messrs. J. COLE & Co.  
Birmingham

Dear Sirs,

We cannot account for Mr. Bramley's not taking up our draft maturing on Sept. 25th., and we hasten to remit you  
£ 72.0.0—

in settlement of your account, in return for which please send us the bill and the protest.

Yours faithfully,  
p. p. G. FENNING Co.  
[David Tait]

**280. — In case of Need.**

DEVON

*Oct. 1st, 193...*

B. SARGENT ESQ.,  
Cardiff

Dear Sir,

I beg to enquire whether you would allow me to name you in case of need on my draft for

£ 92.10.0 on Mr. S. Stevenson, Cardiff, per Nov. 1st.

Should you be called upon for payment, I shall make it my duty to provide security, or you can value on me for the sum mentioned.

Assuring you of my readiness to reciprocate, I am,

Yours faithfully,  
William Hudson

### 281. — Reply re Case of Need.

CARDIFF

*Oct. 2nd 193...*

WILLIAM HUDSON ESQ.,  
Devon

Dear Sir,

Your letter of yesterday's date is to hand, and I have pleasure in letting you know that I am certainly prepared to act for you in case of need, and to accept and meet your draft for £192.10.0 per Nov. 1st. on Mr. S. Stevenson, Cardiff, payable in this city. Should the necessity arise I shall protect your draft.

Please do not hesitate to avail yourself of my services at any time.

I remain, Dear Sir,

Yours faithfully,  
B. Sargent

### 282. — Advice of Acceptance for Honour.

CARDIFF

*Oct. 9th 193..*

WILLIAM HUDSON ESQ.,  
Devon

Dear Sir,

With reference to my letter of Oct. 2nd, I beg to let you know that your draft value

£192.10.0 per Nov. 1st. on S. Stevenson, Cardiff, was protested for non-acceptance, and I have accepted it as agreed for the honour of your signature. If not met on day of maturity, I shall do the necessary.

Please find enclosed protest for non-acceptance and pass 7/6 to my credit for present charges, as per statement attached.

Yours faithfully,  
B. Sargent

## 283. — Advice of Payment for Honour.

CARDIFF

Nov. 1st, 193...

WILLIAM HUDSON ESQ.,  
Devon

Dear Sir,

Your draft value  
£ 192.10.0 per Nov. 1st. on S. Stevenson, Cardiff,  
not having been honoured by the drawee, I have discharged the  
bill for your account.

I return the bill with protest and enclose herewith the state-  
ment of my account amounting to £ 193.19.0, for which  
please let me have a remittance.

Yours faithfully,  
B. Sargent

## 284. — Reply re Intervention for Honour.

DEVON

Nov. 3rd 193....

B. SARGENT ESQ.,  
Cardiff

Dear Sir,

I am in receipt of your letters of Oct. 2nd. Oct. 9 th. and  
Nov. 1st., the latter enclosing draft value £192.10.0 on S.  
Stevenson and protest of the same. I thank you for discharging  
this draft for the honour of my signature, and in consequence  
I remit you herewith cheque value £193.19.0, as per your  
statement, the receipt of which amount kindly acknowledge.

I remain,

Yours faithfully,  
William Hudson

EXERCISES ON DRAFTS AND BILLS OF  
EXCHANGE.

1. — B. owes £ 100 to A., who draws on B. after sending him  
advice. Write; A's letter of advice to B.;

B's answer.

2 — Brown has a claim of £ 52 against Jones for goods de-  
livered. Brown sends Jones a draft, made out in favour of a third  
person, which must be paid on a certain date.

Write: Brown's letter to Jones;  
 Jones' reply.

3. — Williamson owes Black £72. Black lives in London, Williamson in Coventry.

Write: A letter from Black to a Coventry bank, asking them to have his draft accepted by Williamson for the amount due;

Black's advice to Williamson informing him of this fact;

Bank's advice informing Williamson of the fact and asking him to accept the draft on presentation;

Bank's advice to Black, telling him of Williamson's acceptance of the draft.

4. — White sends a quantity of cotton yarns to a Roumanian firm. White asks a Roumanian bank to deliver documents to the Roumanian firm against payment of the amount of the invoice.

