MESSRS GRIFFIN & BENT.
William Watkins, deceased

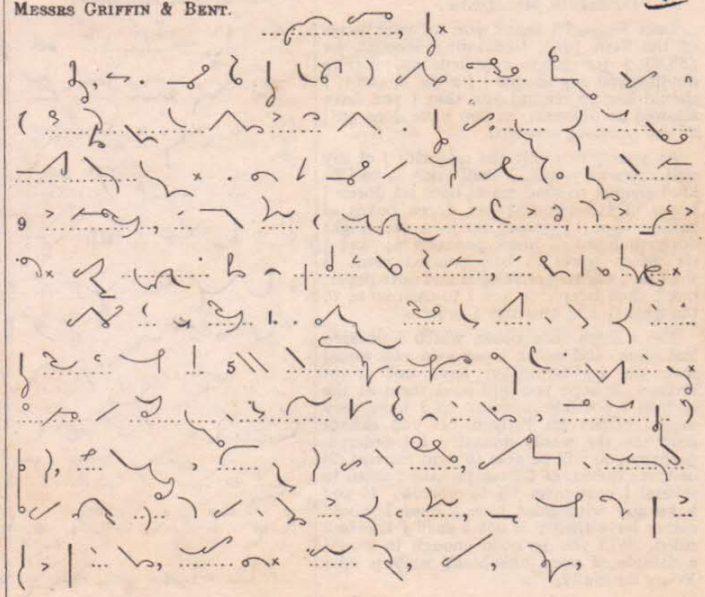
Dear Sirs,—The executors of this deceased have consulted us with reference to the correspondence that has taken place between you and them as to the arrangements to be made for repayment of the amount representing the deceased's one-fifth share in the business carried on by your firm. The sum which the executors are entitled to receive is determined by Article 9 of the Articles of Partnership, and can be ascertained without involving any valuation of the assets, or of the goodwill of the concern. We shall be glad if you will (1) have a statement made out at once on the basis of that article, and submit it to us at your earliest convenience.

We observe that under the partnership deed the surviving partners have the right to pay the share of a deceased partner with interest at 5 per cent per annum by quarterly instalments spread over a period of two years. As our clients are anxious if possible to avoid the long delay that this mode of payment would cause in the distribution of their testator's estate, and as the beneficiaries would like to have the estate wound up as (2) soon as possible, we are instructed to inquire whether you will be able to see your way to pay the amount of the share when ascertained, together with interest from the date of the death to the date of payment, in one sum. Awaiting your reply, We are, Yours truly,

MISCELLANEOUS CORRESPONDENCE — Book I

1

MESSRS GRIFFIN & BENT.



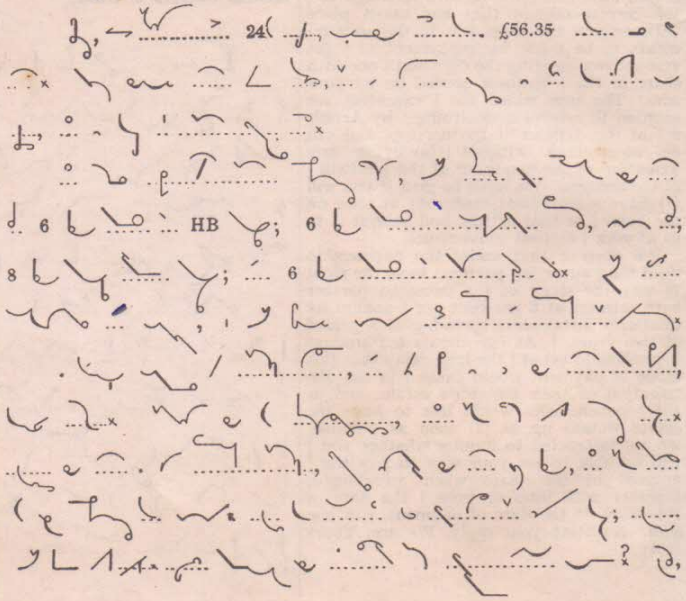
THE STATIONERY SUPPLY CO., LTD.,
Deansgate, Manchester.

Dear Sirs,—I | thank you for your letter of the 24th June, | enclosing account for £56.35 | for goods supplied me. Before sending you my cheque | for the amount, I should like to remind you that | you have allowed no discount, as you have done on | all my previous accounts.

As your goods suit the majority | of my customers very well, I shall ask you to | be kind enough to send me at once six dozen | boxes of HB pencils; six dozen boxes of india-rubber (1) squares, medium size; eight dozen bundles of black penholders; and | six dozen boxes of ball pointed pens. I shall be | wanting envelopes and note paper, but I shall telephone you | to-morrow as to the quality and quantity I require.

The | Fono note books which I ordered last week, and which | you said you would send me by Saturday, have not | yet arrived. I hope you will send them at the earliest | possible moment, as I have very urgent orders for | them. If you cannot send me the whole quantity I | ordered, perhaps you will be able to send me two (2) or three dozen, as I have promised them to several | customers for to-morrow. If you have any with faint blue | lines I would rather have them; if not I shall | take red ruled. Will you be good enough to send | a sample of your blue-black writing ink? Yours faithfully,

THE STATIONERY SUPPLY CO., LTD.,
Deansgate, Manchester.

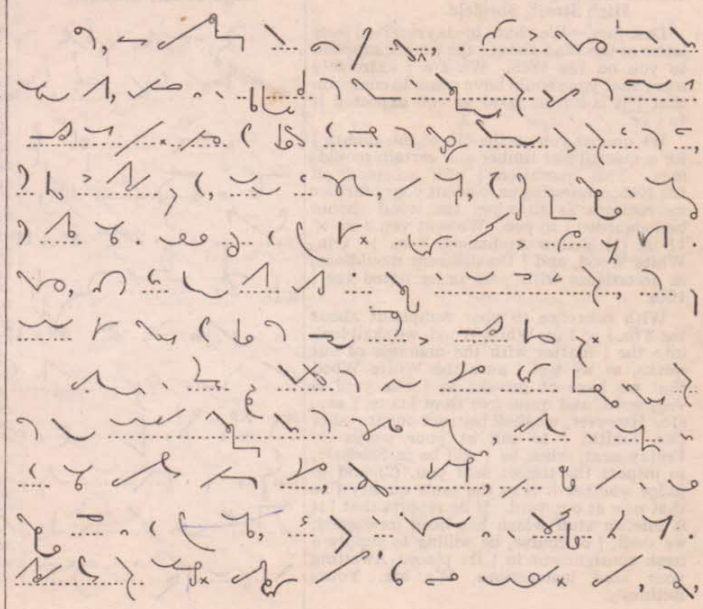


MR JAMES ATKINS.

Sir,—We are instructed by Mr George | Brown, the landlord of the premises occupied by you in | London road, to request you to discontinue at once your | practice of obstructing the path between your garden and the | garages in the rear. Our client's other tenants complain that | because of your persistently blocking up the path with your | cart, they are deprived of the right of way to | which they, in common with yourself, are entitled, and they | threaten to take proceedings to enforce their rights unless the | nuisance ceases without further delay. If you will refer to (1) the lease under which you hold the premises, you will | see that you have no right to retain an obstruction | of any kind on the path, or to do anything | which will prevent the other tenants from gaining access to | the garages demised to them.

We have now to ask | you to let us have by return of post your | written assurance that you will take steps to prevent the | path from being in any way obstructed by you or | your servants in future, and we have to intimate to | you that unless we receive the required assurance, by first (2) post on Wednesday, our instructions are to commence proceedings against | you without further notice, with the object of compelling you | to observe the conditions on which you enjoy the rights | of way over the path in question. We trust that | you will render this course unnecessary. We are, Yours obediently.

MR JAMES ATKINS.



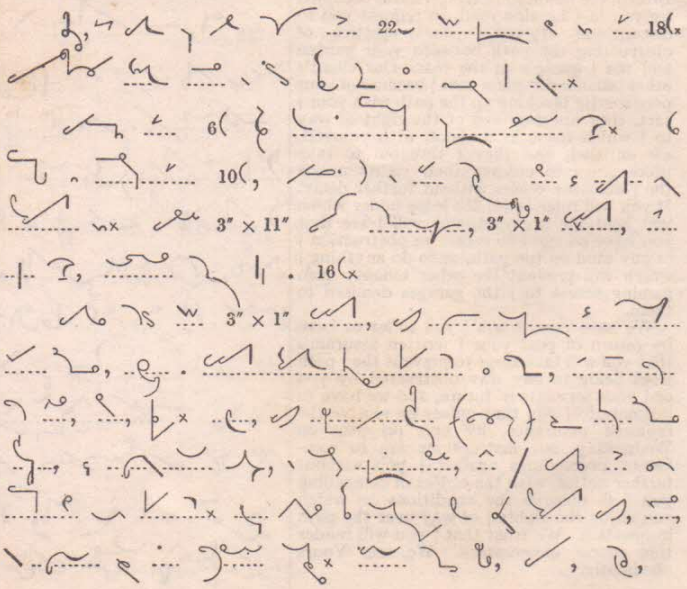
MESSRS ROGERS & Co.,
High Street, Sheffield.

Dear Sirs,—We | have to-day received your letter of the 22nd about | the timber supplied to you on the 18th. We are | extremely sorry that you should have cause to complain that | it is not so good as you expected it to | be.

We quoted you on the 6th of this month | for a quantity of timber and certain mouldings. This quotation | you accepted on the 10th, requesting us to await your | further instructions as to when the wood should be forwarded | to you. We sent you 3 in. × 11 in. (1) Yellow Archangel, 3 in. × 1 in. White Wood, and | the different mouldings, in accordance with your order dated the | 16th.

With reference to your complaint about the 3 in. | × 1 in. White Wood, we shall look into the | matter with the manager of our works, as we feel | sure the White Wood that we have at present at | our yard is very good, and quite free from knots, | sap, etc. However, we shall instruct our traveller (Mr. Smith) | to call at your works on Friday next, when he | will be in Sheffield, to inspect the timber sent you, (2) and to judge whether it is of the same quality | as that now at our yard. If he reports that | it is inferior stuff which has been forwarded, we shall, | of course, be willing to supply a fresh consignment in | its place. Awaiting your kind instructions, We are, Yours faithfully,

MESSRS ROGERS & Co.,
High Street, Sheffield.



MESSRS JOHNSON & BROWNING,
The Nurseries, Brixton.

Dear Sirs,—We | have pleasure in enclosing an advance copy of our Office | Calendar and Diary for 19.., and trust | that it may prove of some service to you.

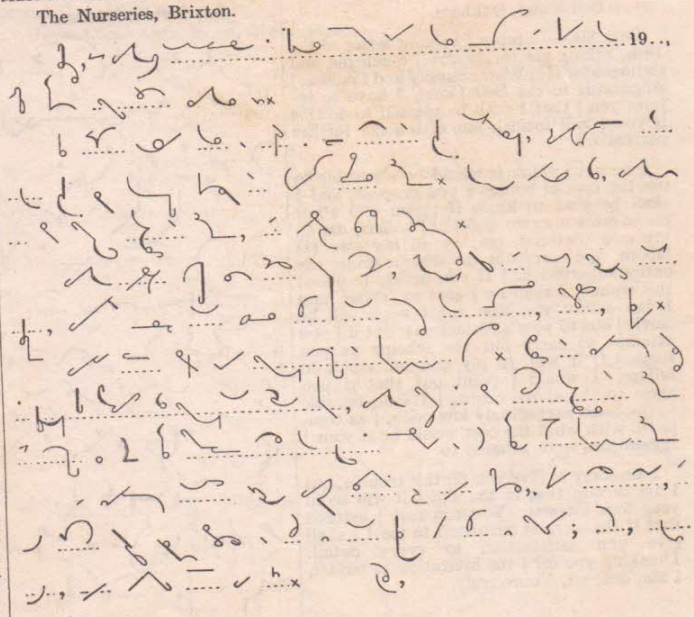
It | is hardly necessary for us to point out the great | importance of advertising in the present day, but we think | you will agree that if advertising is to be effective | it must be of thoroughly high class work. Having recognized | this, we have made a special provision for this kind | of work, and respectfully solicit your esteemed orders.

We have (1) recently laid down some of the most up-to-date | machinery, and having the best and newest printing plant in | the district, we are able to execute in first-class | style any orders for catalogues, price lists, etc.

We would call | special attention to our printed imitation of typewritten letters. | As this kind of circular possesses a distinct advantage over | one that is printed in ordinary type, we have purchased | a special machine for this class of work, and the | imitation is so good that it is practically impossible for | even an expert to say that it is not actual (2) typewritten work.

Should you require any kind of printing we | shall be happy to quote our terms, which are most | moderate, and shall also be pleased to submit specimens to | assist you in deciding which style you prefer; or, if | you wish, our representative can wait on you. Yours faithfully,

MESSRS JOHNSON & BROWNING,
The Nurseries, Brixton.



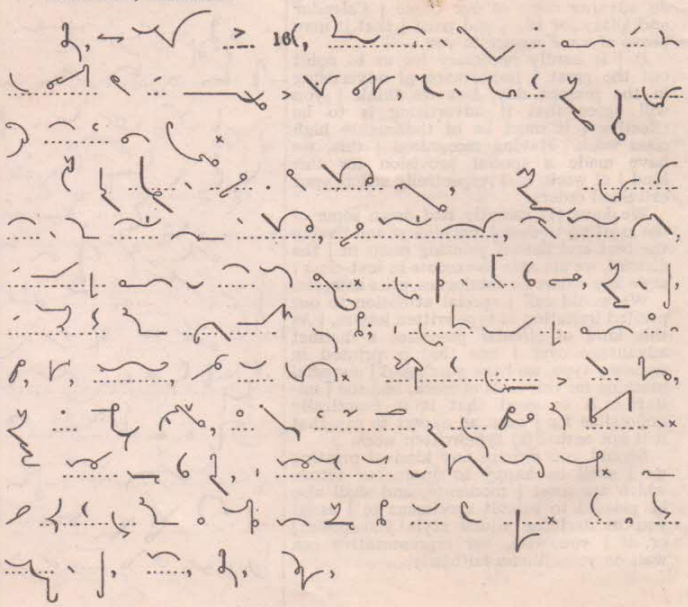
Mr J. Brown,
Bell Hotel, Oakham.

Dear Sir,—In reply | to your letter of the 16th, asking me to prepare | a scheme and estimate for Hot Water Supply and Cooking | Apparatus to the Bell Hotel, I have to inform you | that I shall be pleased to do this if you | will furnish me with some further particulars.

I do not | think it would be advisable to use the special boilers | you propose, and I shall be glad to know if | you will allow me to erect my own make of | boilers, use all my own material, employ all my own (1) labour, and carry out the scheme under my entire supervision. | If you decide to adopt this course, I shall be | glad to tender, and I can assure you that the | work will be carried out to your satisfaction; but if | you attempt to carry out the scheme as you suggest, | it will, in my opinion, result in failure. I would | point out that if you agree to the above terms, | I shall be able to quote an exceedingly low price, | as compared with what the cost would be if your | suggestions were adhered to.

I am sorry to give you (2) this trouble, but I am certain that in the end | it will be in your own interest. You can rest | assured that if the work is entrusted to me I | shall give you satisfaction in every detail. Thanking you for | the invitation to tender, I am, dear sir, Yours truly,

Mr J. Brown,
Bell Hotel, Oakham.



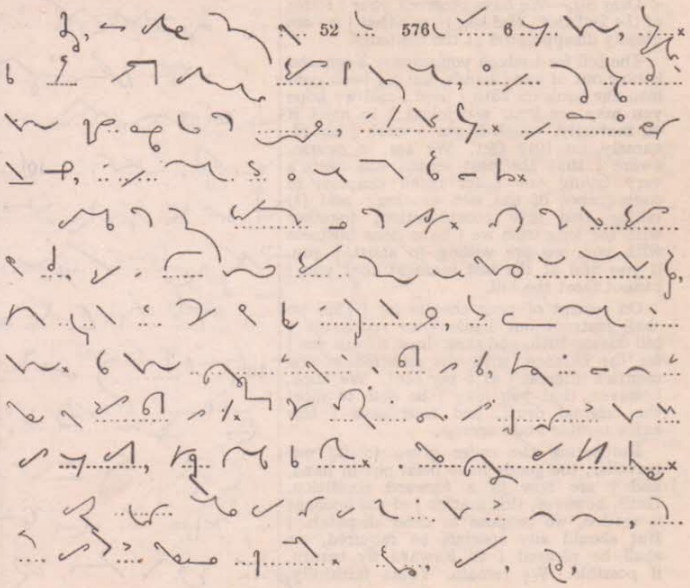
MESSRS HARDWICK & CO., LTD.,
Upper Commercial Road,
Birmingham.

Dear | Sirs,—We have received your order No. 52 for | 576 ft. of our 6 in. belting, | for which we thank you. It is with much regret | we have to inform you that we cannot deliver before | November, as our orders for this size of belting during | the last six months have been very numerous, and much | above the average. Our stock has consequently become exhausted, and | our manufacturing plant is unable to cope with this great | demand.

We notice from your order that you require the (1) goods very urgently. You will see from the above that | we cannot supply at once, but we should like to | mention that we are erecting new premises in another part | of this town, which will be fitted up with machinery | specially designed and patented by ourselves, for the quick manufacture | of belting. This belting will be constructed on the principle | of two solid round edges, which must be a great | improvement on the present principle of one solid round edge. | There will also be a seam running down the middle | of the belt about 1 in. wide, which will considerably (2) lengthen its life. The price will be the same as | we charge at present.

We shall be obliged if you | will inform us whether you will wait and have a | belt of the improved make, or hire one of the | present class during October. With compliments, we are, Yours faithfully,

MESSRS HARDWICK & CO., LTD.,
Upper Commercial Road, Birmingham.



Mr Thomas Pratt,
Norton.

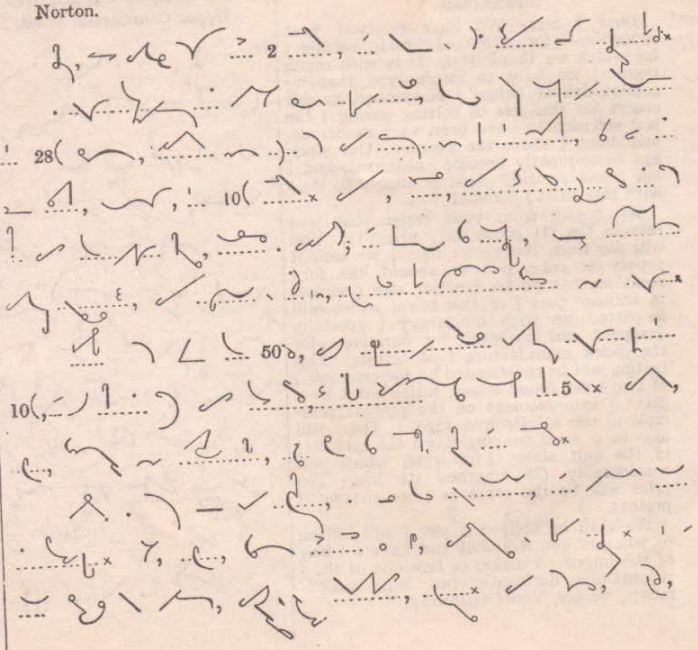
Dear Sir,—We have received your | letter of the 2nd Oct., and beg to say that | we are greatly disappointed at the contents.

The bill for | which you require a renewal is now out of our | hands, having been paid into our bank on 28th | Sept., and we hope you may see your way clear | to meet it on maturity, which is yet a week | ahead, namely, on 10th Oct. We are, of course, aware | that the past season has been a very trying one | for retail drapers, in consequence of the wet weather; and (1) taking this into consideration, together with the long time we | have done business with you, we are willing to assist | you, if you find at the last moment that you | cannot meet the bill.

On receipt of your cheque for | £50, we shall instruct our bankers to retire the | bill due on 10th, and shall draw a fresh one | for the balance, with the addition of one month's interest | at 5 per cent. We hope, however, that you may | be able to meet the original draft, and thus save | this extra trouble and expense.

Respecting the order given to (2) our traveller, the goods have been put in hand, and | are now in a forward condition. Until, however, this matter | of the account is settled, we propose to defer dispatch. | But should any specials be required, we shall be pleased | to forward by return, if possible. We remain, Yours faithfully,

Mr Thomas Pratt,
Norton.



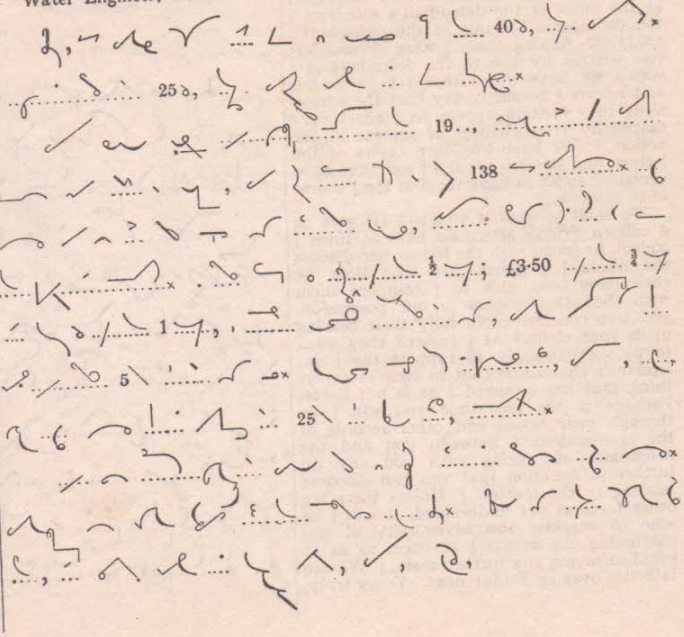
Mr James Jones,
Water Engineer,
Weston.

Dear Sir,—We have | received your letter and the cheque you enclosed with it | for £40, for which we are obliged. There is | still a balance of £25, for which amount | we shall be pleased to receive a cheque at your | earliest convenience.

We are sending under separate cover our illustrated | catalogue for 19.., and in view of | the large water scheme you are about to undertake, we | especially call your attention to page 138—Water | Meters. These meters are made of the best gun metal (1) with brass fittings, and we may safely say they are | without equal for durability and accuracy. The price quoted is | £3 each for ½ in.; £3·50 | each for ¾ in. and £4 each for | 1 in., but because of increases in the price of | metal, we have reluctantly had to raise our prices 5 | per cent on all metal goods. Having regard to the | extent of your dealings with us, we can, however, let | you have these meters at a reduction of 25 | per cent on dozen lots, carriage paid.

Our Mr Walker (2) will have the pleasure of waiting upon you on Thursday | next with a specimen of these meters. We have instructed | him to leave this one with you for experiment if | desired. Trusting you will avail yourself of this offer, and | hoping to receive a favourable reply, We are, Yours faithfully,

Mr James Jones,
Water Engineer, Weston.



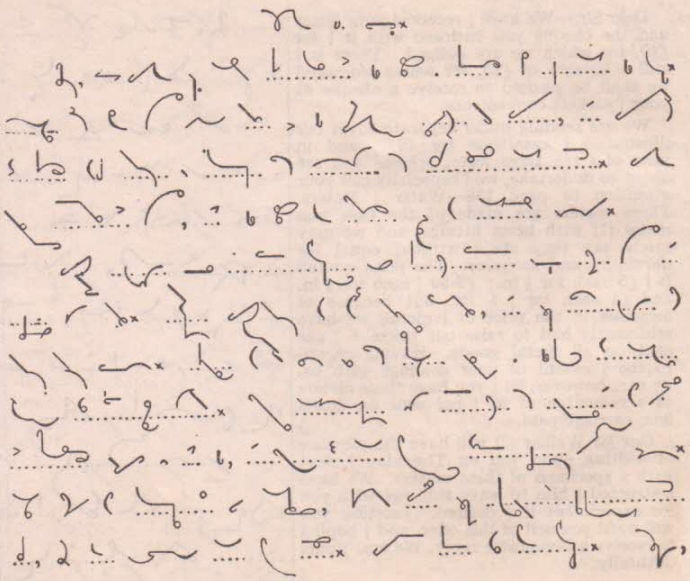
JOHN BAKER, ESQ.,
Upton.

Yourself *v.* Green.

Dear Sir,—We | have to-day inspected at the office of the defendant's solicitors | the documents set out in the defendant's affidavit. Among these | were several letters written by you to the defendant of | which we have not hitherto been aware, and we are | bound to say that the admissions they contain appear to | affect very materially your chances of success in the action. | We have bespoken copies of the letters, and the defendant's | solicitors have promised to let us have them in the | course of to-morrow.

We shall be glad if you will (1) give us a call on Friday afternoon next at three | o'clock to go through the letters and discuss the whole | position. By that time we shall have been able to | compare them with the other papers in our possession, and | to consider more fully their bearing upon your claim. At | present they seem to us very strongly to support the | defendant's contention that in view of everything that has occurred | he is not liable. Perhaps in the meantime you will | go through your books and other records of the transactions | between you and the defendant, and bring with you any (2) further information that you can discover relating to the matter. | Unless there are other facts as yet undisclosed, it will | be wise to consider the advisability of discontinuing the action | at once, so as to avoid incurring any further costs. | We can talk this over on Friday next. Yours truly,

JOHN BAKER, ESQ.,
Upton.



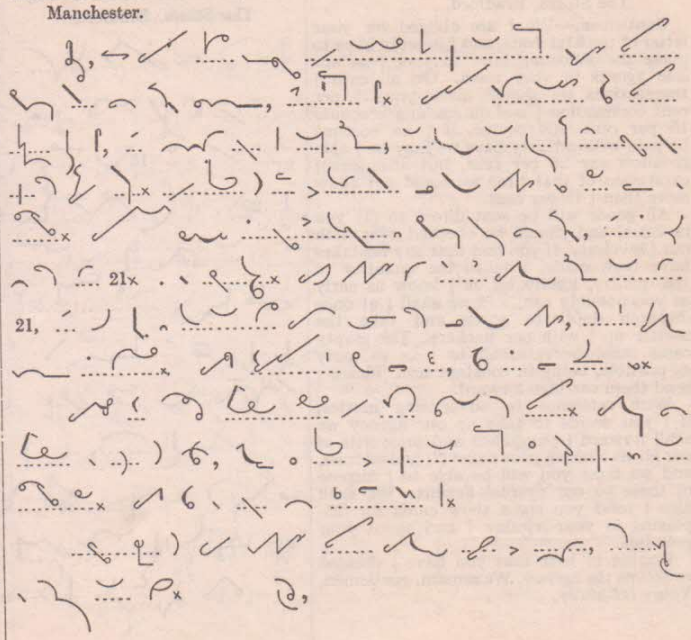
MESSRS SMITH & HERBERT,
Manchester.

Dear Sirs,—We are at | a loss to express our annoyance at the difference in | quality between the yarn submitted by Mr Herbert some time | ago, and the quality delivered. We were badly in want | of this yarn at the time it was delivered, and | immediately put it into work, not having any fear that | it might prove to be different from that which we | bought. Our attention was called to the fault by goods | being returned to us as not equal to samples. We | are now sending you a piece of the fabric you (1) submitted per Mr Herbert, and a shirt made from lot | 21. The two speak for themselves. We shall return | the whole of what we have not worked in lot | 21, and shall debit you for any loss we | may incur from goods being returned, or on which we | have to make an allowance. We considered that we were | on safe ground with you, and this is a great | shock to us.

We understand that Messrs Johnson & Sons | are also selling your yarn. We have had Mr Johnson | to see us this morning, and have called his attention (2) to the difference in the quality as pointed out to | you in samples sent. We did this to put him | on his guard about it.

Please instruct us whether to | return the yarn we have not used to the mill, | or to transfer to your order in Leicester. Yours faithfully,

MESSRS SMITH & HERBERT,
Manchester.



MESSRS JOSEPH BROWN & Co.,
The Stores, Bradford.

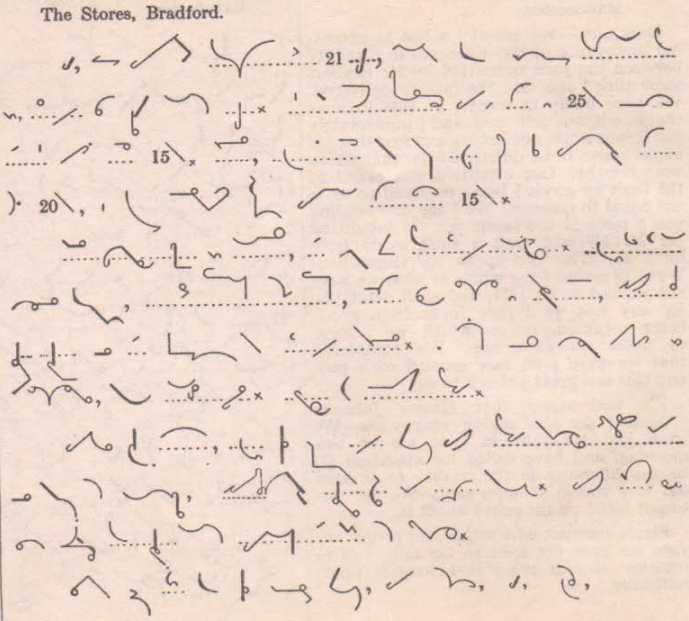
Gentlemen,—We | are obliged for your letter of the 21st June, and | in reply have to make the following offer to you, | as our sole agents in your town. On all cash | transactions we should allow you 25 per cent commission | and on running accounts 15 per cent. Of course, if | an account be paid within thirty days we may be | able to allow say 20 per cent, but after the | expiration of that time we could not allow more than | 15 per cent.

All goods will be sent direct to (1) you in cases, and should be checked over with our | invoices. If you find that any mistakes have been made, | as to the quantity or the quality, kindly let us | know as early as you possibly can, and we shall | at once dispatch duplicate goods and take the matter up | with our packers. The empty cases must be returned to | us as early as possible, being in constant use. Please | send them carriage forward.

With reference to advertising matter, if | you decide to take up our agency we shall forward | pamphlets and price lists of our goods bearing your name (2) and address, and we trust you will be able to | dispose of these to our mutual benefit. We shall also | send you some show cards for displaying in your window | and about your premises.

Hoping to hear that you have | decided to accept the agency, We remain, gentlemen, Yours faithfully,

MESSRS JOSEPH BROWN & Co.,
The Stores, Bradford.



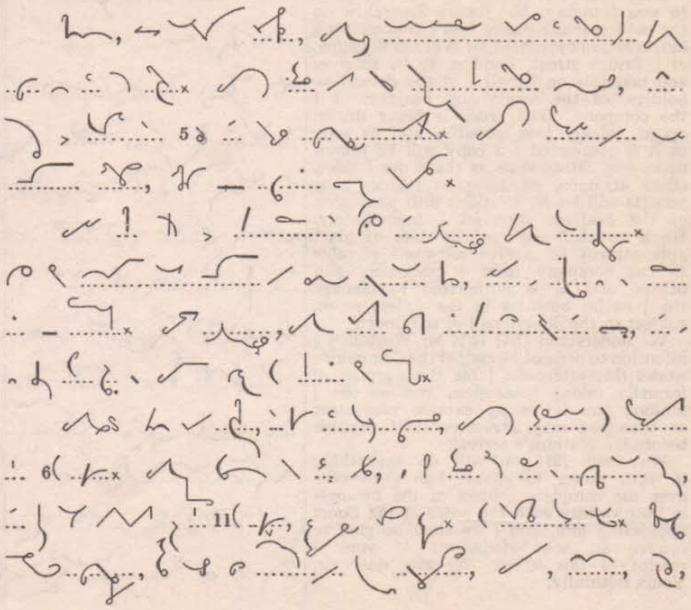
MISS J. JONES,
High Street, Leicester.

Dear Madam,—In reply | to your letter of yesterday's date, we have pleasure in | enclosing patterns with prices attached which we hope will meet | with your approval. We may say that the goods are | the best obtainable at the prices mentioned, and all orders | to the value of £5 and upwards will be | sent carriage paid. We also forward you our new catalogue | and price list, and trust you will give these a | careful perusal.

We would draw your attention to the large | stock of laces and chiffons which we have for disposal. (1) The laces specially marked in the catalogue are certain to | be in demand, and we should advise you to stock | a good quantity. With regard to the chiffons, we have | already sold a large amount of blue and green, and | should you desire either of these two we can let | you have them at a special quotation.

With reference to | the complaint which you made to our traveller, of delay | with fancy silks, we may say that the consignment was | forwarded on 6th July. We have taken this matter up | with the railway authorities, who state that the goods were (2) sent to Leeds in error, and it was only reported | to them on 11th July, when they were sent to | Leicester without delay. They apologize for the inconvenience. Trusting this | explanation will be satisfactory, and that this incident will not | mar our future business relations, We are, madam, Yours faithfully,

MISS J. JONES,
High Street, Leicester.



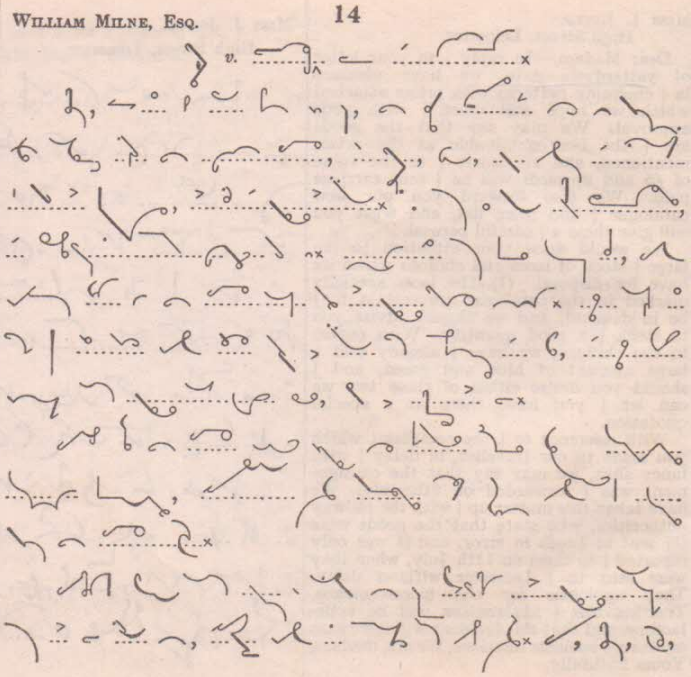
WILLIAM MILNE, ESQ.

Burgess *v.* Grimstown Clay and Lime Co., | Ltd.

Dear Sir,—As stated in our telegram to you | to-day, Mr Justice Lawrence on the motion made before him | this morning in this action appointed Mr William Watkins, of | Bridge street, London, to be receiver and manager on behalf | of the debenture holders, of the assets and business of | the company. The order is being drawn up as quickly | as possible, and as soon as it is completed | a copy will be served upon you. Meanwhile as the order | takes effect at once, we have to require that you (1) will let Mr Watkins into possession of the business premises | immediately. He is entitled as from the date of his | appointment to receive all sums payable to the company from | customers and others, and he is authorized to manage the | entire business in the fullest sense, subject to the directions | of the Court.

We understand that it is Mr Watkins's | intention to present himself at the Company's works this afternoon | for the purpose of formally taking possession, and we are | sending this letter by express messenger so that you may | receive it if possible before Mr Watkins's arrival.

We trust (2) you. will do everything in your power to enable him | to take over the complete control of the business in | conformity with the order of the Court appointing him, and | we shall be glad to receive an acknowledgment of your | receipt of this letter. We are, dear sir, Yours faithfully,



THE ELECTRIC SUPPLY CO.,
Cannon Street, London, E.C.

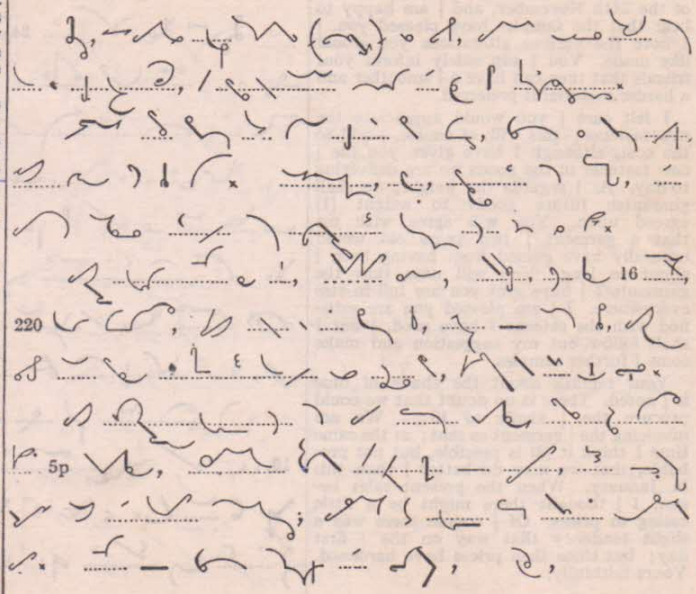
Dear | Sirs,—With reference to the visit of your representative (Mr | Brown) to us yesterday, we now enclose official order for | two tin filling machines, which please put in hand immediately | and let us have delivery at the earliest possible moment. |

Regarding the plans submitted for the laying down of special | electric plant, this matter is before our committee, and we | shall let you know their decision later. In the meantime, | however, please favour us with your quotation, and we may | say in this case that our order will be placed (1) with the firm whose estimate is the lowest.

We shall | be glad if you will kindly send on, by return | certain, by passenger train, three dozen 16 candle power, 220 | volt electric lamps, which we shall put | to a severe test, and if they give entire satisfaction, | we shall have no hesitation in placing a contract with | you for our next season's supply, which will probably be | about 100 gross.

We shall also be glad to | know if you can see your way clear to reducing | the price of these lamps at least 5p per (2) dozen, as we are informed that they will be much | cheaper during the coming winter, on account of the keen | competition between the English and Foreign manufacturers; we certainly think | the figure quoted by you an unreasonable one. Kindly give | this matter your early attention and greatly oblige, Yours faithfully,

THE ELECTRIC SUPPLY CO.,
Cannon Street, London, E.C.



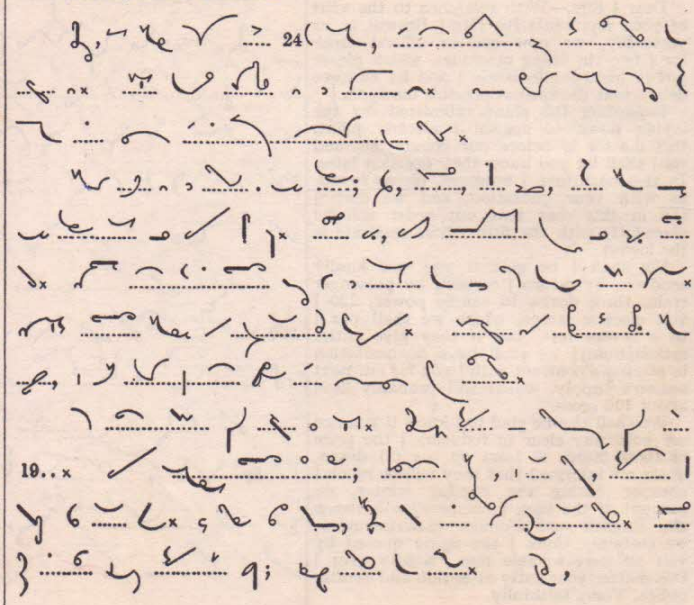
MESSRS HOBSON & SON,
Victoria, British Columbia.

Dear Sirs,—I | have received your letter of the 24th November, and | am happy to hear that the samples have pleased you. | I note the various alterations you would like made. You | can safely inform your friends that they can have a | smoother and a harder material if preferred.

I felt sure | you would appreciate the new fastener; this will, of course, | add to the cost, although I have given you the | new fastener in the goods we are delivering to-day. As | regards the weight, we shall guarantee future goods to weight (1) agreed upon. You will agree with me that a garment | two years old would naturally have gained from having been | about so long. You will note that the garments I | have sent you are full in size everywhere. I | am pleased you are satisfied with the sateens I have used, | but I shall follow out my suggestion and make some | further samples.

Your remark about the shade of blue is | noted. There is no doubt that we could procure the | shade of 19... We are invoicing the | garment as sent; at the same time I think it (2) is possible, but not probable, that we may do better | than this in January. When the present sales began, I | thought there might be a little easing in prices. Of | course there was a slight tendency that way on the | first day; but since then prices have hardened. Yours faithfully,

MESSRS HOBSON & SON,
Victoria, British Columbia.



MESSRS SIMPSON, LTD.
Bridgend.

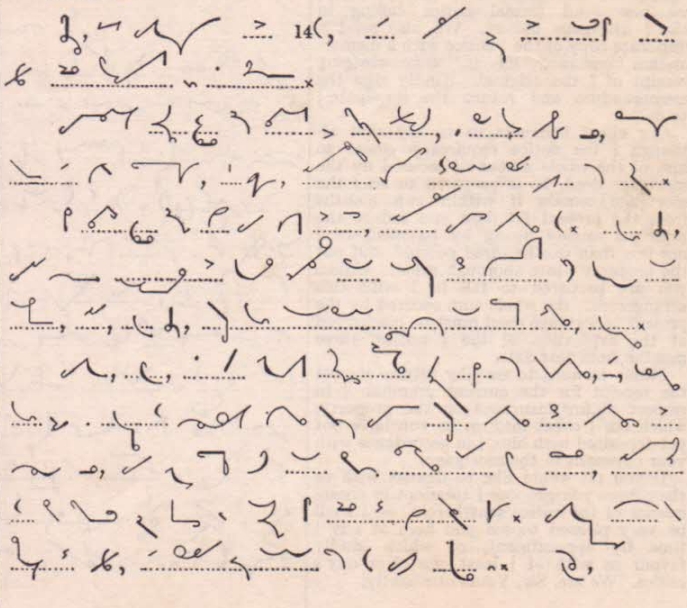
Dear Sirs,—We have your letter | of the 14th., and are sorry to hear of the | non-delivery by the railway authorities of the goods forwarded to | you a short time ago.

We can certainly assure you | that these goods were handed to the proper railway official, | who signed for the receipt of the goods, securely packed | and labelled correctly, on 1st July, and we are surprised | to learn that the consignment has not yet reached your | establishment.

As it happened these goods were the last we | held of the kind, and we are sorry we cannot (1) replace them. If you desired, we would make inquiries of | the various warehouses in our neighbourhood as to the likelihood | of their having any in stock, and would, if desired, | obtain for you another consignment similar in quality and price, | if possible.

We have, however, a large and varied assortment | of cloths which would probably suit your purpose, and, if | it is not possible for you to wait the few | days that must necessarily elapse before we can obtain replies | as to the replacement of the missing goods, we should | have the greatest pleasure in submitting samples of our further (2) stocks, and we can assure you that special precautions would | be taken to ensure the delivery of the goods with | the least possible delay. We have taken the matter up | strongly with the railway authorities, and as soon as we | hear anything from them we shall advise you. Yours faithfully,

MESSRS SIMPSON, LTD.,
Bridgend.



Mr James Brown,
Builder, Watford.
Mason Road Houses.

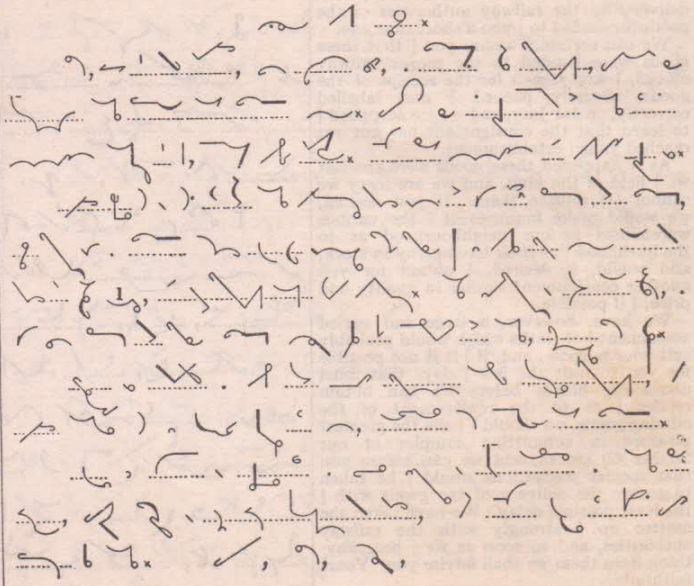
Sir,—On | behalf of our client, Mr William Hunt, the mortgagee of | this property, we now send formal notice calling in the | mortgage money. We also send a duplicate copy of the | notice with a memorandum endorsed on it, acknowledging receipt of | the original. Kindly sign the memorandum and return the duplicate | to us.

Our client instructs us to say that although | the notice requires payment to him of the whole amount | secured by the mortgage deed, he is prepared to let | the mortgage remain if within two months from the present (1) date you reduce the principal money owing by payment of | not less than one hundred pounds, and put the property | into thorough repair. Unless you are prepared to fall in | with this arrangement, the whole sum secured by the present | mortgage deed must be discharged at the expiration of the | notice, three months from this date.

Please forward to us | by return of post the receipt for the current premium | in respect of fire insurance on the property, which our | client informs us you have not yet deposited with him, | in accordance with your covenant in the mortgage.

If you (2) would like to discuss with us the course you propose | to adopt in consequence of the notice sent herein, we | shall be very pleased to see you here at any | time by appointment, of which kindly favour us with at | least one clear day's notice. We are, Sir, Yours obediently,

Mr James Brown,
Builder, Watford.



THE CENTURY MOTOR SYNDICATE, LTD.,
Wrexham.

Dear Sirs,—We have | received your letter with which you enclosed a tender for | the supply of a motor wagon of your latest design. | We note that you have quoted for a 35-40 | h.p. motor, whereas we require one of only | 25-30 h.p.

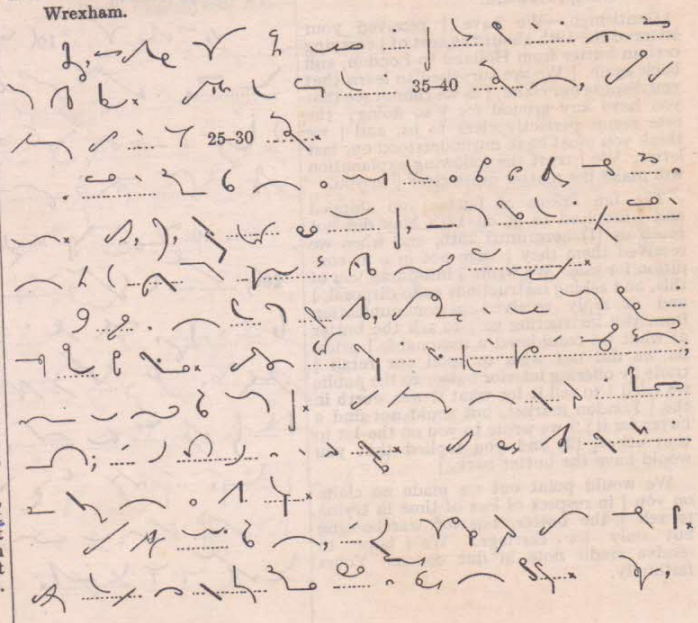
The class of work this | motor is intended for is such as will not justify | the expenditure of the amount you name. We shall, therefore, | be obliged if you will send us another tender, giving | your price for a cheaper class of motor which you (1) think will be capable of dealing with the loads mentioned | in our inquiry.

As we shall use the motor over | very steep roads, we must ask you to include in | your specification an extra strong set of brakes. We presume | that you will provide a complete outfit of tools and | accessories with the motor; you make no mention of this | in your tender. We require the motor to be painted | a dark green colour; and shall also wish you to | paint the number plates. We shall send you the registered | number about a week before the motor is ready for (2) delivery.

We are urgently in need of this motor, and | shall be glad to know the earliest possible date upon | which we may expect delivery. We shall arrange for our | men to be at your works as soon as you | let us know the motor has been completed.

Yours truly,

THE CENTURY MOTOR SYNDICATE, LTD.,
Wrexham.



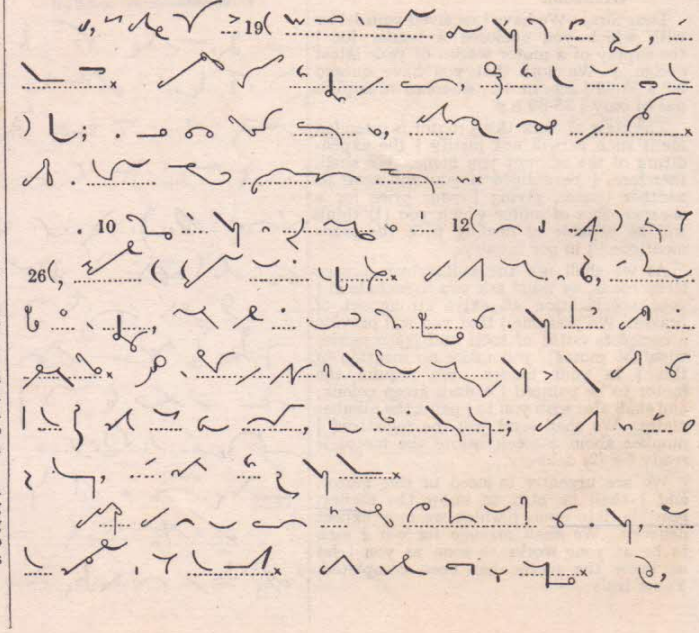
MESSRS VAN SCHWAB & SONS,
Weesp, Holland.

Gentlemen,—We have | received your letter of the 19th about the cost of | carrying certain butter from Holland to London, and back again. | We are surprised to learn that you dispute our claim, | as we cannot see that you have any ground for | so doing; the case seems perfectly clear to us, and | we think you must have misunderstood our last letter. We | trust the following explanation will make the matter quite clear | to you.

The ten firkins of butter you shipped and | invoiced to us on 12th May did not reach us (1) here until 26th, and when we received them they | were not in a fit condition for sale. We wrote | informing you of this, and asking instructions as to disposal, | and in reply received a communication from you instructing us | to sell the butter at what we considered a reasonable | price. As we did not wish to spoil our retail | trade by offering inferior butter to the public we tried | to sell it for what it was worth in the | London market, but could not find a buyer for it; | we wrote to you on the 1st to that effect, (2) and you replied that you would have the butter back. |

We would point out we made no claim on you | in respect of loss of time in trying to sell | the butter, nor for warehousing but only for carriage. We | hope to receive credit note in due course. Yours faithfully,

MESSRS VAN SCHWAB & SONS,
Weesp, Holland.

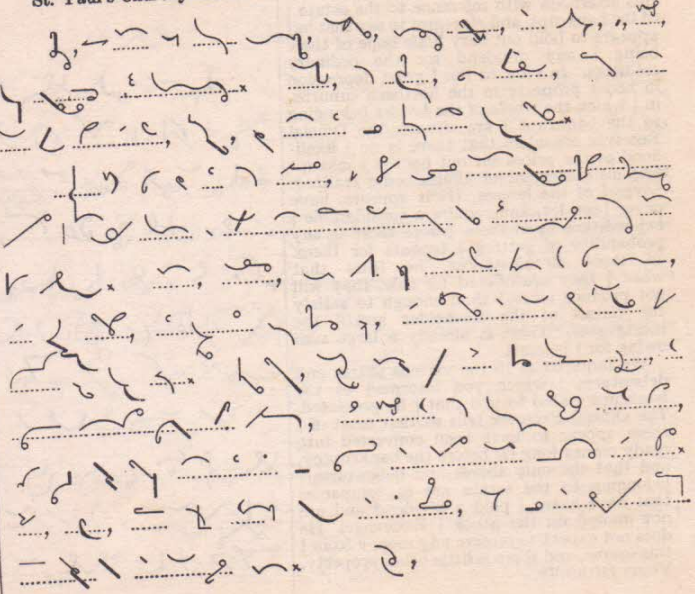


MESSRS SCOTT & CO.,
St. Paul's Churchyard, E.C.

Dear | Sirs,—I am indebted for your name and address, | in the first place, to Messrs Brown & Co., of | Sheffield, who, I understand, have had business connections with you | for many years. In addition, your traveller, Mr Johnson, called | upon me in January last and offered, on your behalf, | to supply me with goods at your most favourable prices. |

At that time I was well supplied with your articles, | but the satisfactory increase in my business during the last | three months renders it nedessary for me to enlarge my (1) stock in order to keep pace with the numerous orders | I am daily receiving. I am, in consequence, now ready | to consider any offer which you may think well to | make, and shall be glad to have price list, with | full particulars as to your terms to the trade, and | samples of any special novelties which are likely to find | favour here. It appears probable, in so far as I | am able to judge of the demands for the coming | season, that silk materials will be largely required, and as | I understand that your firm specializes in that line, you (2) will doubtless be able to provide me with a good | selection of patterns in all colours and styles. I would, | however, call your attention to the fact that my trade | being of a high class, only goods of superior quality | can possibly be of any use to me. Yours faithfully,

MESSRS SCOTT & CO.,
St. Paul's Churchyard, E.C.



THOMAS SMITH, ESQ.,
Dulwich.

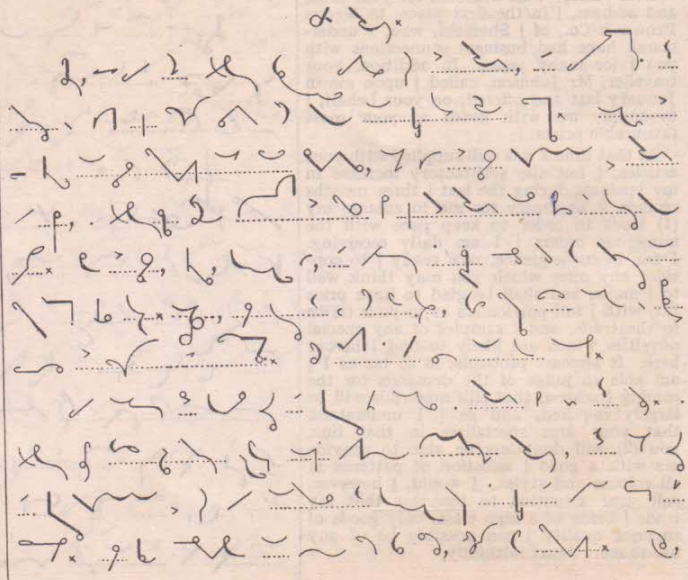
Jones's Bankruptcy.

Dear Sir,—We saw | the Official Receiver this afternoon with reference to the estate | of the bankrupt, and we regret to say that he | appears to hold out very little hope of there being | any dividend for the ordinary creditors. In view of the | great depression in house property in the northern suburbs, in | which the whole of the houses belonging to the bankrupt | are situate, the Official Receiver considers that there is no | likelihood of the prices set out by the bankrupt in | his statement of affairs being realized. Several of the houses, (1) it appears, have never been let, and require a considerable | expenditure upon them before there is any probability of getting | tenants for them. In these circumstances, he fears that when | they are offered for sale, they will not produce more | than enough to satisfy the claims of the freeholder and | the mortgagees. There is already a large sum owing for | interest.

We inquired as to the various shares and debentures | which you informed us the bankrupt stated to you that | he possessed. The Official Receiver tells us that most of | these appear to have been converted into ready money long (2) before the bankruptcy, and that the only shares and debentures | belonging to the estate are in companies that have never | paid a dividend and are not quoted on the Stock | Exchange. He does not expect to receive any money from | this source, and there is little other property.

Yours faithfully,

THOMAS SMITH, ESQ.,
Dulwich.

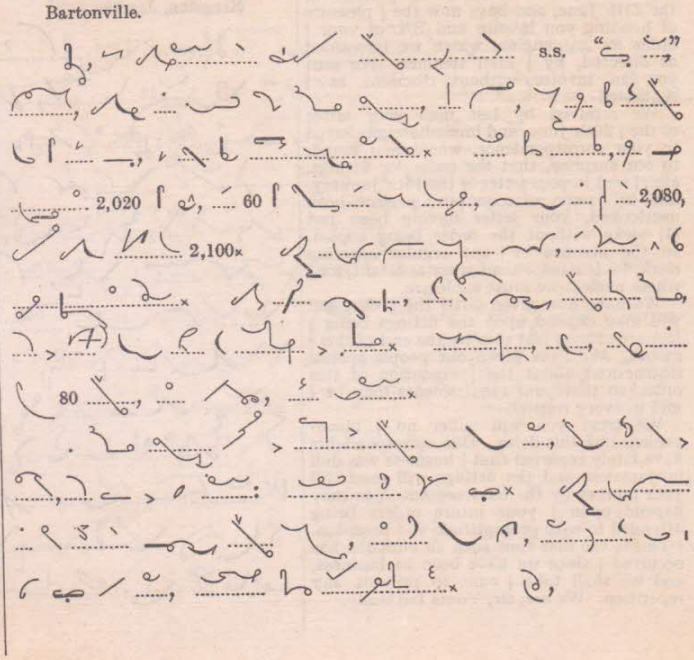


THE BRITISH STONEWARE PIPE CO.,
Bartonville.

