

FARRIAN

Complete Penmanship,

CORRESPONDENCE,

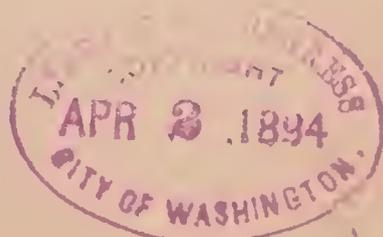
Business Forms and Book-keeping.

—FOR USE IN—

Common Schools, High Schools, Normal Schools,
Business Colleges, Academies
and Self Instruction.


By J. W. FARR, Author,

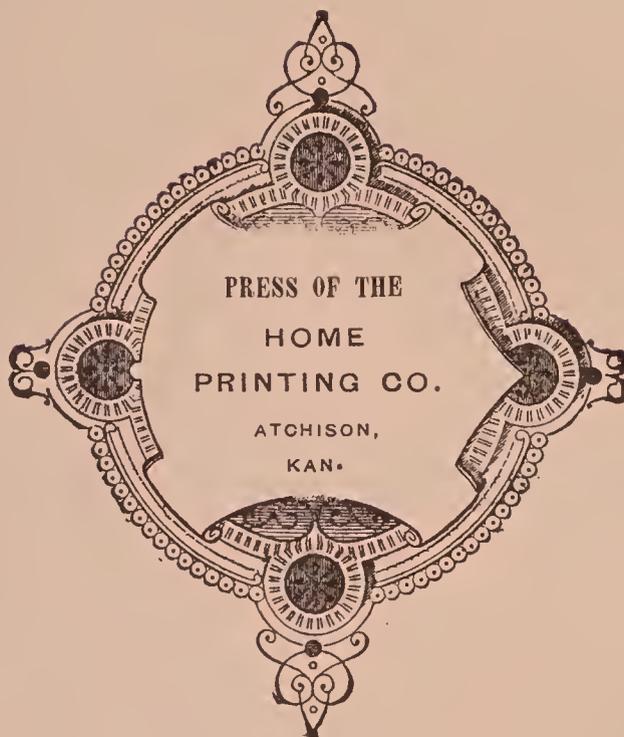
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Farrian Business Course.

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John Wesley Farr

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PREFACE.

THE Author has no apology to offer for the appearance of this new system of penmanship; but would point to the millions who cannot write a plain, legible hand, much less describe, analyze and explain the characters so much used in the business world. Writing is second in importance to that of speaking, in communicating our thoughts to others. It has well been said that "writing is a secondary power of speech, and they who cannot write are in part dumb." Hence, one year devoted strictly to the subject of penmanship is well spent.

A good hand-writing is worth more than all the time and money usually spent in securing it. In fact, if rightly used, it is a good fortune in itself, to all who would aspire to business or commercial pursuits.

A good, plain, hand-writing is one of the greatest aids in any profession, and one of the strongest elements of promotion and success, carrying with it an indisputable reference by which many secure their first positions, through the recommendation of their plain business hand-writing.

In presenting this system of penmanship to the "lovers of the art of writing," the author has made no effort in the *script part* to display the beauty of beauties in penmanship, but has rather tried to adapt a plain style of writing suitable for all business purposes. The copies are arranged so as to assist the student in acquiring a handsome, neat, plain style of business writing.

The author has kept in mind that Art performs while Theory only directs. Hence, if we would attain excellence in penmanship, we must *unceasingly* train the hand and inform the mind, ever remembering, that Penmanship requires a great deal of intelligence, practice and study. It is everywhere acknowledged that writing is second to none as a leading branch in an education. It is an art founded upon drawing. The former requiring a quick movement, while the latter may be slow.

Heretofore it has been common for teachers of penmanship to give more attention to the Theory and form than to the art and physical training: but in this work we have aimed to reverse this method.

This book is designed for both teacher and student.

It is the outcome of ten years' experience in teaching the Art of Penmanship. Again, no one will deny the great importance of a good plain hand-writing and that the successful aspirant must not only be able to write a good plain hand, but must be able to write rapidly. This is a day of business, electricity and dispatch.

Poor writing, that cannot be read, is like another language which we cannot understand, and writing that may be read with some difficulty is like stammering speech.

Therefore, it is important that the student be trained to write plainly and rapidly.

The aim of the author of this system of writing has been to present the subject of penmanship by means of questions and answers, in a simple, plain and attractive manner, so that anyone can clearly understand the ideas to be expressed, and by sufficient practice may become a good penman.

Parts II and III were prepared in response to an increasing demand from teachers of Common Schools, High Schools and Business Colleges, for a brief course in correspondence and business forms. The combining of these three subjects in one will, no doubt, receive the approval of instructors generally, as it enables them to teach these branches, viz: Penmanship, Correspondence and Business Forms, in regular order, as they should be taught.

These three subjects naturally go together. The first, teaches the student how to write; the second, gives him an opportunity to apply his knowledge of penmanship to a practical purpose by teaching him how to conduct a general correspondence, and the third, contains directions and models for drawing all kinds of legal forms, and is designed to prepare the student for the transaction of general business.

Too much importance cannot be attached to Correspondence, Business Forms, Etc. There are thousands of teachers, hundreds of graduates of high schools and colleges and many business men who cannot write a neat, presentable letter, or properly draw a business form.

These subjects are here presented in a systematic manner, a model being given of each kind of Letter, Business Form, Etc.

Various Models of Invitations, Acceptance and Regrets, are given.

Part IV contains the Elements of Book-keeping, and one month's Work in Practice. The books employed in this set of books are Day Book, Cash Book, Journal and Ledger.

The special features of this System of Book-keeping, is the short and comprehensive plan of making a record of a business transaction.

This course is designed for use in Public Schools and for self instruction where a short and comparatively simple course in the art and science of Accounts is desired.

A fair knowledge of the science and art of Book-keeping may be learned by thoroughly mastering this brief course.

Many teachers, students and business men, can understand the feelings which actuated the Author who, failing to find in his library the book he wanted, went to work and WROTE one.

At rare intervals we have succeeded in finding the exact books we wanted and needed. Of such books there cannot be too many. The Motive of the Author has been to MAKE a book to meet the needs and wants of the student, the teacher and the business man.

Teachers and parents, the Author kindly submits this volume to you for a generous consideration of its merits and demerits, and if it should be the means of some of the millions of your students and children obtaining that part of an education of which it treats, and in some way lead them to honorable success, the Author will be amply repaid for his time and labor.

J. W. Farr



Introduction.

THERE is no greater accomplishment than Penmanship. Writing may be defined as a short method of talking to our friends and the commercial world upon paper by means of script characters called letters and figures.

That Penmanship is an art, that there are certain established principles, both mental and physical, observed by all good penmen, and violated by all bad ones, none, who have fully investigated the subject, will deny. To understand and explain these principles should be the object of the student and teacher of penmanship.

Ten years' experience as a teacher of penmanship has fully convinced the Author, that the practice and study of penmanship ends in our schools where it should only begin in earnest.

It should be borne in mind that Penmanship is but speaking with the pen. Hence, the importance of the writer being able to express himself as easily with the pen as in oral conversation. Hand writing reflects the intelligence and character of the writer.

"One ink drop on a solitary thought
Hath moved the mind of millions."

Good writing is as pleasing to the eye as good language sounds to the ear.

The contents of this little book is but our ideas of presenting the subject of Penmanship reduced to practice. Some of these ideas have been gleaned from penmen, some from authors and some from lessons of experience.

Anyone desiring a business position must, not only be a good penman, but should be able to write a good letter, and be able to draw up any kind of commercial papers as well. Such ability will often secure positions for teachers, book-keepers,

clerks and many others. There are no branches taught in our schools which are of more importance and none that are more neglected. For this reason we have introduced the subject of Correspondence and Business Forms. This should be taught as soon as the student is able to write a fair hand. The questions and answers are short and comprehensive, and of those words in most common use. They have been carefully arranged with reference to the subject in hand.

The directions should be carefully studied. The models are not only to be *copied*, but should be *learned* as a guide for the student in General Correspondence and preparing Legal Business Forms on the various subjects mentioned.

The last part of the book is devoted to the Science and Art of recording business transactions and keeping accounts of the same in such a manner that the business man may know at any time with accuracy and ease the true condition of a business.

That every boy and girl should master the fundamental principles of Bookkeeping, and be able to keep a neat set of books for themselves, in after life, before passing through the portals of school into the business world, no educated person will deny.

The instructor on this subject should first have the class carefully study the definitions and *rules* and then teach them to apply the same in practical work, as given in the Model Day Book, Cash Book, Journal, Ledger, etc.

After this is thoroughly learned the instructor should give the class a set of business transactions daily, until each student is able to keep a full set of books for himself.

After an experience of ten years in teaching these subjects in all grades of schools, the Author does not hesitate in stating: That if the teacher in charge of these subjects will carry out this method of teaching as here presented, success will inevitably crown his work.



To Teachers.

Previous to the publication of this system of Penmanship nothing has ever appeared with these principles on the same style and plan.

The merit of the present work lies in its method of presenting the subject in a clear, practical, attractive manner. The method of this book consists of two things, namely: First, that each pupil shall do the work for himself, and second, that by reference to the rules, questions and answers he shall know when he is right.

A pupil is benefited much more by what he does for himself than by what is done for him.

The qualification of every successful teacher of penmanship consists in his ability to stimulate into vigorous action each student's power to describe, analyze and explain the characters used in writing.

In teaching according to this system the black-board and paper should be brought into constant use. In fact, it will simply be a waste of time to attempt to teach this subject without them. By their proper use a pupil can soon be taught to write a plain hand.

The author hopes that no teacher will attempt to teach this system without the use of black-board and paper.

The use of the book may be varied to suit the taste and qualifications of the teacher and the need of the pupils.

At the beginning of each term the pupil should be required, *if he can*, to write a *fair* specimen of his handwriting to be preserved until the end of the term for comparison. The author suggests the following form:

Jan. 1, 18—.

This is a fair specimen of my handwriting before taking lessons in penmanship of Mr. ————.

The teacher should draw the "writing staff," consisting of *six lines* and *five spaces*, upon the black-board, and form the characters to be described analyzed and explained upon the same.

After the pupils have had sufficient time to study and practice upon these, the teacher will recite the rules, one step at a time in the form of a question, for describing, analyzing and explaining the characters used in writing, *numbering*, reading and pausing after each step of the rules, while the class one at a time or in concert, describe, analyze and explain all the characters on the staff, or as many as time will permit of at that recitation, according to the General Rules I and II for describing, analyzing and explaining the characters.

As soon as a pupil is able to write, *so it can be read*, he should be required to write and present for your correction and inspection at least one different letter or business form each lesson.

This system of teaching Penmanship is comprehensible and complete, presenting a simple common sense plan which is readily understood and easily taught. It possesses many important advantages over all other systems of Penmanship from the fact it is the only system which produces or can produce uniformly good results in Penmanship in all grades of the school. These results are positive, and any improvement shown in the Penmanship class is noticeable at once and regularly by making these results permanent.

Penmanship should be taught as a habit of both *mind* and *muscle*, and when once established it will not be easily lost.

All scientific study and practice are based upon the proper training of the mind in connection with the muscles of the entire arm, as the writing is invariably produced by the united action of both mind and muscle.

By the use of this system the pupils of all grades can rapidly acquire a plain, beautiful business style of Penmanship.

It is a self-teaching system, but may be assisted by the proficient teacher.

The successful teacher will not only *require* study and practice to develop and discipline the *mind* and the muscles of the

arm as well, but if necessary compel them, by some source or other, to apply what they have learned of writing in all their daily lesson work.

Teachers of this branch should establish and maintain such rules and conditions as will induce each pupil to teach himself to write a plain, beautiful style of business writing with the muscular movement, which, *by constant use*, will finally become automatic.

“Who would become a writer *fine*,
Must take a deal of pains;
Must criticise his every line,
And mix his *ink* with brains.”

The purpose of this volume is to provide a thorough practical course in Penmanship, Correspondence, Business Forms and Book-keeping, and it is believed to be the best text book now published on these subjects.

The present demand for instruction in these subjects is very encouraging to teachers and business men generally.

In conclusion: When Penmanship, Correspondence, Business Forms and Book-keeping shall be taught and practiced in our schools and colleges, their principles studied and known in their physical as well as mental sense, then, and not till then, will good writing, correspondence, etc., be the *rule*.

To awaken a deeper interest in these subjects and be of some assistance to the millions in learning the “Art of Arts” is the hope of the Author,

A large, elegant cursive signature of J. W. Farr, written in dark ink. The signature is highly stylized, with long, sweeping flourishes and a prominent initial 'J' that loops around the rest of the name. The name 'J. W. Farr' is clearly legible within the script.

To Students.

Penmanship, Correspondence, Business Forms and Book-keeping are, both as a practical study and mental discipline, the most important branches of an education within the reach of all, which are so well calculated to impress upon the student's mind the importance of system, neatness, business and accuracy.

Aside from their value as a pleasure, they are more productive of beneficial results and must necessarily take a very high rank in the scale of studies which are designed to prepare the American youth for the active duties of life.

It does not matter what a student's profession or occupation is to be, a thorough mastery of these subjects cannot fail to be of the greatest importance to him as a resource, giving the mind strength and confidence in after life.

In this country, "Business is King," and anyone who thinks of entering upon a business career must regard these subjects as the leading branches of a popular education, and an absolute necessity, in order to succeed in business.

VALUE. The student in entering upon the study of this "Business Course," should ever keep in mind, that he is undertaking a course of study which will be of great importance and value to him in after life. Although, he may never use it as a means of "Making a Living," the study of these subjects will call into exercise many qualities of the mind which are so very essential to success through life.

INDEPENDENCE. The student who would be successful in any study must cultivate independence of thought, and call for aid from the instructor, *only* when his own resources have been exhausted. He should not take anything for granted, but first investigate thoroughly for himself. Do not assume that which you do not understand, and wrong yourself, injure your mind, and thus, prevent the teacher from giving you the instruction needed, and which might otherwise be of the greatest value to you.

No matter how much you know, do not think that knowledge can take the place of patient care and faithful earnest work.

SYSTEM. In study and business there is nothing that pays more than system, and it should be strictly enforced at every step. In business, real success depends upon habits of order and attention to details. The time spent by a business man in the systematic arrangement of his work, having a place for everything and every thing in its place, is time well spent. Students too often think, that because no financial results depend upon the work in the text book, no importance need be attached to neatness, accuracy, etc., which afterwards costs them a great effort not to follow.

ACCURACY. The first requisite of a good penman correspondent, legal writer or book-keeper, is accuracy.

In book-keeping, as in law, the least mistake must sooner or later be discovered and corrected before you can safely proceed.

It is much easier, and far better, to avoid all errors, than to detect and correct them after they have been made.

The student should take great care to prevent these troublesome errors. An *ounce* of preventative is worth a *pound* of cure.

NEATNESS. The second essential of the penman, clerk or book-keeper is neatness.

Our best business men insist that their books, etc., must be kept neatly, as well as accurately. Business writing should be in a plain, neat, fluent style, and without shade, except in prominent words, addresses, ledger titles, etc. The figures should all be of the same height or length, small, neat and plain. All ruling should be done with care. Avoid all blots and erasures, so that your work may present a neat, creditable appearance.

RAPIDITY. Rapidity is an essential element to all who use their mind and pen as a means of livelihood.

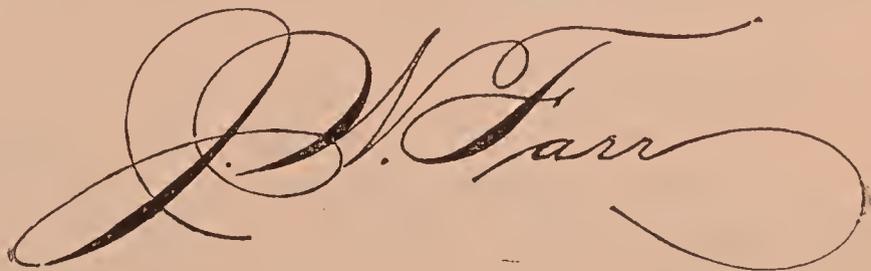
The student's first aim should be accuracy and neatness, which must be followed by rapidity if you are successful. "Make haste slowly," as haste will sooner or later cause error which will cost you much more time than you have gained by hurry.

The student should learn that accuracy, neatness and rapidity go hand in hand, and that they are three of the most important elements in all business transactions.

BOOK-KEEPING. In a nation like ours, with an area of about four million square miles, and almost a boundless extent of resources; where each student is free to exercise his mental and physical powers in any direction; where the student of today does not only become the voter of tomorrow, but is liable to be called upon to fill positions of honor, trust and responsibility, the study of book-keeping should be considered a necessity in any system of education. If the student would become a good accountant, he must secure a business education, as a business education is the foundation of business success.

A good book-keeper learns all the details and intricacies of the particular business of which he is to keep the records. He determines the gains of the firm or corporation, for which he keeps the books, and notes the kind of merchandise which realizes the greatest profit. He should be able to locate all the best markets in the world and should be on the inside track in every particular, relative to the firm's business.

The book-keeper should possess such qualifications as will make him the employer's chief counsellor, the man who names his own salary, and who ultimately may become a partner in the firm. These qualifications may be summed up in these words: Honesty, accuracy, neatness, legibility, rapidity and attentiveness to business.



BLACK-BOARD ANALYSIS.

PENMANSHIP.

- | | |
|--|--|
| 1. Definitions. | 16. Shading. |
| 2. Materials. | 17. Figures— |
| 3. Positions— | (1) oval; (2) stem. |
| (1) front; (2) oblique; (3) right; (4) left. | 18. Small letters— |
| 4. Pen holding. | (1) minimum; (2) stem; (3) loop. |
| 5. Writing exercises. | 19. Capital letters— |
| 6. Movements— | (1) direct oval; (2) inverted oval; (3) modified oval; (4) capital stem. |
| (1) finger; (2) muscular; (3) freearm; (4) combined. | 20. General rules— |
| 7. Angle. | (1) rule one; (2) rule two. |
| 8. Lines. | 21. The characters— |
| 9. Measurement. | (1) described; (2) analyzed; (3) explained. |
| 10. Slant. | 22. Muscles. |
| 11. Form. | 23. Miscellaneous. |
| 12. Parts of capitals. | 24. Reviews. |
| 13. Principles— | 25. Copies, etc. |
| (1) principle one; (2) principle two; (3) principle three. | 26. Correspondence. |
| 14. Staff. | 27. Business forms. |
| 15. Spacing. | 28. Book-keeping. |

LESSON 1.

PART I.

PENMANSHIP.

- | | |
|-------------------------------|---|
| 1. Penmanship. | 8. Legibility. |
| 2. Writing. | 9. Rapidity. |
| 3. Art. | 10. Beauty. |
| 4. Real art. | 11. Three requisites. |
| 5. Means. | 12. When a child should begin to write. |
| 6. What the subject includes. | 13. One of the first copies. |
| 7. Essentials of writing. | 14. Points for criticising writing. |

1. *Define penmanship.*

Penmanship is the art of writing.

2. *Define writing.*

Writing is the art of expressing our ideas upon paper or other writing surface by means of characters called letters and figures. If engraved, it is called SCRIPT writing.

3. *Define art as used in penmanship.*

Art is the employment of means to accomplish a desired end. The DESIRED end is writing.

4. *Define art as applied to the real act in writing.*

Art is the skill, dexterity, or the power of performing certain actions acquired by study, observation and experience.

5. *Define means as used in penmanship.*

Means, as used in penmanship, are the pens, pencils, crayons, slate, black-board and paper, used in writing.

6. *State what penmanship includes.*

Penmanship, in its widest sense, includes all kinds of writing, whether done with a pen or other instrument.

7. *What are the essentials of good writing?*

Legibility, rapidity and beauty.

8. *Define legibility as used in penmanship.*

The art of writing plainly so that it can be read or deciphered without effort.

9. *Define rapidity as used in penmanship.*

The art of writing RAPIDLY and PLAINLY AT THE SAME TIME.

10. *Define beauty as used in penmanship.*

Beauty is the art of arranging the lines or curves in writing so as to present to the eye a smooth, graceful appearance.

11. *What three requisites are necessary in order to become a good penman?*

One good eye, arm and hand.

12. *When should a child begin to study and practice writing?*

It should begin to study and practice writing as soon as it is old enough to go to school.

13. *What is one of the first copies a pupil should learn to write? Why?*

ITS OWN NAME. Because it is of the most importance to it and because of the interest a pupil takes in learning to write its name.

14. *Give the points to be considered in criticising a student's work in writing.*

(1) Position of body and material ; (2) manner of holding the pen ; (3) the form of the letters ; (4) the use of capitals ; (5) spacing ; (6) shading ; (7) punctuation ; (8) legibility ; (9) rapidity ; and (10) beauty.

LESSON 2.

WRITING.

- | | |
|----------------------------|-------------------------------------|
| 1. Difference of terms. | 8. Secret of learning to write. |
| 2. Terms explained. | 9. Change of practice. |
| 3. Difference explained. | 10. How to study penmanship. |
| 4. Penmanship and writing. | 11. First and second year's work. |
| 5. Ally of writing. | 12. Third and fourth year's work. |
| 6. Writing and drawing. | 13. Fifth and sixth year's work. |
| 7. Drawing assists. | 14. Seventh and eighth year's work. |

1. *What is the difference in the terms penmanship and writing?*

They are sometimes used synonymously and may be so used in some cases ; but they are of different derivation and should be so used as to convey the idea intelligently.

2. *Define the terms as they should be used.*

Penmanship simply means the office of the pen and all of its productions, while writing only includes the real act of expression of thought or ideas by means of characters called letters and figures.

3. *Give a short definition of penmanship and writing.*

The former means the office or manner of expression, the latter means the act of expression only.

4. *Briefly explain penmanship and writing.*

The former is only associated with the form of the characters, while the latter has reference to the use of those forms of characters in expressing thought.

5. *What is the ally of writing?*

Drawing is the ally of writing.

6. *What is the difference in the art of writing and drawing?*

The former requires a QUICK, muscular movement, while the latter may be a SLOW movement.

7. *How does drawing assist in writing?*

If the proper position and movements are employed it trains both the muscles and the eye.

8. *What is the secret of learning penmanship?*

Intelligent study, much practice, constant vigilance and continual correction of faults.

9. *When should the student quit practicing from a copy?*

As soon as they have acquired a sufficient amount of skill and obtained a thorough knowledge of all the characters employed in writing.

10. *Is it intelligent to undertake to teach penmanship only from copies?*

It is a WASTE of time. Every pupil should have some good work on penmanship and study the subject and practice the copies at the same time.

11. *What should the student do the first and second years at school in penmanship?*

Learn to write the principles and draw the letters on the writing staff. Learn to write his name and form all the figures, small and capital letters. Learn position of body, pen, paper, ink, etc. Practice easy movement exercises. Use slate and ruled paper and lead pencil. Study easy definitions. Review.

12. *The third and fourth years?*

Begin the use of pen and ink, practice the movement exercises. Review the first and second years' work. Form all the characters with the pen. Study the subject. Learn to describe, analyze and explain the characters. Write words and sentences. Use of capitals, spacing, punctuation and short composition. Review.

13. *The fifth and sixth years?*

Review work of third and fourth years. Practice movement exercises. Carefully study the following subjects, viz.: Penmanship, writing, position, penholding, movements, angle, lines, slant, form, oval, staff principles, spacing, shading, classification, general rules, the muscles and correspondence. Review.

14. *The seventh and eighth years?*

Review work of fifth and sixth years. Practice advanced movement exercises and combinations of capitals, black-board writing, artistic and shaded capitals, marking alphabets. Review correspondence. Study the correct structure, capitalization, punctuation, forms and uses of the various kinds of letters, notes and cards, folding, addressing, spacing and paragraphing. Write business forms, business letters, social letters and notes of invitation with answers. Copy selections of poetry and prose; write compositions; master the muscular, combined and freearm movements. Use unruled writing paper. Study Business Forms. Complete Book-keeping. Review.

LESSON 3.

PENMANSHIP.

- | | |
|------------------------------------|---|
| 1. How penmanship is taught. | 8. Time to devote to penmanship. |
| 2. Correct form of the characters. | 9. Method for teaching beginners. |
| 3. Ready command of the pen. | 10. Method for teaching advanced classes. |
| 4. Chief aim of penmanship. | 11. Left-handed students. |
| 5. Penmanship in the schools. | 12. Ambidexterity. |
| 6. Definition of penmanship. | 13. Argument. |
| 7. Definition of writing. | 14. Leading points. |

1. *How is the Farrian penmanship taught?*

It is taught by means of principles, movement exercises, description, analysis and explanation.

2. *How can a clear idea of the correct form of the characters be obtained?*

By much careful study and practice.

3. *How can a ready command of the pen be secured?*

By much intelligent practice and training of the muscles on the movement exercises.

4. *What should be the chief aim in studying and teaching penmanship?*

To make good business penmen.

5. *What is said of penmanship as a branch of study in the public schools?*

Thus far, penmanship in its true educational phase has been sadly neglected.

6. *Give a COMPLETE definition of the term penmanship.*

Penmanship is the use of script characters called letters and figures, to record ideas by means of an act or art called writing.

7. *Give a full definition of the term writing.*

Writing is the act of expressing, and the art of recording ideas by means of characters called letters and figures.

8. *How much time should be devoted to penmanship daily in the public schools?*

There should be, AT LEAST, thirty to sixty minutes devoted to this branch daily, which may be equally divided between study and practice.

9. *Give a good method for teaching beginners to write.*

(1) a good blackboard should be placed where it can be seen by the whole class; (2) the teacher should write a plain copy on the black-board for them to copy on their slates or paper; (3) make constant use of the writing staff in teaching the description analysis, and explanation of the characters.

10. *Give a good method of teaching advanced penmanship.*

Make constant use of the blackboard in illustrating the principles, the figures, the small and capital letters. On this teach slant, form, spacing, shading and the description, analysis and explanation of all the characters employed in penmanship.

11. *In teaching penmanship, what would you do in case a student was left handed?*

Teach him to write with the right, and then he can write with either hand in case of an accident.

12. *What is advocated concerning ambidexterity and penmanship?*

That students should be taught to write with either hand with equal readiness and ease.

13. *What argument is produced against teaching a student to write only with the right hand?*

That it develops only one side of the body and brain.

14. *What three leading points should be aimed at in studying and teaching penmanship?*

Legibility, rapidity and beauty.

LESSON 4.

WRITING.

- | | |
|--------------------------------------|----------------------------------|
| 1. Characters employed. | 8. Terminating t. |
| 2. Classification of the characters. | 9. The zero. |
| 3. Capital letters. | 10. Physical training. |
| 4. Character &. | 11. Business writing. |
| 5. Small letters. | 12. Plain writing. |
| 6. Practical r. | 13. Artistic writing. |
| 7. Long s. | 14. Worth of a good handwriting. |

1. *How many characters are employed in penmanship?*

There are sixty-nine different characters.

2. *Classify the characters according to their use, and give number of each class.*

Besides the three principles which form the characters, there are twenty-seven capital letters including the character & ; twenty-nine small letters including long s, practical r, and terminating t ; and ten figures including zero.

3. *Where should the capital letters be used?*

The first word of each sentence, line of poetry, proper names and proper adjectives, the words I and O, and all names pertaining to the Deity should begin with a CAPITAL letter.

4. *Where may the character & be used? Italics? Capitals?*

It may sometimes be used in business instead of the word "and." In writing, one line under a LETTER OR WORD denotes *Italics*; two lines indicates CAPITALS. In the Scripture the *Italic words* are supplied by the translators of the Bible to explain the "original."

5. *Where should the small letters be used?*

At all places where it is not proper to use the capital letters.

6. *When should the practical r be used?*

It should always be used when it is preceded by a horizontal curve as in the small letters b, o, v and w.

7. *When may the long s be properly used?*

When the s is repeated or doubled.

8. *When should the terminating t be used?*

It should be used when it ends a word.

9. *For what is the zero used in writing?*

It is used with the figures to fill vacant orders.

10. *Define the term physical training in penmanship.*

The training of the muscles to properly execute the characters used in writing.

11. *Define the term business writing.*

That handwriting suited to all business purposes.

12. *Define the term plain writing.*

That handwriting free from flourishes.

13. *Define the term artistic writing.*

Writing which has been beautified by flourishes or extra strokes of art.

14. *Give the worth of a good handwriting and a thorough knowledge of penmanship.*

Its worth and enjoyment, other educational qualities being equal, can safely be placed at a "Million Dollars." In fact, it is INCALCULABLE, and CANNOT be over estimated.

LESSON 5.

PENMANSHIP.

- | | |
|--------------------------------------|----------------------------------|
| 1. Physical and mental training. | 8. Incentives in penmanship. |
| 2. Chief difficulty in writing. | 9. Auxiliary essentials. |
| 3. The first thing to do in writing. | 10. Rapid movement and accuracy. |
| 4. Correct position and form. | 11. Engrossing. |
| 5. Course to pursue in penmanship. | 12. Photo-engraving. |
| 6. How to dispose of characters. | 13. Photo lithographing. |
| 7. The theory of penmanship. | 14. Metronome. |

1. *Which should come first, physical or mental training?*

They go hand in hand. The body, arm, hand and muscles should be trained to execute the characters at the same time the mind is employed studying their forms.

2. *What is the chief difficulty with most persons in writing?*

They have not had sufficient physical or muscular training.

3. *What is the first thing to do in order to become a good penman?*

Study the system of penmanship thoroughly, learn the correct position of the head, body, arms, feet hand and pen, and practice upon the movement exercises until they become natural and easy at all times.

4. *Which should the student study first, the correct position or the form of the characters?*

The student should first learn the correct position by practicing upon the movement exercises, keeping the correct position at all times, and THEN study and practice on the forms of the characters.

5. *What course must the student pursue in order to be successful in the study of penmanship?*

A vigorous action of the mind and muscles must be secured at the same time.

6. *How are the characters disposed of in penmanship?*

The characters should first be described, second analyzed, and third explained.

7. *Define THEORY as used in penmanship.*

Theory as applied to penmanship is a limit or measure of

advancement in the art, and includes FORM, PRACTICE, DESCRIPTION, ANALYSIS and EXPLANATION.

8. *What incentives should the teacher use to excite an interest in teaching penmanship?*

He should keep the work within the ability of the students and promote only as often as necessary: Honest advancement excites interest.

9. *Name auxiliary essentials to good writing.*

Good ink, good pens, good paper, and time.

10. *What are the requisites for plain business writing?*

A graceful, RAPID MOVEMENT, which will produce simplicity of form and accuracy in execution without extra flourishing.

11. *Define engrossing as used in penmanship.*

The copying or recording of matter in bold, plain, shaded style of script or text lettering. Sometimes called artistic engrossing.

12. *Define photo-engraving.*

It is the process of making metal plates from original copy.

13. *Define the term photo-lithographing.*

The art of transferring the original copy upon stone.

14. *Define the term metronome and chirhythmography.*

The former is an instrument used in teaching writing, and the latter is a system of teaching that part of penmanship called writing by means of the metronome.

LESSON 6.

MATERIALS.

- | | |
|-----------------------------|------------------------------|
| 1. Requisites for practice. | 5. Blotter. |
| 2. Pens and holder. | 6. Height of chair and desk. |
| 3. Paper. | 7. Blackboard and charts. |
| 4. Ink. | |

1. *What should the student of penmanship secure before beginning practice?*

He should first secure a good quality of writing material, which should consist of pens, holder, paper, ink, blotter, pen-wiper, chair or seat and table or desk.

2. *Describe the kind of pens and holder best suited for practice.*

The beginner should use a pen of medium fineness. A stiff pen should not be used except by persons who are in the habit of writing a heavy large hand. As soon as the pen begins to scratch, it should be laid aside and replaced by a new one. Either a plain, straight or oblique penholder is well suited for practice and all business writing.

3. *What kind of paper is best suited for practice.*

Legalcap, foolscap, or business letter is the only kind of paper suitable for practice, as most other paper is too narrow to give sufficient surface for writing. The paper should be of a fine flexible quality and possess a smooth surface. In the end a cheap outfit is always the costliest.

4. *Describe the best ink for practice.*

(1) one of the most important requisites to good penmanship is good ink; (2) it should be black, not brown; (3) it should flow steadily and easily; (4) it should be of such a quality that it will penetrate into the surface of the paper; (5) it should not present a glossy appearance; (6) it should not corrode the pen and paper; (7) it should be of a deep black, so that it will not fade or change to a light brown color.

5. *What is said of the blotter and penwiper?*

The writer should use a blotter of sufficient size and proper shape, so as to keep both hands off the paper. A small piece of chamois skin makes the best penwiper. If this cannot be obtained, a small piece of fine domestic should be used, as no student is ready for a lesson in penmanship without these articles.

6. *What is the proper height of the writing chair and desk?*

For adults, the seat should be about eighteen inches, and the desk about thirty inches in height. And in proportion for children.

7. *What is said of the blackboard and charts?*

Every schoolroom should be well furnished with plenty of blackboard surface, and a good set of writing and drawing charts. The former should be used in illustrating, describing, analyzing and explaining all the characters used in writing, while upon the latter, should be kept *in plain view at all times*, a standard set of capitals, small letters and figures showing the style, proportion and analysis of all the characters.

LESSON 7.

POSITION.

- | | |
|-------------------------------------|---------------------------------------|
| 1. Effect of position. | 8. Position of body. |
| 2. Kind of position. | 9. Position of paper. |
| 3. Effect of incorrect position. | 10. Essentials of a good position. |
| 4. Incorrect position. | 11. Distance between ruled lines. |
| 5. Left handed persons. | 12. Philosophy of movement. |
| 6. Number of pupils to a desk. | 13. Tracing and combination movement. |
| 7. Distance of paper from the eyes. | 14. Movement. |

1. *What effect does position have upon penmanship?*

A good natural position gives the body strength and power; the writing symmetry and beauty.

2. *What does good penmanship require?*

It requires a good, healthy, natural, convenient and easy position.

3. *What is the effect of an incorrect position?*

An incorrect position leads to curvature of the spine, round shoulders, cross eyes, general deformity, and poor writing.

4. *Give an idea of an incorrect position.*

It is contrary to penmanship to sit with the head, neck, or back bent, the legs crossed, chin near the table, grasping the pen, bending the fingers, opening the mouth and moving the jaws, lips and tongue while writing.

5. *How should a left handed person be taught to write?*

They should be taught the front position, and if possible, to write with their right hand, and then they can write with either hand.

6. *How many pupils can sit at the common school desk and maintain the correct position?*

Two pupils may sit at a double school desk, but it is best to use only the "single desk."

7. *When the body is in the correct position, how far should the paper be from the eyes?*

It should not exceed a distance of eighteen inches, and the eyes should not be nearer the writing than twelve inches at any time.

8. *Give directions as to the position of body when writing.*

It should be kept *erect* or upright, and never allowed to assume a lounging position.

9. *Give directions as to the position of the paper when writing.*

The paper should be squarely in front, and be held in its place with the fingers of the left hand.

10. *What are the essentials of a good position?*

A knowledge of the correct position, trained muscles and natural body:

11. *On regular ruled writing paper, what is the distance between the ruled lines on a scale of thirds?*

On a scale of thirds, the space between all regular ruled lines is considered to be four times the height of the shortest or minimum letters, therefore, all the capitals and small letters, which extend three spaces above base line, should extend only three-fourths the distance from one ruled line to the one above it; while the loop letters and capitals that extend below base line should extend just half the distance to the ruled line below.

12. *Define the terms "Philosophy of movement" and "Extended movements" as employed in penmanship.*

The former is the embodiment of certain laws or principles which are necessary to true conception and perfect execution of writing. The latter are movement exercises executed with a regular continuous motion, and is the best means of acquiring power and full control of the muscles when writing.

13. *Define the terms "Tracing and combination movements."*

Tracing movements are movement exercises consisting principally of capital letters employed as the first step to produce freedom of movement in writing. The latter is the combining of capital letters forming initials of ones name.

14. *Define the term movement as used in penmanship.*

Movement is that power which secures freedom of action or motion in writing, and is the central power which gives force, beauty and strength to penmanship.

LESSON 8.

POSITION.

- | | |
|--------------------------|---|
| 1. Free use of the hand. | 8. The best position. |
| 2. Position at the desk. | 9. Standing position. |
| 3. Position to learn. | 10. Slant of characters. |
| 4. Correct position. | 11. Hair line. |
| 5. Position to keep. | 12. Left handed writer. |
| 6. Number of positions. | 13. How to secure the correct position. |
| 7. Name of positions. | 14. Penholding, etc. |

1. *In writing, upon what does the free use of the hand depend?*

It depends upon the position of the body and manner of holding the pen.

2. *State how the writer should sit at the desk.*

The writer should learn to always sit uprightly, naturally, easily, and keep the shoulders square.

3. *What position should first be learned?*

The correct position only should, and observed till it becomes natural and easy at all times.

4. *When writing, what kind of a position should be kept?*

The position for writing should be a very convenient one, which will allow an easy, natural action of both the right and left arm and hand.

5. *What position should each pupil keep at the desk?*

Each pupil should observe and keep the same position during the writing hour.

6. *How many different positions are there?*

In all, there are four different positions employed in penmanship.

7. *Give the name of the different positions.*

The front position, the oblique position, the right position, and the left position.

8. *For practice in penmanship, what is the best position?*

The *front* position is not only the best for practice, but for all business purposes as well.

9. *What is the best position when standing and writing at the desk?*

The left position is the best for book-keepers.

10. *What determines the slant of the characters in writing?*

The position of the body, arm, hand and the downward strokes of the characters.

11. *Define the term "Hair line" as used in penmanship.*

It is a very light line or curve made with a FINE pen.

12. *Give the correct position of the body of a person who is addicted to writing with the left hand.*

There is no difference in the correct position, whether writing with the right or left hand.

13. *How can a good position and easy, rapid movement be secured?*

By taking a systematic course of exercise and using the muscular movement.

14. *In penmanship, what subjects naturally follow position?*

Penholding and practice on movement exercises.



LESSON 9.

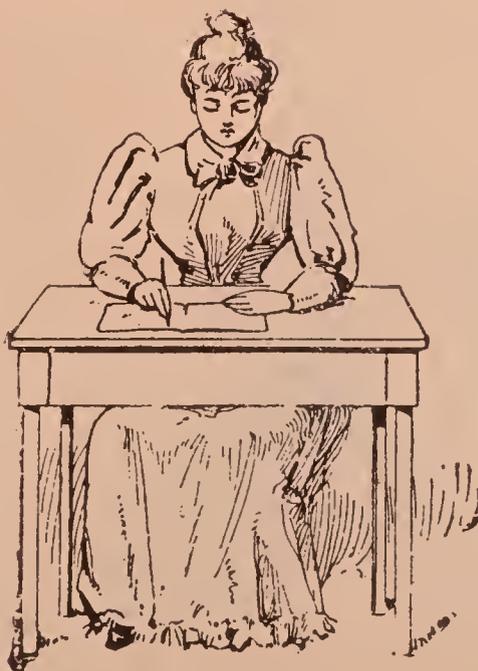
THE FRONT POSITION.

1. Sit facing the table.
2. Feet squarely upon the floor.
3. Arms forming a right angle.
4. Right arm rest on muscles of forearm.
5. Wrist above paper and table.
6. Hand rest on ring and little fingers.
7. Right forearm cross ruled lines.

1. *Describe the front position at the table.*

(1) The writer should sit squarely facing the table, near, not against it ; (2) the feet should be placed squarely upon the floor ; (3) both arms should rest easily in front, upon the table forming a right angle ; (4) the right arm should rest easily upon the muscular part of the forearm ; (5) the wrist should be kept elevated a little above the paper or table ; (6) the hand should rest easily upon the nails of the "ring and little fingers," touching the paper just below the palm of the hand ; (7) adjust your paper, upon which you are to write, so that your right forearm will cross the ruled or imaginary lines at right angle, keeping the paper in its proper place with the fingers of your left hand. The ink-well should be in front, and a little to the right.

2. *Illustrate the front position when writing.*



LESSON 10.

THE OBLIQUE POSITION.

1. Right side near table.
2. Arms rest upon table.
3. Left arm at right angle with right.
4. Body lean a little forward.
5. Do not support body on arms.
6. Right forearm cross lines at right angle.
7. Ink in front, a little to the right.

1. *Describe the oblique position.*

(1) The right side should be near the table, but not touching it; (2) the right arm should rest upon the table, in an oblique manner, on the muscular part of the forearm; (3) the left forearm should be at right angle with the right; (4) the body should lean a little forward; (5) care should be taken not to support the body with the arms; (6) the paper should be placed in an oblique direction upon the table, and the right forearm should cross the ruled or imaginary lines at right angles; (7) the ink should be placed in front, and a little to the right.

2. *Illustrate the oblique position when writing.*



LESSON 11.

THE RIGHT POSITION.

- | | |
|-------------------------------------|--|
| 1. Right side near table. | 5. Right arm in line with edge of table. |
| 2. Body erect. | 6. Wrist elevated above table. |
| 3. Left heel opposite right instep. | 7. Paper in line with edge of table. |
| 4. Feet level upon the floor. | |

1. *Describe the right position.*

(1) The right side should be near the table, but not allowed to come against it ; (2) the body should be kept erect ; (3) the heel of the left foot should be just opposite the instep of the right ; (4) both feet should sit level upon the floor ; (5) the right arm should rest upon the muscular part of the forearm, and on a line with the edge of the table ; (6) the wrist should be elevated, while the right hand slides along upon the nails of the ring and little fingers ; (7) the paper should be in line with the edge of the table, while the left forearm should be parallel to the ruled or imaginary lines upon the paper, which should be kept in place with the fingers of the left hand.

LESSON 12.

THE LEFT POSITION.

- | | |
|--------------------------------------|--|
| 1. Left side near table. | 5. Paper parallel with table. |
| 2. Forearm upon table. | 6. Right arm rest upon muscles of forearm. |
| 3. Head turned a little to the left. | 7. Wrist elevated above paper or table. |
| 4. Body lean lightly upon left arm. | |

1. *Describe the left position.*

(1) Sit with the left side to the table ; (2) the forearm should be placed upon the table, about three inches from the edge, and on a line with it ; (3) the head should be turned a little to the left ; (4) the body should lean easily upon the left arm ; (5) the paper should be parallel to the end and side of the table ; (6) the right arm should rest easily upon the muscular part of the forearm ; (7) the wrist should be elevated a little above the paper, and the hand slide easily upon the nails of the "ring and little fingers," to constitute an easy movement. This is a good position when standing, and writing at the desk.

LESSON 13.

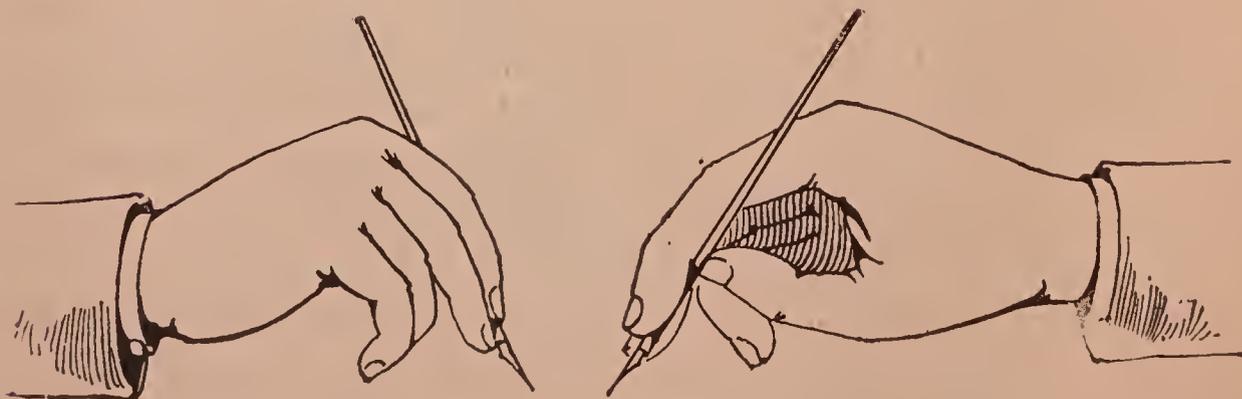
PENHOLDING.

- | | |
|--|---|
| 1. Take the pen between thumb, middle and index fingers. | 5. End of holder point to corner of right shoulder. |
| 2. Cross middle finger at root of nail. | 6. Hand rest on nails of ring and little fingers. |
| 3. Cross index finger near knuckle. | 7. Point of pen squarely upon paper. |
| 4. End of thumb touch holder near first joint of finger. | |

1. *Describe the correct method of holding the pen.*

(1) Take the penholder between the thumb and middle finger, about an inch from the point of the pen, letting the index finger press lightly upon the top of the holder, to hold it steady; (2) it should cross the middle finger at the upper root of the nail; (3) it should cross the index finger NEAR the knuckle; (4) the end of the thumb should touch the holder NEAR the first joint of the index finger; (5) the end of the holder should point toward the corner of the right shoulder; (6) the hand should rest on the nails of the ring and little fingers, keeping the wrist above the paper, and constituting an easy movement; (7) the point of the pen should always come squarely upon the surface of the paper.

2. *Illustrate the correct position of the pen, fingers, hand and wrist when writing.*



LESSON 14.

THE WRITING EXERCISE.

- | | |
|-------------------------------------|------------------------------------|
| 1. Opening exercise. | 8. Height in penmanship. |
| 2. Closing exercise. | 9. Length in penmanship. |
| 3. Number of movements. | 10. Full convex or concave curve. |
| 4. Upward, downward and horizontal. | 11. Full compound curve. |
| 5. Stroke in penmanship. | 12. Full straight oblique line. |
| 6. Compound or wave line. | 13. The writing exercise. |
| 7. Kinds of strokes. | 14. Directions for securing order. |

1. *Give the rule for OPENING a writing exercise.*

(1) Assign next lesson ; (2) recite lesson ; (3) take position ; (4) arrange copy, ink and paper ; (5) open ink ; (6) take pens ; (7) adjust arms ; (8) all write.

2. *Give the rule for CLOSING a writing exercise.*

(1) Criticism ; (2) close ink ; (3) wipe pens ; (4) lay aside pens ; (5) close books ; (6) pass pens ; (7) pass books ; (8) dismissal.

3. *How many movements are employed in penmanship ?*

There are four movements used in writing ; viz : (1) the finger movement ; (2) the muscular movement ; (3) the freearm movement ; and (4) the combined movement.

4. *Define the terms upward, downward and horizontal or lateral stroke as employed in penmanship.*

A stroke is a distinct line, produced with the point of the pen or other instrument for writing, in an upward, downward, and horizontal, or lateral movement.