Write: White's letter to the Bank.

White's letter to his customer advising him of this.

5. — Popescu has sold a quantity of chemicals for his English suppliers.

Write: a letter from Popescu to the English firm, giving indications of the kind of reception the goods had on the Roumanian market. Enclose the account-sales showing a balance of £692 in the supplier's favour, and ask the English firm to draw on them for this amount, subject to a previous advice:

Write also the English firm's answer.

6. — John Smith of Chester owes 2000 francs to a firm in Paris.

Write: Smith's letter to a Paris billbroker, asking him to buy a bill for this amount payable at sight in Paris, and to send it to the Paris firm. Ask for the method of re-imbusement;

Smith's letter to the Paris firm, telling them what he has done with regard to his account of 2000 francs;

the billbroker's advice to the Paris firm, when enclosing the bill;

the billbroker's letter to Smith telling him he has done as requested, and informing him how he would like to be re-imbursed. Close the letter with a solicitation for future business and the expression of his readiness to be at Smith's service;

the Paris firm's reply to the billbroker, acknowledging the receipt of the bill;

the Paris firm's letter of acknowledgement and thanks to

Smith, closing the letter with remarks regarding new catalogues, etc.

**7.** — Walter Butler sent a transport of suitings by S. S. „Empress“ to Messrs. Ionescu, in Roumania. Butler sends a documentary draft to a Roumanian banker, and asks him to pass the documents to Messrs. Ionescu, when they have accepted to pay after 90 days. Give details of shipment, ship, markings, etc.

Write: Butler's letter to the Roumanian bank.

**8.** — Blankson has many bills which are due to him in Roumania and he writes to his agent, asking him to collect the sums due and to send the money.

Write: Blankson's letter to his agent, enclosing list of bills;

his agent's acknowledgement of the receipt of the letter;

a later letter from the agent, saying that two of the bills have been collected, but the third not. State why not and ask for instructions re. protest;

Blankson's acknowledgement of this letter and his instructions to protest.

**9.** — An agent, who is entrusted with the collection of three bills, returns two duly accepted and retains one, for which acceptance was refused in default of advice.

Write: the agent's letter.

**10.** — Brown remits to his agent in Roumania a list of bills due to him in November, which he requests his agent to collect and to use in settlement of his debts to Mr. Ion Popescu, cereal exporter. He also asks for duplicate of receipt.

Write: Brown's letter to agent;

agent's answer after carrying out instructions.

**11.** — Ion Popovici, importer, requests a bank in England to allow him to domicile his bills with them, promising security in due time.

Write: Popovici's letter to the bank;

bank's letter of refusal, giving plausible reasons.

**12.** — B. Davidescu requests, not for the first time, his creditor in England to grant him an extension of credit, in the form of renewal of a bill. He gives his reasons for this request and guarantees payment in two months' time. Request is refused by creditor.

Write: Davidescu's letter to his creditor;

creditor's letter of refusal to Davidescu;

creditor's instructions to solicitor to protest.

**13.** — John Owen, of Bristol, asks for permission to write the name of Joseph Wilson, of London, as „Case of need“ on a bill



of exchange for £92, drawn by Frank Smith, of Torquay, on James White, of London, and endorsed by him to Frederick Brook, of Hull. The bill will be due on the fifth of the following month. Owen begs for favour of intervention in case of non-payment at maturity.

Write; Owen's letter to Wilson;

Wilson's reply consenting to intervene for the honour of Owen.

14. — V. Tomescu owed £136 to Eduard Wynne, in England, and sent him in settlement of the invoice a bill on London to that account, payable on June 15 th. On presentation by Wynne, the bill was returned unpaid and has been protested, the charges amounting to 16/6. Wynne writes to Tomescu expressing surprise at non-payment, and asking for an immediate remittance of £136.16.6

Write; Tomescu's letter, enclosing bill;

Wynne's letter demanding remittance;

Tomescu's letter enclosing cheque.

## BANKRUPTCIES AND ARRANGEMENTS

The unfortunate circumstance of a debtor not being able to meet his engagements leads sometimes to the debtor's filing his petition, i. e. presenting a petition to the Court with a view to his being declared a Bankrupt. Such a petition may be also presented by any of the creditors whose claim amounts to no less than £50.