Dear Sirs,—With reference | to the consignment of stoneware pipes shipped by the s.s. | "Queen Anne," last month, we have received a communication | from the Works Superintendent, at Lagos, in which he states | that the pipes have been delivered on the quay, but | the number does not agree with the invoice sent by | us. In his statement of quantities, he gives the figures | as 2,020 delivered sound, and 60 delivered | broken and unfit for use, making a total of | 2,080, whereas we have charged for 2,100. (1) We shall be glad if you will look | into this matter immediately, and ascertain how this serious discrepancy | has arisen. We think the shortage must have been due, | either to miscounting the pipes at your works, or to | the haulage company having lost them in transit to the | docks. In the meantime, however, please send a further 80 | pipes, as replacements, with the next consignment.

The Works Superintendent | refers to the quality of the pipes now being sent, | complaining that they are not up to the sample, or | equal to the first consignment: in his opinion they are (2) not so well glazed. We shall be glad if you | will make a special point of examining the pipes in | future, as they are being loaded, in order to see | that none but well glazed are sent, in accordance with | the terms of our recent contract with you. Yours faithfully,

THE BRITISH STONEWARE PIPE CO.,
Bartonville.



Mr John White,
Kingston, Jamaica.

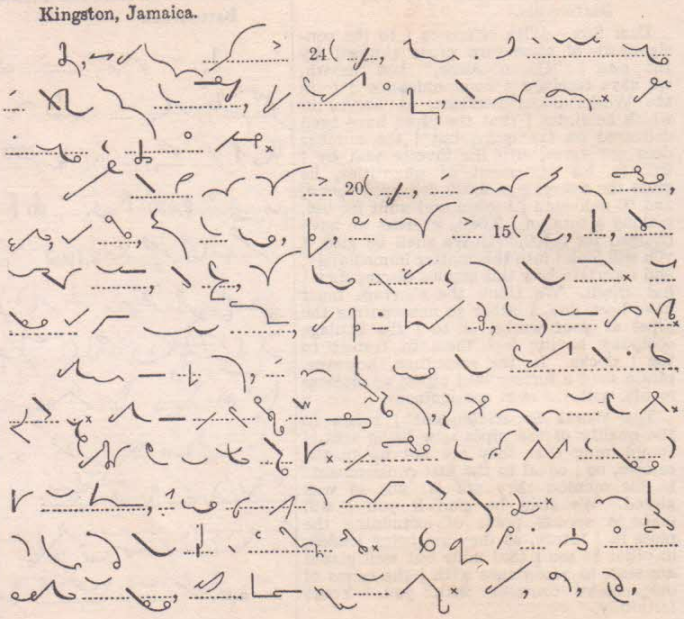
Dear Sir,—We confirm our | letter of the 24th June, and have now the | pleasure of handing you invoice and B/L of your | order for gas engine, which we forwarded as directed, by | mail steamer. We sent you an invoice without discount as | requested.

We received by last mail your letter of the | 20th June, and immediately referred to your correspondence, when we | found, to our surprise, that the order for fittings, etc., | sent in your letter of the 15th January, had, by | some unaccountable neglect, been overlooked, your letter having been put (1) away without the order being copied. In the absence of | our regular entering clerk, we trusted a temporary assistant, for | whose neglect we must apologize.

We have now given out | the order, and you may depend upon the fittings being | forwarded by a fast ship by the end of this | month. We have given our people special instructions about the | execution of this order, so that your requirements may be | met in every respect.

We trust you will suffer no | inconvenience by this delay. Our correspondents have lately reported that | business was dull in Jamaica, and the fittings will reach (2) your market by the busy season. You may depend upon | your future orders being attended to with promptitude and precision. | This is the first time such an omission has occurred | since we have been in business, and we shall take | care to prevent any repetition. We are, sir, Yours faithfully,

Mr John White,
Kingston, Jamaica.



MESSRS GREEN & CO.,
Isleworth.

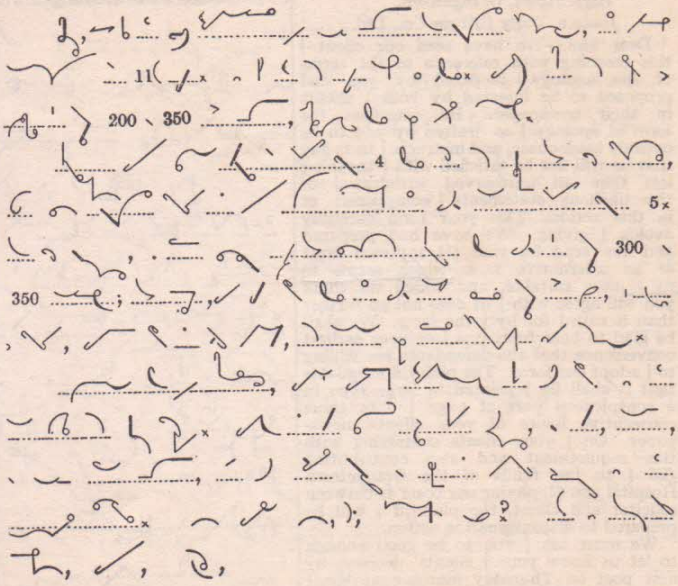
Dear Sirs,—It is with | great pleasure that we enclose our new catalogue for builders' | ironmongery, as requested in your letter of 11th June. You | state that your chief necessity is stoves. We therefore draw | your special attention to the illustrations on pages 200 | to 350 of the catalogue, and trust | that you will find stoves to suit your requirements amongst | them.

At the present time we are selling large numbers | of pattern No. 4 stoves around your district for the | front parlours, while some builders prefer a rather lighter mantel (1) as shown in pattern No. 5. For front bedrooms, the | call seems to be chiefly for the smaller type of | stove shown on pages 300 to 350 | inclusive; for the kitchens, we generally supply stoves as | shown in the first six pages of the list, but | if you would prefer, we can supply an open range, | or anything to suit the class of property you are | erecting.

Looking over our transactions, we note with regret that | we have never had the pleasure of supplying you with | any latches or door furniture. We have a large selection (2) of these at our show rooms, too large, in fact, | to include in our catalogue, and shall always be pleased | to instruct a representative to call upon you with numerous | samples. May we send him, say, on Monday morning next? | Thanking you for your past custom, We are, Yours faithfully,

25 - Book - I

MESSRS GREEN & CO.,
Isleworth.



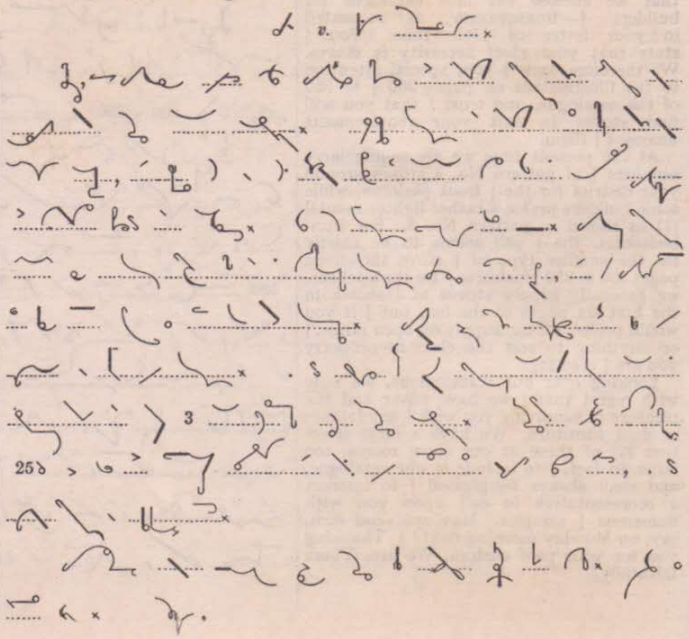
MESSRS BROWN & BONE,
High Street, Grangetown.

Jones *v.* Daily | Argus Co., Ltd.

Dear Sirs,—We have seen our client | this morning with reference to the terms of the apology | prepared by you and proposed to be inserted by your | clients in their newspaper. He considers the form of apology | as drafted by you to be entirely inadequate, and instructs | us to say that he will not be satisfied with | anything less than an unreserved withdrawal of the libellous statements | complained of in this action. This your form carefully avoids | giving. We have had prepared and now send for your (1) approval draft of an alternative form which seems to us | more suitable, and which we think you will agree with | us does not go further than is called for by | the facts. We shall be glad to hear from you | at your earliest convenience that the defendants are willing to | adopt our form. The plaintiff stipulates that it shall be | printed in large type in a conspicuous part of page | 3 in three consecutive issues of your clients' newspaper. On | your clients complying with this requirement and also contributing £25 | to the funds of the Grangetown Hospital and (2) paying our costs as between solicitor and client, the plaintiff | will be prepared to discontinue the action.

We must ask | you to be good enough to let us know your | clients' decision by first post on Thursday morning at the | latest. This letter is of course without prejudice. Yours truly,

MESSRS BROWN & BONE,
High Street, Grangetown.



MESSRS SMART & BURROWS,
650 Oxford Street, | London, W.

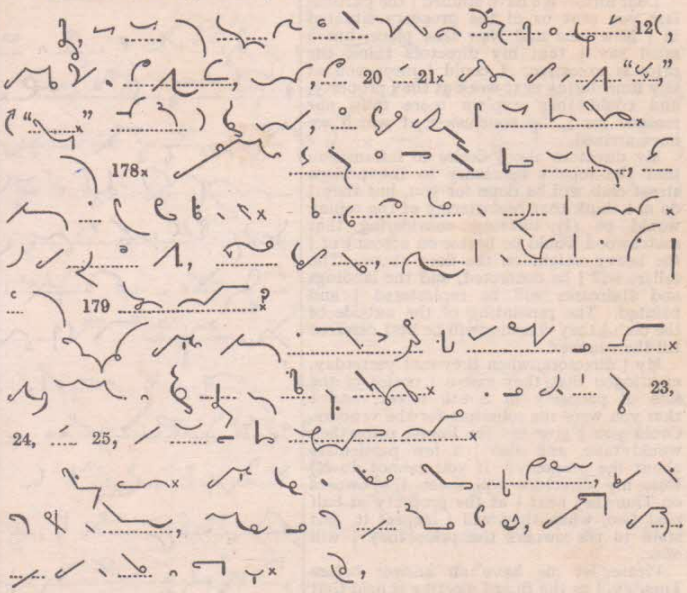
Dear Sirs,—In the order form left with | us by your representative Mr. Arrowsmith during his visit on | the 12th, we notice there are two lines reading alike, | namely, lines 20 and 21. We presume one should | read "White," and the other "Printed." Kindly wire us on | this point to-morrow, as otherwise we shall not be able | to deliver in the time promised.

Order 178. | We are sorry to inform you that the | bath has again become defective in firing, and will require (1) a further seven days to complete. It is thus impossible | for us to ship it immediately. Shall we ship what | is ready, minus this one piece, leaving it to follow | at a later date with order 179 | for the same mark?

From your last letter we | note that you require a copy of the Spanish edition | of our Sanitary Goods Catalogue. We have pleasure in informing | you that this has been dispatched to your address to-day | by parcel post. The goods shown on pages 23, | 24, and 25, are in great demand in (2) South American markets.

Breakage claim. We note you have received | two basins broken out of last consignment, but as we | pay very special attention to packing, and never send goods | from our works other than sound, we regret we cannot | see our way to pass you credit note. Yours faithfully,

MESSRS SMART & BURROWS,
650 Oxford Street, London, W.



MESSRS DODSON & BROWN,
Chelmsford.

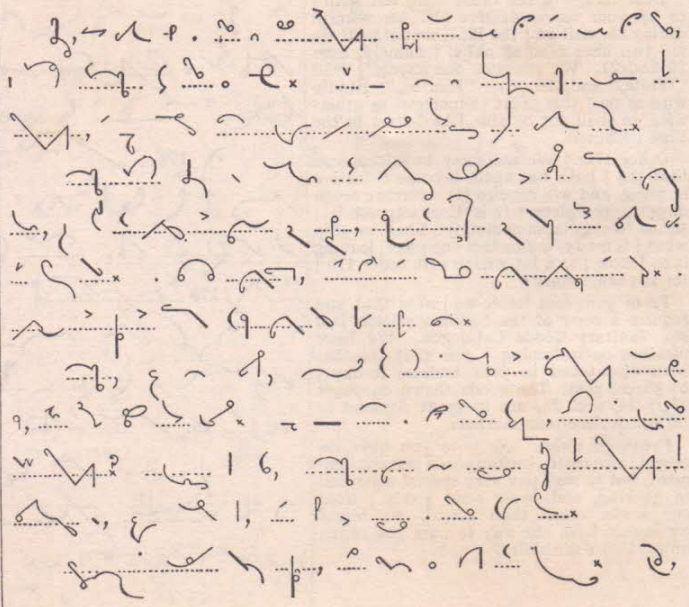
Dear Sirs,—We have studied | the particulars you sent us of the property situated in | New lane and New lane place, but I must say | that my directors think the price is excessive. I could | meet you at any time during next week at the | property, and could then explain more fully our reasons for | the conclusion at which we have arrived.

My directors also | desire to inform you that the repairs necessary to the | High street club will be done for you, but they | do not think that replastering of the ceiling would be (1) suitable, considering that matchwood would be better on account of | the heavy weight on the floor above. The cellars will | be concreted, and the landings and staircases will be replastered | and painted. The repainting of the outside of the club | they consider will be best deferred till the summer.

My | directors, when they met yesterday, mentioned that they saw a | notice of the sale of property in South street, and | that you were the solicitors for the vendors. Could you | give me the lowest price they would take, and also | a few particulars about the property? If you cannot do (2) this, my directors will meet the owners on Thursday next | at the property at half past two, when they will | inspect it, and state to the owners the price they | will offer.

Please let me have an answer before Tuesday, | as the Board meeting is held that afternoon. Yours faithfully,

MESSRS DODSON & BROWN,
Chelmsford.



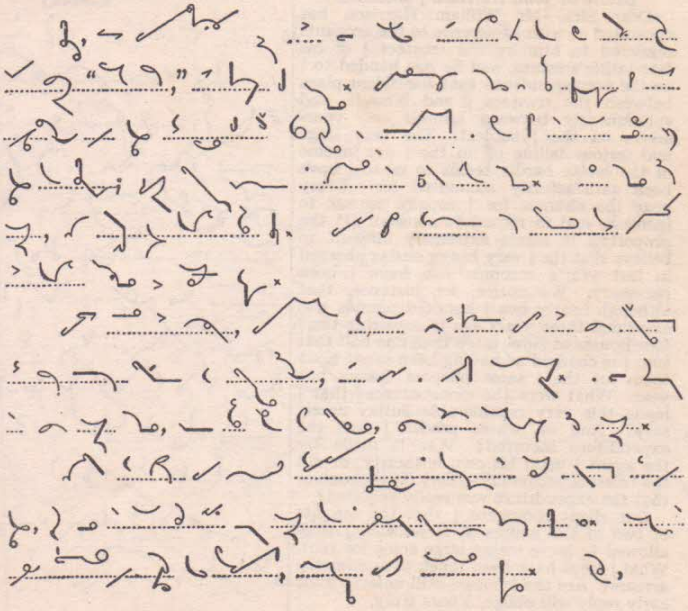
MESSRS LUCAS & CO.,
Barrow.

Dear Sirs,—We are extremely | sorry to hear of the great inconvenience and loss which | you have suffered by the late arrival of our steamship | "North Star," and the damage done to your goods. We | need scarcely remind you that it is distinctly stated in | the rules concerning our vessels that the owners do not | bind themselves so far as to guarantee the safe delivery | of any goods consigned to their vessels for transport; but | we shall be prepared to make an allowance of five | per cent off your account. As your goods were insured, (1) you will obtain the full value of those destroyed. We | would suggest that you make your application for the recovery | of the value of your goods to the Insurance Company | without delay.

With regard to the cause of the mishap, | we are informed that in mid-Atlantic one of the | steam pipes connected with the steering gear broke without previous | warning, and rendered the rudder unmanageable. The great escape of | steam injured your goods, together with those of several other | persons, some of whom unfortunately were not insured.

You will | remember that last year we mentioned that we were discussing (2) a form of insurance to be connected with our vessels, | so that goods of any size and weight could be | insured for a reasonable premium remitted direct to us. In | view of recent occurrences our arrangements have been forwarded, and | in a few days we shall announce details. Yours faithfully,

MESSRS LUCAS & CO.,
Barrow.

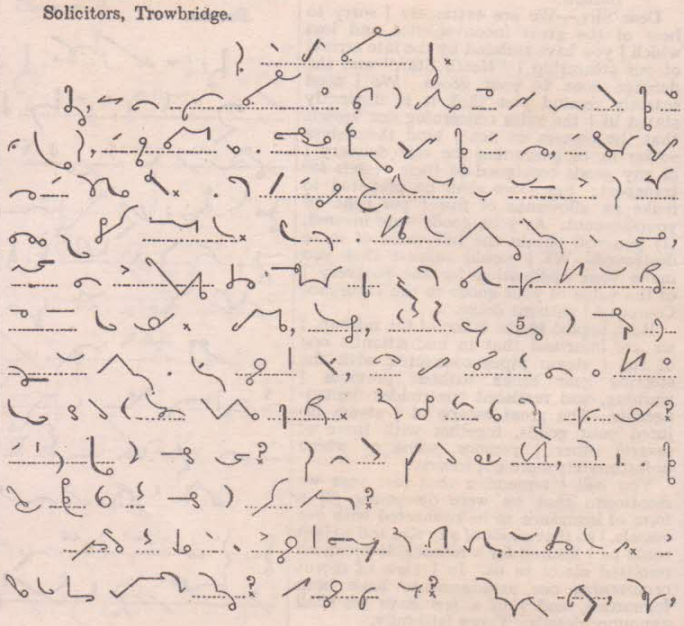


MESSRS DUNN & SON,
Solicitors, Trowbridge.
Estate of John Harrison | deceased.

Dear Sirs,—Mr William Harrison has consulted us with | reference to the accounts rendered to him by the trustees | of his late father's estate, and he has handed to | us the correspondence that has taken place between the trustees | and himself, and subsequently between himself and yourselves on the | subject. The very large and serious falling off in the | net income of the estate hardly seems to us to | have been satisfactorily accounted for. Every year the charges for | repairs appear to increase, and in regard to some of (1) the properties it seems extremely difficult to believe that the | very heavy outlay charged in last year's accounts can have | been necessary. We notice, for instance, that although nearly five | hundred pounds was expended three years ago in repairing the | four houses at Bow, more than one half that sum | is charged as having been spent upon them for the | same purpose during last year. What were the circumstances that | made this very considerable outlay necessary? And on whose advice | was the expenditure incurred? Was it made by the agent | upon his own authority, or did the trustees personally satisfy (2) themselves that the expenditure was really required?

Our client complains | that the tenants of two of the houses at Greenwich | were allowed to leave owing large sums for rent. What | steps have been taken to recover the arrears? Are the | houses still unlet? Your early reply will oblige, Yours truly,

MESSRS DUNN & SON,
Solicitors, Trowbridge.



MESSRS WILKINS & SONS,
Leicester.

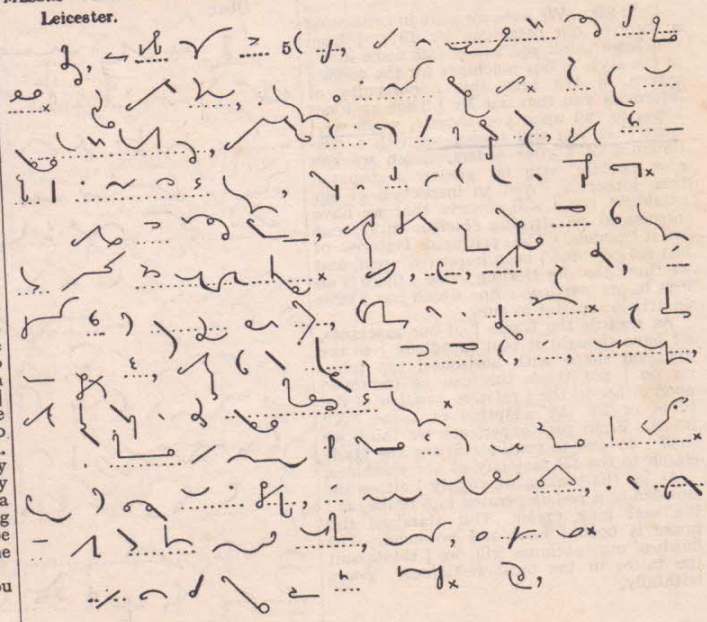
Dear Sirs,—On receipt of | your letter of the 5th June, we made inquiries about | Messrs John Higgs & Sons. So far as we are | able to ascertain, the firm is a moderately substantial one. | Although they have been in business for about forty years, | we are unable to find that a very large trade | has been done by them, but we think that you | could with advantage do a moderate amount with the firm, | provided you do not let them have too extended credit. |

With reference to the account of Messrs Blake & Co., (1) we do not think it desirable to take proceedings against | this firm for the recovery of the amount involved at | present. We shall, however, write to them on the subject, | and it is likely that as their busy season is | now approaching, they will take the opportunity to dispose of | the matter. Should they decline to come to a satisfactory | arrangement with you, we think it would then be advisable | to take action against them, and, in the meantime, we | think it would be better to suspend business transactions with | the firm.

The contractors are making steady progress with your (2) new works at Pottery lane. Everything there seems to be | in a satisfactory condition, and should nothing unforeseen happen, the | building will be quite ready by the time mentioned in | the contract, namely, 1st July next.

Our Mr Jones proposes | to call on you on Monday next. Yours faithfully,

MESSRS WILKINS & SONS,
Leicester.



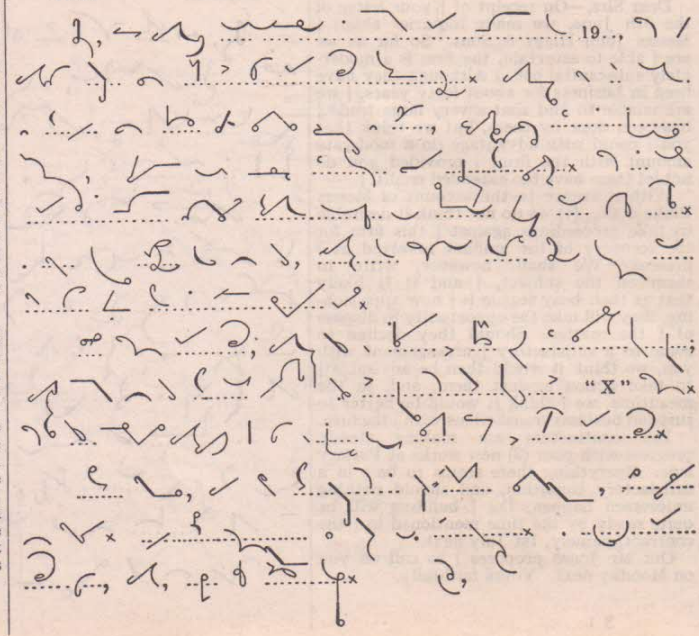
Mr J. Jackson,
Oban.

Dear Sir,—We have pleasure in | enclosing a copy of our catalogue for 19.., | from which we think you will obtain some idea | of the style of our machines for the coming season. | We take this opportunity of informing you that our Mr | Thomas Jones hopes to call upon you shortly, when we | trust that you will favour us with a continuance of | your orders, which we can now execute with far greater | dispatch than hitherto. From an inspection of our catalogue you | will observe that we have introduced no striking changes in (1) our latest models. The principal features of last season have | been improved upon, and we think that for sterling value | there is no firm in our particular line which can | offer an article superior to ours.

As regards the frame | of our machines, we have thought it best to adhere | to the diamond shape with horizontal top tube; we do | not think this can be improved upon either in the | relative position of the tubes or by the adoption of | the "X" frame. From past experience we think we shall | do well to continue fitting the Hyde clutch to the (2) majority of our machines.

As for the brakes, we supply | either the Bowden or a pedal-operated hub brake, as | the user may prefer. Our standard rim brake is both | neat and powerful. The finish of our machines will, we | think, suit the tastes of the most fastidious. Yours faithfully,

Mr J. Jackson,
Oban.



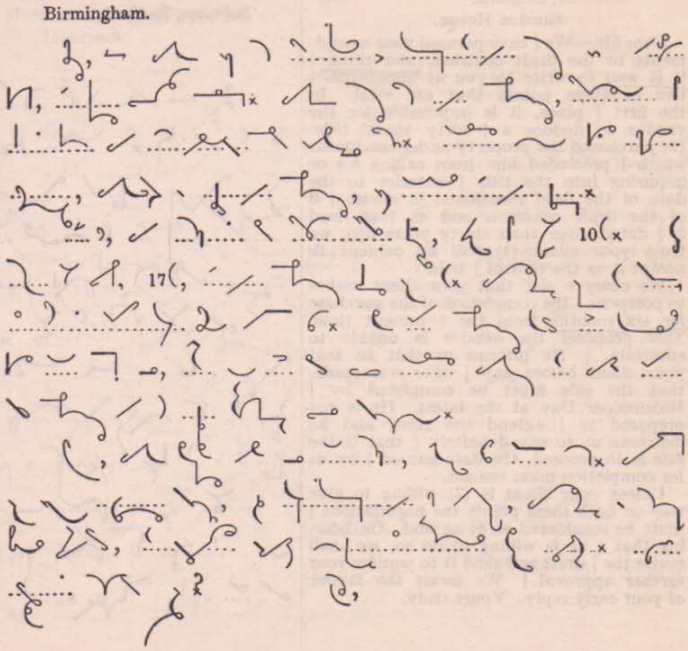
MESSRS LAWRENCE & MARSH,
Birmingham.

Dear Sirs,—We have to | draw your particular attention to the fact that our orders | to you are constantly delayed, and at times carelessly executed. | We take orders from our customers, promising delivery at a | time we might reasonably expect to receive the goods from | you. In consequence of many delays during the last three | months, we have been compelled to disappoint our customers, to | their annoyance and our discredit.

On the 3rd, we | ordered a special parcel of brass door plates, which should | have been delivered not later than the 10th. They did (1) not arrive until yesterday, 17th, and our customer declines to | have them. We must ask you to take them back, | as they are a pattern for which there is no | regular sale. Several of our customers have complained of the | vexatious delays in getting goods, and although no account has | been closed in consequence we fear that one or two | of our best customers are so dissatisfied that they will | take that course before long.

Further, we have several times | received goods not ordered, and have found others altogether omitted. | We regret to have to bring these matters before you, (2) but as they vitally affect our trade reputation, we must | ask you to remedy the state of things of which | we complain, that business relations between us may continue as | harmonious as they have been hitherto. Will you please let | us have an early reply to this letter? Yours faithfully,

MESSRS LAWRENCE & MARSH,
Birmingham.



JOHN WRIGHT, ESQ.,
Solicitor, Bedford.

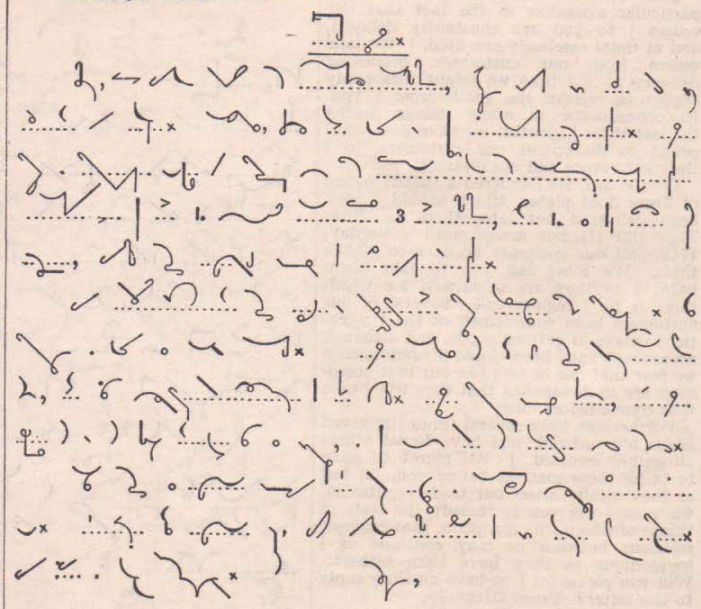
Gordon House.

Dear Sir,—We | have perused your amendments in the draft contract, and think | it is well to write to you at once upon | two or three points that are vital. In the first | place, it is impossible for the vendor to deduce a | forty years' title. He purchased the property under conditions which | precluded him from calling for or inquiring into the title | anterior to the date of the deed mentioned in clause | 3 of the draft contract, and as that deed is | dated more than thirty years ago, we trust your client (!) will be content to accept it as the root of | title.

We observe also that your client wishes to postpone | the completion of the purchase for six months from the | present time. This proposal the vendor is unable to entertain. | He informs us that he told your client before any | offer was made, that the sale must be completed by | Midsummer Day at the latest. He is not prepared to | extend the time, and he instructs us to say definitely | that if the sale is to proceed, the date named | by us for completion must remain.

Unless your client is (2) willing to give way on both these points the negotiations | must be considered as at an end. On hearing that | he is willing to do so, we shall revise the | draft and send it to you for your further approval. | We await the favour of your early reply. Yours truly,

JOHN WRIGHT, ESQ.,
Solicitor, Bedford.



MESSRS WARD & MICHAEL,
Liverpool.

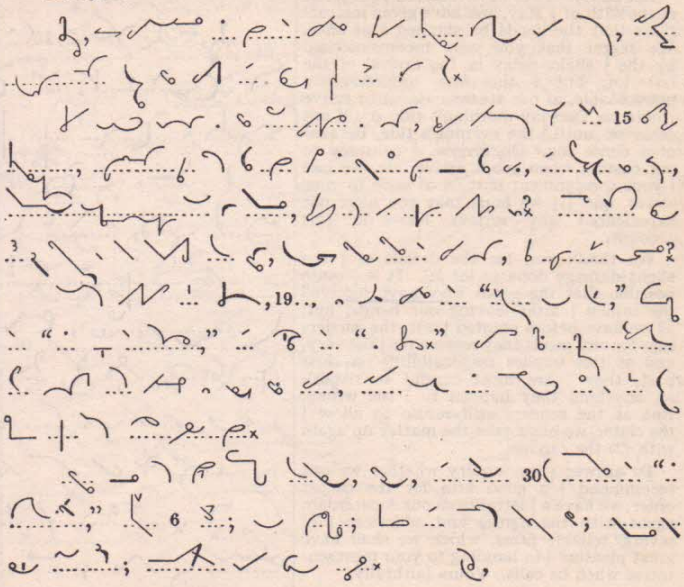
Dear Sirs,—We enclose a | list of stereo plates which you are at present holding | to our order, and we shall be glad if you | will kindly have these plates weighed and let us know the total of the whole of them.

It is our | intention to melt the plates in order to utilize the | metal, but as we require only about 15 cwt. at | the present time, will you kindly choose from this list | such a number as will give this weight, and forward | them to us here, packing indiscriminately in old bags, which (1) we shall see are duly returned to you? Can you | also let us know what you would be prepared to | pay per ton for old plates, having regard to the | present price of stereo metal, which is still on the | increase?

In your return on December, 19.., | you show stereo plates of "I Fear no Foe," electros | of "A Coat of Arms," and moulds of "The Statesman." | We cannot trace during the year that we have either | melted or requested you to send the plates away, and | we invite an explanation as to why they have been (2) struck out of your most recent list.

Please give us | your lowest quotation for composing, printing, and binding 30,000 | copies of "A Life Abroad," type 6 point; no illustrations; | text and cover paper supplied; books to be sewn and | not wired; carriage paid to our London house. Yours faithfully,

MESSRS WARD & MICHAEL,
Liverpool.



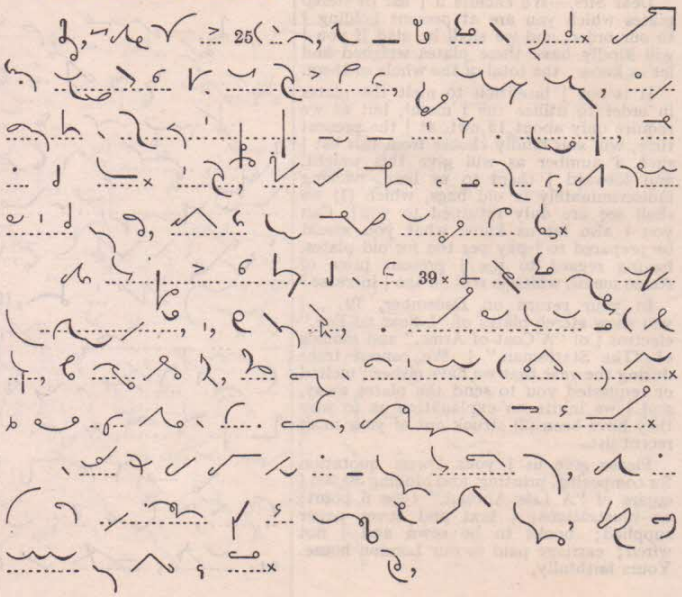
MESSRS LONG & LONG,
Great Hanover Street, Hull.

Dear Sirs,— | We have received your letter of the 25th of | May, and have given instructions that the goods be shipped | at once. We regret that you were inconvenienced by the | slight delay in the arrival of the last lot, but | this was unfortunately unavoidable, as our steamer timed to arrive | here on Tuesday morning's tide could not come on until | the evening's tide, because of a dense fog. On arrival, | contrary to our custom when goods arrive late, we had | your consignment sent on at once to your stores, and (1) we hope that you have not experienced any serious loss | on this account.

We thank you for the details of | the slight damage done to lot 39. It is | quite possible that the goods may have received the injury | after leaving our hands, but, as we have before pointed | out, the carriers sign for any goods they receive for | delivery, and as this implies responsibility on their part, they | are most careful to remark on anything they happen to | see wrong. But as the senders still refuse to allow | the claim, we must take the matter up again with (2) the carriers.

To answer your inquiry whether we can recommend | a good firm for the carpet order, we have a | letter from our Amsterdam agent with the names and addresses | of several reliable firms, which we shall have great pleasure | in handing to your representative when he calls. Yours faithfully,

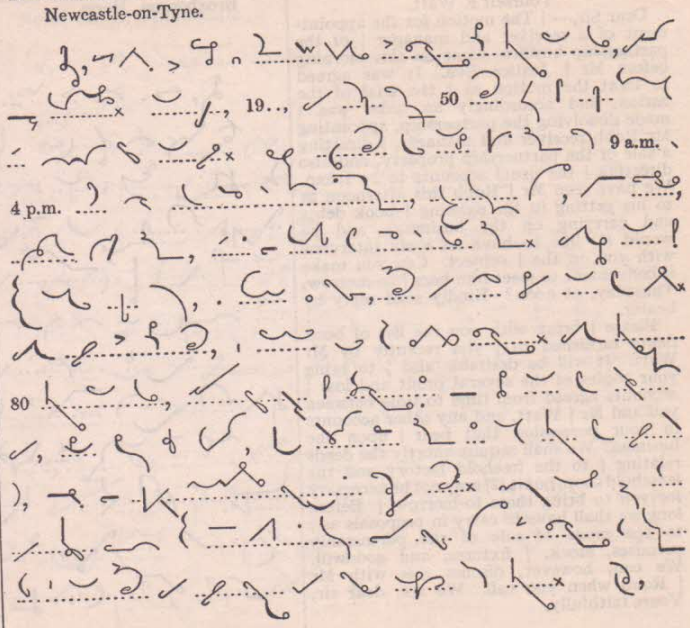
MESSRS LONG & LONG,
Great Hanover Street, Hull.



THE SIMPLEX STANDARD TYPEWRITER CO.,
Newcastle-on-Tyne.

Dear Sirs,— | Replying to the questions you ask about the performance of | the Simplex standard typewriters in our office, we gladly give | you the following statement. In June, 19. . , | we ordered from your company fifty machines, which were delivered | during that month and immediately placed in use. Since that | time these machines have been in constant daily work from | 9 a.m. to 4 p.m. They are employed | for all kinds of card work, filling form letters, regular | correspondence, loose leaf ledger work, and a great variety of (1) other kinds of office work. We have satisfaction in stating | that they have never been out of order, the alignment | is perfect, and the machines are most satisfactory in every | respect. We have used all the standard machines, but in | our opinion none of them surpasses the Simplex. We have | at the present time eighty typewriters in our office, and | we are pleased to be able to state that the | Simplex has given satisfaction in every possible way, standing severe | tests thoroughly, doing absolutely as good work as any other | typewriter ever used by us, exhibiting great durability and in (2) all respects proving a very satisfactory machine. You may be | interested to hear that our typists claim that they can | write a far greater number of letters on the Simplex | without fatigue than on any of the machines we used | previous to our present installation of your typewriters. Yours faithfully,

THE SIMPLEX STANDARD TYPEWRITER CO.,
Newcastle-on-Tyne.

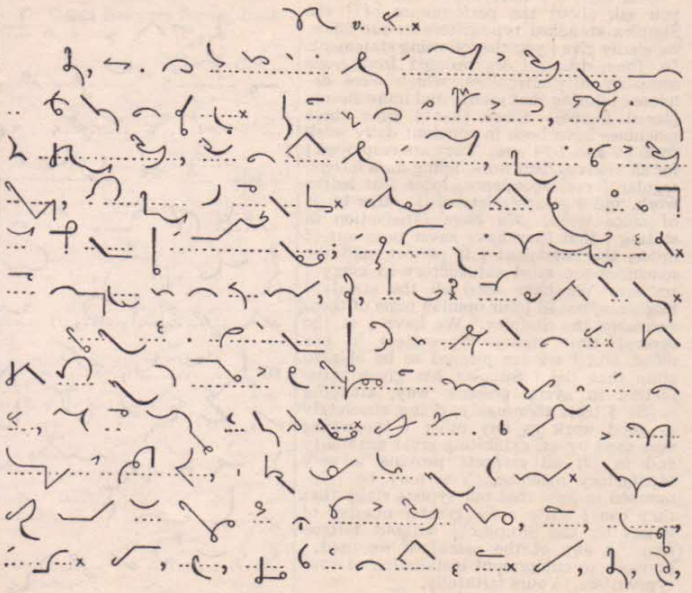


WILLIAM HUNT, ESQ.,
Broxbourne, Herts.
Yourself *v.* Watt.

Dear Sir,— | The motion for the appointment of a receiver and manager | of the partnership business came on this morning before Mr | Justice Eve. It was agreed to treat the motion as | the trial of the action, and accordingly an order was | made dissolving the partnership, appointing Mr Robb receiver and manager, | directing a sale of the partnership property, and also directing | the usual accounts to be taken. We have seen Mr | Robb this afternoon as to his getting in the existing | book debts and carrying on the business; and he would (1) like to have an early interview with you on the | subject. Can you make it convenient to meet him here | to-morrow, Thursday, at noon? Kindly send reply by bearer.

Please | bring with you the list of book debts furnished to | you recently by Mr Watt. It will be desirable also | to bring your copies of the several profit and loss | accounts agreed from time to time between you and Mr | Watt, and any other accounts in your possession that bear | upon the business. We shall require shortly the deeds relating | to the freehold factory and the leasehold shop, but it (2) may not be necessary for you to bring them to-morrow. | Before long we shall have to carry in proposals as | to the mode of sale of the partnership premises, stock, | fixtures, and goodwill. We can, however, discuss this with Mr | Robb when you call. We are, dear sir, Yours faithfully,

WILLIAM HUNT, ESQ.,
Broxbourne, Herts.



MESSRS BLACK & SONS,
North Street, Birmingham.

Gentlemen,—We thank | you for your letter of the 4th May enclosing cheque | for £30, for which we send you a formal | receipt.

We have noted what you say about our woollen | goods, and shall be pleased to send patterns of our | materials with prices annexed. It is scarcely necessary for us | to explain that we manufacture none but the best materials | and now are selling them at a reduced rate in | order to meet the requirements of our customers.

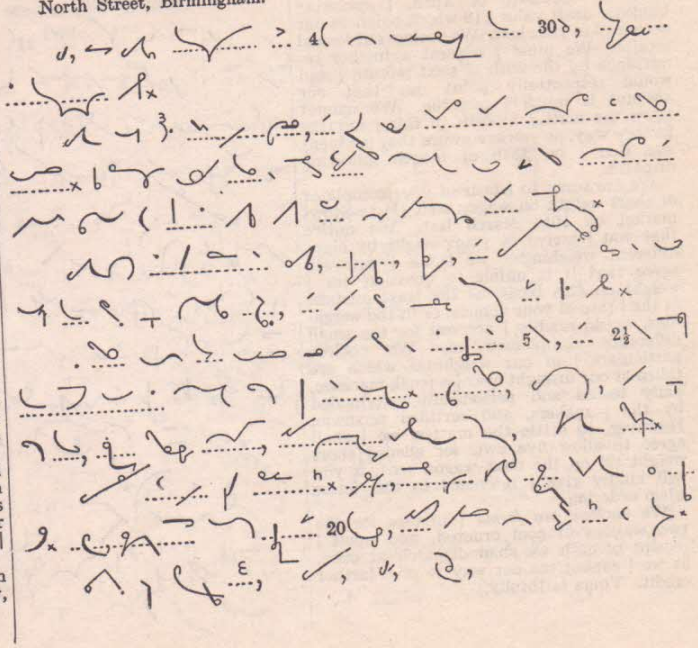
We have | also a large stock of serges, tweeds, etc., and we (1) are in a position second to none in the trade | for supplying cut lengths of these, and are able to | execute all orders on the day received.

The prices named | for the enclosed goods are subject to a discount of | 5%, and 2½% extra | for cash in a month from date of invoice. These | prices, we may say, are cut very fine, considering the | present state of the market, and we look forward to | receiving your orders, which will have prompt attention.

We are | sorry that our agent has not called on you. Recently, (2) because of ill health he has not been able to | perform his duties as usual. However, he will be again | in your district on the 20th inst., and we shall | request him to wait on you without fail.

Hoping to | do further business with you, We are, gentlemen, Yours faithfully,

MESSRS BLACK & SONS,
North Street, Birmingham.



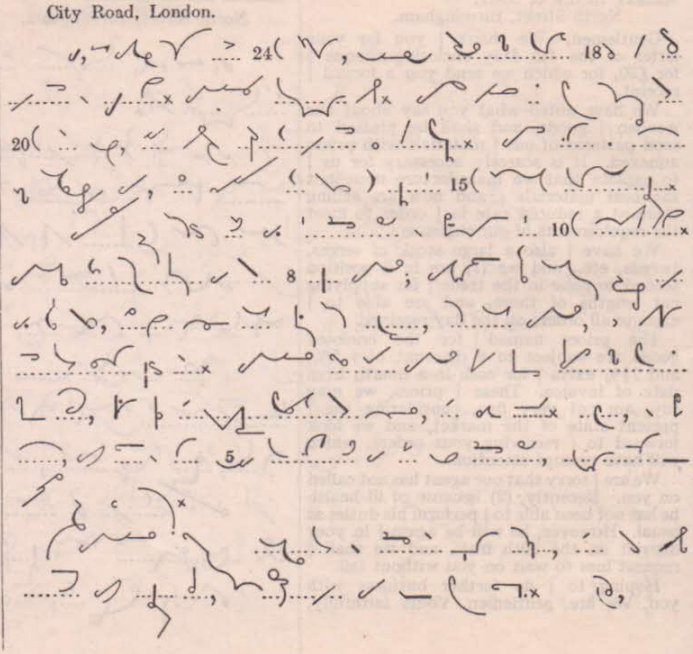
MESSRS THOMAS SMALL & CO.,
City Road, London.

Gentlemen,—We | have received your letter of the 24th of April, | enclosing bankers' draft value £18 which balances our account | to June last. We enclose our formal receipt. We must | request a further remittance by the 20th of next month, | and would respectfully point out that our account is much | overdue. We cannot allow the matter to drift in this | unsatisfactory way, as you are aware that payment was due | on 15th of month following dispatch.

We are sorry to | hear of your complaint of short weight on wagon sent (1) to Stowmarket on 10th March last. We notice that you | arrive at your weight by eight different weighings; we think | you will agree that it is unfair to question our | weight on this basis, as the least mistake in the | tare of your vehicle, or in the weighings, would readily | account for the small difference complained of. We enclose particulars | of our weighings which are taken at one draught over | a truck machine, daily tested and periodically overhauled by the | makers, and certified accurate. However, to settle the matter, we | shall agree to allow five cwt. for alleged short weight (2) on the next wagon sent, if you will kindly give | reference to this letter when ordering.

We enclose *pro forma* | invoice for the two wagons of coal ordered, and upon | receipt of cash we shall dispatch at once, as we | cannot see our way to give further credit. Yours faithfully,

MESSRS THOMAS SMALL & CO.,
City Road, London.



MESSRS BROWN BROS.,
Poole.

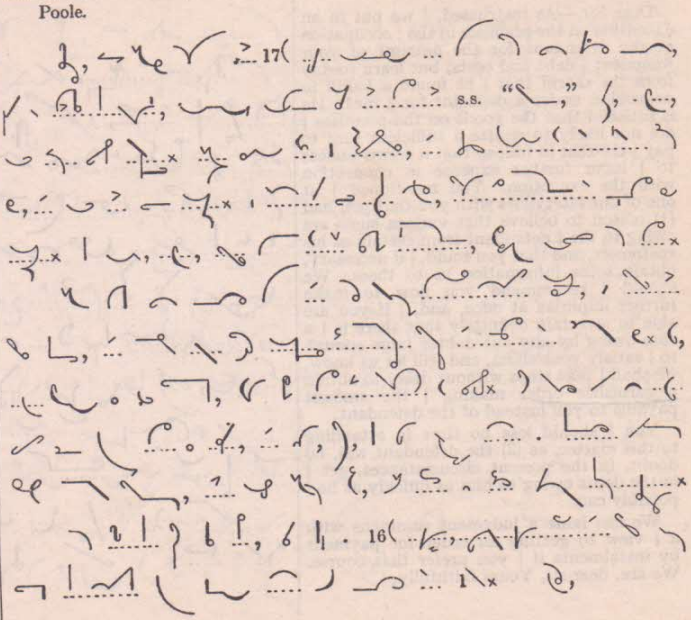
Dear Sirs,—I have received your | letter of the 17th June enclosing a letter from Mr | James Kemp, agent to Lloyd's at Poole, communicating the unwelcome | intelligence of the loss of the s.s. "Blake," which | was, however, known here yesterday by telegraph. I feel certain | that you did all that was possible, and it is | most fortunate that all on board were saved, and none | of the crew injured. But I am much grieved at | this misfortune, particularly as the cargo of coals is not | insured. It now, however, proves lucky that I sold the (1) cork, as this would have increased your loss.

I have | laid Mr Kemp's letter and yours before the Alliance Marine | Insurance Co., who approve of the steps taken, and expect | to be furnished in due course with the captain's protest | and account sales of what may be saved. Then, if | everything is found correct, they will settle the loss on | the policy without hesitation. Their payments are made within one | week after the loss is adjusted, and you will, therefore, | do well to forward me the documents required as soon | as they can be procured, and the instant I have (2) arranged with them I shall acquaint you with the amount | which may be at your disposal.

Your draft at thirty | days' sight, which is dated the 16th July, will be | duly honoured and placed to your credit at maturity after | deducting my usual commission of 1%.

Yours faithfully,

MESSRS BROWN BROS.,
Poole.



W. GRAY, ESQ.

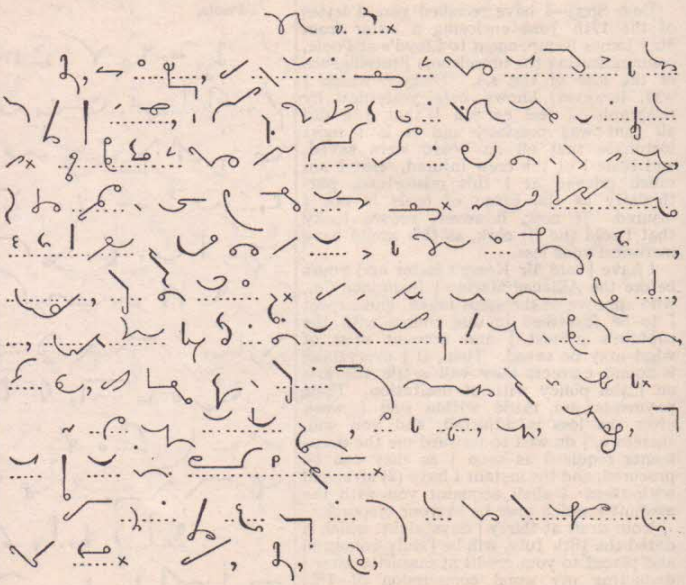
Yourself *v.* Ward.

Dear Sir,—As instructed, | we put in an execution on the premises in the | occupation of the defendant for the amount of your judgment | debt and costs, but learn to-day from the sheriff that | he found a bailiff in possession under a distraint for | rent. He is satisfied that the goods on the premises | are not likely to realize a sufficient sum to pay | the rent in full, so that it seems useless to | incur further expense in connection with the execution. You mentioned | at one of our interviews with you that you had (1) reason to believe that various sums are owing to the | defendant from certain of his customers, and that you could, | if necessary, obtain some information as to these. We should | recommend you now to make further inquiries at once, and, | if you are able to ascertain definitely that there is | a sum owing by any one debtor large enough to | satisfy your claim, and will let us know, we shall | take steps without delay to obtain a garnishee order making | the amount payable to you instead of the defendant.

You | should lose no time in attending to this matter, as (2) the defendant will, no doubt, in the present circumstances, get | in the debts owing to him as quickly as he | possibly can.

We can issue a judgment summons with a | view to getting an order for payment by instalments if | you prefer that course. We are, dear sir, Yours faithfully,

W. GRAY, ESQ.



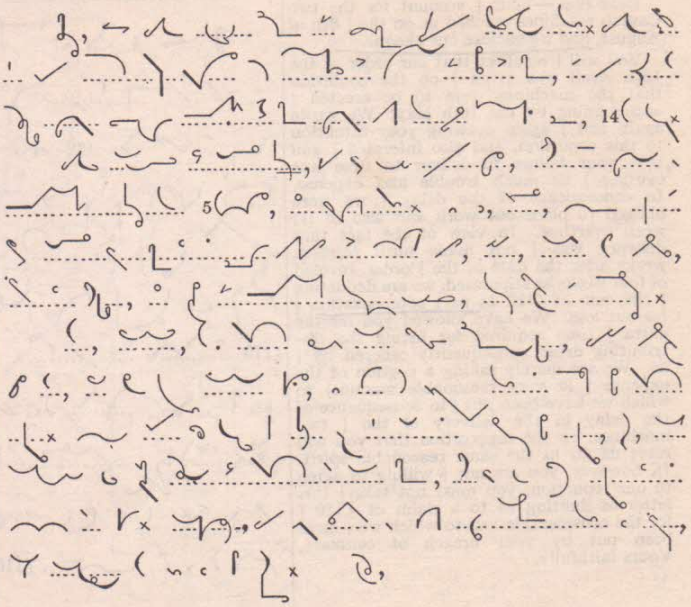
THE PRESTON BREWERY CO.

Dear Sirs,—We have finished work | on the steam truck which we are overhauling for you. | We have passed on to our car body builders your | amendment of the lettering on the sides of the truck, | and are assured that your instructions will be carefully carried | out and that the truck will be ready for use | on Monday week, 14th February.

We have been in communication | with the Andex Tyre Co., who are building the new | rear wheels, and they are quite willing to guarantee the | tyres for 5,000 miles, as stipulated by you. You (1) would, of course, make out and supply the Andex people | direct with a weekly return of the mileage run, and | would, in all other respects, comply with their conditions, as | set forth on the guarantee form enclosed, for your approval | and acceptance.

Though, in our opinion, the boiler is now | in perfect working condition, we would respectfully suggest that, in | order to save future annoying delays, you allow us to | prepare for you an extra set of boiler tubes. Many | of our friends have found it advantageous to have on | hand a spare set of tubes, so that, in the (2) unfortunate event of trouble arising with the boiler of any | truck, they are able to fit fresh tubes with a | minimum of delay. Needless to say, we should be happy | to hold these in stock for you when completed, only | invoicing them to you when delivery was taken. Yours faithfully,

THE PRESTON BREWERY CO.



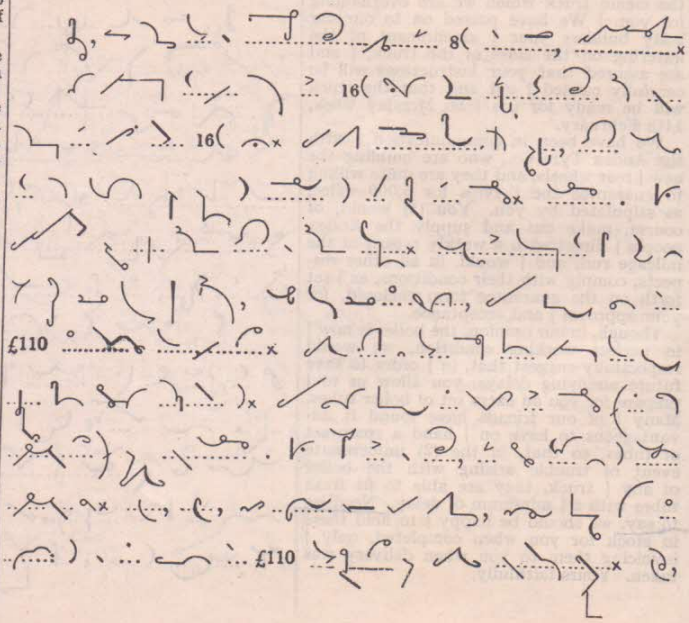
MESSRS RAY & Co.,
Caxton Works, Norwich.

Dear Sirs,—Your | account for the two Caxton machines reached us on the | 8th of August, and we enclose our cheque.

You will | recollect that our order of the 16th April was given | on the condition that the machines were to be erected | and running by the 16th May. We wrote again and | again drawing your attention to this condition, and also informed | you that your failure to deliver to time was causing | us much trouble and expense. In consequence of the delay | we were obliged to place out work and also to (1) work overtime. In view of the fact that delivery was | not made until thirteen weeks after the date of the | order, instead of four weeks as stipulated, we are deducting | the sum of £110 as part compensation | for our loss. We have allowed you for the extra | time required for fitting the distributing drum subsequently ordered by | us. We are merely taking a portion of the expense | (a very reasonable amount) to which we have been put | in consequence of the delay in the delivery of the | two machines, on the supposition that you will meet us (2) in the same reasonable spirit. If, however, you are not | willing to agree to our reduction, you must not take | this letter as limiting us to a claim of £110 | for the considerable loss to which we | have been put by your breach of contract.

Yours faithfully,

MESSRS RAY & Co.,
Caxton Works, Norwich.

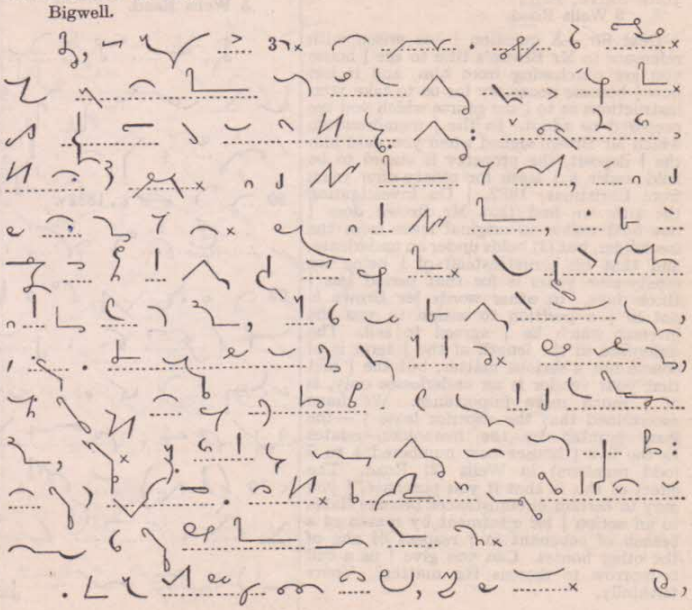


MUGGLEBODY & Co.,
Bigwell.