5. *State where a stroke terminates in penmanship.*

A stroke terminates at the center of a turn, point of an angle, or at the end of a line.

6. *Define the term compound curve or WAVE LINE as employed in penmanship.*

A WAVE LINE is the union of the convex and concave curves, or the REVERSE, made with one stroke of the pen, without the aid of a turn.

7. *How many different kinds of strokes are employed in writing ?*

There are nine; viz: upward convex, upward concave, upward straight; downward convex, downward concave, downward straight; horizontal convex, horizontal concave, and horizontal straight.

8. *Define the term height as used in penmanship.*

The term height is applied to those letters which do not extend below base line.

9. *Define the term length as used in penmanship.*

The term length is applied to those letters that do extend below base line.

10. *Define the term full convex or concave curve as used in penmanship.*

A full convex or concave curve is a curve which is made three spaces in height or length.

11. *Define the term full compound curve or wave line.*

A full compound curve or wave line is a curve which is made five spaces in length.

12. *Define the term full straight oblique line as used in penmanship.*

A full straight oblique line is a line which is made five spaces long.

13. *State how the writing exercise should begin and end.*

The writing exercise should begin and end in an orderly manner.

14. *Give directions for securing order and regularity during the writing exercise.*

The teacher should give the necessary DRILL to secure the desired order. Give signals by taps of call bell or by counting, according to the discretion of the teacher. The pupils should be taught to OBEY the SIGNALS at ALL times SILENTLY and PROMPTLY.

LESSON 15.

THE FINGER MOVEMENT.

- | | |
|---|---------------------------------------|
| 1. Action of thumb, index and middle fingers. | 5. Used with muscular movement. |
| 2. Employed in short strokes. | 6. Practice with small end of holder. |
| 3. Not suited for business. | 7. Illustrations. |
| 4. Used when great precision is required. | |

1. *Describe the finger movement and illustrate.*

(1) the finger movement is the action of the thumb, index and middle fingers ; (2) it is employed principally in forming short upward and downward strokes ; (3) it is not suited for business writing ; (4) it should not generally be used, except for card writing, and where great precision is required ; (5) some fine penmen use it to advantage with the muscular movement ; (6) it should first be practiced with the small end of the penholder, until the movement is learned.

7. *Illustrate and practice the finger movement.*



LESSON 16.

THE MUSCULAR MOVEMENT.

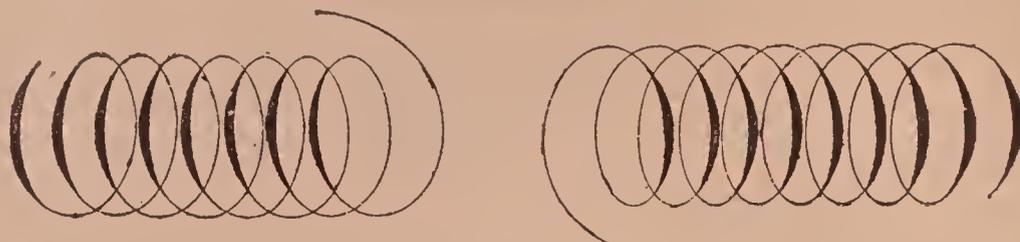
- | | |
|---|---|
| 1. Action of forearm. | 5. Used in upward, downward and horizontal strokes. |
| 2. Wrist, hand and fingers. | 6. Nails of ring and little fingers glide in lines. |
| 3. Wrist elevated. | 7. Illustrations. |
| 4. Hand slides on nails of ring and little fingers. | |

1. *Describe the muscular movement and illustrate.*

(1) The muscular movement is the action of the forearm upon its regular muscular rest near the elbow ; (2) the wrist, hand and fingers should be held firmly to check their independent action ; (3) the wrist should be elevated above the paper ; (4) the hand should slide upon the nails of the ring and little fingers ; (5) it may be employed in making strokes in any direction : namely, upward, downward and horizontally ; (6)

the nails of the ring and little fingers should glide in corresponding lines to those formed by the pen.

7. *Illustrate and practice the muscular movement.*



LESSON 17.

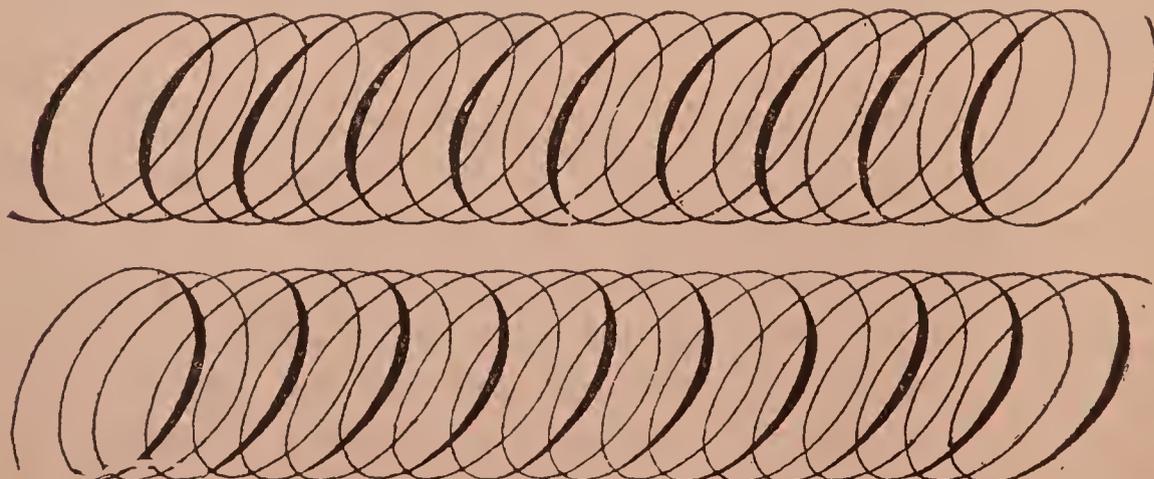
THE FREEARM MOVEMENT.

- | | |
|---|---|
| 1. Free action of arm from shoulder. | 5. Regulate the strokes by music or counting. |
| 2. Entire arm raised above paper. | 6. Should be employed to develop the muscles. |
| 3. Hand slides on nails of ring and little fingers. | 7. Illustrations. |
| 4. Employed in forming large capitals. | |

1. *Describe the freearm movement and illustrate.*

(1) The freearm movement is the free action of the entire arm from the shoulder; (2) the entire arm should be raised a little above the table; (3) the hand should slide on the nails of the ring and little fingers; (4) this movement may be used in forming large capitals; (5) in practice, the strokes should be regulated by music or counting; (6) it should be employed frequently, as it secures a free action of the muscles in the shoulder, arm and fingers.

7. *Illustrate and practice the freearm movement, direct and inverted ovals.*



LESSON 18.

THE COMBINED MOVEMENT.

- | | |
|---|---|
| 1. United action of shoulder, arm and fingers. | 5. Fingers should extend and contract. |
| 2. Arm rest on muscles of forearm. | 6. Union of finger, muscular and forearm movements. |
| 3. The muscular part of forearm the centre of action. | 7. Illustrations. |
| 4. Hand glides on tips of ring and little fingers. | |

1. *Describe the combined movement and illustrate.*

(1) The combined movement is the united action of the shoulder, arm and fingers; (2) the arm should rest on the fleshy or muscular part of the forearm; (3) the arm should act on the muscular part of the forearm as a centre; (4) the hand should glide on the tips of the ring and little fingers; (5) the thumb, index and middle fingers should extend and contract in making upward and downward strokes; (6) the combined movement is a union of the finger, muscular and forearm movements, in which we employ the muscles of the shoulder, forearm and fingers.

7. *Illustrate and practice the combined movement.*

mine. minimum.

LESSON 19.

LINES.

- | | |
|------------------------|-------------------------|
| 1. Lines. | 7. Concave curved line. |
| 2. Kind of lines. | 8. How it is made. |
| 3. Name of lines. | 9. Straight line. |
| 4. Curved lines. | 10. How it is made. |
| 5. Convex curved line. | 11. Illustrations. |
| 6. How it is made. | |

1. *Define a line as used in penmanship.*

A line is the path of a moving pen or other instrument for writing. It is the path of a moving dot.

2. *How many kinds of LINES are there employed in penmanship?*

There are three kinds of lines.

3. *Name the different kinds of lines employed in penmanship.*

There are TWO CURVED lines, and ONE STRAIGHT line.

4. *What are the curved lines called in penmanship?*

They are called CONVEX and CONCAVE curved lines.

5. *Define a convex curved line as used in penmanship.*

A convex curved line is a line which bends in a round or convex form to the left, or above, a straight, ruled or imaginary line with which it unites at both ends.

6. *Describe how a convex curved line is made.*

To form a convex curved line, the point of the pen should move in a rounding form to the left, or above, a ruled or imaginary straight line, with a continuous change of direction.

7. *Define a concave curved line as used in penmanship.*

A concave curved line is a line which bends in a hollow or concave form to the right, or below a ruled or imaginary straight line with which it unites at both ends.

8. *Describe how a concave-curved line is made.*

To form a concave curved line, the point of the pen should move to the right, or below a ruled or imaginary straight line, with a continuous change of direction.

9. *Define a straight line as used in penmanship.*

A straight line is a line which does not bend in any direction.

10. *Describe how a straight line is made.*

To form a straight line, the point of the pen should move without any change of direction.

11. *Illustrate the three different kinds of lines employed in penmanship, and practice the copy.*



LESSON 20.

PARALLEL LINES.

- | | |
|---------------------------------|--------------------------------|
| 1. Position of lines. | 5. Parallel lines. |
| 2. Oblique lines. | 6. Ruled lines. |
| 3. Horizontal lines. | 7. Parallel lines illustrated. |
| 4. Straight and Vertical lines. | |

1. *In penmanship, how many positions may lines occupy?*
Each line may occupy two positions: namely, oblique and horizontal.

2. *In penmanship, when are lines called oblique?*

Lines are called oblique when they are made slanting.

3. *In penmanship, when are lines horizontal?*

Lines are called horizontal when they are made level, that is, when one end is of the same height as the other.

4. *When is a line straight? Vertical?*

A line is straight when it is not curved in any part or direction. Vertical, when it leans neither to the left nor to the right.

5. *Define parallel lines as used in penmanship.*

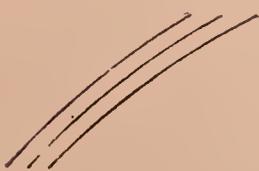
Parallel lines are lines which are formed, their full length, the same distance apart.

6. *Define the term "Ruled lines" as employed in penmanship.*

Ruled lines are the real or imaginary horizontal and vertical, parallel lines, used to guide the eye in writing.

The former is used to illustrate the height of the characters, and the latter to show their width upon the writing staff.

7. *Illustrate the different kinds of parallel lines, and practice the copy.*



LESSON 21.

ANGLE.

- | | |
|-------------------------------------|------------------------------------|
| 1. Joining of two lines in a point. | 5. Obtuse angle. |
| 2. Three kinds of angles. | 6. Acute angle used in penmanship. |
| 3. Right angle. | 7. Illustrations. |
| 4. Acute angle. | |

1. *Define angle as used in penmanship.*

Angle is the joining of two lines in a point.

2. *How many different kinds of angles are there?*

There are three, viz: Right, acute and obtuse angle.

3. *Define a right angle.*

A right angle is the joining of two straight lines which form what is called a SQUARE point.

4. *Define an acute angle.*

An acute angle is the joining of two straight lines which form a sharp point.

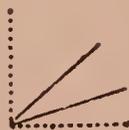
5. *Define an obtuse angle.*

An obtuse angle is the joining of two lines which form a slight point.

6. *Which angle is employed in penmanship?*

A modified form of the acute angle.

8. *Illustrate the right angle, acute angle and obtuse angle, respectively.*



LESSON 22.

MEASUREMENT.

- | | |
|-------------------------------|-------------------------------------|
| 1. Definition of measurement. | 5. Number of degrees in a quadrant. |
| 2. How angles are measured. | 6. Number of degrees in a circle. |
| 3. Definition of circle. | 7. Illustration. |
| 4. Division of a circle. | |

1. *Define measurement as used in penmanship.*

Measurement includes the art and act of measuring.

2. *How are angles measured in penmanship?*

Angles are measured by means of a circle.

3. *Define the term circle.*

A circle is a curved line, every part of which is equally distant from a point within, called the centre.

4. *How is a circle divided in penmanship?*

It is divided into four equal parts, called quadrants or quarter of a circle, each of which is sub-divided into equal parts, called degrees.

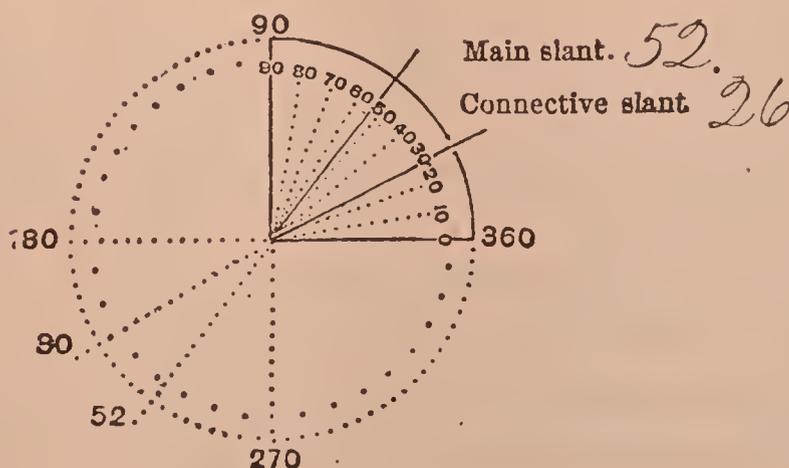
5. *How many degrees are there in a quadrant?*

In a quadrant there are 90° .

6. *How many degrees are there in a circle?*

In a circle there are four times 90° which are 360° .

7. *Illustrate a circle, and draw a quadrant for measuring the connective slant and main slant of writing.*



LESSON 23.

SLANT.

- | | |
|--------------------------------------|-----------------------------------|
| 1. Horizontal lines of the quadrant. | 7. Connective slant defined. |
| 2. Vertical lines of the quadrant. | 8. The horizontal lines. |
| 3. Divisions of the quadrant. | 9. Difference in slant and slope. |
| 4. Two slants, main and connective. | 10. Autograph defined. |
| 5. Main slant defined. | 11. Illustrations. |
| 6. Slant of characters. | |

1. *What position does the horizontal line of the quadrant occupy as measured by the circle?*

It occupies a position of no degrees or a level position. It is called the base or base line.

2. *What position does the upright or vertical line of the quadrant occupy as measured by the circle?*

It occupies a position or angle of 90° .

3. *What slant has a line when drawn half the distance between the horizontal and vertical lines of a quadrant?*

It has one-half of 90° which is a slant of 45° .

4. *How many kinds of slant are employed in penmanship?*

There are two kinds of slant, viz: Main slant and connective slant.

5. *Define main slant as used in penmanship.*

Main slant is a slant of 52° , and is so called because most of the main or down strokes should be made on this slant.

6. *In what position should the characters used in penmanship be written?*

They should lean to the right with the main slant of 52° .

7. *Define connective slant as used in penmanship.*

Connective slant is one-half that of main slant or 26° , and is so called because most of the main or down strokes are connected by lines which are made on a slant of 26° .

6. *What is said of lines which are made horizontally?*

Curved and straight lines which are made horizontally, are level, and consequently have NO SLANT.

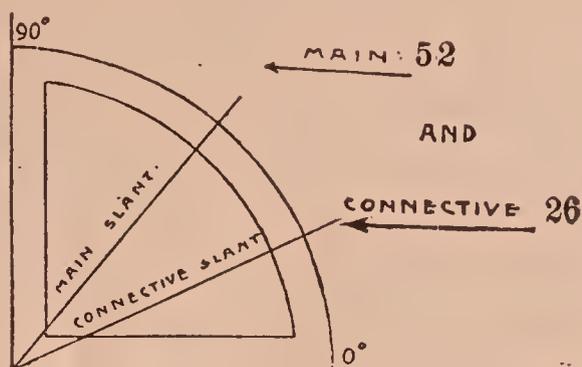
9. *State the difference, if any, in the terms SLANT and SLOPE.*

There is no difference. They both mean the SAME THING.

10. *What is an autograph?*

It is an original signature or manuscript in one's own handwriting. A person's name.

11. *Illustrate MAIN SLANT or a slant of 52° , and CONNECTIVE SLANT or a slant of 26° .*



LESSON 24.

FORM.

- | | |
|----------------------------|------------------------|
| 1. How lines are combined. | 6. How it is made. |
| 2. Angular joinings. | 7. Oval turn. |
| 3. Angular turn. | 8. Loop. |
| 4. Kinds of turns. | 9. Loop and cross |
| 5. Short turn. | 10. Turns illustrated. |

1. *How are lines combined in forming the characters used in writing?*

Lines are combined by angular joinings, by turns and loops.

2. *Define an angular joining as used in penmanship.*

An angular joining is the uniting of two lines, forming a modified acute angle.

3. *Describe how an angular turn or joining is made.*

An angular turn or joining is made by uniting two lines or strokes in an angular manner, by quickly checking the action or speed of the pen, at the end of a line and joining it in a point with the next stroke.

4. *How many kinds of turns are employed in penmanship?*

There are two kinds, viz.: short turns and oval turns.

5. *Define a short turn as used in penmanship.*

A short turn is made without checking the speed or action of the point of the pen.

6. *Describe how to make a short turn when writing.*

The pen should pass quickly and as short as possible from one line to the next without stopping the speed of the pen.

7. *Define an oval turn as used in penmanship.*

An oval turn is one in which the end of the curved line is continued so as to unite with the next line or stroke without checking the speed and action of the pen.

8. *Define a loop as used in penmanship.*

A loop is the crossing of two lines, or strokes united at one end, of which one may be convex, concave or straight.

9. *Describe how a loop is formed in writing.*

A loop is formed with lines connected at one end by a short turn, and then forming what is called a cross.

10. *Illustrate UPPER and LOWER angular turns or joinings, short turns, oval turns and loop, in order, and practice the copy.*



LESSON 25.

THE OVALS AND STEM.

- | | |
|-----------------------------|------------------------------------|
| 1. Oval. | 7. Modified oval. |
| 2. Kinds of ovals. | 8. Modified oval described. |
| 3. Direct oval. | 9. The capital stem. |
| 4. Direct oval described. | 10. Capital stem described. |
| 5. Inverted oval. | 11. Parts of capitals illustrated. |
| 6. Inverted oval described. | |

1. *Define the term oval as used in penmanship.*

An oval is an elliptical character which has a form similar to that of an egg, with both ends rounded nearly alike.

2. *How many kinds of ovals are employed in penmanship?*

There are three kinds, viz.: Direct oval, inverted oval and modified oval.

3. *Define a direct oval as used in penmanship.*

A direct oval is an oval made in its regular form on a main slant of fifty two degrees.

4. *Describe the direct oval as used in penmanship?*

It begins at the top with a convex curved line, which is brought down to its base and there unites with a concave curved line, which is made upward to the height of the first line and completes the character.

5. *Define the term inverted oval as used in penmanship.*

An inverted oval is an oval which has been reversed and turned upside down, making its upper end point downward.

6. *Describe the inverted oval as used in penmanship.*

It begins at the base with a convex curved line which is made upward to the top and there unites with a concave curved line which is brought down to its base and completes the character.

7. *Define the modified oval as used in penmanship.*

It is the same as an inverted oval except the last stroke is modified or changed to a compound curve or wave line.

8. *Describe the modified oval as used in penmanship.*

It begins at base with a convex curved line which is made upward to the top and there unites with a compound stroke or line which is brought down to base and completes the character.

9. *Define the term capital stem as used in penmanship.*

It is a combination of curved lines, and is so called because it is used in forming most of the capital letters.

10. *Describe the capital stem as used in penmanship.*

The capital stem begins at the top with a convex curve which unites with a concave curve forming a compound stroke or wave line. To this is joined a convex curve which is made upward, forming an inverted oval one and a half spaces high, which is made on a main slant of thirteen degrees (13°), and completes the character.

11. *Illustrate the direct oval, the Inverted oval, the modified oval and the capital stem, in order, and practice the copy.*



LESSON 26.

THE THREE PRINCIPLES.

- | | |
|--------------------------------------|---|
| 1. Elements. | 9. Definition of describe. |
| 2. Principles. | 10. Definition of analysis. |
| 3. No. of principles. | 11. Definition of explain. |
| 4. Principles numbered. | 12. Principles are taken from what? |
| 5. Name of principle one. | 13. Definition of convex, concave and straight. |
| 6. Name of principle two. | 14. Principles illustrated. |
| 7. Name of principle three. | |
| 8. How the Farrian system is taught. | |

1. *Define elements as used in penmanship.*

Elements are the principles employed in writing.

2. *Define principles as used in penmanship.*

Principles are the constituent parts of the characters employed in penmanship.

3. *How many principles are there according to the Farrian system of penmanship?*

There are three principles.

4. *Number the three principles in order.*

Principle one, principle two and principle three.

5. *Give descriptive name of the principle one.*

Principle one is called a convex curved line.

6. *Give descriptive name of the principle two.*

Principle two is called a concave curved line.

7. *Give descriptive name of the principle three.*

Principle three is called a straight oblique line.

8. *How is the Farrian system of penmanship taught?*

By principles, illustrations, practice, description, analysis and explanation.

9. *Define DESCRIBE as used in penmanship.*

To give a description of a character in words according to the general rule.

10. *Define analysis as used in penmanship.*

Analysis is the separation of a character into its parts, elements or principles according to the general rule.

11. *Define EXPLAIN as used in penmanship.*

To give a minute description of the combination of principles forming a character according to the general rule.

12. *From what are the three principles taken?*

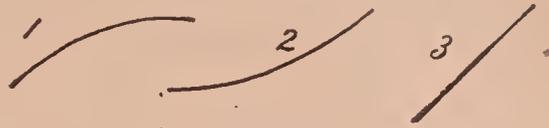
They are taken from the oval and straight line.

13. *Define convex, concave and straight in order.*

Convex, rounding; concave, hollowing; straight, not curved.

14. *Illustrate the three principles and practice the copy.*

The Principles:



LESSON 27.

THE WRITING STAFF.

- | | |
|------------------------------------|----------------------------------|
| 1. The staff. | 6. Intermediate line. |
| 2. Staff used in penmanship. | 7. Top line. |
| 3. Name of lines of writing staff. | 8. Intermediate line below. |
| 4. Base line. | 9. Headline below. |
| 5. Head line. | 10. Staff and lines illustrated. |

1. *Describe a staff as used in penmanship.*

A staff consists of six lines and five spaces which are made horizontally and parallel to each other.

2. *For what is the staff used in penmanship?*

It is used to measure the height of the characters and guide the eye in writing.

3. *Give the name of the different lines of the writing staff.*

They are called base line, head line, intermediate line, top line, intermediate line below and head line below.

4. *Define base line.*

Base line is the ruled or imaginary line upon which the characters rest or are supposed to rest.

5. *Define head line.*

Head line is the ruled or imaginary line to which the minimum or one space characters extend.

6. *Define intermediate line.*

Intermediate line is the ruled or imaginary line to which the stem or two space characters extend.

7. *Define top line.*

Top line is the ruled or imaginary line to which the capital characters extend.

8. *Define intermediate line below.*

Intermediate line below is the ruled or imaginary line below base line, to which the small character p extends. On the writing staff it is one space below base line.

9. *Define head line below.*

Head line below is the ruled or imaginary line below base line, to which the five space characters extend. On the writing staff, it is two spaces below base line.

10. *Illustrate and draw the writing staff.*

3
2
1
2
3

LESSON 28.

SPACING.

1. Regular spacing.
2. Unit for spacing.
3. Rule for spacing.
4. Space between letters.
5. Rule for combining small letters.
6. Exception to rule.
7. Rule for exception.
8. Spacing capital and small letters.
9. Space between words.
10. Words composed of small letters.
11. Space between sentences.
12. Space between figures.

1. *Upon what does regular uniform spacing chiefly depend?*

It depends upon a correct position and a regular uniform movement.

2. *What is the UNIT for measuring the HEIGHT or LENGTH and WIDTH of the characters?*

The height of the small letter i which is called one space.

3. *Give the RULE for combining and spacing small letters in writing.*

Let the hand glide on the nails of the ring and little fingers and assist it with the muscles of the thumb, middle and index fingers in forming and connecting the lines.

4. *What should be the space between letters of the same word?*

Letters of the same word, when formed, should each be one space apart respectively.

5. *Give the rule for combining small letters in a word.*

To connect letters in a word extend the connecting line one and one-fourth of a space to the right of the last letter formed at the left.

6. *Are there any letters which cannot be connected by this rule?*

There are four, viz., a, d, g and q.

7. *Give the rule for connecting a, d, g and q.*

To connect the small letters a, d, g and q, extend the connecting line or stroke two spaces to the right of the last letter formed on the left.

8. *Give the rule for spacing, when small letters do not connect with the capitals.*

The rule is, begin the small letters one-fourth of a space to the right of the capital.

9. *What should be the space between words?*

The space between words should be twice the space between letters or two spaces.

10. *Give the rule for spacing between words which are composed of small letters only.*

The first stroke of the first letter of a word should begin on base line two spaces to the right of the last down stroke of the letter of the preceding word.

11. *Give the rule for spacing between sentences.*

The space between sentences should be twice the space between words or FOUR SPACES.

12. *Give the rule for spacing between figures.*

The space between figures should be the same as between letters or ONE SPACE.

LESSON 29.

SHADING.

- | | |
|--------------------|----------------------------|
| 1. The pen. | 8. Double letters. |
| 2. Light Lines. | 9. Light and shade. |
| 3. Shades | 10. Light strokes. |
| 4. Three forms. | 11. Minimum letters. |
| 5. Top shade. | 12. Capital letters. |
| 6. How it is made. | 13. Shading the figures. |
| 7. Middle Shade. | 14. Keep shade from loops. |

1. *Describe a pen.*

A pen is a pointed metal instrument used for writing with a fluid called ink.

2. *Describe how to make light lines.*

Move the pen point lightly on the paper without opening its teeth.

3. *Describe how shades are made.*

Press on the pen point so as to open its teeth and then lighten the pressure so as to allow them to slowly return to their place, so as to make the shade decrease uniformly.

4. *How many different forms of shade are employed in writing?*

There are three forms of shade, viz.: Top shade as in small t; base shade as in small p; and middle shade as in capital O.

5. *Describe how the first or top shade is formed.*

Press on the point of the pen so as to open its teeth SQUARELY and then lighten the pressure toward base.

6. *Describe how the second or base shade is formed.*

Begin with a light pressure near the middle of the stroke and continue to increase the pressure to the end of the stroke or line, raising the pen from the paper AT ONCE.

7. *Describe the third or middle shade, and how it is made.*

It is made by increasing the pressure on the point of the pen and opening its teeth steadily toward the middle and then slowly decreasing the pressure to the end of the stroke.

8. *Give the rule for shading when a letter is doubled or repeated.*

When a letter in a word is doubled or repeated, only the first should receive a shade.

9. *How can the proper light and shade of the characters used in penmanship be acquired?*

It can be quickly acquired by tracing well written copies with a dry pen, naming the strokes LIGHT and SHADE as they occur in the copy.

10. *Describe how to make a light stroke.*

Let the pen glide lightly on the paper without pressure.

11. *Give the rule for shading the minimum letters.*

The minimum letters are generally made without shade.

12. *Give the general rule for shading the capitals.*

The capital letters are generally shaded only upon one stroke, which is usually the main stroke.

13. *Give the rule for shading the figures.*

The figures should be shaded lightly and uniformly.

14. *Give the general rule for shading all the characters.*

Always keep the shade away from loops and crosses.

LESSON 30.

THE FIGURES CLASSIFIED.

- | | |
|-----------------------|-------------------------|
| 1. The characters. | 5. Stem figures. |
| 2. Height of figures. | 6. Why so called? |
| 3. Classification. | 7. Figures illustrated. |
| 4. Oval figures. | |

1. *How are the characters employed in penmanship divided?*

They are divided into three classes, viz. : figures, small letters and capital letters.

2. *What is the height of the figures?*

They are each ONE SPACE high.

3. *How are the figures divided?*

They are divided into two classes according to their form, viz. : oval figures and stem figures.

4. *Name the oval and stem figures in order.*

The oval figures are : 0 2 3 5 8

The stem figures are : 1 4 6 7 9

5. *What is the width of the figures respectively?*

The width of the figures vary from the width of a LINE to one-half space.

6. *Why are the oval and stem figures so called?*

Because the oval in the former and the stem in the latter form the most prominent part in their formation.

7. *Illustrate the figures in order, and practice the copy.*



LESSON 31.

THE SMALL LETTERS CLASSIFIED.

- | | |
|----------------------|--------------------|
| 1. Classification. | 7. Why so called. |
| 2. Hight of letters. | 8. Illustration. |
| 3. Minimum letters. | 9. Loop letters. |
| 4. Why so called. | 10. Why so called. |
| 5. Illustration. | 11. Illustration. |
| 6. Stem letters. | |

1. *How are the small letters divided?*

They are divided into three classes, viz.: minimum letters, stem letters and loop letters.

2. *What is the hight above base line of each class of small letters, respectively?*

The minimum letters are one space, stem letters two spaces and the loop letters three spaces high, respectively.

3. *How many minimum letters are there?*

There are fourteen including the practical r.

4. *Why are the minimum letters so called?*

Because minimum means the smallest and these letters are the shortest, hence the name.

5. *Illustrate the minimum letters and practice the copy.*



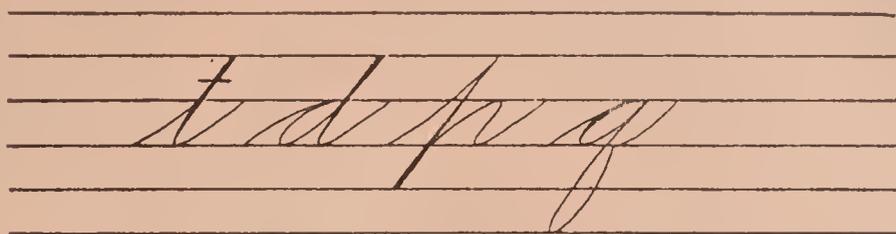
6. *How many stem letters are there?*

There are four stem letters, viz.: t, d, p and q.

7. *Why are the small stem letters so called?*

Because the straight line or small stem is the most prominent part in their construction and formation.

8. *Illustrate the stem letters in order, and practice the copy.*



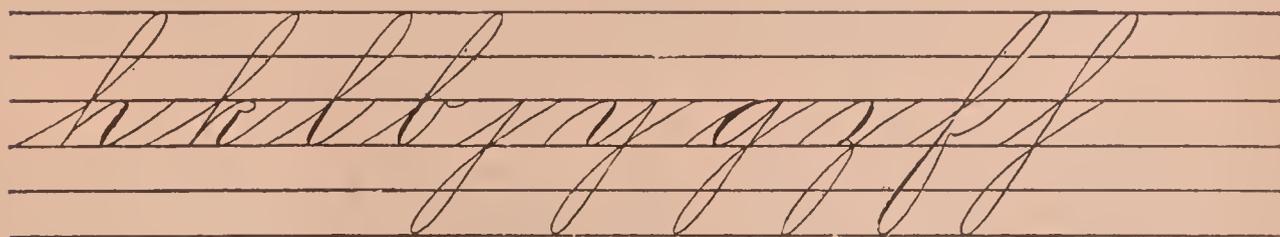
9. *How many loop letters are there?*

There are ten including long s.

10. *Why are the loop letters so called?*

Because their most prominent part is formed with a loop.

11. *Illustrate the loop letters in order, and practice the copy.*



LESSON 32.

THE CAPITAL LETTERS CLASSIFIED.

- | | |
|--------------------------------------|-------------------------------|
| 1. Hight above base line. | 7. Why so called. |
| 2. Capitals which extend below base. | 8. Oval letters illustrated. |
| 3. Length below base line. | 9. Stem letters. |
| 4. Loop letters. | 10. Why so called. |
| 5. Classification. | 11. Stem letters illustrated. |
| 6. Oval letters. | |

1. *What is the hight of the capital letters above base line?*

Each extends three spaces above base line or three spaces high respectively.

2. *How many capital letters extend two spaces below base line? Name them.*

There are three, viz.: J, Y and Z.

3. *What is the length of capital J, Y and Z?*

They are each five spaces long, three spaces above base line, and two spaces below base line.

4. *Which class of the small letters extend three spaces above base line as the capital letters?*

The loop letters, all of which extend three spaces above base line.

5. *How are the capital letters divided?*

The capital letters are divided into two classes, viz.: the oval letters and capital stem letters.

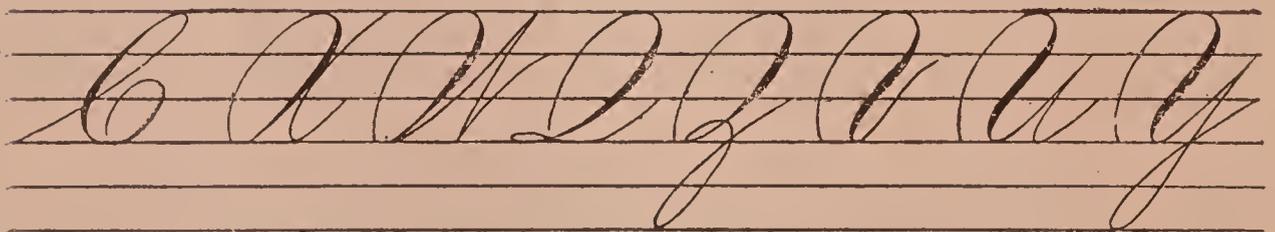
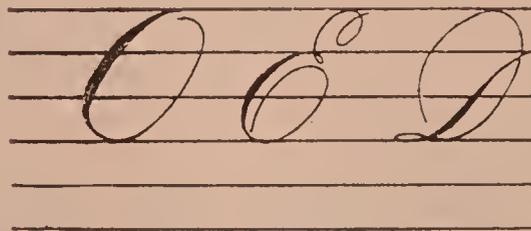
6. *How many oval letters are there?*

There are eleven, viz.: O, E, D, C, X, W, Q, Z, V, U and Y.

7. *Why are the oval letters so called?*

Because the oval is the most prominent part in their formation.

8. *Illustrate the oval letters in order, and practice the copy.*



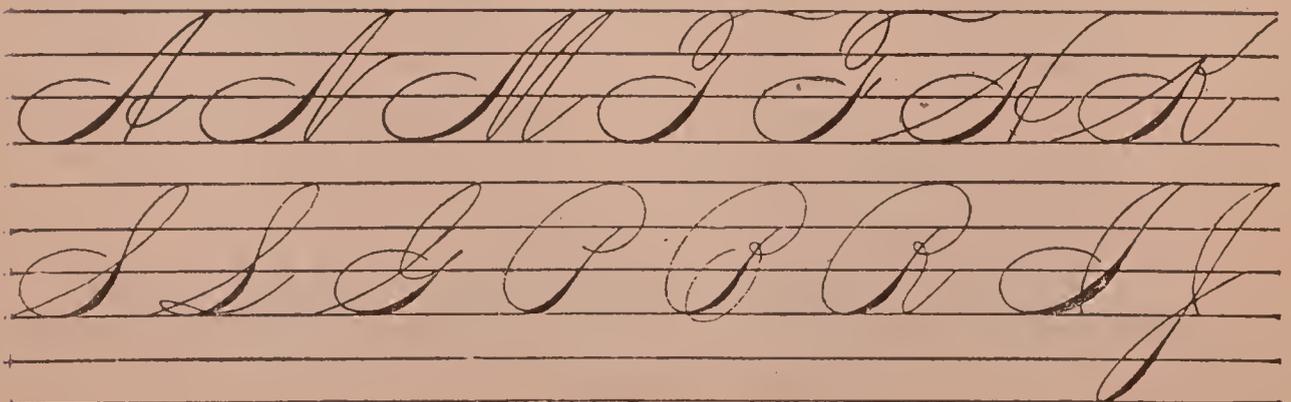
9. *How many capital stem letters are there?*

There are sixteen including the character &.

10. *Why are the capital stem letters so called?*

Because the capital stem is the most prominent part in their formation.

11. *Illustrate the capital stem letters and practice the copy.*



LESSON 33.

The Principles.

1. Principle one—
 - (1) Convex line.
 - (2) Left curve of oval.
 - (3) Rounding surface.
 - (4) Convex from left and top.
 - (5) Connective slant.
 - (6) Slant of 26 degrees.
 - (7) Made in three ways, viz: Upward, downward and horizontally.
2. Principle two—
 - (1) Concave line.
 - (2) Right curve of oval.
 - (3) Hollow surface.
 - (4) Concave from left and top.
 - (5) Connective slant.
3. Principle three—
 - (1) Straight line.
 - (2) Made slanting.
 - (3) Oblique surface.
 - (4) Slanting and level surface.
 - (5) Main slant.
 - (6) Slant of 52 degrees.
 - (7) Made in three ways, viz: Upward, downward and horizontally.
4. Principles illustrated.

1. Describe the Principle One.

- 
- (1) Principle one is a convex curved line.
 - (2) It is the first stroke or left curve of the oval.
 - (3) It is so named because it presents to the eye the round or convex surface of an arc or oval.
 - (4) It presents its convex surface to the eye from the LEFT of a sheet of paper or other writing material, when made upward or downward, and from the top when made horizontally.
 - (5) It should form the connective slant of all the characters in which it is used.
 - (6) When it is made upward or downward, as in the small letters, it should always be made on the connective slant of 26 degrees.
 - (7) It is made in three different directions, viz.: upward, downward and horizontally.

2. Describe the Principle Two.

- 
- (1) Principle two is a concave curved line.
 - (2) It is the second stroke or right curve of the oval.

(3) It is so named because it presents to the eye the hollow or concave surface of an arc or oval.

(4) It presents its concave surface to the eye from the LEFT of a sheet of paper or other writing material when it is made upward or downward and from the top when made horizontally.

(5) It should form the connective slant of all the characters in which it is used.

(6) When it is made upward or downward, as in the small letters, it should always be made on the connective slant of 26 degrees.

(7) It is made in three different directions, viz.: upward, downward and horizontally.

3. *Describe the Principle Three.*



(1) Principle three is a straight oblique line.

(2) It is simply a straight line made slanting.

(3) It is so named because it presents to the eye a straight oblique surface, from the left of a sheet of paper or other writing material.

(4) It presents its slanting surface to the eye from the LEFT of a sheet of paper or other writing material when it is made upward or downward and a level surface when made horizontally.

(5) It should form the main slant of all the characters in which it is employed, governing their slant entirely.

(6) When it is made upward or downward it should always be made on the main slant of 52 degrees.

(7) It is made in three different directions, viz.: upward, downward and horizontally.

4. *Illustrate the three different directions in which each of the Three Principles may be made in the formation of the characters, used in penmanship.*

Principles.



LESSON 34.

FARRIAN GENERAL RULES.

1. Rule I—

- (1) Where character begins.
- (2) Name of curves or lines.
- (3) Where it ends.
- (4) Locate its shade.
- (5) Hight or length.
- (6) Width in spaces.
- (7) Analysis.

2. Rule II.

- (1) Width of its parts.
- (2) Width, length, loop and cross.
- (3) Upper turns or joinings.
- (4) Name of its shade, if any.
- (5) Name of its lower turns.
- (6) Hight or length of its strokes.
- (7) Width and hight or length.

1. Give the rule, in order, for describing and analyzing the seventy characters employed in plain penmanship.

RULE I.

1. *State where the character begins.*
2. *Give name of the curves or lines which complete it.*
3. *State where it ends.*
4. *Give number and locate its shade, if any.*
5. *Give its hight or length in spaces.*
6. *Give its width in spaces.*
7. *Analyze it.*

2. Give the rule, in order, for explaining the characters.

RULE II.

1. *Give the width of the different parts of the character.*
2. *Give the width and length of loop, if any, and locate its cross.*
3. *Give the number and name of its upper turns or joinings.*
4. *Give the name of its shade, if any, and describe it.*
5. *Give the number and name of its lower turns or joinings.*
6. *Give the hight or length of its parts, lines or strokes, in order.*
7. *Compare the width and hight, or length, of the character.*

LESSON 35.

THE ZERO.

1. *Describe and analyze the zero (0) according to Rule I.*



- (1) The zero (0) begins at head line.
- (2) A downward convex curved line, and upward concave curve, completes the zero 0.
- (3) It ends at head line.
- (4) One shade on first stroke.
- (5) One space high.
- (6) One half space wide.
- (7) Principle 1 and 2 forms the zero 0.

2. *Write and explain the zero according to Rule II.*



- (1) Its two strokes are about one-half space apart
- (2) No loop or cross.
- (3) One upper oval turn.
- (5) One lower oval turn.
- (4) Middle shade heaviest near the middle of the stroke.
- (6) Each stroke is the same hight, one space.
- (7) Its width is equal to $\frac{1}{2}$ of its hight.

LESSON 36.

THE FIGURE ONE.

1. *Describe and analyze the figure 1 according to Rule I.*



- (1) The figure 1 begins at head line.
- (2) A downward straight oblique line, completes the figure 1.
- (3) It ends on base line.
- (4) One shade, heaviest at the bottom.
- (5) One space high.
- (6) The width of one stroke wide.
- (7) Principle 3 forms the figure 1.

2. *Write and explain the figure 1 according to Rule II.*



- (1) It is formed by one downward stroke of the pen.

- (2) No loop or cross.
- (3) No upper turn.
- (5) No lower turn.
- (4) Base shade, heaviest at base.
- (6) It is made at one stroke, which is one space in height.
- (7) Its width is equal to one-fifth of its height.

LESSON 37.

THE FIGURE TWO.

1. *Describe and analyze the figure 2 according to Rule I.*

2

- (1) The figure 2 begins at head line.
- (2) A downward concave curved line, upward convex, downward concave and horizontal compound curve, completes the figure 2.
- (3) It ends near base line.
- (4) One shade on the third stroke.
- (5) One space high.
- (6) $\frac{1}{2}$ space wide.
- (7) Principle 2, 1, 2, 1 and 2 forms the figure 2.

2. *Write and explain the figure 2 according to Rule II.*

2

- (1) Its curves are about one-third of a space apart.
- (2) One horizontal loop at base.
- (3) One upper oval turn.
- (5) Two lower oval turns.
- (4) Middle shade, heaviest near the middle of main stroke.
- (6) First part $\frac{1}{2}$ space high, last part $\frac{1}{2}$ space from base.
- (7) Its width is equal to $\frac{1}{2}$ its height.

LESSON 38.

THE FIGURE THREE.

1. *Describe and analyze the figure 3 according to Rule I.*

3

- (1) The figure 3 begins at head line.
- (2) A downward concave curved line, upward convex, downward concave, downward concave and upward convex curve, completes the figure 3.
- (3) It ends one-half space above base line.
- (4) One shade on the fourth stroke.
- (5) One space high.
- (6) $\frac{1}{2}$ space wide.
- (7) Principle 2, 1, 2, 2 and 1 form the figure 3.

2. *Write and explain the figure 3 according to Rule II.*

3

- (1) Its curves are about $\frac{1}{4}$ of a space apart.
- (2) One loop, near the middle of main stroke.
- (3) One upper, oval turn.
- (5) Two lower, oval turns.
- (4) One middle shade, heaviest near the middle.
- (6) Its lower oval occupies $\frac{1}{2}$ space.
- (7) Its width is equal to $\frac{1}{2}$ of its height.

LESSON 39.

THE FIGURE FOUR.

1. *Describe and analyze the figure 4 according to Rule I.*

4

- (1) The figure 4 begins at head line.
- (2) A downward concave curved line, horizontal convex and downward straight line, completes the figure 4.
- (3) It ends on base line.
- (4) One shade on the third stroke, heaviest at top.
- (5) One space high.

- (6) One space wide.
 (7) Principle 2, 1 and 3, form the figure 4.
 2. *Write and explain the figure 4 according to Rule II.*



- (1) The first and third strokes are $\frac{1}{2}$ space apart.
 (2) One cross, second and third strokes.
 (3) No upper turns.
 (5) One lower angular turn.
 (4) Middle shade, broad at top.
 (6) The down strokes are about the same in length.
 (7) Its width is equal to $\frac{1}{2}$ of its height.

LESSON 40.

THE FIGURE FIVE.

1. *Describe and analyze the figure 5 according to Rule I.*



- (1) The figure 5 begins at head line.
 (2) A downward straight oblique line, downward concave, upward convex and horizontal concave curve, completes the figure 5.
 (3) It ends at head line.
 (4) One shade, on the second stroke.
 (5) One space high.
 (6) One space wide.
 (7) Principle 3, 2, 1 and 2, form the figure 5.

2. *Write and explain the figure 5 according to Rule II.*



- (1) Its upper part is $\frac{1}{4}$ of a space wide.
 (2) One loop, near the middle of main stroke.
 (3) One upper, angular turn.
 (5) One lower, oval turn.
 (4) Middle shade, on main stroke.
 (6) The oval occupies $\frac{1}{2}$ space.
 (7) Its width is equal to $\frac{1}{2}$ of its height.

LESSON 41.

THE FIGURE SIX.

1. *Describe and analyze the figure 6 according to Rule I.*

6

- (1) The figure 6 begins at head line.
- (2) A downward straight oblique line, upward concave and downward convex curve, completes the figure 6.
- (3) It ends on base line.
- (4) One shade on the first stroke, heaviest at the top.
- (5) One space high.
- (6) One space wide.
- (7) Principle 3, 2 and 1, form the figure 6.

2. *Write and explain the figure 6 according to Rule II.*

6

- (1) Its oval is $\frac{1}{2}$ space wide.
- (2) No loop or cross.
- (3) One upper turn.
- (5) One lower turn.
- (4) Top shade, heaviest at the top.
- (6) The oval is $\frac{1}{2}$ the height of the stem.
- (7) Its width is equal to $\frac{1}{2}$ of its height.

LESSON 42.

THE FIGURE SEVEN.

1. *Describe and analyze the figure 7 according to Rule I.*

7

- (1) The figure 7 begins near head line.
- (2) An upward straight line, horizontal concave and downward straight line, completes the figure 7.
- (3) It ends on base line.
- (4) One shade on the third stroke, heaviest at the bottom.
- (5) One space high.
- (6) $\frac{1}{2}$ space wide.

(7) Principle 3, 2 and 3, form the figure 7.