To prevent this, the debtor may convey his property to a trustee, thus agreeing to a Deed of Arrangement, which must be registered in the High Court. The trustee, in this case, will realise the estate, for the benefit of all the creditors, that is, convert it into money, and pay the creditors pro rata, usually in a series of instalments.

The debtor may also suggest a „Composition“ to his creditors, offering them either the payment of the whole of his liabilities by means of deferred payments spread over a fixed number of years, or the payment of a certain percentage of his liabilities, in complete discharge of his debts.

Such proposals have to be brought forward at the Meeting of Creditors, duly convened by the debtor, and attended by the creditors either personally or by their accredited representatives.

The correspondence arising from such circumstances includes:

- 1) Letters addressed by the Debtor to his Creditors, informing them of the critical state of his financial position and enclosing a Statement of Accounts. Such letters must necessarily be worded in the most

polite and courteous tones, as it depends solely on the creditors' agreement that such a composition be arranged.

2) Letters addressed by Agents to their Principals, in which the former offer to represent the latter at the Meeting of Creditors and to act in their interest.

3) Letters from Trustees to Creditors announcing the realisation of the estate and informing them about dividends to be paid.

4) Letters from Creditors to Debtor, Agent and Trustee on similar matters.

### 285. — Information re Insolvency case from Agent.

3, QUEEN'S ROAD  
Bradford

SOC. DE PETROL. „MODERNA“  
Bucharest

August 29th 193...

Dear Sirs,

For two or three days I have been hearing unpleasant rumours regarding the financial status of Messrs. Brown & Cartwright, who, I know, is one of your oldest customers. At first I was not inclined to believe it, but after careful enquiries, I found out that they intend to suspend payment and to convene a meeting of creditors. If you should care to be represented by myself at the meeting, I shall await your Statement of Claim and Power of Attorney.

Always at your service, I am

Yours faithfully,  
Walter Norbury

### 286. — Advice from Debtor of Suspension of Payment.

14, KING STREET  
Bradford

SOC. DE PETROL. „MODERNA“  
Bucharest

August 31st 193...

Dear Sirs,

It is with profound regret that we are obliged to inform you that we find it impossible to meet our engagements and have been compelled to suspend payment. For many months we have been struggling against the existing trade depression as well as against the overwhelming competition of Russian

and Persian oils, but now we realise that there is absolutely nothing further to be done, so that in spite of the reputation for the punctual meeting of all obligations, which we have enjoyed for over 30 years, we see ourselves forced to acquaint our creditors with the infortunate state of our affairs.

We should like to propose the payment of the whole of our liabilities by means of deferred payments, spread over, say, three years, or to suggest a composition of 10% in the £, all of which however will be decided upon at the meeting of our creditors, which will be held on October 1st., at 10 a. m. at this office. We hope that this will give you time enough to attend the meeting or to be represented by a duly accredited representative.

The sum we owe you being quite small considered in the light of our long and prosperous business connections, we hope and trust that you will support us as far as possible on this occasion.

Enclosed please find a Statement of our financial position, showing an excess of assets over liabilities of £ 120.

Yours faithfully,  
p. p. BROWN CARTWRIGHT  
James Brown

Encl. 1 Statement.

## 287. — Reply from Creditor with Instructions.

BUCHAREST  
September 4th, 195 ...

WALTER NORBURY ESQ.,  
Bradford

Dear Sir,

Two days after your letter we heard from Messrs. Brown & Cartwright to the effect that they have stopped payments. Our interest in the estate being £ 120, we are anxious that any eventual loss should be as small as possible.

As we shall not unfortunately be able to be present at the meeting of creditors to be held on October 1st., we are very much obliged to you for your proposal to attend the meeting and act on our behalf. We therefore send you the Statement of our account, and Power of Attorney. Messrs. Brown & Cartwright will offer either the settlement of their entire liabilities through deferred payments or a composition of so much in the pound. As this firm is one of our oldest customers in England, we should prefer to arrange terms as

favourably as possible for them, so please let them have the deferred payments if they prefer it to a composition, and if the other creditors will consent.