Dear Sirs,—I have your letter | of the 3rd. Let me recapitulate the history of this | correspondence. In January I put my tractor in your hands | for repairs to be made to the off-side track. | We did not at that time agree upon any particular | charge for these repairs: I simply assumed that you would | charge me what was reasonable. You did not return the | tractor until March, and you did not send me your | account until May. Soon after you had returned the tractor, | a defect of exactly the same kind as that which (1) you had repaired developed in the near-side track. Being | displeased by the long time you had taken over your | work, I had this new defect repaired by another firm, | who completed the task in a few days and sent | in their account before I had had yours. As soon | as I received your account, in which you proposed to | charge me nearly three times as much as the other | firm had done for practically the same work, I protested. | I did not say that you had failed to make | the repairs named in your detailed statement: my protest was (2) purely against the amount charged. It is illogical of you | to express surprise at my not making this protest as | soon as the tractor came back from you.

The cheque | I have already sent you still seems to me more | than sufficient, and I shall not send another. Yours faithfully,

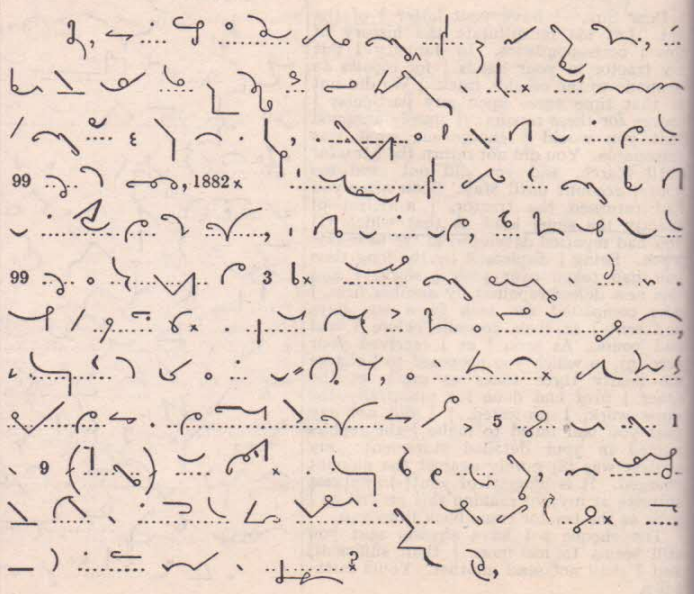
MUGGLEBODY & Co.,
Bigwell.



JOHN SMITH, ESQ.,
5 Wells Road.

Dear Sir,—A question | has arisen with reference to Mr Brown's title to the | house you are purchasing from him, and it has now | become necessary for us to take your instructions as to | the course which you are prepared to adopt. In the | memorandum which Mr Brown signed when you paid him the | deposit, the property is stated to be held under a | lease for ninety-nine years from Christmas, 1882. | On investigating the title we find that Mr Brown does | not hold under an original lease from the freeholder, but (1) holds under an underlease, and that his term instead of | being for ninety-nine years is for that period less | three days. In other words Mr Brown is not in | a position to assign to you the interest which he | agreed to sell. The difference in the length of the | term is of course not a serious matter, but the | fact that your vendor is an underlessee only, is of | much more importance. We have ascertained that the superior lease | —the lease granted by the freeholder—relates to the five | houses now numbered 1 to 9 (odd numbers) in Wells (2) Road. The effect of this is that if you purchase, | you may in certain circumstances become liable to an action | for ejectment by reason of a breach of covenant in | respect of one of the other houses. Can you give | us a call to-morrow to discuss the matter? Yours faithfully,

JOHN SMITH, ESQ.,
5 Wells Road.



MESSRS BARKER & Co.,
Bristol.

Dear Sirs,—We duly received | your letter of 20th June, and regret that your complaint | refers to our tardiness in the execution of your last | order.

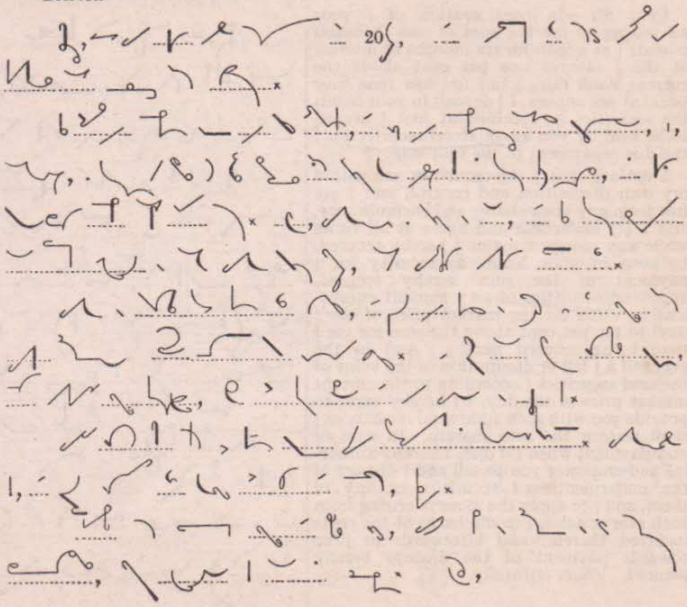
It is always our custom to give our best | and prompt attention, and to treat our customers in the | most business-like manner, but, unfortunately, the firm which supplies us | with this special class of art paper have recently had | a fire at their mills, a delay being consequently caused | in the delivery of our order. However, we have now | the paper to hand, and it is far superior in (1) quality and finish to any other we have before purchased, | in which we trust you will readily agree with us. |

We have to apologize for the time that has elapsed, | and shall do our utmost to furnish you with proofs | of your Wood Working Machinery Catalogue by to-morrow first post. | Should there be any further alterations to be made, kindly | return the proofs at your earliest convenience, as we have | all the type standing and are waiting to distribute it. |

We would also draw your attention to the dummy book | which we forwarded a fortnight ago. We have not yet (2) received it, and shall be glad to learn that you | have approved of the style and cover, etc.

On receipt | of your corrected proofs and instructions to print, we shall | set to work to complete your order as quickly as | possible, probably finishing it in a week's time. Yours faithfully,

MESSRS BARKER & Co.,
Bristol.

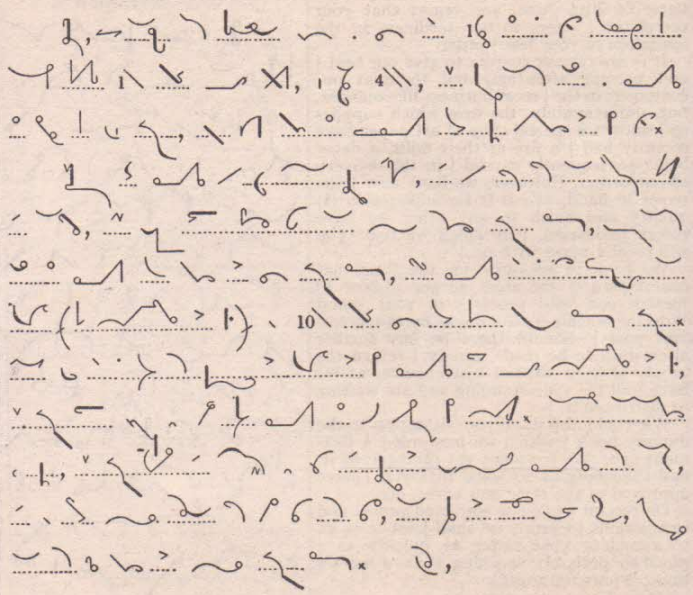


THE MANAGER,
Bullion Bank, London.

Dear Sir,—In consideration of | your advancing to me the sum of one thousand pounds | as a loan for six months at interest at the | rate of one per cent above the current bank rate, | but not less than four per cent per annum, I | deposit in your hands the securities as specified at foot | hereof, to be held by you as collateral security for | the due repayment of the said loan.

I declare that | the securities are within my own disposition and control, and | are free from any prior charge and encumbrance, and I (1) undertake and agree at all times while any money remains | hereby secured, to keep in your hands as security for | payment of the sum hereby secured, approved securities of an | amount equivalent in value (at the market price of the | day) to ten per cent above the sum for the | time being secured hereby. And in the event of a | fall or diminution of the value of the said securities | according to the current market price of the day, I | hereby agree to provide you with such additional security as | shall restore the said margin. In case of non-payment when (2) due, I hereby authorize and empower you to sell and | dispose of the undermentioned securities or any of them, and | to apply the moneys arising from such sale or sales, | in discharge of the costs incurred therein, and afterwards in | or towards payment of the moneys hereby secured. Yours faithfully,

THE MANAGER,
Bullion Bank, London.

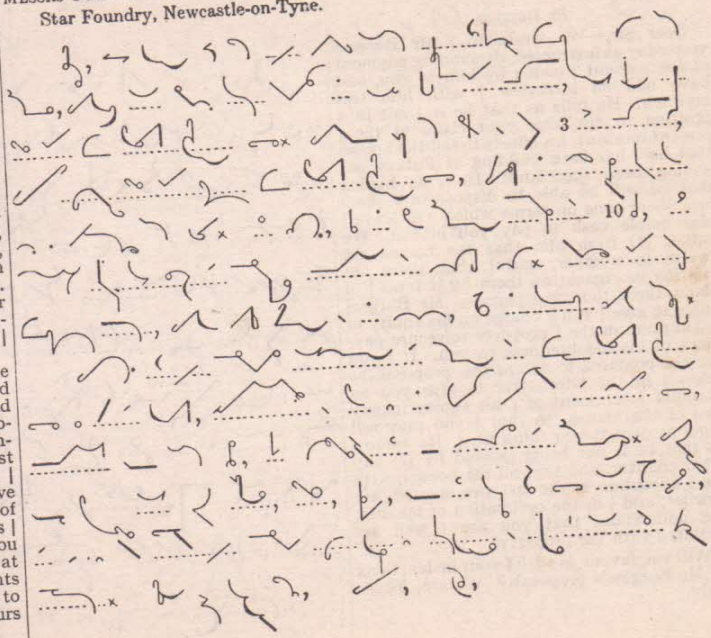


MESSRS JOHNSON & BROWN,
Star Foundry, Newcastle-on-Tyne.

Dear | Sirs,—Having heard from our representative in your district that | you contemplate electrifying the whole of your works, we have | pleasure in submitting for your perusal a new edition of | our catalogue, containing detailed particulars of our electric overhead travelling | cranes. We beg to draw your special attention to page | 3 of the catalogue, whereon will be found particulars of | our three-motor electric overhead travelling crane, which we consider | a most suitable type for meeting the requirements of your | foundry. As you will see, it has a safe working (1) capacity of 10 tons, and is eminently adapted for the | smooth and expeditious carrying of molten metal. By means of | our patent electric controller gear, we have reduced jerking to | a minimum, and this is a factor worthy of your | consideration.

We may say that our experience in the making | and erecting of electrical overhead travelling cranes is large and | varied, and we are in a position to offer you | a thoroughly reliable and modern crane, guaranteed to give entire | satisfaction, at the lowest price compatible with good materials and | workmanship. We shall be pleased to give you further particulars (2) in the shape of drawings, prices, etc., together with photos | of this crane in actual use, and should you be | agreeable our expert will visit you at your convenience to | advise on any points which may not be quite clear. | Trusting to hear favourably from you, We are, Yours faithfully,

MESSRS JOHNSON & BROWN,
Star Foundry, Newcastle-on-Tyne.

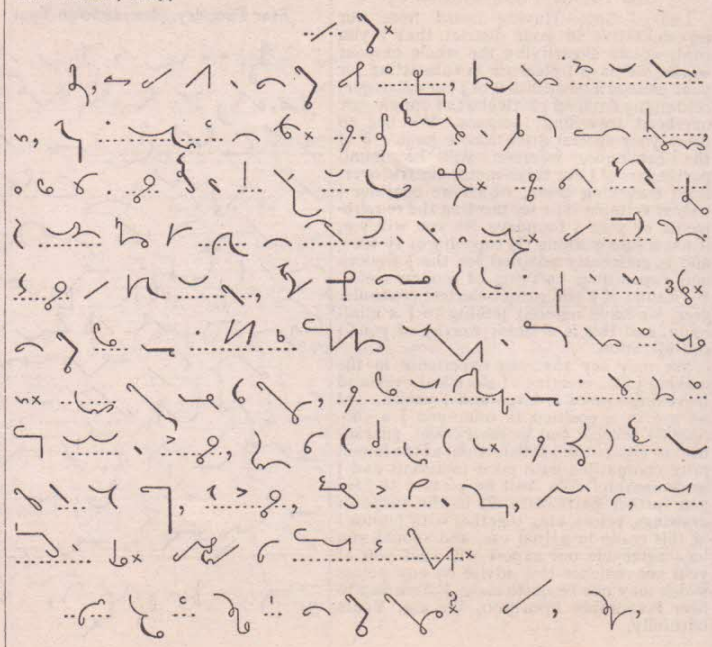


WM. WHITE, ESQ.

Re Burgess.

Dear Sir,—We wrote to | Mr Burgess yesterday as instructed, demanding payment of the amount | owing by him to you, and have had an interview | with him this morning. He tells us that he is | not in a position to discharge your claim at the | present moment, his efforts to sell the houses that he | has been building at Putney not having been successful. He | is hoping that he will be able to dispose of | them in a short time on terms which will leave | him ample cash to pay you in full. We gather (1) from him that the houses are twelve in number, and | that there are existing mortgages on them for a total | of about three thousand pounds. Mr Burgess offers to give | you a charge on his equity of redemption in the | property to secure payment of his indebtedness to you. If | you are not prepared to accept this proposal, he offers | in the alternative to give you an absolute assignment of | his equity in any two of the houses, so that | you may sell them at once if you think fit. | He assures us that he is not being pressed by (2) any other creditor, and that all the houses, with the | exception of the last two erected, are now let, and | in the occupation of tenants. We understand that you are | well acquainted with the property.

Will you favour us with | your instructions on Mr Burgess's proposals? We are, Yours truly,



Book-I

Mr John Walker,
Boyle.

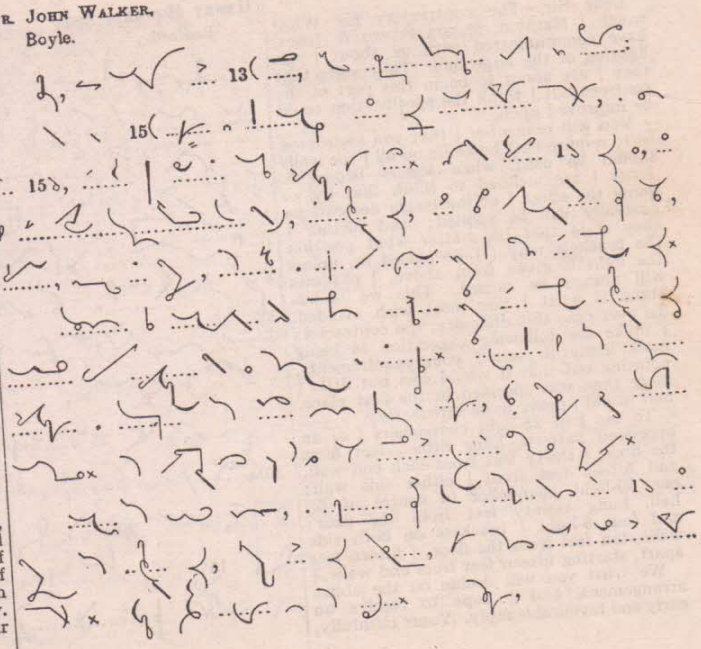
Dear Sir,—In reply to your | letter of the 13th August, I have been instructed by | my Directors to write to you as follows:

Up to | 15th July you had invested as share capital in the | Boyle Co-operative Society Ltd., the sum of £15, and | on that date signed a notice to withdraw the whole | amount. You will remember that one £1 share is, | as stated on the original form of application for membership, | a transferable share, and as such is retainable by the | Society unless, on the one hand, you can find a (1) purchaser, or on the other hand the Committee are willing | to purchase it from you and extinguish the share.

For | some time it has invariably been the custom of the | Directors to purchase and extinguish transferable shares in all cases | where the withdrawing member is removing to a distance. If | you had stated on your form of withdrawal the fact | of your almost immediate departure to Australia, this procedure would | have been followed in your case. Your regrettable omission to | do so is the only cause of the feeling of | soreness to which you refer.

In view of your intention (2) to emigrate, the Directors of the Society have ordered the | payment of £1 as purchase money of your transferable | share, on production of the share pass book, which will | remain in the hands of the Boyle Co-operative Society. They | trust that this will fully meet your wishes. Yours truly,

Mr. John Walker,
Boyle.



HENRY HOWARD, ESQ.,
Bedford.

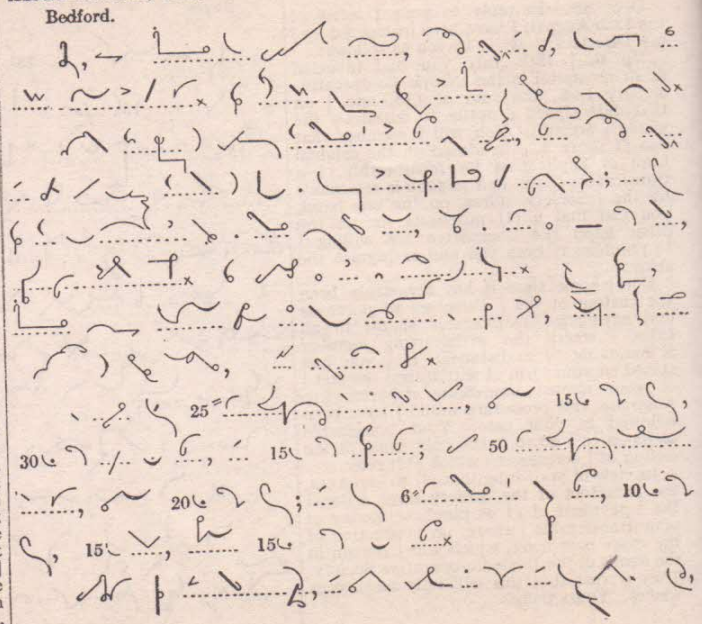
Dear Sir,—The contractors for Whitworth | Mansion, Messrs Brown & Jones, have communicated with us about | the lighting of the large hall. They state that they | are about to begin this part of the contract but | think the specification could be improved upon.

You will remember | that you instructed us to require that brackets on all | the walls should be used, while Messrs Brown & Jones | are inclined to think that by so doing the effect | of the inside decorations generally will be spoiled; and further | they state that no matter what position the brackets may (1) be placed in, unless the light is given from above, | shadows will always be caused. This we understand is what | you most wish avoided. To overcome this difficulty, the contractors | make the following suggestion as being most likely to suit | your requirements, pointing out that it would cost but little | more than was specified in the first place, and would | prove more satisfactory.

To use four 25-light chandeliers | of an approved pattern, hung fifteen feet from the floor, | thirty feet from each end wall, and fifteen feet from | either side wall; one 50-light chandelier in centre of (2) hall, hung twenty feet from the floor; and four 6-light | brackets on both side walls, ten feet from the floor, | fifteen feet apart, starting fifteen feet from end walls. |

We trust you will decide on the above arrangement, and | hope to receive an early and favourable reply. Yours faithfully,

HENRY HOWARD, ESQ.,
Bedford.

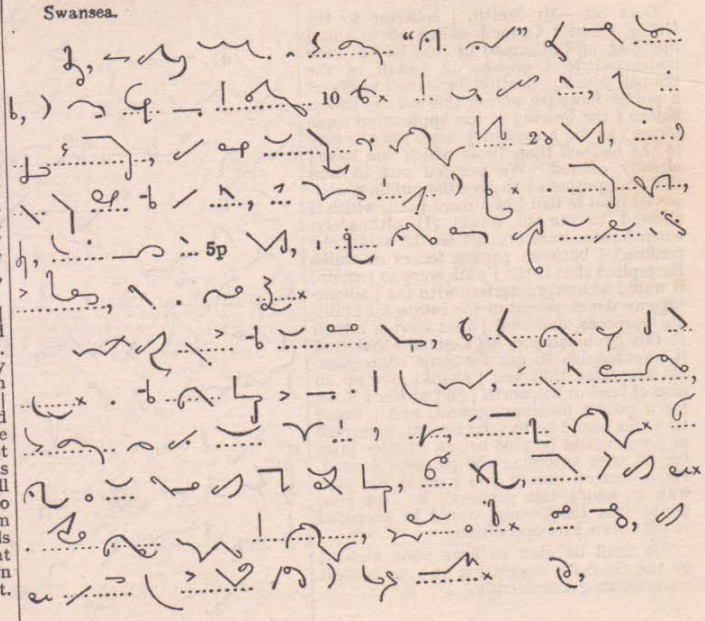


MESSRS JOHNSON & CO.
Swansea.

Dear Sirs,—We have pleasure | in informing you that the steamer "Lady Mary" which has | been expected for some days, was moored alongside the quay | at half past ten this morning. At noon we went | on board, and after a discussion with the captain, we | succeeded in obtaining the freight to Liverpool at the rate | of two pounds per ton, a third to be paid | as soon as the oats are on board, and the | remainder on reaching their destination. The captain stipulated, it is | true, for a commission of 5p per ton, but (1) considering the low price secured we do not think there | is any reason to complain of the transaction, remembering the | lateness of the season.

To-morrow morning we shall have the | putting of the oats in sacks begun, and this job | will be nearly done by the evening. The oats will | be taken down to the quay the day after to-morrow, | and put on board as quickly as possible, for the | steamer must weigh anchor early on 3rd July, and go | direct to Liverpool. While the loading is in progress we | shall get the insurance policy taken out, as well as (2) the bill of lading, copy of which we shall send | you. The originals will be sent to your representative at | Liverpool, to whom the consignment is addressed. As regards expenses, | we shall send you our account after all the operations | which concern us have been completely carried out.
Yours faithfully,

MESSRS JOHNSON & CO.,
Swansea.

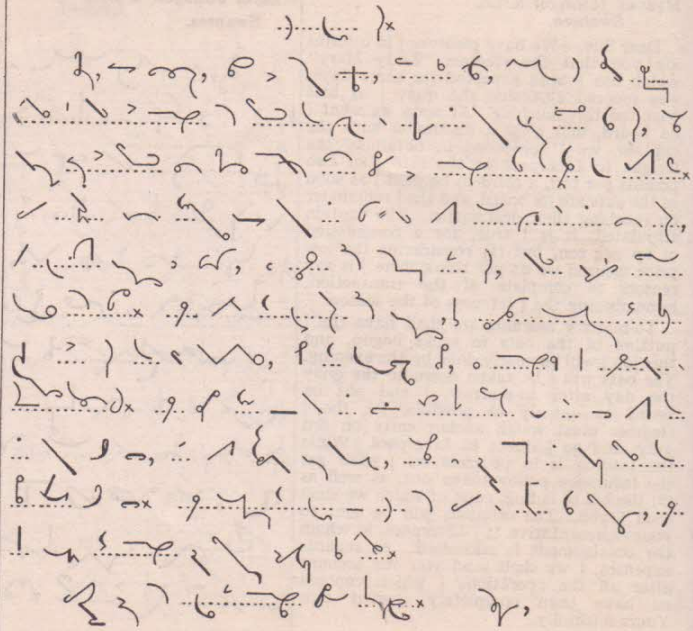


HENRY THOMAS, ESQ.,

Sea View Estate.

Dear Sir,—Mr Smith, | solicitor to the Urban District Council, called on us this | morning, and informed us that he has been instructed to | oppose on behalf of the Council your application for leave | to divert a public footpath across this estate, unless before | the hearing of the application some terms can be arranged | more satisfactory to the Council than those which you have | already offered. We pointed out to him that you propose | to give the public a well-paved road in lieu | of a mere path, which if allowed to remain would (1) ultimately, when houses were erected on the estate, be confined | between garden fences or walls. He replied that if the | path were to remain, it would seriously interfere with the | advantageous development of the estate for building purposes, and said | that having regard to this circumstance, his Council considered it | reasonable to ask for some concession. He suggested that you | should give up an acre of land at the north | end of Kent Road for a public pleasure ground, and | urged that this would be to your benefit, inasmuch as | you would be able to get a better price for (2) sites adjoining the pleasure ground. He intimated that if you | could see your way to adopt this proposal, he had | no doubt that the Council would be prepared to withdraw | its opposition.

We shall be glad to hear your views | on the Council's suggestion at your earliest convenience. Yours truly,



THE UNOTYPE CO., LTD.,
Sheffield.

Dear Sirs,—We shall be | glad to know on what terms you could hire us | the keyboard, caster, and air compressor, we have at present | installed, for a term of three years, starting from the | time when the machines were first put down.

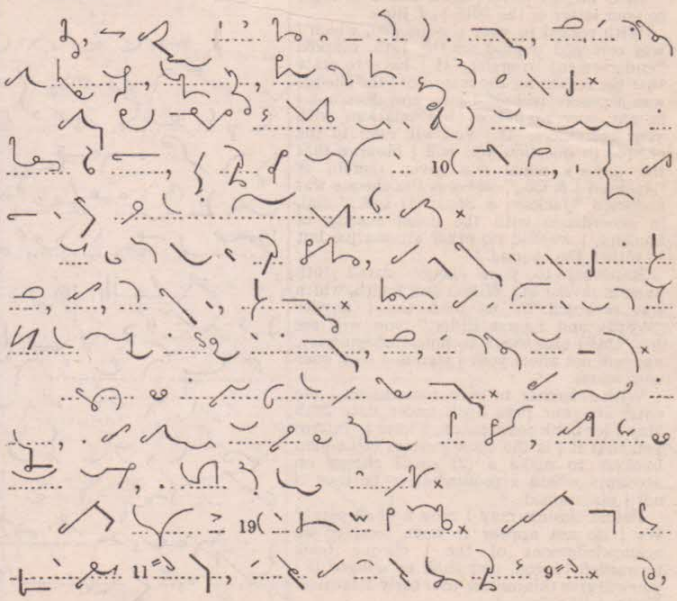
We have | had sufficient experience with the apparatus now to justify us | in entering into a transaction of this character, which was | the arrangement suggested in your letter of 10th October last, | but at that time we did not care to pledge | ourselves for a longer period than one year.

In the (1) event of your being able to arrange satisfactory terms, | we should be prepared to put down an additional caster, and | one, or probably two, additional keyboards. At the same time | we should like to know your annual charge for maintaining | a plant consisting of a keyboard, caster, and air compressor | in good order.

Please also send us a unit wheel | for our present keyboard. As we mentioned a few days | ago, the one we have now in use is not | working at all satisfactorily, and we consider that you should | send us another in exchange, the faulty wearing having been (2) beyond our control.

We are obliged for your letter of | the 19th of December about the set of matrices. We | were able to get over the difficulty of using the | eleven-point body, and possibly we might be able to | have the same arrangement with the nine-point. Yours faithfully,

THE UNOTYPE CO., LTD.,
Sheffield.



JOHN ROBINSON, ESQ.,
High Street, Hampstead.

Dear Sir,—I have | been asked to reply to your letter of the 30th | of June.

With regard to your cheque £20, which | was returned unpaid on the 17th, marked "endorsement irregular," I | have to state that the reason for the return of | the cheque was a purely technical one, and does not | in any way prejudice your relations with your customers. If | you will refer to the cheque in question you will | observe that the payee's name was given therein as "Jackson | & Co.," whereas the cheque was endorsed "Jackson & Sons, (1) Ltd.," and, in accordance with the usual custom of bankers, | we had no other alternative but to return the cheque. |

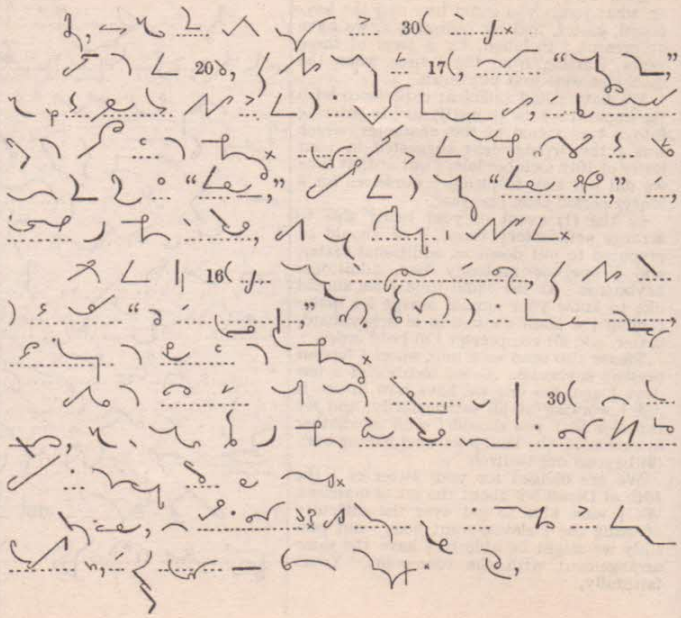
Referring to your cheque dated 16th June in favour of | Wilson and Smith, which was returned by us with the | answer "Words and figures differ," you will see that this | also was a technical irregularity, and will not affect your | standing with your customers.

With reference to your remarks on | the entry in your pass book under date 30th May | for bank commission, I have to inform you that it | is the usual custom of London bankers to make a (2) small charge on accounts where a remunerative balance is not | maintained.

Before closing, may I raise a small point? We | do not appear to have received an acknowledgment of the | cheque book forwarded to you, and shall be obliged if | you will give this matter your early attention.

Yours faithfully,

JOHN ROBINSON, ESQ.,
High Street, Hampstead.



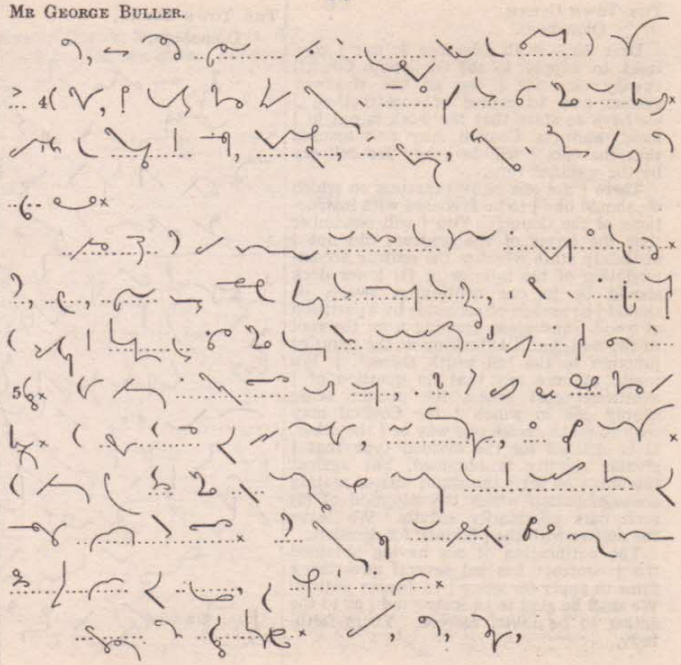
MR GEORGE BULLER.

Sir,—Messrs Wilson & Ray of Finsbury | Pavement have handed us your letter of the 4th April, | setting forth the terms on which you are prepared to | act as agent for the sale of their goods in | Devonshire. We note that you have branches at Exeter, Barnstaple, | and Plymouth, and that you propose to work the agency | from these centres.

Our clients cannot see their way to | making any appointment for so long a period as five | years. They are, however, willing to give you the exclusive | agency for the county for three years, but subject to (1) a condition entitling them to withdraw it at any time | if the sales of their goods effected by you in | any one year do not reach a total sum of | £5,000. They will require a proper agreement entered | into, the draft of which we shall send you as | soon as the terms are definitely arranged. They stipulate that | accounts shall be rendered monthly, and not quarterly, as suggested | in your letter. They require further that the amount of | their goods to be in your possession unsold and unpaid | for at any one time shall be expressly limited by (2) the agreement. They are prepared to consider any reasonable suggestions | you may have to make as to the amount at | which the limit shall be fixed, but they insist on | a limit.

Please let us hear from you on these | points at your earliest convenience. We are, sir, Yours truly,

MR GEORGE BULLER.



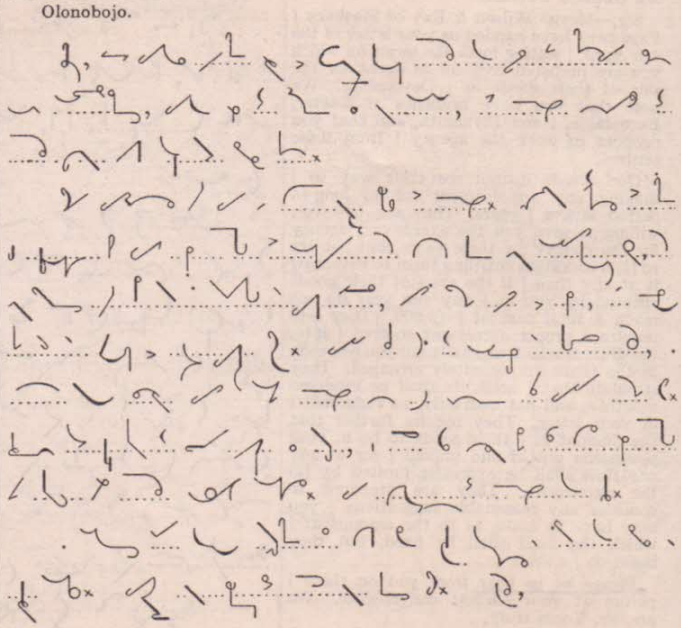
THE TOWN CLERK,
Olonobojo.

Dear Sir,—With reference to our | contract to supply to the Olonobojo Council twenty cars for | use on the tramway system now in course of construction, | we have to state that the work is put in | hand, and the Council may rest assured that the cars | will be ready for delivery by the specified time.

There | are one or two matters on which we should like | to be favoured with instructions of the Council. You | will remember that the terms of the contract did not | distinctly state whether the seating accommodation of the interior or (1) lower deck should be in one continuous sweep, or should | be broken on each side by a partition of wood | and glass, running from the roof to the seat, and | extending at the point of juncture to the full width thereof. | We would at once say that no question of | additional cost arises, the matter being simply one in which | the Council may wish to make choice one way or | the other. It is claimed for the divided type that | greater rigidity is obtained, but against this must be set | the slight loss of seating accommodation which the adoption of (2) such cars necessarily entails. We leave the matter with the | Council for decision.

The notification of our having obtained the | contract has led several advertising firms to apply for space | to display notices. We shall be glad to be instructed | as to the action to be taken thereon. Yours faithfully,

THE TOWN CLERK,
Olonobojo.



MESSRS SLADE, SONS & WATTS, Solicitors,
9 St. James's Street, | London, W.C.

Jenkins v. *Howe.*

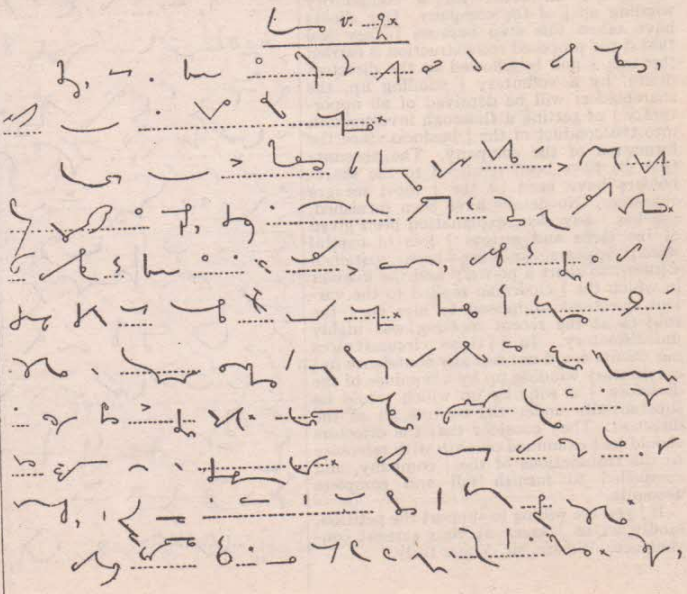
Dear Sirs,—The defendant | has brought us the writ served upon him yesterday in | this action, and we shall enter an appearance on his | behalf in due course.

Having regard to the nature of | the transactions which have taken place between the parties and | to the lengthy period over which their business relationship has | extended, it seems to us a matter for regret that | your client should have resorted to litigation. While we are | satisfied that the defendant has a complete answer to the (1) claim, we would suggest that the dispute is one which | it is certainly not desirable in the interests of either | party to carry into court. It occurs to us that | it ought not to be impossible for ourselves and yourselves | to formulate some terms which could be submitted to our | respective clients with a view to bringing about a friendly | settlement of the dispute between them. If you concur in | this view, will you kindly favour us with an early | appointment when we can meet to discuss the matter fully. | We shall be engaged away from the office the whole (2) of Monday next, but shall be able to give you | a call on any subsequent day that may be suitable | to yourselves.

We feel sure that you will agree with | us that this is a case in which every effort | should be made to arrive at a compromise.

Yours truly,

MESSRS SLADE, SONS & WATTS, Solicitors,
9 St. James's Street, London, W.C.

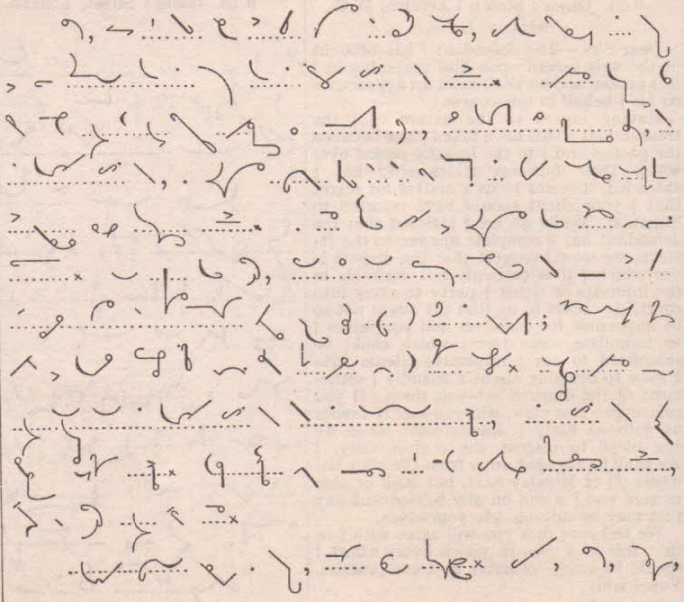


JAMES GROVE, ESQ.,
Kingsland Motor Car Co., Ltd.

Sir,—On | behalf of several of the largest holders of ordinary shares | in this company, we have presented a petition to the | court asking for an order for a compulsory winding up | of the company. Our clients have taken this step because | they feel that if the proposed reconstruction is carried through, | and is followed as the directors desire, by a voluntary | winding up, the shareholders will be deprived of all opportunity | of getting a thorough investigation into the conduct of the | business since the formation of the company. The accounts that (1) have been rendered to the shareholders have been of the | most meagre character. No details have been furnished, nor has | any clear explanation been given of the large and serious | loss of capital which appears to have been sustained within | so short a period; and the manner in which the | chairman replied to the various questions addressed to him on | the subject at the recent meeting was highly unsatisfactory. In | these circumstances our clients could not feel any confidence in | a voluntary winding up by a nominee of the directors, | a winding up which would be substantially under the control (2) of the directors. They consider that the directors should be | examined on oath with reference to the transactions of the | company, and compelled to furnish full and complete accounts.

If | you are willing to support the petition, kindly let us | know at your earliest convenience. We are, sir, Yours truly,

JAMES GROVE, ESQ.,
Kingsland Motor Car Co., Ltd.



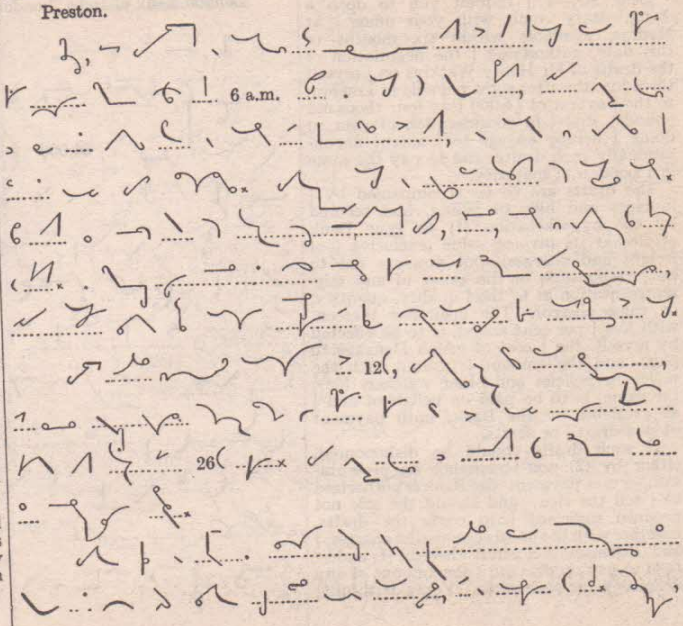
MESSRS BARNES & BAKER,
Preston.

Dear Sirs,—We regret to | inform you that the eccentric rod of the large dynamo | engine in our Darley Dale mill broke this morning at | 6 a.m. whilst the engine was being started, and | we should be glad if you would send a representative | over to inspect and take particulars of the rod, to | enable you to replace it with a new one as | early as possible. We have taken the engine to pieces | in order to facilitate your engineer's inspection. As this rod | is covered by your five years' guarantee we shall, of (1) course, expect you to repair this damage without charge. The | breakdown will cause a most expensive delay in the work | of our spinning mills, and we anxiously hope that it | is entirely accidental and does not imply any serious defect | in the construction of the engine.

With regard to the | shafts you mentioned in your letter of the 12th, we | propose to have them placed in our spinning room, and | the six beater pulleys removed from the old Darley Dale | building to the new mill adjoining which will be ready | for them on the 26th July. We should be (2) glad if you would carry out this work for us | as expeditiously as possible.

We have decided to adopt the | small patent paper tube shafts in our card rooms as | being an improvement upon the heavy tin guards now in | use, and to install them at once. Yours very truly,

MESSRS BARNES & BAKER,
Preston.



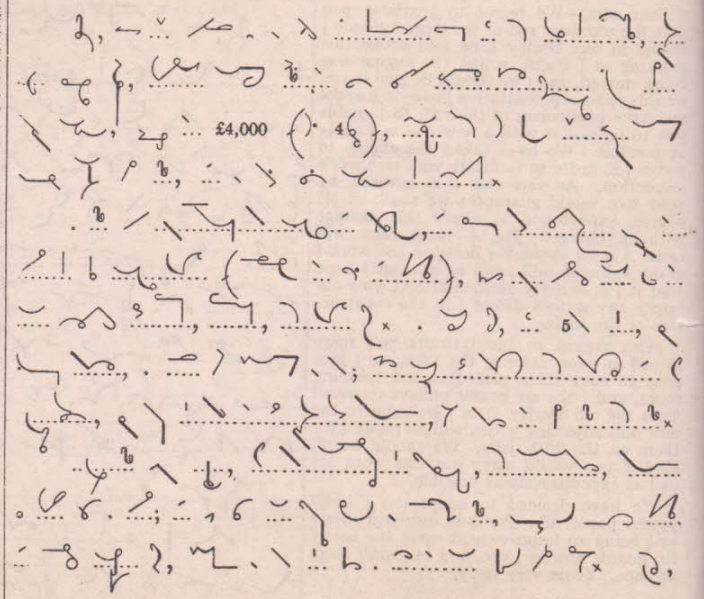
THE MANAGER,
London Bank of India, London.

Dear Sir,—I | request you to open a documentary credit with your office | at Madras, available within six months of this date, authorizing | the negotiation of the drafts of Mr Henry Watkins on | myself three months after sight payable in London, to the | extent of £4,000 (say four thousand pounds), and | in consideration of your so doing I hereby engage to | accept unconditionally such drafts, and to pay the same in | London at maturity.

The drafts are to be accompanied by | invoices and bills of lading, and secured by the hypothecation (1) to your Bank of rice at its invoice value (exclusive | of freight and charges), but you are not to be | responsible in the event of any misrepresentation as to the | quality, quantity, or value thereof. The insurance thereon, with five | per cent added, is to be effected by myself, the | cost of which I engage to pay; and the amount | insured with the policy or policies and other vouchers for | the same, is to be paid on behalf of and | as available for the Bank, until payment of said draft | or drafts.

If such drafts should be dishonoured, either by (2) non-acceptance on presentation, or non-payment the Bank is authorized to | sell the rice, and should the sale not produce sufficient | to cover the drafts, together with the usual commission charges, | and expenses incidental thereto, I undertake to pay on demand | the amount of any deficiency on such scale. Yours faithfully,

THE MANAGER,
London Bank of India, London.



MESSRS W. JOHNSON & CO., LTD.,
Engineers, Huddersfield.

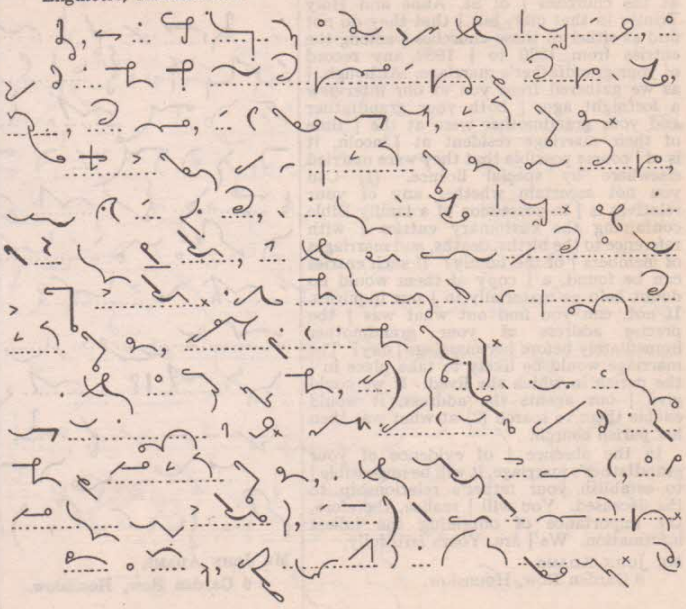
Dear Sirs, | —A question affecting your trade has arisen between the Official | Receiver at Newton and ourselves, as to whether there is | a custom existing among machine tool makers and dealers to | supply machine tools to engineers, ironfounders, machine makers, and other | persons engaged in the trade, on the hire purchase system. |

At the beginning of the present year we let out | on the hire purchase system certain machine tools, including lathe | and shaping machines, to a firm of engineers at Newton. | Since then a member of that firm has become bankrupt, (1) and the Official Receiver is now claiming our machines as | passing to the creditors of the bankrupt. We have been | accustomed for many years past to let out similar machines | on the hire purchase system, and we certainly believe that | a custom prevails to do so.

The Official Receiver has | called upon us to prove the custom, and we therefore | think it advisable to communicate with firms engaged in a | similar trade to ourselves. You are no doubt aware that | in trades where there is an established custom to supply | articles on the hire purchase system, the Official Receiver in (2) Bankruptcy cannot claim them, as such articles form no part | of the bankrupt's estate, and can therefore be claimed by | the maker or dealer.

As the matter is of importance | to the trade, we shall be pleased if you will | write us a letter on your business notepaper. Yours faithfully,

MESSRS W. JOHNSON & CO., LTD.,
Engineers, Huddersfield.

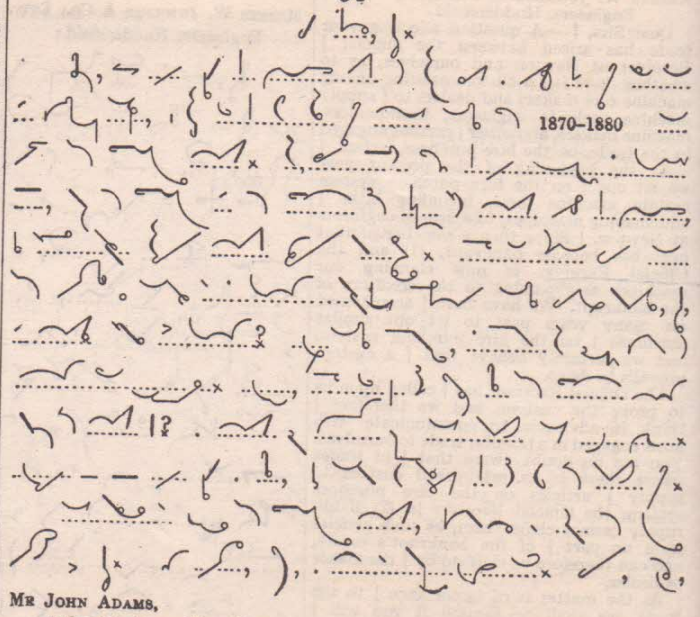


Jane Adams, deceased.

Dear Sir,—Our agents at Lincoln write | us that they have searched the registers at the churches | of St. Anne and Holy Trinity in that city, but | that they do not find at either of those churches | among the entries from 1870 to | 1880 any record of your grandfather's marriage. Although, | as we gathered from you at our interview a fortnight ago, | both your grandfather and your grandmother were at the | time of their marriage resident at Lincoln, it is of | course possible that they were married elsewhere by special licence. (1) Can you not ascertain whether any of your relatives is | in possession of a family Bible containing the customary entries | with reference to the births, deaths, and marriages of members | of the family? If such entries can be found, a | copy of them would no doubt help us materially in | our inquiries. If not, can you find out what was | the precise address of your grandmother immediately before her marriage | day? The marriage would be likely to take place in | the parish in which she lived. If we could give | our agents the address, it would enable them to search (2) at what was then her parish church.

In the absence | of evidence of your grandfather's marriage, it will be impossible | to establish your father's relationship to the deceased. You will | realize, therefore, the importance of obtaining the fullest information. We | are, Yours faithfully,

MR JOHN ADAMS,
6 Garden Row, Hounslow.



MR JOHN ADAMS,
6 Garden Row, Hounslow.

THE NEW FURNISHING COMPANY,
Bagwash.

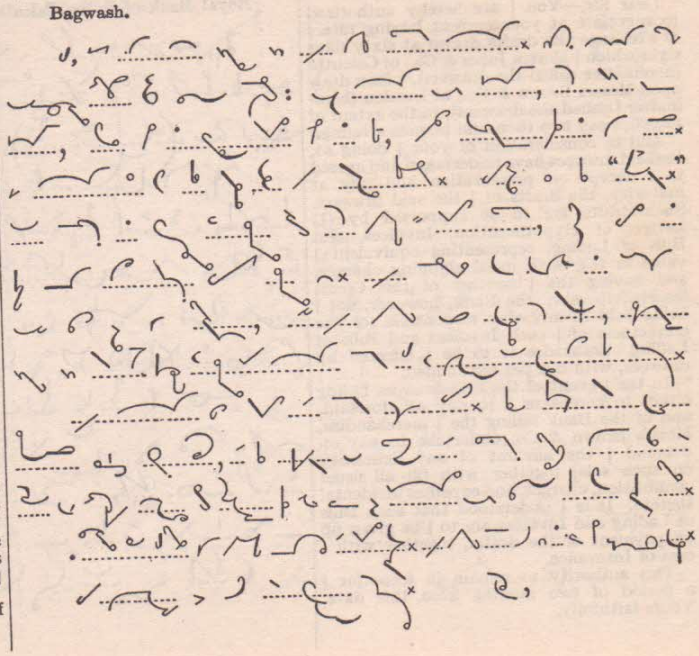
Gentlemen,—Allow me to present | to you our latest carpet material. You will see immediately | from the enclosed samples and price-list that this is | something exceptional: no other material now on the market, or | about to come on the market, offers such a pleasing | appearance and such a tough, resilient fabric at such a | low cost. But the material has other advantages besides those | that are obvious at first inspection. One of these is | its "joinability." In covering a floor-space with strips of | plain or repetitive-pattern carpet, there was once a danger (1) of ugly lines appearing where the strips met. Our experts | have evolved an entirely new solution to this old problem, | and when our representative next visits your Buying Department he | will be glad to prove to you by actual demonstration | that strips of our material can be joined without leaving | any visible line at the border.

Our material will not | burn, and can be easily washed. It is not damaged | by even the strongest suction sweeping machines, and its durability | under crushing and scraping pressures like those of ordinary foot | and furniture movements has been scientifically tested and found equal (2) to that of materials now selling at over double the | price.

The samples sent do not comprise the whole range | of colours and patterns available. Our representative can show you | a complete set when he makes his visit.

We look | forward to the pleasure of fulfilling your orders. Yours faithfully,

THE NEW FURNISHING COMPANY.
Bagwash.



THE MANAGER,
Royal Bank of India, Calcutta.

Dear Sir,—You | are hereby authorized to negotiate at your current buying rate | of exchange the drafts drawn at sixty days sight which | Messrs Jones & Co., of Calcutta (hereinafter called the drawers), | may draw upon Messrs Brown & Co., of London (hereinafter | called the drawees), to the extent of £2,000, | say two thousand pounds sterling.

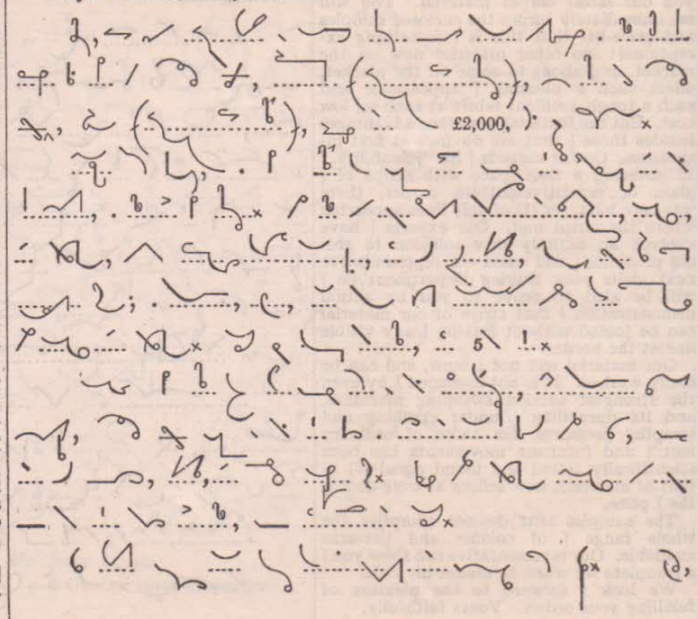
And in consideration of your | doing so, the said drawees have undertaken and agreed to | accept on presentation and pay at maturity, the drafts of | the said drawers. Such drafts are to be supported by (1) Letters of Hypothecation, Invoices, and Bills of Lading, representing equivalent | value in tea, with usual shipping charges, and having the | number of this Credit inserted therein; the Bank, however, not | being held in any way responsible for the correctness of | such Invoices and Bills of Lading. Insurance is to be | effected by drawees, with five per cent added.

In the | event of the said drawees failing either to accept or | to pay as aforesaid, and of the Bank selling the | merchandise, Messrs Brown & Co. undertake to pay on demand | the amount of any deficiency on such sale, together with (2) all usual commission, charges, and expenses incidental thereto. It is | understood that such Bills of Lading and Invoices are to | be given up on payment of the drafts, together with | cost of Insurance.

This authority to remain in force for | a period of two months from this date.

Yours faithfully,

THE MANAGER,
Royal Bank of India, Calcutta.