2. *Write and explain the figure 7 according to Rule II.*

(1) The width of the top stroke is $\frac{1}{2}$ space.

(2) No loop or cross.

(3) Two upper, angular turns.

(5) No lower turns.

(4) One base shade, heaviest at bottom.

(6) Its strokes are, $\frac{1}{4}$ space, $\frac{1}{2}$ space, and one space long.

(7) Its width is equal to twice its height.

LESSON 43.

THE FIGURE EIGHT.

1. *Describe and analyze the figure 8 according to Rule I.*

(1) The figure 8 begins near head line.

(2) A short upward concave curved line, downward compound and upward straight oblique line, completes the figure 8.

(3) It ends at head line.

(4) One shade on the second stroke.

(5) One space high.

(6) $\frac{1}{2}$ space wide.

(7) Principle 2, 1, 2 and 3, form the figure 8.

2. *Write and explain the figure 8 according to Rule II.*

(1) Its upper and lower parts are each about $\frac{1}{2}$ space wide.

(2) One loop and cross, near the middle.

(3) One upper, oval turn.

(5) One lower, oval turn.

(4) Middle shade, near base.

(6) The same height, each one space high.

(7) Its width is equal to $\frac{1}{2}$ of its height.

LESSON 44.

THE FIGURE NINE.

1. *Describe and analyze the figure 9 according to Rule I.*

- (1) The figure 9 begins at head line.
- (2) A downward convex curved line, upward concave and downward straight oblique line, completes the figure 9.
- (3) It ends on base line.
- (4) One shade on the third stroke, heaviest at the bottom.
- (5) One space high.
- (6) $\frac{1}{2}$ space wide.
- (7) Principle 1, 2 and 3, form figure 9.

2. *Write and explain the figure 9 according to Rule II.*

- (1) The oval is $\frac{1}{2}$ space wide.
- (2) No loop or cross.
- (3) One upper, angular turn.
- (5) One lower, oval turn.
- (4) Base shade, heaviest at the bottom.
- (6) The oval extends within $\frac{1}{2}$ space of base line.
- (7) Its width is equal to $\frac{1}{2}$ of its height.

LESSON 45.

THE SMALL LETTER A.

1. *Describe and analyze the small a according to Rule I.*

- (1) The small letter *a* begins on base line.
- (2) An upward convex curved line, downward convex, upward concave, downward straight and upward concave curve, completes the letter *a*.
- (3) It ends at head line.
- (4) One shade on second stroke.
- (5) One space high.
- (6) Three spaces wide.

(7) Principle 1, 1, 2, 3 and 2, form the small letter *a*.

2. *Write and explain the small a according to Rule II.*



(1) The oval is $\frac{1}{2}$ space wide. From the beginning of the first stroke to the end of the oval, at base, is one space. From the base of the oval to the end of the fourth stroke, one space. From the upper end of the fourth stroke to the end of the last stroke, one space.

(2) No loop or cross.

(3) Two upper, angular turns.

(5) Two lower turns, one oval and one angular.

(4) Middle shade, heaviest near the middle.

(6) Each stroke is the same height, one space.

(7) Its width is equal to three times its height.

LESSON 46.

THE SMALL LETTER BE.

1. *Describe and analyze the small b according to Rule I.*



(1) The small letter *b* begins on base line.

(2) An upward concave curved line, downward straight, upward concave, and horizontal concave curve, completes the letter *b*.

(3) It ends at head line.

(4) No shade.

(5) Three spaces high.

(6) Two spaces wide.

(7) Principles 2, 3, 2 and 2, form the small letter *b*.

2. *Write and explain the small b according to Rule II.*



(1) From the beginning of the first stroke to the end of the second stroke, is one space. From the end of the second stroke to the end of the third stroke, $\frac{1}{2}$ space, and from the end of the third stroke to the end of the last stroke, $\frac{1}{2}$ space

(2) One loop, and cross, at head line.

(3) Two upper turns, first oval, and second short.

- (5) One lower, short turn.
- (4) Not shaded.
- (6) The first part is equal to three times the height of the second part, which is three spaces, and one space, respectively.
- (7) Its width is equal to $\frac{2}{3}$ of its height.

LESSON 47.

THE SMALL LETTER SE.

1. *Describe and analyze the small c according to Rule I.*



- (1) The small letter *c* begins at base line.
 - (2) An upward concave curved line, short downward straight, short upward concave, downward convex and upward concave curve, completes the letter *c*.
 - (3) It ends at head line.
 - (4) No shade.
 - (5) One space high.
 - (6) Two spaces wide.
 - (7) Principles 2, 3, 2, 1 and 2, form the small letter *c*.
2. *Write and explain the small c according to Rule II.*



- (1) From the beginning of the first stroke to the end of the third short stroke, one space, and from the end of the second stroke to the end of the last stroke, one space.
- (2) One loop and cross, near the middle of strokes.
- (3) Two upper turns, first angular, second oval.
- (5) Two lower turns, both short.
- (4) Not shaded.
- (6) Each part is the same height, one space.
- (7) Its width is equal to twice its height.

LESSON 48.

THE SMALL LETTER DE.

1. *Describe and analyze the small d according to Rule I.*



(1) The small letter *d* begins on base line.

(2) An upward convex curved line, downward convex, upward concave, downward straight and upward concave curve, completes the letter *d*.

(3) It ends at head line.

(4) One shade on fourth stroke.

(5) Two spaces high.

(6) Three spaces wide.

(7) Principle 1, 1, 2, 3 and 2, form the small *d*.

2. *Write and explain the small d according to Rule II.*



(1) From the beginning of the first stroke to the lower end of the second stroke, one space. Width of oval, one space. From base of oval to base of straight line, one space, and from straight line to end of last stroke, one space.

(2) No loop or cross.

(3) One upper, angular turn.

(5) Two lower turns, first oval, second, short.

(4) Top shade, heaviest at the top.

(6) The first part is equal to $\frac{1}{2}$ the height of the second part, or one space.

(7) Its width is equal to $1\frac{1}{2}$ times its height, or three spaces.

LESSON 49.

THE SMALL LETTER E.

1. *Describe and analyze the small e according to Rule I.*



(1) The small letter *e* begins on base line.

(2) An upward concave curved line, downward convex and upward concave curve, completes the letter *e*.

(3) It ends at head line.

(4) No shade.

- (5) One space high.
- (6) Two spaces wide.
- (7) Principle 2, 1 and 2, form the small letter *e*.

2. *Write and explain the small e according to Rule II.*



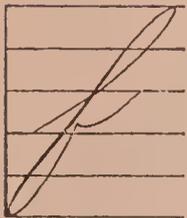
(1) From the beginning of the first stroke to the end of the second stroke, one space, and from the second stroke to the end of last stroke, one space.

- (2) One loop. Lines cross near the middle of strokes.
- (3) One short, upper turn.
- (5) One short, lower turn.
- (4) No shade.
- (6) Each curve is made the same height.
- (7) Its width is equal to twice its height.

LESSON 50.

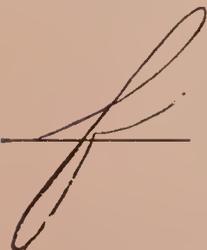
THE SMALL LETTER EF.

1. *Describe and analyze the small f according to Rule I.*



- (1) The small letter *f* begins on base line.
- (2) An upward concave curved line, downward straight, upward concave and upward concave curve, completes the letter *f*.
- (3) It ends at head line.
- (4) One shade, on second stroke.
- (5) Five spaces long, three above and two below base line.
- (6) Two spaces wide.
- (7) Principle 2, 3, 2 and 2, form the small letter *f*.

2. *Write and explain the small f according to Rule II.*

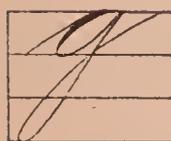


- (1) Width of loops, each $\frac{1}{2}$ space.
- (2) Two loops, each two spaces long.
- (3) One short turn, at the top of letter.
- (5) One short turn, at bottom and one angular, turn at base line.
- (4) One middle shade, below base line.
- (6) Its first part is two spaces higher than the final stroke.
- (7) Its width is equal to $\frac{2}{5}$ of its entire length.

LESSON 51.

THE SMALL LETTER JE.

1. *Describe and analyze the small g according to Rule I.*



(1) The small letter *g* begins on base line.

(2) An upward convex curved line, downward convex, upward concave, downward straight and upward convex curve, completes the letter *g*.

(3) It ends at head line.

(4) One shade on second stroke.

(5) Three spaces long, one above and two below base line.

(6) Three spaces wide.

(7) Principle 1, 1, 2, 3 and 1, form the small letter *g*.

2. *Write and explain the small g according to Rule II.*



(1) Width of oval, one space. From first curve to point of oval at base, one space. From point of oval to straight line AT BASE, one space. From top of oval to end of last stroke, one space.

(2) One loop, $\frac{1}{2}$ space wide. Lines cross at base line.

(3) Two angular turns, at the top.

(5) One short turn, at the bottom.

(4) Middle shade, heaviest near the middle of the stroke.

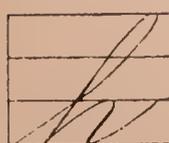
(6) The first part is 1 space high, last part 3 spaces long.

(7) Its width and length are equal, or three spaces each.

LESSON 52.

THE SMALL LETTER ACH.

1. *Describe and analyze the small h according to Rule I.*



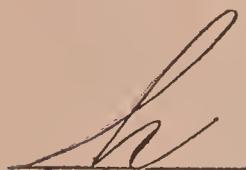
(1) The small letter *h* begins on base line.

(2) An upward concave curved line, downward straight, upward convex, downward straight and upward concave curve, completes the letter *h*.

(3) It ends at head line.

(4) One light shade on fourth stroke.

- (5) Three spaces high.
 - (6) Three spaces wide.
 - (7) Principles 2, 3, 1, 3 and 2, form the small letter *h*.
2. *Write and explain the small h according to Rule II.*



- (1) Width from one stroke to the next at base, each one space.
- (2) One loop, $\frac{1}{2}$ space wide and two spaces long.
- (3) Two upper turns, each short.
- (4) Light middle shade, heaviest in the middle of stroke.
- (5) Two lower turns, viz. : angular and short.
- (6) The first part is equal to three times the height of the last half of the letter.
- (7) Its width and height are equal, or three spaces each.

LESSON 53.

THE SMALL LETTER I.

1. *Describe and analyze the small i according to Rule I.*



- (1) The small letter *i* begins on base line.
 - (2) An upward concave curved line, downward straight, upward concave curve and a round dot half way from top line to base line, completes the letter *i*.
 - (3) It ends at head line.
 - (4) No shade.
 - (5) One space high.
 - (6) Two spaces wide.
 - (7) Principle 2, 3 and 2, form the small letter *i*.
2. *Write and explain the small i according to Rule II.*



- (1) From one stroke to the next, at base, is one space.
- (2) No loop or cross.
- (3) One upper, angular turn.
- (4) Not shaded.
- (5) One short, lower turn.
- (6) Each stroke is the same height, or one space.
- (7) Its width is equal to twice its height, or two spaces.

LESSON 54.

THE SMALL LETTER JA.

1. Describe and analyze the small *j* according to Rule I.



(1) The small letter *j* begins on base line.

(2) An Upward concave curved line, downward straight and upward convex curve, completes the letter *j*.

(3) It ends at head line.

(4) No shade.

(5) Three spaces long, one above and two below base line.

(6) Two spaces wide.

(7) Principles 2, 3 and 1, form the small letter *j*.

2. Write and explain the small *j* according to Rule II.



(1) Distance from first to second stroke, one space. From second stroke to end of last stroke, one space. The cross is formed at base line.

(2) Width of loop, $\frac{1}{2}$ space. Length of loop, two spaces.

Lines cross at base line.

(3) One upper, angular turn.

(4) Not shaded.

(5) One short turn, at bottom.

(6) First part, one space high, second part, 3 spaces long.

(7) Its width is equal to $\frac{2}{3}$ of its length, or three spaces.

LESSON 55.

THE SMALL LETTER KA.

1. Describe and analyze the small *k* according to Rule II.



(1) The small letter *k* begins on base line.

(2) An upward concave curved line, downward straight, upward convex, downward concave, short, downward straight and upward concave curve, completes the letter *k*.

- (3) It ends at head line.
 - (4) One shade on fifth stroke.
 - (5) Three spaces high.
 - (6) Three spaces wide.
 - (7) Principle 2, 3, 1, 2, 3 and 2, form the small letter *k*.
2. *Write and explain the small k according to Rule II.*



(1) Distance from one stroke to the end of the next stroke, at base, one space. The small oval is $\frac{1}{4}$ of a space long. Shaded stroke is $\frac{3}{4}$ spaces high.

(2) Loop $\frac{1}{2}$ space wide and two spaces long. Lines cross at head line.

- (3) Three upper turns, viz.: short, oval and angular.
- (4) Middle shade, heaviest in the middle of stroke.
- (5) Two lower turns, viz.: angular and short.
- (6) Its main hight is three times the hight of lower half.
- (7) Its width is equal to its hight, or three spaces.

LESSON 56.

THE SMALL LETTER EL.

1. *Describe and analyze the small l according to Rule I.*



- (1) The small letter *l* begins on base line.
 - (2) An upward concave curved line, downward straight and upward concave curve, completes the letter *l*.
 - (3) It ends at head line.
 - (4) No shade.
 - (5) Three spaces high.
 - (6) Two spaces wide.
 - (7) Principles 2, 3 and 2, form the small letter *l*.
2. *Write and explain the small l according to Rule II.*



(1) From first curve to straight stroke, one space, from thence to end of last stroke, one space.

(2) Width of loop, $\frac{1}{2}$ space, length of loop, two spaces. Lines cross at head line, one space above base.

- (3) One short turn at the top.
- (4) Not shaded.
- (5) One short turn at base.
- (6) Same hight except the finishing stroke.
- (7) Its width is equal to $\frac{2}{3}$ of its hight, or two spaces wide.

LESSON 57.

THE SMALL LETTER EM.

1. *Describe and analyze the small m according to Rule I.*



- (1.) The small letter *m* begins on base line.

(2) An upward convex curved line, downward straight, upward convex, downward straight, upward convex, downward straight and upward concave curve, completes the letter *m*.

- (3) It ends at head line.
- (4) No shade.
- (5) One space high.
- (6) Four spaces wide.
- (7) Principles 1, 3, 1, 3, 1, 3 and 2, form the small letter *m*.

2. *Write and explain the small m according to Rule II.*



- (1) The strokes are each one space apart at base.

(2) No loop or cross.

(3) There are three short turns at the top.

(4) Not shaded.

(5) There are three lower turns at base, viz. : one short and two angular.

- (6) Each stroke is the same hight, or one space each.
- (7) Its width is equal to four times its hight, or four spaces.

LESSON 58.

THE SMALL LETTER EN.

1. *Describe and analyze the small n according to Rule I.*



- (1) The small letter *n* begins on base line.
- (2) An upward convex curved line, downward straight, upward convex, downward straight and upward concave curve, completes the letter *n*.
- (3) It ends at head line.
- (4) No shade.
- (5) One space high.
- (6) Three spaces wide.
- (7) Principles 1, 3, 1, 3 and 6 form the small letter *n*.

2. *Write and explain the small n according to Rule II.*



- (1) The lines at base are each one space apart.
- (2) No loop or cross.
- (3) Two short turns at the top.
- (4) Not shaded.
- (5) Two lower turns at base, viz.: angular and short.
- (6) Each line is the same height, or one space.
- (7) Its width is equal to three times its height, or three spaces.

LESSON 59.

THE SMALL LETTER O.

1. *Describe and analyze the small o according to Rule I.*



- (1) The small letter *o* begins on base line.
- (2) An upward convex curved line, downward convex, upward concave and horizontal concave curve, completes the letter *o*.
- (3) It ends at head line.
- (4) No shade.
- (5) One space high.

(6) Two spaces wide.

(7) Principles 1, 1, 2 and 2, form the small letter *o*.

2. *Write and explain the small o according to Rule II.*

 (1) Width of oval, $\frac{1}{2}$ space. From first stroke to base of oval, one space. From top of oval to end of last stroke, $\frac{1}{2}$ space. Length of last curve, horizontally, $\frac{1}{2}$ space.

(2) No loop or cross.

(3) Two upper turns, both angular.

(4) Not shaded.

(5) One lower, oval turn.

(6) Each curve extends the same height, or one space.

(7) Its width is equal to twice its height, or two spaces.

LESSON 60.

THE SMALL LETTER PE.

1. *Describe and analyze the small p according to Rule I.*

(1) The small letter *p* begins on base line.



(2) An upward concave curved line, downward straight, upward convex, downward straight and upward concave curve, completes the letter *p*.

(3) It ends at head line.

(4) One shade on the second stroke, heaviest at the bottom.

(5) Three spaces long, two above and one below base line.

(6) Three spaces wide.

(7) Principle 2, 3, 1, 3 and 2, form the small letter *p*.

2. *Write and explain the small p according to Rule II.*

(1) Distance from one main stroke to the next, at base, one space each.

(2) No loop or cross.

(3) Two upper, angular turns.

(4) Base shade, heaviest at the bottom.

(5) Two lower turns, viz.: tracing angular and short.

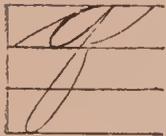
(6) Its main height is one space higher than the second part.

(7) Its length and width are equal, or three spaces.

LESSON 61.

THE SMALL LETTER QU.

1. *Describe and analyze the small q according to Rule I.*



(1) The small letter *q* begins on base line.

(2) An upward convex curved line, downward concave, upward concave, downward straight, upward concave and upward concave curve, completes the letter *q*.

(3) It ends at head line.

(4) One shade on second stroke.

(5) Three spaces long, one above and two below base line.

(6) Three spaces wide.

(7) Principle 1, 1, 2, 3, 2 and 2, form the small letter *q*.

2. *Write and explain the small q according to Rule II.*



(1) From first stroke to base of oval, one space. From base of oval to straight line, one space. From straight line to end of last stroke, one space.

(2) Width of loop, $\frac{1}{2}$ space and two spaces long.

(3) Three upper, angular turns.

(4) Middle shade, heaviest in the middle of second stroke.

(5) One short turn, at bottom.

(6) First part, one space high, last part, three spaces long.

(7) Its height and length are equal, or three spaces each.

LESSON 62.

THE SMALL LETTER R.

1. *Describe and analyze the small r according to Rule I.*



(1) The small letter *r* begins on base line.

(2) An upward concave curved line, downward convex short, downward straight and upward concave curve, completes the letter *r*.

(3) It ends at head line.

(4) No shade.

- (5) One space high.
- (6) Two spaces wide.
- (7) Principle 2, 1, 3 and 2, form the small letter *r*.

2. *Write and explain the small r according to Rule II.*

 (1) Lines one space apart. Width of letter at shoulder, $\frac{1}{4}$ space. Shoulder, $\frac{3}{4}$ space from base.

- (2) No loop or cross.
- (3) Two upper, angular turns.
- (4) Not shaded.
- (5) One lower, short turn at base.
- (6) Main stroke is 1 space, and third stroke, $\frac{3}{4}$ space high.
- (7) Its width is equal to twice its height, or two spaces.

LESSON 63.

THE PRACTICAL LETTER AR.

1. *Describe and analyze the practical r according to Rule I.*

 (1) The practical letter *r* begins on base line.

(2) An upward convex curved line, downward straight, upward straight and horizontal concave curve, completes the practical letter *r*.

- (3) It ends at head line.
- (4) No shade.
- (5) One space high.
- (6) Two spaces wide.
- (7) Principle 1, 3, 3 and 2, form the practical letter *r*.

2. *Write and explain the practical r according to Rule II.*

 (1) From the first curve to the end of the straight line at base, one space. From top of straight line to end of final stroke, at head line, one space.

- (2) No loop or cross.
- (3) Two upper turns, viz.: short and angular.
- (4) Not shaded.
- (5) One lower, short tracing turn.
- (6) Its last half is $\frac{1}{4}$ space higher than the first part.
- (7) Its width is equal to twice its height, or two spaces.

LESSON 64.

THE SMALL LETTER ES.

1. *Describe and analyze the small s according to Rule I.*



- (1) The small letter *s* begins on base line.
- (2) An upward concave curved line, downward concave and upward concave curve, completes the small letter *s*.
- (3) It ends at head line.
- (4) One light shade, on the down stroke.
- (5) One space high.
- (6) Two spaces wide.
- (7) Principle 2, 2 and 2, form the small letter *s*.

2. *Write and explain the small s according to Rule II.*

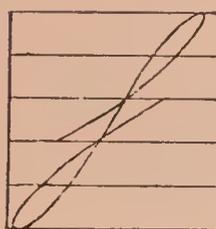


- (1) From first stroke to base of pointed oval, one space, and from thence to end of last stroke, one space.
- (2) Width of loop, or pointed oval, $\frac{1}{2}$ space.
- (3) One angular turn, at the top.
- (4) Light middle shade, on second stroke.
- (5) One short turn, at base.
- (6) Each stroke is the same hight, or one space.
- (7) Its width is equal to twice its hight, or two spaces.

LESSON 65.

THE LONG LETTER ES.

1. *Describe and analyze the long s according to Rule I.*



(1) The long letter *s* begins on base line.

(2) An upward concave curved line, downward compound and upward convex curve, completes the long letter *s*.

(3) It ends at head line.

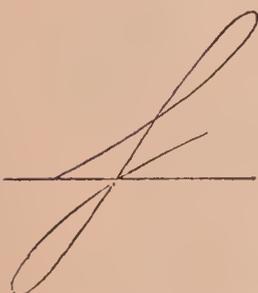
(4) No shade.

(5) Five spaces long, three above and two below base line.

(6) Two spaces wide.

(7) Principle 2, 1, 2 and 1, form the long letter *s*.

2. *Write and explain the long s according to Rule II.*



(1) Distance of main strokes at base, each one space apart. Curves are made without shade.

(2) Two loops, each $\frac{1}{2}$ space wide and 2 long.

(3) One short turn at top.

(4) Not shaded.

(5) One short turn at bottom of letter.

(6) First part three spaces high, last part three spaces long.

(7) Its width is equal to $\frac{2}{3}$ of its entire length, or two spaces.

LESSON 66.

THE SMALL LETTER TE.

1. *Describe and analyze the small t according to Rule I.*



- (1) The small letter *t* begins on base line.
- (2) An upward concave curved line, downward straight, upward concave and horizontal straight, half way from top to base line, completes the letter *t*.
- (3) It ends half way between top and base line.
- (4) One shade on second stroke, heaviest at the top.
- (5) Two spaces high.
- (6) Two spaces wide.
- (7) Principle 2, 3, 2 and 3, form the small letter *t*.

2. *Write and explain the small t according to Rule II.*



- (1) Distance between strokes at base, one space. From main straight line to end of final stroke, 1 space.
- (2) No loop. One cross, $\frac{1}{2}$ space from the top of letter.
- (3) One upper, angular turn.
- (4) Top shade, heaviest at the top of letter.
- (5) One short turn at base.
- (6) Its first part is twice the height of the final concave stroke.
- (7) Its width is equal to its height, or two spaces wide.

LESSON 67.

THE TERMINATING LETTER TE.

1. *Describe and analyze the terminating t according to Rule I.*



(1) The terminating letter *t* begins on base line.

(2) An upward concave curved line, downward straight and upward convex curve, completes the letter *t*.

(3) It ends at head line.

(4) One shade, heaviest at base.

(5) Two spaces high.

(6) Two spaces wide.

(7) Principle 2, 3 and 1, form the terminating letter *t*.

2. *Write and explain the terminating t according to Rule II.*



(1) From first to second stroke at base, one space.

From the straight line to the end of the terminating stroke, one space.

(2) No loop. One cross at head line.

(3) One upper, short tracing turn.

(4) Base shade, heaviest at the bottom.

(5) One short, lower turn.

(6) The first two strokes are one space higher than the terminating stroke. Final stroke, one space from base.

(7) Its width and height are equal, each two spaces.

LESSON 68.

THE SMALL LETTER U.

1. *Describe and analyze the small u according to Rule I.*



(1) The small letter *u* begins on base line.

(2) An upward concave curved line, downward straight, upward concave, downward straight and upward concave curve, completes the letter *u*.

(3) It ends at head line.

(4) No shade.

(5) One space high.

(6) Three spaces wide.

(7) Principle 2, 3, 2, 3 and 2, form the small letter *u*.

2. *Write and explain the small u according to Rule II.*



(1) Distance between straight strokes, one space.

The beginning stroke and final curves each occupy one space.

(2) No loop or cross.

(3) Two angular turns at the top.

(4) Not shaded.

(5) Two short turns at base.

(6) Each part the same height, or one space.

(7) Its width is equal to three times its height, or 3 spaces.

LESSON 69.

THE SMALL LETTER V.

1. *Describe and analyze the small v according to Rule I.*



(1) The small letter *v* begins on base line.

(2) An upward convex curved line, downward straight,

upward concave and horizontal concave curve, completes the letter *v*.

- (3) It ends at head line.
- (4) One light shade on the second stroke.
- (5) One space high.
- (6) Two spaces wide.
- (7) Principle 1, 3, 2 and 2, form the small letter *v*.

2. *Write and explain the small v according to Rule II.*

 (1) From beginning of letter to straight line, one space. Width between the second and third strokes, $\frac{1}{2}$ space. The two final curves, each occupy $\frac{1}{2}$ space, horizontally.

- (2) No loop or cross.
- (3) Two upper turns, viz.: short and angular.
- (4) Light middle shade, made heaviest in the middle.
- (5) One short, lower turn at base.
- (6) Parts are the same in height, or one space.
- (7) Its width is equal to twice its height, or two spaces.

LESSON 70.

THE SMALL LETTER DUBELU.

1. *Describe and analyze the small w according to Rule I.*



(1) The small letter *w* begins on base line.

(2) An upward concave curved line, downward straight, upward concave, downward straight, upward concave and horizontal concave curve, completes the letter *w*.

- (3) It ends at head line.
- (4) No shade.
- (5) One space high.
- (6) Three spaces wide.
- (7) Principle 2, 3, 2, 3, 2 and 2, form the small letter *w*.

2. *Write and explain the small w according to Rule II.*

 (1) From beginning of first curve to straight line, one space. Distance between main strokes, one space. The final two curves each occupy $\frac{1}{2}$ space, horizontally.

- (2) No loop or cross.
- (3) Three upper, angular turns.
- (4) Not shaded.
- (5) Two lower, short turns at base.
- (6) Its parts are the same height, each one space.
- (7) Its width is equal to three times its height, or three spaces.

LESSON 71.

THE SMALL LETTER EX.

1. *Describe and analyze the small x according to Rule I.*

 (1) The small letter *x* begins on base line.

(2) An upward convex curved line, downward straight, downward convex and upward concave curve, completes the letter *x*.

- (3) It ends at head line.
- (4) No shade.
- (5) One space high.
- (6) Two spaces wide.
- (7) Principle 1, 3, 1 and 2, form the small letter *x*.

2. *Write and explain the small x according to Rule II.*

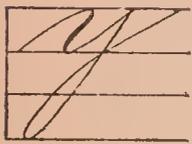
 (1) Width of each part, or half of letter, one space. Distance of lines at top and base, each, $\frac{1}{3}$ of a space.

- (2) No loop or cross.
- (3) One short turn at the top.
- (4) Not shaded.
- (5) One short turn at base.
- (6) Each part is the same hight, or one space each.
- (7) Its width is equal to twice its hight, or two spaces.

LESSON 72.

THE SMALL LETTER WI.

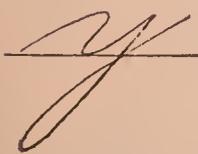
1. *Describe and analyze the small y according to Rule I.*



- (1) The small letter *y* begins on base line.
- (2) An upward convex curved line, downward straight, upward concave, downward straight and upward convex curve, completes the letter *y*.

- (3) It ends at head line.
- (4) One shade on the second stroke.
- (5) Three spaces long, one above and two below base line.
- (6) Three spaces wide.
- (7) Principle 1, 3, 2, 3 and 1, form the small letter *y*.

2. *Write and explain the small y according to Rule II.*

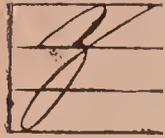


- (1) The convex and concave curved lines, each occupy one space, horizontally.
- (2) No loop or cross.
- (3) Two upper turns, viz.: short and angular.
- (4) Middle shade, heaviest near the middle of stroke.
- (5) Two lower, short turns.
- (6) Each part extends the same hight. Final stroke three spaces long, one above and two below base line.
- (7) Its width and length are equal, or three spaces each.

LESSON 73.

THE SMALL LETTER ZE.

1. *Describe and analyze the small z according to Rule I.*



(1) The small letter *z* begins on base line.
 (2) An upward convex curved line, downward straight, downward concave and upward convex curve, completes the letter *z*.

(3) It ends at head line.

(4) One shade on the second stroke.

(5) Three spaces long, one above and two below base line.

(6) Two spaces wide.

(7) Principle 1, 3, 2 and 1, form the small letter *z*.

2. *Write and explain the small z according to Rule II.*



(1) Distance from first to second stroke, one space.

(2) Width of loop, $\frac{1}{2}$ space.

(3) One upper, short turn at head line.

(4) Middle shade, made light at end of lines.

(5) Two lower turns, viz.: angular and short.

(6) Each part extends one space above base. Last curve, three spaces long, one above and two below base line.

(7) Its width is equal to $\frac{2}{3}$ of its length, or two spaces wide.

LESSON 74.

THE CAPITAL LETTER A.

1. *Describe and analyze the capital A according to Rule I.*



(1) The capital letter *A* begins at top line.

(2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve near base. It begins again at the top with a straight oblique line, which, joining angularly with the capital stem, is brought down to base line. To this is joined, at head line, the small finishing curves, which completes the capital letter *A*.

- (3) It ends at head line.
 - (4) One shade on the first stroke, near base.
 - (5) Three spaces high.
 - (6) Three spaces wide.
 - (7) Principle 1, 2, 1, 3, 1 and 2, form the capital letter *A*.
2. Write and explain the capital *A* according to Rule II.



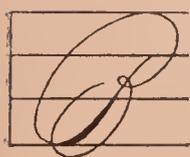
(1) Distance between the capital stem and straight line at base, $1\frac{1}{2}$ spaces. Width of oval, laterally, or horizontally, two spaces.

- (2) Width of loop, horizontally, $\frac{1}{3}$ of a space. Length of loop, $\frac{1}{2}$ space. Lines cross $\frac{1}{2}$ space above base line.
- (3) Two upper, angular joinings, at top and head lines.
- (4) Middle shade, heaviest in the centre of concave curve.
- (5) One oval turn near base.
- (6) Main hight, three spaces. The oval is $\frac{1}{2}$ the hight of the capital stem. The final stroke extends $\frac{1}{3}$ the hight of the letter. Last stroke begins and ends one space above base line.
- (7) Its width and hight are equal, three spaces each.

LESSON 75.

THE CAPITAL LETTER BE.

1. Describe and analyze the capital *B* according to Rule 1.



- (1) The capital letter *B* begins at intermediate line.
- (2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base, where it unites with a full convex curve, which is made upward to top line. Here it combines with a downward concave curve, which joins the capital stem near the middle, forming a loop. To this is joined another concave curve, which is brought down to base, where it unites with a convex curve, which is made upward, and completes the capital letter *B*.
- (3) It ends near the middle of the letter.
- (4) One shade on first stroke.
- (5) Three spaces high.
- (6) Two spaces wide.
- (7) Principle 1, 2, 1, 2, 2 and 1, form the capital letter *B*.

2. *Write and explain the capital B according to rule II.*



(1) Distance between stem and full convex curve, $1\frac{1}{2}$ spaces. Distance between stem and the concave curves, each, $\frac{1}{2}$ space. Distance between stem and short convex curve at widest part, one space.

(2) Width of small loop, horizontally, $\frac{1}{3}$ of a space. Length of loop, $\frac{1}{4}$ of a space. Cross of stem and loop, $1\frac{1}{2}$ spaces above base line.

(3) Two upper turns, viz.: oval and short.

(4) Middle shade, heaviest in centre of concave curve.

(5) Two lower, oval turns.

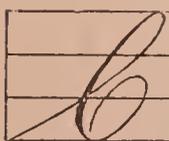
(6) Main hight, three spaces. The stem is two spaces high. The final curve extends to $\frac{1}{2}$ the hight of the letter, $1\frac{1}{2}$ spaces.

(7) Its width is equal to $\frac{2}{3}$ of its hight, or two spaces wide.

LESSON 76.

THE CAPITAL LETTER SE.

1. *Describe and analyze the capital C according to Rule I.*



(1) The capital letter *C* begins on base line.

(2) The first stroke is a full concave curve, which is made upward to top line, where it unites with a shaded, full, convex curve, which combines with the curves of the direct oval and completes the capital letter *C*:

(3) It ends near base line.

(4) One shade on the second stroke.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 2, 1, 2 and 1, form the capital letter *C*.

2. *Write and explain the capital C according to Rule II.*



(1) Distance between first and second strokes at base, one space. Full width of oval, two spaces.

(2) Width of loop, $\frac{1}{2}$ space. Length of loop, two spaces. Cross of loop at head line.

(3) Two upper turns, viz.: short and oval.

- (4) Middle shade, heaviest near centre of main stroke.
- (5) One lower oval turn.
- (6) Main hight, three spaces. The oval extends $\frac{1}{2}$ the hight of the letter, or $1\frac{1}{2}$ spaces.
- (7) Its width and hight are equal, or three spaces.

LESSON 77.

THE CAPITAL LETTER DE.

1. *Describe and analyze the capital D according to Rule I.*



- (1) The capital letter *D* begins at intermediate line.
- (2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve near base, where it unites with a horizontal compound curve, forming a loop, combines with the curves of the inverted oval, which completes the capital letter *D*.

- (3) It ends near base line.
- (4) One shade on the first stroke, near base.
- (5) Three spaces high.
- (6) Three spaces wide.
- (7) Principle 1, 2, 1, 2 and 1, form the capital letter *D*.

2. *Write and explain the capital D according to Rule II.*



- (1) Width of oval, two spaces.
- (2) Width of oval loop, $\frac{1}{4}$ of a space. Length of loop, $\frac{1}{2}$ space. Cross of loop, near base.
- (3) One upper oval turn.
- (4) Middle shade, heaviest in centre of concave curve.
- (5) One lower short turn, near base.
- (6) Main hight of letter, three spaces. The stem is two spaces high. Length of horizontal loop at base, one space.
- (7) Its full width and hight are each three spaces.

LESSON 78.

THE CAPITAL LETTER E.

1. *Describe and analyze the capital E according to Rule I.*



(1) The capital letter *E* begins at top line.

(2) The first curves form the inverted oval, which unites with a loop, combines with the curves of the direct oval, which completes the capital letter *E*.

(3) It ends near base line.

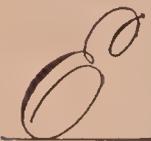
(4) One shade on the fourth stroke.

(5) Three spaces high.

(6) Two spaces wide.

(7) Principle 1, 2, 1, 1, 2 and 1, form the capital letter *E*.

2. *Write and explain the capital E according to Rule II.*



(1) Width of small inverted oval, $\frac{1}{2}$ space. Full width of upper curves, one space. Distance of final stroke from shaded curve, $\frac{1}{2}$ space. Width of direct oval, $1\frac{1}{2}$ spaces.

(2) Width of small loop, $\frac{1}{4}$ of a space. Length, $\frac{1}{3}$ space.

(3) Three upper turns, viz.: oval, short and oval.

(4) Middle shade, heaviest near centre of main stroke.

(5) One lower, oval turn at base.

(6) The small inverted oval is one space long. The direct oval is made $\frac{1}{2}$ the height of the letter.

(7) The width is equal to $\frac{2}{3}$ of its height, or two spaces.

LESSON 79.

THE CAPITAL LETTER EF.

1. *Describe and analyze the capital F according to Rule I.*



(1) The capital *F* begins at intermediate line.

(2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base. It begins again at intermediate line, to

the left of the stem, with simple curves, forming a loop oval, which combines with a horizontal compound curve at the top. A short, straight stroke at the right, completes the capital *F*.

(3) It ends near the middle of letter, $1\frac{1}{2}$ space above base.

(4) One shade on the first stroke.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 1, 2, 1, 1, 2, 1, 2 and 3, form the capital *F*.

2. *Write and explain the capital F according to Rule II.*



(1) Width of base oval, laterally, two spaces.

Full width of top curves, two spaces.

(2) Width of loop oval, $\frac{1}{2}$ space. Length of oval, one space. Cross of loop, near the top of the letter.

(3) Two oval turns near the top of letter.

(4) Middle shade, heaviest in centre of concave curve.

(5) One oval turn near base.

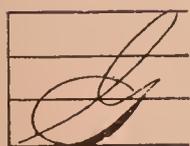
(6) Main height of letter, 3 spaces. Base-oval, $1\frac{1}{2}$ spaces high. Stem, two spaces high. Final stroke, $\frac{1}{2}$ space long.

(7) Width and height are equal, each three spaces.

LESSON 80.

THE CAPITAL LETTER GE.

1. *Describe and analyze the capital G according to Rule I.*



(1) The capital letter *G* begins on base line.

(2) The first stroke is a full concave curve, which is made upward to top line, where it unites with a downward convex curve, which crosses the concave curve at head line, forming a loop. With a broad turn this curve unites with a short concave curve, which is made upward to half the height of the letter, and there joins angularly with the capital stem, which is made downward from the top, shaded on concave curve near base, and completes the capital letter *G*.

(3) It ends near the middle.

(4) One shade on the fourth stroke, near base.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 2, 1, 2, 1, 2 and 1, form the capital letter *G*.

2. *Write and explain the capital G according to Rule II.*



(1) Width of oval, laterally, two spaces, which is equally divided by the first concave curve.

(2) Width of loop, $\frac{1}{2}$ space. Length of loop, two spaces. Cross of loop, at head line.

(3) Two upper turns, viz. : short and angular.

(4) Middle shade, heaviest at centre of concave curve.

(5) One lower oval turn.

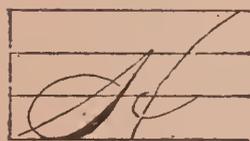
(6) Main hight of letter, three spaces. Hight of oval and stem, each $1\frac{1}{2}$ spaces.

(7) Its width and hight are equal, each three spaces.

LESSON 81.

THE CAPITAL LETTER ACH.

1. *Describe and analyze the capital H according to Rule I.*



(1) The capital letter *H* begins on base line.

(2) The first stroke is a concave curve, which is made upward to intermediate line, and there joins angularly with the capital stem, which is made downward from the top and shaded on concave curve, near base. It begins again at top line, two spaces to the right of the capital stem, with a light convex stroke, which is brought down to base. To this is joined, at head line, the short finishing curves, which completes the capital letter *H*.

(3) It ends at head line.

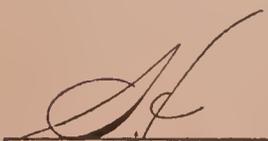
(4) One shade on the second stroke, near base.

(5) Three spaces high.

(6) Four spaces wide.

(7) Principle 2, 1, 2, 1, 1, 1 and 2, form the capital letter *H*.

2. *Write and explain the capital H according to Rule II.*



(1) Width of oval, laterally, two spaces, which is equally divided by the first concave curve. Distance of parts at top, horizontally, two spaces, at base, $1\frac{1}{2}$ spaces.

(2) Width of loop, $\frac{1}{3}$ space. Length of loop, $\frac{1}{2}$ space. Cross, $\frac{1}{2}$ space above base line.

(3) One angular turn at top, and one angular joining.

(4) Middle shade, heaviest at centre of concave curve.

(5) One oval turn, near base line.

(6) Main height of letter, three spaces. Height of first curve and capital stem, two spaces each.

(7) Its width is equal to $1\frac{1}{3}$ times its height, or four spaces. Height of full convex curve, three spaces.

LESSON 82.

THE CAPITAL LETTER I.

1. Describe and analyze the capital I according to Rule I.



(1) The capital letter *I* begins on base line.

(2) The first stroke is a full convex curve, which is made upward to top line and there joins, angularly, with the capital stem, which is made downward from the top, shaded on concave curve near base, and completes the capital *I*.

(3) It ends near the middle of the letter.

(4) One shade on the second stroke near base.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 1, 1, 2 and 1, form the capital letter *I*.

2. Write and explain the capital I according to Rule II.



(1) Width of oval, laterally, two spaces.

(2) Width of loop, one space. Length of loop, $2\frac{1}{2}$ spaces. Cross of loop, $\frac{1}{2}$ space above base line.

(3) One angular turn, at the top.

(4) Middle shade, heaviest at centre of concave curve.

(5) One oval turn, near base line.

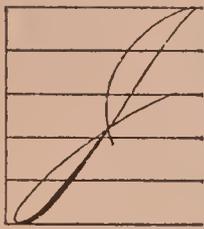
(6) Main height of letter, three spaces. The oval is equal to one-half the height of the letter.

(7) Its width is equal to $\frac{2}{3}$ of its height, or two spaces.

LESSON 83.

THE CAPITAL LETTER JA.

1. *Describe and analyze the capital J according to Rule I.*



(1) The capital letter *J* begins on base line.

(2) The first stroke is a light convex curve, which is made upward to top line and there joins, angularly, with a capital stem, which is made downward from the top, shaded on concave curve, one space below base line, and completes the capital letter *J*.

(3) It ends at head line.

(4) One shade on second stroke.

(5) Five spaces long, three above and two below base line.

(6) Two spaces wide.

(7) Principle 1, 1, 2 and 1, form the capital letter *J*.

2. *Write and explain the capital J according to Rule II.*



(1) Width of oval, below base, $\frac{1}{2}$ space.

(2) Width of loop, one space. Length of loop, $2\frac{1}{2}$ spaces. Crossing, $\frac{1}{2}$ space above base line.

(3) One angular turn, at the top of letter.

(4) Middle shade, heaviest below base line.

(5) One short turn, at bottom of letter.

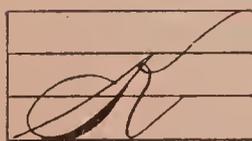
(6) Its main height is equal to $\frac{3}{5}$ of its entire length.

(7) Its width is equal to $\frac{2}{5}$ of its height, or two spaces.

LESSON 84.

THE CAPITAL LETTER KA.

1. *Describe and analyze the Capital K according to Rule I.*



(1) The capital letter *K* begins on base line.

(2) The first stroke is a light concave curve, which is made upward to intermediate line, and there joins, angularly, with the capital stem, which is made downward from the top, and shaded on concave curve, near base.

It begins again at top line, two spaces to the right of the capital stem, with a light downward, compound curve, or wave line, which joins the capital stem near the middle, forming a loop. To this is joined another light, compound curve, or wave line, which is brought down to base line, where it unites with a light concave curve, which is made upward, and completes the capital letter *K*.

(3) It ends at head line.

(4) One shade on the second stroke, near base line.

(5) Three spaces high.

(6) Four spaces wide.

(7) Principle 2, 1, 2, 1, 1, 2, 2, 1 and 2, form the capital *K*.

2. Write and explain the capital *K* according to Rule II.



(1) Width of parts, horizontally, two spaces, at base, $1\frac{1}{2}$ spaces. Width of oval, laterally, two spaces.

(2) Width of loop, $\frac{1}{4}$ space. Crossing of stem, $1\frac{1}{2}$ spaces above base line.

(3) Two upper turns, viz.: angular and short.

(4) Middle shade, heaviest at centre of concave curve.

(5) Two lower turns, viz.: oval and short.

(6) Main hight of letter, three spaces. Hight of oval, $1\frac{1}{2}$ spaces. Hight of stem, two spaces. Hight of first compound curve, or wave line, at the right, three spaces above base.

(7) Its width is equal to $1\frac{1}{3}$ times its hight, or four spaces.

LESSON 85.

THE CAPITAL LETTER EL.

1. Describe and analyze the capital *L* according to Rule I.



(1) The capital letter *L* begins on base line.

(2) The first stroke is a full concave curve, which is made upward to top line, and there unites with the capital stem, which is made downward from the top and shaded on concave curve, near base, where it combines with a horizontal compound curve, forming a loop oval, and completes the capital *L*.

(3) It ends at head line.

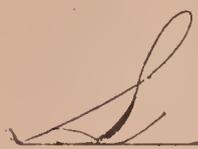
(4) One shade on the second stroke, near base line.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 2, 1, 2, 1 and 2, form the capital letter *L*.

2. Write and explain the capital *L* according to Rule II.



(1) Width of first loop, horizontally, $\frac{1}{2}$ space.

(2) Length of top loop, $1\frac{1}{2}$ spaces. Cross, $1\frac{1}{2}$ spaces above base line. Width of base loop, one space.

(3) One short turn, at the top of letter.

(4) Middle shade, heaviest at centre of concave curve.

(5) One oval turn near base.

(6) Main height of letter, three spaces. Height of oval loop at base, $\frac{1}{3}$ of a space.

(7) Its width and height are equal, or three spaces each.

LESSON 86.

THE CAPITAL LETTER EM.

1. Describe and analyze the capital *M* according to Rule I.



(1) The capital letter *M* begins at top line.

(2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base. It begins again at the top with a straight oblique line, joining, angularly, with the capital stem, thence descends to base line, where it unites, angularly; with a full convex curve, made upward to the height of the letter, joining, angularly, with another full convex curve, which combines at base with an upward concave curve, and completes the capital *M*.

(3) It ends at head line.

(4) One shade on the first stroke, near base line.

(5) Three spaces high.

(6) Four spaces wide.

(7) Principle 1, 2, 1, 3, 1, 1 and 2, form the capital letter *M*.

2. Write and explain the capital *M* according to Rule II.



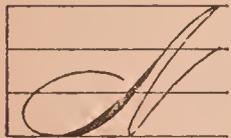
(1) Distance between angular points at the top of the letter, one space. Distance between main strokes at base, one space. Width of oval, laterally, two spaces.

- (2) No loop or cross.
- (3) One angular joining and one angular turn at top of letter.
- (4) Middle shade, heaviest at centre of concave curve.
- (5) Three lower turns, viz.: oval, angular and short.
- (6) Main hight, three spaces. Hight of oval, $1\frac{1}{2}$ spaces. Hight of angular points above base, three spaces.
- (7) Its width is equal to $1\frac{1}{3}$ times its hight, or four spaces.

LESSON 87.

THE CAPITAL LETTER EN.

1. *Describe and analyze the capital N according to Rule I.*



- (1) The capital letter *N* begins at top line.
- (2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base. It begins again at the top with a straight oblique line, joining, angularly, with the capital stem, is brought down to base, where it unites with a light convex curve, which is made upward and completes the capital letter *N*.