As soon as the meeting of creditors is over, please inform us as to what has been arranged. We shall be anxiously awaiting your news about the final decisions.

Yours faithfully,  
p. p. SOC. DE PETROL „MODERNA“  
Alex. Bonciu

### 288. — Report of Meeting of Creditors.

3, QUEEN'S ROAD  
Bradford

October 1st 193..

SOC. DE PETROL „MODERNA“  
Bucharest

### Re Claim on Messrs Brown & Cartwright.

Dear Sirs,

The meeting of creditors of the above firm was held, as decided, this morning at the firm's office. Liabilities were assessed at £9,232, and assets at £8,090. I intimated that the firm for whom I was acting was willing to arrange a system of deferred payments, but the majority of the creditors refused to entertain the suggestion, though they decided not to let the firm go into bankruptcy. The debtor agreed, on demand, to a Deed of Assignment for the benefit of the creditors, and a Trustee and a Committee of Inspection were appointed. I enclose herewith a copy of the Statement of the firm's affairs for you to sign and return to the Trustee, Mr. William Booth, 12 New Street, Bradford.

Yours truly,  
Walter Norbury

### 289. — Trustee's Letter to Claimant.

12, NEW STREET,  
Bradford

October 9th 193..

SOC. DE PETROL „MODERNA“  
Bucharest

### Re Claim on Brown & Cartwright:

Dear Sirs,

Your claim of £120 having been handed in by Mr. Walter Norbury and admitted by me, I beg to inform you that, as trustee under the Deed of Assignment, I have realised the

estate and collected most of the outstanding debts, and I am pleased to tell you that as much as 15% in the £ will be paid on all claims. Payment will be made in three dividends of 5% each, the first falling due on December 1st, and the others at intervals of two months.

Please let me know in time in what form the payment is to be made, whether sent by cheque or handed to your agent on his producing adequate Power of Attorney, and his returning bills and other securities against the firm. Enclosed please find a statement of my receipts and payments.

Yours faithfully,  
William Booth

Encl.; 1 Statement

### 290. — Claimant's Reply to Trustee.

Bucharest

October 14th 193..

WILLIAM BOOTH ESQ.  
12, New Street,  
Bradford

### Re Brown & Cartwright.

Dear Sirs,

Thank you for your letter of October 9th, received this morning, and containing your Statement and information re the above firm. We are pleased to hear that in spite of the difficulties encountered by Messrs Brown & Cartwright, which unfortunately could not be entirely overcome, you were able to arrange for a dividend to be paid on all claims.

We shall in due course provide our agent, Mr Walter Norbury, with further Power of Attorney for the collection of dividends as they fall due, at which time he will also remit you all securities we hold against the firm.

Yours faithfully,  
P. P. SOC. DE PETROL „MODERNA“  
Alex. Bönciu

### 291. — Agent's Advice to Principal re Bankruptcy.

LIVERPOOL

October 9th 193..

DUMITRU GEOROCEANU, ESQ.  
Exporter  
Galati

Dear Sir,

This is not the first time that we have called your attention to the bad state of the affairs of Messrs. Fox &

Clarke and asked you to be cautious in your dealings with this firm. Our fears were not groundless, as these people will shortly file their petition.

We wired this morning as follows:

„Send account Fox-Clarke petition filing“ and hope you have had our wire by now.

We fear that we cannot get anything like the full amount of the claim, though we shall do our best to obtain as much of the stock as possible before it is taken over by the Official Receiver.

Please let us have your instructions in the matter and Power of Attorney by return.

Yours faithfully,

p. p. CHAS BROWN & Co.  
J. Rendall

## 292. — Creditor's Letter to Agent re Claim.

GALATI

October 4th 193. . .

Messrs. CHAS. BROWN & Co.  
Liverpool

Dear Sirs,

We were extremely sorry to hear your news re Fox & Clarke, and to realise the great losses we shall probably incur through the carelessness and unreliability of this firm. Although you warned us against them, we were bound by contract to supply them as long as they met their obligations promptly, which they have done hitherto. The last shipment we sent, still unpaid, represents a value of £ 300, and we shall feel the loss keenly, as our own affairs are not too brilliant.