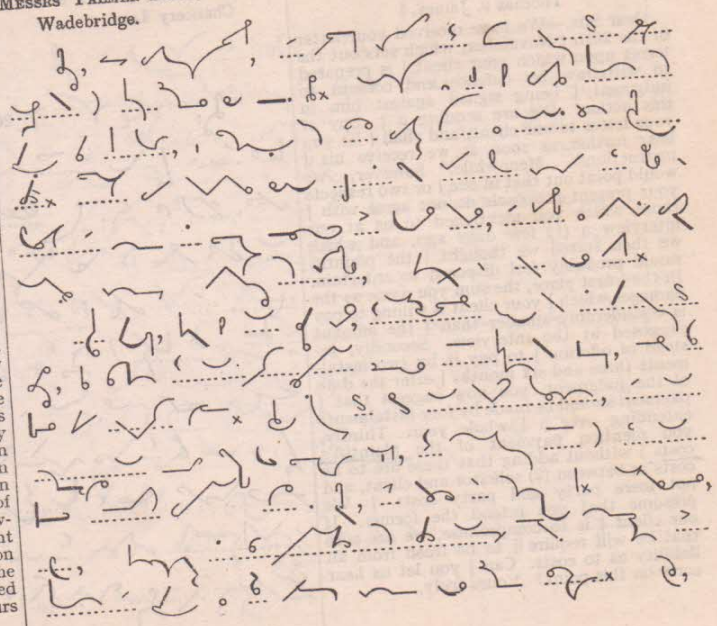


MESSRS PALMER BROS., LTD.,
Wadebridge.

Dear Sirs,—We have your | letter of yesterday, and regret to learn that the electric | power plant recently installed by us at your works is | not giving satisfaction. In your letter you do not state | whether it is the dynamo or generator which is at | fault, but from the nature of your remarks we think | that the latter is in need of some trifling adjustment. | Accordingly we purpose sending down a member of our staff | to-morrow with instructions to overhaul and make a careful examination | of the various parts, and on receipt of his report (1) we shall be in a position to make the repairs | or alterations, which may be required to put things right. |

At this juncture, it should be stated in justice to | ourselves, that in the ordinary course of fitting up a | large power plant such as yours, it is seldom that | any really inherent weakness can at the time be detected, | except those defects which are purely local. It is only | after the plant has been in operation for some time, | and any irregularities in current production have been carefully noted, | that the manufacturer can say with any degree of accuracy (2) wherein lies the trouble, and the best means of remedying | it. In the present case, however, it may very well | be that a slight rearrangement or adjustment in connection with | the coupling mechanism of the dynamo and generetor is all | that is required to make things work smoothly. Yours faithfully

MESSRS PALMER BROS., LTD.,
Wadebridge.

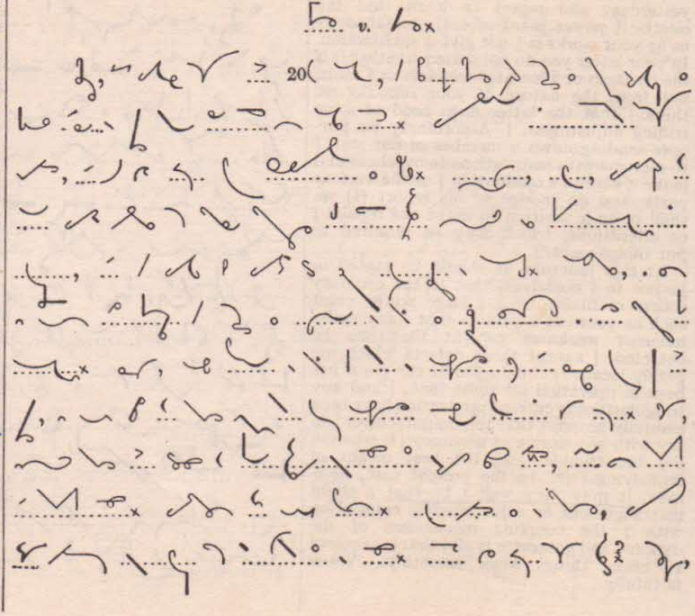


MESSRS SMITH, BROWN & Co.,
Chancery Lane.

Thomas *v.* James. |

Dear Sirs,—We have received your letter of the 20th | November, which sets out the terms upon which your client | is prepared to withdraw his defence and consent to judgment | being signed against him in this action. We are sending a | copy of your letter to our client, and shall | let you hear further as soon as we receive his | instructions. Meanwhile, however, we would point out that in one | or two respects your present proposals do not agree with | those which you mentioned to us at our interview a (1) few days ago, and which we then stated we thought | the plaintiff would probably feel disposed to entertain. In the | first place, the sum you name as the damages which | your client is willing to pay is considerably smaller than | the amount proposed at the interview. Secondly, instead of offering | to pay it by two instalments three and six months | after the date of the judgment, you now suggest that | payment should be made by four instalments extending over a | whole year. Thirdly, you mention payment of the plaintiff's costs | without adding that these are to be costs as between (2) solicitor and client, and not mere party and party costs. | We presume that you intend the former. If our client | is to compromise, we are sure that he will require | to be freed from all liability as to costs. Can | you let us hear early on this point? Yours truly,

MESSRS SMITH, BROWN & Co.,
Chancery Lane.



A. S. GREEN, ESQ.

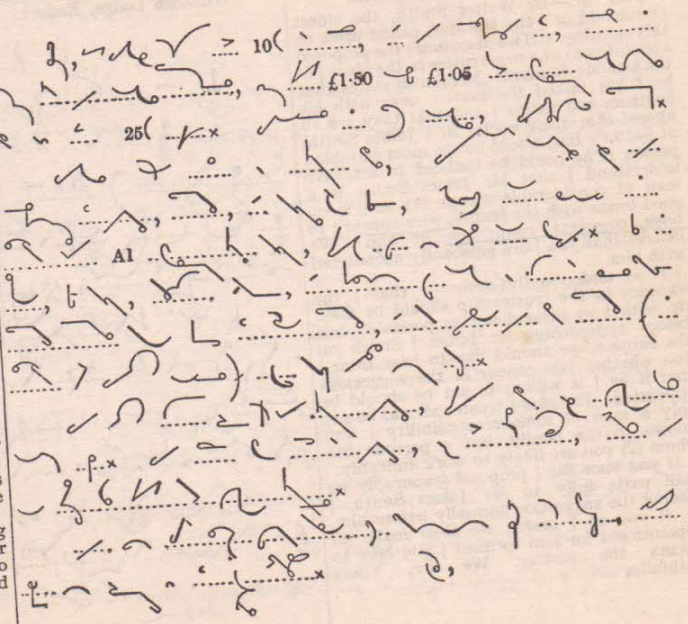
Dear Sir,—We have received your | letter of the 10th of August, and are extremely sorry | that, because of an error on the part of our | invoice clerks, you were charged £1·50 | instead of £1·05 for the foolscap | envelopes supplied to you on the 25th July. We | enclose a fresh invoice, which we trust you will find | correct.

With reference to your inquiry as to typewriter supplies, | we are now in a position to supply our customers | with ribbons, carbons, and papers of every description, and have (1) great pleasure in sending you a sample of our A1 | foolscap typewriting paper, which we think will meet your | requirements in every way. It is a strong, tough paper, | absolutely opaque and at the same time thin enough to | allow of six perfect carbon copies being taken with ordinary | carbons, and by using our special carbons (a sample of | which we also enclose) even better results may be obtained. |

We should also like to call your attention to our | typewriter ribbons, which we are supplying to several leading offices | in your city. We stock every kind of ribbon, to (2) fit all the standard machines, and the prices are no | higher than those charged by the leading typewriter companies.

Our | Mr John Smith will be passing through Birmingham on Thursday | or Friday next, and we shall instruct him to call | upon you with full particulars and price lists. Yours faithfully,

A. S. GREEN, ESQ.



JAMES TREVOR, ESQ.,
Winstone Lodge, Enfield.

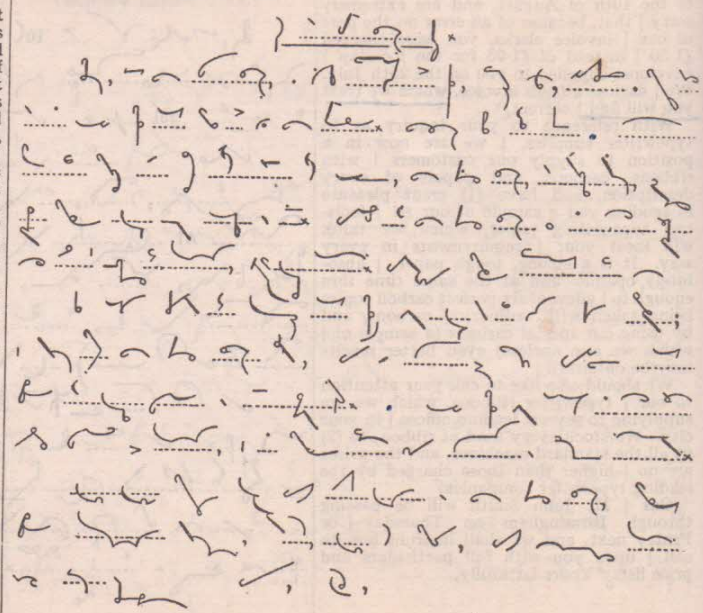
Estate of John Smith | deceased.

Dear Sir,—Mr Walter Smith, the eldest grandchild of | the testator, called upon us this morning, and we discussed | the proposed appointment of a new trustee in the place | of the late Mr Johnson. Mr. Smith states that he | has talked the matter over with his brothers and sisters | and that they are all agreed that their uncle, Mr | James Smith, of Potter's Bar, would be the most suitable | person if he could be induced to act. We understand | that Mr James Smith is a man of considerable means (1) and is on good terms with the family, who appear | to have complete confidence in him. We believe that you | are personally acquainted with him.

It is undoubtedly desirable that | the vacancy in the trusteeship should be filled up with | as little delay as possible; but before approaching Mr James | Smith on the subject, we should like to hear from | you whether you concur in the suggestion that if he | is willing to act he should be appointed. The new | trustee should be not only a man of some responsibility | well known to the family, but a person with whom (2) you are likely to work amicably.

If you view the | proposal favourably we shall write fully to Mr James Smith, | placing the suggestion formally before him, or, if you so | prefer, we shall make an appointment for him to meet | you here to discuss the matter. We are, Yours faithfully,

JAMES TREVOR, ESQ.,
Winstone Lodge, Enfield.



MR WILLIAM WILSON.

Dear Sir,—In reply to your inquiry, | I have pleasure in giving you the following information respecting | the newsagent's business at Bradford. The business has been carried | on for about ten years by Messrs Johnson & Sons, | but because of the death of the senior partner they | are compelled to give it up. The average weekly takings | are from £46 to £50, with considerable increase | at certain seasons, last Christmas week being close upon £60. | There are about 320 regular customers on | the books for papers.

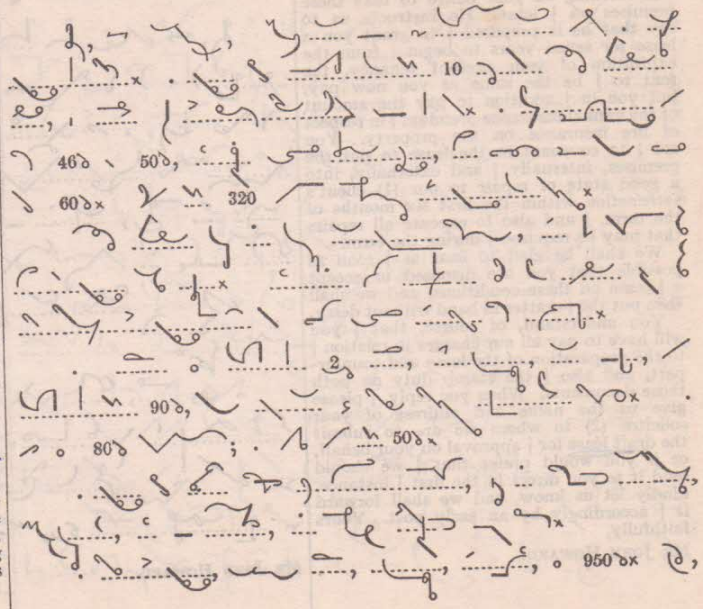
Messrs Johnson have done a fair (1) trade in picture framing, and do the bulk of this | line of business in this district. With a little additional | capital there is every reason to believe that this particular | branch of the business might be greatly increased and prove | very lucrative.

The stock is valued at £200 | cost, and the fixtures, in good condition, are valued at | about £90, being put in when the present proprietors | took over the premises. The rent is £80 per annum; | the rates are about £50.

The business has been | hampered from the beginning through lack of capital, but there (2) is a very good connection in all branches, and I | have every confidence that, with good management, an extensive and | profitable connection could be secured.

The price of the business, | including stock, fixtures, and goodwill, is £950. Yours faithfully,

MR WILLIAM WILSON.



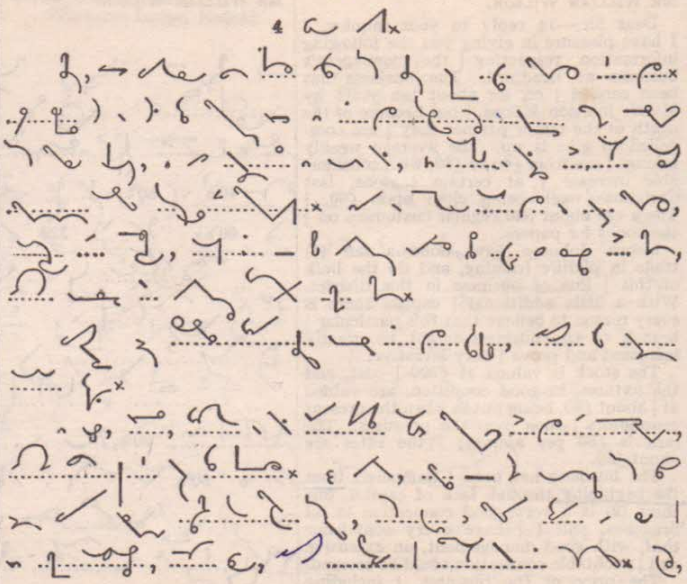
4 London Road.

Dear Sir,—We have seen Mr Adams | this morning on your desire to take these premises on | lease. He instructs us to say that he is prepared | to grant you a lease for seven years to begin | from the expiration of your present tenancy, the rent to | be the same as you now pay, but you in | addition to pay the amount of the annual insurance premium | in respect of fire insurance on the property. You are | to covenant in the lease to put the premises, internally | and externally, into a good state of repair to our (1) client's satisfaction within the first six months of the term, | and also to execute all repairs that may be required | during the term.

We shall be glad to hear as | soon as possible that you are disposed to accept a | lease on these conditions, and we shall then put the | matter in hand without delay.

You understand, of course, that | you will have to pay all our charges in relation | to the preparation of the lease and counterpart, and also | the stamp duty on both those documents. When you reply, | please give us the name and address of your solicitor (2) to whom we are to submit the draft lease for | approval on your behalf, or if you would prefer that | we should send it to you direct in the first | instance, kindly let us know, and we shall forward it | accordingly by an early post. Yours faithfully,

Mr John Howard.



Mr John Howard.

MESSRS ANTHONY CHUZZLEWITT & SON,
Wood Street, London, E.C. |

Dear Sirs,—In reply to your letter of the 10th, | we have to say that the cotton trade in this | district is gradually becoming more active than it was, but | it is still handicapped by the enormous capacity for production, | and the high prices of the raw material. It seems | to be pretty well established that the crop of American | cotton this season will be a comparatively small one, though | the evidences do not all point one way.

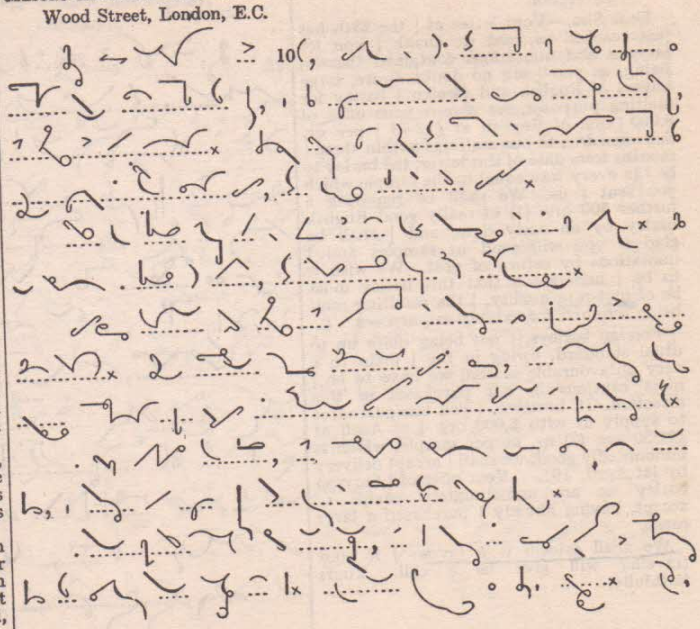
Prices have | advanced and have done much to check what might have (1) been the beginnings of a trade revival. Towards the end | of September the advance was rapid, though the apparent causes | for it were hardly convincing.

One consequence, following upon the | high prices and the reluctance of buyers is the continuation | of the spinners' short time policy. There is no corresponding | organization of short time in the weaving section, and manufacturers | have found business extremely difficult between a hardening yarn market | on one hand and timid buyers on the other.

The | Board of Trade returns for August, and the experiences of | September indicate some improvement in demand, but buyers are still (2) deterred by the fear of stocks that might presently depreciate. |

The buying during the past month has been not inconsiderable, | and it bears a closer relation to the customers' demand | than heavier buying in other circumstances might do. If any | further information is desired, please let us know. Yours faithfully,

MESSRS ANTHONY CHUZZLEWITT & SON,
Wood Street, London, E.C.



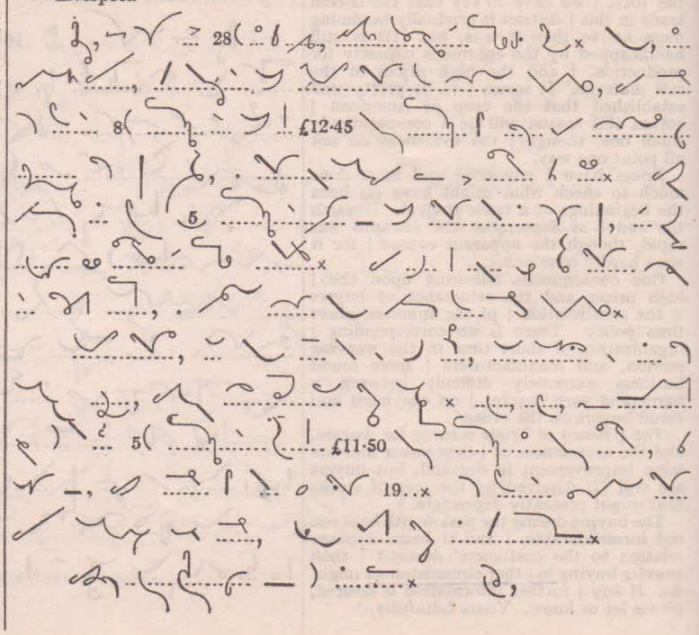
MESSRS SMITHWICK & WATERSBY
Liverpool.

Dear Sirs,—Your letter of | the 28th has just reached us, and we thank | you for samples and quotations contained therein. Being, as you | are no doubt aware, large buyers of English and foreign | barley for malting purposes, we accept your offer of 8,000 | qrs. of English at £12·45 | per qr. delivered free to our maltings within three | months from date of this letter, the barley to be | in every way equal to the sample which you sent | us. We shall be requiring a further 500 qrs. (1) of really good English barley by an early date, and | shall be glad if you will send us samples and | quotations by return of post. We wish it to be | understood that this barley must be of first-rate quality, | the resulting malt being required for exhibition purposes.

Foreign barleys, | not being quite up to usual standard, owing in the | main to a very unfavourable season, we have to be | most cautious in our purchases in this direction. If, however, | you can guarantee to supply us with 5,000 qrs. | of Azoff at £11·50 per (2) qr. as per sample, which is undoubtedly good, we shall | accept delivery by 1st April, 19 . . Your offer of | Smyrna barley we are unfortunately unable to accept, having already | purchased a large cargo.

We shall esteem it a favour | if your traveller will give us a call. Yours faithfully,

MESSRS SMITHWICK & WATERSBY,
Liverpool.



Mr Josiah Bounderby,
Coketown.

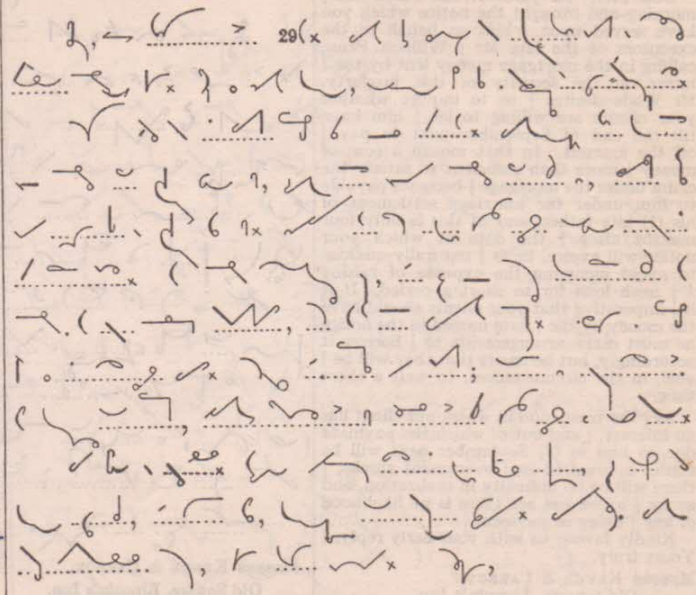
Dear Sir,—Thank you for your | letter of the 29th. We think it would certainly | be advisable for you to write to Messrs Johnson explaining | the delay. Their trade is worth having, including as it | does the best qualities of wool-bordered mats.

Your letter | opens up a wide question which has given us much | thought. We have no doubt that you have gone to | a great expense in order to develop the London trade, | but we have gone to a greater expense in order | to assist you, as we consider that it is to (1) our mutual advantage to develop this trade. You are aware | that very few wholesale houses in London keep a large | stock of mats. They expect manufacturers to do that, and | when they give orders for stock sizes they expect them | to be executed by return, or they go where they | can do so. Consequently the question of delivery is a | most serious one. Your prices and qualities are all right; | in fact you beat most of the other firms in | quality, and we have the promise of the trade of | six of the largest wholesale houses when next buying.

We (2) telephoned to Binns & Sons. They would not require more | than a few dozens at a time, but they insist | upon having these at once, and like others, have no | difficulty in obtaining elsewhere. We are pleased to say we | have obtained Robinson's order, which will follow to-morrow. Yours truly,

75 - Book I

Mr Josiah Bounderby,
Coketown.



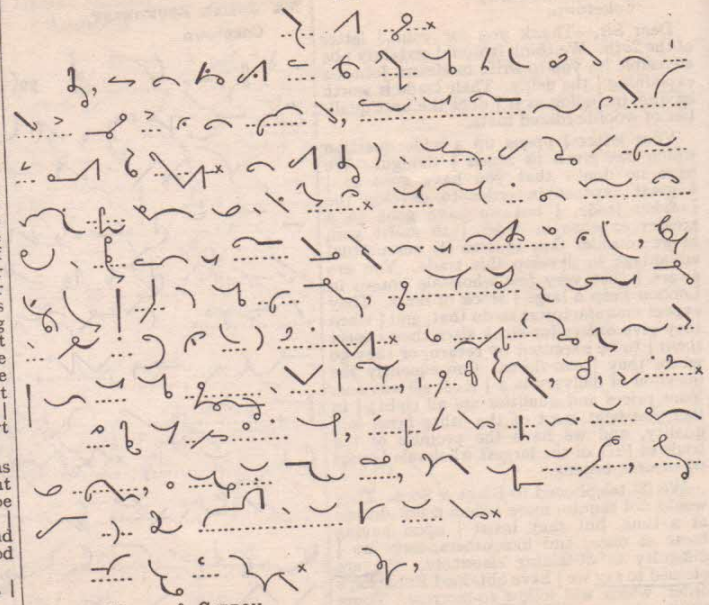
Bath Road Houses.

Dear Sirs,—Mr James Wade called this | morning and brought the notice which you have served upon | him on behalf of the executors of the late Mr | William Penn, calling in the mortgage money lent by the | latter on the security of this property. Mr Wade desires | us to inquire whether your clients are willing to let | him have till the end of September next to pay | off the amount. In that month a sum of money | more than sufficient to satisfy the claim under the mortgage | becomes payable to him under the marriage settlement of his (1) late father, and as this is only four months after | the date at which your notice will expire, he is | naturally anxious to avoid incurring the expense of raising a | fresh loan for so short a period. If it is | imperative that your clients should have the money by the | date named in the notice he must make arrangements to | borrow it accordingly, but he trusts that they will be | able, in the circumstances, to wait a short time.

As | the trust fund in which our client has an interest, | and out of which the payment due to him in (2) September next will be made, is invested in Government stocks, | there will be no difficulty in realization, and as far | as we can see there is no likelihood of any | delay in payment.

Kindly favour us with your early reply. | Yours truly,

MESSRS KENGE & CARBOY,
Old Square, Lincoln's Inn.



MESSRS KENGE & CARBOY,
Old Square, Lincoln's Inn.

MESSRS CLARRIKER & CO.,
Woolwich.

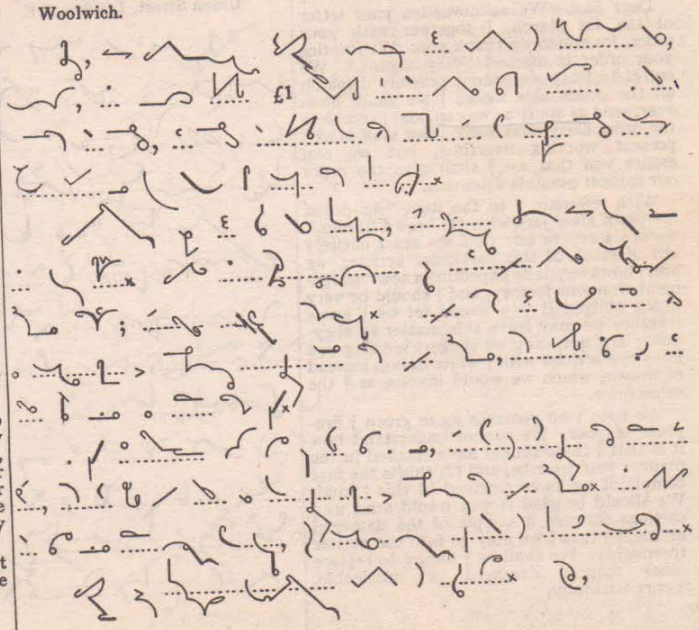
Dear Sirs,—We beg to | inform you that we shall be pleased to make an | arrangement with you to represent us on the following basis, | namely, a commission at the rate of £1 per | ton on all ropes sold on our account: the above | to cover all expenses, with exception of charges for store | accommodation and other incidental expenses in connection with the handling | of our goods after being delivered into store at Woolwich. |

We are prepared to start with you on this basis | at any time, and the three months December-February would (1) give a fair trial. We find an arrangement similar to | this with our representatives in other parts of the country | works very well; and proves to be comfortably remunerative. Our | method with the various accounts opened is invoice direct to | the customers on dispatch of goods from our works, or | on receipt of sale sheet with particulars of deliveries ex | his stock from the agent.

The agent has practically little | else to do than sell the goods, and either see | they are dispatched from his stock on the spot, or | that instructions are passed to us for dispatch direct to (2) the customer from our works. A return of sales ex | stock must be made every few days, so that invoices | may be made out by us at short intervals.

We | shall be glad to hear at your earliest if you | are prepared to represent us on these lines. Yours faithfully,

MESSRS CLARRIKER & CO.,
Woolwich.



MESSRS JOSEPH TUGGS & Co.,
Union Street, London, S.E.

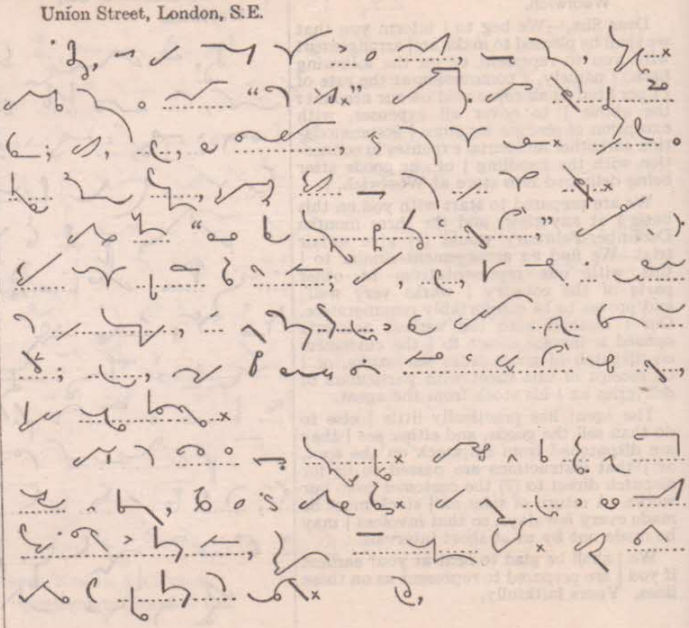
Dear Sirs,—We acknowledge your letter of the 1st March, | together with your order, for which we thank you. We | notice your order is marked "very urgent." We regret to | say we cannot possibly dispatch all the goods this week; | we shall, however, send as many as we can, and | complete the order early next week. Our staff is at | present working overtime, but we can assure you that we | shall give the order our earliest possible attention.

With reference | to the item "six dozen fire-proof stew jars with (1) brown linings," we are sorry to say that we are | entirely out of stock of this particular article; we are, | however, daily expecting a new consignment from our factory, and | should be very much obliged if you would let us | know whether we may leave this matter in abeyance; if | not, may we suggest sending you the same articles with | white linings instead of brown, which we would invoice at | the same price.

We note your remarks as to green | fire-proof teapots. We cannot understand how it is that | these should have cracked in the manner you describe, and (2) this is the first complaint we have received of this | kind. We should be glad if you would send us | carriage forward a sample of the damaged article, so that | we may go into the matter thoroughly. We shall be | happy to replace other teapots damaged or unsaleable.

Yours faithfully,

MESSRS JOSEPH TUGGS & Co.,
Union Street, London, S.E.



MESSRS J. BUNSBY & Co., Ratcliff.

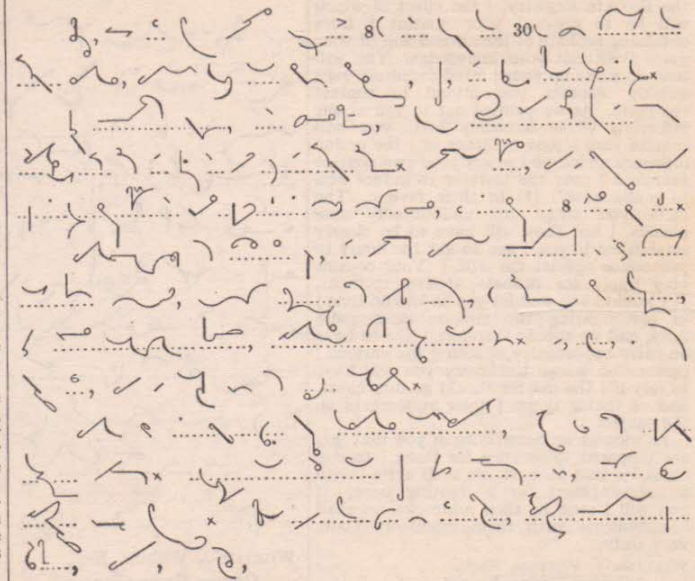
Dear Sirs,—With further | reference to your inquiry of the 8th of February for | 30 ft. steam launch for harbour service, we now have | pleasure in submitting specification, tender, and design drawing for such | a vessel.

It would be carvel built, of first-class | construction, having machinery of our standard type and capable of | withstanding the hard wear and tear of rough sea and | harbour work. Regarding trials, we should propose to carry out | a full speed trial of two hours duration on a | measured mile course, when a speed of eight knots is (1) to be attained.

We have carefully considered your remarks as | to delivery, and regret we could not guarantee to complete | the launch in the time mentioned, namely three months from | receipt of order, without working special overtime, which would of | course involve additional cost, and we have not allowed for | this in our estimate. Should, however, the order be placed | with us, we should endeavour to meet your wishes in | this respect.

We have supplied a number of these boats | for service in all parts of the world, and they | have been found very durable for the work required. If (2) there are any points in our tender which are not | quite clear to you, kindly let us know and we | shall be pleased to give you further information. Trusting our | offer will meet with approval, and that we shall have | the carrying out of this contract, We are, Yours faithfully,

MESSRS. J. BUNSBY & Co.,
Ratcliff.

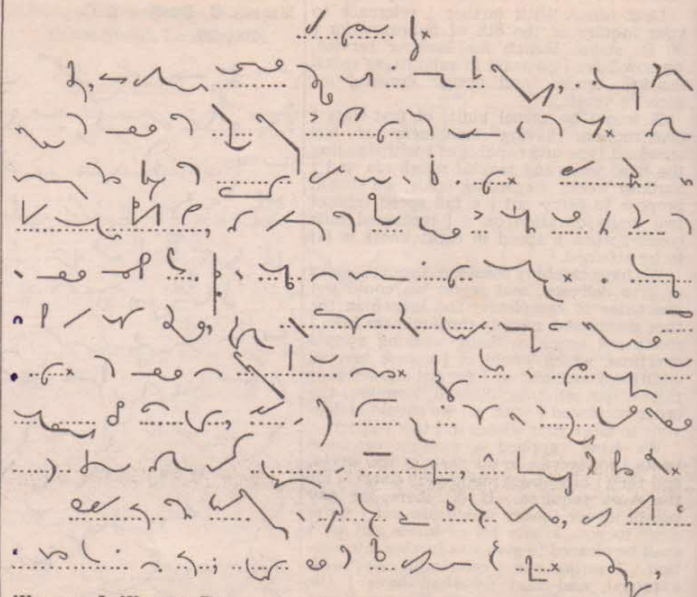


John Wilson deceased.

Dear Sir,—We have now in accordance | with your instructions entered a caveat at the Probate Registry, | the effect of which will be to prevent your cousins | from obtaining probate of the alleged will of your uncle | without your knowledge. You will have to make up your | mind definitely very quickly whether you intend to contest the | will. As we pointed out to you at our interview | on Saturday last, you will require very strong evidence of | the undue influence which you assert your two cousins exercised | over the testator to induce him to make a will (1) in their favour. The facts you state are undoubtedly suspicious, | but they will have to be clearly established if you | are to get the court to pronounce against the will. | Your cousins may apply for probate at any moment. It | would be as well for you to lose no time | in investigating the circumstances more fully, and we should therefore | like to have an early opportunity of seeing the various | persons on whose testimony you will have to rely if | the matter should go into court, and of taking down | their statements on the subject.

As soon as we hear (2) from you that you are prepared to arrange for them | to call on us for that purpose, we shall write | with an appointment for a meeting here; if you will | send us their addresses we shall communicate with them direct. | Yours very truly,

WILLIAM J. WILSON, ESQ.,
Grange House, Epsom.



WILLIAM J. WILSON, ESQ.,
Grange House, Epsom.

PAUL DOMBEY, ESQ.

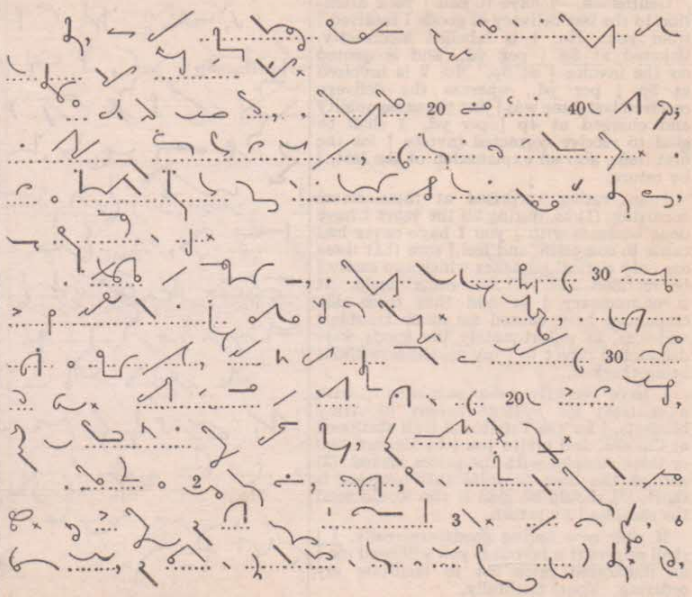
Dear Sir,—We are directed by Messrs | Spencer & Co. to forward you particulars of a property | we have for disposal between Norton and Bourne.

As shown | upon the enclosed plan, the property comprises 20 acres with | a 40 ft. road frontage; a right of way could | be acquired over the land in the rear, thus affording | a front and back approach. The land is admirably adapted | for the erection of a family residence for a business | gentleman desiring seclusion, together with speedy access to town.

The | railway facilities are extremely good, the property being conveniently situated (1) within thirty minutes of the City and West End by | a continual service of trains from Brentwood. In addition to | this, the village of Weald is strictly rural, and we | doubt whether the district can be equalled anywhere within thirty | miles around London. Water and gas are already laid to | within 20 ft. of the land in question, and there | would be no obligation on the part of a purchaser | with regard to drainage, which would be carried out by | the Urban Council.

The price asked is £200 | per acre, freehold, subject to a contract to be prepared (2) by our client's solicitors. Two-thirds of the purchase money | would be allowed to remain on mortgage at 3 per | cent. Our Mr Jeffries, who has this matter in hand, | would be happy to see you by appointment to afford | you any further information if you so desire. Yours faithfully,

PAUL DOMBEY, ESQ.



THE NORTHERN WEAVING CO.,
Montrose.

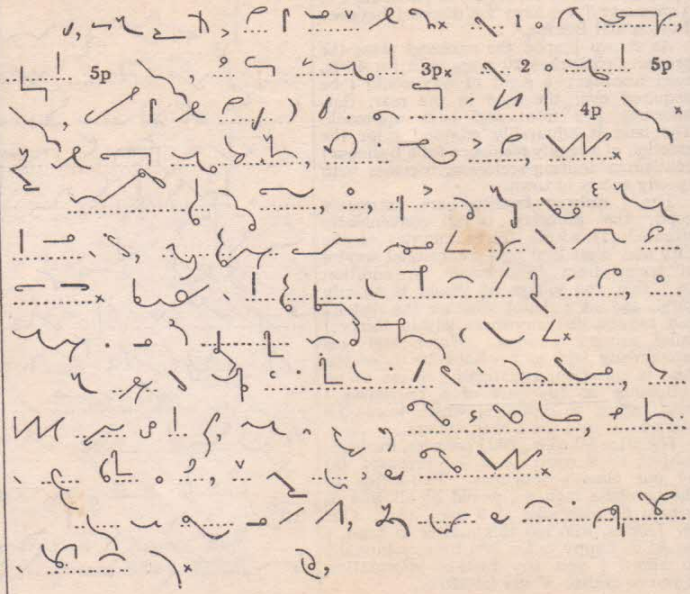
Gentlemen,—I have to call | your attention to the last delivery of goods I received | from you. No. 1 is labelled incorrectly, ticketed at 5p | per yd., and is quoted on the invoice | at 3p. No. 2 is invoiced at 5p | per yd., whereas the delivery received last June was | just the same quality and charged at 4p | per yd. I shall be glad to receive corrected invoice | for the first item, also an explanation of the last, | by return.

I am rather surprised at these errors occurring, (1) as, during all the years I have done business with | you I have never had cause to complain, and feel | sure that these are only clerical mistakes which can easily | be rectified and will not occur again. It is unnecessary | to add that these discrepancies have caused me much trouble | and loss, as unfortunately the goods were dispatched direct to | my customer without being checked.

I have recently been entrusted | with a contract for a large supply of Army blankets, | for the Territorial Unit stationed at Chelsea, and invite you | to forward two or three samples with the prices affixed, (2) and as the time to fulfil this contract is short, | I should be glad if you would send the samples | by return.

If your new Spring goods are ready, I | shall esteem it a favour if you will send me | an illustrated price list to facilitate my ordering. Yours faithfully,

THE NORTHERN WEAVING CO.,
Montrose.



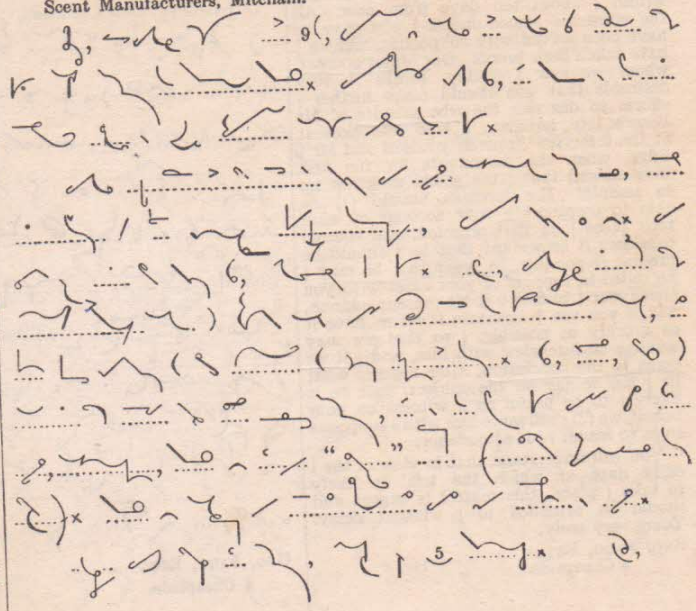
MESSRS WILSON & Co.,
Scent Manufacturers, Mitcham.

Dear Sirs,—We | have received your letter of the 9th, wherein you inform | us of the inconvenience which has arisen from the delay | in the delivery of your order for packing boxes. We | are extremely sorry to read this, and beg to offer | an explanation with a view to showing you that we | are not entirely responsible for the delay.

We have been | out of stock of the particular kind of paper we | use in the manufacture of your goods, because of a | fire which occurred two months ago at our continental factory, (1) where the paper is made. We hoped to have a | supply before this, and have been expecting it daily. However, | we have just received a wire from the Manager of | the branch informing us that they will be unable to | run the machines again for at least another month, as | the time taken to repair them has been longer than | they estimated at the time of the fire. This, of course, | places us in a very awkward position as regards | the execution of your order, and to avoid further delay | we would suggest that you use, in the meantime, boxes (2) made with our "Superfine" quality (a sample of which we | enclose for your approval). Boxes made in this quality are | quite as strong as the ones you are accustomed to | use.

If satisfactory we shall proceed with your order, and | endeavour to deliver 500 by Monday next. Yours faithfully

MESSRS WILSON & Co.,
Scent Manufacturers, Mitcham.

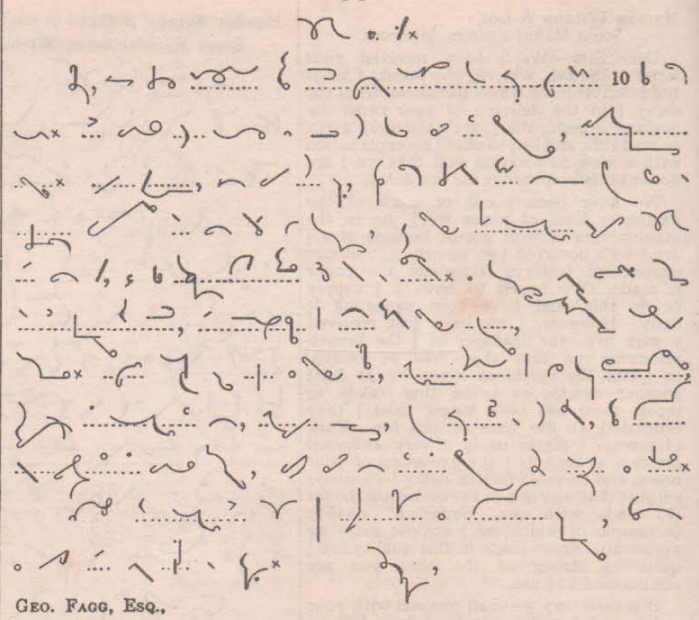


Yourself *v.* Edge.

Dear Sir,—It seems almost certain that | this action will be in the list for hearing within | about ten days from now. All the witnesses whose names | you gave us have been served with subpoenas, and we | have taken their proofs. Our junior counsel, whom we saw | to-day, thinks it very desirable that you should make further | efforts to discover the whereabouts of Mr Bone's late foreman, | who was present at the interview between yourself and Mr | Edge, when the defendants for the first time alleged that | the goods were not up to sample. The foreman should (1) be able to corroborate your account of what took place | on that occasion, and counsel considers it important that he | should be present if possible, in order that he may | be called in support of your case. Will you endeavour | to find out his present address, and if you can | ascertain it let us have it as quickly as possible, | so that we may arrange an interview with him, and | if we come to the conclusion, after hearing what he | has to say on the subject, that he is likely | to be useful as a witness on your behalf, we (2) shall serve him with a subpoena so as to insure | his attendance.

You will understand that in view of the | early date at which the trial is likely to take | place, this matter is urgent and should be attended to | without delay. Yours very truly,

GEO. FAGG, ESQ.,
4 Cheapside.



GEO. FAGG, ESQ.,
4 Cheapside.

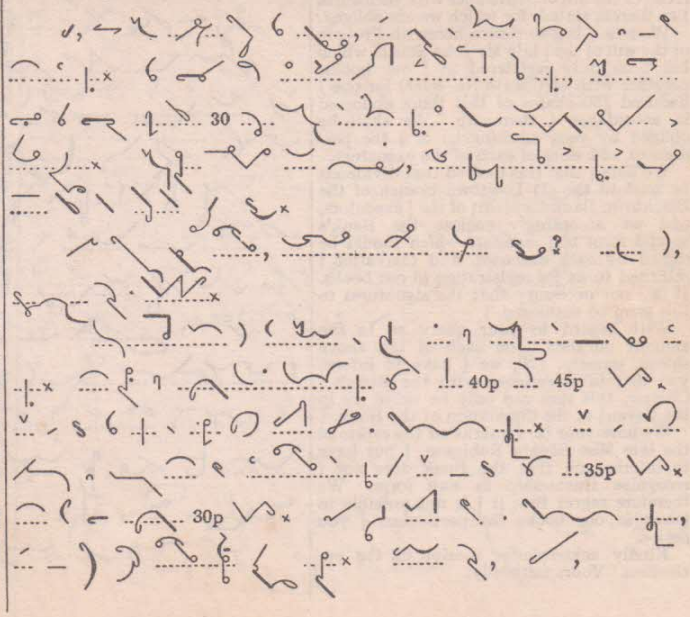
THE FURE TEA CO., LTD.,
Mincing Lane, London, E.C. |

Gentlemen,—I have recently purchased this business, and should be | pleased to ascertain the terms upon which you could supply | me with tea. This grocery store has always relied on | the quality of its tea, and I do not agree | with the craze which has grown up during the past | thirty years in favour of Assam teas as being incomparably | superior to the Chinese shipments. I have had considerable experience | in mixing, and find the distinctive qualities of the teas | of the two countries can best be obtained by judicious (1) blending.

Are you prepared to submit samples, in accordance with | my requirements for such blendings? If so, please let me | have your reply by return.

For your guidance I may | say that I do not intend to develop a trade | in the direction of giving presents with tea. My staple | trade will be for a family tea to sell at | 40p or 45p per lb. | I should blend this tea to suit the Welsh water | which serves the Birmingham district. I should also require you | to keep me supplied with samples of teas which I (2) could blend to sell at 35p per | lb. My other grade will be 30p | per lb. You are doubtless already supplying the | Birmingham district, and could therefore furnish samples of those teas | which would be most suitable. Awaiting your reply, We are,

THE PURE TEA CO., LTD.,
Mincing Lane, London, E.C.



MESSRS DEED & SEAL,
Solicitors, Lowtown.

Dear Sirs,—We have | received your letter of the 8th of September with enclosures | as therein stated, for which we are obliged.

We now | beg to return herewith Probate of the will of the | late Mr John Smith, which has been duly registered in | our books, together with certificate No. 9,000 for one | hundred £50 shares of this Bank endorsed in accordance | therewith. We shall be obliged by your advising us of | the permanent addresses of each of the executors.

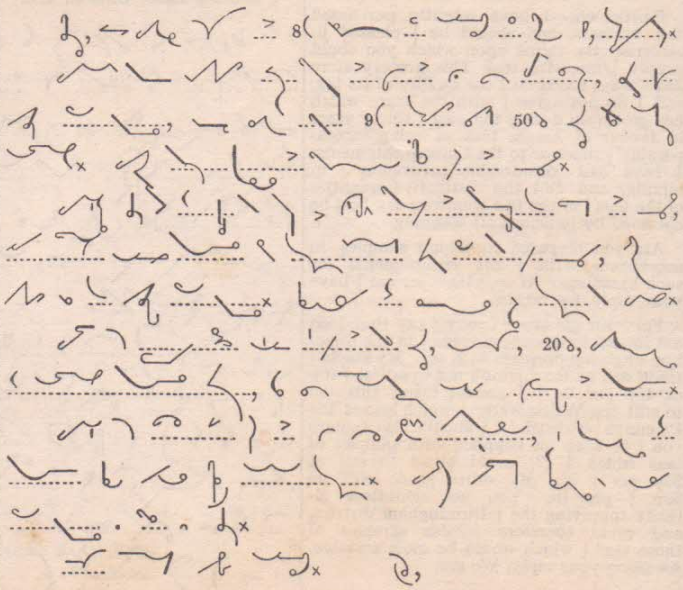
We note | that it is desired that dividends be paid to the (1) Lowtown branch of the Blacktown Bank for credit of the | executors, and we accordingly enclose the Bank's special form of | mandate which should be signed by each executor, and thereafter | returned to us for registration in our books. It is | not necessary that the signatures to this form be witnessed. |

With regard to your query as to the amount uncalled | on each of the above shares, namely, £20, we | have to inform you that in accordance with the Bank's | Charter, this sum can only be called up in the | event of the liquidation of the Bank.

We note your (2) remarks on the estate of the late Miss Sophia Robinson, | but have to inform you that the Bank does not | recognize trusteeship in any form. We therefore regret that it | is not possible to insert in our books the particulars | you desire.

Kindly acknowledge receipt of the enclosures. Yours faithfully,

MESSRS DEED & SEAL,
Solicitors, Lowtown.



MR JAMES BROWN.

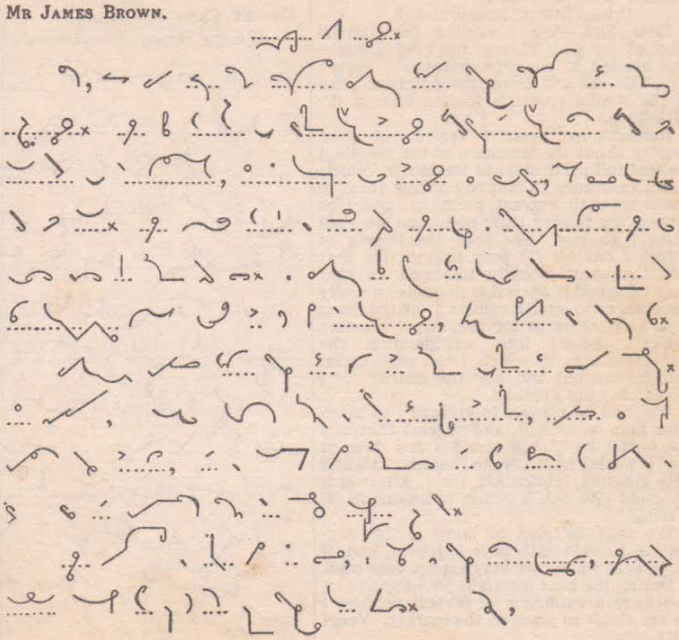
Milton Road Houses.

Sir,—We hear from | the freeholder's surveyor that you are proceeding very slowly with | the erection of these houses. He states that although under | the building contract five of the houses ought to have | been completed and five more ought to have been roofed | in by the end of last month, as a fact | none of the houses is near completion, and only six | have even been roofed in. He mentions that on two | occasions upon which he visited the property last week he | found no more than two men at work upon the (1) ground. The surveyor adds further that you have not yet | begun to dig up the soil for the purpose of | laying the foundations of the third set of five houses, | which you should have started building before this.

We have | now to request that you will proceed with the whole | of the work under the contract with greater expedition. As | you are aware, in the event of failure on your | part to comply with the conditions of the contract, our | client is entitled to resume possession of the land, and | to engage such workmen and others as he may think (2) desirable to complete the buildings and to recover from you | all expenses incidental to this step.

He is reluctant to | adopt such a course, but unless you proceed more vigorously, | he will be compelled in his own interest either to | do so or to take proceedings for ejectment. Yours obediently,

MR JAMES BROWN.



MESSRS CARR & GROOM,
Bridge Street, Bournemouth.

Dear Sirs,—We | enclose our Official Receipt for your cheque for £794, | which was handed to our representative | yesterday, this amount being the purchase price of the Napier | vehicle sold to you on the 20th June.

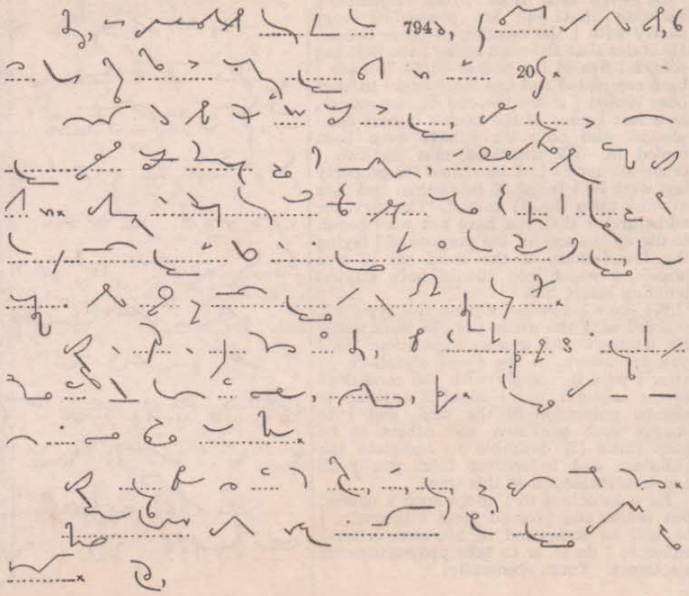
Immediately upon | receipt of your inquiry about the insurance of the vehicle, | we sent full particulars to the Motor Vehicle Users Insurance | Company asking them to quote us their current premium, and | as soon as we receive their quotation we shall write | to you. We take the liberty of pointing out for (1) your information that this Company recently informed us that they | deemed it advisable to quote specially for each commercial vehicle | on the basis of a fixed chart as for ordinary | pleasure vehicles, taking into consideration the respective uses to which | the commercial vehicles are put and also the district for | which they are required.

We shall be pleased to arrange | to teach your man as desired, and suggest that at | the outset he should spend a few days at our | works in order to become familiar with greasing, lubrication, etc. | Afterwards we could give him a course of lessons in (2) driving.

We shall be glad to know if this suggestion | meets with your approval, and, if so, to hear when | we may expect your man.

During the next fortnight we | hope to let you have a catalogue of several vehicles | we are about to place on the market. Yours faithfully,

MESSRS CARR & GROOM,
Bridge Street, Bournemouth.



THE MANAGER,
Coketown Bank, Ltd.

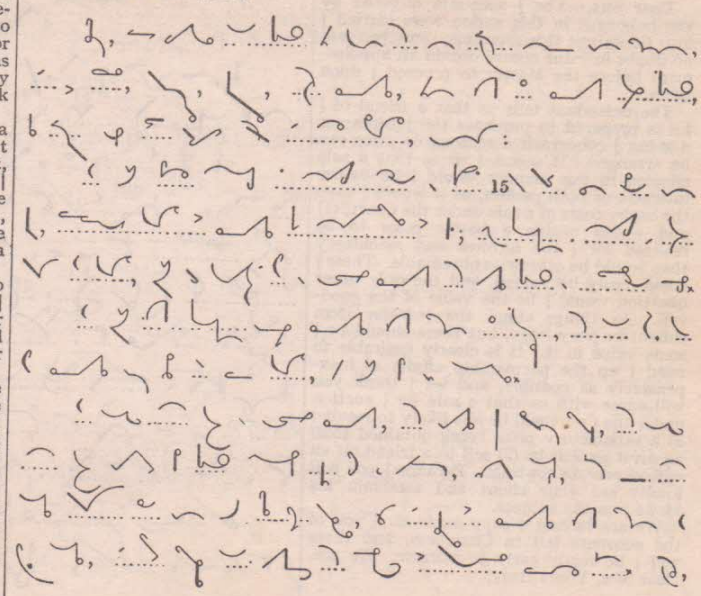
Dear Sir,—With reference to | any advances which you have made or may hereafter make | to me from time to time, and to the stocks, | bearer bonds, debentures, or other securities, which you may hold | as security for such advances, it is hereby understood and | agreed between your Bank and myself as follows, namely:

That | I shall at all times maintain a margin amounting to | at least 15 per cent above the sum standing to | my debit, calculating the value of the securities at the | market price of the day; and if at any time (1) the margin should fall below that value, I shall be | bound forthwith either to increase the security or reduce the | advances to a corresponding extent.