- (3) It ends at intermediate line, two spaces above base line.
- (4) One shade on the first stroke, near base.
- (5) Three spaces high.
- (6) Three spaces wide.
- (7) Principle 1, 2, 1, 3 and 1, form the capital letter *N*.

2. *Write and explain the capital N according to Rule II.*



- (1) Width of oval, laterally, two spaces. Distance of stem and straight line, at base, $1\frac{1}{2}$ spaces.
- (2) No loop or cross.
- (3) One angular joining at the top of letter.
- (4) Middle shade, heaviest at centre of concave curve.
- (5) Two lower turns, viz.: oval and angular.
- (6) Main hight of letter, three spaces. Hight of oval, $1\frac{1}{2}$ spaces. Hight of angular point, three spaces. Hight of final curve, above base line, two spaces.
- (7) Its width and hight are equal, or three spaces.

LESSON 88.

THE CAPITAL LETTER O.

1. *Describe and analyze the capital O according to Rule I.*



- (1) The capital letter *O* begins at top line.
- (2) The first stroke is a full shaded convex curve, which is brought down to base, where it unites with a full concave curve, made upward, and completes the capital *O*.
- (3) It ends near top line.
- (4) One shade on the first stroke, near the middle of curve.
- (5) Three spaces high.
- (6) Two spaces wide.
- (7) Principle 1 and 2, form the capital letter *O*.

2. *Write and explain the capital O according to Rule II.*



- (1) Distance of convex and concave curved lines, at widest part, two spaces.
- (2) No loop or cross.
- (3) One oval turn, at the top of letter.
- (4) Middle shade, heaviest at centre of convex curve.
- (5) One oval turn at base of letter.
- (6) Main hight of letter, three spaces. Each stroke is made about the same hight, or three spaces.
- (7) Its width is equal to $\frac{2}{3}$ of its hight, or two spaces wide.

LESSON 89.

THE CAPITAL LETTER PE.

1. *Describe and analyze the capital P according to Rule I.*



- (1) The capital letter *P* begins at intermediate line.
- (2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base, where it unites with a full convex curve, made upward to top line and there unites with a light concave curve, which is made downward, joining the capital stem near the middle, and completes the capital letter *P*.

- (3) It ends near the middle.
 - (4) One shade on the first stroke, near base line.
 - (5) Three spaces high.
 - (6) Two spaces wide.
 - (7) Principle 1, 2, 1 and 2, form the capital letter *P*.
2. *Write and explain the capital P according to Rule II.*

 (1) Distance between capital stem and convex curve, $1\frac{1}{2}$ spaces. Distance between capital stem and concave curve, $\frac{1}{2}$ space.

- (2) No loop. One cross, near the middle of the capital stem.
- (3) One oval turn, at the top of letter.
- (4) Middle shade, heaviest at centre of concave curve of stem.
- (5) One oval turn, near base line.
- (6) Main hight of letter, three spaces. Hight of capital stem, two spaces. Hight of full convex curve, three spaces.
- (7) The width is equal to $\frac{2}{3}$ of its hight, or two spaces wide.

LESSON 90.

THE CAPITAL LETTER KU.

1. *Describe and analyze the capital Q according to Rule I.*



- (1) The capital letter *Q* begins on base line.
 - (2) The first stroke is a full convex curve, made upward to top line, where it unites with a shaded concave curve, which is brought down to base, forming an inverted oval, which combines with a horizontal compound curve, forming a loop at base, and completes the capital letter *Q*.
 - (3) It ends at head line.
 - (4) One shade on main stroke of letter.
 - (5) Three spaces high.
 - (6) Three spaces wide.
 - (7) Principle 1, 2, 1 and 2, form the capital letter *Q*.
2. *Write and explain the capital Q according to Rule II.*



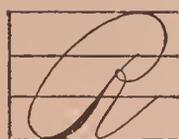
- (1) Width of inverted oval, $1\frac{1}{2}$ spaces.
- (2) Width of small loop, $\frac{1}{3}$ space. Length of loop, horizontally, one space.
- (3) One oval turn at the top of the letter.

- (4) Middle shade, heaviest at centre of main stroke.
- (5) One short turn near base line.
- (6) Main hight of letter, three spaces. Each stroke same hight, excepting the loop and final curve.
- (7) Its width and hight are equal, or three spaces each.

LESSON 91.

THE CAPITAL LETTER R.

2. *Describe and analyze the capital R according to Rule I.*



- (1) The capital letter *R* begins at intermediate line.
- (2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base, where it unites with a full convex curve, made upward to top line and there unites with a downward concave curve, joining the capital stem near the middle, forming a loop, combines with a downward compound curve, or wave line, unites at base with a concave curve, which is made upward, and completes the capital letter *R*.

- (3) It ends at head line
- (4) One shade on the first stroke, near base line.
- (5) Three spaces high.
- (6) Three spaces wide.

(7) Principle 1, 2, 1, 2, 2, 1 and 2, form the capital letter *R*.

2. *Write and explain the capital R according to Rule II.*



- (1) Distance between capital stem and full convex curve, $1\frac{1}{2}$ spaces. Distance between capital stem and concave curve at top, $\frac{1}{2}$ space. Distance between capital stem and compound curve, at base, $1\frac{1}{2}$ spaces. Distance between compound curve, or short wave line, and final curve at head line, one space.

(2) Width of loop, horizontally, $\frac{1}{4}$ space. Crossing of capital stem by small loop at mid-hight of the letter.

(3) Two upper turns, viz.: oval and short.

(4) Middle shade, heaviest near base line.

(5) Two lower turns, viz.: oval and short.

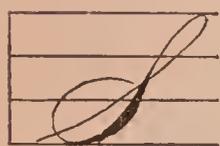
(6) Main hight of letter, three spaces. Hight of capital stem, above base line, two spaces.

(7) Its width and hight are equal, or three spaces each.

LESSON 92.

THE CAPITAL LETTER ES.

1. *Describe and analyze the capital S according to Rule I.*



(1) The capital letter *S* begins on base line.

(2) The first stroke is a full, upward concave curve, unites the top with the capital stem, which is made downward, shaded on concave curve, near base line, and completes the capital letter *S*.

(3) It ends near the middle of letter.

(4) One shade on the second stroke, near base line.

(5) Three spaces high.

(6) Two spaces wide.

(7) Principle 2, 1, 2 and 1, form the capital letter *S*.

2. *Write and explain the capital S according to Rule II.*



(1) Width of oval, at head line, two spaces, which is equally divided by the full concave curve.

(2) Width of loop at top, $\frac{1}{2}$ space. Length of loops, each, $1\frac{1}{2}$ spaces. Cross of loops, at mid-height and near base of letter.

(3) One short turn, at the top letter.

(4) Middle shade, heaviest near centre concave curve of stem.

(5) One oval turn near base.

(6) Main height of letter, three spaces. Width of oval, horizontally, two spaces. Height of oval, $1\frac{1}{2}$ spaces.

(7) Its width is equal to $\frac{2}{3}$ of its height, or two spaces wide.

LESSON 93.

THE CAPITAL LETTER TE.

2. *Describe and analyze the capital T according to Rule I.*



(1) The capital *T* begins at intermediate line.

(2) The first stroke is a capital stem, which is made downward from the top and shaded on concave curve, near base. It begins again at intermediate line to the

left of the capital stem, with simple curves, forming a loop oval, which combines at the top with a horizontal, compound curve, or wave line, and completes the capital letter *T*.

(3) It ends at top line.

(4) One shade on the first stroke, near base line.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 1, 2, 1, 1, 2, 1 and 2, form the capital letter *T*.

2. *Write and explain the capital T according to Rule II.*

 (1) Width of base oval, laterally, two spaces.
Full width of top stroke, or curves, two spaces.
(2) Width of loop oval, $\frac{1}{2}$ space. Length of inverted loop oval, one space. Crossing of loop, near the top.

(3) Two oval turns, near the top of letter.

(4) Middle shade, near centre concave curve of capital stem.

(5) One oval turn, near base line.

(6) Main hight of letter, three spaces. Base oval, $1\frac{1}{2}$ spaces high. Hight of capital stem, two spaces.

(7) Its width and hight are equal, or three spaces each.

LESSON 94.

THE CAPITAL LETTER U.

1. *Describe and analyze the capital U according to Rule I.*



(1) The capital letter *U* begins on base line.

(2) The first stroke is a full convex curve, which is made upward to top line, where it unites with a shaded compound curve, which is brought down to base, forming a modified oval. To this is joined a concave curve, which is made upward to intermediate line and there joins, angularly, with a downward straight oblique line, uniting at base with a concave curve, which is made upward, and completes the capital *U*.

(3) It ends at head line.

(4) One shade on the second stroke, heaviest near the middle.

(5) Three spaces high.

(6) Three spaces wide.

- (7) Principle 1, 2, 1, 2, 3 and 2, form the capital letter *U*.
 2. Write and explain the capital *U* according to Rule II.

 (1) Width of modified oval, one space. Distance from oval to straight line, one space. Distance from straight line to end of final stroke, one space. Width of opening of modified oval at base, $\frac{1}{2}$ space. Distance between lower turns, one space. Hight of final curve, one space.

- (2) No loop or cross.
 (3) Two upper turns, viz.: oval and angular.
 (4) Middle shade, heaviest at centre of compound curve.
 (5) Two lower, short turns at base line.
 (6) Hight of oval, three spaces, second part, two spaces, and third part, one space. Its main hight is three spaces.
 (7) Its full width and entire hight are equal, or three spaces each.

LESSON 95.

THE CAPITAL LETTER VE.

2. Describe and analyze the capital *V* according to Rule I.



(1) The capital letter *V* begins on base line.
 (2) The first stroke is a full convex curve, made upward to top line and there unites with a shaded compound curve, which is brought down to base, forming a modified oval. To this is joined a compound curve or wave line, which is made upward, and completes the capital letter *V*.

- (3) It ends at intermediate line.
 (4) One shade on the second stroke, heaviest near the middle.
 (5) Three spaces high.
 (6) Two spaces wide.
 (7) Principle 1, 2, 1, 2 and 1, form the capital letter *V*.

2. Write and explain the capital *V* according to Rule II.

 (1) Width of modified oval, one space. Opening of oval at base, $\frac{1}{2}$ space. Distance between oval and end of final compound stroke, one space.

- (2) No loop or cross.
- (3) One upper, oval turn.
- (4) Middle shade, heaviest at centre of main stroke.
- (5) One lower, short turn.
- (6) Hight of oval, three spaces, final part, two spaces.
- (7) Its width is equal to $\frac{2}{3}$ of its hight, or two spaces.

LESSON '96.

THE CAPITAL LETTER DUBELU.

1. *Describe and analyze the capital W according to Rule I.*



(1) The capital letter *W* begins on base line.
 (2) The first stroke is a full convex curve, made upward to top line, where it unites with a shaded concave curve, which is brought down to base line, forming the inverted oval. To this is joined a full concave curve, made upward to the hight of the letter, joining, angularly, with the straight oblique line, which is brought down to base line, joining, angularly, with a convex curve, which is made upward and completes the capital letter *W*.

- (3) It ends at intermediate line.
- (4) One shade on the second stroke, near the middle.
- (5) Three spaces high.
- (6) Four spaces wide.
- (7) Principle 1, 2, 2, 3 and 1, form the capital letter *W*.

2. *Write and explain the capital W according to Rule II.*



(1) Width of inverted oval, two spaces. Opening of oval at base, $\frac{1}{4}$ space. Distance between centre of oval and straight line, one space. Distance between top of oval and point of angular joining, $1\frac{1}{2}$ spaces. Distance between angular joinings at base, $1\frac{1}{2}$ spaces. Distance from straight line, to end of final stroke, one space.

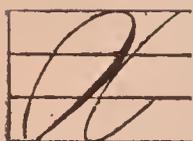
- (2) No loop or cross.
- (3) Two upper turns, viz.: oval and angular.

- (4) Middle shade, heaviest near centre of main stroke.
 (5) Two lower, angular turns.
 (6) Main hight of letter, three spaces. Hight of oval and second part, three spaces ; hight of final curve, two spaces.
 (7) Its width is equal to $1\frac{1}{3}$ times its hight, or four spaces.

LESSON 97.

THE CAPITAL LETTER EX.

1. *Describe and analyze the capital X according to Rule I.*



(1) The capital letter *X* begins on base line.
 (2) The first stroke is a full convex curve, made upward to top line, uniting with a shaded concave curve, which is brought down to base, forming an inverted oval. It begins again at top line, one space to the right of the inverted oval, with a full downward convex curve, uniting at base with a short concave curve, which is made upward, and completes the capital letter *X*.

(3) It ends at head line.

(4) One shade on the second stroke, near centre of letter.

(5) Three spaces high.

(6) Three spaces wide.

(7) Principle 1, 2, 1 and 2, form the capital letter *X*.

2. *Write and explain the capital X according to Rule II.*



(1) Main width of inverted oval, two spaces.
 Width of oval on base, $\frac{1}{4}$ space. Distance between top of oval and second part of letter, one space.
 Distance between oval and final stroke, at base, $1\frac{1}{2}$ spaces.

(2) No loop or cross.

(3) One upper, oval turn.

(4) Middle shade, heaviest at centre of main stroke.

(5) One lower, short turn.

(6) Main hight of letter, three spaces. Final concave curve, one space high.

(7) The width and hight are equal, or three spaces each.

LESSON 98.

THE CAPITAL LETTER WI.

1. *Describe and analyze the capital Y according to Rule I.*



(1) The capital letter *Y* begins on base line.

(2) The first stroke is a full convex curve, made upward to top line, uniting with a shaded compound curve, which is brought down to base line, forming a modified oval. To this is joined an upward concave curve, uniting, angularly, at intermediate line with a compound curve, or wave line, which is made downward from the top, to intermediate line below, where it unites with a light, full convex curve, which is made upward, and completes the capital letter *Y*.

(3) It ends at head line.

(4) One shades on the second stroke.

(5) Five spaces long, three above and two below base line.

(6) Three spaces wide.

(7) Principle 1, 2, 1, 2, 1, 2 and 1, form the capital *Y*.

2. *Write and explain the capital Y according to Rule II.*



(1) Width of modified oval, one space. Opening of oval, at base, $\frac{1}{2}$ space. Distance between oval and wave line, one space. Distance between wave line and end of final stroke, one space.

(2) Width of loop, $\frac{1}{2}$ space. Length of loop, two spaces. Loop crosses at base line.

(3) Two upper turns, viz. : oval and angular.

(4) Middle shade, heaviest at centre of main stroke of inverted oval.

(5) Two lower, short turns.

(6) Main length of letter, five spaces. Height of oval, three spaces. Length of second part, four spaces, two above and two below base line. Full length, five spaces.

(7) Its full width is equal to $\frac{2}{3}$ of its length, or three spaces.

LESSON 99.

THE CAPITAL LETTER ZE.

I. Describe and analyze the capital Z according to Rule I.



(1) The capital letter *Z* begins on base line.

(2) The first stroke is a full convex curve, made upward to top line, uniting with a shaded concave curve, which is brought down to base, forming an inverted oval. To this is joined a simple concave and convex curve, forming a double loop, and completes the capital letter *Z*.

(3) It ends at head line.

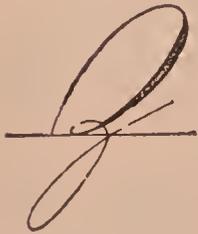
(4) One shade on the second stroke, near middle of oval.

(5) Five spaces long, three above and two below base line.

(6) Three spaces wide.

(7) Principle 1, 2, 2 and 1, form the capital letter *Z*.

2. Write and explain the capital Z according to Rule II.



(1) Width of inverted oval, two spaces. Opening of inverted oval, at base, $\frac{1}{4}$ space.

(2) Width of short loop, $\frac{1}{4}$ space. Length of short loop, above base line, $\frac{1}{2}$ space. Width of long loop, $\frac{1}{2}$ space. Length of long loop, two spaces. Long loop crosses at base line. Distance of loops, at base, one space.

(3) Two upper, oval turns.

(4) Middle shade, heaviest at centre of main stroke.

(5) Two lower, short turns.

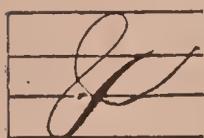
(6) Main hight of letter, three spaces. Full length, five spaces. Hight of oval, three spaces. Length of final convex curve, three spaces.

(7) Its width is equal to $\frac{3}{5}$ of its entire length, or three spaces.

LESSON 100.

THE CHARACTER AND.

1. *Describe and analyze the character & according to Rule I.*



(1) The character *c* begins at intermediate line.
 (2) The first stroke is the capital stem, which is made downward from the top and shaded on concave curve near base line, and there unites with a light compound curve, or wave line, made upward to top line, combining with a downward convex curve, which crosses the beginning curves, forming a double loop, and unites with a short concave curve, which is made upward, and completes the character *c*.

(3) It ends at head line.

(4) One shade on the first stroke, near the middle.

(5) Three spaces high.

(6) Two spaces wide.

(7) Principle 1, 2, 1, 2, 1 and 2, form the character *c*.

1. *Write and explain the character & according to Rule II.*



(1) Distance between capital stem and compound curve, or wave line, $\frac{1}{2}$ space.
 (2) Width of loop, $\frac{1}{2}$ space. Length of loop, two spaces. Lines cross at head line. Width of oval loop, $\frac{1}{2}$ space. Length of loop $1\frac{1}{2}$ spaces. Final crossing of loop, $\frac{1}{2}$ space above base line.

(3) One upper, short turn.

(4) Middle shade, heaviest at centre of concave curve of the capital stem.

(5) One lower, short turn.

(6) Main hight of character, three spaces. Hight of stem, two spaces. Main hight of loop, above base line, three spaces.

(7) Its width is equal to $\frac{2}{3}$ of its hight, or two spaces.

LESSON 101.

MUSCLES.

1. *Define the term muscle as used in penmanship.*

Muscle is composed of many fleshy fibres of various shapes and sizes, bound tightly together, forming bundles.

2. *How many muscles are there in the human body?*

In all there are upwards of 400.

3. *How do these muscles work, when writing?*

They work, or act, upon what is called the bones of the body, of which there are in all upwards of 200.

4. *Describe the bones of the body.*

The bones serve as a framework of the body. They give it shape, strength and durability. They are composed of animal and mineral matter, varying according to the age. The former gives toughness and the latter hardness. This composition of animal and mineral matter, called bone, is the levers upon which the muscles act to produce motion or movement in writing.

5. *How many muscles and bones are used, when writing?*

All the muscles and bones of the body should be employed.

6. *Name the bones of the shoulder, arm and hand, employed, when writing at the desk.*

The clavicle, scapula, humerus, ulna, radius, carpal, metacarpal and phalanges.

7. *Name and describe the principle muscles of the shoulder, which are employed in writing.*

The muscles of the scapula, or those muscles located in the shoulder at the head of the humerus bones. The scapula is covered with muscles on both sides which are firmly inserted into the upper end of the humerus. The office of these muscles is to rotate or turn the humerus when writing, as well as to keep it in place and protect it where it articulates, or connects with the scapula and shoulder.

8. *Name and describe the principal muscles of the upper arm employed in writing.*

They are the bicep and tricep muscles. The former means two points of attachment, and flexes or bends the arm towards the body when writing. They arise from the upper part, or head, of the humerus and scapula, and are nicely inserted into the upper end of the radius. It is a fusiform muscle. The latter means three points of attachment, and is attached to the ulna instead of the radius. They are nicely situated on the posterior part of the humerus, and give great force in writing. By securing the proper control of these muscles they give great power of execution, and the writer can thereby effect a very rapid movement.

9. *Name and describe the principal muscles of the lower arm.*

They are called the muscles of the forearm. For the purpose of moving the hand and fingers, the lower, or forearm, is abundantly supplied with many muscles, most of which are fusiform in their appearance. Most of these muscles run in a parallel direction to the bones of the arm, except those which perform the act of pronation and supination, lie obliquely, and some at right angle to the longer muscles. In this part of the arm the muscles are noticeable for slenderness of form and fineness of tendon. In length, the tendons, in many instances, are equal to the muscular fibre. There are a few short, thick muscles below the wrist, for the purpose of moving the thumb and little finger.

10. *Describe the tendons of the fingers.*

The beautiful and exquisite arrangement of the tendons, which are attached to the phalanges, for the action of the fingers, show the skill and contrivance of the Deity. A beautiful set of four muscles, coming from a common muscle of the forearm, is attached to the base of the second phalanx of each finger, and another set to the third row of phalanges. The muscles, which send the tendons to the second phalanx lies just above the other set of tendons, where the superior tendons join the second phalanx, which, are each split into two parts, through which the tendons of the lower muscle pass to the last phalanx, and thereby move freely without interruption from the superior tendons, or muscles.

11. *Describe the muscles of the thumb and little finger, and give their principal office in writing.*

There are several muscles of the forearm, which give their tendons only to the thumb and little finger. Their office, or use, is to give a lateral, or side to side, motion, as well as to give strength and variety of movement so necessary in writing.

12. *What muscles are employed in keeping the body in an upright, or erect position, when writing?*

The muscles of the back, of which there are thirty pairs, of various forms and sizes, nicely arranged in six layers. The largest of these muscles, the dorsal muscle, is of great value to the arm in producing a downward and backward movement when writing.

13. *State how many kinds of muscles in the human body.*

There are two kinds of muscles, viz.: voluntary, those which are under the control of the will, as the muscles of the shoulder, arm and fingers; involuntary, those which are not under the control of the will, as the heart, and in some cases, the muscles of the eye.

14. *What is necessary in order to secure the proper control of the muscles in writing?*

Plenty of sleep, proper diet and a sufficient amount of systematic exercise in the fresh, open air and sunlight.

LESSON 102.

MISCELLANEOUS.

1. *Give the number and name of the chief principles of the Farrian system of penmanship.*

There are three chief principles, viz.: Principle One, Principle Two, and Principle Three, called the convex curve, the concave curve and the straight oblique line.

2. *Outline a good method of teaching penmanship.*

(1) Teach the form of the characters used in writing by means of the elements or chief principles employed in penmanship.

(2) Teach the description and analysis of the characters according to Farrian Rule I.

(3) Teach the explanation of the characters according to Farrian Rule II.

(4) Drill the class in writing the characters, words, etc., according to time, with the use of the metronome, or other musical instrument.

(5) Give individual instruction to each member of the class.

(6) Give general instruction and criticism to the entire class.

(7) Review preceding lessons and exercises.

3. *Name and describe the different kinds of letters used in penmanship.*

There are two kinds, viz. : plain and artistic. Plain letters are composed only of the requisite elements, or principles, for the proper formation of the letters, with the fewest possible strokes consistent with legibility, rapidity and beauty. Artistic letters are those which, besides having the proper combination of elements or principles, combine with extra strokes, curves or lines, which give to the letter an easy, graceful and beautiful appearance, producing a pleasing effect to the eye.

4. *State what is necessary in order to become a good penman.*

A thorough idea of the correct form of all the characters used in writing, and a ready command of the body, arm, muscles, and pen, to form them.

5. *Give the general rule for beginning and ending the small letters.*

All the small letters, except *i* and *t*, begin on base line and end at head line.

6. *What forms have each letter of the alphabet?*

They have two forms, viz. : the small form and capital form, respectively.

7. *What is the writers' cramp? Give remedy.*

It is a cramping or spasmodic contraction of the muscles employed in writing, especially the muscles of the fingers. It may be prevented by changing the method of holding the pen, the use of a desk and chair of the proper height, loose sleeves,

giving the muscles of the arm free motion, a good quality of pens, paper and the employment of the muscular movement.

8. *When is the best time for the recitation and practice in penmanship in the public schools?*

The time for recitation and practice does not make but little difference, except, it should not be just after a hearty meal or while the nerves of the children are excited from games of play or calisthenics exercises.

9. *Describe the position for blackboard writing.*

(1) Secure a clear conception of the correct form of the characters and sufficient skill to execute them, uniformly, in strong, smooth lines.

(2) Stand perfectly erect, with the left side inclined to the board, the feet squarely upon the floor, moving the body along as the writing requires.

(3) Take the crayon between the thumb, middle and index fingers, with the larger end near the centre of the palm of the hand.

(4) When writing, press the crayon against the board squarely and obliquely.

(5) While writing, turn the crayon with the fingers so as to keep the sharp edge against the board.

(6) To form a shade, make a quick, firm pressure, upon the edge of the crayon.

(7) In forming the upward strokes, bring the sharp edge of the crayon against the board, and in the downward strokes bring the level edge against the board, keeping the eye on an imaginary ruled line.

10. *Give a short method of securing and conducting a special writing class.*

(1) Advertise the school with printed matter and engraved work of nicely executed specimens of plain and artistic penmanship. In advertising the school, state that the tuition will not be due till the middle of the term. Beginning at the middle of the term, all collections can usually be made by the close of the school.

(2) Place some neatly framed samples of your penmanship on exhibition in the cities where you mean to organize your

schools. It is a good plan to offer some suitable prize to the one who makes the greatest advancement in penmanship during the term.

(3) On opening the school, thoroughly explain and illustrate the correct method of holding the pen, movement, position of the paper, ink and body, when writing. Be sure the explanations are understood by the class before proceeding further. Then offer for sale some good work on penmanship, so that each member of the class may have a book for reference.

(4) During the first lesson, before beginning practice, ask each member of the class to write with pen and ink, a specimen of their handwriting, with date and name, as follows:—

*This is a specimen of my handwriting
before taking lessons in penmanship of
Mr.*

These should be nicely laid aside and preserved for further use.

(5) The school should continue twelve lessons, of two hours each, with a short intermission at the middle of each lesson.

(6) The LAST lesson: Call the school to order, distribute copies and proceed as usual. Review, describe, analyze and explain the characters employed in penmanship. After intermission, again ask each member of the class to write a specimen of their handwriting, with date and name, like the following:—

*This is a specimen of my handwriting
after taking twelve lessons in penmanship of
Mr.*

The instructor should retain these specimens for future use.

(7) Now state the offer made at the beginning of the term and select three judges from the audience, not members of the school, to award the prize to the one most worthy, or the one making the greatest progress in writing. After the judges have decided, announce the name of the student, and present the prize accordingly. In closing, advise all to purchase a good work on penmanship and continue their study, and practice in writing, according to your directions, until they have mastered the art of all arts.

LESSON 103.

REVIEW.

1. Define penmanship, writing, drawing, art and means. What does penmanship include? Define legibility, rapidity and beauty.

2. How is penmanship taught? How can a ready command of the pen be secured? Give method of teaching penmanship to a primary class. When should a child begin to write? Give method of teaching an advanced class in penmanship.

3. With which hand should a pupil learn to write? Give points to be secured in teaching penmanship.

4. How should physical and mental training be taught? Which should precede, the correct position, or the form of the characters? Give ten points for criticizing the work of a writing class. What is the secret of learning penmanship? What is the ally of writing? What is the difference in writing and drawing?

5. What should a pupil learn to write first? Why? Outline in order, the first and second years' work in penmanship. The third and fourth. The fifth and sixth. The seventh and eighth.

6. How many characters employed in penmanship? Classify them in order. Where should the capitals be used in writing? The character &? The small letters? The long s? The terminating t? The practical r? Zero?

7. Define the terms: Physical training, business writing, plain writing and artistic writing.

8. Describe pen, holder, paper, ink, pen wiper, blotter, chair and table best suited for use in writing.

9. State what effect position has upon writing. Give effect of an incorrect position. Give correct position of the body when writing. What are the essentials of a good position?

10. How far is it, on a scale of thirds, from blue line to blue line, on regular ruled writing paper?

11. Define theory. Give points to secure interest in penmanship. Name a few essentials to good writing. Give requisites for plain business writing.

12. What determines the slant in writing? Define the term hair line. Give method of securing a good position and rapid movement.

13. Define the terms: Philosophy of movement, extended movement, tracing movement, and combinations, in order.

14. Define the terms: Engrossing, photo-engraving, metronome, chrythmography, and give the use of each, in order. What is a monogram? Make one.

LESSON 104.

REVIEW.

1. Give seven reasons for learning penmanship. State what is the probable worth of a good handwriting. How much time should be devoted daily to the subject of penmanship?

2. Name the articles of which writing material consists.

3. Define positions. How many positions are there employed in penmanship? Describe each. State which is the best position for general business purposes.

4. Give the correct method of holding the pen, and recite the rules for beginning and closing the writing exercise.

5. Define movement. How many movements are employed in penmanship? Describe each in order.

6. Define angle. By what is an angle measured? How is the circle divided? How many degrees in a circle? In a quadrant? How many different kinds of angles are there? Describe each in order. State which form of the angle is employed in penmanship.

7. Define a line. How many different kinds of lines are there employed in penmanship? Describe each in order. Define a simple and compound curve. Give an example and illustrate where the different kinds of lines, or principles, are employed in writing.

LESSON 105.

REVIEW.

1. Define measurement, as used in penmanship?

2. Give the unit for measuring the height, length and width of the character.

3. Define slant. How many kinds of slants are there? Describe main slant; connective slant. For what is each used, respectively? What should be the main slant of all the characters?

4. Define form. State how lines are combined to form the characters. Define an angular turn, or joining, short turn, oval turn, loop and cross, respectively. Describe how to make each. What two forms has each character of the alphabet? Give number and name of each form.

5. Define oval. How many different kinds of ovals are there? Describe each in order. Describe the capital stem.

6. What are principles? How many principles are there? Write, number and give descriptive name of each, in order. From what are the principles taken?

7. Define staff, as used in penmanship. Of what does it consist? What is its use? Make one. Write all the characters employed in penmanship upon the writing staff. Define base line, head line, intermediate line, top line, intermediate line below, and head line below, in order. What is an autograph?

LESSON 106.

REVIEW.

1. Define spacing. What is a space in penmanship? Give rule for spacing between letters, words and sentences, respectively.

2. Define shade. How many kinds of shades are there? Name and describe each in order. How many shades has each capital, respectively?

3. Into how many classes are the figures divided? Give name of each class. Form the figures.

4. Into how many classes are the small letters divided? How many minimum letters are there? Stem letters? Loop letters? Write the letters of each class, in order.

5. Into how many classes are the capitals divided? Name the oval letters. Name the stem letters. Write the letters of each class.

6. Recite Rule I for describing and analyzing the characters. Recite Rule II for explaining the characters.

7. Define the term monogram.

Ans. A monogram is initial letters, interwoven, presenting the appearance of a single character.

LESSON 107.

REVIEW OF SMALL CHARACTERS.

1. What is the height of the figures? Give the width of each. Which begin with the convex curve? Concave curve? Straight line? How does each end? Where?

2. Give the height and width of the minimum letters in alphabetical order.

3. Give the height or length and width of the stem letters in alphabetical order. Which extend only above base line? Which of them extend below base line? How many of the small letters are one

space in height or length? Two spaces? Three spaces? Five spaces? How many are two spaces wide? Three spaces? Four spaces?

4. Give height or length and width of the loop letters in alphabetical order. Which of them extend only above base line? Which extend two spaces below base line? One space?

5. Which class of the small letters are the shortest? Which are the longest? Which are the widest? Which of the small letters begin with the convex curve? Concave curve? Straight oblique line? How does each end?

6. Where should each small letter begin and end? Give the exception to this rule. In which of the small letters does the straight oblique line appear? In which of the small letters is it not employed? Where do the small loop letters, above base line, cross? Where do the loop letters cross which extend below base line?

7. Write the small letters in alphabetical order. Give the height or length of the small letters in alphabetical order. Give the width of the small letters in alphabetical order. Give name of shade, if any, of each small letter, according to the Farrian system of penmanship, in alphabetical order.

LESSON 108.

REVIEW OF CAPITALS.

1. Give the prominent parts employed in the formation of the capital letters.

2. In how many capitals is the direct oval employed? Name them in alphabetical order. In how many capitals is the inverted oval employed? Name them in alphabetical order. In how many capitals is the modified oval employed? Name them in alphabetical order. In how many capitals is the capital stem employed? Name them in alphabetical order.

3. What is the main height of all the capitals above base line, respectively?

4. How many capitals extend below base line? Name them in alphabetical order. Give their full length.

5. How many capitals are three spaces high? Name them in alphabetical order. How many capitals are five spaces long? Name them in alphabetical order.

6. How many capitals are two spaces wide? Name them in alphabetical order. How many capitals are three spaces wide? Name them in alphabetical order. How many capitals are four spaces wide? Name them in alphabetical order. Which capitals are the most difficult to execute?

7. Write the capitals in alphabetical order and give the height, or length, and width and name of shade of each, respectively.

LESSON 109.

GENERAL REVIEW.

1. Review penmanship, material, position, penholding, writing exercises, movements, angle, lines, measurement, slant, form, oval, principles, staff, spacing, shading, classification, muscles and miscellaneous. Give definitions in order.
2. Describe, analyze and explain the figures according to the Farrian system.
3. Describe, analyze and explain the minimum letters according to the Farrian system.
4. Describe, analyze and explain the stem letters according to the Farrian system.
5. Describe, analyze and explain the loop letters according to the Farrian system.
6. Describe, analyze and explain the capital oval letters according to the Farrian system.
7. Describe, analyze and explain the capital stem letters according to the Farrian system.

LESSON 110.

MISCELLANEOUS REVIEW.

1. State what culture is to be secured by a correct method of learning penmanship.
2. State when the pen and ink should first be employed in teaching penmanship. Describe the different kind of turns or joinings employed in penmanship.
3. Give methods of teaching penmanship to primary and advanced classes, respectively.
4. Define main slant, connective slant, angle, oval, lines, form, staff, shade, space and principle, according to the Farrian system.
5. Define movement, position, measurement, penmanship, material and writing, according to the Farrian system of penmanship.
6. Describe the correct position of the body, arms, hands, fingers and the movement of the pen when writing at the desk.
7. Write the word: *Ammunition*. Describe, analyze and explain the letters in the above word, according to the Farrian system.
8. Write the following sentence as a specimen of your penmanship:
This is a specimen of my handwriting.
 Describe, analyze and explain the above sentence.
9. Write a sentence of not less than ten words illustrative of your penmanship. Analyze it.

10. Write the figures in order. Describe, analyze and explain them, according to the Farrian system of penmanship.

11. Write the small letters in order. Describe, analyze and explain them, according to the Farrian system.

12. Write the capital letters in order. Describe, analyze and explain them, according to the Farrian system.

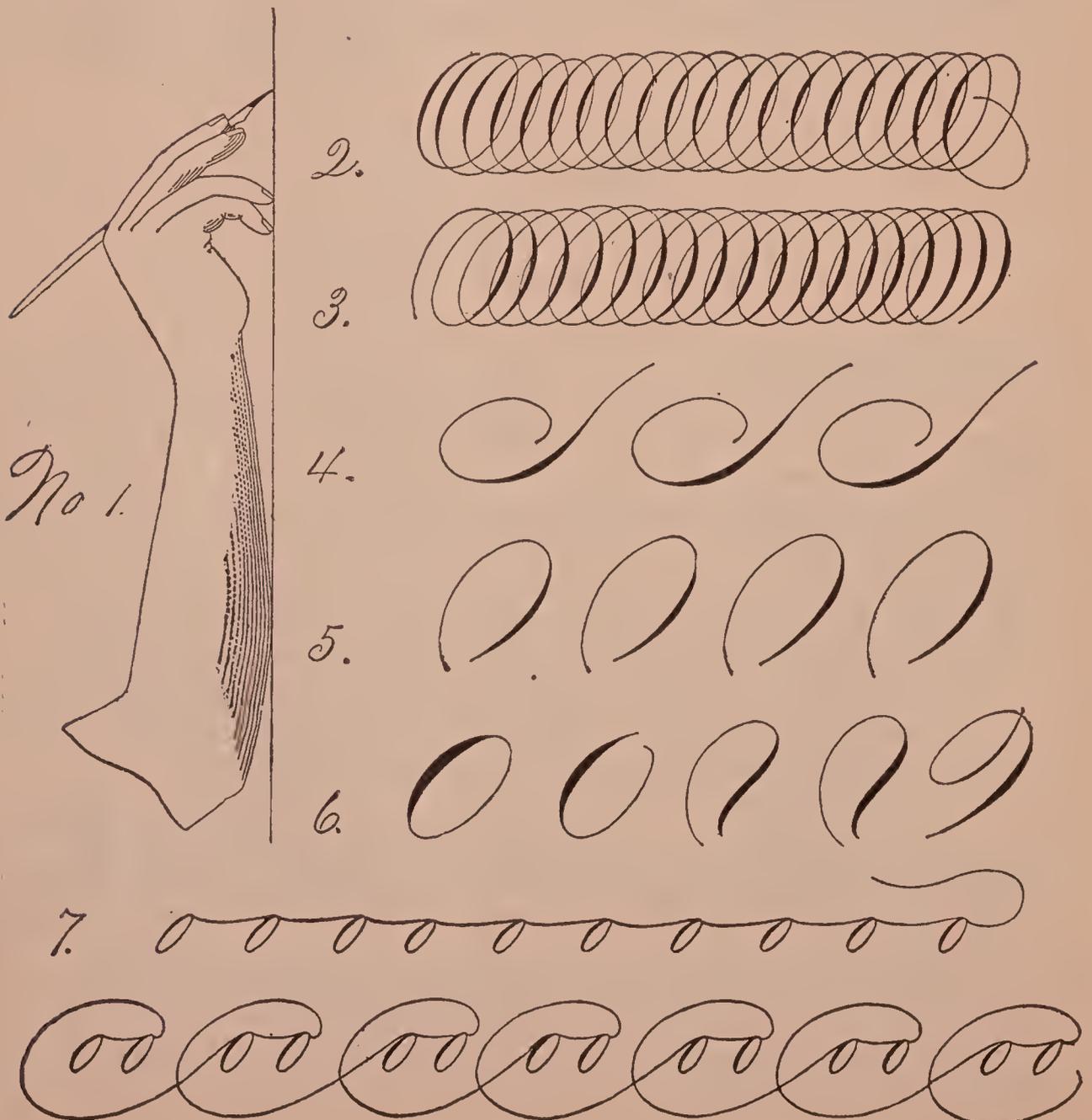
13. Write a composition of 100 words, as a specimen of your penmanship.

14. Review the preceding reviews. Describe, analyze and explain the words 'mine,' 'mum' and 'minimum,' in Lesson 18, according to the Farrian system of penmanship.

LESSON 111.

FARRIAN MOVEMENT EXERCISE.

Study and practice this exercise with the muscular movement.



LESSON 112.

FARRIAN MODEL LETTER.

Study and practice this letter with the muscular movement. Describe, analyze and explain each word, in order.

Omaha, Neb., Jan 1st., 1894.

W. M. Miller,
Atchison, Kans.

Dear Sir, — I take pleasure in mailing to your address, specimens of my penmanship for your careful examination.

We have a fine school, with an experienced teacher in charge of each branch.

Our Business Course includes Reading, Spelling, Penmanship, Arithmetic, Composition, Geography, Grammar, Correspondence, Business forms, and Bookkeeping.

Our life Scholarship is \$50. board \$2.⁰⁰ to \$3.⁰⁰ per week. I also enclose price list of our School and College Text Books, and shall be pleased to serve you at any time.

Very truly yours,

J. W. Farr.
Principal.

LESSON 113.

FARRIAN STANDARD CHARACTERS.

Study and practice these characters, using the muscular movement. Describe, analyze and explain each character, in order.

0 1 2 3 4 5 6 7 8 9

a b c d e f g h i j k l m

n o p q r s t u v w x y z

A B C D E F G

H I J K L M

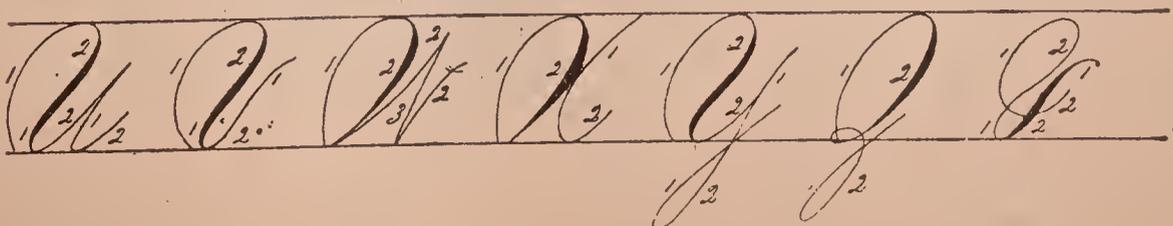
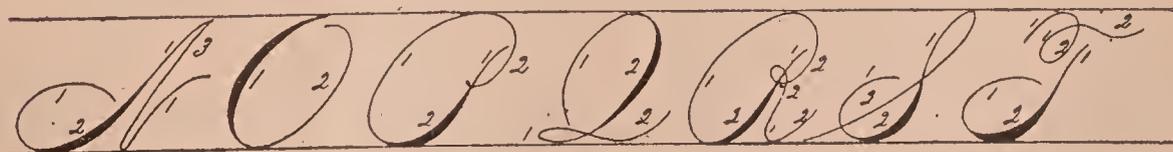
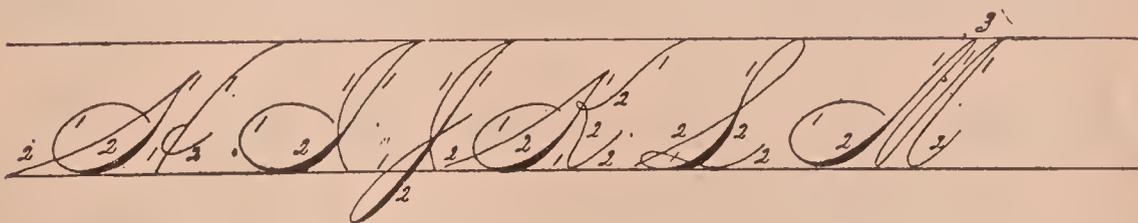
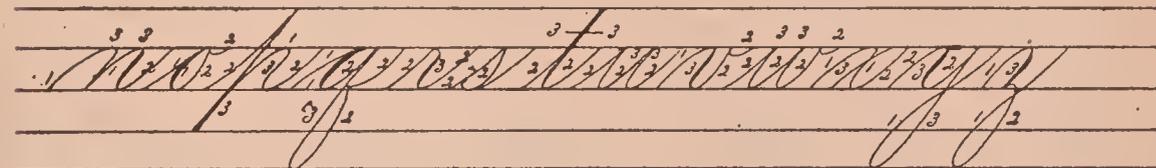
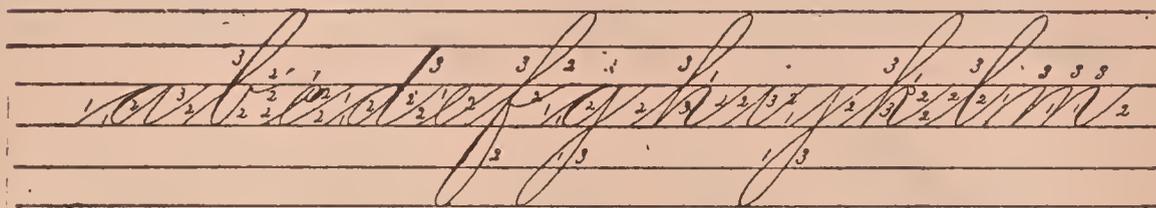
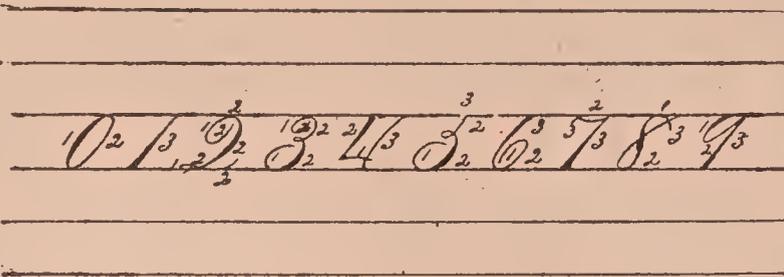
N O P Q R S T

U V W X Y Z

LESSON 114.

FARRIAN STANDARD ANALYSIS.

Analyze these characters and practice the copy, using the muscular and finger movements, in order.



LESSON 115.

FARRIAN BUSINESS HAND.

Study and practice these copies, using the muscular movement. Describe, analyze and explain each letter and word, in order.

A B C D E F G
 H I J K L M N
 O P Q R S T
 U V W X Y Z &

Kansas City, Mo., 6/26, 1893.

*For value received, Ten months
 from date, I promise to pay to
 D T Ames. or order
 Five Hundred Thousand Dollars
 Interest at the rate of 8 percent per
 annum*

J W Farr

LESSON 116.

FARRIAN PLAIN ALPHABETS.

Study these alphabets and practice copies, using the muscular movement. Describe, analyze and explain each letter, in order.

A B C D E F

G H I J K L M

N O P Q R S

T U V W X Y Z

a b c d e f g h i j k l m

n o p q r s t u v w x y z

LESSON 117.

FARRIAN MEDIUM HAND.

Study and practice these copies, using the muscular movement.

A B C D E F G
 H I J K L M
 N O P Q R S
 T U V W X
 Y Z & Co.