Herewith please find our Statement of account and the Power of Attorney as requested. Please represent us at any eventual meeting, and do your best to obtain complete or partial security for our claim, in money or stock.

Yours faithfully,

DUMITRU GEOROEANU

Encl.: Statement

**293. — Confirmation of Receipt of Power of Attorney.**

LIVERPOOL

October 10th, 193...

DUMITRU GEOROCEANU ESQ.  
Galati

RE FOX &amp; CLARKE.

Dear Sir,

We are in receipt of your Statement of account and Power of Attorney, and shall do our best to represent your interests in the matter. Be sure that we shall keep you in touch with the development of the case.

Yours truly,  
p. p. CHAS. BROWN & Co  
J. Rendall

**294. — Agent's report of Creditors' Meeting.**

LIVERPOOL

November 7th, 193...

DUMITRU GEOROCEANU ESQ.  
Galati

Re Fox &amp; Clarke.

Dear Sir,

Further to our letter of October 30th and in compliance with your wishes, the writer visited the above firm, and informed them that we had instructions to proceed against them, unless something reasonable was done with reference to your account. Although pleading that they were hard pressed by many creditors, they finally agreed to let you have £50 in cash and £50 in stock, thus reducing your claim to £200. The stock has been duly warehoused and the cash passed to your credit.

Further we beg to inform you that two days after my visit to the firm, that is on November 5th, a meeting of creditors was held, at which I represented you as desired.

It was then brought before the creditors by the notary that liabilities exceeded assets by 25%, so that, in view of this, no arrangement proposed by Messrs. Fox & Clarke was accepted by the creditors, as they could not trust these people any longer. A composition of 8% was thus refused, and it was left to the Board of Trade to choose a Trustee. Pending



that appointment the Official Receiver is acting in that capacity, and is winding up the estate in Bankruptcy. A summary of the Statement of affairs will soon be issued, and I shall keep you informed of all future developments.

Yours faithfully,

p. p. CHAS BROWN & Co.  
J. Rendall

### 295. — Liquidation of Estate in Court of Bankruptcy.

LIVERPOOL

November 11th, 195...

DUMITRU GEOROCEANU ESQ.,  
Galati

#### Re Fox & Clarke.

Dear Sir,

We hasten to inform you of the latest proceedings re. the above firm.

After Fox & Clarke were declared bankrupt, the Estate passed into the hands of the Official Receiver in Bankruptcy, and on receipt of a notification from the Liquidator, we duly sent in your claim. To the general surprise, unexpected assets had come into the Estate in the shape of the payment of dubious debts, which had been given up as bad debts, in consequence of which we were pleased to hear of the realisation of a first and final dividend of 9% in the £. Solvent securities have been provided for it, and it will be payable on December 15th, and after that date for a week.

Though this arrangement represents to you the loss of more than half of the remainder of your claim, you will certainly agree that this was the only course left open to the creditors for the recovery of their money.

Should you prefer the dividend to be remitted to you direct, I will return your Power of Attorney.

Hoping to have acted in your best interests, we are,

Yours faithfully,

p. p. CHAS. BROWN & Co.  
J. Rendall

## EXERCISES

1. — In consequence of unsteadiness in prices and ever-increasing duties, W. Carter is forced to suspend payment, and will be unable to pay more than 50%.

Write:

- a) Carter's letter of appeal to his chief creditor, trying to induce the latter to support him at the meeting of creditors, which will be held shortly;
- b) Creditor's letter to his agent telling the latter to represent him at this meeting of creditors;
- c) Agent's letter, acquainting his employer with the result of the meeting of creditors.

2. — Write a letter from an agent to his employer giving the following report on Messrs. Burleigh's insolvency:

Assets £6,500. Liabilities £7,420. Stocks found to have been overestimated. Very careless business management. No confidence in future prospects. Burleigh demands deferred payments, but agent advises severest measures.

3. — Write an agent's report of a meeting of creditors, where he represented his employer, giving the following information:

Statement of Debtor's affairs;

Deed of Assignment made for benefit of creditors;

Appointment of trustee in person of Mr. James Fane, and o Committee of Inspection.

Agent asks employer to sign enclosed form of assent and forward it to trustee.