That I shall be allowed | at any time to exchange the securities held from me | as aforesaid, or any of them, for other securities to | your satisfaction of equal value, which I shall deliver to | you in their place.

That in the event of my | failing to increase the security, or to reduce the debt | as before provided, or in the event of my failing | to repay the said advances and interest due thereon when (2) required, you will be entitled, on your giving me notice | by letter sent to my usual address through the post | office, to sell and dispose of the securities held from | me without further notice, and apply the proceeds in reduction | or extinction of the Bank's claims on me. Yours faithfully,

THE MANAGER,
Coketown Bank, Ltd.



MESSRS SNITCHEY & CRAGGS.

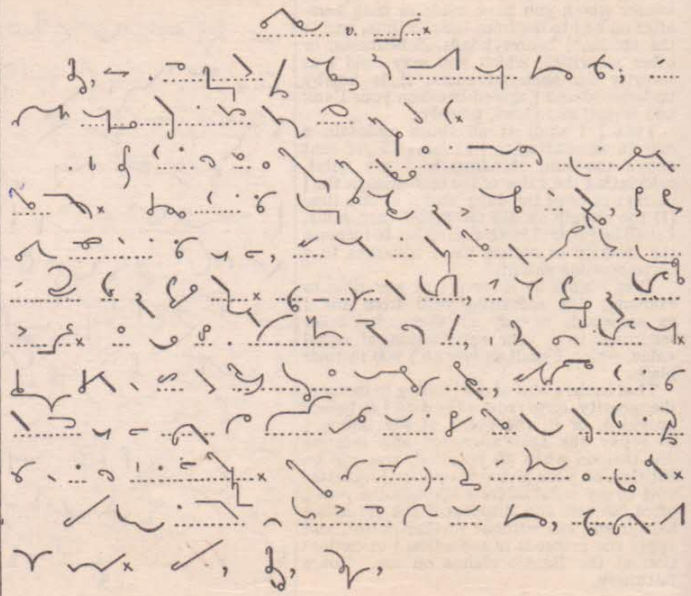
Hobson *v.* Gill.

Dear Sirs,—The | accounts directed by the judgment in this action were carried | into Chambers this morning; and you will no doubt in | due course obtain an appointment before the Master to proceed | upon them.

The defendant tells us that a friend of | his is prepared to purchase the business as a going | concern if a reasonable price can be arranged. It seems | to us that a sale effected in this manner would | be to the interests of both parties, as it would | save the heavy costs of a sale under the Court, (1) and would enable a better price to be realized for | the fixtures and machinery than would be otherwise obtainable. These | could easily be valued, and the only other question would | be the value of the goodwill. As things stand the | latter item cannot be very large, but there should be | some value in it. It is clearly desirable to wind | up the partnership affairs as inexpensively as possible, and we | think you will agree with us that a sale by | auction under the Court will be less likely to result | in a satisfactory price being obtained than an arrangement to (2) sell to a friend on an agreed private contract. Perhaps | you will kindly see your client and ascertain his views | on the subject.

We are having a copy made for | you of the accounts left in Chambers, and these will | be ready early to-morrow. We are, Dear Sirs, Yours truly,

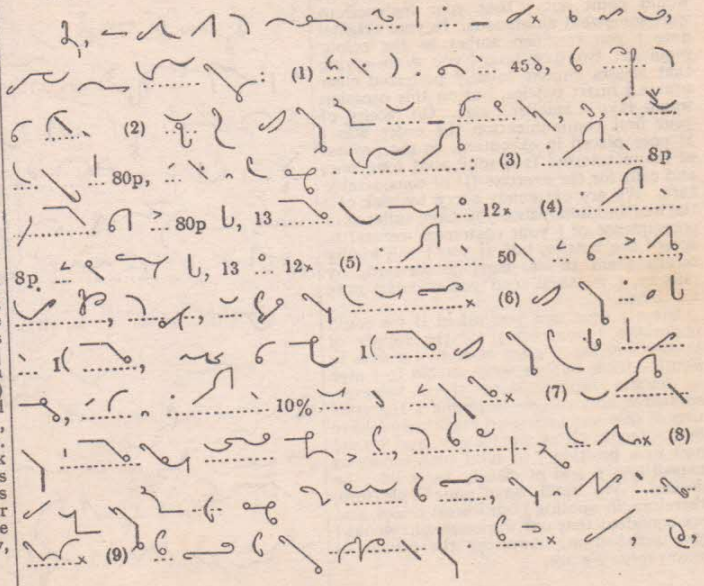
MESSRS SNITCHEY & CRAGGS.



Mr Francis Goodchild,
Clapham.

Dear Sir,—We have read your | manuscript and find it a good story. But as you | are not known, we can only make the following proposal: | (1) That you pay us the sum of £45, | this amount constituting your sole liability. (2) In consideration thereof we shall produce the work in good style as | to paper, print, and binding, for publication at 80p, | and pay you every six months the following royalties: (3) | A royalty of 8p on each | copy sold of the 80p edition, thirteen copies being | counted as twelve. (4) A royalty of 8p on the | special colonial edition, thirteen as twelve. (5) A royalty of | fifty per cent on the sale of the rights, foreign | translations, or serial, not otherwise provided for in the agreement. | (6) We shall produce a first edition of 1,000 | copies, and in the event of the sale exceeding 1,000 | copies we shall produce further editions at our own | expense, and allow you a royalty of 10% in the | pound on the published price. (7) No royalties to be | paid on copies presented in accordance with custom to the | author, or on those sent out to the press for | review. (8) We undertake to produce the work within six | months from the signing of this agreement, provided you return | all proofs promptly. (9) Author's corrections other than printer's literals | to be debited the author's account. We are, Yours faithfully,

Mr Francis Goodchild,
Clapham.

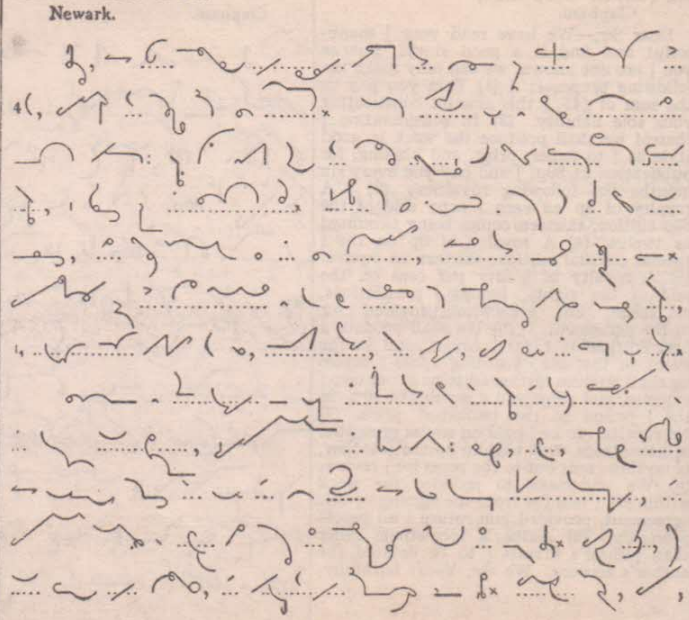


MESSRS WILSON & Co.,
Newark.

Dear Sirs,—While expressing our | sincere regret for the mistake to which you call attention | in your letter of the 4th, we would point out | that your instructions were somewhat ambiguous. In your original note | you specified amber as the colour required: two days later | you wrote saying that Messrs Brooks usually preferred clear square | quart bottles, but on this occasion would take a smaller | size. On receipt of your first communication the order was | at once placed in execution, as the process of manufacture | is a somewhat long one, and calls for the exercise (1) of considerable care. We are extremely sorry to hear of | the loss and annoyance you have suffered in consequence of | your customers' refusal to accept the bottles, but, if you | will kindly return them to us, carriage forward, by railway, | we shall send you a credit note for them.

Some | time ago you asked if we could undertake a contract | for the supply of bottles and fancy glass ware to | a firm in South Africa, but we were unable to | give a definite reply: since then, however, extensive alterations—including | the erection of new and improved machinery—have been effected (2) at our factory, and we are now in a position | to fulfil such orders as expeditiously and efficiently as could | be desired. We shall have much pleasure, therefore, in quoting | our lowest prices, and are confident that our workmanship would | give satisfaction. Awaiting the favour of your reply, We are,

MESSRS WILSON & Co.,
Newark.



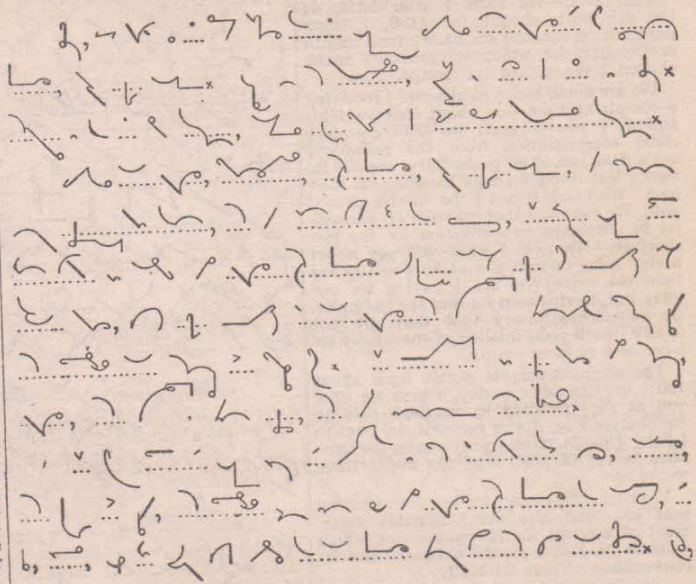
THE MANAGER,
Extown Bank, Ltd.

Dear Sir,—Below is a | sketch of terms for an undertaking with reference to my | bills and other similar documents, payable out of the United | Kingdom. If it does not meet your Bank's requirements, I | shall be glad to amend it as you desire. Or | perhaps you have a special form, in which case if | you prefer it I would sign the Bank's form.

With | reference to any bills, promissory notes, or other documents, payable | out of the United Kingdom, which from time to time | may be discounted by you for me, or which I (1) may lodge with you for collection, I hereby undertake and | agree that my liability to you in respect of such | bills or other documents shall continue not only during their | currency and until final payment, but also during the currency | of any bills or letters of credit which you may | receive from your agents or correspondents in remittance of the | proceeds thereof. I guarantee to you due payment of such | remittance, bills, or letters of credit, which you may discount, | or on which you may make me advances.

I further | agree and undertake to free and relieve you from all (2) liability for the omissions, negligence, or default of the agents, | or correspondents to whom you may send such bills or | other documents for negotiation, and it is, of course, understood | that you shall not be held responsible for any documents | which may be lost or stolen in transmission. Yours faithfully,

THE MANAGER,
Extown Bank, Ltd.



THE SCOTTISH MALTING CO., LTD.
Edinburgh.

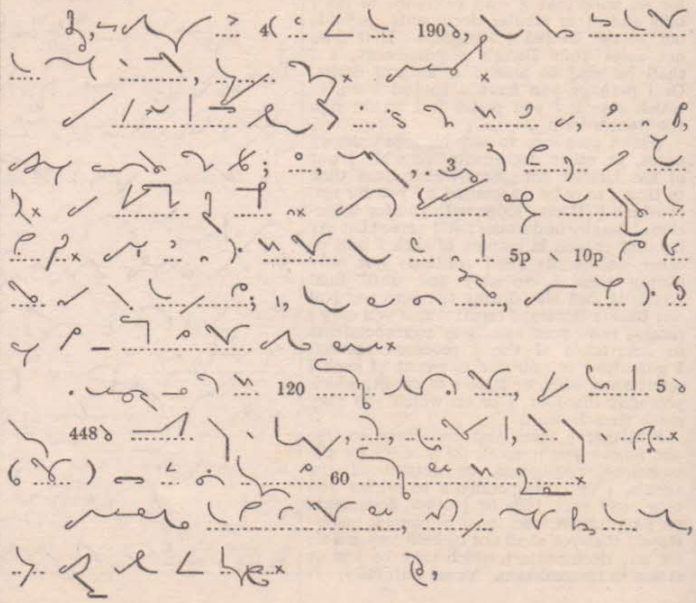
Dear Sirs,—We have | your letter of the 4th with cheque for £190, | being payment on account for barley for | month of October, for which we are very much obliged. | We enclose our receipt.

We are much annoyed at again | receiving a complaint from you about short weight, and as | you suggest, we shall certainly claim compensation from the railway | authorities, as, in all probability, the 300 lb. were | lost through rough handling on their part. We much regret | the trouble caused you. We may say that we were (1) successful in obtaining compensation for the last shortage. We note | what you say about barley being offered you at 5p | to 10p less than the price you are | paying for our lots; but, having seen some of the | samples, we can honestly say that they are not nearly | such good quality as the barley we have been sending | you.

The enclosed sample comes from about 120 | qr. Chevalier barley, which we offer you at £5 | per 448 lb. carriage paid to Edinburgh, | or, if you prefer it, by boat to Leith. This (2) parcel was grown on the same farm as the 60 | qr. sent you about three weeks ago.

We enclose invoice | for last lot of barley sent you, and also our | monthly statement of account for November, for which we shall | be glad to receive cheque at earliest convenience Yours faithfully,

THE SCOTTISH MALTING CO., LTD.,
Edinburgh.



JOHN WILKES, ESQ.

Proposed Company.

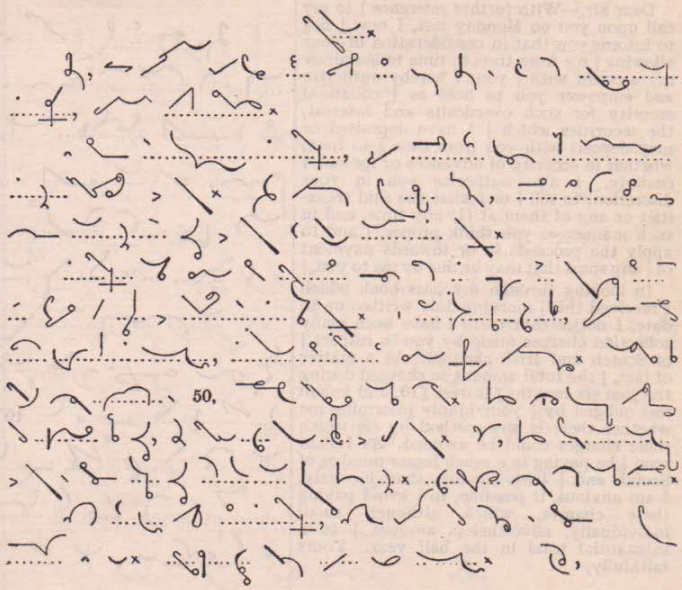
Dear Sir,—Referring to our | conversation with you yesterday as to your desire to convert | your business into a joint stock company, we now write | as promised.

You spoke of forming a private company, but | we gathered that you have some idea of making an | issue of preference shares to the public. This will require | further consideration on your part, because as the law stands | you cannot make any issue of shares to the public | without becoming in fact a public company.

A private company | enjoys certain special privileges and is exempt from a good (1) deal of the publicity as to accounts and otherwise which | attaches to the operations of a public company. But in | order to avail itself of these advantages, which we can | explain more fully at an interview, a company has to | comply with certain statutory requirements. In the first place its | membership must be limited to fifty, exclusive of persons in | its employ. It must impose effective restrictions upon dealings with | its shares, so as to prevent these being transferred to | the general public. Thirdly, it must forbid any invitation to | the public to subscribe for its shares or for any (2) debentures it may issue. These stipulations must be embodied in | its Articles of Association.

You will see that if you | register as a private company, you will have to rely | upon your friends to subscribe the further capital you need. | Please consider these points before our next interview. Yours faithfully,

JOHN WILKES, ESQ.

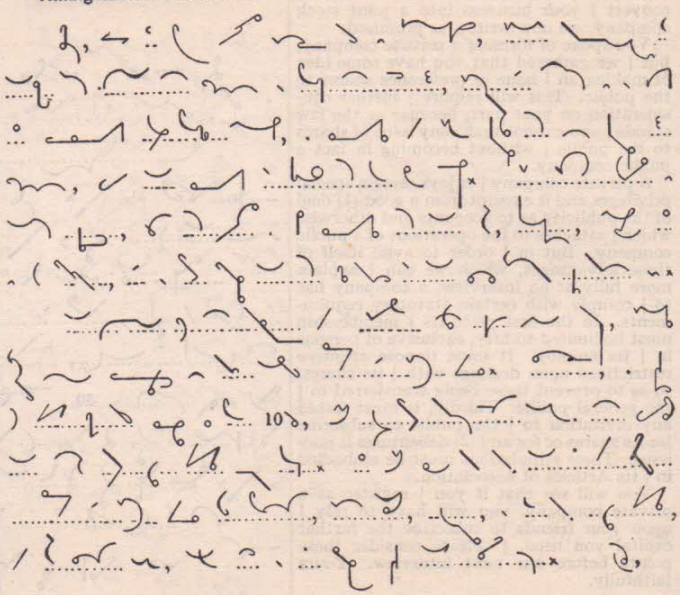


THE MANAGER,
Amalgamated Bank, Ltd.

Dear Sir,—With further reference | to my call upon you on Monday last, I now | beg to inform you that in consideration of your allowing | me from time to time to overdraw my account with | you, I hereby authorize and empower you to hold as | collateral security for such overdrafts and interest, the securities which | I have deposited or may deposit with you from time | to time, whether in security of advances or for safe | custody. I also authorize you in your discretion, to sell | or realize the said securities or any of them at (1) any time, and in such manner as you think proper, | and to apply the proceeds in or towards payment of | any sums that may be due by me to you. |

In looking through my pass book which I received this | morning duly written up to date, I notice that there | have been many collection charges made by you in respect | of Scotch and Irish cheques. As a matter of fact, | the total amount so charged during the past six months | is over £10, and I shall feel obliged by | your kindly informing me whether there is any method by (2) which these charges could be avoided. As I shall soon | be paying in a much larger number of Scotch and | Irish cheques than formerly, I am anxious, if possible, to | avoid paying these charges, which although small individually, nevertheless amount | to a substantial total in the half year. Yours faithfully,

THE MANAGER,
Amalgamated Bank, Ltd.



MESSRS HARRISON & WALKER,
Burslem.

Dear Sirs,—I have completed | the audit of your books for the twelve months ended | 31st December last, and enclose your balance sheet and | accounts, which I trust you will find in order.

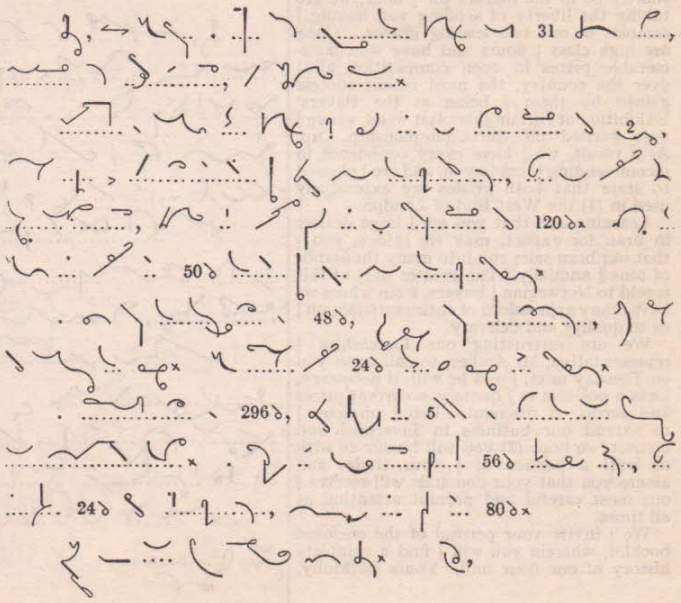
I | regret to inform you that the twelve months' trading shows | a net loss of close upon £200, mainly | due to the large amount of bad debts which have | been written off during the past year, while no reserve | was made for these in the last account, which you | will find on reference showed a net profit of close (1) upon £120. You will see that | I have made a reserve of £50 for bad | debts to be written off during present year.

The sum | paid for fire insurance amounts to £48, but | this was only paid at Midsummer, and therefore has only | been in force for six months. I have accordingly reserved | £24 for the first six months of the | present year.

The stock-in-trade amounts to £296, | which has been depreciated at 5 | per cent per annum to allow for any fluctuation in (2) marketable values. The furniture and fittings account stood at £56 | at the commencement of the year, while an | additional £24 has been added during the year, | making a total of £80.

I shall be pleased | to give any further explanations you may desire. Yours faithfully,

MESSRS HARRISON & WALKER,
Burslem.



MESSRS WILSON & SON,
Exchange Street, Liverpool.

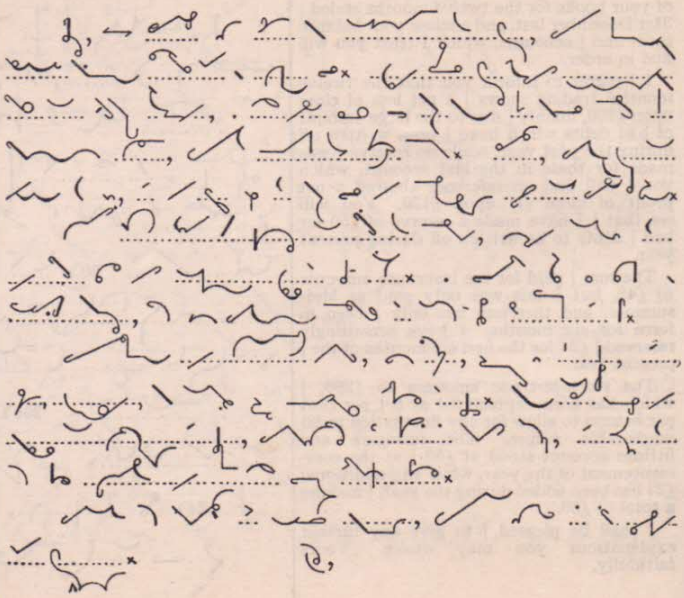
Dear Sirs,—As | we understand you will shortly be in the market for | flour, we are taking the liberty of sending you baking | samples of our two leading grades. These are high class | flours and have won innumerable prizes in open competition all | over the country, the most recent success gained by them | being at the Bakers' Exhibition at Birmingham last week, where | they carried off the Championship Cup. As a result, we | have every confidence in recommending them to you, and are | pleased to state that both grades are extensively used in (1) the West End of London.

Learning also that you are | large dealers in bran for export, may we inform you | that our bran sales run into many thousands of tons | annually. The greater part of this is sold to Norwegian | buyers, from whom we have many expressions of entire satisfaction | as to quality and delivery.

We are instructing our Lancashire | representative, Mr Archer, to call upon you on Tuesday next, | and he will, if necessary, be in a position to | quote you current prices and terms of discount. Being anxious | to extend our business in Liverpool and district, we hope (2) you will favour us with at least a portion of | your trade, and assure you that your demands will receive | our most careful and prompt attention at all times.

We | invite your perusal of the enclosed booklet, wherein you will | find a complete history of our flour mill. Yours faithfully,

MESSRS WILSON & SON,
Exchange Street, Liverpool.



WM. PORTER, ESQ.

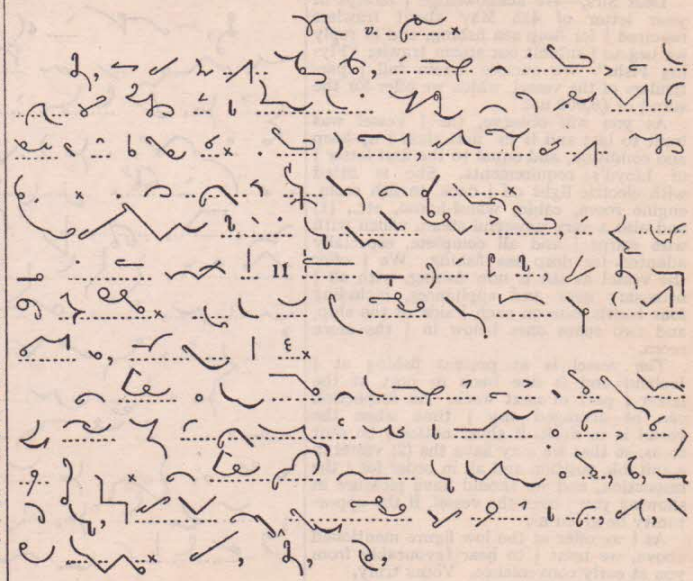
Yourself *v.* Wilson.

Dear Sir,—We issued | the writ in this action this morning, and counsel made | an application to the Court for leave to serve short | notice of motion on the defendant asking for an injunction | restraining him from raising the party wall of his new | building beyond its present height. The application was granted, and | we have accordingly served the writ and notice of motion | this afternoon. The motion will be heard on Friday morning | before Mr Justice Pickford.

We are preparing draft of an | affidavit to be made by you in support of the (1) application, and shall be glad if you will give us | a call to-morrow morning at 11 o'clock to go through | and settle the draft, which we desire to get sworn | and filed as soon as possible. If you have any | further correspondence bearing on the matter beside that already handed | to us, kindly bring it with you.

Mr Johnson is | having copies made for counsel and the Court of the | two plans prepared by him showing the manner in which | your light will be interfered with in the event of | the defendant carrying his wall to the height to which (2) he threatens to take it. Mr Johnson will also make | an affidavit verifying his plans, and this, together with your | own affidavit, and one by our Mr Brown proving the | correspondence between ourselves and the defendant will, we think, be | sufficient for the purpose. We are, Dear sir, Yours faithfully,

WM. PORTER, ESQ.



Book-I

MESSRS PEGGOTTY & Co.,
Great Yarmouth.

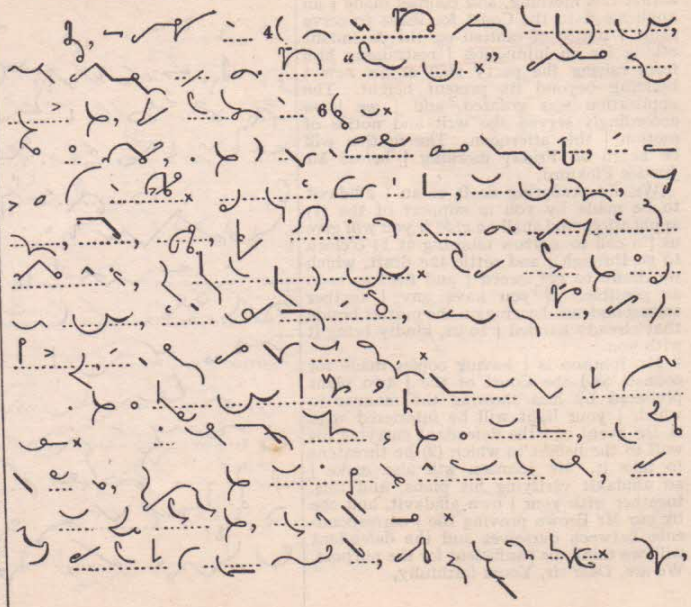
Dear Sirs,—We acknowledge | receipt of your letter of 4th May about trawlers required | for deep sea fishing, and in reply we beg to | submit our steam trawler "Flying Fish." We enclose herein full | particulars of the vessel, which we offer for the sum | of £6,000 net.

As you will observe, the | vessel was built to last and is in first class | up-keep and condition, and equal to the first letter | of Lloyd's requirements. She is fitted with electric light on | deck, in fish room, engine room, cabin, wheel-house, etc., (1) and also a very powerful steam winch with wire warps | and all complete, especially adapted for deep sea fishing. We | offer the vessel as she is now fishing, with all | necessary gear and appliances, including four trawls, one on each | side of the ship, and two spare ones below in | the store room.

The vessel is at present fishing at | Iceland and is due back in port at the latter | part of next week. An inspection can be arranged any | time when the vessel is in dock, if short notice | be sent to us, so that we may have the (2) vessel in a suitable position and all in order for | the inspection, and we should have pleasure in showing you | over the vessel, if the opportunity be given us.

As | we offer at the low figure mentioned above, we trust | to hear favourably from you at early convenience. Yours truly,

MESSRS PEGGOTTY & Co.,
Great Yarmouth.



Book 2

MISCELLANEOUS CORRESPONDENCE

1 – Part II

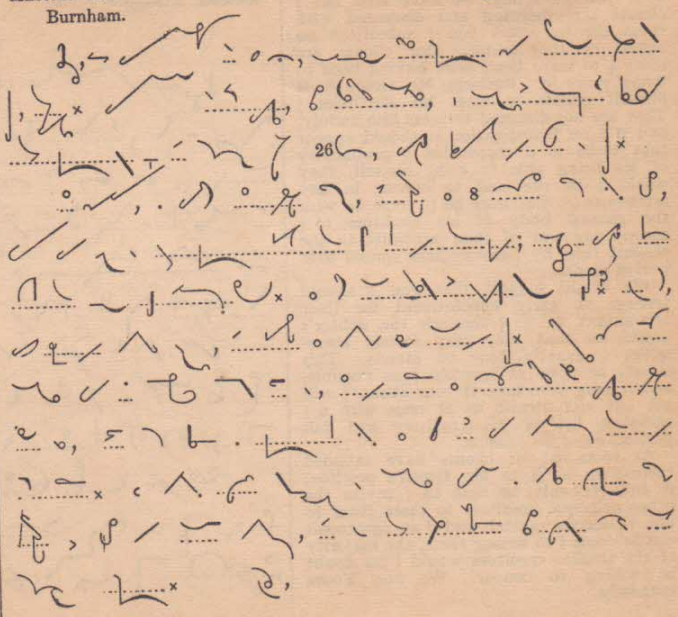
MESSRS. GREENWOOD & SONS,
Burnham.

Dear Sirs,—We are in | receipt of your letter of 1st May, enclosing particulars of | timber you are offering for sale by tender, for which | we thank you. We are in need of hard woods, | such as those comprised in the particulars, but in view | of the fact that it is necessary for the timber | to be cut and removed not later than 26th | May, we do not think it is worth our while | to tender.

As you are aware, the weather has recently | been very bad, and the plantation is eight miles from || Epping station, where we should have to put the timber | on rail for delivery at our factory; in these circumstances | we do not think the time allowed for cutting down | and clearing sufficient. Is there any possibility of the period | being extended? If so, we shall instruct our representative to | view, and on receipt of his report send in our | tender. Perhaps you will kindly inform us whether an extension | can be agreed to, as our stock is mostly comprised | of soft woods recently consigned to us, and according to | your description the timber at Epping is just what we || require for our yard stock. When replying will you be | kind enough to inform us whether or not the roads | leading from the plantation to the station are in good | repair, and fit for the passage of traffic such as | will be employed in the removal of timber.

Yours faithfully,

MESSRS. GREENWOOD & SONS,
Burnham.



MESSRS. ATKINS & SONS.

W. Green's Affairs

Dear Sirs,—Referring | to our interview with you yesterday, we have seen our | clients this morning and discussed with them the proposals you | submitted on behalf of the debtor. Our clients are sorry | to learn that, after having been so many years in | business, Mr. Green finds himself unable to meet his liabilities. | They are not disposed to press him unduly, and if | on investigation it should appear that there is a reasonable | probability of his being able to right himself, they would | be prepared to concur in any arrangement that may be || come to with the general body of his creditors to | accept payment of their accounts to the present time by | instalments spread over twelve months.

We would suggest that you | should arrange an early appointment for their accountant to go | through the debtor's books, so that they may satisfy themselves | exactly how he stands. This should be done as speedily | as possible, and it may save time if your client | will get out and furnish us at once with a | complete list of his creditors and full particulars of his | assets.

As soon as our clients have satisfied themselves as || to Mr. Green's position, it will probably be best to | invite the other principal creditors to meet them to talk | over the matter, and if an agreement can be come | to among them, the majority of the smaller creditors would | no doubt be willing to concur. We are, Yours faithfully,

MESSRS. ATKINS & SONS.

W.

MESSRS. PEARCE & JOHNSTON,
Birmingham.

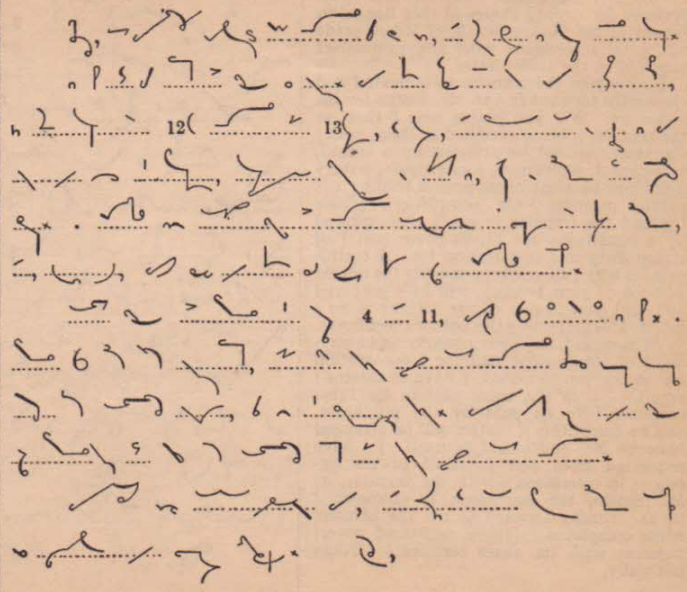
Dear Sirs,—We are very | sorry to receive your complaint about the catalogues just supplied | to you, and especially as we feel you have just | cause for it.

You state that the general quality of | the printing is poor. We admit that it is not | quite up to our highest standard, but you asked for | delivery of 12,000 catalogues on the 13th July, without | fail, and in order not to disappoint you we put | our men on overtime, for which we are not proposing | to charge you, and they had to work with exceptional || speed. The alterations you made in the last proof of | the catalogue involved a great deal of additional work, and, | if you wish, we shall send you our time sheets | showing the delay these alterations caused.

In regard to the | printing of the blocks on pages 4 and 11, we | do not think this is as bad as you state. | The blocks themselves were of very poor quality, and on | the particular paper used in the catalogues it is impossible | to get the effects obtained on your engravers' pull, which | is made on super-calendered paper. We are ready to || have our printing of these blocks compared with the best | your engravers can do on the paper used in the | catalogue.

We are anxious to meet you in any reasonable | way, and assure you that any further work entrusted to | us will receive our careful and personal attention. Yours faithfully,

MESSRS. PEARCE & JOHNSTON,
Birmingham.



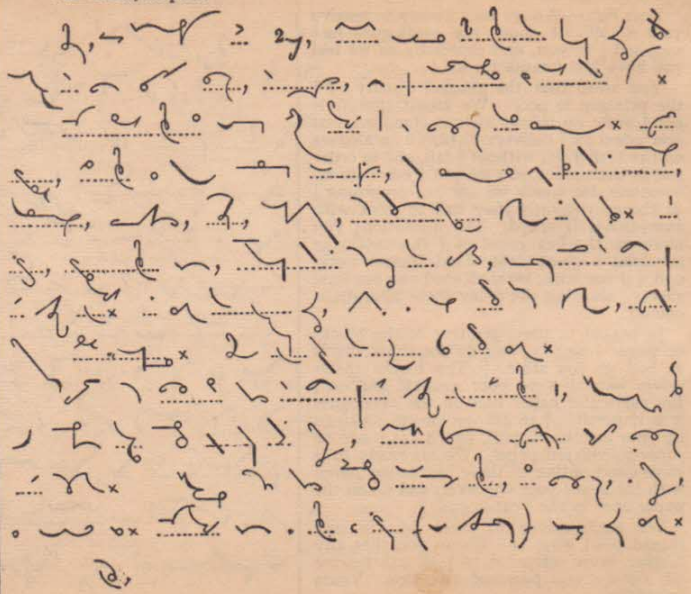
GEORGE WILSON, ESQ.,
Villa Rosa, Naples.

Dear Sir,—I am | in receipt of your letter of the 2nd June, and | now enclose draft transfer for twenty shares of this Bank | in favour of Mr. Henry Smith, of Milan, made out | in accordance with the particulars supplied in the above letter. |

Kindly sign the transfer as indicated and thereafter forward it | to Mr. Smith for his signature. Will you please note | that as the transfer is being executed in Italy, both | signatures should be attested by a consul, vice-consul, clergyman, | magistrate, notary public, or by some other person holding a || public position. On completion, please forward the transfer to me, | accompanied by a remittance for £1, to cover cost | of stamp duty and registration fee. A certificate for fifty | shares, representing the unsold balance of your holding, will be | prepared and sent you in due course. There is no | fee payable for issuing this balance certificate.

With regard to | your remarks as to payment of stamp duty and the | registration fee on the transfer deed, I have to inform | you that it is the usual custom for these expenses | to be paid by the purchaser, and no doubt this || matter will be arranged between Mr. Smith and yourself. I | have requested from you payment of the expenses in connexion | with the transfer, as Mr. Smith, the purchaser, is unknown | to us. Kindly forward to me the transfer when completed | (under registered cover) together with the share certificate. Yours faithfully,

GEORGE WILSON, ESQ.,
Villa Rosa, Naples.



THE DIRECTORS,
Foundries, Ltd., Blackburn.

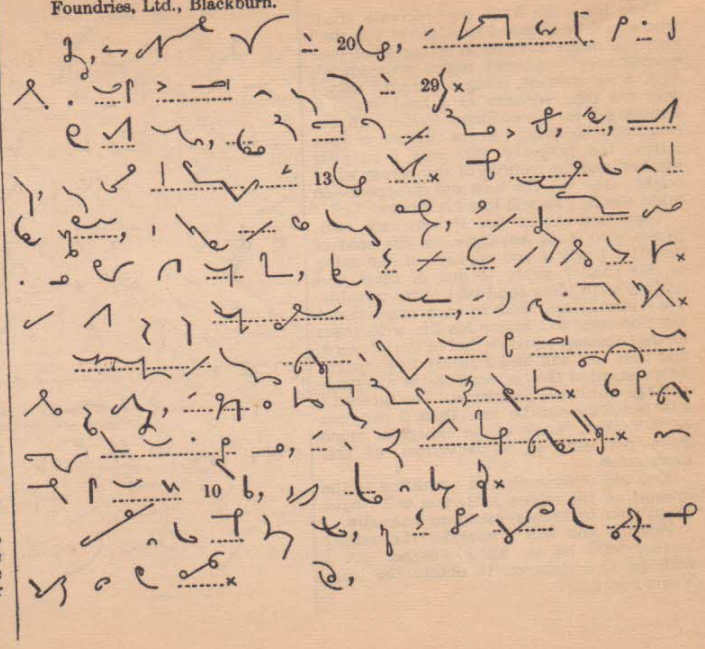
Dear Sirs,—We duly received | your letter of 20th inst., and much regret that you | should adopt such a tone respecting the non-delivery of | the castings made to your order of 29th June. |

As we have already informed you, these goods were carted | from our works to the railway station, and consigned, carriage | paid, to your foundries at Blackburn on the 13th inst. | by rail. Exhaustive inquiries have been made at this end | to trace the consignment, but up to the present our | efforts have not been successful, and as our dispatch clerk || witnessed the goods safely loaded into truck, it is evident | that the railway company alone are responsible for the delay. | We wrote to them to-day pointing out the serious nature | of their neglect, and shall let you have a copy of | their reply.

In the meantime our foreman will be instructed | to prepare another set of castings similar in all respects | to those we have just made, and he will do | his utmost to have the work completed in the shortest | possible time. This set will be carefully packed in a | suitable case, and to ensure rapid transit will be sent || by passenger train. You may expect delivery in about ten | days, but we shall advise you definitely on Thursday.

We | are sorry you have been caused so much inconvenience, but | trust that the satisfactory business relations that have hitherto existed | between us will not suffer as a result. Yours faithfully,

THE DIRECTORS,
Foundries, Ltd., Blackburn.



JOHN HILL, ESQ.,

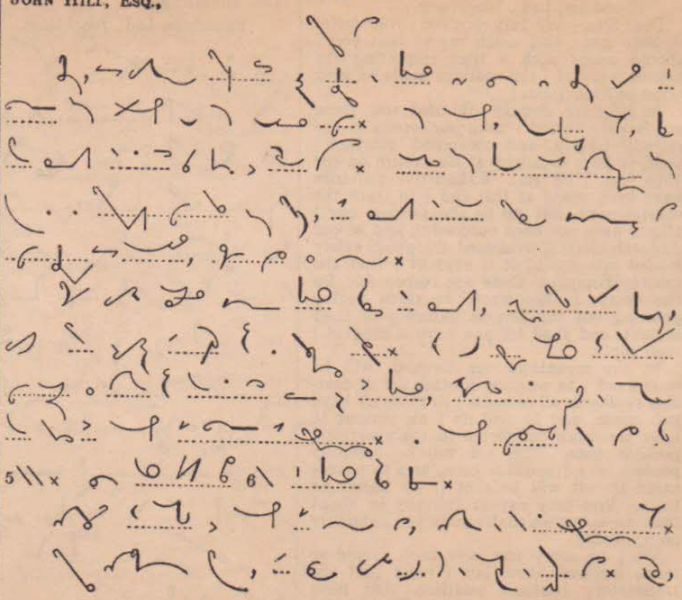
Proposed Loan

Dear Sir,—We have no | private client who would be disposed to advance you the | sum you desire to raise on mortgage of your reversionary | interest under your uncle's will. Your interest, being contingent only, | does not offer security of a kind which is tempting | to the ordinary lender. In the event of your dying | in the lifetime of your father, the property will pass | to your brother, and the security of any person who | might make you the loan will disappear—in other words, | he will lose his money.

There are one or two || insurance companies who make advances on this kind of security, | and if you approve of our doing so, we shall | apply to one of them and arrange with them the | best terms possible. They usually stipulate in such cases that | the borrower will insure his life with them for an | amount equal to that of the advance, and that he | will find a surety to covenant for payment of the | interest on the mortgage and the insurance premiums. The interest | will certainly not be less than 5 per cent per | annum. Some offices charge as much as 6 per cent || on advances of this description.

You will observe that in | addition to the interest on the money lent, you will | have to pay an insurance premium annually.

Perhaps you will | consider the matter further, and let us know whether you | wish us to endeavour to obtain the loan. Yours faithfully,



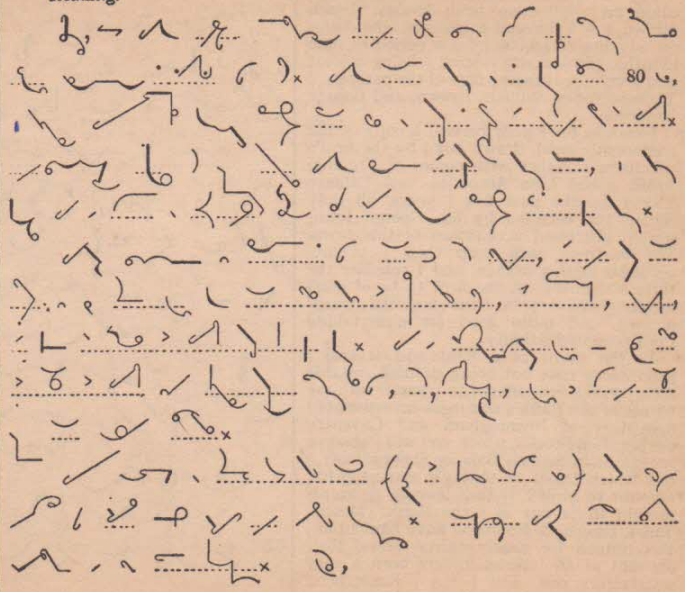
THE BERKSHIRE BREWERY CO., LTD.,
Reading.

Dear Sirs,—We have | recently been experimenting at our power station some little distance | from your works with a view to sinking an artesian | well there. We have in fact bored to a depth | of some 80 ft., but up to the present we | regret to state have not been successful in our efforts | to obtain a plentiful and pure supply of water. Our consulting engineer advises us to take up the pipes we | have sunk and abandon the boring altogether, but before doing | this we should like to assure ourselves that there is || no chance of our being successful with a deeper bore. |

We believe that some time ago you sank a well | in connexion with your brewery, and our object in approaching | you is to ask if you have any particulars by | you of the strata passed through, and the quantity, purity, | and degree of hardness of the water obtained at different | depths. We should also be greatly obliged if you could | let us have particulars of the analysis of the water | you are at present obtaining from your well, or, alternatively, | if you would allow our analyst to take any necessary || samples.

We are encouraged to ask you for the above | information (which would be of the utmost value to us) | by the friendly relations which have always existed between our | respective firms. Needless to say we shall be most happy | to reciprocate should opportunity occur at any time. Yours faithfully,

THE BERKSHIRE BREWERY CO., LTD.,
Reading.



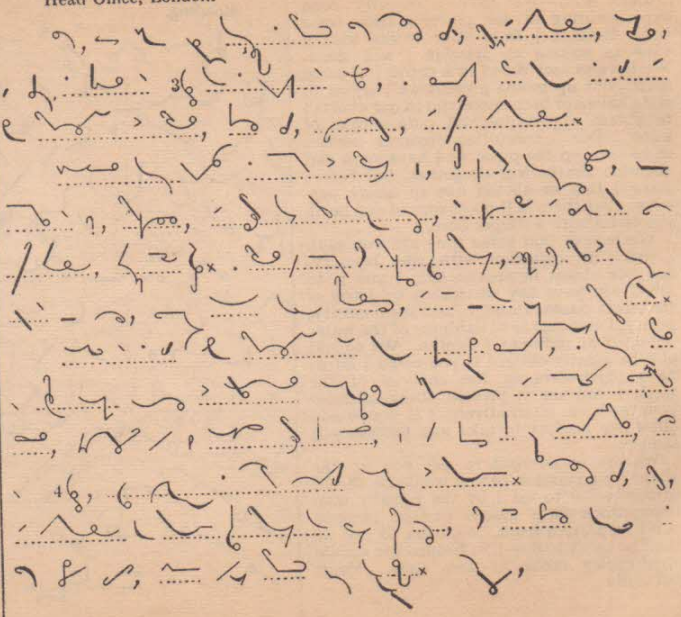
THE GENERAL MANAGER,
Head Office, London.

Sir,—I have to | submit for your consideration an application from Messrs. Jones, Brown, | & Robinson, Engineers, who desire an advance of £3,000 | for a period of nine months, the security offered | being a joint and several promissory note of the partners, | Thomas Jones, William Brown, and George Robinson.

I enclose for | your perusal a copy of the partnership deed, drawn out | by the firm's solicitors, together with copies of Trading, Profit | and Loss Accounts, and Balance Sheets for the past five | years, all duly signed and certified by Mr. George Johnson, || chartered accountant of this town. The partners each keep their | private accounts at this branch, and I consider the three | members of the firm to be of good means, careful | in their financial transactions, and quite good for undertaking the | proposed liability.

In the event of a joint and several | promissory note not being deemed suitable security, the firm offers | to transfer into the names of the Bank's nominees investments | consisting of Birmingham and Coventry Corporation Stocks, which you will | observe are stated in the last Balance Sheet at cost, | but which taken at to-day's market price, amount to £4,000, || thus leaving an ample margin in favour of | the Bank. Messrs. Jones, Brown, & Robinson have banked at | this branch for nearly thirty years, their account at all | times having been a very satisfactory one, and I can | recommend the application to your favourable consideration. Your obedient servant,

THE GENERAL MANAGER,
Head Office, London.



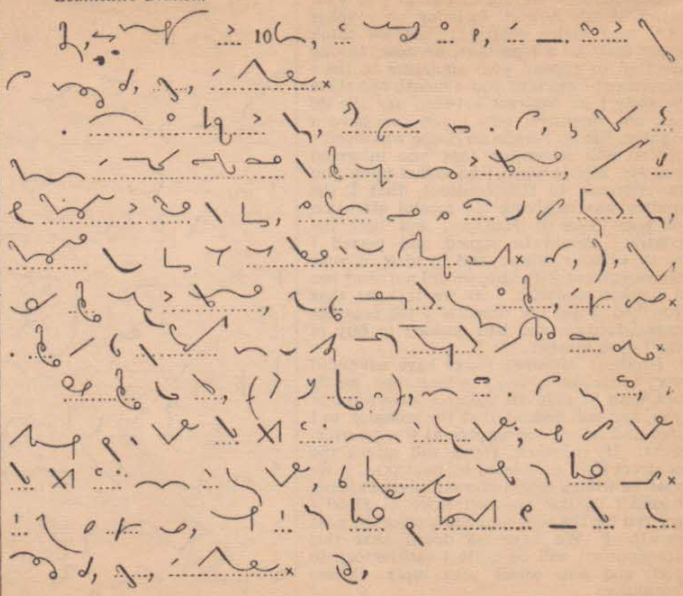
THE MANAGER,
Loamshire Branch.

Dear Sir,—I am in receipt | of your letter of the 10th May, with enclosures as | stated, and giving particulars of the proposed loan to Messrs. | Jones, Brown, & Robinson.

The matter has had the consideration | of the Board, and they are willing to grant the | loan, but would prefer that the Birmingham and Coventry Corporation | Stocks be transferred into the names of the Bank's nominees, | rather than the joint and several promissory note of the | partners be taken, as the former course is the more | usual one adopted by the Board, promissory notes being taken || only in the absence of any alternative security. You will, | therefore, prepare the necessary transfers in favour of the Bank's | nominees, and have these executed by the firm as transferors, | and duly witnessed. The transfers are then to be forwarded | to me under registered cover accompanied by the relative stock | certificates.

As soon as the transfers have been passed, (of | which I shall advise you), you may grant the loan | to your clients, but the rate of interest is to | be 2 per cent above Bank Rate with a minimum | of 5 per cent, instead of 1 per cent above || Bank Rate with a minimum of 4 per cent, which | is at present ruling in respect of your advances current. | On and after 1st July next, interest on all your | advances is to be at the same rate as that | given above for Messrs. Jones Brown, & Robinson. Yours faithfully,

THE MANAGER,
Loamshire Branch.



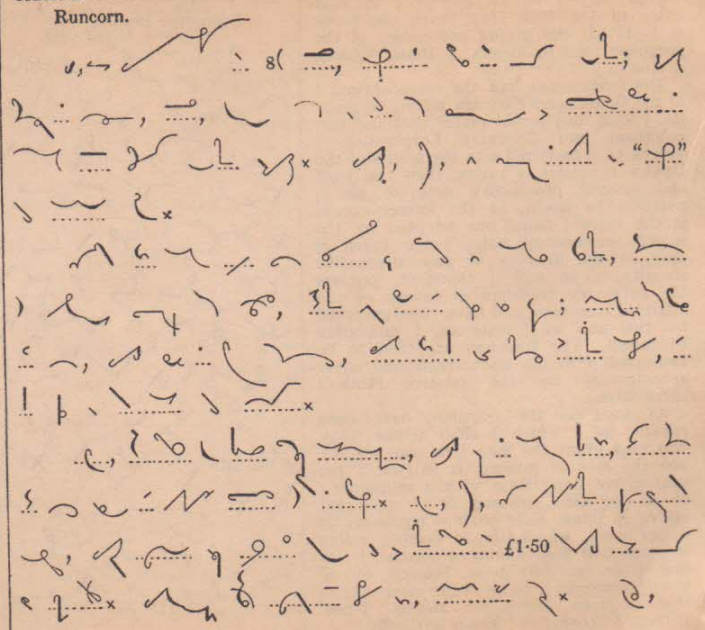
MESSRS. ROBSON & HILL,
Runcorn.

Gentlemen,—We are in receipt | of your letter of 8th August, insisting on supplies of | coal under contract; but we think there must be a | mistake, because, having omitted to append your signature to the | agreement form sent you a month ago there is really | no contract between us. We do not see, therefore, how | you can have a right to "insist" upon anything whatever. |

You will remember that you informed our Mr. Harris when | he called upon you in reference to this contract, that | the matter was receiving the careful attention of your Sales || Manager, and that the contract should be signed and posted | to us without delay; and in view of your conversation | with him, we did not send you a further reminder, | as we thought that you had found the terms of | the contract unsatisfactory, and had decided to buy in the | open market.

However, although prices have advanced very considerably in | the meantime, we do not wish to take an unfair | advantage of you, and will assume that the omission to | sign and return the agreement was an oversight. If, therefore, | you will return the contract duly completed by next post, || we shall be willing to consider ourselves as being bound | to the contract price of £1·50 | per ton for the coal supplied during the past month. | We have no doubt that this arrangement will be quite | satisfactory to you, and now await your reply. Yours faithfully,

MESSRS. ROBSON & HILL,
Runcorn.

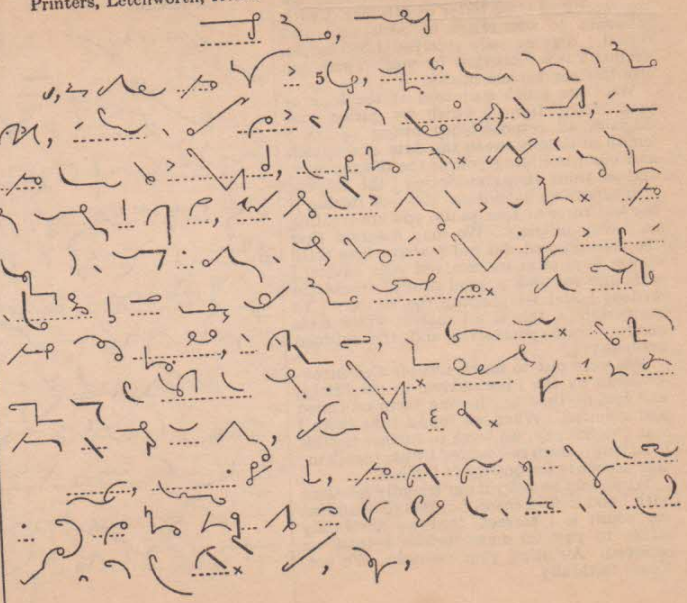


MESSRS. FURNESS & SONS,
Printers,
Letchworth, Herts.
Caxton Works, Kensington |

Gentlemen,—We have seen our clients on your letter of | the 5th inst., intimating that you have now removed your | works to Letchworth, and offering to surrender the lease of | the building on which your business has hitherto been carried | on, and to give our clients vacant possession of the | property at once, if suitable terms can be arranged. We | observe that two years of your term were unexpired at | Lady Day last, and that you are responsible for all | the repairs up to the end of the term. Our || clients have instructed us to engage a surveyor to inspect | the premises and to prepare a schedule of the dilapidations | and to advise as to the amount it would cost | to execute the necessary works in accordance with the lease. | We have accordingly requested Messrs. Tims & Sons, of Ludbroke | Grove, to take this matter in hand. Please direct your | caretaker to give them every facility for inspecting the property. | As soon as we receive the schedule and the estimate | of the sum required to be expended in repairs, we | will communicate further with you on the subject.

Meanwhile, if || you can find a satisfactory tenant, our clients will be | willing to consider a proposal for granting a fresh lease | on terms which may considerably reduce the amount they will | otherwise have to ask you to pay if they are | to release you from further liability. We are, Yours truly,

MESSRS. FURNESS & SONS,
Printers, Letchworth, Herts.



THE NORTHERN FIRE BRICK CO., LTD.,
Gateshead.