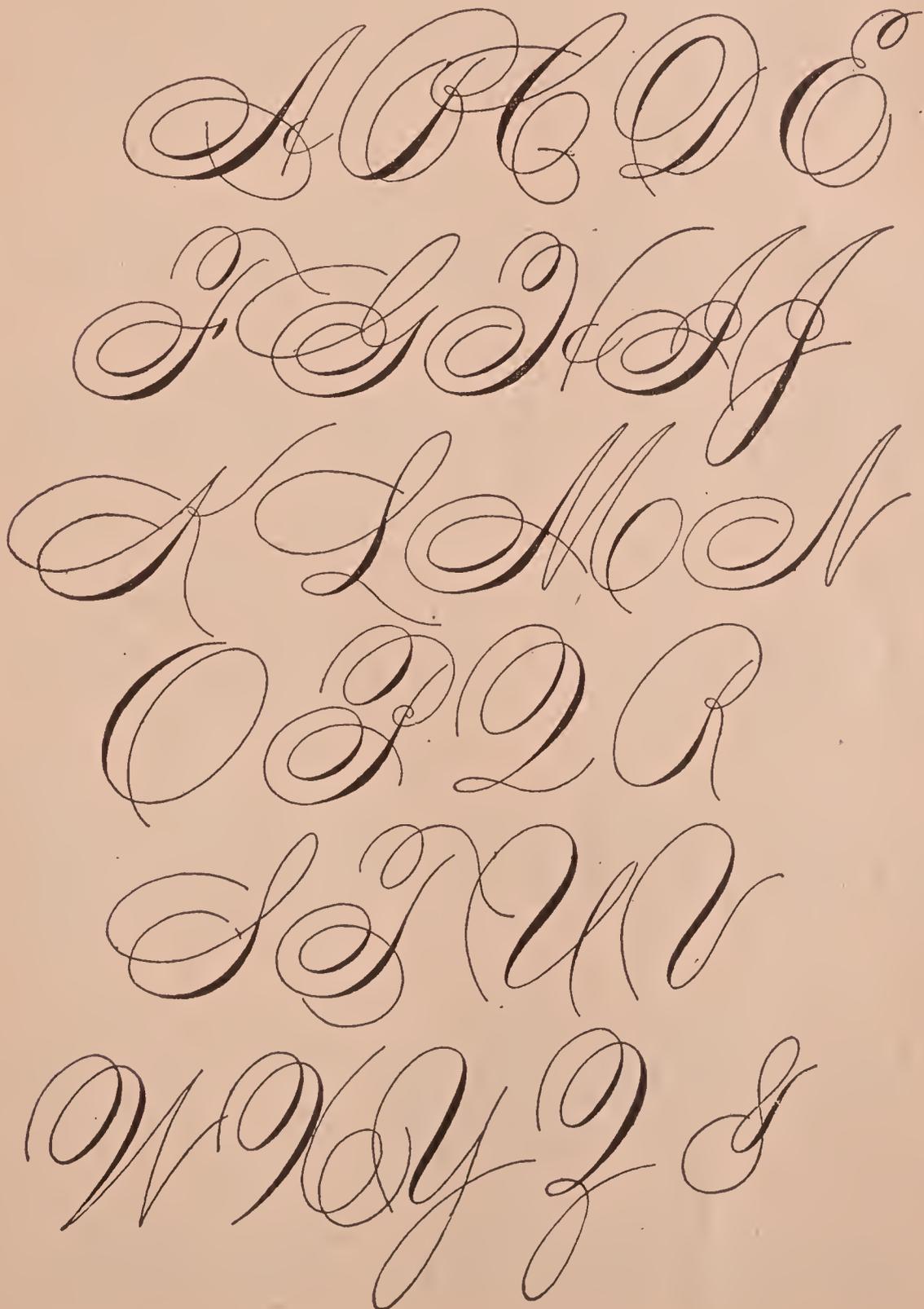
Students completing our course are qualified for the duties of clerk, teacher, and book-keeping in the best wholesale or retail houses and banking institutions. I shall be pleased to count you one among our number.

Yours Truly
J. W. Farr

LESSON 118.

FARRIAN FREEARM CAPITALS.

Study these capitals and practice the entire alphabet, using the freearm movement. Describe, analyze and explain each, in order.



LESSON 119.

FARRIAN MARKING CHARACTERS.

Study and practice these characters, using the muscular and freearm movements. Describe, analyze and explain each, in order.

A B C D E F G H I

J K L M N O P Q R

S T U V W X Y Z

a b c d e f g h i

j k l m n o p q r

s t u v w x y z

& 1 2 3 4 5 6 7 8 9 0

LESSON 120.

FARRIAN BUSINESS LETTER.

Study and copy this letter, using the muscular and combined movements. Describe, analyze and explain each word, in order.

Chicago, Ill., Sept 10, 1893.
P. P. Bliss.

Denver, Colo.

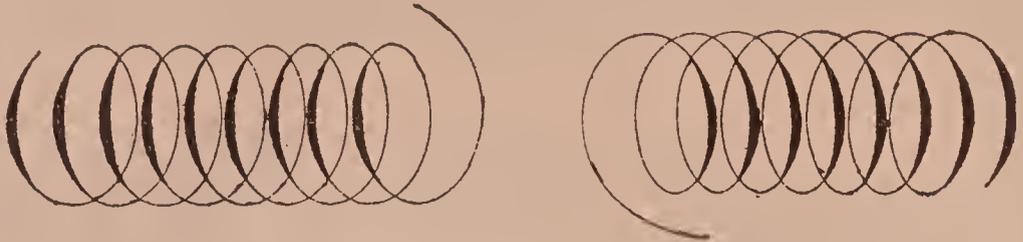
Dear Sir: I take pleasure in mailing you our Circular and Catalogue containing full information concerning our schools. We have a fine set of rooms, well furnished, and an efficient experienced teacher in charge of each department. I enclose specimens of penmanship for your examination. Our Business Course, embracing Theory and Actual Business Practice, is thorough and practical

J. W. Farr

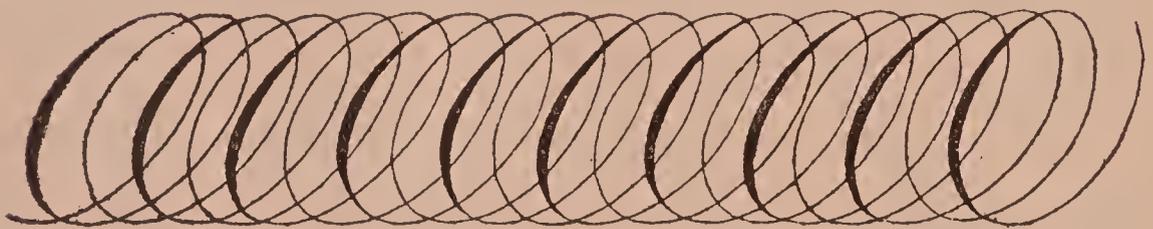
LESSON 121.

FARRIAN OVALS AND AUTOGRAPHS.

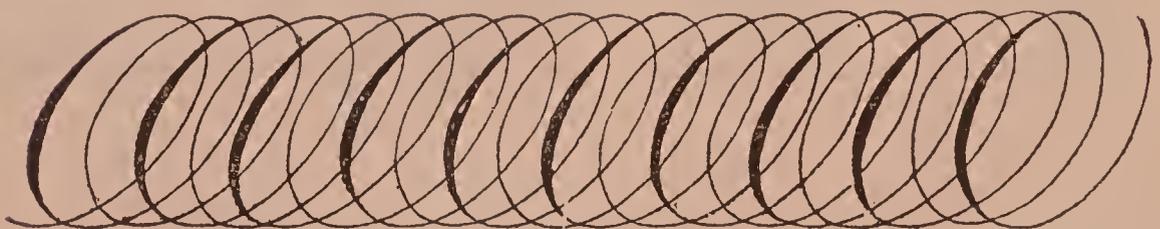
Study and practice these ovals and autographs, using both the muscular and freearm movements.



J. W. Farr



J. W. Farr

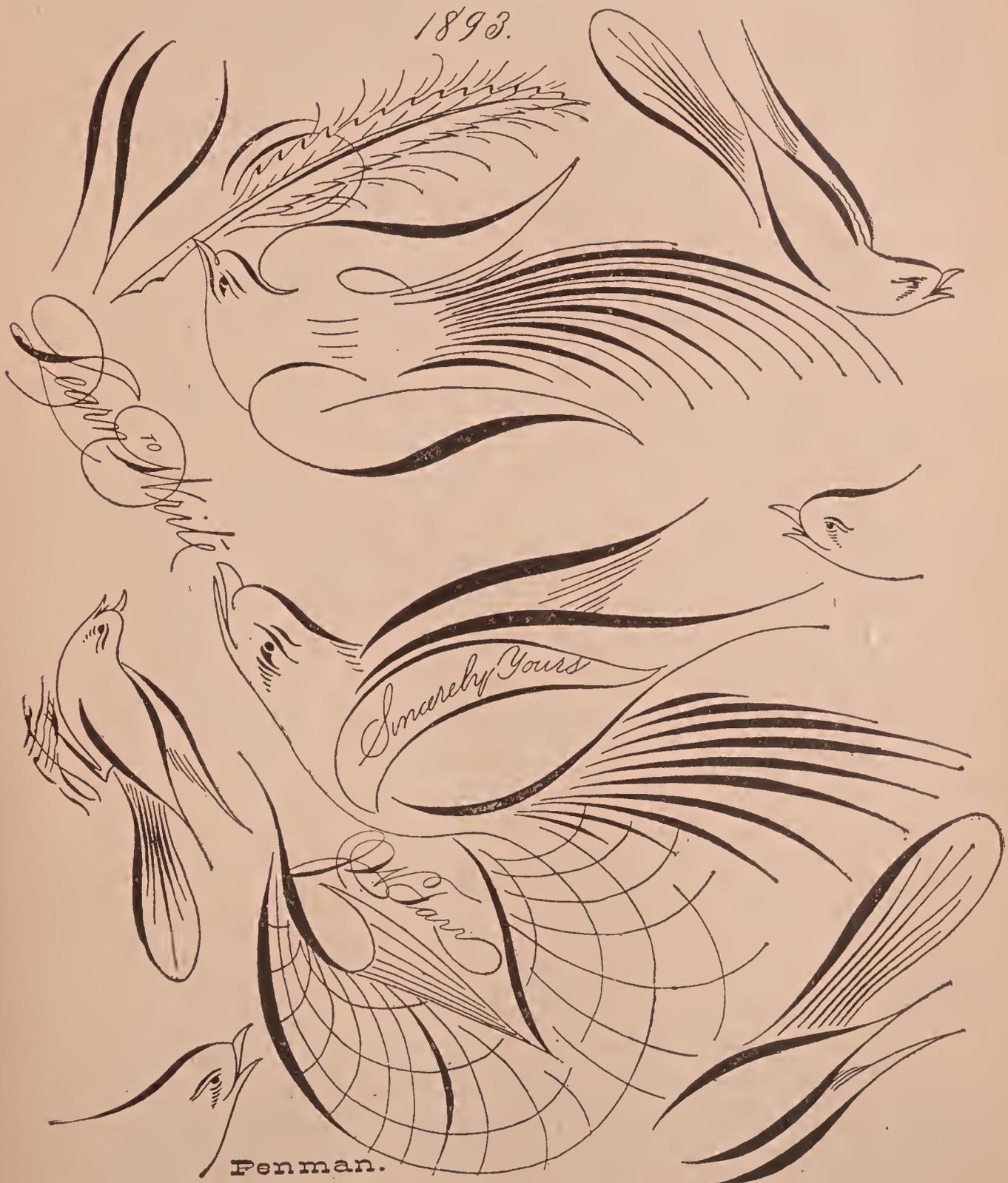


J. W. Farr

LESSON 122.

FARRIAN ARTISTIC PENMANSHIP.

Study this drawing and re-produce it, using all the movements, viz.: Finger, muscular, freearm and combined movements.



LESSON 123.

TRACING PROCESS.

Describe the tracing process as employed in artistic penmanship.

(1) The tracing process is a method of using a transparent tracing paper by placing it over the writing, or picture, to be re-drawn; and then tracing all the outlines and shadings of the entire picture until a perfect outline of the original drawing has been taken upon the tracing paper.

(2) After this has been done, the tracing paper is turned over and the whole of the other side is blacked with a lead pencil.

(3) Place the blackened side of the tracing paper on the drawing paper.

(4) Take a hard, well sharpened, lead pencil and re-trace over all the outlines and shadings of the entire picture upon the tracing paper.

(5) This penciling prints a perfect copy of the entire picture on your drawing paper.

(6) Remove the tracing paper, take a pen and ink and finish the drawing by putting ink in the place of the marking and shading, according to the original picture, which has been transcribed from the tracing paper to the drawing paper.

(7) After the lead pencil outlines of the picture, upon the drawing paper, have been perfectly re-traced with pen and ink, carefully erase all the pencil marks with a rubber and the drawing is finished.

LESSON 124.

ENGRAVING.

Give direction for preparing copy for photo-engraving.

(1) Very beautiful prints are now made from crayon drawing; but the finest results in photo-engraving are obtained only from pen drawings. Every line in the copy to be engraved must be drawn with black ink.

(2) Fine steel pens are the best, making finer, smoother and more even lines than any other. A pen is worn out at the end of a few days use and should be laid aside, and its place supplied by a new one.

(3) The ink used must be black. It is not necessary that the lines in a copy be coarse or heavy. Lines may be very fine, but they must be perfectly black and free from gloss. A brilliant engraving with beautiful, sharp, regular lines cannot be expected from pale ink or rough paper.

(4) The paper should be of a well-finished, smooth, white surface. Some very artistic drawings can be made upon the finer qualities of unruled writing paper; but for purposes of reproduction, the best results are secured from the use of the very best material.

(5) The copy to be engraved should be larger than the desired plate. For all well-finished work, the copy should be twice the length and twice the breadth of the desired plate.

(6) By the use of white lines a great saving of time can be accomplished. First, lay in the darker black with pen or brush, and then get the gradations by drawing in white lines with pen and white ink.

(7) Never go over a line the second time until its first lines are perfectly dry.

(8) If possible, always make a set of drawings to the same scale.

(9) Never reinforce a line or lighten with white until the lines first drawn are perfectly dry.

(10) Do not leave any lines, dots, blotches or pencil marks that are not to come out in the finished work; but in removing any of these be careful not to disturb any lines of the copy.

(11) Always use a blotter under the hand to keep the paper and copy clean.

(12) In preparing copy for engraving, never use blotters to take up ink from the drawing. *Let it dry.*

(13) Never draw a copy for engraving in reverse order.

(14) In preparing copy for engraving, leave at least one inch around the copy, so that it can be tacked to the camera board without injury to the drawing.

LESSON 125.

SPECIMENS.

Write the following autograph album verses and sign your signature to each, respectively, as specimens of your handwriting.

Go forth thou little volume,
I leave thee to thy fate ;
To love and friendship truly,
Thy leaves I dedicate.

Go little book thy destined course pursue,
Collect memorials of the just and true ;
And beg of every friend so near,
Some token of remembrance dear.

In leisure moments cast a look
Upon the pages of this book ;
When absent friends thy thoughts engage,
Think of the one who writes this page.

What's the use of always fretting
At the trials we shall find ;
Ever strewn along our pathway,
Travel on and never mind.

May happiness ever be thy lot,
Where ever thou shalt be,
And joy and pleasure light the spot
That may be home to thee.

I can but add one little pearl,
To all the gems about thee scattered ;
And say again sweet artless girl,
That all the poets have not flattered.

When the golden sun is setting,
And your mind from care is free ;
When of others you are thinking,
Will you sometimes think of me.

Think not, though distant thou art,
Thou canst forgotten be ;
While memory lives within my heart,
I will remember thee.

In this fair garden plants shall grow
And in their freshness bud and bloom ;
Plants to which love has beauty lent,
And blossoms sweet of sentiment.

What'er her rank, what'er her lot,
Where'er her influence ranges ;
The art to bless is ne'er forgot,
The will to comfort never changes.

There are two souls whose equal flow,
In gentle streams so calmly run,
That when they part—they part ! ah, no !
They cannot part : their souls are one.

Deem it not an idle thing
A pleasant word to write, or speak ;
The face you wear, the thoughts you bring,
A heart may heal or break.

'Tis sweet to be remembered in the turmoil of this life,
When struggling up its pathway or mingling in its strife;
When wandering o'er earth's border or sailing o'er its sea.
'Tis sweet to be remembered, wherever we may be.

Where'er I go, what'er my lonely state,
Yet grateful memory shall linger here ;
And when, perhaps, you're musing o'er my fate,
You still may greet me with a tender tear.

May friendship open unto you
The path of peace and holy love ;
May life continual joys renew,
And hope not too deceptive prove ;
May sweet contentment round you throw
Such bliss as may be found below.

What's in your mind let no one know,
Nor to a friend a secret show ;
For if your friend becomes your foe,
Then all the world your secrets know.



For All Kinds of
 Fine, Plain, Shaded, Unshaded,
 Artistic,
 Professional, Ornamental
 and
 Business

Writing

Use

The Farrian
 Fine Steel Pen,

Price, Postpaid:

1 Quar. Gross Box,	- - - -	\$.30,
1 Full Gross Box,	- - - -	1.00,
<hr/>		
Farrian Business Course,	- - - -	2.00.

BLACK-BOARD ANALYSIS.

CORRESPONDENCE.

1. Parts of a letter.
2. Stationery.
3. Kinds of letters.
4. Use of capitals.
5. Punctuation.
6. Blemishes.
7. Literary items.
8. Postal, etc.
9. General directions.
10. Model letters.
11. Letters of application.
12. Business letters.
13. Letters of recommendation.
14. Letters of condolence.
15. Letters of friendship.
16. Letters of introduction.
17. Letters of congratulation.
18. Invitations, acceptances, etc.
19. General review.
20. Poem—Write a letter tonight.



LESSON 126.

PART II.

CORRESPONDENCE.

- | | |
|--|--|
| <p>1. Parts of a Letter—</p> <ul style="list-style-type: none"> (1) Heading. (2) Introduction. (3) Body. (4) Paragraphs. (5) Conclusion. (6) Folding. (7) Superscription. | <p>2. Parts of the Heading—</p> <ul style="list-style-type: none"> (1) Position. (2) Items. (3) Punctuation. <p>3. Parts of the Introduction—</p> <ul style="list-style-type: none"> (1) Address. (2) Title. (3) Salutation. |
|--|--|

1. *Define correspondence.*

Correspondence is the art of composing and writing all kinds of letters. It may be defined as speaking by the pen or other instrument of writing. A letter is a communication between two or more persons. It may be defined as the intercourse between two or more persons by means of letters or messages.

2. *How many classes of letters are there?*

There are two classes, viz. : Public and private. Public letters include news letters designed for publication, reports and essays addressed to some person or parties. News letters are communications containing accounts of local places, persons and incidents addressed to the publishers of newspapers for publication. Reports are generally compiled and published by county, state and national officials. Essays are usually written by professional and literary students and published in educational journals. Private letters are the most numerous. They include letters of application, business letters, letters of recommendation, letters of friendship, letters of introduction, letters of congratulation, etc.

3. *Name the principal parts of a letter in order.*

1. The parts of a letter are : (1) heading, (2) introduction, (3) body, (4) paragraphs, (5) conclusion, (6) folding, (7) superscription.

4. *Name the parts of the heading of a letter in order.*

The parts of the heading of a letter are : (1) position, (2) items, and (3) punctuation.

5. *Describe the heading of a letter and explain how it is written.*

The heading of a letter consists of the name of the city, town or postoffice at which the letter is written, and the date on which it is written. In writing from a city, give the name of the city, the name of the state, the name of the street and the number of your door. Or if you write from a school, its name should take the place of the number and name of the street. The date consists of the month, the day and the year in order. The heading of a letter should begin about an inch and a half from the top of the page and if the page is ruled, on the first ruled line of business sheets. The first line of the heading should begin a little to the left of the middle of the page. The second line of the heading should begin a little farther to the right than the first, and if it occupies more than two lines, the third line should begin a little farther to the right than the second. The day of the month, the year and in a city the number of the door should be written in figures, the rest in words. Begin each principal word with a capital. Set off each item by the comma and end the whole of the heading with a period.

6. *Write a model letter heading.*

Albany, N Y.,

Aug. 13, 1894.

7. *Name the parts of the introduction of a letter in order.*

The parts of the introduction of a letter are : (1) address, (2) title and (3) salutation.

8. *Describe the introduction of a letter and explain how it is written.*

The introduction of a letter consists of the address, which includes the name, the title, the residence or place of business of the one addressed and the salutation. Titles of respect like Mr., Mrs., Miss, Dr., Rev., Hon., His Excellency, etc., should appear in the address. Salutations like Sir, Dear Sir, Rev. Sir, Madame, Dear Madame, My Dear Sir, My Dear Madame, My Dear Boy, Dearest Eva, etc., should always vary according to the writer's degree of intimacy and the station of the one addressed. The address of the introduction should begin on what is called the margin: At the left side of the page, and on the next line after the heading. If it is an official letter, the address may be placed at the bottom; but should never be omitted from the letter unless it is written in the third person. When the address occupies more than one line, the initials of these lines should slant to the right, the same as in the heading. There should be a margin of about one inch on the left side of the page, with which the writing should never interfere. The address and salutation should always begin on this marginal line. Begin each important word of the address with a capital. Set off each item by the comma and close the whole with a period. Begin the salutation with a capital and follow the whole by a colon.

9. *Write a model introduction of a letter.*

Mr. S. D. Teter,

Boston, Mass.

Dear Sir:

10. *Write the introduction of a letter to a lady or gentleman who lives at Auburn, New York, San Francisco, Chicago, Denver and Kansas City, in order given.*

LESSON 127.

THE BODY OF A LETTER.

- | | |
|---|--|
| <p>1. Body of letter--</p> <ul style="list-style-type: none"> (1) Where it begins. (2) Sentences. (3) Capitals. (4) Spelling. (5) Punctuation. (6) Structure. (7) Paragraphs. <ul style="list-style-type: none"> (1) Definition. (2) Where used. (3) Where it begins | <p>2. The parts of conclusion are :</p> <ul style="list-style-type: none"> (1) Complimentary close. (2) Signature. (3) Punctuation. <p>3. Folding—</p> <ul style="list-style-type: none"> (1) Fold from bottom to top. (2) Fold from the right to left. (3) Fold from the left to right. |
|---|--|

2. *Describe the body of a letter and explain how it is written.*

The body of a letter should begin on the next line and just below the latter part of the salutation. Begin each sentence with a capital letter, spell each word correctly, place an interrogation point after each sentence that asks a question, an exclamation point after each sentence that denotes strong emotion, and a period after each sentence that affirms, denies or expresses a command. It should be properly arranged in paragraphs.

3. *Explain the use of paragraphs in letter writing.*

A paragraph indicates a special division of the same, general or the beginning of a new subject. A paragraph should always be used where a division or change of subject calls for it. Paragraphs give a beautiful, open appearance to the body of a letter. Each paragraph should contain something new.

By properly paragraphing a letter it becomes an easy matter to refer to any paragraph contained in a letter of any kind. The first word or line of every paragraph or new subject mentioned in a letter should begin at the left side of the page, about one inch to the right of the marginal line, or an inch and a half from the left edge of the page.

4. *Name the parts of the conclusion of a letter in order.*

The parts of the conclusion are: (1) complimentary close, (2) signature, and (3) punctuation.

5. *Describe the conclusion of a letter and explain how it is written.*

The conclusion of a letter consists of the complimentary close and the signature of the writer. The forms of the complimentary close must be determined by the relation of the writer to the party addressed. In business letters, yours, yours truly, yours respectfully, etc., are generally used. In letters of friendship, your friend, yours affectionately, sincerely yours, etc., may be used. In official letters, very respectfully, your most obedient servant, I have the honor to be, sir, your most obedient servant, etc., should be used.

The signature consists of the writer's initials and surname. A lady addressing a person with whom she is not acquainted should prefix the title Miss or Mrs. to her signature.

The conclusion of a letter should begin near the centre of the first line below the body of the letter, and if it occupies more than one line they should slant to the right, the same as in the heading and the address of the letter. Each line of the conclusion should begin with a capital. Set-off each part by a comma, always follow the signature with a period.

6. *Name the steps of folding a letter in order.*

The steps in folding a letter are: (1) Fold from the bottom to top, (2) fold from the right to left, (3) fold from the left to right.

7. *Describe how to fold a letter.*

There are three distinct steps, or movements, in the folding of a letter, viz.: First, fold the lower half of the sheet over on the upper half so that the lower edge of the sheet will fall about half an inch below the top edge. Second, fold the right edge of the sheet over one-third the distance across the page of the letter. Third, fold the one-third at the left over the two folded thirds to the right. Should there be any bills, notes, checks, receipts or other papers to enclose they should be laid upon the upper half of the sheet before folding, then fold as though the enclosure were not there.

8. *Give direction for inserting the letter into the envelope.*

Take the envelope in the left hand with the opening toward the body, and the letter in the right hand, being careful not to turn it around, insert it in the envelope in the direction of the edge of the letter last folded; that is, put in the left edge of the

letter first, as it lies upon the desk after folding. If it is held in the left hand and taken out with the right, as it always should be, it is right end up, ready for perusal.

After the insertion of the letter into the envelope be sure to seal it at once. Then it is ready for the superscription.

LESSON 128.

THE SUPERSSCRIPTION OF A LETTER.

- | | |
|-----------|-----------------|
| 1. Name. | 3. Legibility. |
| 2. Title. | 4. Punctuation. |

1. Describe the superscription of a letter, and explain how it is written.

The superscription of a letter is what is written on the outside of the envelope. It consists of name, the title and the residence or place of business of the one addressed. It should be the same as the address in the introduction of the letter. The superscription of a letter should begin near the left edge just below the centre of the envelope, and should occupy three lines. These lines should slant to the right, the same as in the heading and address of the letter, and the space between the lines should always be the same, the last line ending near the lower right hand corner of the envelope. The first line should consist of the name and title of the one addressed, the second line the name of the city, town or postoffice, and on the third line should be placed the name of the state. If the one addressed is in a city the number of the door and street should be placed in the lower left hand corner, or if he is in a small town the name of the county and number of the postoffice box may take the place of the door number and name of the street. The title should be separated from the name by the comma. The lines of the superscription should be legible and straight, and each line should end with a comma except the last, which should close with a period. The stamp should always be carefully placed in the upper right hand corner of the envelope. Then it is ready for mailing.

2. Write four model superscriptions.

Mr. A. N. Palmer,
Cedar Rapids,
Linn Co. Iowa.

Hon. D. T. Ames.
New York,
202 Broadway. N. Y.

Prof. C. P. Zaner,
Columbus,
Box 235. Ohio.

A. N. Gaines,
Supt. Public Instruction,
Topeka,
Kans.

LESSON 129.

PARTS OF A LETTER.

Study and practice the parts of a letter. Write a letter.

Heading.

.....,

Introduction.

.....,

.....

.....:

Body of letter.

.....

1. *Paragraph.*

.....

.....

2. *Paragraph.*

.....

.....

.....

Complimentary closing.

.....,

Signature.

.....

Margin 1 inch wide.

LESSON 130.

SUPERSCRPTIONS.

Study and practice the following superscriptions.

Stamp.	<p><i>J. W. Farr,</i> <i>Omaha City,</i> <i>P. O. Box 317. Neb.</i></p>
--------	---

Stamp.	<p><i>Mr. W. M. Miller,</i> <i>Louisville,</i> <i>Introducing</i> <i>Mr. N. Webster. Ken.</i></p>
--------	---

LESSON 131.

STATIONERY.

- | | |
|--|--|
| 1. Pens—
(1) Quill.
(2) Steel.
(3) Gold. | (4) Length.
(5) Width.
4. Envelopes—
(1) Color.
(2) Quality.
(3) Size.
(4) Length.
(5) Width.
(6) Shape. |
| 2. Ink— | 5. Postage Stamps. |
| 3. Paper—
(1) Color.
(2) Quality.
(3) Size. | |

1. PENS.—Pens are made of quill, steel or gold.

(1) QUILL.—The quill has almost gone out of use.

(2) STEEL.—In our country the steel pen is in almost universal use. It is by far the best for practice.

(3) GOLD.—The gold pen is the most durable. It is preferred by many clerks and professional bookkeepers to any other. By careful usage it will last almost a lifetime. After the writer has mastered penmanship and once become accustomed to a favorite gold pen he can write almost with perfect uniformity. It is not equal to the steel pen for making fine hair lines.

2. INK.—Ink has been described in the first part of this work in the lesson on material. It should be nearly black—positively of a real dark color—and free from all sediment, so that it will flow uniformly from the pen, making either light or heavy strokes without blotting.

3. PAPER.—(1) COLOR.—Paper for general use should invariably be white or very slightly tinged with blue. Business men have been known to reject an application for a clerkship or other situation because it was written upon tinted paper.

(2) QUALITY.—Never purchase a poor, indifferent quality of paper. The article used should have a smooth surface and be fine and flexible.

(3) SIZE.—For general use the full size business sheets are preferable. Commercial note may be used for writing letters of special importance.

(4) LENGTH.—The length of a common business sheet is about ten inches.

(5) **WIDTH.**—The width of the paper should correspond to the length. The width should equal four-fifths of the length, or about eight inches.

4. **ENVELOPES.**—In selecting envelopes three things should be observed, viz.: color, quality and size.

(1) **COLOR.**—The best usage sanctions the use of the pure white or buff color only. Use either according to taste or choice. We are judged by the material we use.

(2) **QUALITY.**—The best envelopes are the cheapest in the end. Do not purchase thin, porous, flimsy envelopes.

(3) **SIZE.**—The size of the envelope should always correspond to the size of the sheet on which the letter is written.

(4) **LENGTH.**—The length of the envelope should exceed the width of the letter sheet by about a half an inch, that there may be room to open the envelope at the right end without mutilating the letter within.

(5) **WIDTH.**—The width of the envelope should be about three-fifths of its length.

(6) **SHAPE.**—An envelope should be of an oblong shape, with the corners at right angles. Do not use any other kind.

5. **POSTAGE STAMPS.**—The writer should keep a supply of postage stamps on hand, and thereby avoid a great deal of inconvenience, delay, and sometimes another journey to the office. Stamps should be kept dry and in good order, else they may not be accepted in payment for mailable matter at the post-office. It is best to purchase about fifty at a time.

LESSON 132.

KINDS OF LETTERS.

1. Application.

2. Business. } 1. Personal.
 } 2. Official.

3. Recommendation. } 1. Public.
 } 2. Private.

4. Condolence.

5. Friendship. } 1. Courtesy.
 } 2. Counsel.

6. Introduction.

7. Congratulation.

8. Invitation, Acceptance, etc.

1. *What is a letter of application?*

A letter of application is one in which the writer applies for some desired position, as bookkeeper, stenographer, clerk, assistantship, principalship or superintendency of a school, etc.

2. *What is a business letter?*

A business letter includes two kinds, viz : personal and official. A personal business letter is one on private or personal business, as bankers, manufacturers, merchants and professional men and others, either as business firms or private individuals. An official business letter is one written to a public officer, or by him, on any business pertaining to or belonging to his office. Official business letters include the general correspondence of the different officials of a town, county, city, state and nation.

3. *What is a letter of recommendation?*

A letter of recommendation is one in which the writer recommends another person or thing; as a letter recommending a clerk, teacher, laborer, school, college, firm, journal, or a book, etc.

4. *What is a letter of condolence?*

A letter of condolence is one in which the writer sympathizes with a friend or friends, and writes a letter of condolence to console them in some sad affliction or bereavement.

5. *What are letters of friendship?*

Letters of friendship are those in which the writer corresponds with a friend or relative in a courteous manner.

6. *What is a letter of introduction?*

A letter of introduction is one in which the writer introduces an acquaintance or friend who is elsewhere. In giving a letter of introduction the writer, to a certain extent, should be thoroughly acquainted with the person he introduces, so that he can vouch for the good character and ability of the party introduced.

7. *What is a letter of congratulation?*

A letter of congratulation is one in which the writer's purpose is to express joy to a friend who has recently experienced some good fortune. Such letters should be cheerful in tone, and express the actual joy of the writer on hearing of the good fortune of a friend.

8. *How should invitations, acceptances and regrets be written?*

Notes of invitation, acceptances and regrets should generally be written in the third person, and to suit the time, place and occasion.

LESSON 133.

USE OF CAPITALS.

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Begin with capitals— (1) All sentences. (2) Each paragraph. (3) Every line of poetry. (4) All titles of persons. (5) All names of the Deity. (6) The word Heaven. (7) All proper adjectives. (8) The words I and O. (9) All direct quotations. (10) All titles of essays and newspapers. (11) The months of the year and days of the week. | <ol style="list-style-type: none"> 2. All names of— (1) Persons. (2) Places. (3) Geographical. 3. All titles of books— (1) Nouns. (2) Verbs. (3) Proper adjectives. 4. All initials— (1) Of persons. (2) Of places. (3) Literary titles. (4) Abbreviations. |
|--|--|

LESSON 134.

PUNCTUATION.

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. The comma (,) 2. The semicolon (;) 3. The colon (:) 4. The period (.) 5. The interrogation point (?) | <ol style="list-style-type: none"> 6. The exclamation point (!) 7. The hyphen (-) 8. The dash (—) 9. The parenthesis () 10. The quotation marks (“ ”) |
|---|---|

1. *Give the general rule for writing and punctuating.*

Write to the right and punctuate to the left, respectively.

A pointed remark frequently owes its point to the skillful use of the marks of punctuation. They are the indexes that guide the reader, when otherwise the complex matter leaves him in doubt which way to go. We should always be careful to place these guide-posts along the public or private pathway of our thoughts, so that he who looks upon our written, or printed pages, may read.

2. *Define punctuation as used in correspondence, and state what each mark denotes and where it is used, in order.*

PUNCTUATION is the art, or act, of punctuating, or pointing off, with certain marks, the divisions of a letter, or other composition of writing, into phrases, clauses and sentences.

(1) **THE COMMA.**—The comma denotes the shortest pause, and should be used at all places in the composition where a short pause is required, in order to convey the writer's meaning to the person addressed.

(2) **THE SEMICOLON.**—The semicolon denotes a pause a little longer than a comma, and should generally be used to separate the parts in which the comma has been employed. It shows that something is to follow before the sense of the writer is complete.

(3) **THE COLON.**—The colon denotes a pause a little longer than a semicolon, and should be used when the idea of the writer has been fully stated. It should be used before a direct quotation and before the writer begins to itemize. It indicates that there is something to follow.

(4) **THE PERIOD.**—The period denotes the longest pause, or a full stop, and should be used at the end of every sentence that affirms, denies, or expresses, a command: at the end of the heading, introduction and complimentary close of a letter, and after all abbreviations.

(5) **THE INTERROGATION POINT.**—The interrogation point denotes a question, and should be used after every sentence in which the writer intends to ask a question.

(6) **THE EXCLAMATION POINT.**—The exclamation point denotes strong emotion, and should only be used after words, phrases and clauses, or sentences, when the writer designs them to exclaim something.

(7) **THE HYPHEN.**—The hyphen denotes the unity of two into one, and is used for joining simple into compound words. It is also used at the end of a line to connect syllables of a word which occupy different lines.

(8) **THE DASH.**—The dash denotes a separation between the principal and auxiliary parts of a sentence. It should be used in a sentence when there is a break, or a suspension, of the sense.

(9) **THE PARENTHESIS.**—The parenthesis denotes that a word, or sentence, has been inserted into another sentence by way of explanation or comment. It should only be used to enclose the words not necessary to complete the sense.

(10) **THE QUOTATION MARKS.**—The quotation marks denote the exact words of another, and should be used only when the words are quoted verbatim.

LESSON 135.

BLEMISHES.

- | | |
|------------------|------------------------|
| 1. Blots. | 8. Interlineations. |
| 2. Erasures. | 9. Figures. |
| 3. Underlinings. | 10. Slang. |
| 4. Cross-lines. | 11. Tautology. |
| 5. Flourishes. | 12. Bombast. |
| 6. Postscripts. | 13. Pencil writing. |
| 7. Character &. | 14. Foreign languages. |

(1) **BLOTS.**—Do not mail a letter disfigured by blots, as it will be considered, to a certain extent, a type of the writer's character. A blot on a page is like a blotch on a person's face, and should be avoided accordingly.

(2) **ERASURES.**—Avoid all erasures and crossing out what has been written. It is better to re-write than to send a letter away so disfigured.

(3) **UNDERLININGS.**—Underlining is all right in its place, but it should be used sparingly.

(4) **CROSSLINES.**—Considering the cheapness of paper and postage, there is no excuse for writing cross-lines, or on the margin of the paper. This is more common among ladies than gentlemen, but should be discarded by all, as it deforms the appearance of the letter. If one sheet is not enough, use another.

(5) **FLOURISHES.**—In general business, the writer should not indulge in flourishing. Artistic penmanship has its proper place; but its place is not in correspondence and business forms, as the extra lines and flourishes render the composition unplain and illegible. Write plainly.

(6) **POSTSCRIPT.**—Postscript means something added. It should not, generally, be used, unless it is to give an account of something that has happened, or taken place, after the letter is finished. It is not used much by good writers.

(7) **CHARACTER.**—The character & is an abbreviation for the word "and," but should not be used to take the place of the full word for which it stands. Business writers very frequently employ it in addressing companies or partnership firms.

(8) **INTERLINEATION.**—This is leaving out letters and words and supplying the same by the use of the caret. No pains should be spared to avoid leaving anything out. In case there is something forgotten, it is best to re-write it, as interlineations make a very bad appearance upon the written page.

(9) **FIGURES.**—The writer should be careful not to employ figures in the body of a letter. However, they may be employed to write dates, notes, prices, quantities, and in bills and book-keeping. It is best to write amounts for notes, etc., in both figures and words, and thereby avoid any mistakes; but never begin a sentence in figures, or write numbers partly in figures and partly in words.

(10) **SLANG.**—By slang, is meant the use of low, improper, or offensive, language. No educated person will be guilty of using slang words and phrases, in correspondence. A letter is a fair type, or index, of the mind of its author. Nothing but chaste, pure language, should be used in correspondence.

(11) **TAUTOLOGY.**—Tautology, is a repetition of the same words, or meanings. The writer should be careful not to repeat any word, unnecessarily, or express the same idea, or meaning, but once, either directly or indirectly.

(12) **BOMBAST.**—Bombast, is the reverse to simplicity of language. High-flown language is out of place in correspondence. The simplest language, which will convey the meaning, is the best that can be used in any kind of composition.

(13) **PENCIL WRITING.**—Never employ a pencil to write a letter, note, or business forms, of any kind. First, it is disrespectful to a correspondent, and second, it may be easily erased.

(14) **FOREIGN LANGUAGE.**—Foreign words, and phrases, should never be employed in correspondence. Instead of it leaving the impression on the correspondent that the writer has much learning, as some suppose, it invariably brands him with ignorance.

In writing, as in speaking, make it a rule to so write, that you will not “be sorry that you spoke.”

LESSON 136.

LITERARY ITEMS.

- | | |
|--------------------------|--------------------------|
| 1. Style of letter. | 5. Grammatical accuracy. |
| 2. Correct spelling. | 6. Abbreviations. |
| 3. Arrangement of items. | 7. Brevity of letter. |
| 4. Short sentences. | |

(1) **STYLE.**—By the style of a letter is meant the manner of the writer, or the use of language to express his ideas.

(2) **SPELLING.**—The correspondent, above all other persons, should be a good speller and definer, and should make constant use of the dictionary.

(3) **ARRANGEMENT OF ITEMS.**—If a letter should contain several items, they should be noted down before beginning the letter, and carefully arranged, according to their importance.

(4) **SHORT SENTENCES.**—In correspondence and business forms, it is generally best to employ short sentences. They are usually clearer, more forcible, and preferable to long sentences.

(5) **GRAMMATICAL ACCURACY.**—All who would become business men, should first master the rules of the English language. All who write correctly write grammatically.

(6) **ABBREVIATIONS.**—All abbreviations should be punctuated, and used correctly. It is not an abbreviation until it is properly punctuated. The writer should be careful in its use.

(7) **BREVITY.**—The correspondent, especially the business man, should be brief and to the point. Everything should be stated in the fewest possible words. Write to the point.



LESSON 137.

POSTAL.

1. *What is mailable matter?*

Mailable matter embraces all matter which can be sent through the mails, according to law, and the postal regulations.

2. *How many classes of mail are there?*

There are four classes, viz.: First class, second class, third class and fourth class.

3. *What does the first class embrace? Give the rates.*

The first class embraces all matter which is either wholly, or partly, in writing. The rate is two cents per ounce, or fraction thereof, except on "dropt letters," which are one cent per ounce, or fraction thereof, when mailed where free delivery is not established.

4. *What does the second class embrace? Give the rates.*

The second class includes newspapers and magazines, which are published at regular intervals. The rate of postage is one cent per pound, or fraction thereof.

5. *What does the third class embrace? Give the rates.*

The third class includes books, circulars and periodicals, not embraced in the second class. The rate of postage is one cent for each two ounces, or fraction thereof.

6. *What does the fourth class embrace? Give the rates.*

The fourth class includes merchandise and all mailable matter not included in the first, second and third classes. The rates of postage are one cent per ounce, or fraction thereof.

7. *What are the rates of postage to Canada, Mexico and other countries included in the universal postal union.*

The rates to Canada and Mexico are about the same as in the United States. The letter rates of postage to all countries, included in the Universal Postal Union, are five cents for one-half ounce. If you are in doubt, the MATTER may be weighed.

The weight of packages of mail matter is limited by law to FOUR POUNDS. That is, it must not weigh to exceed FOUR POUNDS. To use, or attempt to use, POSTAGE which has before been used, in payment of postage, is punishable by law with a fine of fifty dollars.

It is also a fine of three hundred dollars for any person to use a government official business envelope to avoid the payment of postage on *private* matter of any kind.

The following articles are excluded from the mail : Glass, liquids, poisons, explosive materials, and all obscene pictures, pamphlets, papers, and other publications of such character. Also, letters, or postal cards, containing menaces, or scurrilous epithets, disloyal devices, and all articles which are liable to deface, injure, or destroy, the contents of the mail, or any part thereof.

8. *Give the proper use of postal cards.*

Postal cards should be employed *only* for making brief business announcements of an unimportant character. A postal card should never take the place of an important letter, or be used in social correspondence.

9. *Give directions regarding postal cards.*

Nothing but the address should be written on the face, as postmasters are instructed not to forward them in case there is any writing, or printing, except the address, upon its face. Postal cards are sent to any part of the United States for one cent each.

10. *For how much can a single money order be issued ?*

A single money order may be issued for any amount from one cent to one hundred dollars, inclusive, but must not contain the fractional part of a cent.

11. *How can the remitter relieve the payee of identification ?*

The remitter, who desires to relieve the payee, or his indorsee, or attorney, from the inconvenience of proving identity at the office of payment, by the testimony of another person, may do so, *at his own risk*, by signing the following form : "Identification of payee, indorsee, or attorney, waived."

12. *How many money orders can be issued to a single applicant in one day ?*

The issue, to a single applicant, in one day, of more than three orders, payable at the same office and to the same payee is positively forbidden.

13. *Give the fees, charged for sending money by mail, in order.*

For sums of \$3, or less.	3 cents.
Over \$3, and not exceeding \$5	5 cents.
Over \$5, and not exceeding \$10	8 cents.
Over \$10, and not exceeding \$15	10 cents.
Over \$15, and not exceeding \$30	15 cents.
Over \$30, and not exceeding \$40	20 cents.
Over \$40, and not exceeding \$50	25 cents.
Over \$50, and not exceeding \$60	30 cents.
Over \$60, and not exceeding \$70	35 cents.
Over \$70, and not exceeding \$80	40 cents.
Over \$80, and not exceeding \$100	45 cents.

14. Write an application for a money order.

Sept. 11, 1894.

For the sum of Seventy-five Dol-
lars and Fifty-four Cents (\$75.54)

To be paid at Omaha, State of Neb.

To be paid to J. W. Farr,

No. 15 Union Street,

City of Omaha, State of Nebraska.

Sent by W. H. Wells,

No. 600 Union Street,

City of Chicago, State of Illinois.

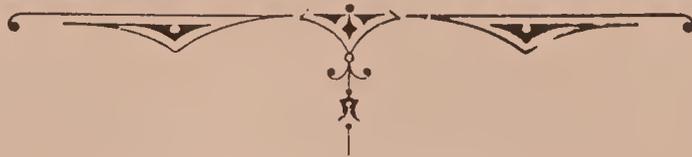
15. Write a money order, corresponding with application.

Chicago.

\$75 54.



MONEY ORDER.



Issued by the above named Post-office on the 11th day of Sept. 1894.

Pay to J. W. Farr,

(The payee named in my advice of corresponding number and date.)

the sum of Seventy-five Dollars and

(Amount written here must correspond with figures in upper right hand corner.)

Fifty-four Cents.

L. C. Wolfe, Postmaster.

To Postmaster at

Omaha, Neb.

Received Payment,

J. W. Farr.

LESSON 138.

GENERAL DIRECTIONS.

Give the general directions to be observed in correspondence.

(1) Make it a rule never to fold a letter until after having carefully reviewed it for the correction of any errors.

(2) Always enclose a stamp with a letter which is pertaining to your own business, that requires an answer.

(3) Never condescend to write an anonymous, or impertinent, letter. Do not answer one, unless you receive an apology.

(4) All letters, which require an answer, should be answered promptly, unless something foreseen requires a day or two delay. In every letter you compose, use the best language possible, spell correctly and write plainly.

(5) Letters of introduction, if sent by mail, should contain the card of the party introduced, and should be sealed. After one has returned home from a visit to see a distant friend, or relative, he should write immediately of his safe arrival, and speak of the appreciation of the hospitality enjoyed.

(6) A note written in the first person should not be answered in the third person. Do not attach signature when writing in the third person. It is not good taste to write letters on foolscap, or on a sheet of paper that has been torn, or soiled.

(7) As soon as a business letter is received, it should be carefully read, neatly folded, dated, author's name, the leading topic of which it speaks and the date it was answered, noted on it. Keep all business letters until the subject to which they relate is fully closed. A copy of all business letters, which require an answer, should be kept by the writer for reference.



LESSON 139.

LETTERS OF APPLICATION.

1. Write a letter of application for a position as teacher, principal, or superintendent, of schools.

Kansas City, Mo.,

Aug. 13, 1893.

Hon. Board of Education.

Kansas City, Kan.

Gentlemen:

Please consider me an applicant for the superintendency of your schools, at a salary of two hundred dollars (\$200) per month, or two thousand (\$2,000) per annum.

While I feel that my work and the accompanying letters of recommendation can better speak for me than I can for myself, I venture to assure you that, should you honor me, by electing me your superintendent, I shall strive to perform my duties steadily, earnestly and well.

And shall ever remain,

Your obedient servant,

J. W. Farr.

2. *Write a letter of application for a position as conductor on a railroad.*

DENVER, COL.,

Sept. 1, 1893.

PRES. OF U. P. R. R.,

St. Louis, Mo.

DEAR SIR :

I am desirous of securing a position as conductor on the railroad under your control. Having been engaged in a similar position in the employ of the Burlington R. R. Co., I feel fully competent to fulfill all the duties of the position.

The accompanying letter of recommendation from the president of the above named company, will speak for itself.

Assuring you that if I obtain the position, I shall discharge my duties diligently, honestly and well.

I remain, your humble servant,

L. F. BENNIE.

3. *Write a letter of application for a clerkship.*

CLEVELAND, O.,

Sept. 3, 1894.

A. N. PALMER & Co.,

Chicago, Ill.,

GENTLEMEN :

Observing your notice in the Art Journal, of today, I beg permission to offer my services as general clerk. I enclose testimonials and refer you to my last employers, who are engaged in the same business. I am unmarried and thirty years of age.

Asking the favor of an interview,

I am, gentlemen,

Your obedient servant,

E. L. HALL.

4. *Write a letter of application for position as hostler.*

SAN FRANCISCO, CAL.,

Aug. 3. 1893.