## POSTAL AND TELEGRAPHIC ARRANGEMENTS IN ENGLAND

*Writers of commercial letters should take care to acquaint themselves with the regulations relating to all postal matters, such as: rates for inland and foreign postage, rates for typewritten and printed circulars etc.*

Ordinary letters can be sent for  $1\frac{1}{2}$  d. in the U. K. and Colonies if their weight does not exceed 2oz. and for  $2\frac{1}{2}$  d. to all places abroad. They may not exceed prescribed dimensions. It is not necessary for clerks of large firms to waste time affixing stamps on to an enormous mail. If the value of the stamps required is £1 or over, it can be paid in a lump sum at the Post Office. At the same time the clerk must hand in the letters with the addresses all facing upwards, tied up in bundles. This prepayment in money saves the sender a great deal of time.

A further convenience is the late fee in the form of an extra  $\frac{1}{2}$ d. stamp, to ensure the dispatch of letters posted after the last mail collection. There is generally a special box in the P. O. for such letters, as there are also letter boxes attached to all Mail trains for the receipt of late letters. For this latter convenience however a surcharge of 1 d. stamp is added.

Railway companies, too, undertake the transmission of letters. Such letters, if they are to be left at the Station Parcels Office at their destination until called for, cost the sender 4 d.; if they are to be posted on arrival by a Railway servant at the nearest letter box, the sender, besides paying 4d., must also affix a postage stamp of  $1\frac{1}{2}$ d.

If the addressee is absent and a letter is urgent, the words „Please forward“ are written in the top left-hand corner of the letter. If the addressee is known to be arriving after the letter, the words „To await arrival“ are written. If a letter is to be returned in case the addressee is absent, the words „If not delivered please return to . . . .“ are written. Letters to be called for at the Post Office are addressed „Poste Restante“.

A business man sends printed matter at the printed paper rate of  $\frac{1}{2}$ d., but the envelope should not be stuck down in this case. Printed circulars may be sent in this way, but typewritten circulars must be handed over to a clerk at the P. O., in bundles of at least 20, a declaration as to their contents having previously been signed, if the sender wishes them to go at printed paper rate. Newspapers may also be sent at printed paper rate but not enclosed in an envelope. They should be sent in a wrapper open at both ends. Newspaper wrappers ready stamped are on sale at

post offices for  $\frac{1}{2}$ d. each. No money, cheque, postal order, money order, coins, or anything of value should be enclosed in a letter which is not registered.

Parcels may be sent by parcel post, and compensation up to £ 2 will be paid in the event of loss, even if the parcel was not registered, as long as a certificate of posting was obtained when the parcel was handed in for posting.

Letters containing articles of value, or considered as of value in themselves, may be registered for a fee of 3d., entitling the sender, in case of loss, to a compensation of £ 5. Fees rise in 1 d. stages up to a fee of 1/11, the maximum compensation being £ 400. The use of strong registered letter envelopes of paper and linen is compulsory for money remittances.

For communications which are urgent there are the following mediums available:

1. The local express service, through which letters are sent by personal messenger at the rate of 6d. per mile.

2. Distant express service, through which letters are posted in the ordinary way and then taken from the post office to their destination by special messenger at the same rate of 6d. per mile.

Letters may also be delivered in advance of postal deliveries at the same rate of 6d. per mile.

If the addressee has removed, letters may be redirected to the new address without further payment during the first year after removal. After that period a fee of 1/- per year must be paid.

For foreign post practically the same conditions apply as for inland. The fee is  $2\frac{1}{2}$ d. for the first oz. and  $1\frac{1}{2}$ d. for every additional ounce or fraction of an ounce. Printed paper rate is the same, i. e.  $\frac{1}{2}$ d. per oz.

Business men also make great use, both for inland and abroad, of the sample post, whereby samples of goods in stock are sent at the rate of 1 d. per 4 oz.

Letters or parcels going abroad may also be insured, the fee being 5 d. for £ 12 compensation up to 5/11 for £ 400 compensation.

The quickest way of transmitting written messages is by telegrams and cables:

The minimum inland rate of telegrams is 1/- for 12 words, each extra word costing a penny. When telegrams are cancelled, the fee is returned, less 4 d. retained as cancelling fee. All unintelligible combinations of letters are charged for at the rate of 5 letters or figures to a word.