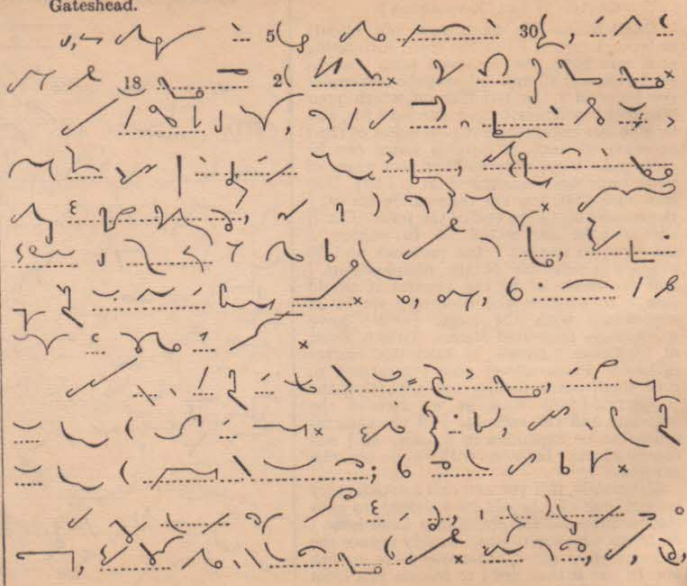
Gentlemen,—We have | to acknowledge the receipt of your letter of 5th inst. | with reference to our claim of 30th ult., and repeat | that we only received 1,800 bricks against 2,000 | charged by you. There are also thirteen broken bricks.

We | are much surprised at the tone of your letter, from | which we gather you disclaim all responsibility owing to the | length of time between the date of dispatch and our | notifying you of the discrepancy, and we think that considering | the amount of business we have done with you during || the last three or four years, you are treating us | very unfairly. We may mention that the consignment did not | arrive here until eleven days after we received your advice, | although we took a good deal of trouble in writing | and telephoning the carriers. To us, certainly, this is a | matter which rests entirely with yourselves and the railroad company. |

We were put to much trouble and inconvenience by the | non-arrival of the bricks, and lost no time in | having them unloaded and counted. When we found that there | was a deficiency, we went to further trouble in having || them re-counted by another man; this accounts for one day's | delay.

We should be sorry if our friendly relations with | you should cease, but feel so confident our count is | correct, that we absolutely refuse to pay for more bricks | than we received. Awaiting your remarks, We are,
Yours faithfully,

THE NORTHERN FIRE BRICK CO., LTD.,
Gateshead.



JOHN COX, ESQ.,
Priston.

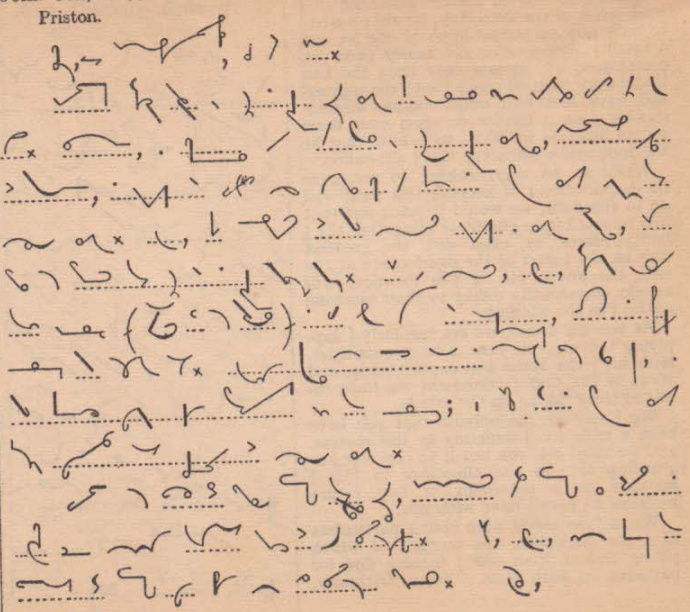
Dear Sir,—I am in receipt | of your letter of yesterday's date, contents of which I | note.

I regret that it will not be possible to | issue a duplicate share certificate at next week's Board meeting | to replace the one which you have lost. As a | matter of fact, the directors are much averse to issuing | duplicate certificates, and in accordance with the rules of the | Bank, a period of one month must elapse during which | time a further search should be made for the missing | certificate. If, at the expiration of the above mentioned period || the certificate cannot be found, I will place your application | for the issue of a duplicate before the Board. I | should mention, however, that it will be necessary for you | to execute (in conjunction with your bankers) a joint and | several letter of indemnity, and also a statutory declaration executed | by yourself only. If you will advise me again in | a month from this date, the above documents will be | duly forwarded to you for execution; but I trust that | a further search on your part will result in the | discovery of the missing certificate.

With regard to your remarks || as to the present quotation for this Bank's shares, I | may mention that such quotation is always a trifle weak | immediately following the payment of the usual half-yearly dividend. I | think, however, you may take it for granted that the | quotation will steadily improve as the half-year progresses.

Yours faithfully,

JOHN COX, ESQ.,
Priston.



MESSRS. SULLIVAN & CO.,
Wexford.

Gentlemen,—With further reference to | your letter of the 29th May, we are pleased | to have now succeeded in obtaining for you a small | allowance on the faulty yarn you complained of. It is | only from the fact that we are on good terms | with the spinner, and have met him under similar circumstances | on a former occasion over some contra business we had | with him, that he was induced to make you this | allowance.

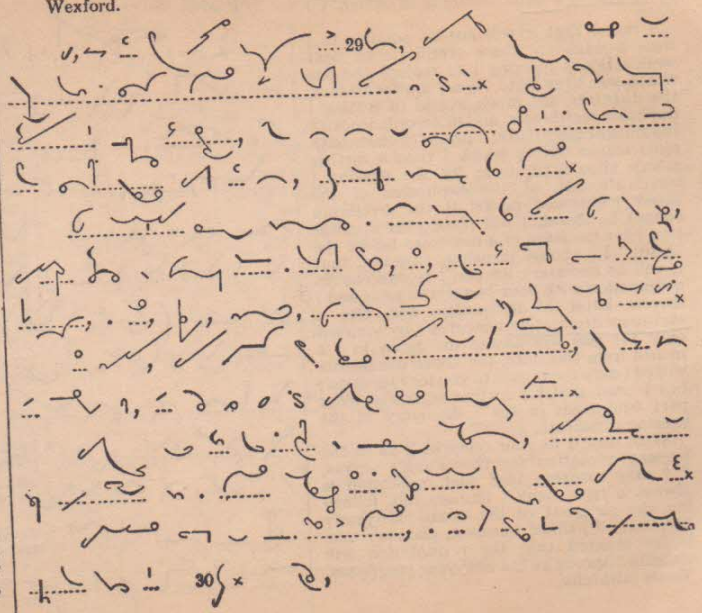
While in no way seeking to minimize the importance | of keeping this yarn well up to standard, we would || point out that it is impossible to eliminate altogether the | faulty places, as, even with the greatest care on the | part of the overlookers at the mill, the knots, etc., | you mention, will appear occasionally owing to their escaping notice | in the winding.

As you are aware, we are regularly | supplying this class of yarn in large quantities, both for | the home and export trade, and yours is the first | complaint we have received since taking up the article.

We | venture the opinion that you have been a trifle too | exacting in this matter, and we must ask you not || to consider our granting to you the allowance in this | instance as a precedent in any future business we may | have with you.

We enclose credit note giving particulars of | the allowance, the amount of which please deduct from our | invoice due for payment on 30th June. Yours faithfully,

MESSRS. SULLIVAN & CO.,
Wexford.

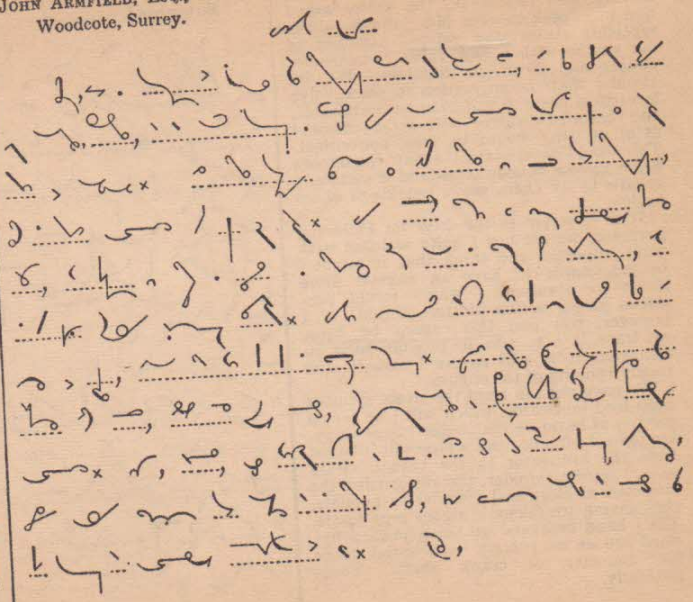


JOHN ARMFIELD, ESQ.,
Woodcote, Surrey.

Wentworth Villa

Dear Sir,—The | form of the conveyance of this property has now been | finally agreed, and it is desirable that we should be | in possession, as soon as possible, of all information affecting | the question whether any increment value duty is payable by | you to the Inland Revenue. As the price for which | you are selling is larger than the price you gave | for the property, there is an apparent increment on which | duty would be payable. We gathered from you when you | were discussing the terms of sale, that at the time || you purchased the house the premises were in a very bad | state of repair, and that a large outlay was | necessary to make them habitable. We think you mentioned also | that you had made various additions and improvements to the | outbuildings, and in particular that you had had a greenhouse | erected. Will you please let us have full details of | these items and their cost, and send us the accounts | showing the expenditure, so that we may be in a | position to satisfy the authorities that there is no taxable | increment. You will, of course, understand that you will not || be allowed to deduct the amount spent upon ordinary decorative | repairs, such as are necessary from time to time for | the enjoyment of a private residence, but you should claim | in respect of all expenditure which has had the effect | of increasing the capital value of the building. Yours faithfully,

JOHN ARMFIELD, ESQ.,
Woodcote, Surrey.



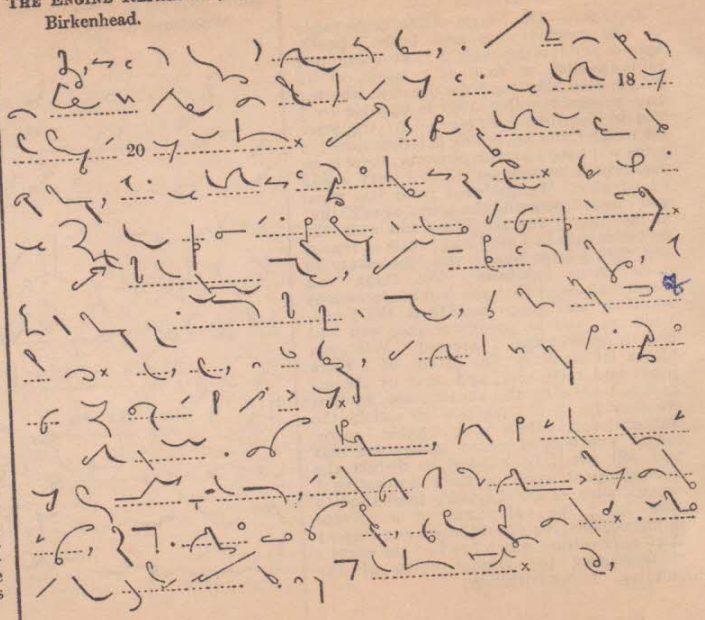
THE ENGINE REPAIR CO.,
Birkenhead.

Dear Sirs,—When your foreman | was leaving here this week, the writer asked him to | speak to your Mr. Johnson about replacing steam stop valve | attached to our engine with a new valve 18 in. | over flanges and 20 in. in diameter. We are afraid | that the suggestion to place valve in vertical position will | not be practicable, and that a new valve—with arrangements | as at present—would be most convenient. This would necessitate | a new mushroom valve having outside screw and a suitable | spindle to fix chain wheel outside of cross-bridge.

With || regard to the drive for Pickering governor, we are not | quite satisfied with your proposals, and think that it might | be practicable to have an angular drive direct to governor, | which would permit of proper action of stop motion. If, | however, you find this cannot be done, we leave it | to you to provide such an arrangement as will ensure | smooth and steady running of the engine.

We have put | in hand the steam cylinder sight-feed lubricator, which will | be set on the top of beam on the engine | floor carrying the cut-off gear, and a pipe will || be led from the lubricator to the branch steam pipes | on the cylinder, thereby getting the lubricant as close to | cylinder as possible, thus saving troublesome steam pipe joints. The | hand brackets are being pushed forward and we are posting you to-day gauge for diameter of crank shaft. Yours faithfully,

THE ENGINE REPAIR CO.,
Birkenhead.



MESSRS. MACDONALD & WATSON,
Writers, Scotstown.

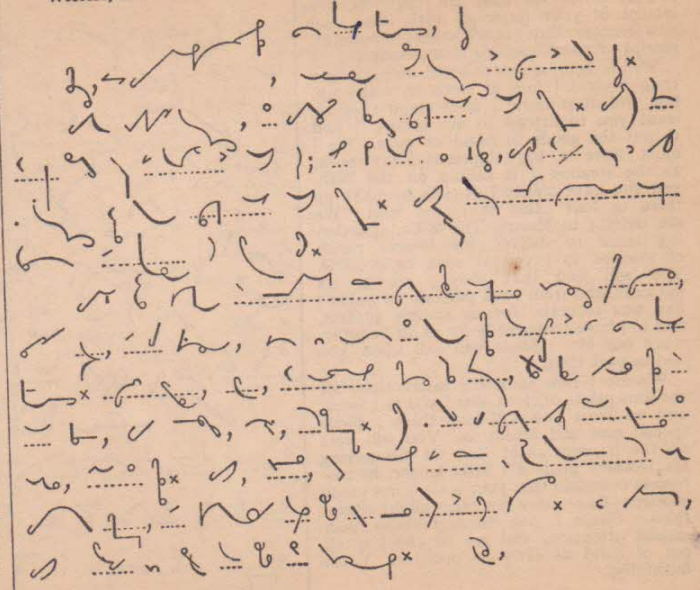
Mr. Donald Duncan, deceased |

Dear Sirs,—We are in receipt of your letter of | yesterday's date, enclosing Scottish confirmation of the will of the | above deceased.

We have to return the confirmation, as we | observe that it has not been sealed in the English | Probate Court. We therefore assume that duty has not been | paid on the value of the English estate; and as | the said value is £1,000, we do not | think that our Board would register the confirmation without its | being sealed in the English Probate Court. We shall be || obliged by your kindly looking into this matter and advising | us further thereon.

We note that this holding of Guaranteed | Stock will be transferred in due course to Messrs. George | Williams, Henry Fowler, and John Jameson, whom you name as | being trustees for the children of the late Mr. Donald | Duncan. Will you please note, however, that in accordance with | the terms of its charter, this Bank does not recognize | trusteeship of any description, whether expressed, implied, or constructive. Therefore | the above gentlemen will be registered in our books as | individuals, and not as trustees. We shall, of course, pay || the interest on the Stock to whatever Bank or individual | we may be directed, and it will be necessary for | such instructions to be given us by each of the | three holders. When required, we shall forward to you special | form for instructions as to payment of interest. Yours faithfully,

MESSRS. MACDONALD & WATSON,
Writers, Scotstown.



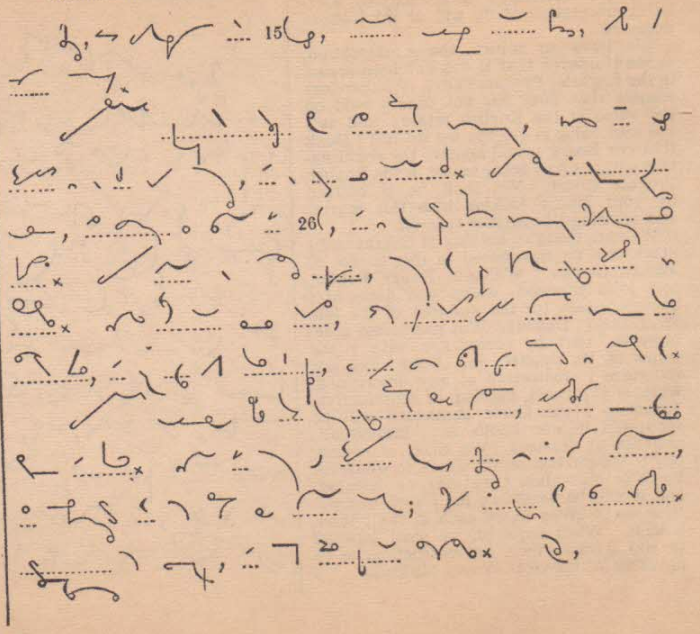
MESSRS. SMITHERS & Co.,
Houndsditch.

Dear Sirs,—We have to | acknowledge receipt of your letter of 15th inst., and now | enclose cheque in settlement of account, receipt of which kindly | acknowledge.

We are sending you to-night by passenger train several | lots of cloth to make up, but you must quite | understand that we want you to attend to our orders, | and to put the goods in hand at once. We | must have a big shipment next week, as the steamer | is sailing on the 26th, and you have plenty | of time to make up three or four cases at || the least. We are writing to Messrs. Till & Co., | ordering them to deliver the twelve pieces of worsted to | you as soon as possible. You will find that they | are in six patterns, and from each pattern we would | like you to make for us sample jackets, and to | have these ready for us on Tuesday, when our Mr. | Slade will call upon you and inspect them.

We are | now enclosing instructions for the four pieces of cloth sent | you last week, and we trust you will give these | goods special care and attention. You will note on the || order sheet that we are having the trousers made a | little longer, as customers complain that your scale is not | long enough; there are a few other slight alterations. Please | give these matters your careful attention, and get all the | goods out of hand as early as possible. Yours faithfully,

MESSRS. SMITHERS & Co.,
Houndsditch.



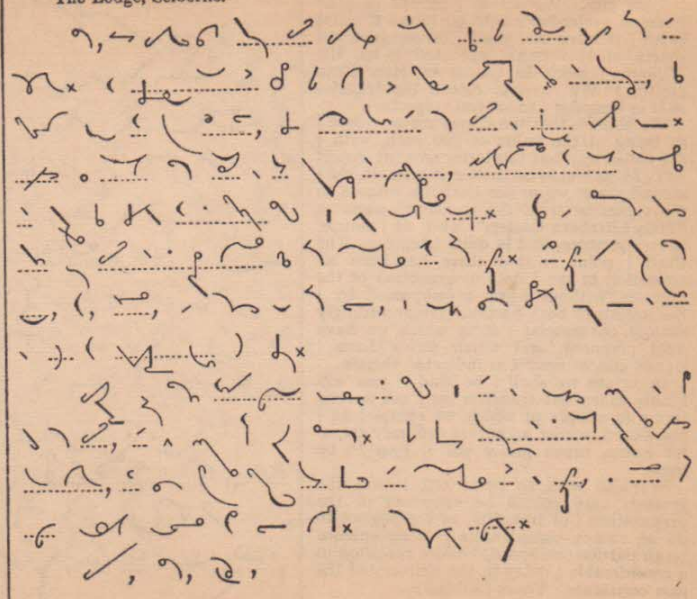
CAPTAIN JAMES WATKINS,
The Lodge, Selborne.

Sir,—We have been | consulted by your wife with reference to the unhappy differences | which have arisen between her and yourself. Without discussing any | of the circumstances which have led to the present regrettable | position of affairs, it is perfectly evident that after what | has occurred, it is quite impossible for you and your | wife to continue to reside together. Our client is naturally | very anxious to avoid the publicity of legal proceedings, and | we think you will agree with us that in the | interests of both parties it is desirable that a proper || Separation Deed should be entered into. This deed should secure | the payment by you to your wife of a suitable | allowance towards her maintenance and that of her children. As | the children are both very young, they, of course, should | remain under her care, but no doubt some satisfactory arrangement | could be come to for you to see them periodically | if you so desire.

We shall be glad to hear | from you that you are willing to execute a Separation | Deed and to know the amount you propose to settle | upon your wife, and how you propose that it shall || be secured. It should take the form of an annuity | payable to our client for life, with some further provision | for the education and maintenance of the two children, the | cost of which will necessarily increase as they grow older. | Your early reply will oblige.

We are, Sir, Yours faithfully,

CAPTAIN JAMES WATKINS,
The Lodge, Selborne.



MESSRS. JOHNSON & JONES,
Manchester.

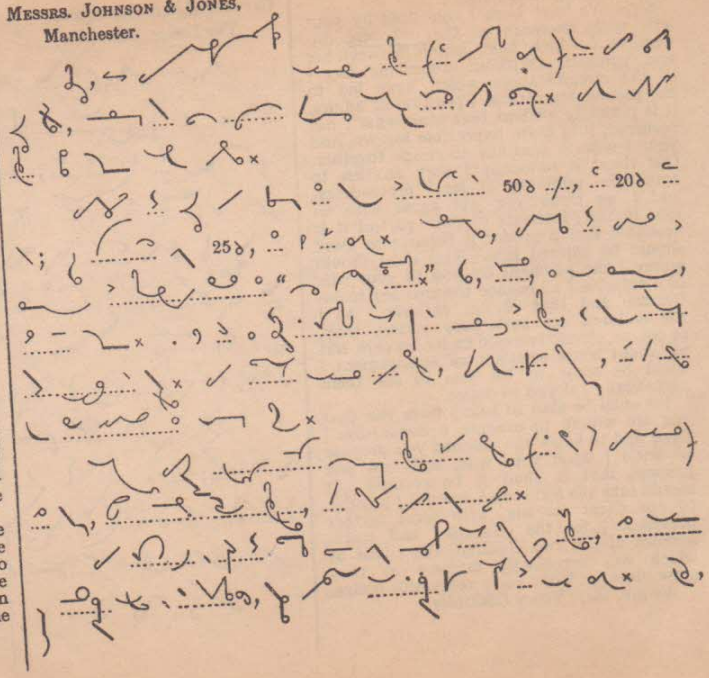
Dear Sirs,—We are in | receipt of your letter of yesterday's date enclosing transfer (with | relative certificate) for one hundred shares of this bank, executed | by Mr. William Jenkins in favour of Miss Rosa Smith. | We have to return the transfer as it is irregular | in several respects.

We observe that the shares are described | as being of the value of £50 each, with £20 called up; but this latter amount should be | £25, as stated on the certificate. In the | second place, we notice that the witness to the signature || of the transferee signs as "Miss Elizabeth Carter." This, of | course, is no signature, and is quite irregular. The third | point is that there has been an alteration in the | date of execution of the transfer, without being accompanied by | the initials of both parties. We accordingly enclose our special | form which we have duly prepared, and which please have | signed and witnessed as indicated therein.

In future we shall | be glad if you will kindly make out transfers on | our special forms (a supply of which we enclose) as | the Board, whilst accepting ordinary transfer forms, much prefer our || own to be used.

We also wish to point out | that the greatest care should be exercised in the preparation | of transfers, as the neglect to do so causes considerable | inconvenience to all parties concerned, besides resulting in a considerable | delay in the delivery of the new certificate. Yours faithfully,

MESSRS. JOHNSON & JONES,
Manchester.



FRANK CHARLES, ESQ.,
Solicitor, Melbourne.

The Baker Street Property

Dear | Sir —We are in receipt of your letter of yesterday's | date and note contents.

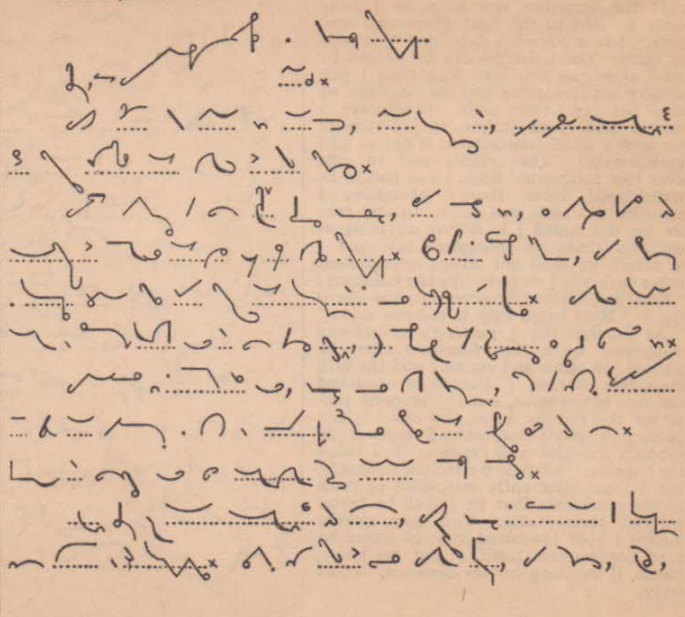
We shall shortly be writing to | you in connexion with, and in confirmation of, our recent | interview with you as to the proposed alterations in the | elevation of the above premises.

With regard to the repairs | which Mr. Driver declines to execute, as we explained to | you, his refusal turns upon the interpretation of the covenants | in the lease under which he holds the property. As | this is largely a question of practice, we submitted the || facts to certain members of our profession in the form | of a case for their consideration and advice. We have | been fortunate enough to secure the valued opinion of Mr. | James Brown, whose extensive knowledge of these matters is doubtless | well known to you.

We enclose you a copy of | his opinion, together with the case laid before him, from | which you will see that we were quite justified in | requiring the lessee to carry out the works specified in | the schedule of dilapidations served upon him. The taking of | Mr. Brown's opinion will not involve your client in any || extra expense.

If you desire to have another interview with | us upon the matter, we shall be pleased to give | you a call any day at any time you may | like to appoint for the purpose. Hoping you will approve | of the course we have adopted, We remain, Yours faithfully.

FRANK CHARLES, ESQ.
Solicitor, Melbourne.

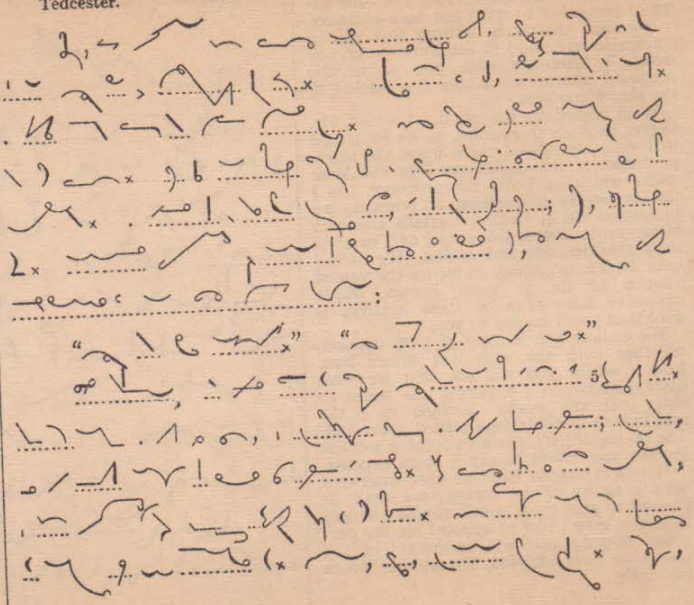


GOODS AGENT, Tedcester.

Dear Sir, Referring to my Claims Inspector's | visit yesterday, please note that the furniture you have on | hand must be sent to the Lost Property Depot here. | Advise me when done, and send copy of entry. The | charges can be cleared by local allowance voucher. You must | personally see consignees and inform them we shall not pay | their claim. Three days in transit from your station to | Plymouth for such a small consignment is not at all | unreasonable. The articles had to pass over four companies' lines, | and had to be transhipped three times; therefore, I consider || transit was good. In any case we are not bound | to deliver anything at specified times as consignees say, and | in future we shall not accept consignment notes with any | remarks like the following: "Must be delivered by seven in | the morning." "Must catch ship to-morrow noon."

As regards the | packing, all railway companies agree that furniture must be packed | in straw and matting and the fifth class rate charged. | Packed or unpacked the rate is the same, but if | properly protected the railway takes the risk; if not packed, | goods are carried entirely at sender's sole risk and expense. || I think the claimants' attitude is most unreasonable, but I | am reluctantly compelled to come to the conclusion that we | shall be better without their traffic. You may quietly inform | your townsman that in future he need not canvass them. | Let me know, please, if anything further develops. Yours truly,

GOODS AGENT,
Tedcester.



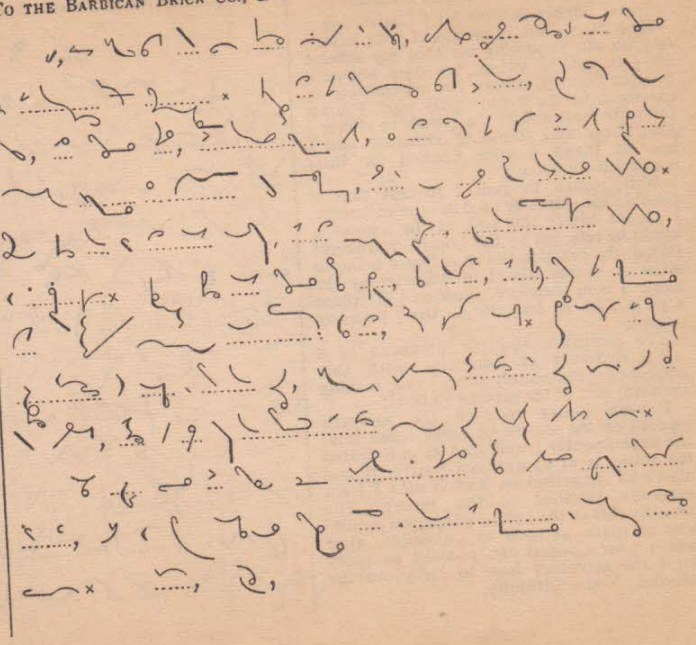
To the Barbican Brick Co., Ltd.

Gentlemen,—I have been | consulted by Mr. Thomas Emery of Bow Street, with reference | to the serious misstatements contained in the prospectus issued on | the formation of your company three months ago. It appears | that the land which the promoters sold to the company, | so far from being composed, as the prospectus asserts, of | the finest brick earth, is land from which the whole | of the earth suitable for the manufacture of bricks has | long ago been extracted, and is of no use whatever | for the company's purposes. There is no demand for building || land in the neighbourhood, and the land could not be | made available, even for agricultural purposes, without a considerable outlay. | It is evident that the statements in the prospectus as | to its suitability, its value, and the advantageous purchase which | the directors alleged that they were making in acquiring this | land, were wholly untrue. As it was entirely on the | strength of these statements that my client was induced to | apply for shares, I have now to require that the | allotment of shares to him shall at once be rescinded, | and that the amounts which he paid for application and || allotment money shall be forthwith returned to him.

Unless within | the course of the present week I receive an assurance | that this request will be promptly complied with, I shall | without further notice commence proceedings against the company and the | directors to enforce my client's claim. I am,

Yours faithfully,

To the Barbican Brick Co., Ltd.



THE CLERK,

Highberry Rural District Council.

Water Supply Scheme for | Littlebrook

Dear Sir,—I am in receipt of your letter | of 25th ult. informing me that my scheme for | the above village has been accepted by your Council, subject | to my showing an extension of the main supply pipe, | down from the west end of the parish to Manor | End Farm, and adjoining cottages; and I beg to thank | your Council for their continued confidence.

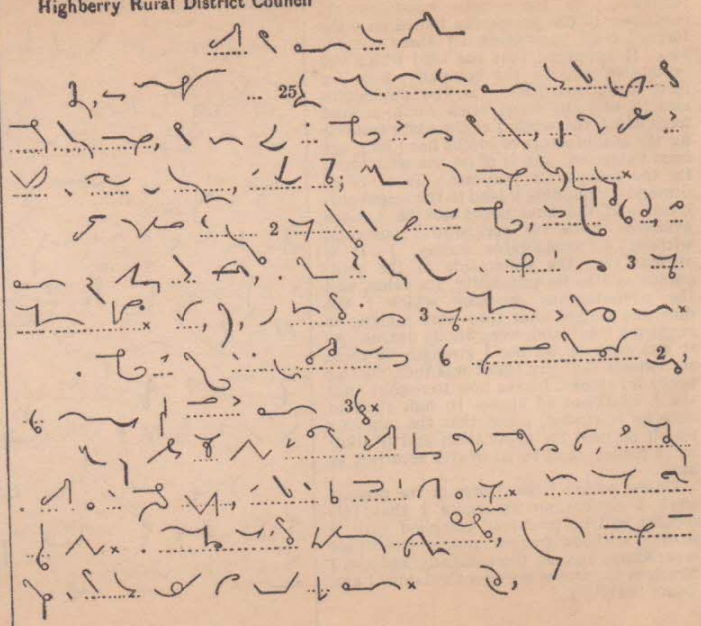
With regard to your | request that if possible 2 in. pipes be used in | the extension, I cannot advise this size, as the scheme || would be rejected by the Local Government Board, the practice | of that Board being to insist on mains 3 in. | in diameter at the least. I will, therefore, show on | my plans a main 3 in. in diameter to the | premises named.

The extension and the provision of a few | hydrants in connexion with this will cost approximately £200, | thus making the total cost of the scheme £3,000. |

I have to-day received the analyst's report | on the sample of water taken from the experimental | well, and as anticipated the water is of exceptional purity, || and above all its action on lead is *nil*. I | am naturally gratified at this report. The amendments in the | plans which you require will be made as soon as | possible, after which your Council can proceed to apply for | the necessary loan to carry out the scheme. Yours faithfully,

THE CLERK,

Highberry Rural District Council



JOSEPH SMITH, ESQ.,
Myrtle Villa, Reading.

Dear Sir,—I am | in receipt of your letter of yesterday's date, and note | your various remarks.

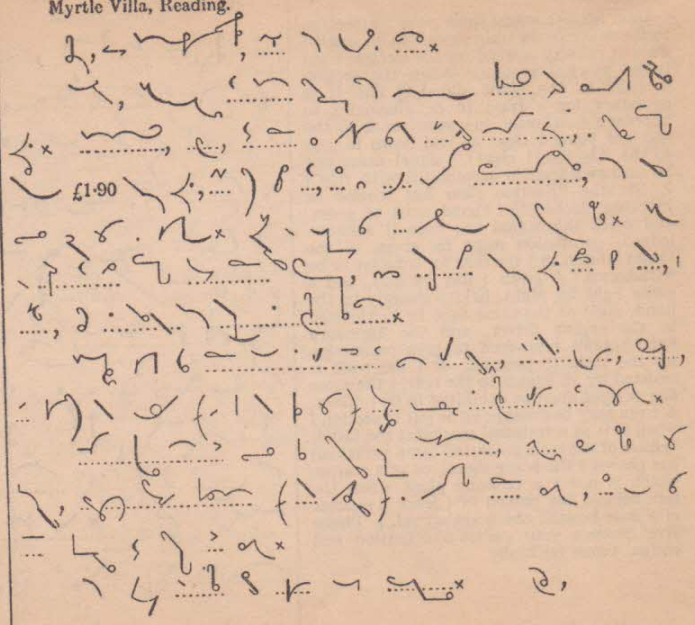
In reply, I have to inform you | that I am precluded from making advances upon the security | of this Bank's Shares. I may mention, however, that | the Stock is readily saleable on the open market here, | the present quotation being £1·90 per share, and | I therefore suggest that, as you wish to realize as | quickly as possible, your best course would be to sell | the holding. I shall be pleased to undertake the sale || on receiving your further instructions. I have to point out | that as the quotation for the Stock fluctuates, you may | not obtain as much per share as the amount stated | above, but on the other hand, there is a possibility | of your obtaining a trifle more.

I notice that you | hold this Stock in a joint account with Mr John | Brown, of Abbey Villa, Swindon, and it will therefore be | necessary (should it be decided to sell) for this gentleman | to execute a transfer ointly with yourself.

Kindly advise me | of the course it is proposed to take in the || matter, and if you send instructions to sell on your | behalf, please also forward at the same time (by registered | post) the relative Stock certificate, as no sale can take | place without the production of the certificate.

Your change of | address has been duly noted in our books. Yours faithfully,

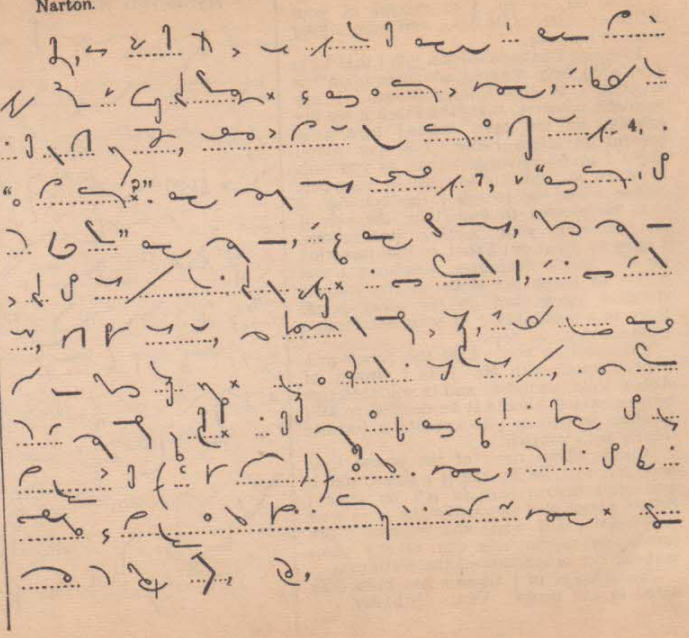
JOSEPH SMITH, ESQ.,
Myrtle Villa, Reading.



THE SIGNAL SUPERINTENDENT,
Narton.

Dear Sir,—I would draw your | attention to the new rule for train signalling on single | lines of railway worked on the electric train tablet block | system. When the section is clear to the home signal, | and it is necessary for a train to be allowed | to approach cautiously, in consequence of the line not being | clear as laid down in rule 4, the "Is line | clear?" signal must not be acknowledged in accordance with rule | 7, but the "Section clear but station or junction blocked" | signal must be given, and when this signal has been || acknowledged, permission must be given to the tablet station in | the rear for a tablet to be withdrawn. A green | flag by day, and a green light by night, held | steadily in the hand, must at the same time be | exhibited to the engine driver, and the necessary fixed signals | lowered to give permission for the train to proceed. If | the train is assisted by an engine in the rear, | the same flag or light must be exhibited to its | driver. A train may be considered as out of section | when it is at a terminal station if the last | vehicle of the train (with tail lamp attached) has passed | the home signal, or at a station which is not | a crossing place when the last vehicle has passed at | least a quarter of a mile beyond the home signal. | Please give matters your personal attention and oblige, Yours faithfully.

THE SIGNAL SUPERINTENDENT,
Narton.



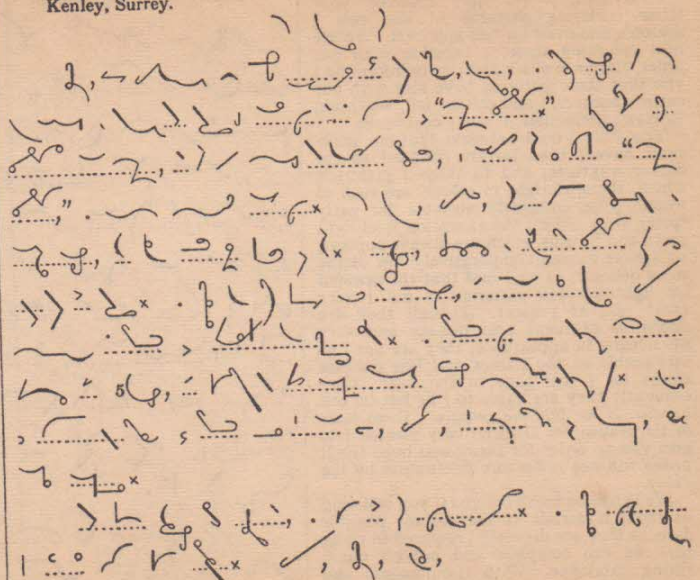
WILLIAM FIFIELD, ESQ., Refer 35
Kenley, Surrey.

Your Father's Estate

Dear Sir, |—We have now made exhaustive inquiries with the object of | tracing, if possible, the precise institution which your father intended | to benefit by the bequest contained in his will of | a legacy to the "Mitcham Hospital." It appears that there | are three hospitals in Mitcham, all of which are maintained | by voluntary subscriptions, but not one of them is styled | the "Mitcham Hospital," the name mentioned in the will. Your | father, we find, was not a regular subscriber to any | of these institutions, though on several occasions he made donations || to each of them. In these circumstances, it seems impossible | to identify the particular hospital which was meant to be | the object of the bequest. The trustees have therefore taken | the opinion of counsel, and acting on his advice we | are making an application to the Chancery Division for directions | on the subject. The application will come before the Master | in Chambers on the 5th inst., and it will probably | be adjourned into court in order that the question may | be argued before the judge. If you would like to | be present when the application comes on in court, we || will, on hearing from you to that effect, send you | notice in due course.

By the time this question has | been disposed of, the whole of the estate will have | been realized. The trustees will then distribute it with as | little delay as possible. We are, Dear Sir, Yours faithfully,

WILLIAM FIFIELD, ESQ.,
Kenley, Surrey.



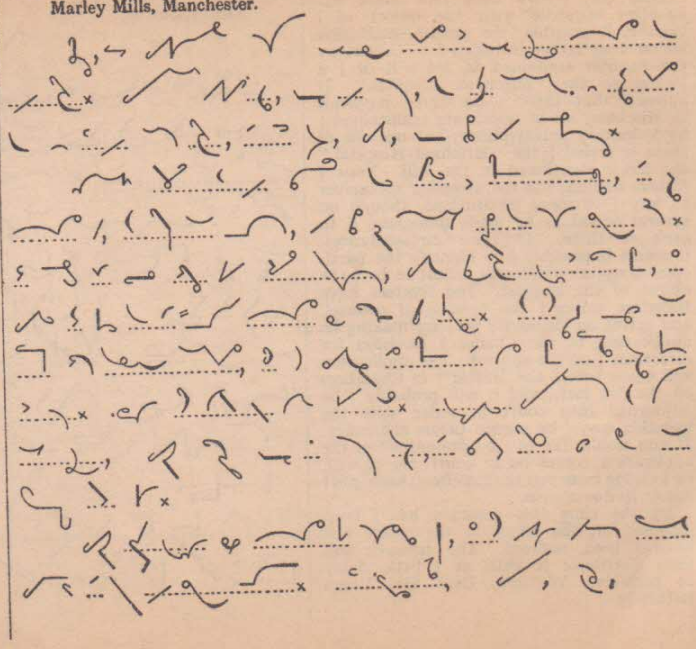
MESSRS. M. MOORE & Co.,
Marley Mills,
Manchester.

Dear Sirs, |—We duly received your letter enclosing patterns of the new | season's materials for our approval. We are now returning these, | together with our order, and have much pleasure in informing | you that these patterns have met with our entire approval, | and cannot fail, we think, to give satisfaction to our | customers.

You will no doubt observe that our selections have | been largely confined to the darker mixtures, and to those | materials which, though bright in colour, are such as would | be eminently suitable for early spring wear. With the exception || of light greys and browns which are always popular, we | have chosen comparatively few of the more delicate, as we | find that the demand for light-coloured materials is not | very great just at present. Though they are doubtless excellent | in quality and very fascinating in appearance, they are not | so serviceable as the darker and less delicate cloths for | this time of the year. Consequently they are liable to | be left on our hands. If we find we require | them later in the season, we shall be very pleased | to give you an order for them, and hope the || prices will not suffer any fluctuation by the delay.

We | shall be much obliged if you will send us the | materials at the earliest possible date, as they are urgently | required in order that we can complete and publish our | spring catalogue. With compliments and thanks, We are, Yours faithfully,

MESSRS. M. MOORE & Co.,
Marley Mills, Manchester.

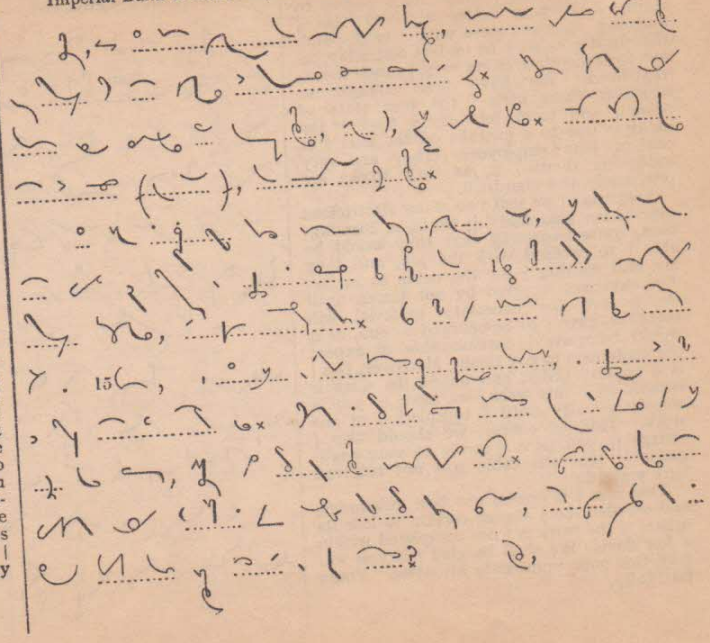


THE MANAGER,
Imperial Bank of Australia, London.

Dear Sir,—As | I am leaving for Melbourne at the end of this | month, I am writing to request that you will transfer | to your branch there my holdings of the Bank's Inscribed | Stock and shares. I presume that it will be necessary | for me to sign certain forms in order to effect | the transfers, and if so, I shall be glad to | receive such forms. Kindly also advise me of the costs | (if any), for carrying through the transfers.

As I have | a considerable number of payments to make before leaving England, || I shall be obliged by your informing me whether you | would be prepared to discount a sixty days' sight draft | for £1,000 drawn by the Melbourne branch on | yourselves, and duly accepted by you. This draft which I | now hold does not mature until the 15th May, but | as I wish to operate on my account considerably during | the next fortnight, the discounting of the draft would provide | me with ample funds. There will be a balance at | the credit of my account after all cheques which I | shall issue have been cleared, and I desire such balance || to be transferred to Melbourne also. Will you please advise | me whether it will be necessary that I draw a | cheque in respect of the above balance before sailing, or | will this letter be a sufficient authority for you to | transfer the amount and to debit my account? Yours faithfully,

THE MANAGER,
Imperial Bank of Australia, London.



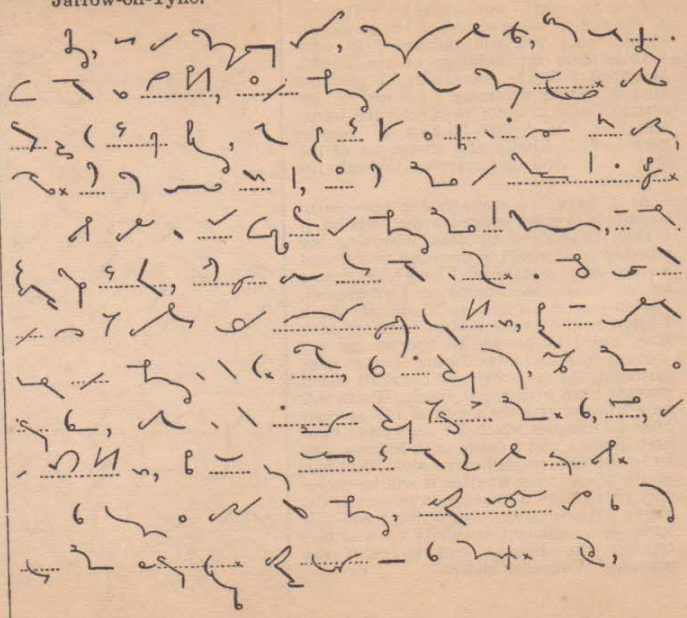
MESSRS. FENN & CROSBY,
Jarrow-on-Tyne.

Dear Sirs,—We | very much regret to learn, from your letter received this | morning, that you were unable to dispatch the electric cable | to us last Saturday, as our customers are being very | much inconvenienced. We have been obliged to acquaint them with | the true state of affairs, and have told them that | the delay is due to a mistake on the part | of one of your employees. They are very indignant about | it, as their works are practically at a standstill.

Yesterday | we sent two of our electricians over to our customers' || works at Birmingham, quite expecting that they would be able | to proceed with the job, and they are still waiting | for the cable to arrive. The expenses incurred by our | men until we receive the necessary material will therefore have | to be charged to you, as it would be quite | unreasonable to expect our customers to pay them. Moreover, this | is a penalty order, and unless the work is completed | this week, we have to pay a weekly penalty until | completion of the work. This, of course, we should also | charge to you, as it is owing to your negligence || that the cable was not received here yesterday.

This firm | is one of our best customers, and we shall be | almost certain to lose its orders if the work is | not completed within a few days. We shall be glad | if you will give this your immediate attention. Yours faithfully,

MESSRS. FENN & CROSBY,
Jarrow-on-Tyne.



MESSRS. HALLAM, WILSON & Co.,
Solicitors, 4 Old Bond Street, | W.

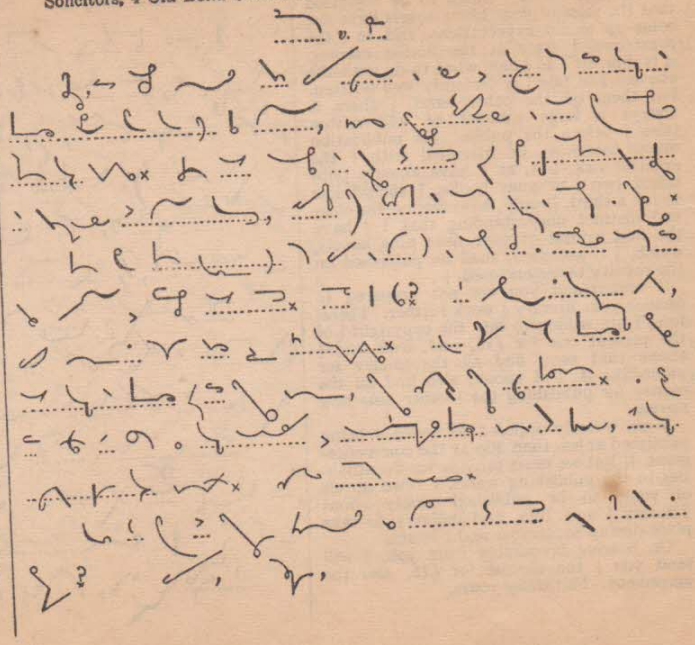
Walker *v.* Scott

Dear Sirs,—In the circumstances mentioned | by you we are willing to consent to the filing | of your client's affidavit of documents standing over for three | days longer, but you must please understand that we shall | not consent to any further extension of time for that | purpose. It is important in the interests of both parties | that the action shall be set down in time to | be disposed of before the commencement of the Long Vacation, | and we trust therefore that you will do all in || your power to expedite the proceedings.

It may save time | if you can see your way to allow us to | inspect at once the correspondence in your client's possession relating | to the questions in the action. Can you do this? | On receiving an affirmative reply, we shall make an early | appointment to call on you for the purpose. If there | are any other documents specified in the affidavit of documents | which your client proposes to make, perhaps you will be | able to produce these at the same time. The plaintiff | called this morning and swore his affidavit in answer to || the interrogatories administered to him by the defendant, and the | affidavit will be duly filed to-morrow morning. You will find | copy enclosed.

Have you thought further of the proposal which | you mentioned to us last week that the action should | be tried by a special jury? We are, Yours truly,

MESSRS. HALLAM, WILSON & Co.,
Solicitors, 4 Old Bond Street, W



A. PENDINNIS, ESQ.,
Lamb Court, Temple.

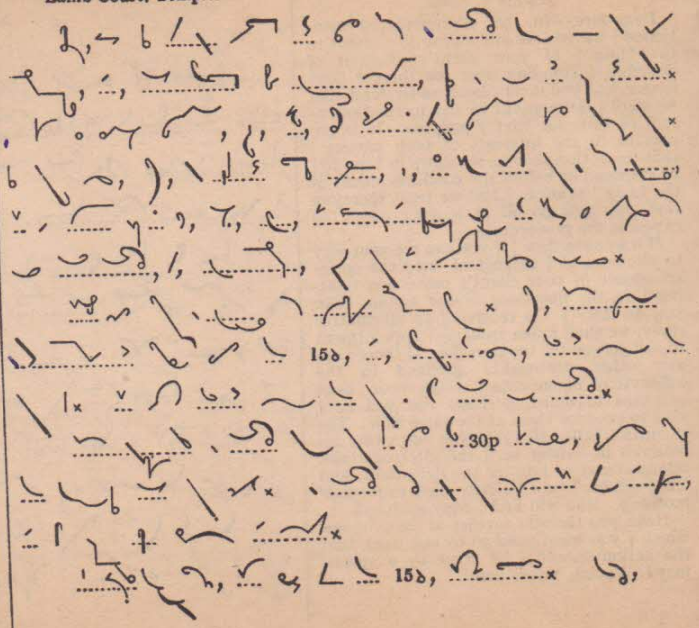
Dear Sir,—It is | much to be regretted that the sales of your two | novels have not come up to our expectations, and, in | the overcrowded state of the fiction market, it is difficult | to know what to do with the above. The tale | is certainly well written, but then, on the other hand, | there is always a large number of well-written tales | before the public. Its publication must, therefore, be attended with | the greatest risk, but, as I have already published two | of your books, I should like to try a third, || only, however, on the clear and distinct understanding that I | have the first refusal of your next nine novels, which, | if accepted, shall be published on the royalty terms enclosed. |

I understand you are not prepared to finance your literary | work further. Therefore, I am willing to buy the copyright | of the present one for £15, and, over and | above that sum, find all the money for publishing it. | I should also find all the money for publishing the | other nine new novels.

I am bitterly opposed to novels | being published at less than 30p at the commencement, || but we must provide for eventualities in the publishing world. | Two novels of yours to be published yearly about January | and July, and delivery to take place during September and | March.

On hearing favourably from you, I will send you | the cheque for £15, also the agreement. Faithfully yours,

A. PENDINNIS, ESQ.,
Lamb Court, Temple.

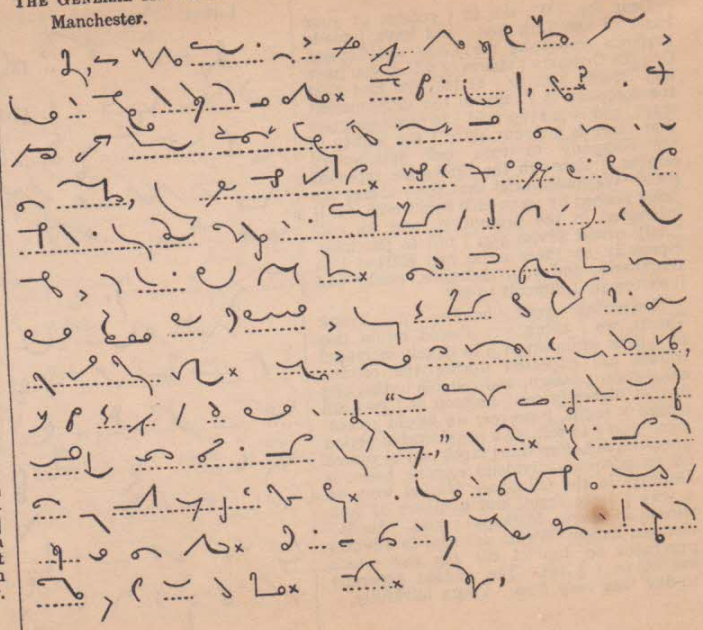


THE GENERAL MANAGER
Manchester.

Dear Sir —I purpose calling a | meeting of the railway companies' regional representatives to consider several | items relating to the conveyance of explosives by passenger or | goods service. Can you suggest a convenient date, please? The | Clearing House regulations with regard to the packing of calcium | phosphide and compressed ammonia gas seem to me to need | some amendment, after the recent accident on our line. I | understand that your company has recently suffered a severe loss | caused by a fire arising from the combustion of a | quantity of charcoal which had been loaded and sheeted without || being exposed to the air for a sufficient length of | time. Some combined action will have to be taken to | make senders of this class of goods sign their consignment | notes to the effect that the charcoal has been thoroughly | dried a certain number of hours prior to loading. In | view of the immense amount of motor spirit that now | passes on rails, I shall suggest that the rule which | binds senders to dispatch "in securely closed tins packed in | sawdust in cases containing not more than half a gallon | per package," be modified I think that a gallon or || more could be carried in each tin with perfect safety. | The conveyance of sulphuric acid is another point which I | consider needs some revision. There is a great element of | danger in the present system of tying bottles or carboys | to each other in open trucks. Kindly reply.

Yours truly,

THE GENERAL MANAGER,
Manchester.