L. L. TUCKER,

Washington, D. C.

DEAR SIR :

Having been informed that you are in need of a hostler, I take the liberty of making application for the situation, and ask your attention to the accompanying testimonials. I have been brought up in the country, and feel that I understand the management of horses. I have had the care of horses ever since I was a boy, and for the past two years have had entire charge of the horses, carriages, etc., at the Pierson livery of this city.

Should my application meet with your approval, I shall zealously try to merit your commendation.

Yours, truly,

M. S. KING.

5. *Write a letter of application for a testimonial as servant.*

WICHITA, KANS.,

October 1, 1893.

MISS M. ROPER,

Des Moines, Iowa.

DEAR MADAM :

I am desirous of again entering service, as cook, and laundress, and write to ask the favor of a testimonial from you, setting forth my general ability and character. I am sorry to have to take your time, but feel that you are willing to do anything that will help me to secure employment.

With sincere thanks for past favors,

I remain

Your grateful servant,

JENNIE M. GOULD.

6. *Write a letter of application for, a son, a position as apprentice.*

ERIE, PENN.,
Nov. 10, 1893.

G. W. WARE,
Lincoln, Neb.

DEAR SIR :

I understand that you have a vacancy for an apprentice, and if agreeable to you, I should be pleased to place my son James, under your charge. He is now sixteen years of age and has decided tact and inclination for the business in which you are engaged. May I ask the favor of an interview at your office, or, if preferable, a letter stating your terms, after which we can enter into particulars. My son has a good education for beginning business, and I am sure you will find him quick and willing to receive further instruction. He is of a good disposition and industrious habits.

Awaiting further instructions, I remain,

Yours respectfully,

J. W. JONES.

7. *Write a letter of application for position as book-keeper.*

PHILA., PENN.,
Dec. 14, 1893.

W. J. MUSSER,
Detroit, Mich.

DEAR SIR :

In reply to your advertisement in the *Western Penman* for a book-keeper capable of keeping books in both single and double entry, and familiar with letter writing and general business correspondence, I beg to offer my services for the position. I have long been engaged in a similar business, and have many reasons to believe that my employers have been fully satisfied with my work. I will further state that I am well acquainted with the custom house business, and have a sufficient knowledge of French and German to conduct a general correspondence in those languages with ease.

If the position is not filled, I shall be happy to wait upon you with any further information you may require.

I am, sir,

Your obedient servant,

H. A. HOWARD.

LESSON 140.

BUSINESS LETTERS.

1. Write a business letter ordering school text books.

Galveston, Tex.

Dec. 1, 1894.

J. W. Farr Book Co.,
Chicago, Ill.

Gentlemen:

Please send by Adams Express Co.,
the following school books:

10 Farr's Business Arithmetic.

10 Farrian Correspondence.

10 Farrian Complete Penmanship.

10 Farrian Business Forms.

10 Farrian System Book-keeping.

10 Farr's Business Grammar.

20 Farr's Composition.

And charge the same to my account.

Yours truly,

G. W. Michael.

2. *Write a business letter urging payment of an account.*

MOBILE, ALA.,
Dec. 22, 1893.

JAMES F. EDWARD,
Milwaukee, Wis.

DEAR SIR:

I must solicit your prompt attention to the accompanying account, which is already three months past due. On the 1st I have bills due which will require all the funds at my command, and, as your account is long since due, I trust that you will comply with my request at once, and forward a draft for the balance due me.

Please reply, by return mail, stating whether I may depend upon you.

Yours very respectfully,

A. C. WEBB.

3. *Write a business letter enclosing some cash due.*

OMAHA, NEB.,
Feb. 12, 1893.

J. M. MEEHAN,
Baltimore, Md.

DEAR SIR:

Your kind favor of 22d ult. received and contents carefully noted. I am indeed sorry that you have experienced any financial inconvenience on account of my tardiness, but assure you that it has not resulted from any unwillingness on my part to pay you. I judge you are aware that it is quite impossible to make any collections here, owing to the failure of two of our leading banks of this city.

However, business is slowly improving, and as rapidly as my accounts can be cashed I will remit you in payment of your claim.

I take pleasure in enclosing you a draft for One Hundred Dollars, (\$100,) which place to my credit,

And oblige,

A. W. DAKIN.

4. *Write a business letter asking for an extension of time for poyment of a debt.*

AUGUSTA, ME.,
Jan. 1, 1893.

J. R. ANDERSON,
Brooklyn, N. Y.

DEAR SIR :

I very much regret that circumstances prevent my being punctual, as I should like to have been, in the payment of my account, and kindly ask that you renew the note which you hold against me for another three months. The failure of parties who were largely indebted to me, and other losses in my own business, have caused me serious financial trouble, and therefore, I must depend upon your leniency as a means to enable me to recover my loss.

I remain, sir,

Your faithful servant,

F. E. COOK.

5. *Write a business letter acknowledging remittance of five hundred dollars.*

PORTLAND, OREGON,
March 26, 1893.

J. P. SMITH,
Hoboken, N. Y.

DEAR SIR :

Your favor of the 20th, containing draft for Five Hundred Dollars, (\$500,) on account, received and placed to your credit.

Thanking you for promptness, we remain,

Respectfully,

E. W. ROBINS & Co.

6. *Write a business letter recommending a child to the care of the president of a school.*

OLYMPIA, WASH.,
April 28, 1893.

C. A. JENNINGS,
Kingston, N. Y.

MY DEAR SIR:

I regret very much that the pressure of my business prevents me from accompanying my child down to your office, I should have been glad to have had a few minutes conversation with you, pertaining to his future course of studies.

At the same time, I have so much confidence in your ability and willingness to do all you can for those placed under your care, that it seems useless for me to come at present.

Hoping that my child may prove worthy of the attention and training, which I feel sure it will receive while in attendance at your school, and with many kind wishes for the success of the school, I remain, sir,

Your faithful servant,

J. W. FARR.

7. *Write a business letter of protest concerning a note past due and unpaid.*

QUINCY, ILL.,
May 19, 1893.

E. L. BROWN,
Little Rock, Ark.

SIR:

I must call your attention to the fact that a note of Three Hundred Dollars, (\$300,) dated at Pierre, S. D., June 1, 1892, due May 1, 1893, signed by W. J. Ives, and endorsed by you, was duly presented by me, the holder, to the maker of said note for payment and was not paid, and therefore, I shall look to you for full payment thereof, at once.

Very respectfully,

C. N. CRANDLE.

LESSON 141.

LETTERS OF RECOMMENDATION.

1. Write a letter to a friend requesting a letter of recommendation.

Prescot, Arizona.

June 6, 1893.

J. W. Perr,

Erie, Penn.

My Dear Sir:

Will it be asking too great a favor, if I solicit from you a letter in the way of a recommendation? If not, I should esteem it a very great favor, indeed, if you will oblige me, as I am fully convinced, the position you hold, would greatly enhance my prospects to do business among good people.

Asking pardon for troubling you, I shall ever remain,

Your most obedient and obliging friend,

W. M. Jackson.

2. *Write a letter of recommendation, recommending a teacher, or professor, of a school.*

ATLANTA, GA.,
July 4, 1893.

TO WHOM IT MAY CONCERN :—

The bearer of this letter, Prof. W. A. Smith, for the past two years principal of our schools, we are pleased to say is of good standing, both as a teacher and a gentleman.

He has proven himself to possess tact, learning, enthusiasm, a high degree of patience, and that executive ability requisite for a successful teacher to possess.

His character is above reproach. He is a sober, moral, energetic, trustworthy, Christian young man, and a conscientious practical teacher, well acquainted with the requirements of the school room and what it takes to constitute a good school. He has been thoroughly successful in our schools; therefore, we heartily wish him the same success elsewhere, and cheerfully recommend him to school officers and friends of education wherever he may offer his services.

Very respectfully,

J. W. FARR, President.

3. *Write a letter of recommendation, recommending a successor on retiring from business.*

COLUMBIA, S. C.,
Aug. 29, 1893.

D. T. AMES Co.,
Raleigh, N. C.

DEAR SIRS :

In retiring from business, we flatter ourselves that there are many friends among our connection. We have sold our full stock of goods, including store building, premises, etc., to B. F. Kelly & Co., who will, in the future, carry on the business on the same system and scale as ourselves, on the condition they can receive the patronage of our past connection. We take pleasure in presenting these gentlemen to your notice. We could not speak too highly of their mode of conducting business, the confidence we have in them and the strict attention and punctuality in their commercial transactions. With the hope that they may be honored with the same honor we have received at your hands,

We remain, Very respectfully,

J. W. WARR Co.

4. *Write a letter of recommendation, recommending a farm hand.*

JACKSON, MISS.,

Aug. 4, 1893.

GREETING :

This letter is to certify, that the bearer, F. M. Sisson, has worked upon my farm for me during the past year, and I have found him to be a good workman, steady, strong and reliable in every particular.

Very respectfully,

E. S. BURNETT.

5. *Write a letter recommending a servant.*

JEFFERSON CITY, Mo.

Sept. 2, 1893.

MRS. F. S. HEATH,

Bismarck, N. D.

DEAR MADAM :

The bearer of this letter, Fannie Snoke, served in my house as waitress and laundress for the past ten months, at which time she left on her own accord, returning home to assist her parents. During all the time she was in my house, she conducted herself to my entire satisfaction. She is an excellent housekeeper, understanding all her duties, and is active, zealous and industrious in attending to the same. Her habits and moral character are the very best, and it affords me pleasure in recommending so worthy a girl to you.

Respectfully,

MRS. C. N. FAULK.

6. *Write a letter of recommendation, recommending a railroad conductor.*

MINNEAPOLIS, MINN.,
Sept. 10, 1893.

JAY GOULD,
New York, N. Y.

DEAR SIR :

In answer to your letter of inquiry, of recent date, I beg leave to inform you that T. T. Wilson has been in our service as railroad conductor for the past seven years. During this time, we have always found him honest, truthful, good tempered, and ever willing to oblige. He has a thorough knowledge of machinery and general railroad work. We part with him only on account of a difference about wages, and can recomend him as a moral, sober, business man, well qualified for any position which he may desire.

Yours truly,
D. S. CHAPMAN.

7. *Write a letter recommending a Clerk.*

AUSTIN, TEXAS,
Nov. 24, 1893.

J. S. NICHOLS & Co.,
Tallahassee, Fla.

GENTLEMEN :

It gives me great pleasure in certifying that Mr. C. C. French, who has been in our employment as salesman for the past year, has conducted himself to our entire satisfaction. During all the time he was here, he kept my interests in view. His polite manners, and genial disposition secured the good opinion of all my customers, and made new ones. He is conscientious in the discharge of his duties, accurate in accounts, a good book-keeper, and is fully qualified to conduct a general business correspondence. Indeed, his practical knowledge of business and personal character are such that we do not hesitate in recommending him to you.

I am, gentlemen,

Yours respectfully,
A. P. WRIGHT.

LESSON 142.

LETTERS OF CONDOLENCE.

1. *Write a letter of condolence on the death of a friend*

Monticello, Va.,

Dec. 15, 1799.

Mrs. G. Washington,

Mt. Vernon, Va.

My Dear Friend :

The public papers have announced the fatal event of yesterday.

Fried, myself, in the school of affliction, the loss of every form of connection which can rise the human heart, I know well, and feel what you have lost, what you have suffered, are suffering, and yet have to endure. The same trials have taught me that for ills so immeasurable, time and silence are the only medicine. But that it is some comfort to us both that the time is not far distant at which we are to deposit in the same current our sorrows and suffering bodies, and to ascend in essence to an ecstatic meeting with the friend we have loved and lost, and whom we shall still love and never lose again. May God bless you and support you.

Yours truly,

J. Jefferson.

2. *Write a letter of condolence on the death of a father.*

KANSAS CITY, MO.,
APRIL 29, 1891.

MRS. M. R. FARR,
Los Angeles, Cal.

MY DEAR MOTHER :

I cannot express to you the sorrow I felt on hearing of our grievous loss in the sad death of dear father. I earnestly wish I could be with you, and help to sustain and comfort you, in this trying ordeal of life.

Dear father was so good, so kind, and made our home so happy.

We had hoped to enjoy his company in old age, but God in his omnipotence, has ordered otherwise, and we can but bow in humble submission to his decree, with the hope that we will all meet him in the "sweet bye and bye," and that he is but another link in the chain of love that binds our home to heaven.

Accept my tenderest love, and may you ever be comforted with the precious thought that dear father has simply gone before to await our coming.

God bless you in this sad affliction, is the sincere prayer of
Your loving son,
JOHN.

3. *Write an answer to the foregoing letter.*

LOS ANGELES, CAL.,
April 30, 1891.

J. W. FARR,
Kansas City, Mo.

MY DEAR SON :

The sad loss of one we cherished and loved so well has so completely prostrated me that I am scarcely able to write. Still, your letter was a great comfort to me. My friends tell me that time will reconcile me.

The fact there is a better world than this, where the parted may meet to part no more, may abate my present sorrow. But, oh ! it seems now that the sense of loneliness which weighs me down can never leave me. May God bless you for your kind words in our sad affliction.

Your loving,
MOTHER.

4. *Write a letter of condolence on the death of a brother.*

HARTFORD, Ct.,
May 19, 1894.

H. M. OWEN,
Providence, R. I.

MY DEAR FRIEND :

The sad intelligence of your brother's death has caused me more sorrow than I am able to express ; but allow me to tender my heartfelt sympathy. We live in a world where solemn shadows are ever falling around us—shadows that teach us that “this is no abiding.” But thanks be to God, that we have the blessed assurance that death can never enter that sphere to which the departed are called.

My dear friend, let faith and hope mingle with sorrow, and ever look to the future where the sundered ties of earth will forever be united.

Sincerely yours,

MISS MINA LOSURE.

5. *Write a letter of condolence on the death of a mother.*

NEW HAVEN, Ct.,
March 25, 1893.

L. J. SWEET,
Newport, R. I.

MY DEAR FRIEND :

I condole with you in your sad affliction. The loss of a loving mother is the severest trial to which a child can be subjected. During our sojourn here on earth we must now and then expect a mournful visitor. But it is truly consoling to know that just on the other side of this fleeting scene, from which the dear ones seemingly vanish too soon, there is a world where all the tears are forever wiped away and farewells are never spoken. Let us live with the hope that our loss is her eternal gain.

Sincerely your friend,

H. W. COLE.

6. *Write a letter on the death of a sister.*

BOISE CITY, IDAHO,

Sept. 14, 1893.

MISS ALICE CARY,

Phoenix, Ara.

DEAR MISS CARY :

In the death of your loving sister, you sustained a loss which only those who knew her can sympathizingly estimate. I sincerely sympathize with you in your sad misfortune, and if true friends can be any consolation, be assured that all who knew her, loved her, and now, share in your sorrow. However, let me commend you to that higher source of love, than any earthly friendship,

And remain,

Sincerely yours,

HARRIET B. STOWE.

7. *Write a letter to a friend on a sudden failure in business.*

LEADVILLE, COL.,

Oct. 12, 1893.

W. E. COLEMAN,

Nashville, Tenn.

MY DEAR FRIEND :

I cannot express how sorry I am to hear of your sudden business failure. Where misfortune comes upon a person so unexpectedly it is indeed hard to bear. However, I do not see any cause for despair. Perseverance, will, I believe, soon put you on a foundation for regaining your loss. At any rate, do not be discouraged in the least. The word failure is indeed a very unpleasant one. But to the energetic, resolute man of business, there is no such word as fail. Cheer up, and let your motto be, "If at first you don't succeed, try again." I hope you will, and I am sure that the confidence reposed in you by your many friends will not be blighted.

Your friend,

J. W. FARR.

LESSON 143.

LETTERS OF FRIENDSHIP.

1. Write a letter of friendship, sending a book as a Christmas present.

Racine, Wis.,

Dec. 25, 1894.

Fannie Sever,

Dayton, O.

Dear Friend:

As good books are in themselves true friends and the most appropriate souvenirs of friendship, I ask you to accept the accompanying book as a token of my regard for you. I trust it may suit your taste. It seems to me that the meaning of that pet sentence, "I know you like a book," should exist between true friends, as well as between reader and author.

Hoping that you may find something in this volume that will interest you, and wishing you a merry Christmas, believe me,

Sincerely Yours,

O W. Holmes.

2. *Write a letter of friendship, sending a finger ring as a present.*

SPRINGFIELD, Mo.,
Feb. 23, 1894.

MISS MINNIE A. LUCAS,
Missoula, Mon.

DEAR FRIEND :

The ancients adopted a finger ring as the symbol of eternity. That is, it is without an end, and will last through all time. Therefore, I venture to solicit your acceptance of the accompanying gold ring, which represents an emblem of esteem and friendship, which I am sure will be perpetual. It is sent with the hope, that it may be received with the same cheerful spirit in which it is presented.

Please place it on your finger, and let me believe that as often as you look at this circular souvenir, you may think pleasantly of the one who esteems your society so highly.

Your sincere friend,
C. A. FAUST.

3. *Write a letter congratulating a friend on the anniversary of a birthday.*

CHARLESTON, S. C.,
March 26, 1893.

MISS MARIA T. SMITH,
Savannah, Ga.

DEAR FRIEND :

Birthdays have well been called the milestones of one's life. As you approach another anniversary landmark, let me say, happy is the one who can pass each one of these without a sigh of regret. I feel that I would do myself an injustice, were I to permit this day to pass, without sincerely congratulating you on having traveled life's road thus far in safety. Very thankful, indeed, shall I be, if at your age, I can review the days of my past life with so much satisfaction, knowing they have been well spent. May your future days be filled with pleasure and sunshine, and as each milestone rolls around, may your prospects continue to grow brighter for heaven and immortal glory, are the best wishes of

Your sincere friend,
E. H. BUTLER.

4. *Write a letter of friendship, congratulating your Professor on being elected superintendent of schools.*

MONTGOMERY, ALA.,
Aug. 31, 1893.

PROF. W. T. HARRIS,
St. Louis, Mo.

MY DEAR SIR :

Allow me to most sincerely congratulate you, on the success you have met with in being elected commissioner of the fine schools, over which you now preside. Indeed, when I learned that you were a candidate for the position, I had the faith in you to believe you would be successful without a doubt; but let me state further, that I believe your success as superintendent will be even more marked than your best friends anticipate. My best wishes will attend you in all that you do, and my best congratulations mean all that is expressed in the word congratulate.

Yours truly,
J. M. GREENWOOD.

5. *Write a letter of friendship, acknowledging the receipt of a present.*

INDIANAPOLIS, IND.
June 2, 1894.

J. G. WHITTIER,
Boston, Mass.

DEAR FRIEND :

You have certainly proven your usual good taste, in the selection of the beautiful present, which you have been so kind as to send me as a souvenir. How sincere you must have been to think of me immediately after your return from Chicago. The pleasure I next prize to the presence of my dear friends, is the knowledge that they have not forgotten me when absent. I assure you that I prize it highly, and shall ever keep it as a memento.

Again thanking you for your kindness,

Believe me,

Your friend,

SARA L. ARNOLD.

6. *Write a letter from a gentleman to his son at school.*

DELAWARE, O.,
Oct. 28, 1894.

HARRY BIXLER,
Poughkeepsie, N. Y.

DEAR SON :

You have been absent from our home for several weeks past, but not absent from our remembrance. It is my daily practice to recommend you to the care of the All Wise Being, whose eye is always upon His people, and to whom the secrets of all our hearts are ever open.

I am pleased to write you that the members of our family are all well. My knowledge of your usual good behavior, both in and out of school, and attention to your studies, renders any new advice unnecessary. However, I shall consider it in that light, and be truly glad to find it so. Good habits in youth are never too often inculcated. My child, an education is a grand thing, but true and undefiled religion, is far more grand. It has well been said that "Her ways are ways of pleasantness and all her paths are peace."

With best wishes for your success and happiness,

I remain, your father,

G. BIXLER.

7. *Write a letter of friendship from a daughter at school to her parents.*

S. W. SCOTT,
Carson City, Nev.

CONCORD, N. H.,
Dec. 20, 1894.

DEAR FATHER :

The perusal of your kind and parental advice, affects me so much, that it is with effort that I hold the pen to write. I wish, that I could have it engraved on my heart. My dear father, I prize an education, I adore virtue, I love religion, and I truly hope that nothing may ever lead me from the path of duty, for, by this alone, I fondly hope to obtain my future happiness. My desire is that my conduct may ever be so pure, that it will convince you that I am just what you want your child to be. It is with mingled feelings of pleasure and regret, that our holiday vacation will, in a few days, be here. While I regret that our school cannot be in session all the time, it is a great pleasure to know that I again can soon bask in the sweet sunshine of the loved ones at home. Let me hope to hear from you once more before I return.

I remain your affectionate child,

SUSIE SCOTT.

2. *Write a letter of introduction.*

ATCHISON, KAN.,

July 11, 1894.

O. M. POWERS,

Burlington, Iowa.

DEAR FRIEND :

I have the honor of introducing to your acquaintance Hon. B. H. Harrison, a good friend of mine. He will explain to you, personally, the object of his call. A favor to him would be a favor to me.

Your friend,

J. W. FARR.

3. *Another letter of introduction.*

J. R. LOWELL,

Manchester, N. H.

MY DEAR FRIEND :

I have the honor of introducing to you, my esteemed friend, Mr. W. D. Howells, of Portland, Me. Any attention you may show him will be greatly appreciated by me.

Yours truly,

ROBERT BURNS.

4. *Another form of introduction.*

VIRGINIA CITY, NEV.

June 30, 1894.

CHARLES DICKENS,

Boston, Mass.

DEAR SIR :

I take pleasure in introducing to your acquaintance my friend, Oliver Goldsmith, whom I recommend to your kind attention.

Your friend,

N. HAWTHORNE.

5. *Another form of introductory letter.*

GETTYSBURG, PENN.,
July 3, 1894.

W. M. THACKERY,
Wilmington, Del.

MY DEAR SIR:

This will introduce to your kind consideration, J. G. Whittier, of Alexandria, Va., a very worthy gentleman who desires to consult you on a matter which he will explain to you personally.

Yours very truly,
R. W. EMERSON.

6. *A model letter of introduction.*

ST. PUAL, MINN.
July 27, 1893.

H. W. LONGFELLOW,
Cheyenne, Wy.

DEAR FRIEND:

I take the liberty of recommending to you Lord Tennyson, of Bismarck, N. D.

He intends staying only a week in your city; in the meantime, should he have need of any information, I will consider it a great favor if you will oblige him.

Relying upon your kindness, I am

Yours truly,
J. F. COOPER.

7. *General form of introduction.*

LEAVENWORTH, KANS.,
Aug. 7, 1894.

E. L. BROWN,
Chicago, Ill.

MY DEAR SIR:

This letter will be handed you by Mr. W. T. Parks, of this city. He is a gentleman in every respect. Mr. Parks will purchase a large stock of goods while in Chicago. Will you be so kind as to render him any assistance in your power.

It is with pleasure that I recommend Mr. Parks, who merits personally all your esteem. Assuring you that I shall be greatly obliged for all attention you may pay him, and for all assistance you may render him on any occasion, I am

Yours truly,
A. E. PARSONS.

LESSON 145.

LETTERS OF CONGRATULATION.

1. Write a letter to a candidate, congratulating him on his election.

Quaha, Neb.,

Jan. 6, 1894.

Hon. W. M. Jackson,

Governor-Elect :

My Dear Jackson :—

It is sometimes a matter of doubt in my mind, whether the entrance upon the duties of Chief Magistrate of State, is fitting for congratulation. That you are to assume the office of Governor at a time when complications exist in our state, renders this doubt more prominent. But, however thorny the path may be in which your feet bravely tread, your administration will, I believe, furnish an occasion for all to congratulate our state, and for its citizens to thank you, for the patriotism, public spirit, and general interests of our commonwealth, in which you make the personal sacrifice of home comforts and ease, which performance of your official duties will demand.

I congratulate our state in the wise choice of her newly chosen Governor.

Yours Faithfully,

J. W. Farr.

2. *Write a letter congratulating an author on success.*

Prof. C. P. ZANER,
Columbus, O.

DENVER, COL.,
April 28, 1893.

MY DEAR SIR :

An old adage reads: "To the victor belong the spoils," but he does not always get them, after all; so you see, it is a case for special felicitation, when he does. And I must say, that I know of nothing of this nature that has been so completely a piece of good news to me, as to hear that your long studied, and carefully written book, has proven a success, that will at once take the tangible shape of a fortune for you. If there is anything in this world that is a man's very own, it is the work and product of his own brain and hand; and I, for once, rejoice to see the author, the one to reap the true reward of his labor. Please accept my hearty congratulations.

Your friend,

J. W. FARR.

3. *Write a letter congratulating a friend on his approaching marriage.*

L. S. CLIFFORD,
Peru, Neb.

PHILA., PENN.,
Aug. 13, 1894.

MY DEAR FRIEND :

Few occasions, these days, inspire me to assume the burden of writing a letter. But now and then an event of special importance, calls me from other cares to my desk, to write with "mine own hand," true words that I am willing to send to other hands. Such an occasion is "now," my friend, when word comes that you are about to take the most solemn vows and sacred trusts, and the most blest of privileges. You have chosen wisely, for a useful and happy life. From my heart, I congratulate you. In my opinion, there is no such thing as "single blessedness." The man who finds his "other self," is truly, a wise and happy man.

My dear friend, the best wish that I can express for you is: That you may live a long and happy life.

With this hope, and my kindest regards to Miss Eva, and yourself, I shall ever remain,

Sincerely yours,

J. W. FARR.

LESSON 146.

INVITATIONS, ACCEPTANCES, ETC.

1. *A model wedding invitation.*

Mr. & Mrs. O. Grace

request your presence

at the marriage of their daughter

Maud Bell

to

Wilfred Herbert Sherwood,

Friday evening, April sixth,

Eighteen hundred and ninety-nine.

Chicago, Illinois.

2. *Write an invitation to a tea party.*

At Home,

March 1st, 1893.

*Mr. Gate's compliments to Mr. Burr,
and requests the pleasure of his company to tea
on Friday Eve, 12th inst., at seven o'clock. A
reply will oblige.*

Cor. 12th and Main St.

3. *Write a reply accepting an invitation to a tea party.*

AT HOME, March 2, 1893.

Mr. Burr presents his compliments to Mr. Gates, and accepts, with pleasure, his invitation for Friday Eve., next.

Corner St. John's Place.

4. *Write a note declining an invitation to a tea party.*

AT HOME, March 2, 1893.

Mr. Burr presents his compliments to Mr. Gates, and regrets, very much, that a previous engagement will prevent him from joining Mr. Gates' party, on Friday Eve., next.

Corner St. John's Place.

5. *Write an invitation to an ice cream party.*

AT HOME, June 30, 1893.

Miss Fannie Semmes sends her kind compliments to Miss Poe, and will be pleased to have the company of Miss Poe on Thursday evening next, when Miss Semmes expects a few other friends to join in a quiet ice cream party.

Lake Street..

6. *Write an invitation to a friend inviting her to an evening social.*

AT HOME, July 6, 1893.

Miss Lee presents her love to Miss Meade, and requests the pleasure of her company at an evening social, on Tuesday, the 16th instant.

Garden Park Residence.

7. *Write a reply accepting an invitation to an evening social.*

AT HOME, July 7, 1894.

Miss Meade accepts, with pleasure, the polite invitation of Miss Lee for Tuesday evening, the 16th instant.

8. *Write an invitation from one single gentleman to another, to join in a picnic excursion.*

COLUMBUS, Aug. 13, 1894.

FRIEND JOHN :

I am requested by Miss Martin to press you into the service for a picnic excursion to Blue Lake. The party would be pleased to have you bring your fine musical instrument. The party will start from Beach landing at nine o'clock A. M. Remember the day, Friday, August 15th, and do not fail to be there on time. As ever,

Your friend,

WILL MILLER.

To John Jones, Cincinnati.



LESSON 147.

GENERAL REVIEW.

1. Define correspondence. Make a blackboard analysis of correspondence. How many classes of letters are there? Name them. Define each. How many parts in a letter? Name them in order. How many parts in the heading? Name them. Define each part in order. Write a model letter heading. Name the parts of the introduction. Define each in order. Write a model letter of introduction. What is included in the body of a letter? Explain each. What is said of paragraphs? Of what does the conclusion of a letter consist? Describe each part in order. How many steps in folding a letter? Explain each. Give directions for inserting a letter into the envelope.

2. What is the superscription of a letter? Of how many parts does it consist? Name each part. Describe each part in order. Write three model superscriptions. Illustrate the parts of a letter upon the blackboard in order. Illustrate three forms of superscriptions upon the blackboard. Define stationery. Of what does it consist? Describe the stationery best adapted for general use.

3. How many kinds of letters? Name them in order. What is a letter of application? Write one. What are business letters? How are they divided? Define each class. Write one. What is a letter of recommendation? How are they divided? Write one. What are letters of condolence? Write one. What are letters of friendship? How are they divided? Define each class. Write one of each. What is a letter of introduction? Write one. What is a letter of congratulation? Write one.

4. State in order where capitals should be employed in correspondence. Define punctuation. Name the punctuation marks in order. For what is the comma used? The semicolon? The colon? The period? The interrogation point? The exclamation point? The hyphen? The dash? The parenthesis? The quotation marks?

5. What is said of blots? Erasures? Underlinings? Cross-lines? Flourishes? Posts-ripts? Character &? Interlineation? Figures? Slang? Tautology? Bombast? Pencil writing? Foreign languages?

6. What is embraced under the head of literary items? What is meant by style of letters? Correct spelling? Arrangement of items? Grammatical accuracy? Abbreviations? Brevity of letter?

7. What is postage? What is meant by mailable matter? Into how many classes is mail divided? What is included in each class respectively? Give the rate of postage for each class in order. What are the rates of postage to Canada, Mexico and countries in the universal postal union? What is the limit of weight of a package of mail matter by law? What articles are excluded from the mail? Give the general directions to be observed in correspondence. What is said of postal cards?

8. Define Invitation. Acceptance. Regret. Write a note of invitation. Of acceptance. Of regret. Write a note of invitation to one of your classmates to attend a picnic party. Write another accepting it. Write another declining the invitation. Write a note of excuse for having been tardy or absent from school.

LESSON 148.

WRITE A LETTER TO-NIGHT.

- “Don’t go to the theatre, concert or ball,
But stay in your room to-night:
Deny yourself to the friends that call,
And a good long letter write.”
- “Write to the sad old folks at home,
Who sit when the day is done,
With folded hands and downcast eyes,
And think of the absent one.”
- “Don’t selfishly scribble, ‘Excuse my haste—
‘I’ve scarcely time to write.’
Let these brooding thoughts go wandering back
To many a by-gone night,”
- “When they lost their needed sleep and rest,
And every breath was a prayer
That God would leave their delicate babe
To their tender love and care.”
- “Don’t let them feel that you’ve no more need
Of their love or counsel wise,
For the heart grows strangely sensitive
When age has dimmed the eyes.”
- “It might be well to let them believe
You never forget them quite,
That you deem it pleasure, when far away,
Long letters home to write.”
- “Don’t think that the young and giddy friends,
Who make your pastime gay,
Have half the anxious thought for you
That the old folks have to-day.”
- “The duty of writing do not put off;
Let sleep or pleasure wait,
Lest the letter, for which they looked and longed
Be a day, or an hour, too late.”
- “For the sad old folks at home,
With locks fast turning white,
And longing to hear from the absent one,
Write them a letter to-night.”



BLACKBOARD ANALYSIS.

- | BUSINESS FORMS.
BUSINESS TERMS. | LEGAL TERMS.
BUSINESS GUIDE. |
|--|--|
| <p>1. Contracts—</p> <ul style="list-style-type: none"> (1) Landlords'. (2) Builders'. (3) Clerks'. (4) Teachers'. (5) Tenants'. (6) Sale of land. (7) Sale of grain. <p>2. Bills—</p> <ul style="list-style-type: none"> (1) Bill of statement. (2) Bill of account. (3) Bill of Exchange. (4) Due bill. (5) Bill of lading. (6) Bill of invoice. (7) Bill of sale. <p>3. Legal Papers—</p> <ul style="list-style-type: none"> (1) Surety. (2) Bond. (3) Deeds. (4) Acknowledgements. <p>4. Partnership—</p> <ul style="list-style-type: none"> (1) Articles. (2) Dissolution. (3) Notice. <p>5. Legal Letters of—</p> <ul style="list-style-type: none"> (1) Credit. (2) Resignation. (3) Guaranty. (4) Advice. (5) Acknowledgement. (6) Prices. (7) Remittance, etc. <p>6. Receipts—</p> <ul style="list-style-type: none"> (1) On account. (2) In full. (3) In full of account. (4) For payment. (5) In full for bill of goods. (6) For lading a wagon, etc. (7) For pasturing stock. | <p>7. Notes—</p> <ul style="list-style-type: none"> (1) Joint note. (2) Negotiable. (3) Not negotiable. (4) Promissory. (5) Note on time. (6) Judgment. (7) Bank note. <p>8. Lease—</p> <ul style="list-style-type: none"> (1) House. (2) Farm. <p>9. Mechanic's—</p> <ul style="list-style-type: none"> (1) Lien. (2) Affidavit. <p>10. Drafts—</p> <ul style="list-style-type: none"> (1) Sight. (2) Time. (3) Bank. <p>11. Certificate of—</p> <ul style="list-style-type: none"> (1) Deposit. (2) Scholarship. (3) Teachers'. <p>12. Assignment of—</p> <ul style="list-style-type: none"> (1) Bond. (2) Account. (3) Insurance. <p>13. Attachment—</p> <ul style="list-style-type: none"> (1) Affidavit. (2) Order. <p>14. Business Papers—</p> <ul style="list-style-type: none"> (1) Insurance policy. (2) General form of mortgage. <p>15. Message, petition, etc.</p> <ul style="list-style-type: none"> (1) Telegraph message. (2) Form of petition. (3) Power of attorney. <p>16. Notice, protest and will.</p> <ul style="list-style-type: none"> (1) Protest notice. (2) Public sale notice. (3) Protest papers. (4) General form of will. |

LESSON 149.

PART III.

BUSINESS FORMS.

1. *Define the term Business Forms.*

By the term Business Forms is meant legal forms, which are written or printed, or both, according to law, and used in the transaction of all legal business.

2. *What does the term Legal Business include?*

It includes all business which is lawful, and not contrary to the statutes and constitution of the United States, or the State in which the business is transacted.

3. *What does the term Business Forms include?*

It includes all kinds of business and commercial papers, as contracts, surety, bills, bonds, deeds, acknowledgements, articles of partnership, leases, legal letters, receipts, notes, checks, invoices, assignment, attachment, liens, certificates, policies, mortgages, wills, etc.

4. *Define the term Contract.*

A contract is an agreement, between two or more persons, upon a sufficient consideration, to do or not to do, some specified act. Each party is a contractor, and together are called the contracting parties.

5. *Define the term Bills, as applied in business forms.*

Bills are written accounts, statements, orders or requests, for goods, money, etc.

6. *Define the auxiliary terms used in connection with bills.*

The one who draws the bill is called the drawer. The one on whom it is drawn is called the drawee. If he accepts it he signs his autograph below the drawer, or endorses it across the face of the bill, and then he is called the acceptor of the bill, which is styled acceptance. The person to whom the money is paid is called the payee. The one who holds the bill, at any time, is called the holder. The one to whom the bill is made payable is called the indorsee. It is legal for a bill to pass from hand to hand without anyone endorsing it, but in case it should be dishonored none of them are liable to the last holder. There are

different kinds of bills, as bills of invoice, bank bills, bills of exchange, due bills, bills of lading, bills of articles, bills of sale, etc.

7. *Define the term Bill of Statement.*

A bill of statement is a list of items of work done. It contains the name of the place where the labor was done, with the date of each item, and the name of the person, or company, doing the work, and the name of the person, or firm, for whom the work was done, terms of payment, description of items, price of each item. If the labor is paid for at the time it is completed the statement should be receipted by writing below the items "Received Payment," and signed by the employee, or his agent.

8. *Define the term Bill of Account.*

A Bill of Account is a written record pertaining to a business transaction.

9. *Define the term Bill of Exchange.*

Bills of Exchange are of two kinds, viz.: Inland and Foreign. It is a written order, or request, from one person to another, desiring the latter to pay to some person mentioned therein, a certain sum of money on a certain day. In order to be negotiable, it must be made payable to order, or bearer, and also state it is "for value received."

10. *Define the term Due Bill.*

A Due bill is a written statement showing that the drawer owes the drawee a certain amount set forth therein.

11. *Define the term Bill of Lading.*

It is a receipt given by the master of a vessel, or R. R. agent, for articles that have been shipped. It sets forth the contract as to their delivery, freight, quality, brands, marks, etc.

12. *Define the term Bill of Invoice.*

A Bill of Invoice is a complete list of goods that have been sold, with their prices, sent by the seller to the purchaser.

13. *Define the term Bill of Sale.*

It is a legal document, or instrument of writing, conveying and transferring the right to certain goods, etc., which are specified therein, from one person to another.

Define the term legal papers.

Legal papers are documents or instruments of writing, which are written according to law. **LAWFUL.**

LESSON 150.

BUSINESS TERMS.

1. *Define the term Surety as used in business forms.*

A surety is a form attached to a note, contract, etc., which is signed by another party, by which he becomes surety for the punctual payment of the money, rent, etc., and the punctual performance of the covenants in the written agreement.

2. *Define the term bond.*

A bond is a legal document or instrument of writing, by which a person binds himself to perform a contract or pay a certain sum of money at a stated time designated therein.

3. *Define the term deed.*

A deed is a document or sealed instrument in writing upon parchment or paper, duly executed and delivered, containing some transfer, bargain, agreement or contract. It is an original or official paper relied upon as the support or proof of anything.

4. *Define the term acknowledgement.*

An acknowledgement is a legal form accompanying a deed, mortgage, etc., in which the party making the deed, acknowledges before a magistrate, that he signed and sealed the indentures as his free act and deed. The acknowledgement is signed and sealed by the magistrate.

5. *Define the term partnership.*

Partnership is a contract between two or more persons for joining together their money, skill, goods and labor, any or all of them, with an agreement that there shall be a communion of profits, according to the shares agreed upon between them, and for the purpose of doing a legal business, trade or adventure. The term is usually applied to companies.

A silent partner is one who furnishes capital only, taking no active share in the general business.

6. *Name the principal legal letters.*

Letters of credit, letters of resignation, letters of guaranty, letters of advice, letters of license, letters of prices, letters of remittance, and letters of acknowledgement.

7. *Define the term receipt.*

A receipt is an acknowledgement in writing, of a certain sum of money or goods having been received, from a certain person named. An account is acknowledged by writing at the bottom, "Received payment," and signing your name.

8. *Define the term note.*

A note is a written promise to pay to some person therein named at a specified time a certain sum of money.

9. *Name the different kinds of notes.*

There are seven, viz.: joint note, negotiable, not negotiable, promissory, on time, judgment and bank note.

10. *Define the term lease.*

A lease is an agreement in writing for letting of tenements or lands to another for a term of years, or for life, and sometimes at will, or for any interests the lessor has in the property, or for rent or compensation to be paid by the lessee.

11. *Define the term mechanic's lien.*

It is a claim, or right, voluntarily granted by its owner, to hold and retain certain real or personal property of another, until some claim of the former is paid or satisfied.

12. *Define the term lien.*

A lien is a right or claim upon personal property voluntarily granted by its owners for the security of some debt or duty. It is the right of one person, to hold and retain the property of another, until some claim of the former is paid or satisfied.

13. *Define the term draft.*

A draft is an order on a banker for a certain sum of money, payable on demand to a certain person named, or to his order or bearer. A check should be presented to the banker as soon as received; if detained after the date drawn, and the bank should fail, the amount can not be recovered from the drawer of the check. When presenting a check, the holder must be identified by the teller of the bank. This inconvenience can be obviated, by the drawer writing beneath endorser's name on the back, *Indorsement correct, J. W. Farr.* The teller of a bank may certify a check, and then it can be used as cash, provided the credit of the banker is good. A certified check is at once charged against the account of the drawer.

LESSON 151.

LEGAL TERMS.

1. *Define the term certificate.*

A certificate is a written or printed testimony certifying the truth of any fact, or a written declaration legally authenticated. There are three kinds, viz.: Certificate of deposit, certificate of scholarship and teacher's certificate.

It is an instrument certifying to certain facts and signed by the proper authorities.

2. *Define the term certificate of deposit.*

A certificate of deposit is an instrument of writing usually given by a bank, certifying that a certain amount has been deposited.

3. *Define the term certificate of scholarship.*

A certificate of scholarship is one granted by the principal of a school or president of a college, setting forth the subjects, taken with the grades made in each, and certified by the principal or president.

4. *Define the term teacher's certificate.*

A teacher's certificate is a written instrument usually granted by a legal board of examiners, certifying that the person named therein is of good, moral character, and qualified to teach certain specified branches for a number of years from date of issue, and signed by the chairman of the board.

5. *Define the term assignment.*

An assignment is an appointment of a certain person to take charge of and manage goods or money. It is the transfer of property of any kind, or making over a right to another person by a legal document, which is called a deed of assignment. The person who makes over the property, is called the assignor. The one to whom the property is assigned, is the assignee.

6. *Define the term attachment.*

An attachment is a legal process by which an embargo is laid upon money due, or goods in possession of other persons who are thereby prohibited from parting with said money, or

property, or paying the money due, until a claim against the owner is settled. The attachment must be preceded by an affidavit before the order of attachment is issued.

7. *Define the term policy.*

It is an instrument of writing in which a contract of assurance, or insurance, is embodied, with the terms and conditions specified therein.

A policy is a written or printed instrument in which an insurance company agrees to pay a certain amount in case of loss by fire, wind, lightning, hail, death, etc.

8. *Define the term mortgage.*

A mortgage is the conveyance of property, upon certain conditions, as security for the payment of a debt or faithful performance of a duty, and to become void upon the payment or performance of said duty. The party who gives the mortgage is the mortgagor, and the one to whom it is given is the mortgagee.

It is the conveyance upon certain specified conditions, as a security for the performance of a certain duty, or the payment of a debt, and to become void upon performance or payment.

9. *Define the term telegraph message.*

A telegraph message is a verbal or written communication sent by wire or telegraph.

10. *Define the term petition.*

It is a business form, usually praying a regularly organized body to do or not to do a certain thing, and signed by the petitioners.

11. *Define the term power of attorney.*

It is a legal document, or instrument, conveying to another person, usually residing at another place, authority to act and sign the giver's name, either without reserve, or in a special case, which should be fully described in the power of attorney.

12. *Define the term will.*

A will is a legal declaration or instrument in writing, executed according to law, by which a person makes a disposition of his estate, to take effect after his death.

A legal testament or declaration of a person, stating how he would have his real and personal property disposed of after his death.

13. *Define the auxiliary terms of a will.*

(1) The testator is the one who makes and signs his signature to the will.

(2) The donee is the one who receives property by the terms of the will.

(3) The executor is the one who writes or executes the will for the testator.

(4) Any one of suitable age and judgment may be a subscribing witness to a will. The place of residence should be written opposite each witness' signature.

(5) The subscribing witnesses to a will should sign their signature only at the request of the testator, in his presence, and in the presence of each other.

(6) The testator should declare the instrument to be his last will at the time the witnesses attest it.

(7) In most of the states, three subscribing witnesses are required by law to make a will valid.

14. *Define the term transcript, as used in legal business.*

A transcript is a writing of any kind that has been transcribed from, and according to an original copy. It is a composition, or reproduction, consisting of the same words with the original copy. The one who transcribes the transcript is called a transcriber, or copyist. The act of copying is called transcription.



LESSON 152.

BUSINESS GUIDE.

1. Ignorance of the law excuses no one.
2. It is a fraud to conceal a fraud.
3. The law compels no one to do impossibilities.
4. A contract without consideration is null and void.
5. Signatures made with a lead pencil are good in law.
6. A receipt for money paid is not legally conclusive.
7. The acts of one partner bind all the others.
8. Contracts made on Sunday cannot be enforced.
9. A contract made with a minor is not valid.
10. A contract made with a lunatic is not valid.
11. Contracts made for advertisements in Sunday newspapers are not valid.
12. Principals are responsible for the acts of their agents.
13. Agents are responsible to their principals for errors.
14. Each individual in a partnership is responsible for the debts of the firm.
15. A note given by a minor is not valid.
16. Notes bear interest only when so stated.
17. It is not legally necessary to say on a note "for value received."
18. A note drawn on Sunday is not valid.
19. A note obtained by fraud, or from a person in a state of intoxication, is not valid.
20. If a note be lost or stolen, it does not release the maker.
21. An indorser of a note is exempt from liability, if he writes "Without recourse" above his signature.



LESSON 153.

CONTRACTS.

1. Draw a contract between a landlord and tenant.

This is to certify, that I have let and rented unto J. Haven, the house and lot, known as 20 Main Street, in the city of San Francisco, California, for the term of one year, from the 30th day of April 1893, at the yearly rent of two hundred dollars, (\$200.) payable quarter-yearly.

The premises are not to be used or occupied for any business deemed extra hazardous on account of fire, nor shall the same, or any part thereof, be let or underlet without the written consent of the landlord, under the penalty of forfeiture and damages.

Given under my hand and seal the 30th day of April 1893.

*Delivered in presence of } A S Barnes.
A. Reed, B. Kellogg.*

2. *Draw a builder's contract.*

Contract for building, made the 14th day of Aug. 1893, by and between J. W. Farr of the first part, and E. K. Isaac of the second part, in these words: The said party of the second part covenant and agree to and with the said party of the first part, to make, erect, build and finish, in a good, substantial and workmanlike manner, on the (here describe location) agreeable to the draft, plan and explanation hereunto annexed, of good and substantial materials, by the 28th day of October next. And the party of the first part, covenants and agrees to pay unto the said party of the second part, for the same, the sum of five hundred dollars (\$500) lawful money of the United States, as follows: The sum of fifty dollars (\$50) in advance, and for the true and faithful performance of all the covenants and agreements above mentioned, the parties to these presents bind themselves each unto the other in the penal sum of one thousand dollars (\$1,000), as fixed and settled damages to be paid by the failing party.

In witness whereof, the parties to these presents have hereunto set their hands and seals the day and year above written.