Telegram forms are supplied free of charge. A certified copy of a telegram may be obtained on application for 6d. a copy.

Telegram forms ready stamped may be had in book form at the price of 20 for 20/5. This facilitates the sending of telegrams by handing them to a postman or dropping them in a letter box. Should the telegram be enclosed in an envelope, then "Telegram Immediate" should be written upon it. The free delivery area of a P. O. is within three miles of the office nearest address.

Beyond this limit, the sender is charged a portorage of 6 d. a mile or part of a mile.

Telegrams can be sent reply prepaid. It is not necessary to send the answer at once, as the prepaid telegram form may be retained and used within a period of two months.

With the object of saving both time and money, firms state at the head of their stationery their telegraphic address, a special brief form of address for telegrams, which must be registered at the P. O., an annual fee of £2 being charged. This address must consist of not less than two words, the latter being the place name, and the former, if not a proper name, a dictionary word, containing not more than 10 words.

Important telegrams may be repeated by the sender for the sake of certainty on payment of one half the ordinary fee. Similarly the receiver may request the repetition of a telegram if its contents appear dubious, on payment of half the cost of the total transmission (minimum fee being 6d.), which fee will be refunded in case the original telegram was incorrectly transmitted.

When the same telegram has to be sent to various addresses in one free delivery area, the first telegram costs normal rate and the copies cost 4d. each.

Foreign telegrams are transmitted at rates varying from 2½ d. to 2/- per word, the minimum charge for a foreign telegram being 10 d.

Foreign telegrams may be written in plain language, in any of the principal European languages, no word to contain more than 15 letters, or in secret language, that is 1) code, 2) cypher. In code language, either real words are used, so combined as to be incomprehensible, or apparently real words, which are pronounceable, of no more than 10 letters. Cypher telegrams make use of Arabic figures or letters forming unintelligible words and having a secret meaning. One of these words may not have more than five figures or letters.

Telegraphic or cable codes are mostly used for foreign cabling, and various systems have been advised, of which the A. B. C. is the most widely used. Private codes, of course, are also used by firms having inland and foreign agencies.

Telegrams as well as letters of not over 30 words (every further 30 words being charged as a separate letter) can be transmitted by telephone. People on the telephone can have telegrams delivered by telephone instead of by messenger. Telegrams may be sent to the telephonic address, that is, to the number of the receiver for delivery by telephone. Any telegram delivered over the telephone is always confirmed in writing by the Post Office.

A long distance inland telephone call is known as a trunk call.



## E R A T A

Pag.	Rândul	Se va cita:	In loc de:
13	11 și 12	Ltd	Ldt
14	10	James Brown	James Brown Esq.
28	4	English	Englisch
28	20	Dean	Deam
52	28	Superfluos	Superflous
52	32	of	ot
56	7	Woollens	Wollens
60	30	Dolton	Doulton
62	16	departments	depatment
62	33	businesses	business
70	23	Clean	Clear
74	5	pleased	pleeased
76	30	possession	possession
96	12	Woolen	Woolen
107	37	Esq.	Esp.
128	5	Fulger S. A.	S. A. Fulger
128	19	and	ond
139	17	of	or
152	22	should	shoold
166	5	paying	paving
169	17	Re. Accounts, Collections	Re. Accounts. Collections
176	4	Groome	Grome
181	36	Warlock & Co.	Warlock Co.
184	4	Messrs	Mssrs
185	31	for £100	for 100
194	20	Woodford, Price & Co.	Woodford & Co.
197	30	Messrs J. Crossway	Messrs T. Crossway
210	37	Dear Sir	Dear Sirs
214	10	Carruthers & Co	Carruthers Co
232	17	195...	191...
235	10	195...	191...

### Cuvinte netipărite în întregime

Pag.	Rândul	
25	32	Robertson Esq.
25	28	Soc.
44	7	Neașu
55	10	Unparalleled
56	19	Superfines
98	4	Teodoru
140	10	John
140	38	Fixing
183	30	London
184	4	Howson
206	2	Birmingham
217	8	Howson

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