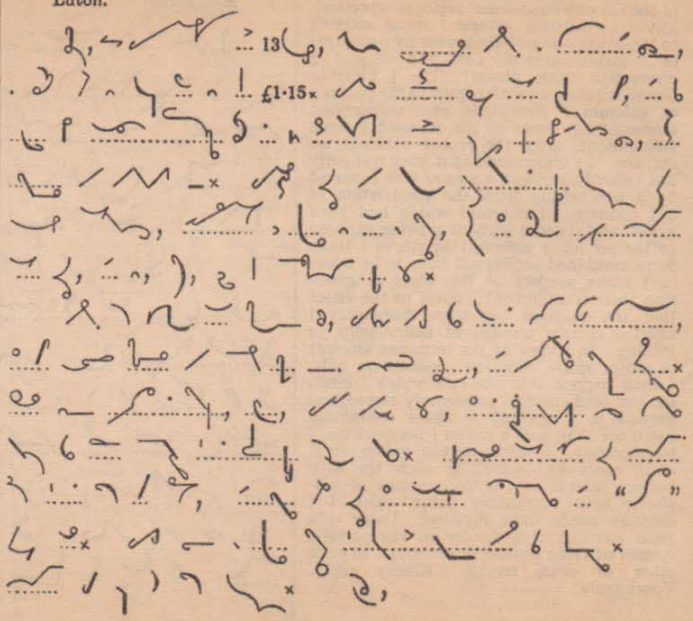


J. R. Smythe, Esq.,
Luton.

Dear Sir,—We are in | receipt of your letter of the 13th inst., and have | made inquiries respecting the Lime and Cement Co., the Ordinary | shares of which you have had offered you at | £1·15. \ We find that the company is | only in the development stage, and it is even said | in some quarters that there is a doubt as to | the ability of the company to turn out satisfactory cement, | although the bricks are reported good. We understand that the | shares are being pushed by an outside firm which was || interested in the promotion, and we certainly would advise you | not to purchase, especially as there is no real market | in the shares, and you, therefore, would find it extremely | difficult to sell.

Respecting your holding in Trunk Thirds, we | think you should retain this for a little while longer, | as largely increased traffics are expected during the coming emigration | seascn, and reliable authorities predict higher prices. As soon as | you can realize a profit, however, we would recommend you | to sell, as a considerable period must elapse before this | stock can be placed on an adequate dividend earning basis. || Dealings in the Oil Share Market were on a very | large scale, and numbers of such shares as Anglo Maikops | and "Shells" changed hands. We do not care to advise | purchases on top of the big rise which has taken | place. The market generally to-day was very firm. Yours faithfully,

J. R. Smythe, Esq.,
Luton.



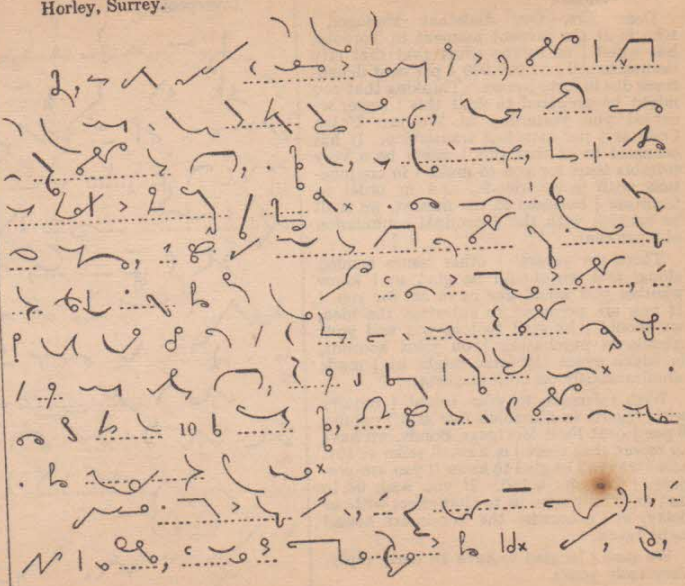
HENRY BROWN, ESQ., refer 27
Horley, Surrey,

Your Father's Estate

Dear Sir, |—We believe you are aware that in consequence of the | uncertainty as to which of the three hospitals at Reigate | your father intended to benefit by the charitable bequest in | his will, and having regard to the rival claims made | by those hospitals for the legacy, the trustees have, under | the advice of counsel, taken out an Originating Summons in | the Chancery Division of the High Court in order to | obtain the Judge's directions on the subject. The summons came | on this afternoon before the Master in Chambers, and the || solicitors who are acting for the Reigate Free Hospital produced | an affidavit filed this morning containing a number of statements | as to your father's relations with some of the governors | of the hospital, and setting forth various circumstances from which | they ask the court to infer that that hospital must | have been the institution which he intended to receive the | legacy, although he did not describe it by its official | name. The summons has been adjourned for ten days in | order that the trustees, and also the solicitors for the | two other hospitals may investigate the statements and if necessary || file further evidence.

We enclose a copy of the affidavit | referred to, and shall be glad if you will go | carefully through it, and return it to us as soon | as possible, with any comments as to the correctness or | otherwise of the statements it contains. We are, Yours faithfully,

HENRY BROWN, ESQ.,
Horley, Surrey.



MESSRS. PRENTICE & WILSON,
Liverpool.

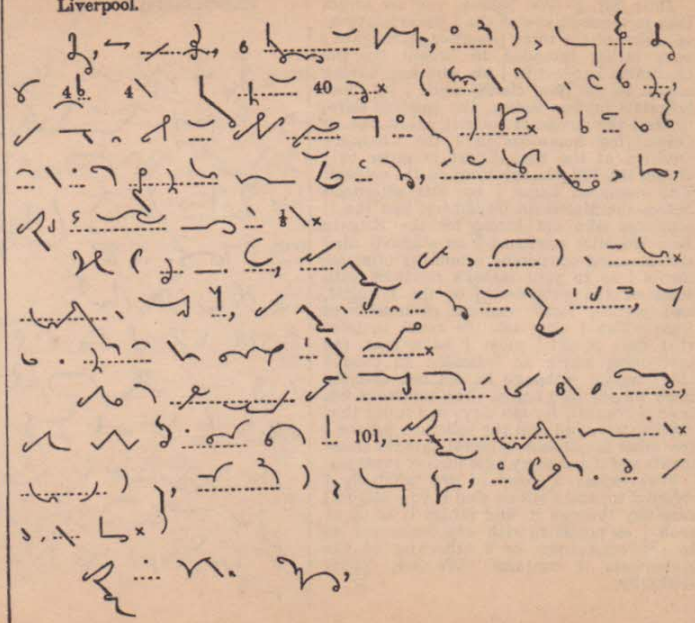
Dear Sirs,—Our Assistant Manager, | who is at the present moment in Toronto, has wired | us to the effect that that city desires to sell | $4,000,000 4 per cent debentures due in forty | years. Thinking that you might be prepared to float this | issue, we cabled you yesterday in Western Union Code as | per attached translation. It has occurred to us that this | might be a very suitable issue for you to make | in conjunction with your friends, and in order to facilitate | business to the utmost, we shall be content with the || nominal commission of ⅛ per cent.

There are several | other issues coming along, and we should be glad to | know whether you would like us to act for you. | If you are prepared to entertain the idea, we should | be glad to join you and your friends in purchasing | on joint account, in which event the issue might be | made simultaneously on both markets.

With reference to your recent | inquiry with regard to Canadian Car and Foundry 6 per | cent First Mortgage Bonds, we have to report that there | is a small seller at 101, and || we shall be glad to know if you are prepared | to make a bid. If you wish us to do | so, kindly wire us to that effect without delay, as | otherwise the bonds are bound to be taken.

We shall | be glad to have an early reply.
Very truly yours,

MESSRS. PRENTICE & WILSON,
Liverpool.



MESSRS. HENRY THOMPSON & SONS, LTD.,
Machine Tool Makers, Lampton. |

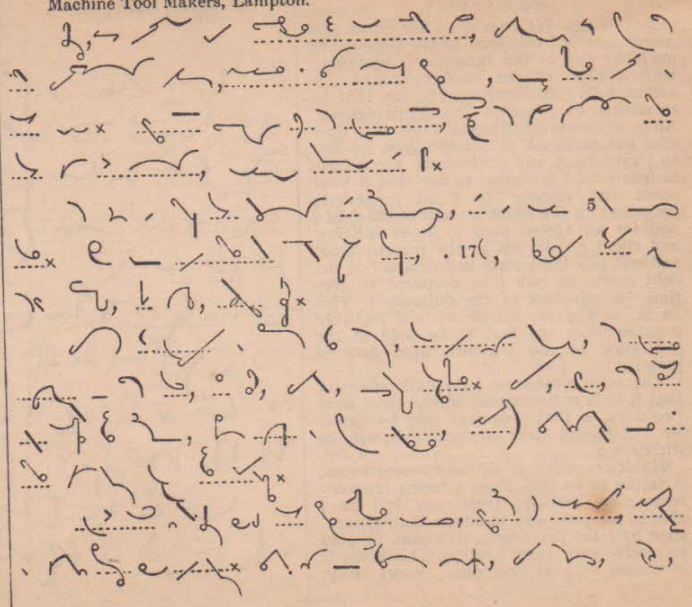
Dear Sirs,—Reverting to our correspondence with you in October | last, we have now heard further from abroad with regard | to the material required, and enclose a slightly amended specification, | together with the drawings referred to in the indent. Please | go carefully through your figures again, and let us have | your lowest lump sum price for the whole of the | material, including packing and delivery.

Your estimate should provide for | the best material and workmanship, and should include 5 per | cent commission for us. As we have to give our || price by cable not later than Friday, the 17th, it | is necessary that we should have your complete quotation, at ! the latest, by first post on Thursday next.

We may | say that if we are to secure this order, for | our mutual benefit, your figures will have to be cut | very fine, as there is, we believe, keen competition for | these contracts. We are, however, very anxious to be entrusted | with this work, as it may lead to further business, | and we therefore hope you will be able to give | us a price which will compare favourably with those of || our competitors.

If all the information you desire is not | contained in the specification and drawings enclosed, please wire us | in the morning, and we shall be glad to help | you as far as is in our power. Hoping you | will give this matter immediate attention. We remain,
Yours faithfully,

MESSRS. HENRY THOMPSON & SONS, LTD.,
Machine Tool Makers, Lampton.



MESSRS. JONES & JONES,
Solicitors, Oxted, Surrey.

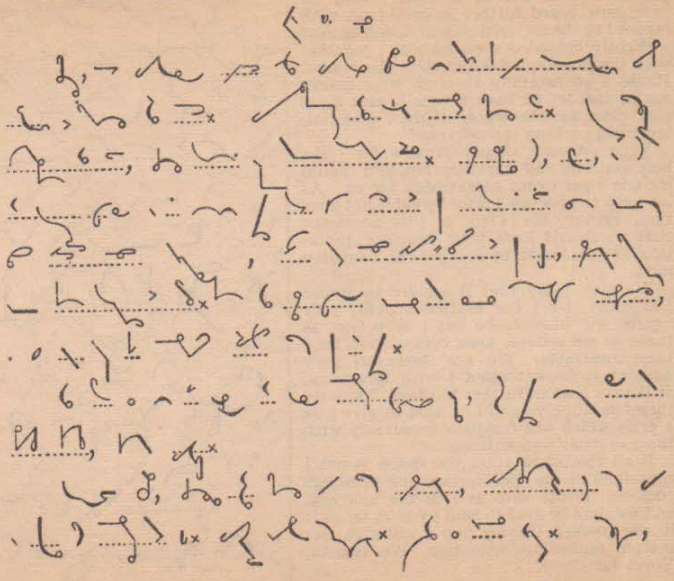
Jupp *v.* Coates |

Dear Sirs.—We have seen our client this morning with | reference to the suggestions made by you at our interview | yesterday with a view to the compromise of this action. | We are instructed to say that he is unable to | accept the terms offered. After the very considerable lapse of | time that has occurred, it is impossible for him to | take back any part of the goods. He instructs us, | however, to say that if your client will consent to | an immediate judgment for the whole amount of the debt || and for an agreed sum to cover solicitor and client | costs up to the present time, and will pay the | costs and one-half of the debt down, he will | be prepared to give time for payment of the balance. | This he is willing to accept by six monthly instalments, | the first to be paid at the expiration of one | month from date of judgment.

This offer is made on | the understanding that if it is not accepted within the | next two days, so that judgment may be signed by | Saturday next at latest, it will be withdrawn.

Having regard || to all the circumstances, it seems to us that these | terms are very reasonable, and we trust you will be | able to see your way to advise their acceptance by | the defendant. We shall be glad to receive your early | reply. This letter is of course without prejudice. Yours truly,

MESSRS. JONES & JONES,
Solicitors, Oxted, Surrey.



THE GENERAL STORES, LTD.,
Leadenhall Street, Burnfield, S.1.

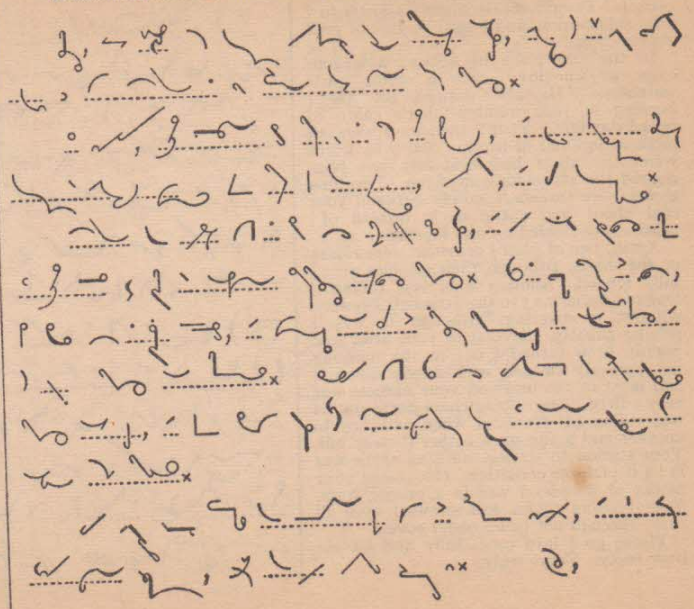
Dear | Sirs,—I understand that your firm are contemplating opening branches | in this town, and if this is so I should | be greatly obliged if you would allow my company an | opportunity of quoting for the lighting of your premises.

As | you are aware, high pressure gas lighting has been brought | to a very high state of efficiency, and even at | the present time there is no other form of artificial | illumination which can approach it for cheapness, reliability, and general | effectiveness.

My company have recently laid a special main through || the principal streets of this town, and are enabled to | supply consumers direct with high pressure gas without the trouble | of installing separate compressors in each consumer's premises. This is | a great advantage from the point of view of the | consumer, as it saves him a considerable capital expenditure, and | eliminates any chance of the compressor breaking down at inconvenient | times and so putting the premises in darkness. Since we | laid this main we have connected up all the principal | business premises in the town, and it can safely be | said that their lighting will compare favourably with anything to || be seen either in London or the provinces.

We should | be pleased to give you quotations for carrying out the | whole of the work you may require, and on hearing | that you are willing to consider the matter, I shall | arrange for our representative to call upon you. Yours faithfully,

THE GENERAL STORES, LTD.,
Leadenhall Street, Burnfield, S.1.



GOODS AGENT,
Liverpool.

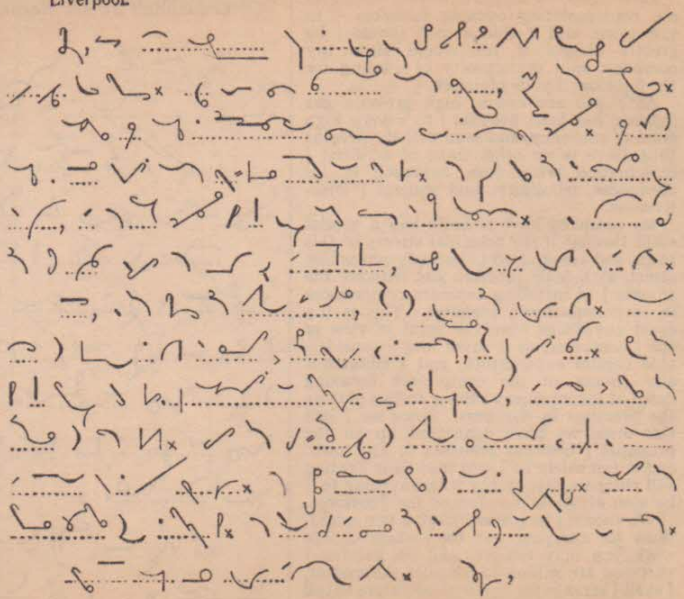
Dear Sir,—My Inspector paid a visit | to your station yesterday and has reported several instances where | our rules have been broken. These indicate some slackness in | your supervision, and I shall be glad of your explanation. |

In the first place he noticed a wagon-examiner smoking | near a motor spirit warehouse. He also noticed the gas | burning in your number-taker's cabin in broad daylight. Your | shed bays were all more or less full of litter, | and your north warehouse stage had evidently not been cleared | of straw for some time. Two lime sheets were thrown || loosely between your coal shoot and cattle dock, instead of | being neatly folded up and labelled.

Again, two of your | draymen were riding on the shafts, although their vehicles were | fully loaded. Another man was taking a load of saccharine | to the Standard Brewery without a covering, although it was | raining slightly. Several of your stud had plainly been turned | out in the morning not properly cleaned with dandy brush, | and most of the brass on your harness was very | dirty. One of your chain-horse youths was riding his | animal when attached to another and going up a rather || steep hill. Your station to station stacking space was in | a deplorable condition. Not one of your blocks of sleepers | was in a proper state. Your binding chains and screws | were all rusty through not being under cover.

Please go | into cases fully and let me have reply. Yours truly,

GOODS AGENT,
Liverpool.



MESSRS. GORDON & JONES,
Market Street, Manchester.

Dear Sirs,—We | duly received your letters of 25th inst., and in | accordance with your instructions have sold for you

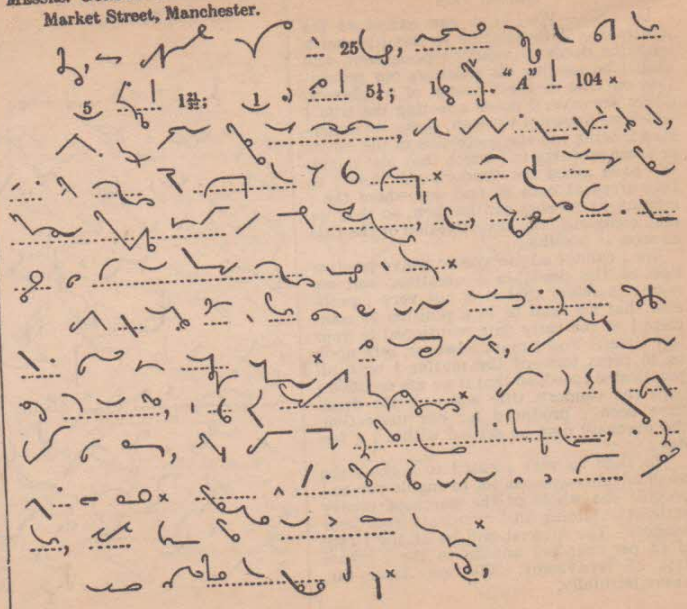
500 | Chartereds at $1\frac{21}{32}$
100 East | Rands at $5\frac{1}{4}$
£1,000 Brighton "A" | at 104.

Replying to your inquiry regarding | prospects in the Mining Market, we have to report a | big Bull position open, and an upper movement cannot be | looked for until this is liquidated. Important developments in connexion | with the placing of promising properties on the market are || expected in the near future, however, and for this reason | alone the big houses will not allow any backward movement | to extend too far.

We hope to be in a | position shortly to offer you some sound underwriting in connexion | with an Issue of First Mortgage Debentures by a well- | known Home Industrial undertaking As the negotiations are not complete, | we are unable to name the concern or any particulars, | but these shall be forwarded at the earliest possible moment. | We may say that the debentures will be thoroughly well | secured, and provided we can get the issue price fixed | at an attractive figure, the issue should be a great | success. Please inform us how large a parcel of this | underwriting you would like reserved for you, and whether you | think you can place any of the stock firm.

Enclosed | you will find contracts for business done to-day. Yours faithfully,

MESSRS. GORDON & JONES,
Market Street, Manchester.



WILLIAM BALLS, ESQ.,
Merton, Surrey.

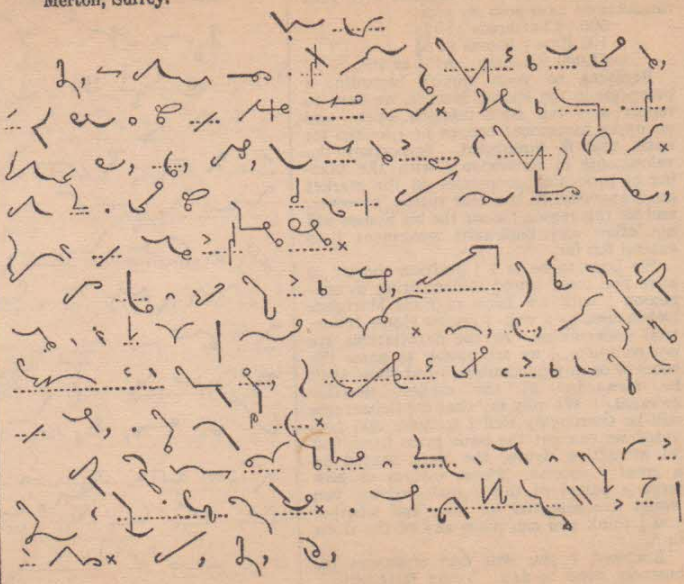
Burton Villa

Dear Sir,—We | have now examined the Abstract of Title relating to this | property with the deeds in vendor's possession, and shall | be sending his solicitors our requisition on title in the | course of to-morrow. There are several deeds affecting the title | which we have not yet seen, these, we understand, being | in the possession of the owner of other property to | which they also relate. We have asked the vendor's solicitors | to take steps at once to find out where the | missing documents can be seen, so that we may complete | our investigation of the title as soon as possible.

We | cannot advise you to waive production of the deeds in | question, and we regret therefore that it is not very | probable that we shall be in a position to complete | at the early date mentioned in your last letter. You | may, however, rely upon us to press forward the matter | with all practicable speed, so that if we are satisfied | with the vendor's title when all the deeds have been | produced for our inspection, the purchase may be settled within | a few days.

We shall be very pleased to make || the small advance you ask for to enable you to | provide the whole of the purchase money without obtaining an | overdraft from your bankers. The interest will be at the | rate of £5 per cent per annum to the | actual date of repayment. We are, Dear Sir, Yours faithfully,

WILLIAM BALLS, ESQ.,
Merton, Surrey.



MESSRS. BROWN, JAMES & CO., LTD.,
Manchester.

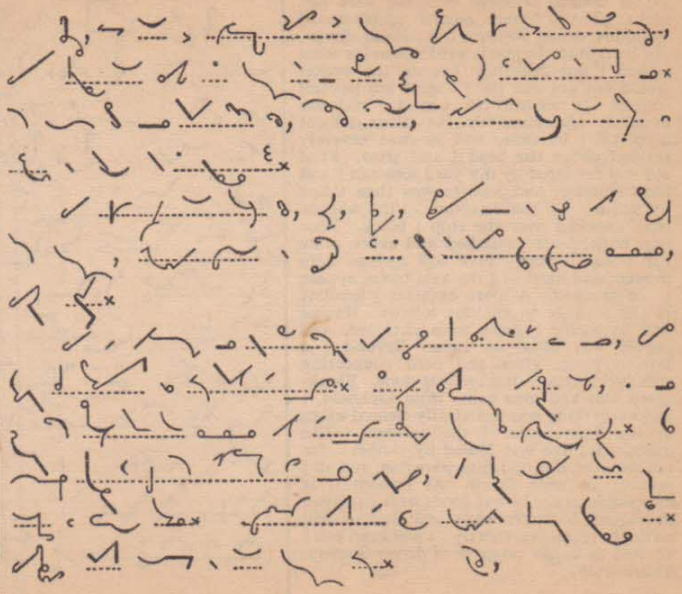
Dear Sirs,—Owing | to the liquidation of one of the firms with which | we have dealt for the past nine years, we are | at present in search of a firm of good standing | who would undertake to supply us with patterns of cotton | goods. Your name has been given us by our Bradford | friends, Messrs. Manning, and we now have pleasure in approaching | you with a view to opening up a business with | you.

We deal chiefly in fancy prints, shirtings, etc., such | as we are given to understand are the speciality of || your firm, and if you are willing to furnish us | with a supply of patterns of these within the next | six weeks, we shall be much obliged.

We should require | the goods to be sent f.o.b. to our | house at Haffi on the Gold Coast, whence they would | be at once forwarded to us here by rail and | coolies. As our headquarters are considerably inland, the goods would | have to be very strongly packed for six weeks' rail | and coolie transport after leaving the ship. This makes it | advisable that tin or oil-cloth lined cases should be || used, which it would be necessary for you to take | into account when quoting for the goods.

Will you kindly | write and let us know if you are able to | take up this business with us. We trust that you | are not already engaged to any firm here. Yours faithfully,

MESSRS. BROWN, JAMES & CO., LTD.,
Manchester.

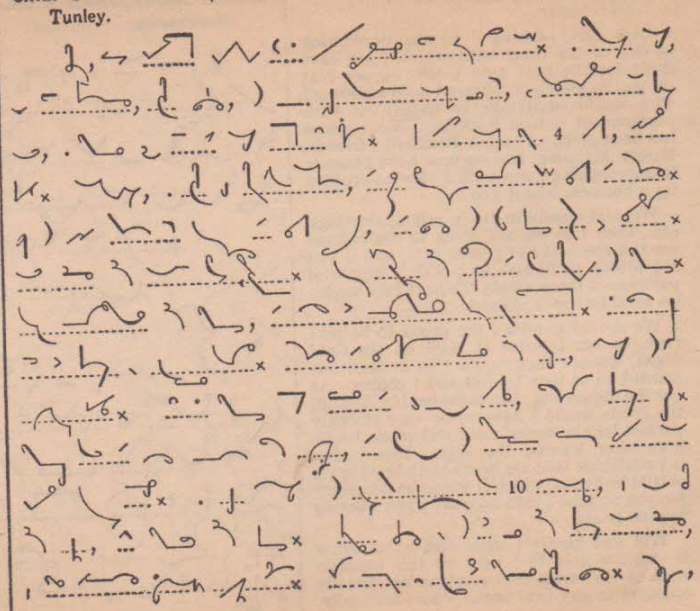


CHIEF GOODS MANAGER,
Tunley.

Dear Sir,—I regret to report | that a rather serious accident occurred here last night. The | branch engine, under guard Tomkins, driver Somers, was coming down | the bank into the goods yard, when for some reason | not definitely known, the brakes would not act and the | engine got beyond control. It ran into No. 4 road, | and was derailed. Unfortunately, the driver did not drop off | in time, and he was severely scalded about the head | and arms. First aid was rendered by my yard foreman | and head shunter, and Somers was then taken by them to the hospital. Nine wagons were knocked over the stop | block. Four iron buffers were smashed and every draw bar | was broken Five coil springs were broken, and most of | the axle boxes appear to be cracked. A more detailed | account of the damage to vehicles follows. Ramps and hydraulic | jacks were obtained, and engine was lifted on rails. Beyond | a broken gauge glass and bent connecting rods, very little | damage was done. Breakdown van and men came from Lichfield, | and everything was practically cleared away in two hours after | the accident. The down main line was fouled by timber for ten minutes, but no trains were due, and all | precautions were taken. At present it is impossible to say | what goods were damaged in wagons, but particulars and claims | will no doubt reach you shortly. I will keep you | advised as to the progress of driver Somers.

Yours truly,

CHIEF GOODS MANAGER,
Tunley.



MANAGER, CROWN FILM HIRING CO., LTD.,
20 Old Compton St., | London, W.

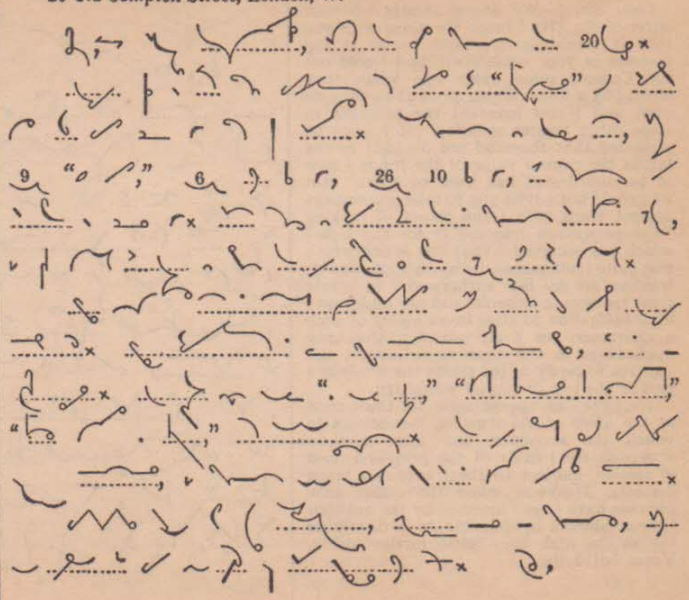
Dear Sir,—I have to thank you for | your letter of yesterday's date, also for suggested program for | 20th inst.

If we decide to hire from you we | shall require your assurance that the "topliners" shall always be | less than one week old from date of release. In | the program you have sent me, I see there are | 900 ft. "first run," 600 ft. three days | old, 2,600 ft. ten days old, and | the remainder are all over two weeks old. I may || remind you that we asked for a program of at | least 7,000 ft., but the total length of the | films you submit for our approval is over 700 | ft. short of that length.

Please mail me an amended | list by return and I shall wire you upon receipt | if we accept or not. Please note that we require | an equal number of comic and dramatic subjects, with a | good travel series. If available you might include "The New | Teacher," "Holiday Adventures at Margate," "Thomas Learns the Typewriter," or | anything similar. For our Sunday shows we prefer to have || no comics, but the program need not necessarily be of | a wholly religious character.

We purpose opening other theatres in | the near future, and if you can give us good | programs, I see no reason why we should not arrange | to do all our business through your company. Yours faithfully,

MANAGER, CROWN FILM HIRING CO., LTD.,
20 Old Compton Street, London, W.



J. Sims, Esq.,
Clacton, Essex.

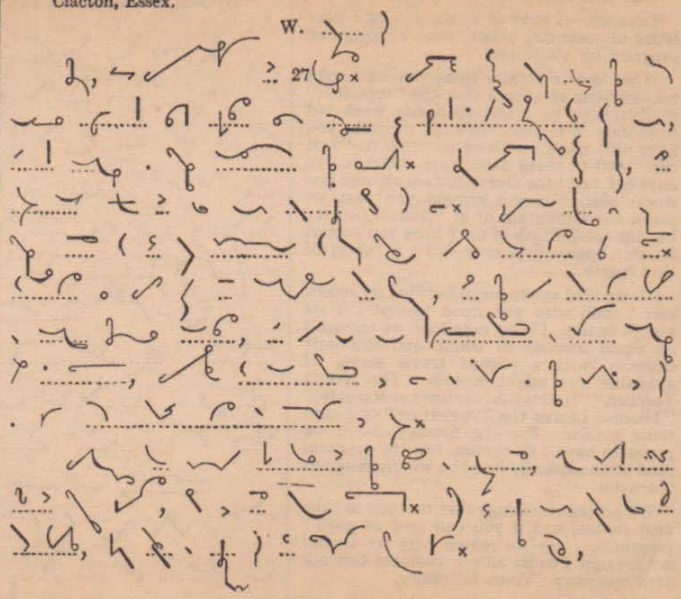
W. Beecham's Estate

Dear Sir, |—We are in receipt of your letter of the 27th | inst. We agree with you that it would have | been better if the trustees of your uncle's will had | sold out the Consols some years ago when they stood | at a much higher price than they do now, and | had invested the proceeds in some other trustee security. It | is to be regretted that they did not do so, | as the fall in the capital value of the funds | now to be distributed has been so great. But we || could not advise you to take proceedings against them with | the object of making them personally responsible for the loss | which has occurred. That loss is one which was quite | unforeseen by everybody, and as trustees are by law authorized | to invest trust moneys in Consols, and are under no | legal obligation to alter investments of such a character, we | are satisfied that any application to the court to compel | the trustees to repay to the estate the whole or | part of the loss of capital would fail.

We have | an appointment for to-morrow at the office of the trustees' || solicitors to vouch the accounts, and have already approved the | draft of the proposed deed of release, subject to the | accounts being correct. Therefore when the duties now payable have | been assessed by the authorities, it should be possible to | distribute the estate with very little further delay. Yours faithfully,

J. Sims, Esq.,
Clacton, Essex.

W.



MESSRS. JAMES ENGLAND & CO.,
Edge Tool Manufacturers, Rotherwood.

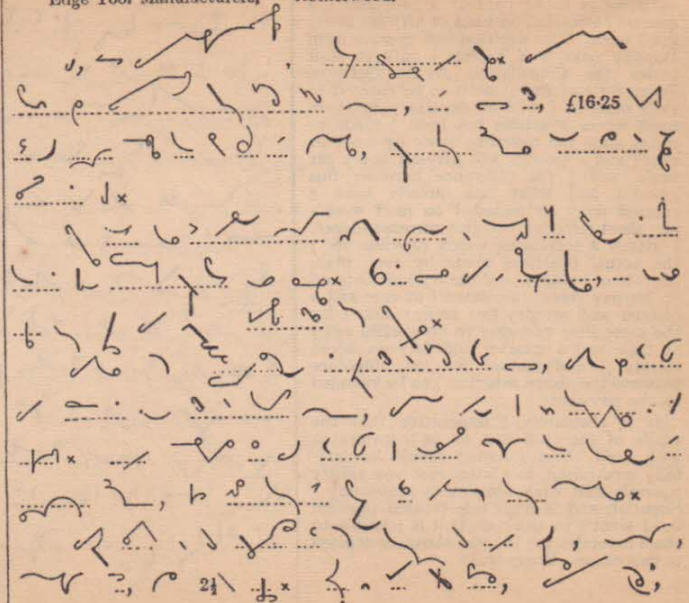
Gentlemen, |—We are in receipt of your letter of yesterday's date, | for which please accept our best thanks. We are in | a position to offer you South Yorkshire bar iron of | approved make, and Crown brand, £16·25 per ton, with the usual mill extras for special sizes and | lengths, to be delivered at your works in lots of | not less than half a ton.

Perhaps in the face | of the rising market you will be willing to entertain | the idea of placing a contract for a definite quantity || to be delivered over the next six months. This is | a course we should strongly advise, and if it commends | itself to your judgment we should be glad to quote | you on receipt of particulars of your probable requirements.

With | reference to your query concerning a cheaper brand of iron | than the Crown, we have to state that while we | stock a common brand of foreign make, we could not | recommend it to you for the purposes of the edge | tool trade. Our experience has shown that while it answers | very well for fencing and similar work, it will not || stand the fire and the forging that is required for | your manufactures.

We shall be happy to open business relations | with your firm upon our usual terms, namely, monthly account, | less 2½ per cent discount. Assuring you of | our best attention at all times, We are, Yours faithfully,

MESSRS. JAMES ENGLAND & CO.
Edge Tool Manufacturers, Rotherwood.

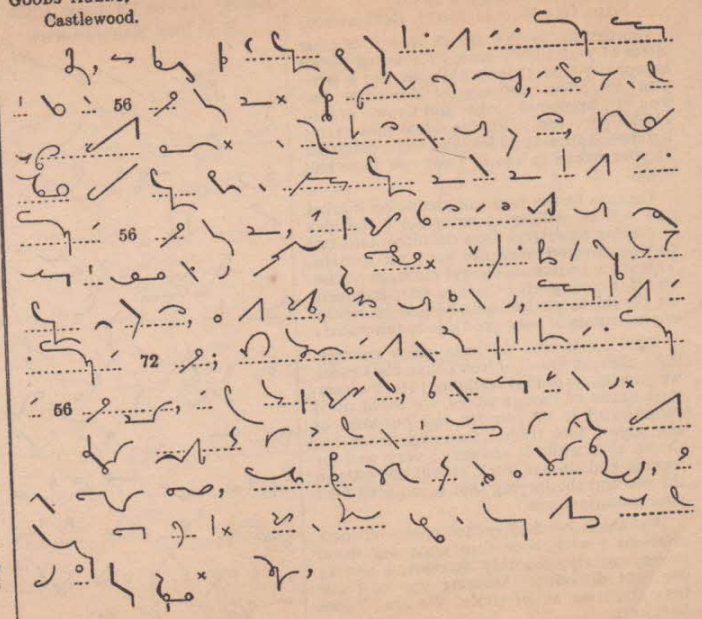


GOODS AGENT,
Castlewood.

Dear Sir,—It has now been decided | that overtime is to be paid at a rate and | a quarter calculated on basis of fifty-six hours per | week. This decision will operate from Monday next, and applies | only to staff under the Conciliation Award Scheme. To arrive | at the amount to be entered to each man, it | will be necessary in those cases where overtime has been | made to re-calculate the overtime week by week at rate | and a quarter and fifty-six hours per week, and | the difference between this amount and what has already been || entered must be included on next week's pay sheet referring | to this correspondence. I attach a statement which provides for | the actual overtime made by each man, his rate of | wages, and the amount entered on his pay sheet, calculated | at rate and a quarter and seventy-two hours; also | for the same time and rate to be worked out | at time and a quarter and fifty-six hours weekly, | and further for the difference between the above, which is | to be included on the pay sheet.

It is absolutely | imperative that the whole of the staff put on in || connexion with Lord Lovell's Award should be carefully scrutinized, in | order that you satisfy yourself that each position is absolutely | essential, and is bona fide created through it. I want | to ascertain if it is possible to effect reduction in | the staff shown as debited to this cause. Yours truly,

GOODS AGENT,
Castlewood.



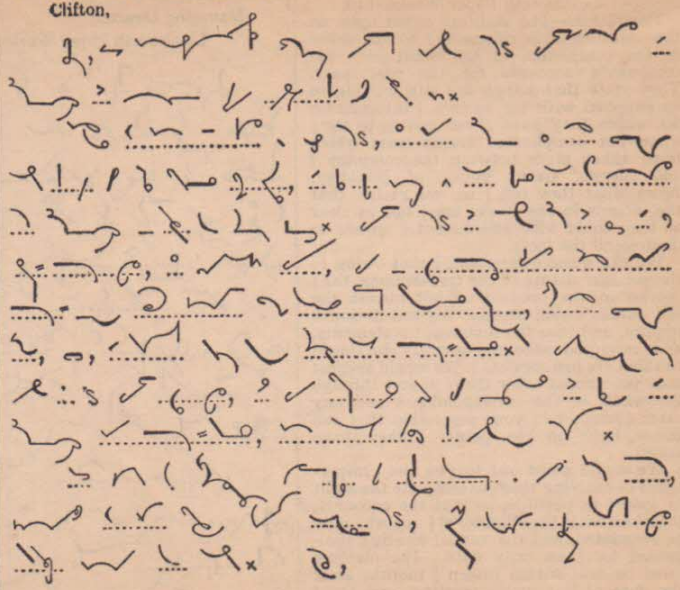
J. W. Brooks-Forrester, Esq.,
Clifton.

Dear Sir,—I am | in receipt of your letter of yesterday's date and very | much regret to receive your complaint with regard to the | materials and workmanship of the motor car which we recently | had the pleasure of supplying to you.

I must confess | that I am quite at a loss to understand your | complaint, as all our work is most carefully inspected at | each stage of its progress through the shops, and it | is difficult to imagine how any defects in either materials | or workmanship could possibly have escaped detection. With regard to || your complaint of the excessive wear of the second and | third speed-gear wheels, as you are no doubt aware, | we cut these gears on one of the most modern | gear-cutting machines on the market from the finest quality | blanks obtainable, and they are most carefully hardened, ground, and | polished before being assembled in the gear-box. We have | never before received a complaint with regard to these wheels, | and as we pride ourselves upon the general excellence of | the design and workmanship of our gear-boxes, I am | naturally much concerned at receiving your letter.

I cannot help || thinking that there must be some local conditions which have | adversely affected the running of your car, but you may | rest assured that I will personally thoroughly investigate your complaint, | and I shall be obliged if you will dispatch the | faulty wheels by passenger train to-morrow for inspection. Yours faithfully,

J. W. Brooks-Forrester, Esq.,
Clifton,



JOHN GREY, ESQ.,
Managing Director,
Letchworth Paper Works, Ltd.

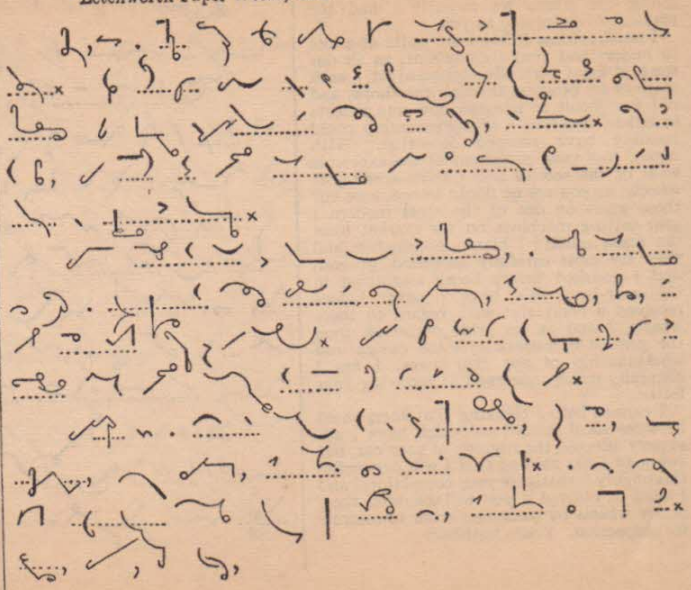
Dear | Sir,—The auditors called upon us this morning with reference | to the delay in the completion of the audit of | the company's accounts for the past year. They state that | they are still waiting to be supplied with the further | information for which they have asked you as to the | somewhat complicated transactions which have taken place between the company | and Messrs. Grant Bros., of Hackney. From what they tell | us, we gather that the records in the books are | not as clear as they could wish and do not || appear to disclose all the facts.

We can quite understand | that owing to the peculiar nature of the transactions, the | entries in the books may not furnish the full details | that Messrs. Watson & Smith require, and that the invoices, | statements, and receipted accounts already produced to them are insufficient. | We would suggest that you should allow them to go | through the whole of the correspondence and any other records | in your possession that can throw light on the points | they have raised.

We would point out to you the | importance of enabling them to complete the audit as soon || as possible, so that the accounts, together with the director's | report, may be circulated, and the annual meeting summoned for | an early date. The meeting must be held within fifteen | months after the date of last year's meeting, and the | time is getting short. With compliments,

We are, Faithfully yours,

JOHN GREY, ESQ.,
Managing Director,
Letchworth Paper Works, Ltd.

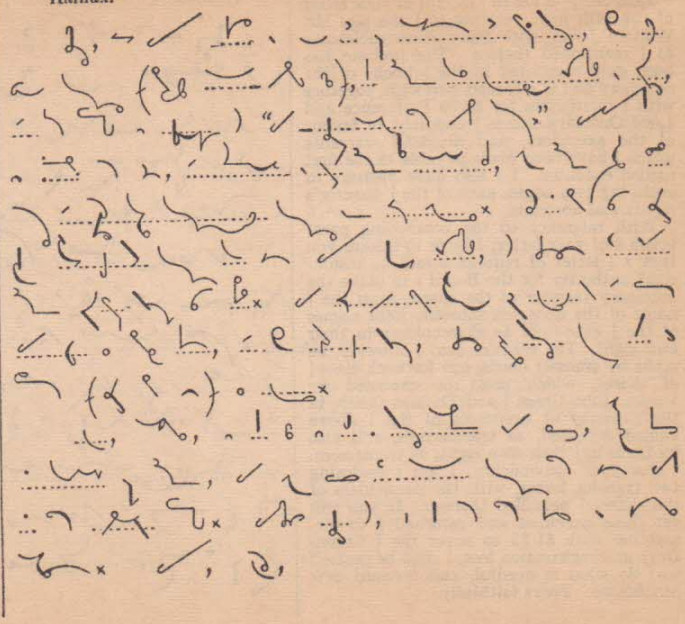


MESSRS. BLACK AND BROWN,
Halifax.

Dear Sirs,—We are at a | loss to know what to do in the matter | of the plated bars, as we have three London firms | (specialists in their respective trades), at work for us fixing | alterations to shop front, and on your quotation you distinctly | say "We could dispatch in a few days from receipt | of order." We wired you accepting your estimate, and asking | you to put the work in hand at once, and | have worked on this letter as regards orders and arrangements | for these afore-mentioned firms to come here and fix. || There is a special sale which has been advertised all | over the town by the firm for whom we are | doing the alterations, so it is most important that all | our work shall be completed before the sale starts. We | assured our principal that everything would be finished up and | cleared away within his specified time, and as we have | pointed out before, it is impossible to place the bars | after the large bent square (which has been specially made) | is fixed.

If, in the first place, you had told | us you had not the bars in stock to our || section, and that it would have taken a fortnight to | do the work, we should have closed with another firm | from whom we had a very reasonable quotation. We trust | you will not disappoint us, but do your very utmost | to help us in this matter. We are, Yours faithfully,

MESSRS. BLACK AND BROWN,
Halifax.



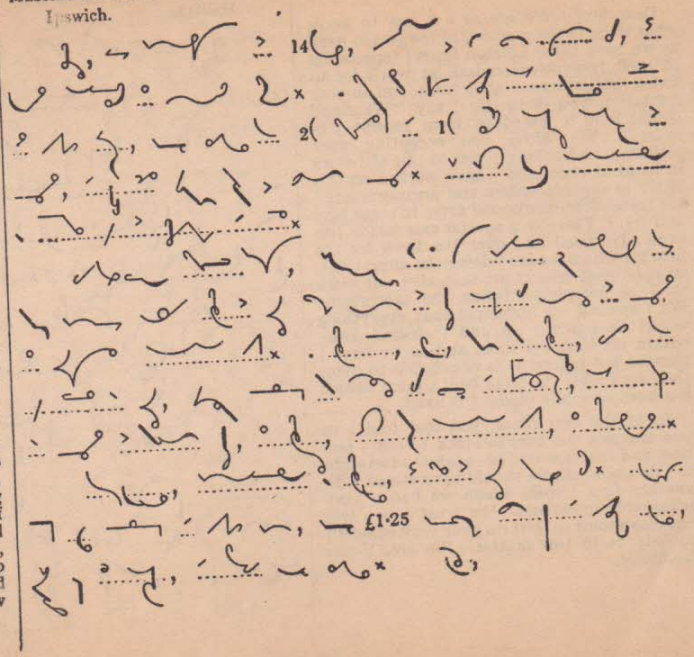
MESSRS. JAMES & CO.,
Ipswich.

Dear Sirs,—I am in | receipt of your letter of the 14th inst., relating to | the late Mr. William Jones, with the various enclosures as | mentioned therein. The probate has been duly registered in the | books of the company and is returned herewith, together with | certificates for 2,000 Preference and 1,000 Ordinary shares | endorsed in favour of the executors, and dividend warrants which | have been made payable to the first named executor. I | also have pleasure in enclosing two copies each of the | director's report and accounts.

With reference to the concluding paragraph || of your letter, I have to inform you that a | letter of request would be insufficient authority for the Board | to make the necessary transfer of the shares from the | name of the deceased into the joint names of the | executors as shareholders in their own right. The transfer can, | however, be made by transfer deeds, one for each class | of shares, which must be executed by Messrs. John Green | and Thomas Smith, in the capacity of executors of the | above named deceased, as transferrors, and also by them in | their own right, as transferees.

For your convenience, I am || enclosing two transfer forms, with the particulars of the shares | pencilled thereon. If you will get these executed and returned | to me, together with £1·25 to cover the | Stamp Duty and registration fees, I shall be pleased to | do what is needful, and forward new certificates. Yours faithfully,

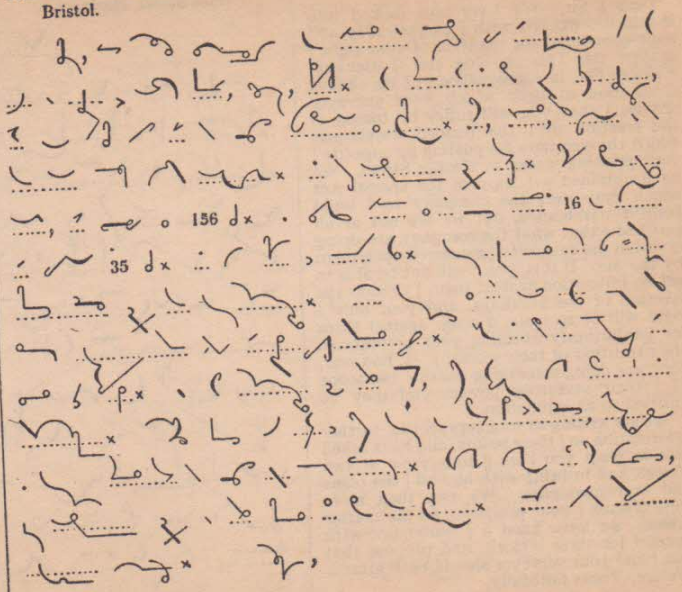
MESSRS. JAMES & CO.,
Ipswich.



THE OUTDOOR ASSISTANT MANAGER,
Bristol.

Dear Sir,—Messrs. Simpkins & | Co., Ltd. have articles of exceptional weight and dimensions which | they wish to dispatch to the Naval Dockyard, Portsmouth, on | Saturday next. They ask that a special shall be placed | at their disposal, and that no trains run on the | up goods line while their consignment is travelling They are, | of course, willing to pay for any extra labour involved. | A competent inspector would be required for the train. There | are seven pieces in all, and the gross weight is | 156 tons. The heaviest article is || a gun casting 16 ft. long and weighing 35 | tons. A low trolly would carry this. Four deep case | or well-bottomed traction wagons would be required for four | armour plates. My foreman is of opinion these could be | best secured if they were packed upright and suitable wooden | baulks used. I have a supply of coupling chains and | screws which would suit. Two other armour plates would not | pass the gauge, therefore they would have to be loaded | flat on a boiler truck. Measurements taken show that each | would project 4 ft. over the side of the wagon, || and for this reason the firm asks for the up | goods line to be kept clear. They will do the | loading with their electric crane, but your inspector would be | required to pass the trucks as safe for travelling. Kindly | reply by wire if you can make arrangements. Yours truly,

THE OUTDOOR ASSISTANT MANAGER,
Bristol.



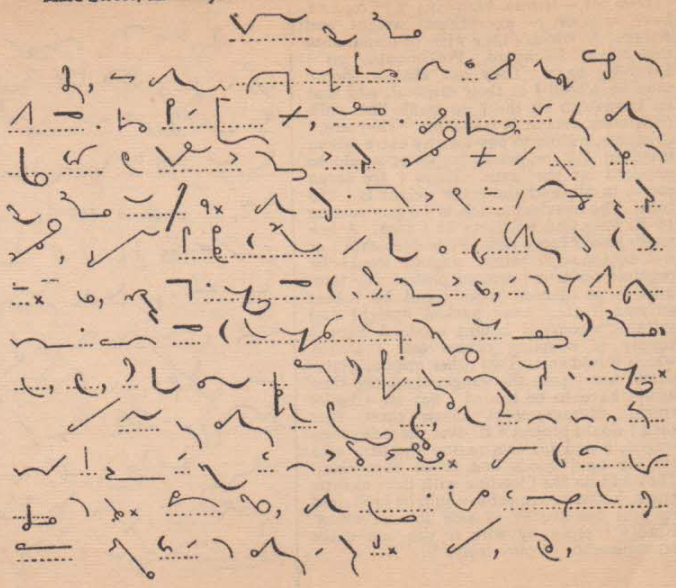
WILLIAM EPPS, ESQ.,
Mare Street, Hackney.

Barking Printing Works

Dear | Sir,—We have now looked into the documents left with | us yesterday and have considered the question of your right | against the Thames Side and Tottenham Railway Co., in consequence | of the serious diminution of light which your surveyor advises | that you will suffer by reason of the erection of | the bonded warehouses which the company are putting up opposite | your printing works in George Street. We have obtained a | copy of the special Act which empowers the company to | build bonded warehouses, but we are not at all satisfied || that what the company are doing is within the authority | conferred upon them by the Act. If it is, you | will not be able to get an injunction against them | to stop the erection of the buildings, and your only | right will be to make a claim against them for | injuriously affecting your premises in the execution of their works. | If, however, they are doing something outside the scope of | their statutory powers you may be entitled to an injunction. |

We are writing to your surveyor for further information on | these points, and have asked him to meet you here || to-morrow at two o'clock and to bring with him all | the plans and correspondence. We can then more fully discuss | your position. As the matter presses, we have fixed a | conference with counsel for three o'clock, and propose that you | and your surveyor should both attend. We are, Yours faithfully,

WILLIAM EPPS, ESQ.,
Mare Street, Hackney.



MESSRS. SNELL & CO.,
Wimborne.

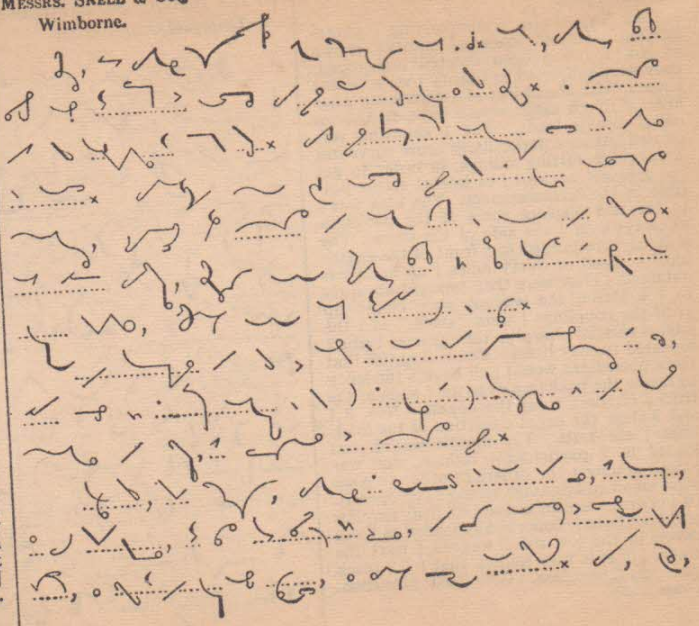
Dear Sirs,—We have received | your letter of yesterday's date and have very carefully noted | the contents. In reply, we have not the slightest hesitation | in stating that the quality of the ingredients we use | in our patent food is above suspicion. The materials are | the best for the purpose that can be obtained. We | do not use damaged or inferior grain or refuse of | any kind. We know that there are many doubtful ingredients | used by a few unscrupulous manufacturers, but we can assure | you that such materials are never allowed to enter our || premises. In the article we produce, there is absolutely nothing | of which we have the slightest doubt as to its | value and suitability for feeding purposes, and there is certainly | nothing in it that we would wish to conceal.

Our | factories are open to the inspection of any of our | regular customers and friends, and we extend to you a | hearty invitation to pay us a visit and see for | yourselves how our various manufactures are produced, and the cleanliness | of the materials used.

For months past, apart from your | letter, we have not received a single complaint of any || of our goods, and the fact, as shown by our | books, that the sales for the half-year about to | close, are greatly in excess of the corresponding period of | last year, is proof that our food instead of losing | ground, is certainly gaining in appreciation.

We are, Yours faithfully,

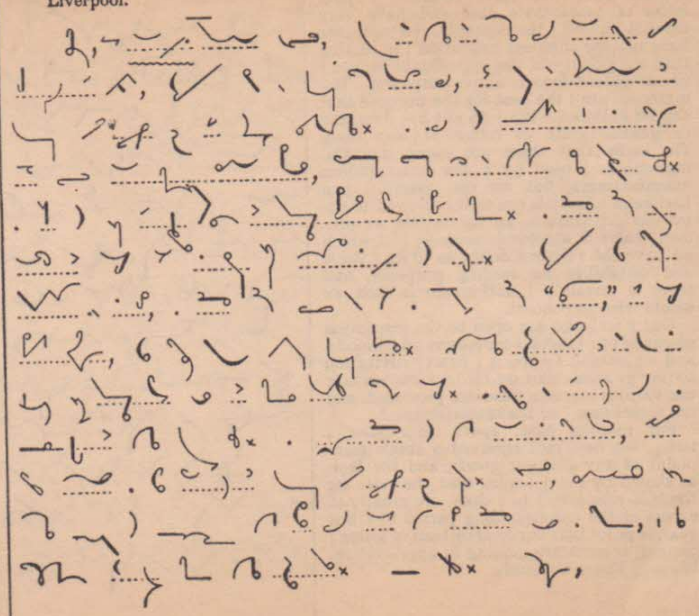
MESSRS. SNELL & CO.,
Wimborne.