J. W. FARR,
E. K. ISAAC.

Sealed and delivered in the presence of }
J. H. RAY, E. E. WHITE. }

3. *Draw a contract with a clerk for services.*

It is agreed, this 10th day of January, 1893, between C. Townsend and L. Wallace, all of the City of Cincinnati, and State of Ohio, in manner following, towit:

That said L. Wallace covenants and agrees, faithfully and diligently, to serve and act as clerk for the said C. Townsend, in his store in said city, from the day of the date hereof, for and during the space of one year, if both parties shall so long live, without absenting himself from the same; during which time, he, the said L. Wallace, will, in the store of the said C. Townsend, faithfully, honestly and diligently attend, doing and performing all matters pertaining to his duties as clerk aforesaid, and in all respects complying with the request and desire of said C. Townsend, relative to the discharge of

such duties. In consideration of which services so to be performed by the said L. Wallace, I, the said C. Townsend, covenant and agree to allow and pay to the said L. Wallace, the yearly sum of nine hundred dollars (\$900), in four quarterly payments, or oftener if required; provided, nevertheless, that payment for all time during which the said L. Wallace may be absent from the store of the said C. Townsend, is to be deducted from the sum, otherwise by this agreement due from, and payable by, the said C. Townsend to said L. Wallace.

Witness our hands and seals day and year first written.

C. TOWNSEND,
L. WALLACE.

Signed, sealed and delivered in presence of {
A. C. WEBB, J. W. FARR. }

4. *Draw a teacher's contract.*

It is hereby agreed, by and between the public schools of the City of Kansas City, County of Wyandotte, State of Kansas, party of the first part, and J. W. Farr, party of the second part, the holder of a diploma, state or county certificate, this day in force, that said teacher is to teach, govern and conduct the public schools of said city to the best of his ability, follow the course of study adopted by the board of education, keep a register of the daily attendance and studies of each pupil belonging to the school, make all reports required by law, and such other reports as may be desired by the superintendent of public instruction, and endeavor to preserve in good condition and order the school house, grounds, furniture, apparatus and such other school property as may come under the immediate supervision of said teacher, for a term of ten school months, beginning on the 4th day of September, A. D. 1894, for the sum of two hundred dollars per school month, to be paid by the party of the first part at the end of each month: *Provided*, That in case the party of the second part shall be legally dismissed from school, or shall have his certificate legally annulled, by expiration or otherwise, then said teacher shall not be entitled to compensation from and after such dismissal, or annulment. *Provided further*, That the wages of said teacher for the last month of the school term shall not be paid until said teacher

shall have made the reports hereinbefore mentioned. And the said board of education hereby agrees to keep the school building in good repair, to provide the necessary fuel, school register, and such other supplies as may be necessary for carrying on a well regulated school.

In witness whereof, we have hereunto subscribed our names, this the 25th day of March, A. D. 1894.

H. N. ROBINSON, President.

J. W. FARR, Prin.

Attest: { W. SWINTON, Treas.
 { J. D. STEEL, Clerk.

5. *Draw a tenant's contract.*

This is to certify, that I have hired and taken from A. S. Barnes, of the city of San Francisco, Cal., a house and lot, known as 20 Main street, in the city of San Francisco, aforesaid, for the term of one year, from the 30th of April 1893, at the yearly rent of two hundred dollars (\$200), payable quarterly.

And I hereby promise to make punctual payment of the rent in the manner aforesaid, and quit and surrender the premises, at the expiration of said term, in as good state and condition as reasonable use and wear thereof will permit, damages by the elements excepted, and engage, not to let or underlet the whole or any part of the said premises, without written consent of the landlord, under the penalty of forfeiture and damages; and also not to occupy the said premises for any business deemed extra hazardous, without the like consent, under like penalty.

Given under my hand and seal the 30th day of April 1893.

JAMES F. EDWARD.

Delivered in presence of
R. T. HINMAN, J. E. SHERRILL. }

6. *Draw a contract for the sale of land.*

Agreement made and entered into the 12th day of June, 1893, between J. W. Farr, of Omaha, county of Douglas, and State of Nebraska, and J. S. Hart, of Topeka, county of Shawnee, State of Kansas, witnesseth: That the said Farr, in consideration of the sum of eight hundred dollars, (\$800) now paid, and the further sum of fourteen hundred dollars, (\$1,400), to be

paid when a deed is executed, doth grant, bargain and sell unto said Hart, his heirs, and assigns, all that piece of ground, locate, etc., (here describe premises,) together with all and singular appurtenances thereunto belonging, or in any wise appertaining.

And the said parties bind themselves, their heirs, executors and administrators, for the performance of all and every part of the above agreement; as witness their hands and seals, day and year, above written.

J. W. FARR,
J. S. HART.

Signed, sealed and delivered in the presence of {
J. L. SWETT, S. W. CLARK. }

Received, June 12th 1893, of J. S. Hart, eight hundred dollars, (\$800), the first payment above mentioned.

J. W. FARR.

7. *Draw a contract for the sale of grain.*

It is agreed, this first day of September 1893, by and between T. H. Huxley, of Kansas City, county of Jackson, and State of Missouri, and W. J. Youmans, of Chicago, county of Cook, and State of Illinois, as follows: The said Youmans, in consideration of five hundred bushels (500) of wheat, to him this day sold by the said Huxley, and by the said Huxley agreed to be delivered to them, the said Youmans, on or before the first day of November next, free of all charges, agree to pay to the said Huxley, within one month after such delivery, the sum of five hundred and twenty-five dollars, (\$525), and the said Huxley, in consideration of the aforesaid agreement of the said Youmans, doth hereby agree to forward, and deliver, to the said Youmans, at Chicago, aforesaid, free of charge, the said five hundred bushels of wheat, so to them sold as aforesaid, hereby warranting the same to be good, clean and merchantable grain.

Witness our hands and seals, day and year, first written.

T. H. HUXLEY,
W. J. YOUMANS.

Sealed and delivered in presence of {
J. W. FARR, A. S. DUNCAN. }

LESSON 154.

BILLS.

1. Draw a Bill of Statement.

Columbus, O., Sept. 10, 1899.

Clyde C. Kelley,

to J. W. Farr & Co., Dr.

Editors and Publishers.

1899						
Jan.	1	For 1/4 in. space ad.	40c.	5	60	
"	8	" 1/4 " " "	25c.	3	50	9 10
"	15	" Business ad.				2 50
"	22	" 28 line local	8c.	2	24	
"	29	" 2 line notice	10c.		20	2 84
Feb.	5	" 5 line local	8c.	40		1/4 44

Received Payment,

J. W. Farr.

2. *Draw a Bill of Account.*

CARSON CITY, NEV., Nov 1, 1898.

MR. D. L. MOODY,

Bo't of J. W. Farr & Bro.

1893					
Aug.	10	364	Farrian Penmanship	1.00	364
Sept.	1	493	“ Correspondence	50c.	246 50
Oct.	29	240	“ Business Forms, etc.	50c.	120
Nov.	1	175	“ Book-keeping	25c.	43 75
					1174 25

Received Payment,

J. W. FARR & BRO.

Per J. W. F.

3. *Draw a Bill of Exchange.*

\$900 50-100.

INDIANAPOLIS, IND.

Aug. 19, 1893.

Ninety days after sight, pay to the order of G. A. Gaskell the sum of nine hundred and 50-100 dollars, value received, and charge the same to the account of L. D. Smith.

P. R. SPENCER.

To A. W. Knowles, Chicago, Ill.

Accepted Sept. 20, 1893, Payable at First Union Bank.

A. W. KNOWLES.

4. *Draw a Due Bill.*

\$50.00

LOUISVILLE, KEN., Oct. 12, 1893.

Due T. J. Backus fifty dollars (\$50.) on demand value received.

J. W. FARR.

5. *Draw a Bill of Lading.*

SPRINGFIELD, ILL.,

Nov. 24, 1893.

Shipped, in good order, and condition, by J. Baldwin, on the Union Pacific R. R., whereof, I, A. M. Gow, am agent, at this present date, and now at this station, and bound for San Francisco.

J. B. 1 to 4 Five hogsheads of Beer.

4 to 7 Ten casks of Brandy.

(C. E.) 2 to 4 Three barrels of Alcohol.

Being marked and numbered as in the margin, and are to be delivered in the like good order, at the aforesaid station of San Francisco, unto A Bain, or his assigns, freight for the said goods being paid here. In witness whereof, I, the said agent of the said R. R., have affirmed to three bills of lading, all of this tenor and date; the one of which three bills being accomplished, the other two stand void.

Dated at Springfield, Ill., Nov. 24, 1893.

A. M. Gow.

6. *Draw a Bill of Invoice.*

NEW YORK, Dec. 22, 1893.

J. OGDEN & SON,

Bo't of American Book Co.

20 Spellers	15c. each	\$ 3.00
30 Readers	25c. "	7.50
50 Farrian Copy Books	10c. "	5.00
6 Hand Books	50c. "	3.00
12 Reams Legal Cap Paper	\$1.00 "	12.00
1 Bundle Fancy Note Paper	2.50 "	2.50
10 Higher Grammars	65c. "	6.50
10 Graded Grammars	40c. "	4.00
		\$43.50

Received Payment,

AMERICAN BOOK Co.

Per J. W. F.

7. *Draw a Bill of Sale.*

Know all men by these presents, that I, L. C. Cooley, of St. Louis, county of St. Louis, and state of Missouri, in consideration of four hundred dollars (\$400.), to me paid by J. W. Farr, of the same place, have bargained and sold to the said J. W. Farr the following goods and chattels, to wit: Three horses, one mule, one buggy, four cows and three calves. In witness whereof I have hereunto set my hand and seal, this the third day of Aug., 1893.

Signed sealed and delivered in presence of } L. C. COOLEY.
 J. HAWTHORNE, L. LEMMON. }

LESSON 155.

LEGAL PAPERS.

1. Draw a legal form of surety.

In consideration of the payment of---or the letting of--- (here describe the instrument of writing for which you become surety) and for the sum of one dollar, I hereby become surety for the punctual payment of the debt, or rent, and the performance of the covenants in the written agreement mentioned, to be paid and performed by J. B. Thomson, and if any default shall be made therein, I hereby promise and agree to pay unto J. W. Farr, each sum or sums of money, as will be sufficient to make up such deficiency, and fully satisfy the conditions of the said agreement, without requiring any notice of non-payment or proof of demand being made.

Given under my hand and seal, this, the 28th day of April, 1893.

A. P. Peabody.

*Delivered in presence of
M. Philips, J. D. Sankey }*

2. *Draw the general form of a bond.*

Know all men by these presents, that I, J. W. Farr, of St. Joseph, County of Buchanan, and State of Missouri, am held and firmly bound unto G. E. Semour, of the same place, in the sum of four thousand dollars, lawful money of the United States, to be paid to the said G. E. Semour, his certain attorney, executors, administrators or assigns; to which payment well and truly to be made, I do bind myself, my heirs, executors and administrators, firmly by these presents; sealed with my seal, and dated this first day of May, one thousand eight hundred and ninety-three. The condition of this obligation is such that if the above bonded J. W. Farr, his heirs, executors, administrators, or any of them, shall and do well and truly pay, or cause to be paid unto the aforesaid G. E. Semour, his executors, administrators or assigns, the full and just sum of two thousand dollars, lawful money as aforesaid, with legal interest on the same, on or before, the first day of October, next, without fraud or further delay, then this obligation to be void, and of none effect; otherwise, to be and remain in full force and virtue.

J. W. FARR.

Signed, sealed and delivered in presence of }
 T. R. VICK, A. KERR. }

3. *Draw the general form of a deed.*

Know all men by these presents, that I, A. N. Raub, of Des Moines, and State of Iowa, for, and in consideration of the sum of six hundred dollars to me paid, by R. D. Shannon, of Madison, and State of Wisconsin, the receipt whereof is hereby acknowledged, do give, grant, sell and convey unto the said R. D. Shannon, all that (describe the premises); to have and to hold the same to the said Shannon, his heirs, and assigns, to his and their use forever: And I, the said Raub, covenant with the said Shannon, his heirs and assigns, that I am lawfully owner in fee of the premises; that they are free from all incumbrances; that I have a good right to sell the same as aforesaid; and that I will warrant and defend the same to the said Shannon, his

heirs and assigns, against the lawful claims and demands of all persons.

In testimony whereof, I, the said A. N. Raub, have hereunto set my hand and seal, this 30th day of December, 1893.

A. N. RAUB.

Signed, sealed and delivered in the presence of }
G. F. HALL, S. S. HAMILL. }

4. *Draw an acknowledgement of a legal business form.*

CITY OF DENVER, }
State of Colorado, }

Before me, J. W. Farr, one of the magistrates, within and for the said city, Denver, Col., personally appeared, E. B. Andrews, who, in due form of law, acknowledged that he did sign and seal the (describe the written indenture) as his free act and deed.

In witness whereof, I have hereunto set my hand and seal, this 10th day of January, 1894.

J. W. FARR,
Magistrate.

LESSON 156.

PARTNERSHIP.

5. *Draw article of Copartnership for doing business.*

Articles of agreement made and concluded, January 1, A. D. 1894, by and between J. S. Miller, party of the first part, and J. W. Farr, party of the second part, for a term of five years, unless this agreement is sooner annulled by mutual consent of the parties, or otherwise.

1. The parties hereby agree to become co-partners under the firm name of Miller and Farr, and as such partners, to do a united general merchandise, book and stationery business at Tenth and Main streets, in the City of Omaha.

2. The said J. S. Miller, party of the first part, agrees to contribute the sum of five thousand dollars, (\$5,000,) to the

capital of said firm; and J. W. Farr, party of the second part, agrees to contribute the sum of five thousand dollars (\$5,000,) to the same purpose. The total sum of six thousand dollars (\$6,000,) of said capital to be expended in the purchase of stock, books and stationery for the above named firm:

3. The said J. S. Miller, party of the first part, shall conduct and superintend the wholesaling and retailing of goods, and the said J. W. Farr, party of the second part, shall have exclusive charge of purchasing goods and keeping books for the firm.

4. All the net profits arising out of the said business shall be equally divided at the end of each quarter, and when the books are finally closed between J. S. Miller, party of the first part, and J. W. Farr, party of the second part.

5. If, on closing the books or business there shall have been a net loss sustained, it shall be borne equally by the above members of said firm.

6. Each partner to devote all his time to said business, and to use his best efforts to make the business a success, and promote the interests of the firm in an honest, lawful way.

7. And at the end of the aforesaid period of five years, or other sooner determination of these presents, whether by the death of one of the parties hereunto, or otherwise, the said co-partners, each to the other, or in case of the death of either, the surviving partner of the party deceased shall and will make a true, full and final account of all things, as aforesaid, and in all things agree to well and truly adjust the same: and, also; that upon making such final accounts, all the stock on hand, as well as the gain and increase thereof, shall be equally apportioned and divided between the surviving party and lawful heirs of the deceased.

In witness whereof, the said parties to these presents hereunto set our hands and seals, the day and year first above written.

J. S. MILLER,
J. W. FARR.

Signed, sealed and delivered in presence of }
A. WOOD, I. WATTS.

6. *Draw a Dissolution of Partnership.*

We, the undersigned, do mutually agree, that the partnership formed between us, by the within articles, be, and the same is, hereby dissolved, except for the purpose of the final liquidation and settlement of the business thereof; and upon such settlement, wholly to cease and determine.

In witness whereof, we have hereunto set our hands and seals, this 10th day of January, 1893. The above is indorsed upon back of the original articles of partnership.

S. S. CLARK,
D. APPLETON.

Signed, sealed and delivered in presence of, {
J. W. FARR, L. S. CUSHING. }

7. *Draw a notice of Dissolution of Partnership.*

Notice is hereby given, that the partnership lately subsisting between A. W. Young and A. Gray, of Baltimore, Md., under the firm name of Young and Gray, was dissolved by mutual consent, on the first day of April 1894. All debts owing to the said partnership are to be received by the said A. W. Young, and all demands on the said partnership are to be presented to him for payment.

A. W. YOUNG,
A. GRAY.

Dated at TOPEKA, April, 2, 1894.



LESSON 157.**LEGAL LETTERS.**

1. Draw a letter of credit.

Rochester, N. Y.,

July 1, 1894.

J. Ficklin & Co.,

Boise City, Idaho.

Gentlemen:

Please deliver to A. Guyot, of this city, merchandise to any amount, not exceeding five thousand dollars, and I will hold myself accountable to you for the payment of the same, in case Mr. A. Guyot should fail to make payment thereof.

You will please notify me of the amount for which you may give him credit, and if default should be made in payment, advise me at once.

I am, gentlemen, your most obedient
servant,
J. W. Farr.

2. *Draw a letter of resignation.*

PHOENIX, ARI., July 27, 1894.

C. H. PIERCE,

President of School Board,

Portland, Ore.

TO THE HONORABLE BOARD OF EDUCATION :

GENTLEMEN : I hereby tender my resignation as Superintendent of the Public Schools of your city.

With many kind wishes for past favors, I shall ever remain

Your most obedient servant,

J. W. FARR.

3. *Draw a letter of guaranty.*

DELAWARE, OHIO, June 29, 1894.

S. A. HAHN,

Olympia, Wash.

GENTLEMEN :

This will be handed you by H. C. Carver, who visits your city to purchase his fall and winter stock of dry goods. I hereby guarantee payment of any credit that he may ask. In the event of any default you will notify me at once.

Respectfully,

C. W. RICE.

4. *Draw a letter of advice.*

DETROIT, MICH., June 15, 1894.

W. H. SHALOR,

Reading, Penn.

DEAR SIR :

Referring to our bill of account rendered the 1st inst., we beg to notify you that we have this day drawn on you at one day's sight, to the order of Cashier of Union Bank, for six hundred dollars (\$600). Please honor and oblige,

Yours respectfully,

H. C. CLARK & Co.,

Per J. W. F.

5. *Draw a letter of acknowledgment.*

CINCINNATI, O., Dec. 1, 1894.

H. W. FLICKINGER,
Erie, Penn.

DEAR SIR:

We are in receipt of your favor of the 1st of June, enclosing four hundred dollars (\$400), in full of bill of Nov. 24th, for which we return thanks, and solicit renewed orders.

Yours truly,

J. FOELLER & Co.

Per J. W. F.

6. *Draw a letter of prices.*

NEW ORLEANS, LA., June 30, 1894.

J. A. WESCO,
Wichita, Kans.

DEAR SIR:

We quote you to-day prices on our new books, as follows:

Complete Book-keeping	\$2.50
Farrian Complete Penmanship.	2.00
Commercial Arithmetic	2.00
Business Grammar	.75

These prices will be reduced 50 % to dealers. The above are bottom prices.

Shall be pleased to have you command us for any amount of credit that you may wish, and hope to receive an order soon.

Very truly,

W. H. LYONS,

7. *Draw a letter of remittance.*

CEDAR RAPIDS, IOWA, Dec. 14, 1894.

S. S. PACKARD,
New York.

DEAR SIR:

Enclosed we hand you draft on the Union Bank for four hundred dollars (\$400) in settlement of the following:

Invoice Sept. 1st	\$325
Invoice Oct. 12th	100
	<hr/>
	\$425
Discount	25
	<hr/>
Due as per enclosed draft	\$400

Please receipt at once for same,

And oblige,

W. C. BRYANT.

LESSON 158.

RECEIPTS.

1. *Draw a receipt on account.*

Boston, Mass.

Jan. 1, 1894.

Received from J. W. Farr twenty-five dollars (\$25.00) on account.

J. Bunyan.

2. *Draw a receipt in full.*

BISMARCK, N. D., Feb. 12, 1894.

Received from J. French, one hundred and seventy-five dollars (\$175), in full of account to date.

W. M. SOLOMON.

3. *Draw a receipt in full of account.*

BANGOR, ME., March 25, 1893.

Received of W. E. Dennis, five hundred dollars (\$500), in full for account rendered to first instant.

A. N. PALMER.

4. *Draw a receipt for payment of all demands.*

SIoux CITY, IOWA, April 15, 1894.

Received of W. Rogers one hundred and twelve dollars (\$112), in full of all demands

A. JOHNSON

5. *Draw a receipt in full for bill of goods.*

AUSTIN, TEX., May 13, 1893.

Received from W. Shakespere ninety dollars (\$90), in full for goods now sold and delivered to him.

U. S. GRANT.

6. *Draw a receipt for lading a wagon.*

ZANESVILLE, O., June 18, 1894.

Received from W. C. Spencer, in car No. 30, the following goods, marked, numbered and weighing as follows :

No. 1.—A, 1 barrel weighing.....	300 pounds
“ 2. B, 1 barrel “	250 “
“ 3. C, 3 barrels “	900 “
“ 4. D, 1 bale “	500 “
“ 5. E, 1 box “	450 “
“ 6. F, 1 trunk “	150 “

Total 2,550 pounds

All in good order and condition, with which articles I promise to proceed without delay or unnecessary detention to Athens, Ohio, and to deliver them in the same good order and condition unto J. W. Farr, in the said Athens, or his order, on his paying the sum of twenty-five cents per hundred pounds for said goods.

J. W. FRAZIER.

7. *Draw a receipt for pasturing stock.*

SANDUSKY, OHIO, April 30, 1894.

Received from W. H. Payne, ten horses, five mules, and four cows, which I agree to pasture on good grass; water and salt at regular intervals, and return in good condition, on the first day of October next, casualties excepted, he paying me five dollars each for said stock.

Witness my hand.

J. W. FARR.



LESSON 159.

NOTES.

1. Draw a joint note.

Manchester, N. H.,

\$300.

July 30, 1894.

For value received, one year from date, we, or either of us, promise to pay W. Washington, or order, three hundred dollars, with interest, at the rate of 7 per cent. per annum. Payable at Union Bank.

J. Adams.

M. Fillmore.

2. Draw a negotiable note.

\$50.00.

HARTFORD, CONN., Feb. 13, 1894.

Ten months from date, I promise to pay to the order of D. L. Musselman, fifty dollars, for value received, negotiable and payable without defalcation or discount, and with interest from date, at the rate of 8 per cent. per annum; and if interest be not paid annually, to become as principal, and bear the same rate of interest, without exemption from appraisement, valuation or homestead laws.

JOHN MILLER.

Attest: **GREEN CLAY.**

3. Draw a note not negotiable.

\$75.50.

CLEVELAND, OHIO, Aug. 21, 1894.

For value received, sixty days from date, I promise to pay to T. Jefferson, seventy-five dollars and fifty cents.

A. JACKSON.

4. *Draw a promissory note on demand.*

\$500. JERSEY CITY, N. J., Sept. 1st, 1893.

For value received, thirty days from date I promise to pay B. Franklin, or order, five hundred dollars, with interest at the rate of 6 per cent. per annum. H. C. SPURGEON.

5. *Draw a promissory note on time.*

\$300. CHARLESTON, S. C., Nov. 23, 1894.

Twelve months from date we promise to pay G. W. Conklin, or order, three hundred dollars. R. B. HAYES.

J. A. GARFIELD, Surety.

6. *Draw a judgment note.*

\$400. UTICA, N. Y., Sept. 10, 1894.

For value received, I promise to pay A. Johnston, or order, the sum of four hundred dollars, sixty days after date, and I hereby nominate, constitute and appoint the said A. Johnston, or any attorney-at-law of this state, my true and lawful attorney irrevocable, for me, and in my name, to appear in any court of record of this state, at any time after the above promissory note becomes due, and to waive all process and service thereof, and to confess judgment in favor of the holder hereof for the sum that may be due and owing hereon, with interest and cost, and waiving all errors.

In witness whereof I have hereunto set my hand and seal at the city of Utica, State of New York, this 10th day of Sept., one thousand eight hundred and ninety-three.

J. Q. ADAMS.

Sealed and delivered in the presence of }
J. MONROE, J. MADISON. }

7. *Draw a bank note.*

\$600. MEMPHIS, TENN., Oct. 15, 1894.

Ninety days from date I promise to pay Union Bank, W. H. Harrison, cashier, or order, six hundred dollars, value received, with interest at the rate of 8 per cent. Payable at Union Bank. J. K. POLK.

Endorsed on back by }
J. TYLER, Z. TAYLOR. }

LESSON 160.

LEASE.

1. *Draw a legal form of a lease, leasing a house.*

It is agreed this 20th day of Jan. 1893, between F. Pierce, of Jacksonville, and state of Florida, of the one part, and A. Lincoln, of Louisville, Kentucky, of the other part, as follows: The said F. Pierce doth agree to let unto the said A. Lincoln, all that certain lot of ground, with the house thereon, being and situate (describe premises), for one year from above date, and until the end of three months after notice shall be given by either of the said parties, to the other of them, for leasing the said premises at and for the yearly rent of four hundred dollars (\$400), payable quarterly on the first days of April, July, Oct. and Jan., in equal proportions; when said yearly rent, payable quarterly as aforesaid, the said A. Lincoln, for himself, his executors and administrators, doth hereby covenant and agree to pay to the said F. Pierce, his executors, administrators and assigns, accordingly, for so long a time as he shall hold and enjoy the said premises as aforesaid, and until the end of the said three months next after notice shall have been given by either of the above parties to the other, for leasing the said premises as aforesaid.

Witness our hands and seals, the day and year first written.

Signed, sealed and delivered

in presence of

J. J. Brooks.

B. Bragg,

A. Lincoln,

F. Pierce,

2. *Draw lease of a farm for a term of years.*

This indenture, made the 25th day of March, in the year of our Lord 1893, between F. Buchanan, of Omaha, county of Douglas, and state of Neb., of the one part, and A. Burr, of the same place, of the other part: Witnesseth, that the said F. Buchanan, for and in consideration of the yearly rent and covenants hereinafter mentioned and reserved on the part and behalf of the said A. Burr, his heirs, executors and administrators, to be paid, kept and performed, hath demised, leased to farm and let, and by these presents doth demise, leased to farm and let unto the said A. Burr, his heirs and assigns, all that certain messuage or tenement, tract, piece or parcel of land situate in county of Douglas aforesaid, adjoining lands of _____ and now in the tenure and occupancy of B. F. Butler, containing eighty acres, be the same more or less, together with all and singular the buildings, improvements and other the premises hereby devised with the appurtenances. To have and to hold the same unto the said A. Burr, his heirs and assigns, from the 2d day of April next ensuing the date hereof, for and during the term of five years thence next ensuing and fully completed and ended; the said A. Burr yielding and paying for the same unto the said F. Buchanan, his heirs and assigns, the yearly rent or sum of one hundred dollars (\$100), on the first day of Oct. on each and every year during the term aforesaid; the first payment of which said yearly rent or sum of one hundred dollars is to be made on the 1st day of Oct., A. D. 1893. And at the expiration of the said term, he, the said Burr, his heirs and assigns, shall and will quietly and peaceably surrender and yield up the said demised premises, with the appurtenances, unto the said Buchanan, his heirs and assigns, in as good order and repair as the same now are, reasonable wear, tear and casualties which may happen by fire or otherwise excepted.

In witness whereof the said parties have hereunto set their hands and seals the day and year aforesaid.

F. BUCHANAN.

A. BURR.

Signed, sealed and delivered in the presence of }
 J. MONTIETH, J. W. FARR. }

LESSON 161.

MECHANIC'S LIEN AND AFFIDAVIT.

1. *Draw a mechanic's lien.*

TO WHOM IT MAY CONCERN :

Be it remembered, that under a certain contract heretofore made and entered into with me by N. Webster, of Louisville, Ken., the owner of the following described tract and piece of land situate in the county of Jefferson, in the state of Kentucky, towit: (Description of land). I, the undersigned, did, on the 12th day of February, A. D. 1900, and on divers days and continuously from that date up to and including the 11th day of May, A. D. 1900, did contract to build a certain four room two story building for the sum of four hundred dollars, and that there is due me therefor from the said N. Webster, owner of said land, the sum of four hundred dollars (\$400), for which I claim a lien upon said land hereinbefore described, and the buildings and appurtenances; the items of which amount to \$400, and on account of which said sum is due me and said lien is claimed by me, are, as nearly as practicable, set forth in the statement hereto appended as part hereof and marked F, and that said building was completed on the 11th day of May, A. D. 1900, and less than four months next before the filing hereof.

Sept. 1, A. D. 1900

LORENZO DOW.

2. *Draw a mechanic's affidavit.*

State of Kentucky, Jefferson County, ss.

Lorenzo Dow, being by me first duly sworn, deposes and says, that he is Lorenzo Dow, the person who subscribed the foregoing statement, and who is the lawful claimant therein; and that the said statement is true.

LORENZO DOW.

Subscribed and sworn to before me this 1st day of Sept.,
A. D. 1900.

J. W. FARR,
Notary Public.

Term expires Sept. 10th, 1900.

LESSON 162.

DRAFTS.

1. *Draw a sight draft.*

New Haven, Conn.,

\$200.00. *June 10, 1894.*

To J. Davis, Patterson, N. J.

*At sight, pay to the order of
B. F. Butler, two hundred dollars, value
received, and charge to account of*

J. Cabot.

2. *Draw a time draft.*

\$100.00. *LOWELL, MASS., March 6, 1893.*

*To J. HOOKER,
Troy, N. Y.*

*Thirty days from date, pay to J. Clinton, or order, four
hundred dollars, value received, and charge to account of*

H. CLAY.

3. *Draw a bank draft.*

\$300.00. *MINNEAPOLIS, MINN., Feb. 10, 1894.*

*To CASHIER UNION BANK,
Erie, Penn.*

*At ninety days' sight, pay to the order of F. Key, three
hundred dollars, value received, and charge to account of*

W. KIDD & Co.

LESSON 163.

CERTIFICATES.

1. *Draw a certificate of deposit.*

UNION BANK OF OMAHA.

\$600.00.

OMAHA, NEB., Jan. 30, 1893.

This is to certify that J. H. Morgan has deposited in this bank, six hundred dollars, payable to the order of himself on return of this certificate in current funds, with 6 per cent. interest per annum, if left six months.

No interest after due.

S. F. MORSE.

2. *Draw a certificate of scholarship.*

PUBLIC SCHOOLS OF CHICAGO.

CERTIFICATE OF SCHOLARSHIP.

Be it known, that Mr. F. W. Blain has passed the required examination with credit in the public schools of Chicago, Ill.

The following is his grade obtained on examination in the branches taken :

Orthography.....	80	Drawing.....	100
Reading.....	85	Geography.....	95
Penmanship.....	90	Physiology.....	85
Correspondence.....	70	Drawing.....	90
Arithmetic.....	95	History.....	100
Business forms.....	85	Civil government.....	100
Book-keeping.....	90	Algebra.....	70
Grammar.....	100	Deportment.....	75
Composition.....	100	General average.....	88

In testimony whereof my signature is hereunto affixed, this 30th day of June, A. D. 1894.

J. W. FARR,
Principal.

3. *Draw a teacher's certificate.*

TEACHER'S CERTIFICATE.

PUBLIC SCHOOLS OF KANSAS.

It is hereby certified, that Mr. J. Otis, has passed a satisfactory examination, upon all points required by law, for a state certificate, and authority is hereby given him to teach in the public schools of Kansas, for the term of five years, from this date, unless this certificate is sooner revoked.

The following are the branches taken upon examination:

Orthography.	Physiology.
Reading.	Drawing.
Penmanship.	Physics.
Correspondence.	Algebra.
Arithmetic.	Geometry.
Business Forms.	Physical Geography.
Book-keeping	General History.
Geography.	Etymology.
English Grammar.	School Management.
U. S. History.	History of Education.
Civil Government.	Latin.

Done at Topeka, state of Kansas.

In witness whereof my signature is hereunto affixed, this the 13th day of August, A. D. 1900.

J. W. FARR,
Chairman.

LESSON 164.

ASSIGNMENTS.

1. Draw an assignment of bond, assignor being liable.

Denver, Col.,

May 15, 1894.

For value received, I do assign and set over the within obligation, and all moneys due thereon, unto S. J. Tilden, his executors, administrators and assigns, hereby guaranteeing the payment thereof, in case of default being made by the within named D. Webster.

Witness my hand and seal, this the first day of May, 1894.

J. W. Farr.

Signed, sealed and delivered in presence of

W. A. Wash, R. Williams.

2. *Draw an assignment of account, endorsed thereon.*

In consideration of one dollar, value received, I hereby sell and assign to P. H. Sheridan, the within account, which is justly due from the within named F. Sigel, and thereby authorize the said P. H. Sheridan to collect the same.

K. SMITH.

3. *Draw an insurance assignment.*

Having sold and conveyed the property described in this policy to H. C. Townsend, for value received, I hereby assign, transfer and set over unto said purchaser and owner in fee, all my title, right and interest in this policy of insurance, and all benefit and advantage to be derived therefrom.

Witness my hand, this 13th day of August, 1894.

J. M. WATSON, Agent.

Approved at Union Agency, this 31st day of August, 1894.

J. W. FARR, Pres.



LESSON 165.

ATTACHMENTS.

1. *Draw an attachment affidavit.*

J. Eaton, plaintiff,

vs.

W. H. Harrison, defendant.

Before J. W. Greenwood, a Justice of Columbus County, Ohio.

State of Ohio, }
Columbus County, } ss.

J. Eaton, being duly sworn, says that he is the plaintiff in the above entitled action, and has commenced said action for the recovery of one hundred dollars (\$100.00,) against W. H. Harrison, the defendant in the above entitled cause, who is indebted to said plaintiff in said sum for one hundred dollars (\$100.00.) That said claim is just, is due, and is wholly unpaid, the amount of which said affiant believes that said plaintiff ought to recover of said defendant; and that said defendant is about to remove his property out of the jurisdiction of the court with intent to defraud his creditors, or is about to convert his property into money for the purpose of placing beyond the reach of his creditors, or is about to assign, remove, and dispose of his property, with intent to defraud, hinder and delay his creditors, or fraudulently contracted the debt and incurred the obligation for which the above named suit has been brought, to recover for injuries arising from the commission of said value. This action is brought upon a contract for which the said defendant was bound to pay the sum of one hundred dollars (\$100.00,) which contract is more fully set forth in the bill of this action, to which reference is hereby made; and was duly delivered according to said contract, but said defendant failed upon said delivery to pay the said \$100.00, and still fails to pay the same.

J. EATON

Subscribed and sworn to before me, this 1st day of September, A. D. 1900.

J. M. GREENWOOD,
Justice.

2. *Draw an attachment order.*

J. Eaton, plaintiff,

vs.

W. H. Harrison, defendant.

Before J. M. Greenwood, a Justice of Columbus County, Ohio.

State of Ohio, }
Columbus County, } ss.

The State of Ohio to Z. Taylor, Sheriff of Columbus County: You are hereby commanded to attach and safely keep the goods, chattels, stocks, interests in stocks, rights, credits, moneys and effects of said defendant, (description), in your county, not exempt by law from being applied to the payment of one hundred dollars (\$100,) the claim of said plaintiff, or so much thereof as will satisfy said claim, and twenty dollars, the probable costs of this action, and return this order on the 3rd day of September, A. D. 1900, at 12 o'clock, M.

Witness my hand, at my office in said county, this the 1st day of September, A. D. 1900.

J. M. GREENWOOD,
Justice.



LESSON 166.

BUSINESS PAPERS.

1. *Draw an insurance policy.*

Union Insurance Company,
Kansas City.

In consideration of forty dollars, and of the terms and conditions herein contained, the Union Insurance Company, hereby insures W. Burton, for five years, from the 30th day of October, 1904, at 12 o'clock, noon, to the 30th day of October, 1909, at 12 o'clock, noon, to an amount not exceeding one thousand dollars, against loss or damage by fire, lightning or wind, to the following specified property only, and while located as described herein, and not elsewhere, to wit =

(Here describe the property and conditions of insurance.)

In witness whereof, the Union Insurance Company, of Kansas City, have caused these presents to be signed by its president, and attested by its secretary.

Q. W. Burr,
Secretary.

G. F. Cram,
President.

W. F. Scott, Agent.

2. *Draw the form of a mortgage.*

This indenture, made the first day of December, A. D. 1900, between E. Stanton and wife, in the county of Shawnee, and State of Kansas, parties of the first part, and the Union Bank, of the second part: Witnesseth, that the said parties of the first part, in consideration of the sum of one hundred dollars to them duly paid, the receipt of which is hereby acknowledged, have sold, and by these presents do grant, bargain, sell and convey to the said party of the second part, its successors or assigns, forever, all that tract or parcel of land situated in the county of Shawnee, and State of Kansas, described as follows, to wit: (Here describe the property,) with the appurtenances, and all the estate, title and interest of the said first party therein.

This grant is intended as a mortgage to secure the payment of the sum of one hundred dollars, according to the terms of one note of even date herewith, this day executed and delivered by the said parties of the first part to the said party of the second part, payable at the Union Bank of Topeka, Kansas, as follows, to wit: (Here describe note) and this conveyance shall be void if such payment shall be made as herein specified, but if default be made in such payment or any part thereof, or the taxes, or if the insurance is not kept up thereon, then this conveyance shall become absolute, and the whole shall become due and payable at once without notice, at the option of the holder, with 8 per cent. interest per annum from the date hereof, and it shall be lawful for said party of the second part, its successors or assigns, at any time thereafter to sell the premises hereby granted, according to law, appraisement hereby waived, at the option of said second party or assigns, and out of the moneys arising from such sale to retain the amount then due for principal and interest, and costs of foreclosure; and the overplus, if any, shall be paid to the said first party.

In witness whereof, the said parties of the first part have hereunto set their hands, the day and year first above written.

E. STANTON,

M. STANTON.

LESSON 167.

FORM OF MESSAGE, PETITION, ETC.

1. Draw form of telegraph message.

Lincoln, Neb.,

Feb 4, 1894.

To M. Powers,

Peoria, Ill.

*Ship, fast express, ninety
Farrian Penmanship, Correspond-
ence, Business Forms and Book-
keeping.*

J. D. Steele.

2. *Draw a petition.*

TOLEDO, OHIO, Aug. 12, 1894.

TO THE MEMBERS OF THE HONORABLE BOARD OF EDUCATION,
IN SESSION :

GENTLEMEN : May it please your honorable body : The undersigned citizens humbly petition that you (Here state what is wanted), and your petitioners, as in duty bound, will ever remain your obedient servants.

(Signatures.)

(Signatures.)

3. *Draw general form of power of attorney.*

Know all men by these presents, that L. Mark, of Jackson County, in the State of Missouri, have made, constituted and appointed, and by these presents do make, constitute and appoint M. Mathew, of Kansas City, in the State of Missouri, his true and lawful attorney in fact for him, and in his name, place and stead, and to sign and use his name in the transaction of all business herein set forth, to wit : (Description,) giving unto the said attorney full power to do everything whatsoever requisite and necessary to be done in the premises, as fully as I could if personally present. With full power of substitution and revocation, hereby ratifying and confirming all that the said attorney shall lawfully do, or cause to be done, by virtue hereof.

In witness whereof, I have hereunto set my hand, this 4th day of January, 1900.

L. Mark,

M. MATHEW.

Executed in presence of }
S. T. JOHN, J. W. FARR. }

LESSON 168.

NOTICE, PROTEST AND WILL.

1. *Draw a legal form of notice of protest.*

To Omaha Bank,

Omaha, Neb.

Please take notice, that a note for four hundred dollars (\$400), dated Feb. 1, 1894, drawn by M. Arnold, on M. Foster, of Peru, Neb., in favor of Union Bank, indorsed by Omaha Bank, having been protested this day, by me, for non-payment, after having made legal demand for the same, I do hereby, at the request of Union Bank, the holder thereof, notify you that they look to you for payment, interest, and costs.

Your obedient servant,

J. W. Farr,

Notary Public.

Dated Oct. 12, 1896.

2. *Write a legal public sale notice.*

County of Douglas, }
State of Nebraska, } ss.

In the Circuit Court of Douglas County.

L. F. Dan, plaintiff,

vs.

J. E. Dunn, defendant.

Public notice is hereby given, that, under, and by virtue of a judgment duly rendered in the above named case, in and by the above entitled court, and of an order of sale issued on said judgment, to me directed and delivered, therefore, I will,

On Saturday, February 4th, A. D. 1900,

At the hour of one o'clock, P. M. of said day, at the east front door of the Court House, in the City of Omaha, County of Douglas, State of Nebraska, offer at public sale, and sell to the highest bidder, cash in hand, the following described real estate or property, viz: (Here describe and locate the property to be sold.)

Dated January 1st, A. D. 1900.

W. S. ORR,
Sheriff of Douglas County.

J. W. FARR,
Attorney for Plaintiff.

3. *Draw a legal form of protest.*

UNITED STATES OF AMERICA, }
STATE OF NEBRASKA, DOUGLAS COUNTY, } ss.

By this instrument of protest, be it known :

That on the 12th day of October, A. D. 1896, at the request of the holder, Union Bank, I, the undersigned, a notary public, duly commissioned and sworn, did present the original note, of which the following is a true and complete copy, (here copy the note in full,) and demanded payment thereon, which was refused.

Whereupon I, the said notary, at the request aforesaid, did protest, and by these presents, do publicly protest against the drawer, acceptors and indorsers, of said note, as against all others whom it may concern, all costs, damages and interest already incurred, and to be hereafter incurred for want of payment of same.

And on the same day I served due notice of the protest aforesaid, upon the said persons, by depositing such notice in the postoffice, in a sealed envelope, postage prepaid, and addressed to said persons, to wit: (Here give name and address of the drawers, acceptors and indorsers.)

In testimony whereof, I hereunto set my hand and affix my Notarial seal, the day and year last above written.

J. W. FARR,
Notary Public.

My term expires March 1, 1897.

4. *Draw the legal form of a will.*

I, W. T. Sherman, of Cincinnati, State of Ohio, being of sound mind and memory, and considering the uncertainty of life, do therefore make, declare and publish this to be my last will and testament, as follows:

(1) After all my legal debts and expenses are paid, and lawfully discharged, I give and bequeath unto (state who,) the farm house, and all land connected therewith, which we now occupy as a residence; and all furniture, ornaments, connected therewith, including the library; and one thousand dollars now in the Union Bank.

(2) I give to (state who,) two thousand dollars cash, for his own use, and for his heirs, at his discretion, free from the control of any one.

(3) I give to (state who,) all my real estate, in the city of Columbus, State of Ohio, including two houses and lots, and all the outbuildings belonging to the same.

(4) The remainder of my estate, real and personal, I bequeath to (state who).

(5) I hereby appoint (state who,) to be executor of this, my last will and testament, and hereby revoke all former wills.

(6) In witness whereof, I subscribe my signature, and affix my seal, the first day of March, A. D. 1900.

W. T. SHERMAN.

(7) This indenture was duly signed, by the said W. T. Sherman, in each of our presence, and declared the above indenture to be last will and testament; and at his request sign our signature as witnesses, in the presence of the testator, and in the presence of each other.

H. GREELEY, New York.

J. A. LOGAN, Chicago, Ill.

C. A. ARTHUR, Cincinnati.

J. W. FARR, Omaha, Neb.



BLACK-BOARD ANALYSIS.

BOOK-KEEPING.

- | | |
|--------------------------------|--------------------|
| 1. Terms. | 8. Day Book. |
| 2. Accounts. | 9. Cash Book. |
| 3. General Rules. | 10. Journal. |
| 4. Rules for closing accounts. | 11. Ledger. |
| 5. Definitions. | 12. Trial Balance. |
| 6. Abbreviations. | 13. Summary. |
| 7. Review. | 14. Finis Journal. |



LESSON 169.

PART IV.

BOOK-KEEPING.

1. *Define book-keeping, business transaction and value.*

Book-keeping is the science of accounts, and the art of recording business transactions in such a manner as to show the true results of a "business" at any time, with accuracy and ease.

A business transaction consists in the exchange of value.

Value is the ratio existing between different commodities, with reference to exchange.

2. *What is the object of book-keeping?*

The object of keeping a set of books is to enable the proprietor to ascertain, with certainty and ease, any fact or particular regarding the business.

3. *How many systems of book-keeping in general use?*

There are two, viz.: single entry book-keeping and double entry book-keeping.

4. *What is the chief difference in single entry and double entry book-keeping?*

In single entry book-keeping, only personal accounts are kept in the ledger.

In double entry book-keeping, accounts are kept in the ledger with *persons* and *things*.

5. *Name the books employed in keeping a set of books.*

Different books are kept, according to the nature and extent of the business. The best system of book keeping in use among business men, requires the keeping of four books, viz.: day book, cash book, journal and ledger.

6. *For what is the day book used?*

The day book is a book in which the original entry is made of a business transaction. The day book is the final book referred to in law, as the best evidence and facts in relation to a business transaction. It should contain all the facts in relation to each business transaction in detail.

Some business men use what is called a blotter, in which they record *with lead pencil* each business transaction of the day at the time of the transaction, and then have the book-keeper, each evening, transcribe this record from the blotter, to the day book as a permanent record, from which the cash book, journal and ledger are made, and for future reference.

7. *For what is the cash book used?*

The cash book is used to keep a record of all sums of cash received by us or paid to others. The difference between the sum of cash receipts and the sum of cash payments, at any time, shows the amount of cash on hand.

8. *For what is the journal used?*

The journal is used to keep a record of all debits and credits to persons, arising from dealings with said persons. The debits and credits must be accompanied by a clear and complete explanation of the transactions giving rise to such entries, so that any one may understand all the facts pertaining to the business.

9. *For what is the ledger used?*

The ledger is used to keep a record of the debits and credits of the journal. It is a collection of personal accounts, and is called the business man's account book. The entries of the day book are posted in the ledger, to the personal account of the person it concerns, in order to show the full amount of indebtedness due us, which he may have incurred, or discharged; also, the amount of indebtedness due him, which may have been incurred or discharged by us.

10. *Define the term debit.*

It denotes that the person's name with whom it is associated has become indebted to us, or that we have gotten out of his debt.

11. *Define the term credit.*

It denotes that we have become indebted to the person with whose name it is associated, or else that person has gotten out of our debt.

12. *Define the term investment, as used in book-keeping?*

Investment is the capital put into a business; as cash property, etc.

13. *Define the term resource.*

Resource is any kind of property belonging to a business, or anything of value due us, from other persons.

14. *Define the term liability.*

Liability is a debt of any description which we owe to another.

15. *For what is the summary book used?*

It is used to make a condensed analytical statement of the proprietor's resources, liabilities, losses and gains, when the books are closed.

LESSON 170.

GENERAL TERMS.

1. *Define the term present worth.*

Present worth is the net value of interest in a business at any stated time.

2. *Define the term cash.*

Cash, as applied in book-keeping, includes the terms specie, money, bank draft, sight drafts, postal notes, bank bills, money orders, government bills, and all other paper, which is payable in cash on demand.

3. *Define the term net gain.*

It is the excess of the present worth over the investment.

4. *Define the term net loss.*

It is the excess of the investment over the present worth.

5. *Define the term bills receivable.*

It includes all negotiable written promises of other persons, payable at some future date, which come into our possession; as notes, etc.

6. *Define the term bills payable.*

It includes all negotiable written promises issued by us to other persons, and payable at some future date; as notes, etc.

7. *Define the terms balance and trial balances.*

In book-keeping, each account has two sides, viz.: Debit and credit. The left hand side is called the debtor column, and

is abbreviated Dr. for convenience. The right hand side is called the credit column, and is abbreviated Cr. for convenience. An entry in the left side, or Dr. column, is called a debit, and an entry in the right side, or Cr. column, is called a credit. The difference between the sum of all the debits and the sum of all the credits, is called the balance. A trial balance is a test employed to see if the sum of the debits is equal to the sum of the credits.

8. *Define the term bill book.*

It is a blank book used in extensive business houses to record the amounts, dates, etc., of promissory notes and drafts that are to be paid to us by other persons, or by us to other persons, with the date of each, the time for which they are drawn, the date of maturity, the name of the drawer and endorser.

9. *Define the term invoice book.*

It is a blank book usually employed in a large wholesale business, to record all purchases of goods, with the quantity and price of each article.

10. *Define the term sales book.*

A sales book is designed to keep a complete list of the sales of merchandise, including the quantity, price per article, and amount. Small retail cash sales are not entered in the bill book, as it is only designed to give the particulars regarding sales. It is not used, except in a very extensive business.

11. *What are the vital elements of book-keeping.*

The conventional terms debit and credit.

12. *What does the term debit denote?*

It is used to denote value received.

13. *What does the term credit denote?*

It is used to denote value parted with.

14. *Define the term inventory, and the different kinds.*

There are two kinds of inventories, viz.: A resource inventory and a liability inventory. A resource inventory is unsold property, as merchandise, furniture, bank stock, etc., which are on hand when the books are closed. A liability inventory, is unpaid interest and discount. That is, interest due, or discount allowed to others, when the set of books were opened. In closing books, it should be placed on the debit side of the account, as an inventory placed on the credit side of an account

exhibits a loss or gain. The difference between cost and production is loss or gain. If the debit side of an account is greater than the credit side, a loss has been sustained, or if the reverse, a gain.

15. *Describe the office of the finis journal.*

It is used to journalize "BALANCE" of the closing entries of business transactions, which may then be posted to the ledger for future reference. This enables the book-keeper to trace any error which may have escaped his attention. That is, by preserving a complete record in the finis journal, of the entries made in closing the books.

LESSON 171.

ACCOUNTS.

1. *Define the term account.*

An account is a collection of all the items, debits and credits, relating to any one title, and arranged in such a manner as to show a definite result.

The result is shown by using two columns, viz.: the debit and credit columns, called the two sides of an account which are opposite terms, as they relate to business, and if equal in amount, they cancel, or the account balances like a set of scales, that is, both the debit and credit, column represent an equal number of dollars and cents.

2. *How many kinds of accounts are there in double entry book-keeping? Name them.*

There are three, viz.: accounts with persons, accounts with property, and accounts with allowances, each of which is divided into two general classes. The *first* class shows the losses and gains, and the *second* class the resources and liabilities.

3. *When does an account exhibit a resource? A liability? A loss? A gain?*

An account exhibits a resource, if it shows property on hand, or an amount owing to us.

An account exhibits a liability if it shows an amount owing by us.

An account exhibits a loss if the property which it represents has cost us more than it produced.

An account exhibits a gain if the property which it represents has produced us more than its cost.

4. *WHERE will the excess appear in an account showing a resource or a loss? A liability or a gain?*

In an account showing a resource or a loss the excess must always be on the debit side.

In accounts: If it shows a liability, or a gain, the excess must always be on the credit side.

5. *What does the debit and credit column show respectively?*

The debit column shows either a resource or a loss.

The credit column shows either a liability or a gain.

6. *How many forms are there in which a journal entry may appear? Name them.*

There are four, viz.: 1. One debit and one credit. 2. Two or more debits and one credit. 3. One debit and two or more credits. 4. Two or more debits and two or more credits.

1. In (1), the debit must *equal* the credit.

2. In (2), the sum of all the debits must *equal* the credit.

3. In (3), the debit must *equal* the sum of all the credits.

4. In (4), the sum of all the debits must *equal* the sum of all the credits.

5. The debit or credit of each account depends upon the nature of the business transaction.

7. *What is the principle upon which double entry book-keeping is based and from which it takes its name?*

In double entry book-keeping an equal amount is posted from every journal entry to both sides of the ledger; thus, keeping it always in balance. Every transaction pertaining to our business requires a debit entry and a credit entry in some account in the ledger. That is, it must be entered twice or, doubly. Hence the term double entry book-keeping.

8. *Define the terms proprietor and stock.*

A person investing capital in the prosecution of a business is called the proprietor. The person engaging in business usually opens an account under his own name.

The term stock includes all a person is dealing in as a business. The title, stock, may be used instead of the proprietor's name.

9. *Define the term journalizing.*

Journalizing is the art of deciding upon the debits and credits of the transactions in the day book, in regular order, transferring and arranging them in the journal in convenient form for transferring to the ledger.

10. *Define the term posting.*

Posting is the art of collecting all the debits and credits having the same title under one heading and transferring them to the ledger as final results of the business.

11. *Define the term shipment.*

A shipment is a certain quantity or lot of goods shipped to an agent, who receives a certain per cent. on the sales for his services.

The party who ships the goods is the consignor, and the party to whom the goods are shipped is the consignee. As soon as the goods are shipped the consignor opens an account under the title of "Shipment," which shows that the goods have passed out of your possession, but not out of your ownership. When the goods are sold, the consignee renders an account sales, which contains a statement of all sales and charges, to the consignor.

The net proceeds is the difference between the sales and the charges.

If a statement of the business should be made before receiving the account sales, it would be called a resource inventory.

12. *What will a shipment account show when the net proceeds are credited?*

It will show a gain or a loss.

13. *Define the term assignment.*

A consignment is goods received from another to be sold on commission. When the consignee receives the goods, he opens an account under the title of "Consignment," which shows that the goods are in your possession, for sale, but not your own.

14. *What does an unclosed consignment represent?*

If the charges exceed the sales, the excess is a resource. If the sales exceed the charges, the excess is a liability. If we

debit the consignment for the charges and the net proceeds, after making the closing entry, it will then balance.

15. *State how errors may occur in the ledger. Give directions for correcting errors.*

(1) Part of a journal entry may be omitted in posting; or an item may be entered on the wrong side of the ledger account.

(2) An entire journal entry may be omitted in posting; or an item may be entered under the wrong ledger account. Directions: Carefully go over the journal entries and check off each corresponding entry in the ledger. Then, take a *trial balance*. When the error is found, make the proper entry in the ledger. If an item is debited under *merchandise*, which should have been debited under *cash*, the error may be corrected by changing the entry under cash account to: *By Merchandise*. And under merchandise account to: *To Cash*. This entry will transfer the amount to the proper account.

LESSON 172.

GENERAL RULES.

I. GENERAL RULE.

1. *Debit all which costs value.*
2. *Credit all which produces value.*

II. CASH RULE.

1. *Debit cash: as specie, sight drafts, postal orders, bank bills, etc., if it is received.*
2. *Credit cash: as specie, sight drafts, postal orders, bank bills, etc., if it is paid out.*

III. PROPRIETOR RULE.

1. *Debit the proprietor for all liabilities assumed by the business; for the net loss and for each amount drawn from the business for private use.*

2. *Credit the proprietor for investment on entering business; for the net gain, and for each subsequent investment in the business.*

IV. PERSONAL RULE.

1. *Debit a person, if he gets into our debt; or if we get out of his debt.*

2. *Credit a person, if we get into his debt; or if he gets out of our debt.*

V. PROPERTY RULE.

1. *Debit property: as cash, merchandise, real estate, etc., if it comes into our possession.*

2. *Credit property: as cash, merchandise, real estate, etc., if it goes out of our possession.*

VI. ALLOWANCE RULE.

1. *Debit allowances: as interest, discount, commission, exchange, etc., if made by us.*

2. *Credit allowances: as interest, discount, commission, exchange, etc., if made to us.*

VII. DRAFT ACCOUNT RULE.

1. *Debit a person; if he draws a draft on you.*

2. *Credit a person; if you draw a draft on him.*

VIII. PERSONAL ACCOUNT RULE.

1. *Debit a person's account, if he gets into our debt; or, if we get out of his debt.*

2. *Credit a person's account, if he gets out of our debt; or, if we get into his debt.*

IX. MERCHANDISE RULE.

1. *Debit merchandise for the cost of merchandise bought.*

2. *Credit merchandise for the proceeds of merchandise sold.*

X. BILLS RECEIVABLE RULE.

1. *Debit bills receivable: as notes, time drafts, etc., if received.*
2. *Credit bills receivable: as notes, time drafts, etc., if disposed of.*

XI. BILLS PAYABLE RULE.

1. *Debit bills payable: as notes, accepted time drafts, etc., if redeemed.*
2. *Credit bills payable: as notes, accepted time drafts, etc., if issued to others.*

XII. EXPENSE RULE.

1. *Debit expense: as rent, salaries, office books, fuel, etc.; for any outlay in carrying on the business.*
2. *Credit expense: as rent, salaries, office books, fuel, etc.; for any returns, before, debited to expense.*

XIII. INTEREST AND DISCOUNT RULE.

1. *Debit interest and discount if allowed to others.*
2. *Credit interest and discount if allowed to us.*

XIV. SHIPMENT RULE.

1. *Debit a shipment, when shipped, for its value and all expenses.*
2. *Credit a shipment, when account sales is received, for the net proceeds.*

XV. CONSIGNMENT RULE.

1. *Debit a consignment for all charges paid when the goods are received: for the net proceeds and all charges.*
2. *Credit a consignment for all amounts from the sale of the goods.*

LESSON 173.

RULES FOR CLOSING ACCOUNTS.

1. *How often should the proprietor's account be closed?*

The proprietor's account should be closed, at least once a year, in the ledger, in order to show his present worth. But to do this, close only the accounts which show losses and gains. The net loss or net gain found by closing these accounts, must be entered in the proprietor's account, which will show his true present worth.

Accounts showing resources and liabilities, need not be closed at this time, as they show only of what the present worth consists. However, any account may be closed at any time separately from the general closing of the ledger. All accounts may be closed at any time, to mark a period in the business, or to cause each account to show a single amount, with its exact debit or credit, for the purpose of inspection. Personal accounts are generally allowed to remain open, until regularly closed by payment in the course of business.

2. *Give the order by which accounts should be closed in the ledger. What accounts are closed into balance account? Into loss and gain account?*

It is best to close the accounts in the regular order in which they stand in the journal, except the proprietor's account should be omitted until all the other accounts have been closed.

Merchandise, inventory, cash, bills receivable, bills payable and personal accounts are closed into *balance account*.

Merchandise, expense, interest and discount, and commission are closed into *loss and gain account*. Then, *loss and gain account* is closed into *stock account*, and *stock account* is closed into balance. In posting, be careful to check the journal, in regular order, after each entry.

3. *Give the rule for closing loss and gain account.*

Enter, in red ink, on the least side of loss and gain account, the name of the proprietor, and the difference of the debit and credit sides, which will be the net gain, or net loss. Rule, foot the account, and write, in black ink, the difference on the opposite side of the proprietor's account, using for explanation the title *loss and gain*. If it is a partnership business, the loss or gain should be divided according to the articles of agree-

ment. Then each partner's name and share, should be entered separately in his loss and gain account, and transferred to the opposite side of his personal account.

4. *Give rule for closing accounts having resources and liabilities.*

Enter, in red ink, on the least side of the account, "*Balance,*" with the difference of the debit and credit sides. Rule, foot the account, and write the difference, in black ink, on the opposite side below the ruling, using *balance* for title.

5. *Give the rule for closing accounts having losses and gains, and no inventories.*

Enter, in red ink, on the least side of the account, "*Balance,*" and the difference of the debit and credit side. Rule the account, enter the totals, transfer, in black ink, the loss and gain amount to the other side of loss and gain account, using cash, merchandise, etc., for title.

6. *Give rule for closing accounts having losses and gains and inventories.*

Enter the amount, in red ink, on the credit side of the account, if it is a resource inventory, using inventory for title. Enter the amount, in red ink, on the debit side of the account, if it is a liability inventory, using inventory, as before, for title. Then enter, in red ink, on the least side of the account, the difference of the debit and credit sides of the account, using *loss and gain* for title. Now rule the account, and enter, in black ink, the totals on the other side of the account, bringing the inventory below the ruled lines, after which transfer, in black ink, the loss and gain amount to the other side of the loss and gain account, using merchandise, etc., for title.

7. *Give rule for closing the proprietor's account.*

Enter, in red ink, on the least side, the title, *present worth,* and the difference of the debit and credit sides of his account. Rule, foot the account and carry the difference to the credit side of the account, below the ruled lines, in black ink, using *present worth* for title. If the debit side of his account is larger, the difference should be entered *insolvency* for title of the account, instead of *present worth*.

All horizontal rulings should be done with a steel rule and red ink, being careful at all times to avoid all blots and erasures throughout the entire set of books.

LESSON 174.

DEFINITIONS.

- ACCOUNT—A systematic record of debits and credits.
- ACCOUNT SALES—A detailed statement made by the party who has sold goods for another.
- ACCEPT—To write one's signature across the face of a debt, or bill.
- AUTOGRAPH—A man's name in his own handwriting.
- ACCEPTANCE—An accepted draft.
- ACCOMMODATION PAPER—A note given without consideration.
- AD VALOREM—According to value.
- ADVICE—Any information by letter.
- AGENT—Any one authorized to do business for another.
- ARBITRATION—A settlement of any matter in dispute by referring it to disinterested parties.
- ASSETS—Resources: Property of any kind.
- ASSIGNEE—A person who takes charge of the affairs of an insolvent debtor.
- ASSIGNMENT—Placing one's property in the hands of an assignee.
- ASSIGNOR—A person who makes an assignment.
- BALANCE SHEET—A condensed statement of the condition of one's business.
- BANKRUPT—One who is unable to pay his debts.
- BILL OF EXCHANGE—General name given drafts.
- BOOK DEBT—An open account on the ledger.
- CAPITAL—Money, or other property, invested in business.
- COMMISSION—A charge for transacting another's business.
- CONSIGNEE—One to whom goods are sent.
- CONSIGNOR—One who sends goods to another.
- CREDITOR—One having a money claim against another.
- DAYS OF GRACE—Three extra days.
- DEBTOR—One who owes another.
- DUE BILL—A written acknowledgment of a debt.
- FINIS—The end or last.
- GOOD WILL—The probability that customers will continue to patronize a business.
- GUARANTY—An assurance in writing.
- INDEMNIFICATION—Security against loss.
- INDORSE—To guarantee payment.
- INDORSER—One who writes his name on the back of a note.
- INSOLVENCY—Bankruptcy.
- INSOLVENT—Inability to pay debts.
- INVOICE—An itemized bill of goods.
- INVOICE BOOK.—The book in which invoices are copied.
- LIABILITY—What one owes.
- MATURITY—The time at which a note becomes due.

NEGOTIABLE—Transferable.

NET PROCEEDS—The returns on sale of goods after deducting expenses.

OKA.—All right.

ORDER BOOK—The book in which orders received are entered.

PROMISSORY NOTE—A written promise to pay another a specified sum of money.

PROTEST—A notice to an indorser, that a draft or note was not paid at maturity.

SIGHT DRAFT—A draft payable on presentation.

SLEEPING PARTNER—One who has an interest in a business, but whose name does not appear.

STOCK—A title used to represent the proprietor of a business.

STOCK ON HAND—Unsold merchandise.

SUSPEND—To stop payment.

SUSPENSE ACCOUNT—An account in which the balances regarded as doubtful, are collected.

USURY—More than legal interest.

LESSON 175.

ABBREVIATIONS.

@ To, or at.	Co. Company.
A. First class.	C. O. D. Cash on delivery.
ACC'T. Account.	COL. Collect, college or column.
AMT. Amount.	CR. Credit.
APR. April.	CAL. California.
AUTO. Autograph.	CARR. Carried.
AUG. August.	COLO. Colorado.
ALA. Alabama.	CONN. Connecticut.
ALAS. Alaska.	CON. Consignment.
ARI. Arizona.	DAS. Days.
ARK. Arkansas.	DEC. December.
BAL. Balance.	DEP. Deposited.
B. Billed.	DEL. Delaware.
B. B. Bill Book.	DFT. Defendant.
BBL. Barrel.	DISCT. Discount.
BK. Book or bank.	DO. The same.
BILLS REC. Bills receivable.	\$ Dollar.
BILLS PAY. Bills payable.	DR. Debtor; doctor.
B. L. Bill of lading.	D. B. Day book.
BOT. Bought.	D. C. District of Columbia.
BU. Bushel.	EA. Each.
BX. Box.	ETC. And others.
C. Cents.	EX. Example.
C. B. Cash book.	EXCH. Exchange.

FRI. Friday.	N. J. New Jersey.
FEB. February.	N. M. New Mexico.
F. O. B. Free on board.	N. Y. New York.
FR'T. Freight.	N. C. North Carolina.
FLA. Florida.	O. B. Order book.
FOR'D. Forward.	OCT. October.
GAL. Gallon.	O. Ohio.
GA. Georgia.	O. K. All correct.
HD. Hogshead.	ORE. Oregon.
HUN. Hundred.	Oz. Ounce.
I. B. Invoice book.	PAYT. Payment.
INS. Insurance.	PD. Paid.
INST. Present month.	P. Page.
INT. Interest.	% Per cent.
INV. Invoice.	PER CENT. By the hundred.
INV'T. Inventory.	PKG. Package.
IDA. Idaho.	PER. By.
ILL. Illinois.	PCS. Pieces.
INDA. Indiana.	PHILA. Philadelphia.
IND. Indian.	PENN. Pennsylvania.
IA. Iowa.	RECD Received.
JAN. January.	R. R. Railroad.
J. P. Journal page.	R. I. Rhode Island.
JUN. June.	SUN. Sunday.
JUL. July.	SAT. Saturday.
KAN. Kansas.	S. B. Sales book.
KEN. Kentucky.	Sep. September.
LA. Louisiana.	SUNDS. Sundries.
LB. A pound.	S. C. South Carolina.
LED. Ledger.	S. D. South Dakota.
L. F. Ledger folio.	TUES. Tuesday
MAR. March.	THURS. Thursday.
MDSE. Merchandise.	TENN. Tennessee.
Mo. Month.	TEX. Texas.
MON. Monday.	ULT. Last month.
ME. Maine.	UTAH. Utah.
MD. Maryland.	VIZ. Namely.
MASS. Massachusetts.	VT. Vermont.
MAY. May.	VA. Virginia.
MICH. Michigan.	WED. Wednesday.
MINN. Minnesota.	WT. Weight.
MISS. Mississippi.	WASH. Washington.
MONT. Montana.	W. VA. West Virginia.
No. Number.	WIS. Wisconsin.
NOV. November.	WYO. Wyoming.
N. D. North Dakota.	YD. Yard.
NEB. Nebraska.	YR. Year.
NEV. Nevada	Z The last.
N. H. New Hampshire.	& And.

LESSON 176.

REVIEW.

1. Define book-keeping and its object. How many systems are there? Define single entry book-keeping. Double entry. Explain the chief difference in the two systems. Name the principal books employed in this system of book-keeping. Explain the use of the day book. Cash book. Journal. Ledger. Define the term debit. Credit. Investment. Resource. Liability. For what is the summary book used?

2. Define the term present worth. Cash. Net gain. Net loss. Bills receivable. Bills payable. Balance. Trial balance. Bill book. Invoice book. Sales book. For what are the terms debit and credit used? How many kinds of inventories are there? Define resource. Inventory. Liability inventory. Finis journal.

3. Define account. How are results shown? How many kinds of accounts in double entry? Name them. When does an account exhibit a resource? A liability? A loss? A gain? Where will the excess appear in an account showing a resource or a loss? A liability or a gain? What does the debit and credit column show respectively? How many forms are there in which a journal entry may appear? Name them. Give the principal upon which double entry book-keeping is based. Define the term proprietor. Stock. Journalizing. Posting. Shipment. What does shipment account show after the net proceeds have been credited? Define consignment. What does an unclosed consignment show? State how errors may occur in posting. Give directions for correcting errors in the ledger.

4. Recite the general rule for debits and credits. Cash rule. Proprietor rule. Personal rule. Property rule. Allowance rule. Draft rule. Personal account rule. Merchandise rule. Bills receivable rule. Bills payable rule. Expense rule. Interest and discount rule. Shipment rule. Consignment rule.

5. How often should the proprietor's account be closed in the ledger? When may accounts be closed? For what purpose? When are personal accounts generally closed? Give the order in which accounts should be closed in the ledger. What accounts are closed into balance account? Into *loss* and *gain* account? What is said of checking? Give the rule for closing loss and gain account. Give the rule for closing accounts having resources and liabilities. Give the rule for closing accounts having *losses* and *gains* and no inventory. Give the rule for closing accounts, having losses and gains and inventory. Give the rule for closing the proprietor's account.

6. Write the definitions and abbreviations in lessons 174 and 175.

7. Rule a day book. Cash book. Journal. Ledger. Trial balance. Summary. Finis journal. Give directions for ruling.

LESSON 177.

DAY BOOK.

Omaha, January 1, 1894.

I commenced business with the following Resources.....			
Cash on hand - - - - -		15,505 00	
Merchandise invoiced at cost as follows =			
1000 Farrian Corr. @ 80c	\$ 800.00		
3000 Ficklin Arith. @ 40c	1,200.00		
150 Beauwill Elocu. @ 80c	120.00		
555 Steele Physiol. @ 80c	444.00		
900 Townsend C. & S. @ 40c	360.00		
700 Franklin & R. @ 80c	560.00		
2600 Franklin Pra. @ 40c	1,040.00		
2550 Farrian Book. @ 40c	1,020.00		
350 Farrian Bus. F. @ 40c	140.00		
615 Farrian Pen. @ 80c	492.00		
350 Raub's Liter. @ 80c	280.00		
680 Barnes' & R. @ 40c	272.00		
400 Webster Dic. @ \$6.00	2,400.00		
1000 Comp. Tablets @ 7c	70.00		
5 Bx. Pencil Tab. @ \$8.00	40.00		
10 Gross Plates @ \$11.52	115.20	9,425 20	
Wm. Pitt's note in my favor for \$500.00, dated Dec. 1, 1893, payable in three months, with 8 % interest from date - - -			
J. Otis' note in my favor for \$1,000.00, dated Dec. 15, 1893, payable in sixty days at 8 % interest from date - - - -		1,500 00	
My credit in Union Bank - - -		4,516 00	
An account against F. J. Key - - -		1,010 00	31,956 20
Carried Forward			31,956 20

<hr/> <u>Jan. 1, 1894.</u> <hr/>			
Amount Brought Forward,			31,956 20
Liabilities as follows:-			
I owe A. J. Barnes, on account,	\$25 00		
D. J. Ames, on account,	2,200 00		
Note favor of G. P. Laner, for	2,000 00		
Payable in 90 days, with 8 per			
cent. interest from Jan. 1, 1894.			4,925 00
<hr/> <u>Jan. 2.</u> <hr/>			
Sold D. J. Ames, on account,			
2200 Franklin's Readers @ 50c			1,100 00
<hr/> <u>Jan. 3.</u> <hr/>			
Sold A. J. Barnes, on account,			
1000 Farrian Book-keeping @ 50c			500 00
<hr/> <u>Jan. 4.</u> <hr/>			
Sold Wm. Pitt, for cash,			
100 Farrian Penmanship @ \$1.00	100 00		
600 Fieklin's Arithmetic @ 50c	300 00		400 00
<hr/> <u>Jan. 5.</u> <hr/>			
Sold F. J. Key, on account,			
350 Rank's Literature @ \$1.00	350 00		
400 Franklin's Readers @ 50c	200 00		550 00
Carried Forward,			<u>39,521 20</u>

<u>Jan. 6, 1894.</u>			
Amount Brought Forward,			39,521 20
Sold E. A. Poe of Lincoln, Neb., on his 30 day note at 10%			
90 Farrian Penmanship @ \$1.00	90 00		
410 Franklin's Arithmetic @ 50c	205 00	295 00	
Deposited cash in Union Bank,			4,500 00
<u>Jan. 8.</u>			
Sold D. J. Ames,			
95 Farrian Penmanship @ \$1.00	95 00		
700 Franklin's No. R. @ \$1.00	700 00		
360 Farrian Correspond. @ \$1.00	360 00	1,155 00	
Received in payment D. J. Ames' note due in Sixty Days, for	55 00		
Balance on account,	1,100 00		
<u>Jan. 9.</u>			
Paid A. J. Barnes the balance of his account against us,			225 00
<u>Jan. 10.</u>			
Received Draft of F. J. Key, to Balance account,			1,560 00
			<u>47,256 20</u>
			<u>47,256 20</u>

<u>Jan. 12, 1894.</u>			
Amount Brought Forward,			47,256 20
Bought of G. W. Michael for cash,			
200 ream Unruled Writing Paper,	500 00		
200 ream Ruled Writing Paper,	600 00	1,100 00	
<u>Jan. 13.</u>			
Bought of G. J. Barr, for cash,			
1600 boxes Fancy Stationery @ 25c	400 00		
500 ream Book Paper @ \$2.00	1,000 00	1,400 00	
<u>Jan. 15.</u>			
Received of Wm. Pitt to endorse on his note,			200 00
<u>Jan. 17.</u>			
Paid G. P. Famer on my note, with interest to date,	1,000 00		
	756	1,007 56	
<u>Jan. 21.</u>			
Received following consignment of Mdse. from G. W. Farr, for sale on his account and risk,			
1292 boxes Linen Stat'y @ 50c	646 00		
60 gross Copy Books @ 7 cents	604 80		
400 bales paper, @ \$10.00	4,000 00		
Paid express on same, cash,			135 00
Carried Forward,			<u>51,098 76</u>

<u>Jan. 23, 1894.</u>			
Amount Brought Forward,			51,098 76
Sold P. R. Spencer, on his note, due in sixty days at 8%			
240 Farrian Pen. @ \$1.00	240 00		
186 Fiekin's Arithmetic @ 50c	93 00		
85 Farrian Correspond. @ \$1.00	85 00		
1300 Farrian Book-keep'g @ 50c	650 00		
280 Barnes' No. Reader @ \$1.00	280 00	1,348 00	
<u>Jan. 24.</u>			
Sold F. J. Key on account,			
400 Barnes' Readers @ 50c	200 00		
100 Webster's Dic. @ \$7.50	750 00	950 00	
Paid one month's rent by check on Union Bank.			115 00
Paid insurance by check on Union Bank.			45 00
Sold A. J. Barnes, for cash,			
200 Farrian Bus. Forums @ 50c			100 00
Sold D. J. Ames, on his 30 day note, drawing 8% interest			
150 Farrian Bus. Forums @ 50c	75 00		
280 Barnes' No. Reader @ \$1.00	280 00		
150 Beauwill's Elocution @ \$1.00	150 00	505 00	
Carried Forward,			54,161 76

Jan. 24, 1894.

Amount Brought Forward,		54,161.76
Shipped D. J. Ames to sell on my account,		
1 gross plates @ 10 cents	14.40	
100 Farrian Correspond. @ \$1.00	100.00	
Prepaid Express, by cash,	13.60	128.00
Deposited cash in Union Bank		800.00

Jan. 29.

Rec'd of F. J. Key, cash on account		950.00
Received of J. Otis, to be indorsed on his note		850.00
Paid clerk by check on Union Bank		100.00

Jan. 30.

Accepted J. W. Farr's draft on me at 30 days for		1,175.00
Deposited cash in Union Bank		2,300.00

Jan. 31.

Sold F. J. Key on his 90 day note drawing 8% interest		
555 Steel's Physiologies @ \$1.00	555.00	
900 Townsend's Civil Gov. @ 50c.	450.00	1,005.00
Carried Forward,		<u>61,469.76</u>

<u>Jan. 31, 1894.</u>			
Amount Brought Forward			61,469 76
Sold F. J. Key's note of this date to Union Bank for cash	990 00		
Charged difference to loss and gain	15 00		1,005 00
Sold D. J. Ames, on account 5 boxes pencil tablets @ \$10.00			50 00
Paid coal bill in cash			25 00
Received returns from goods ship- ped D. J. Ames, 24 inst.			
Net proceeds in cash.			215 00
Shipped D. J. Ames, goods invoiced at - - - - -	1,200 00		
to sell on my account.			
Prepaid express in cash.	45 00		1,245 00
<u>Feb. 1.</u>			
Sold J. W. Farr's consignment for \$6,500.00 cash.			
My commission of 2%	130 00		
Net proceeds to his credit	6,370 00		6,500 00
<u>Feb. 2.</u>			
Honored J. W. Farr's sight draft on me for the balance of his account,	5,060 00		
Gave check on Union Bank.			5,060 00
Carried Forward,			<u>75,569 76</u>

<u>Feb. 2, 1894.</u>			
Amount Brought Forward,			\$5,569 76
Sold C. P. Lamer,			
200 ream Unruled Writing Paper	550	00	
1,600 boxes Fancy Stat'y @ 30c	480	00	
Received in exchange my note, cancelled. The balance of the principal being, - -	1,000	00	
Accrued interest, - - -		33 1/2	
and the balance in cash,	2666		1,030 00
Rec'd bank draft from D. J. Ames	1,470	00	
Proceeds shipment made Jan. 31.			
Deposited draft in Union Bank			1,470 00
			<u>\$3,069 76</u>
<u>Feb. 3.</u>			
<u>Inventory.</u>			
1,804 Ficklin's Arithmetic @ 40c	721	60	
545 Farran Correspondence @ 80c	436	00	
300 Webster's Dictionaries @ \$6.00	1,800	00	
250 Farran Bookkeeping @ 40c	100	00	
500 ream Book Paper @ \$2.00	1,000	00	
200 Rm. Ruled W. Paper @ \$3.00	600	00	
1,000 Composition Tablets @ 7c	70	00	
9 gross plates - - @ \$11.52	103	68	4831 28

LESSON 178.

CASH BOOK.

Omaha, January 1, 1894.

		Dr.	Cr.
Jan.	1	Investment	15,505 00
	4	Merchandise sold	490 00
	6	Deposit in Union Bank	4,500 00
	9	Paid A. J. Barnes	225 00
	10	Received draft F. J. Key	1,560 00
	12	Bought Merchandise	1,100 00
	13	Bought Merchandise	1,400 00
	15	Rec'd on Wm. Pitt's note	200 00
	17	Paid C. P. Famer on note	1,007 56
	21	Pd. express on Farr Mdse.	135 00
	24	Merchandise sold	100 00
	24	Pd. express on shipment	136 00
	24	Deposited in Union Bank	800 00
	29	Rec'd of F. J. Key on acc't	950 00
	29	Rec'd of J. Otis on his note	850 00
	30	Deposit in Union Bank	2,300 00
	31	Sold F. J. Key's note	990 00
	31	Paid Coal bill	25 00
	31	Red. returns from shipment	215 00
	31	Paid express on shipment	45 00
Jan.	31	Cash on hand	9,308 84
		<u>20,860 00</u>	<u>20,860 00</u>
Feb.	1	Brought forward	9,308 84
	1	Sold Farr Consignment	6,500 00
	2	Merchandise sold	26 66
Feb.	3	Cash on hand	15,835 50
		<u>15,835 50</u>	<u>15,835 50</u>

LESSON 179.

JOURNAL.

Omaha, January 1, 1894.

	Dr.	Cr.
Cash,	15,505.00	
Merchandise,	9,425.20	
Bills Receivable,	1,500.00	
Union Bank,	4,516.00	
F. J. Key,	1,010.00	
		31,956.20
To Stock,		
Stock,	4,925.00	
To A. J. Barnes,		725.00
D. J. Ames,		2,200.00
Bills Payable,		2,000.00
<hr style="border-top: 1px solid red;"/>		
Jan. 2.		
D. J. Ames,	1,100.00	
To Merchandise,		1,100.00
<hr style="border-top: 1px solid red;"/>		
Jan. 3.		
A. J. Barnes,	500.00	
To Merchandise,		500.00
<hr style="border-top: 1px solid red;"/>		
Jan. 4.		
Cash,	490.00	
To Merchandise,		490.00
<hr style="border-top: 1px solid red;"/>		
Jan. 5		
F. J. Key,	550.00	
To Merchandise,		550.00
<hr style="border-top: 1px solid red;"/>		
Amount Forwarded,	39,521.20	39,521.20
<hr style="border-top: 3px double black;"/>		

	Dr.	Cr.
<u>Jan. 6.</u>		
Amount Brought Forward,	39,521 20	39,521 20
Bills Receivable,	295 00	
To Merchandise,		295 00
Union Bank,	4,500 00	
To Cash,		4,500 00
<u>Jan. 8.</u>		
D. J. Ames,	1,100 00	
Bills Receivable,	55 00	
To Merchandise,		1,155 00
<u>Jan. 9.</u>		
A. J. Barnes,	225 00	
To Cash,		225 00
<u>Jan. 10.</u>		
Cash,	1,560 00	
To F. J. Key,		1,560 00
<u>Jan. 12.</u>		
Merchandise,	1,100 00	
To Cash,		1,100 00
<u>Jan. 13.</u>		
Merchandise,	1,400 00	
To Cash,		1,400 00
Amount Forwarded,	49,756 20	49,756 20

	Dr.	Cr.
<u>Jan. 15.</u>		
Amount Brought Forward,	49,756 20	49,756 20
Cash,	200 00	
To Bills Receivable,		200 00
<u>Jan. 17.</u>		
Bills Payable,	1,000 00	
Interest and Discount,	7 56	
To Cash,		1,007 56
<u>Jan. 21.</u>		
J. W. Farr's Consignment,	135 00	
To Cash,		135 00
<u>Jan. 23.</u>		
Bills Receivable,	1,348 00	
To Merchandise,		1,348 00
<u>Jan. 24.</u>		
F. J. Key,	950 00	
Cash,	100 00	
Bills Receivable,	505 00	
Shipment,	114 40	
To Merchandise,		1,669 40
Expense,	160 00	
To Union Bank,		160 00
Amount Forwarded,	<u>54,276 16</u>	<u>54,276 16</u>

	Dr.	Cr.
<u>Jan. 24.</u>		
Amount Brought Forward,	54,276 16	54,276 16
Shipments,	13 60	
Union Bank,	800 00	
To Cash,		813 60
<u>Jan. 29.</u>		
Cash,	1,800 00	
To F. J. Key,		950 00
Bills Receivable,		850 00
Expense,	100 00	
To Union Bank,		100 00
<u>Jan. 30.</u>		
J. W. Farr's Consignment,	1,175 00	
To Bills Payable,		1,175 00
Union Bank,	2,300 00	
To Cash,		2,300 00
<u>Jan. 31.</u>		
Bills Receivable,	1,005 00	
D. J. Cues,	50 00	
To Merchandise,		1,055 00
Loss and Gain,	15 00	
Cash,	990 00	
To Bills Receivable,		1,005 00
Amount Forwarded,	62,524 76	62,524 76

	Dr.	Cr.
<u>Jan. 31.</u>		
Amount Brought Forward,	62,524 76	62,524 76
Cash,	215 00	
To Shipment,		215 00
Expense,	25 00	
To Cash,		25 00
Shipment,	1,245 00	
To Merchandise,		1,200 00
Cash,		45 00
<u>Feb. 1.</u>		
Cash,	6,500 00	
To J. W. Farr's Cons't,		6,370 00
Commission,		130 00
<u>Feb. 2.</u>		
J. W. Farr's Consignment,	5,060 00	
To Union Bank,		5,060 00
Bills Payable,	1,000 00	
Interest and Discount,	3 34	
Cash,	26 66	
To Merchandise,		1,030 00
Union Bank,	1,470 00	
To Shipment,		1,470 00
	78,069 76	78,069 76

LESSON 180.

LEDGER.

Stock.

Dr.		f. P.		f. P.	Cr.		
1894				1894			
Jan. 1	To Fundries	1	4,925 00	Jan. 1	By Fundries	1	31,956 20
Feb. 3	To Balance:		<u>30,460 78</u>	Feb. 3	Loss & Gain		<u>3,429 58</u>
			<u>35,385 78</u>				<u>35,385 78</u>

Cash.

Dr.		f. P.		f. P.	Cr.		
1894				1894			
Jan. 1	To Stock	1	15,505 00	Jan. 6	By U. Bank	2	4,500 00
4	" Mdse.	1	490 00	9	A. J. Barnes	2	225 00
10	F. J. Key	2	1,560 00	12	By Mdse.	2	1,100 00
15	Bills Rec.	3	200 00	13	" "	2	1,400 00
24	To Mdse.	3	100 00	17	" Fundries	3	1,007 56
29	" Fundries	4	1,800 00	21	J. W. F. Con.	3	135 00
31	Bills Rec.	4	990 00	24	By Fund.	4	813 60
31	To Ship.	5	215 00	30	" U. Bank	4	2,300 00
Feb. 1	" Fundries	5	6,500 00	31	" Expense	5	25 00
2	" Mdse.	5	26 65	31	" Ship.	5	45 00
			<u>27,386 66</u>	Feb. 3	To Balance:		<u>15,835 50</u>
			<u>27,386 66</u>				<u>27,386 66</u>

A. S. Barnes.

Dr.					f. P.					f. P. Cr.				
1894					1894									
Jan.	3	To	Merch.	1	500	00	Jan.	1	By	Stock	1	725	00	
"	9	"	Cash	2	225	00								
					<u>725</u>	<u>00</u>						<u>725</u>	<u>00</u>	
					<u><u>725</u></u>	<u><u>00</u></u>						<u><u>725</u></u>	<u><u>00</u></u>	

D. T. Ames.

Dr.					f. P.					f. P. Cr.				
1894					1894									
Jan.	2	To	Merch.	1	1,100	00	Jan.	1	By	Stock	1	2,200	00	
"	8	"	"	2	1,100	00	Feb.	3	By	Balance		50	00	
"	31	"	"	4	50	00								
					<u>2,250</u>	<u>00</u>						<u>2,250</u>	<u>00</u>	
					<u><u>2,250</u></u>	<u><u>00</u></u>						<u><u>2,250</u></u>	<u><u>00</u></u>	

Bills Payable.

Dr.	f. p.				f. p. Cr.		
1894				1894			
Jan. 1	To	Cash	3 1,000 00	Jan. 1	By	Stock	1 2,000 00
Feb. 2	"	Merch.	5 1,000 00	" 30	"	J. W. F. Co.	4 1,175 00
Feb. 3	To	Balance	1,175 00				
			3,175 00				3,175 00
			3,175 00				3,175 00

Interest and Discount.

Dr.	f. p.				f. p. Cr.		
1894				1894			
Jan. 1	To	Cash	3 7 56	Feb. 3	By	Loss and Gain	10 00
Feb. 2	"	Merch.	5 3 34				
			10 90				10 00
			10 90				10 00

J. W. Farr's Consignment,

Dr.					Cr.								
f. p.					f. p.								
1894					1894								
Jan.	21	To	Cash	3	135	00	Feb.	1	By	Cash	1	6,370	00
"	30	"	Bills Pay.	4	1,175	00							
Feb.	2	"	U. Bank	5	5,060	00							
					<u>6,370</u>	<u>00</u>						<u>6,370</u>	<u>00</u>
					<u><u>6,370</u></u>	<u><u>00</u></u>						<u><u>6,370</u></u>	<u><u>00</u></u>

Expense.

Dr.					Cr.								
f. p.					f. p.								
1894					1894								
Jan.	24	To	U. Bank	3	160	00	Feb.	3	By	Loss and			
"	29	"	"	4	100	00				Gain		285	00
"	31	"	Cash	5	25	00							
					<u>285</u>	<u>00</u>						<u>285</u>	<u>00</u>
					<u><u>285</u></u>	<u><u>00</u></u>						<u><u>285</u></u>	<u><u>00</u></u>

				<i>Shipment.</i>			
Dr.		f. 3.		f. 3.		Cr.	
1894				1894			
Jan.	24	To Mdse.	3 114 40	Jan.	31	By Cash	5 215 00
"	24	" Cash	4 13 60	Feb.	2	" Un-Bank	5 1,470 00
"	31	" Sund.	5 1,245 00				
Feb.	3	" Loss & Gain	312 00				
			<u>1,685 00</u>				<u>1,685 00</u>

Loss and Gain.

				<i>Loss and Gain.</i>			
Dr.		f. 3.		f. 3.		Cr.	
1894				1894			
Jan.	31	To Bills Rec.	4 15 00	Feb.	3	By Mdse.	3,298 48
Feb.	3	" Int. & Dis.	10 90	"	3	" Ship.	312 00
"	3	" Expense	285 00	"	3	" Fou.	130 00
Feb.	3	" Stock	3,429 58				
			<u>3,740 48</u>				<u>3,740 48</u>

Commission.

Dr.		f. P.		f. P.	Cr.
1894				1894	
Feb. 3	To Loss & Gain		<u>130 00</u>	Feb. 1	By Cash
					5
					<u>130 00</u>

Balance.

Dr.		f. P.		f. P.	Cr.
1894				1894	
Feb. 3	To Cash	15,835	50	Feb. 3	By Bills Pay
" 3	" Un. Bank	8,266	00	" 3	" Stock
" 3	" Bills Rec.	2,653	00		
" 3	" D. J. Cues		50 00		
" 3	" Inventory	4,831	28		
		<u>31,635</u>	<u>78</u>		
					<u>31,635</u>
					<u>78</u>

LESSON 181.

Trial Balance.

Quaha, Feb. 3, 1894.

	Dr.		Cr.	
Stock	4,925	00	31,956	20
Cash	27,386	66	11,551	16
Merchandise	11,925	20	10,392	40
Bills Receivable	4,708	00	2,055	00
Union Bank	13,586	00	5,320	00
Bills Payable	2,000	00	3,175	00
Interest and Discount	10	90		
D. J. Ames	2,250	00	2,200	00
Expense	285	00		
Shipment	1,373	00	1,585	00
Loss and Gain	15	00		
Commission			130	00
	68,464	76	68,464	76
	68,464	76	68,464	76

LESSON 182.

Summary.

Quaha, Feb. 3, 1894.

<u>Resources:—</u>			
Cash	15,835	50	
Union Bank	8,266	00	
Bills Receivable	2,653	00	
D. J. Aues	50	00	
Merchandise Unsold	4,831	28	
<u>Liabilities:—</u>			
Bills Payable			1,175 00
Net Worth			30,460 78
	<u>31,635</u>	<u>78</u>	<u>31,635 78</u>
<u>Losses:—</u>			
Bills Receivable	15	00	
Interest and Discount	10	90	
Expense	285	00	
<u>Gains:—</u>			
Merchandise Profits			3,293 48
Shipments Profits			312 00
My Commission			130 00
<u>Net Gain</u>	3,429	58	
	<u>3,740</u>	<u>48</u>	<u>3,740 48</u>

LESSON 183.

Finis Journal.

Quasha, Feb. 3, 1894.

	Dr.	Cr.
Balance	15,835 50	
To Cash		15,835 50
Balance	8,266 00	
To Union Bank		8,266 00
Balance	2,653 00	
To Bills Receivable		2,653 00
Balance	50 00	
To D. J. Ames		50 00
Balance	4,831 28	
To Mdse. Inventory		4,831 28
Bills Payable	1,175 00	
To Balance		1,175 00
Loss and Gain	15 00	
To Bills Receivable		15 00
Loss and Gain	10 90	
To Interest and Discount		10 90
Loss and Gain	285 00	
To Expense		285 00
Merchandise	3,298 48	
To Loss and Gain		3,298 48
Shipment	312 00	
To Loss and Gain		312 00
Commission	130 00	
To Loss and Gain		130 00
Loss and Gain	3,429 58	
To Stock		3,429 58
Stock	30,460 78	
To Balance		30,460 78
	70,752 52	70,752 52
	70,752 52	70,752 52

LESSON 184.



The old method of spelling the words of the English Language involves an expense of millions of dollars annually for teachers, and is the principal cause of the illiteracy of our people, costing each child a loss of at least two years of school life.

English words as commonly spelled contain many silent and superfluous letters, which increase the cost of writing and printing one-sixth, making a book cost \$1.20 that ought to sell for \$1.00.

The new method is now being used by leading Journals, Educators, Teachers, Bookkeepers and Business men generally.

We give below the two general Rules with Examples under each rule.

1. SILENT RULE.

Omit silent or superfluous letters if it does not injure the sense, or change the signification of the word.

Tho	Ot	Ich	Aile
Thoro	Aut	Leag	Ryme
Thoroly	Bot	Tonge	Slauter
Thoroness	Brot	Receit	Hyms
Altho	Taut	Furlo	Rumatism
Thot	Thru	Tisic	Neibor
Thotless	Thruout	Erb	Campain
Thotful	Det	Buty	Strait
Thotfully	Detor	Butify	Sycology
Thotfullness	Catolog	Hauty	Morgage
Unthotful	Cataloger	Gost	Dout
Afterthot	Colum	Depo	Dauter
Thum	Retoric	Autum	Wensday
Dram	Numonia	Septer	Pam
Com	Catar	Ismus	Asma
Numatic	Gram	Ancor	Dialog

2. EF RULE.

Change gh and ph to f, or ff, if so sounded.

Alfa	Geografer	Coff	Cifer
Alfabet	Geografic	Laff	Decifer
Orthografy	Pamflet	Ruff	Sulfate
Filosofy	Fenix	Troff	Saffire
Filosofic	Filological	Cluf	Asfyxia
Fysiology	Fenomenal	Chuf	Draff
Geografy	Paragraf	Enuf	Biografy
Fonic	Cenotaf	Telegraf	Fase
Fonetic	Fotograf	Telegrafy	Frase
Apostrofe	Atmosfere	Telegrafic	Fial
Sulfur	Atrofy	Orfan	Fysic
Zefyr	Hyfen	Farynx	Fysics
Telefone	Chincof	Farmacy	Fysical
Telefonic	Fonology	Falanx	Faeton
Sofist	Fotografer	Grafic	Nefew
Sofistry	Hydrofobia	Lithograf	Profet
Sofomore	Typografer	Emfasis	Grafite
Lafable	Typografy	Emfatic	Fonograf
Digraf	Typografic	Triumpf	Zo-ografy
Trigraf	Profecy	Triumfal	Feasant
Autograf	Profetic	Triumfant	Ruffen
Tuff	Hemisfere	Seraf	Tuffen
Fysician	Stenografy	Stenografer	Foto-Engrave

FINIS.