To the District Superintendent,
Liverpool.

Dear Sir,—*In re* accompanying | photographs, after all loads of empties shown in No. 1 | had been sheeted and roped, they were subjected to twenty | very violent shunts, with the object of ascertaining what effect | rough usage would have on the so-called heavy loads. The | shunting was carried out on a particularly acute curve in | Trimbridge sorting sidings, in order to get the greatest amount | of lateral stress possible in the circumstances. The idea was | to try and displace some of the packages sideways over | the side of the truck. The wagons were pushed in || front of the engine until a speed of thirty miles | an hour was obtained. They were then brought abruptly to | a stand, the wagons were closed up until the couplings | were "slack," and the engine started sharply, this process being | repeated twenty times. You will notice that these operations would | all have a tendency to throw the packages over the | ends of the trucks farthest from the engine. Nos. 2 | and 3 show the exact condition of the loads after | the tests. The middle wagon was loaded in a particular | fashion, and was placed amongst the others in order to || see what effect rough usage would have upon it. Of | course, certain classes of fruit empties could not be so | economically loaded as those shown in the low sided wagons | next the brake, but it is very seldom that full | truck loads of these pass. Give best attention.
Yours truly,

To the District Superintendent,
Liverpool.



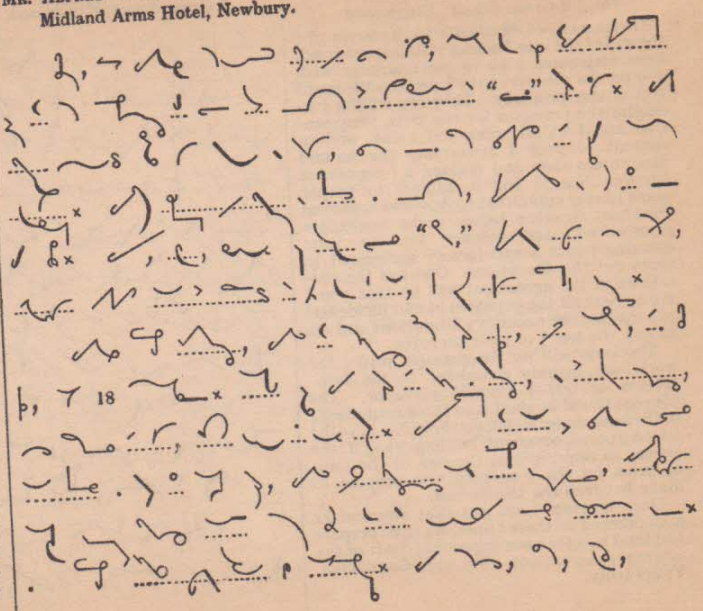
Mr. Alfred Williams,
Midland Arms Hotel, Newbury.

Dear Sir.—We | have received your communication through our Mr. Ellis, and in | reply have to state that we much regret to hear | that your customers do not care for the colour of | the last consignment of "Eagle" bottled ale. We had previously | many complaints as to this ale being too pale, some | coming from hotels and agents in your vicinity. We therefore | instructed our brewer to darken the colour, which we are pleased to say has given general satisfaction. We are, however, | sending you to-day 5 gross "Special," which we believe will || meet your requirements, and if you will return any of | the stock complained of which you have on hand, it | shall be duly credited to your account.

With reference to | the question of repairs, we find that your premises were | painted outside, roof inspected, and drains tested, only 18 months | ago. In addition to this we painted and papered the | bars, two of the cap rooms, main staircase and hall, | also fitting a new bath. We regret that owing to | the heavy increase in taxation the Budget has entailed upon | us, we find ourselves at the present moment unable to || accede to your request, and we trust that you will | endeavour to keep the premises in good order so as | to avoid all unnecessary expenditure for some time to come. | The question of prices will be finally settled in the | course of a few days. We remain, Sir,

Yours faithfully,

Mr. Alfred Williams,
Midland Arms Hotel, Newbury.



MESSRS. ADKINS & DENT,
5 Green St., Kingswood, Surrey.

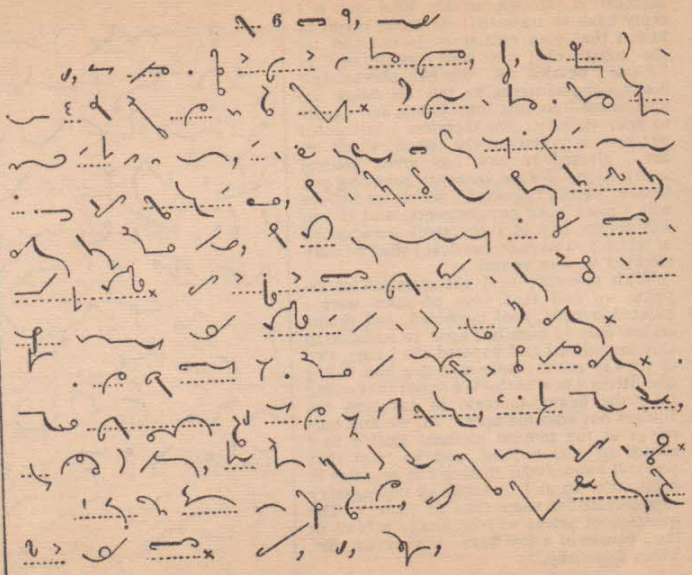
No | 6 Green Street, Kingswood

Gentlemen,—Our clients the trustees of | the will of the late Thomas Wilkins, deceased, have instructed | us to communicate with you on the subject of the | proposed lease to you of this property. They are willing | to demise the premises for the term you mention and | at the rent you name, and to consent to your | converting the ground floor into a shop and making a | connexion between Nos. 5 and 6, subject to proper plans | being submitted by you and approved by their surveyor before || the works are commenced, and subject also to your entering | into a satisfactory agreement to carry out the alterations. One | of the conditions of the agreement will be that you | are to bear all the expenses of and incidental to | making the necessary alterations and are to pay the fees | of their surveyor.

The lease will not be granted until | the works are entirely completed to the satisfaction of our | clients' surveyor. The covenants will be similar to those contained | in the lease under which you hold No. 5, with | an additional covenant binding you, if the lessors so require, || at the end of the term to brick up the | opening you propose to make between the two houses.

On | hearing from you that the matter may proceed on these | lines, we shall prepare and send you for your approval | draft of the necessary agreement. We are, Gentlemen, Yours truly,

MESSRS. ADKINS & DENT,
5 Green Street, Kingswood, Surrey.



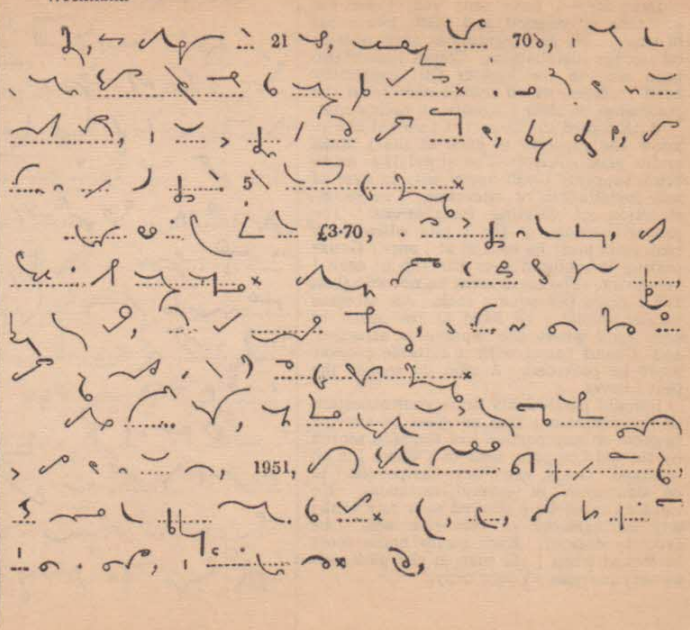
Mr. John Jones,
Wrexham.

Dear Sir,—We have to acknowledge | receipt of your letter of 21st inst., enclosing cheque | value £70, but in reply have to inform you | that we cannot possibly accept this in full discharge of | our account. The goods were supplied to you in March | of last year, but owing to the dispute which arose | with regard to the quality supplied, which has only just | been settled, we cannot allow you our usual discount of | 5 per cent for cash within three months.

If you | will send us a further cheque for £3·70, the amount of the discount you have deducted, we | shall forward you a receipt in full in due course. | We have no doubt you will agree with us that | as the account has been so long outstanding, it would | not be fair to ourselves, or to our numerous customers, | to allow you the same terms as we grant to | those merchants who pay their accounts within the stipulated three | months.

With reference to the latter part of your letter, | in which you ask us if we have any of | the fire grates in stock similar to the ones supplied || you in May, 1951, we may say | that we have long since sold out our stock of | these, and that the makers have discontinued manufacturing this pattern. | They have, however, lately turned out a grate on somewhat | the same lines, but with a few improvements. Yours faithfully,

Mr. John Jones,
Wrexham.



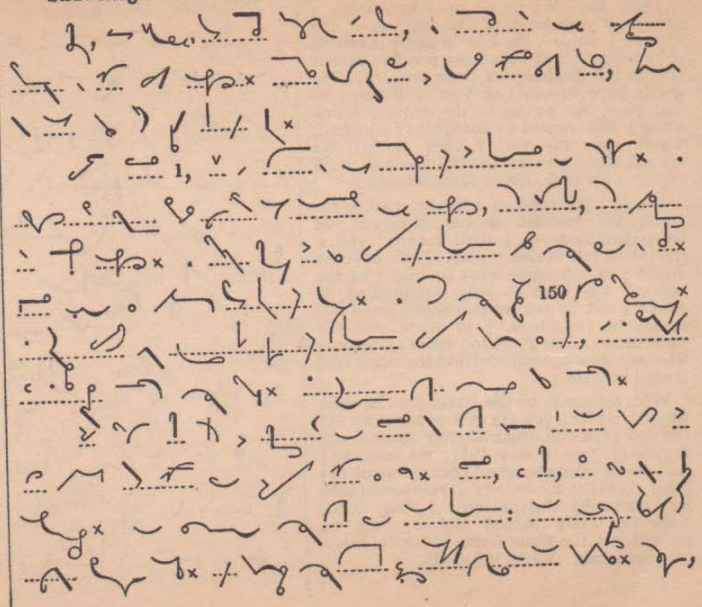
THE STATION MASTER,
Strawbridge.

Dear Sir,—I have sent you, | for the guidance of yourself and staff, two cards of | new rules and regulations applicable to oil storage installations. Copies | have also been sent to the various Oil Companies' head | offices, which should now be in the possession of their | agents at each depot.

With regard to Clause 1, I | should like to know the capacity of each of the | tanks under your control. The stipulation as to brick supports | will apply only in case of new installation, or alteration, | or reconstruction of existing installations. The proper drainage of the || pits where each tank rests must be seen to at | once. Gauze netting is required over the top of each | ventilator. The mesh must be not less than 150 | holes per square inch. An asbestos washer should | be fixed at the outlet of each tank where the | pump is attached, and a sand barrel with a suitable | cover must be provided. A zinc lid makes the best | cover.

I would particularly draw your attention to the direction | that no grass be allowed to grow on any portion | of the land rented by the Oil Company near to || where the oil is stored. Grass, when dry, has proved | to be dangerous in several instances. No smoking must be | allowed near any tank: any infringement of this rule will | be severely noticed. Each pump house must be locked when | the man in charge leaves for any purpose. Yours truly,

THE STATION MASTER,
Strawbridge.



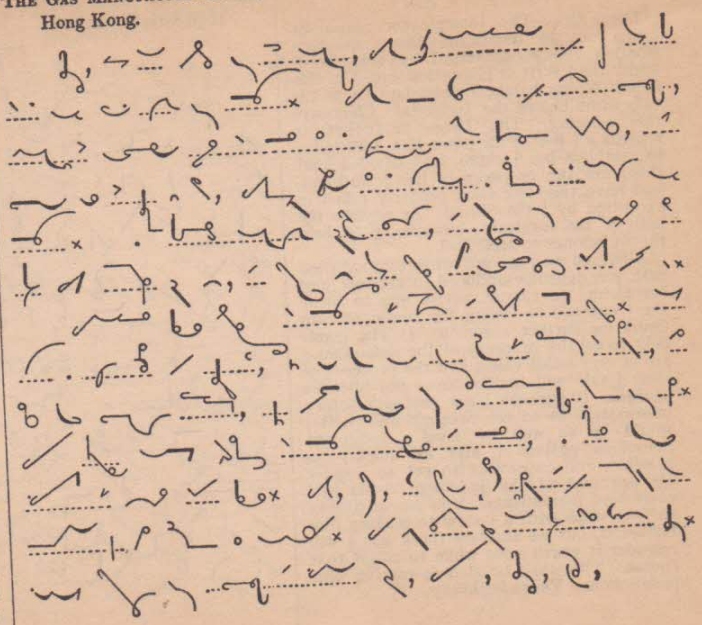
THE GAS MANUFACTURING CO.,
Hong Kong.

Dear Sirs,—In response | to your kind invitation, we have much pleasure in en closing | our tender for the addition of a new inner lift | to your gasholder We have given this matter our most | careful consideration, and in view of the increasing use of | gas as an illuminant and for domestic purposes, and the | growing needs of the district you supply, we take the | liberty of suggesting as an alternative the construction of an | entirely new gasholder. The additional expenditure involved would be comparatively | small, and by this means your immediate requirements as to || additional storage capacity would be met, and provision made for | the prospective largely increased consumption already referred to.

We enclose | designs and specifications of gasholders on the column and spiral | guided principles. In the latter the steel standards are dispensed | with, but you need have no fears whatever on the score | of stability, as the stresses have been carefully calculated, | due regard having been paid to the climatic conditions peculiar | to your city. We are at present engaged upon the | construction of gasholders for several Corporations and Gas Companies, the | contracts having been awarded on the merits of our designs. || We think, therefore, that further comment as to their suitability | and our capability for carrying out such work is unnecessary. | We should be happy to supply any additional particulars that | you may desire. Commending the proposal to your careful consideration | and awaiting your reply,

We are, Dear Sirs, Yours faithfully,

THE GAS MANUFACTURING CO.,
Hong Kong.



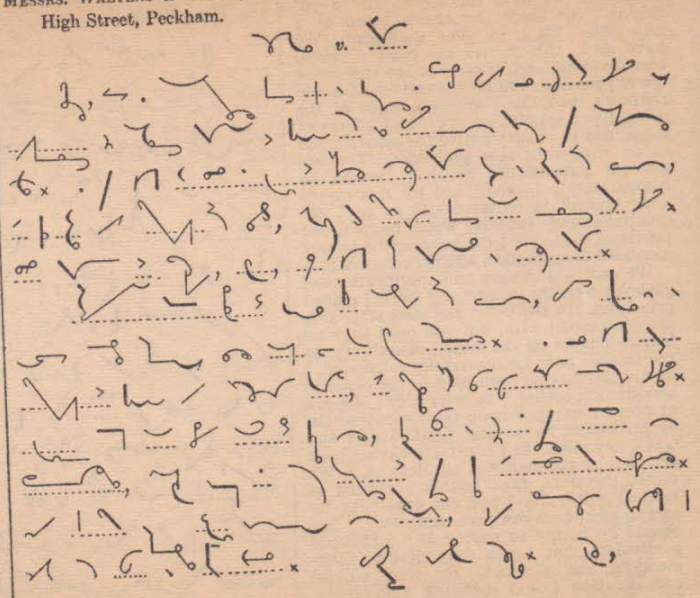
MESSRS. WALTERS & BLUNT,
High Street, Peckham.

Yourselves *v.* Ball |

Dear Sirs,—The Interpleader Summons taken out to determine the | question whether the goods seized by the Sheriff under the | Writ of Execution issued in this action belong to the | defendant or to his wife came before the Judge in | Chambers this morning. The Judge held that as regards a | few of the items Mrs. Ball failed to establish her | claim, and decided that these are the property of her | husband, and have therefore been properly taken in execution by | the Sheriff. As regards the bulk of the furniture, however, || he held that it belongs to Mrs. Ball.

Although we | are not altogether satisfied with the evidence adduced in support | of her claim, we cannot advise you to incur the | expense of taking the summons into Court for further argument. | The goods held to be the property of the defendant | are of very small value, and the proceeds of their | sale will hardly cover the Sheriff's charges. If you can | get any satisfactory information as to the debtor's means, it | would be as well to issue a Judgment Summons against | him as quickly as possible, and endeavour to get an || order for payment of the judgment debts and costs by | instalments. You are at liberty to take steps with a | view to making him bankrupt, but we scarcely think you | will consider it worth your while to adopt that course. We shall be glad to receive your instructions. Yours faithfully,

MESSRS. WALTERS & BLUNT,
High Street, Peckham.



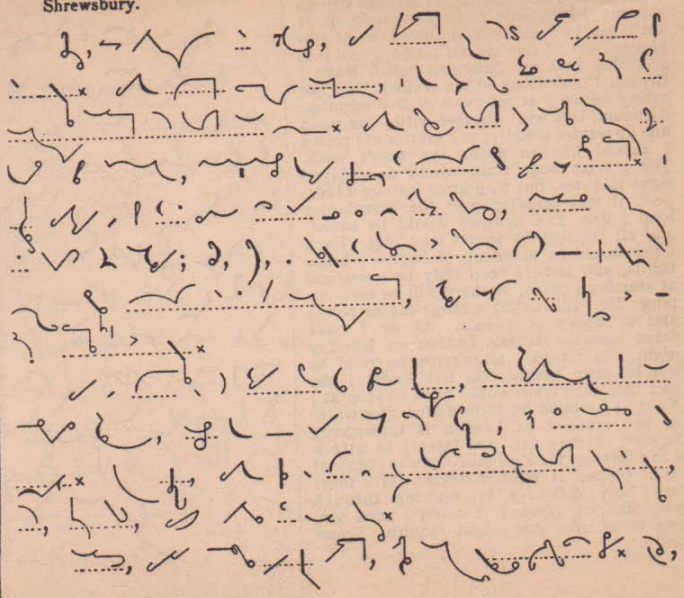
MESSRS. SIMPSON & BROWN,
Shrewsbury.

Dear Sirs,—Replying to your | letter of 7th inst., we much regret to have your | complaint with regard to our last delivery of boots. We | have looked carefully into the matter, but have failed to | find that the goods sent you were either inferior in | quality or faulty in make. We have personally followed up | the entries of your order through the various stages of | manufacture, and in no instance have we discovered that material | has been used under the standard quality. But at this | point we think we should state that a certain amount || of our goods is made off the premises, and in | the case of your order a portion was made in | this way; there is, therefore, the possibility that for some | of the prime leather given out to be made up | may have been substituted material of a much inferior quality, | and this would undoubtedly prove detrimental to the good wearing | qualities of the boots.

We should like to say that | we offer this suggestion advisedly, for although we have never | had any experience of this nature, instances have come to | our knowledge from other directions, and the trade has in || consequence been imperilled. After due consideration, we have decided to | allow you full value for every faulty pair of boots, | or, at your option, we shall replace with new pairs. |

In conclusion, we would express our deep regret, and trust | that any future business will prove more satisfactory. Yours faithfully,

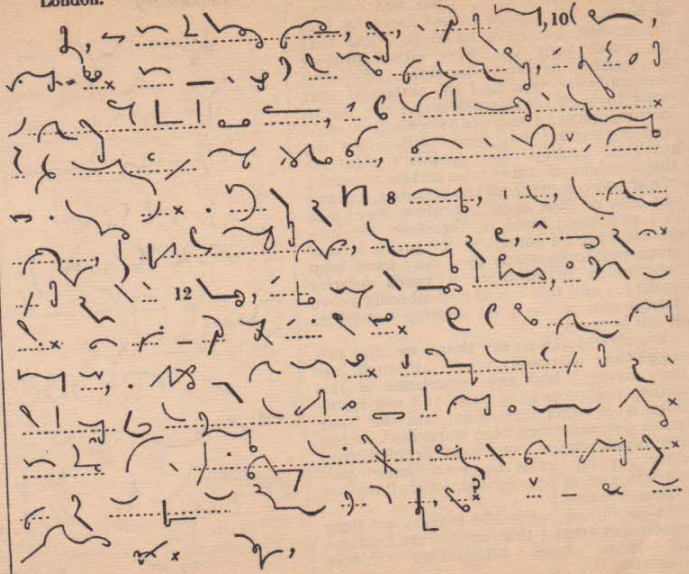
MESSRS. SIMPSON & BROWN,
Shrewsbury.



THE DISTRICT SUPERINTENDENT,
London.

Dear Sir,—I am asked by | Messrs. Williams and Co., Bruton, to arrange trip on Monday, | 10th Sept. to Lenton-on-Sands. I am given to | understand their staff of employees will fill five special trains, | and it is proposed that the first train shall leave | Bruton North Dock at six o'clock, and the others follow | at intervals of five minutes. Although this will interfere with | our main line up service slightly, as a matter of | policy I should like to grant the firm's wish. The | Irish boat train would be delayed eight minutes, but if, || after leaving Liverpool, it was diverted over the Manchester loop | line, five minutes would be saved, and all connexions would | be met. Each train would be made up of twelve | bogie thirds, and tickets need only be examined at starting | point, as there will be no stopping. Mr. Hill could | arrange engine power and a supply of guards. As we | have other specials leaving Lenton on Monday night, the return | arrangements could be left in your hands. Do not forget | the fact that each train would have to stop at | Newton Junction for three minutes for water as the crane || at Lenton is undergoing repairs. I may ask you later | to attach a slip carriage for a private party at | Sinford to be slipped at Winton Bridge. Will there be | any difficulty in working through your district, please? I could | send you any relief men you might require. Yours truly.

THE DISTRICT SUPERINTENDENT,
London.



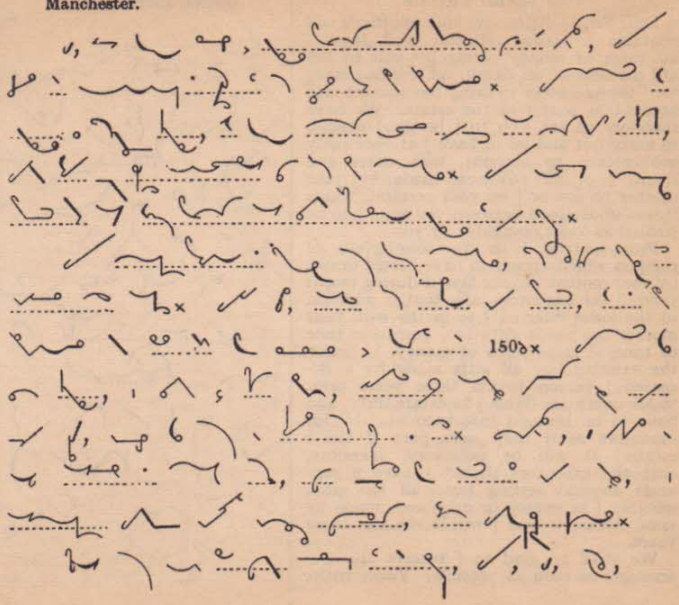
THE SPORTING SUPPLIES CO., LTD.,
Manchester.

Gentlemen,—Having succeeded to | the business formerly carried on by Messrs. Lee & Russell, | we are desirous of entering into an arrangement with your | house for the supply of sporting goods. We may mention | that business is very brisk at present, and that having | materially increased our connexion in Melbourne and Adelaide, we believe | that we could be instrumental in increasing the sale of | your special manufactures. We are encouraged to make this application | by the knowledge that you were formerly in the habit | of transacting business with our predecessors.

We are meantime forwarding || a comprehensive order for your manufactures, from which you will | perceive the kind of articles most in demand. We would | suggest, in the event of your acceding to our application, | that a supply of sporting goods be sent us about | every six weeks to the value of £150. | We mention this sum at present, but hope when | the trial has been made, and we find ourselves in | a position regularly to supply our country agents, to extend | this order to twice or three times the amount. Mr. | Russell, who returns to England in the course of a || month or two, will give you every information as to | our position, but in the meantime we beg to refer | you to Messrs. Wilkins & Co., Ltd., with whom we | have had considerable dealings.

Trusting the order now sent will | be executed with all speed, We are, Gentlemen, Yours faithfully,

THE SPORTING SUPPLIES CO., LTD.,
Manchester.



Mr. W. Parkes,
Elstree, Herts.

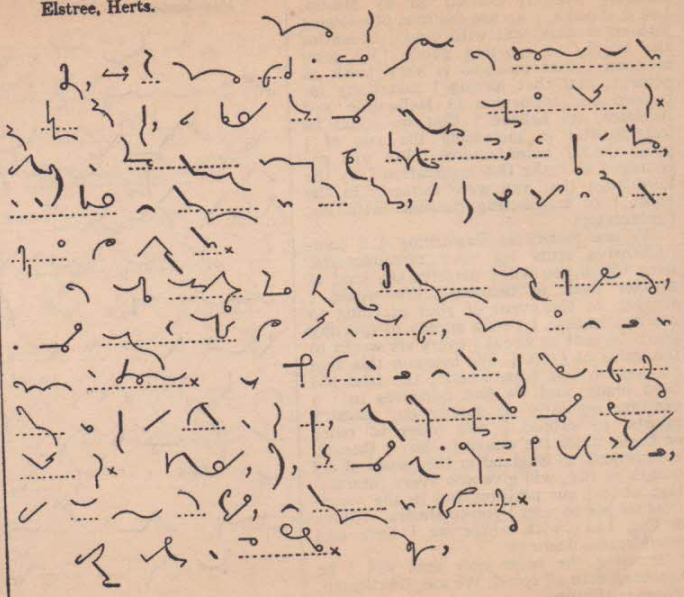
Your Mother's Estate

Dear Sir, |—Although your mother's will contains a clause releasing you from | all sums of money owing by you to her at | the time of her death, yet it is necessary for | the executors to bring the amount into account as part | of the estate. We have therefore to ask you to | be good enough to make out and let us have | at your early convenience an account, with dates and items, | of all advances made by your mother to you or | on your account, which it was understood between you were || to be treated as loans repayable by you.

From entries | in the counterfoils of cheques which appear to have been | drawn by your mother in your favour during recent years, | the executors infer that in addition to the loans referred | to in the will, your mother has made gifts to | you from time to time of large sums of money. | Under the existing law all gifts made by a deceased | person within three years prior to his death are liable | to estate duty, and have to be brought into account | by his executors as if they were part of the || estate. It will be necessary, therefore, that the executors should | have a separate account setting forth all the gifts, whether | in money or otherwise, made by your mother to you | within the last three years.

We shall be glad to | receive the two accounts as soon as possible. Yours truly,

Mr. W. Parkes,
Elstree, Herts.



SIR JOHN SMITH,
Brompton.

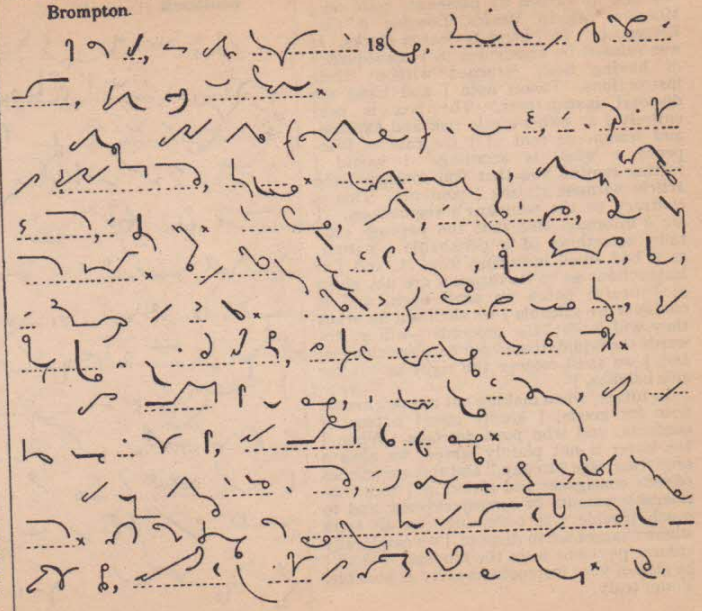
Dear Sir John,—We thank you | for your letter of 18th inst., asking for our latest | price list and catalogue, which we have great pleasure in | forwarding.

We have instructed one of our representatives (Mr. Robinson) | to communicate with you, and to arrange a trial run | on one of our cars, at your convenience. If you | will be good enough to do this, we have no | doubt that you will be pleased with the car, and | desire to purchase. For flexibility, reliability, and power on hills, | there is no better car on the market. Our prices || compare favourably with other firms, considering that the materials, design, | and workmanship are of the best. The price of the | chassis in our list includes tyres, but we strongly advise | you to have a size larger than the standard, as | the additional comfort fully compensates for the slight extra charge. |

We cannot guarantee delivery under six months, but if you | should favour us with your esteemed order, we shall do | our utmost to give you an early delivery, and we | guarantee this within six months.

We undertake repairs of all | kinds to cars, and shall certainly give you a special || quotation for the overhaul of your present car. You will | see from the testimonials from owners printed at the end | of our catalogue that our cars have given universal satisfaction, | and we are sure that after a trial run you | will agree that the appreciation is not unfounded. Yours faithfully,

SIR JOHN SMITH,
Brompton.

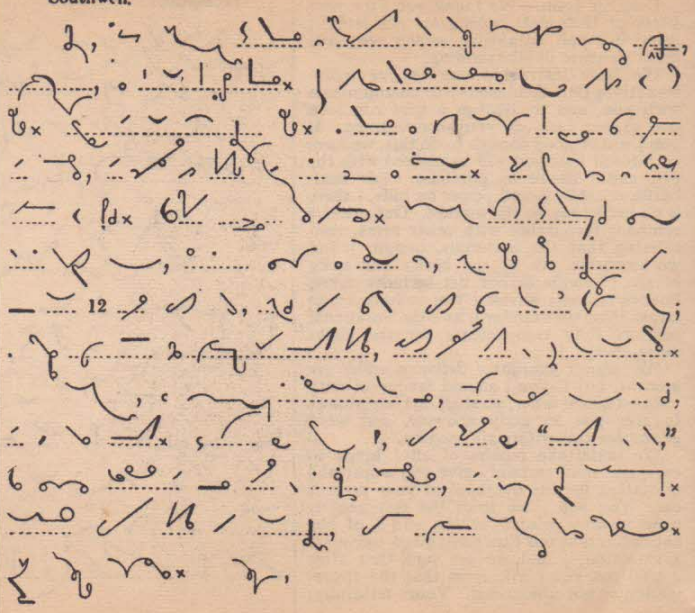


Mr. T. Butler,
Southwell.

Dear Sir,—I have to inform | you that the box you forwarded by passenger train on | Monday last to Messrs. Lowden & Co., Liverpool, is on | hand at Seaton Docks. It was refused by consignees in | consequence of having been returned without their instructions. Please note | and hand me disposal instructions. The box is held entirely | at owner's sole risk and expense, and warehouse rent at | the rate of fourpence a week is accruing. I would | further remind you that you consigned the article without stating | contents. This is contrary to the company's regulations. I am || informed also that the package contains something of a perishable | nature, as a bad smell is arising from it, and | if instructions as to its disposal are not given in | twelve hours we shall open, and if contents are saleable | we shall sell for what they will fetch; the proceeds | will go towards the liquidation of our carriage charges, and | we shall reserve the right to sue for any balance. |

In future, when making out a consignment note for goods, | kindly insert nature of contents, and who pays carriage. When | the latter is not plainly stated, we always send "carriage || to pay," and this sometimes offends consignees and gives rise | to a considerable amount of correspondence, and to much trouble | in collecting. In all cases where charges are in dispute, | we can legally enforce payment from the senders. I shall | be glad of your instructions early as possible. Yours truly,

Mr. T. Butler,
Southwell.



DONALD FRASER, ESQ.,
The Manse, Norwood.

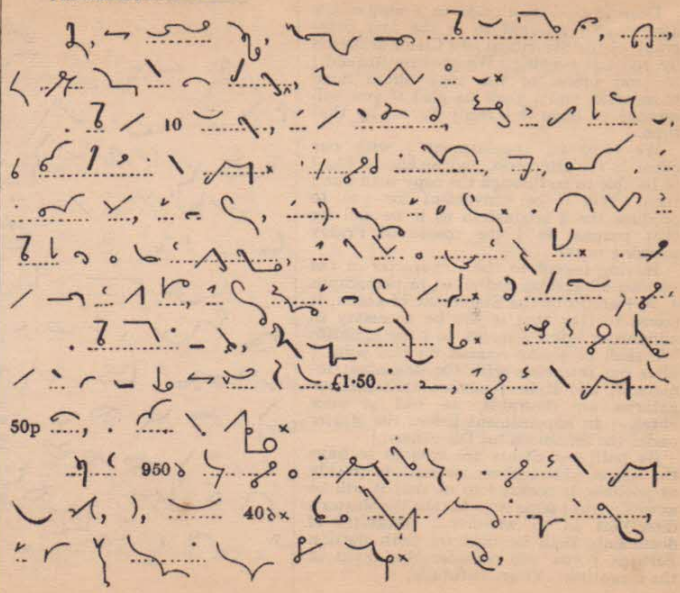
Dear Sir,—In accordance | with your instructions, I have carefully examined the cottages in | Coppice Lane, Wilton, which were recently erected by Mr. John | Brown, and have to report as under.

The cottages are | ten in number, and are all of the same size, | with the exception of the one at the north end, | which is slightly larger and has a bay window. Each | house contains a parlour, kitchen, scullery, and a small pantry, | on the ground floor, and three bedrooms on the first | floor. The lower portion of the cottages at the front || is faced with Ruabon bricks, and the upper part is | finished with pebble dash. The roofs are covered with red | tiles, and the floors of the rooms on the ground | floor are tiled. There is a large garden to each | house.

The cottages occupy a good position, and there should | be no difficulty in obtaining tenants. I understand that the | houses at present are all let to good tenants—nine | of them for £1·50 a week, | and the house with the bay window for 50p | more, the landlord paying rates and taxes.

I consider that || £950 for each house is a reasonable price | for them, the house with the bay window being | worth, say, another £40. This class of property requires | a good deal of supervision, but on the whole I | think it would form a fairly satisfactory investment. Yours faithfully,

DONALD FRASER, ESQ.,
The Manse, Norwood.



MESSRS. WALL & WALL,
Solicitors, Furnival's Inn.

Wynne ats. Fry |

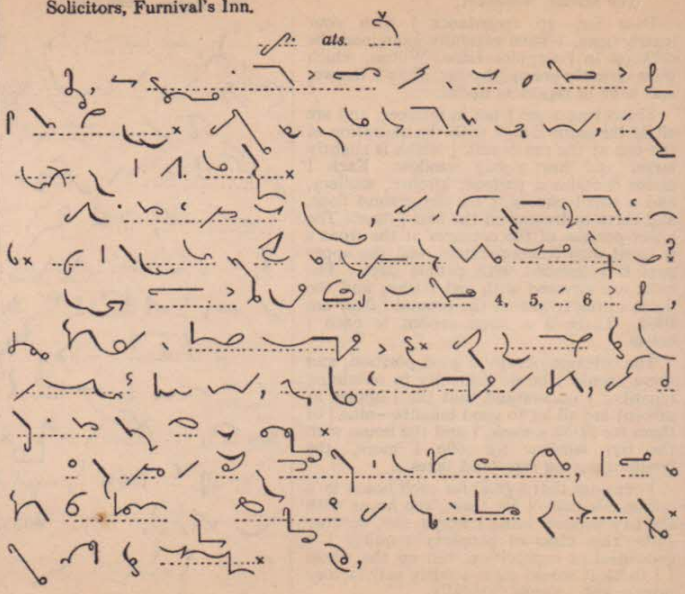
Dear Sirs,—Please make us a copy of the agreement | referred to in the first paragraph of the Statement of | Claim delivered by you last evening. We propose to send | to your office for the copy about noon to-morrow, and | shall be glad if you will arrange to have it | ready for us by that time.

We have an appointment | with our client in the afternoon, and we should like | to be able to go through the copy with him | then. Will it be convenient for you to produce the || original to us if we call for that purpose in | the course of Friday morning next?

Having regard to the | character of the various allegations contained in paragraphs 4, 5, | and 6 of the Statement of Claim, it seems to | us that it will be necessary to administer interrogatories to | the plaintiff. We shall be seeing counsel on this point | after our interview with the defendant to-morrow, and if he | advises that interrogatories are desirable, we will at once obtain | an appointment before the Master under the Summons for Directions. |

As both our clients are anxious to have the action || brought on for trial as quickly as possible, it occurs | to us that it will be as well at the | same time to take the Master's directions as to whether | affidavits of documents shall be filed by both parties. Perhaps | you will consider this point in the meantime. Yours faithfully,

MESSRS. WALL & WALL,
Solicitors, Furnival's Inn.



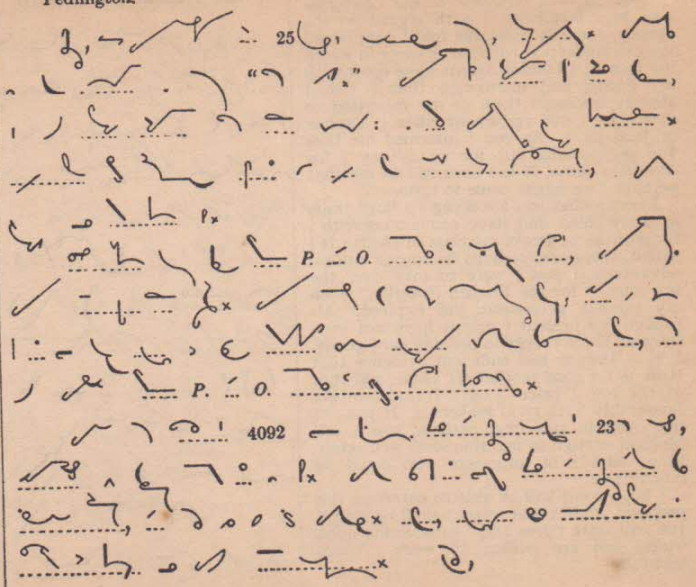
MESSRS. GREGORY & CO., LTD.,
Pedlington.

Dear Sirs,—We are | in receipt of your letter of 25th inst., enclosing | order, for which we are obliged. We notice you have | marked the order "Very Urgent." We regret to state that | we cannot deliver all the goods this week, but shall | forward all we can from stock to-morrow: the balance we | propose to forward at the end of next week. Our | staff has been working till a late hour every night | for the last month, but we hope to forward the | goods by time stated.

As regards the item 4 doz. || black P. and O. caps with navy blue linings, we | regret to say we are quite out of stock of | this line. We are expecting them from the manufacturers every | day, and we should esteem it a great favour if | you would let us know by return certain if we | are to leave this matter over, or shall we send | you black P. and O. caps with brown linings at | the same price.

We note your remarks on | 4092 grey denim jackets and trousers invoiced on 23rd | inst., and we cannot understand how this cloth can || be as you state. We have sold a great number | of jackets and trousers off this consignment of cloth, and | yours is the first complaint we have received. However, if | you will send us carriage forward a sample of the | damaged goods we shall go into the matter. Yours faithfully,

MESSRS. GREGORY & CO., LTD.,
Pedlington.



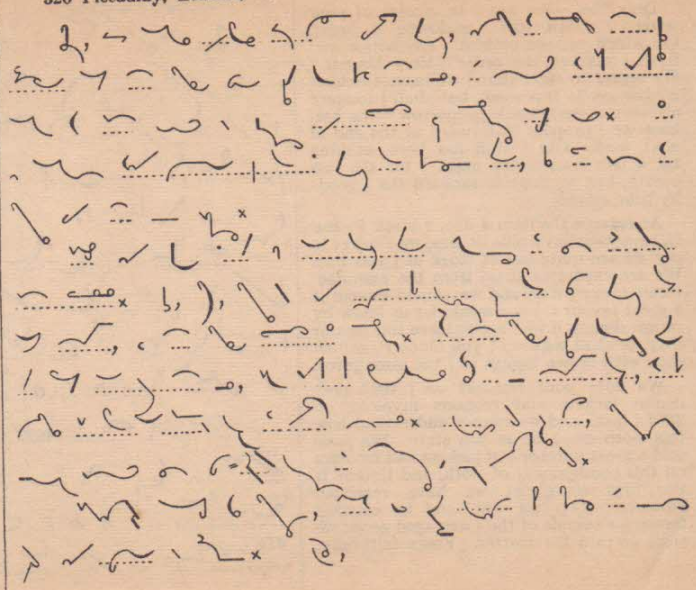
MR. MAURICE MARSHALL,
320 Piccadilly, London, W. |

Dear Sir,—In reference to our conversation here last week | with regard to the agency, you will remember that I | expressed my dissatisfaction with the manner in which my present | London agents have dealt with my goods, and mentioned that | I had already informed them of my intention to determine | our agreement when it expires in June next. As you | informed me that you are looking out for an agency | for domestic china, it has occurred to me that perhaps | we might come to terms.

I understand you are doing || a large trade in fancy china and have connexions with | some of the buyers of my class of goods. It would, therefore, perhaps be to our mutual advantage if you | were to take over the sole agency for the English | market, when my present agreement has expired. Although my present | agents have not been showing much energy in pushing my | goods, I have already had sufficient evidence that there is | a good market for them, and that at the low | price I offer I can compete favourably with rival makers. | If you are not open to this line, perhaps you || will be good enough to mention some well-established firm | of importers who could be relied upon.

I hope you | will be able to entertain this proposal, and in that | event shall be glad if you will state terms and | commission upon which you are willing to work. Yours faithfully

MR. MAURICE MARSHALL,
320 Piccadilly, London, W.



MESSRS. BRIGGS & CO.,
Leeds.

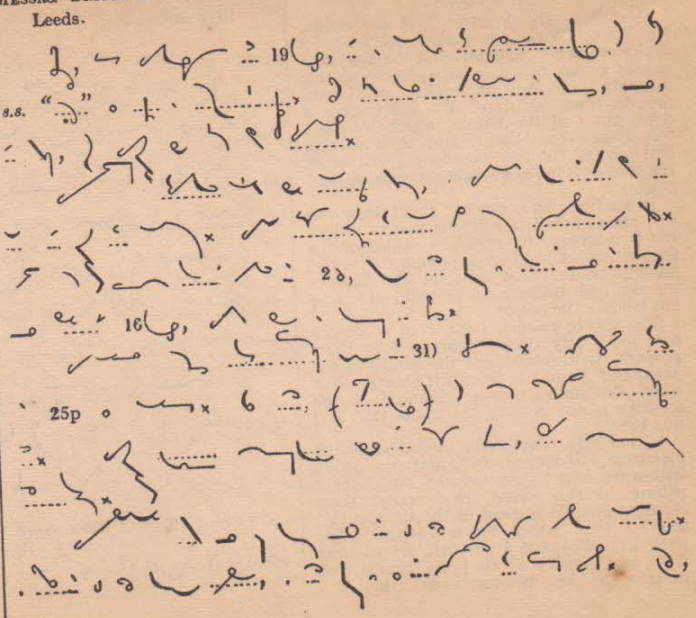
Dear Sirs,—We have to | acknowledge receipt of your letter of the 19th inst. and | to inform you that the Wilson Co. advises us that | their s.s. "Erin" is due to arrive on Tuesday | next. There is on board for us a large consignment | of bacon, eggs, and butter, so that we shall be | able to send on your supply on Wednesday

We regret | that we have been unable to send you any cheese | before, but we now have a large supply on hand, | and shall be obliged with any order. We need hardly || assure you that any such order will receive our best | attention. With regard to your claim for a refund of | £2, being amount debited you for a case of | damaged eggs sent you on the 16th inst., we hope | soon to effect a settlement.

We enclose your account for | the quarter ending on 31st Dec. You will observe F that the amount of 25p is | included. This amount (cartage fees) was omitted from the last | quarter's account. We shall be obliged if you can make | it convenient to send us an early cheque, as we || are making up the accounts for the year.

We are | sending you by goods to-day four cases of tinned fruits | which we hope you will receive in good condition. The | price of tinned fruits having risen, the amount debited you | is a little more than that quoted yesterday. Yours faithfully.

MESSRS. BRIGGS & CO.,
Leeds.



J. Anderson, Esq.,
Rickmansworth.

Fox Lodge

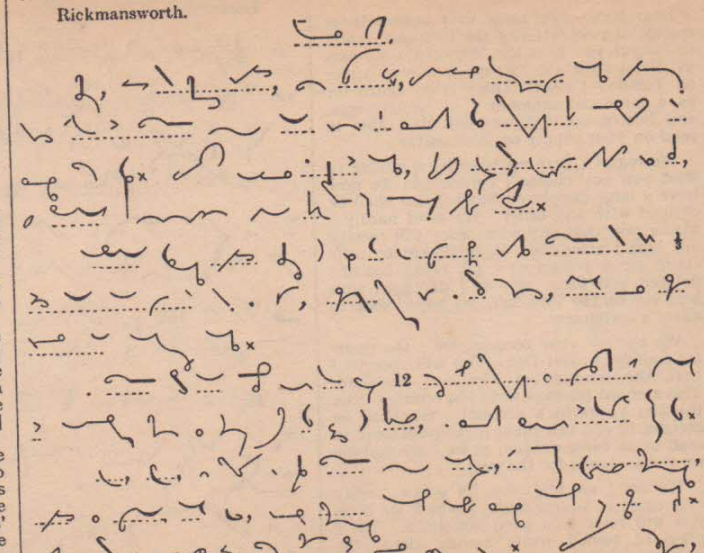
Dear Sir,—By direction | of our client, Mr. Walter White, we enclose the formal | notice requiring payment off of the mortgage money owing to | him on security of this property at the expiration of | six months from this date. We also enclose a duplicate | of the notice, which we shall feel obliged if you | will return to us at once, first signing the memorandum | written at the foot of it acknowledging receipt of the | original.

In sending this notice our client desires us to | state that if it will suit you to reduce the || mortgage by about one-third of the amount owing in | lieu of paying the whole, he will be prepared to | let the balance remain, and in that case he will | of course not enforce the notice.

The mortgage has been | in existence now for nearly twelve years and as the | property is leasehold and the length of the unexpired term | is so much shorter than when the amount was advanced, | the security is not now of the value that it | was then.

If, however, you prefer to discharge the mortgage | money in full, and can do so within the next || three months, our client is willing, in that event, to | accept three months' interest instead of the six months' interest | to which he is entitled. We shall feel obliged if | you will let us hear from you shortly as to | the course you propose to take. We are, Yours truly,

J. Anderson, Esq.,
Rickmansworth.



Mr. Tom Sawyer,
14 Midland St., Birmingham.

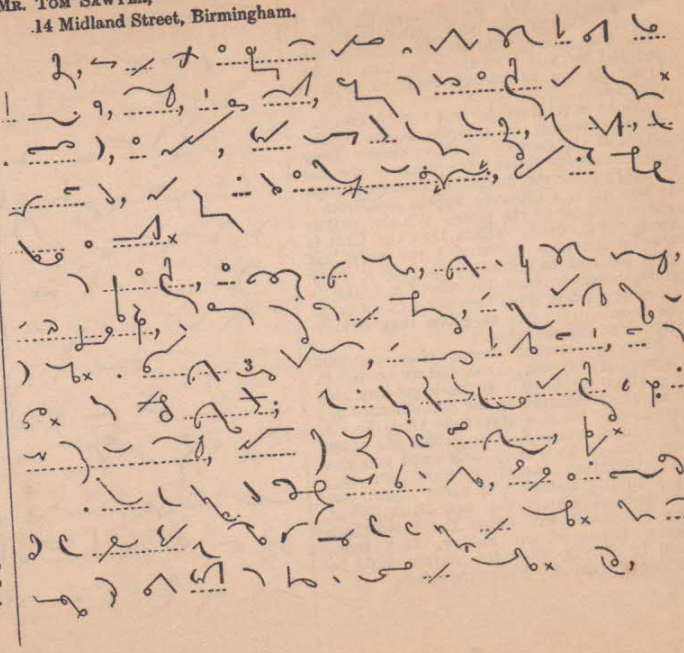
Dear Sir—Our | General Manager has instructed me to request you to report | yourself at the Head Office at King Street, Manchester, on | 2nd March, in order to take up your appointment as | traveller to our firm. The agreement was, as you are | aware, that you are engaged by the firm for three | years, and after that period, if mutually agreed upon, you | are to take up a position as Branch Manager in | Sierra Leone, where an extensive business is carried on.

Your | duties as traveller, as Mr. Smith will inform you, will || be to devote yourself to Manchester, and around the outskirts | of that city, to secure orders from our customers, and | to bring all our latest productions under their notice. The | salary will be £300 per annum, and commission | at the rates agreed on, according to your sales. All | your railway expenses will be found by the company; we | have a boarding establishment for the convenience of our travellers | who have to stay a night or so in Manchester, | and we can therefore ensure your comfort as regards living, | etc.

The company have up to the present been very || successful in the choice of representatives, and as ours is | a growing concern, there is every reason that we should | have employees who will exert every effort to promote our | interests. Permit me to express the earnest hope that you | will do your utmost to increase our enterprise.

Yours faithfully,

Mr. Tom Sawyer,
14 Midland Street, Birmingham.



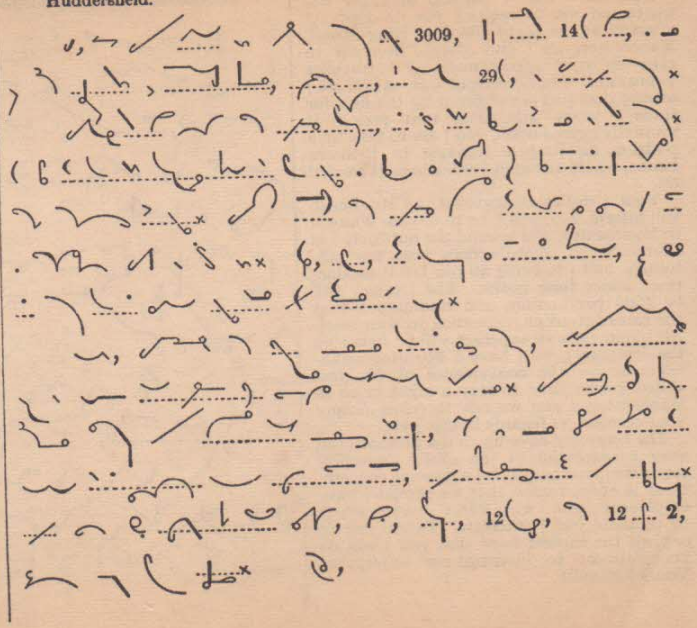
MESSRS. PUBSEY & Co.,
Huddersfield.

Gentlemen,—We are writing to you | respecting order No. 3009, dated October | 14th last, the goods to which were dispatched by you | to the Canadian Docks, Liverpool, on November 29th, to await | our orders.

We have received by last mail from our | clients oversea, a complaint about the design of the goods | to above order. They tell us that for about | five yards at the end of every piece the design is | altered so that it has quite a different appearance from | the remainder of the piece. We also gather from our || clients' letters that the fault is the same which occurred | the very last time we had to complain to you. | They state, however, that the effect is quite as charming, | but when they send us an order for a certain | piece of goods they require that class and no other. |

Now, we cannot accept your previous excuse for a second | error, and we are not in a position to have | to undergo any risk through carelessness in the manufacture of | our goods. We are quite sure that there is at | your works somebody rather lax in the execution of his || duty, and until you give us satisfactory assurance that nothing | of a similar nature will occur again, our transactions with | you are discontinued. Our Mr. Swift will be at the | Northern Hotel, Leicester, on Friday, 12th inst., from 12 till | 2, when the matter could be further discussed. Yours faithfully

MESSRS. PUBSEY & Co.,
Huddersfield.



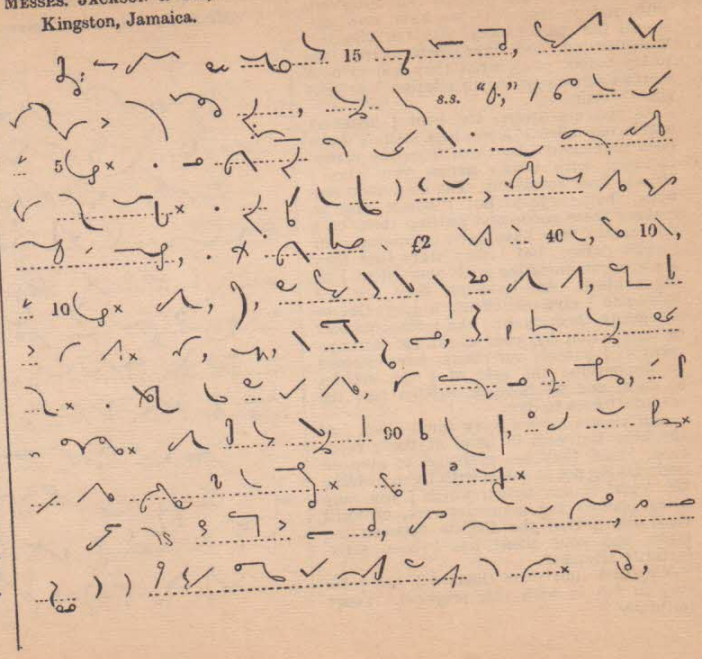
MESSRS. JACKSON & CO.,
Kingston, Jamaica.

Dear Sirs,—We now | send you invoices for the fifteen packages of grey cottons, | forwarded by rail to Liverpool to the order of Messrs. | Shippem & Co., for shipment per s.s. "Chester," which | sails for New York on the 5th inst. The goods | will be shipped from New York by a connecting steamer | and we trust they will arrive in good condition. The | shipping agents have advised us that owing to the alteration | in the rates between Manchester and Kingston, the freight charge | will be advanced to £2 per ton of || 40 ft., plus 10 per cent, on the 10th inst. | We have, therefore, sent forward by the above boat all | the goods we have ready, in order to take advantage | of the low rate. You will, no doubt, be agreeable | to this course, although the stated time for shipment has | not yet arrived.. The bills of lading have been sent | to our representatives, who will clear the goods through the | Customs, and deliver to you as early as possible. We | have drawn for the above shipment at 90 days after | date, as shown in statement of account. Our representatives will || present draft for acceptance. Please do what is needful.

With | regard to your complaint as to the quality of the | grey cottons, we cannot make any allowance, as the cost | of these goods was so high that we sacrificed all | our margin in order to reach your limit.

Yours faithfully,

MESSRS. JACKSON & CO.,
Kingston, Jamaica.



MESSRS. SNELL & BROOKS, Solicitors,
Gray's Inn Square.
Whale & | Gunn

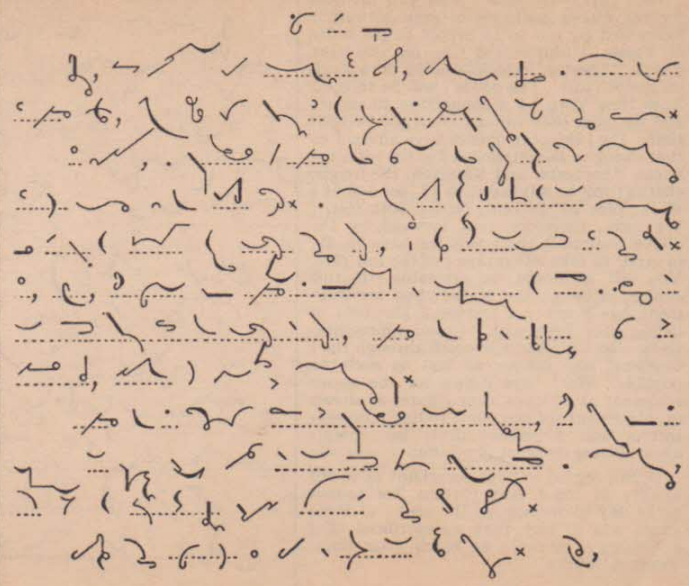
Dear Sirs,—Referring to our interview with you yesterday, | we have now discussed the matter fully with our clients | this morning, and have their instructions to lay before you | what they feel to be a reasonable proposition in relation | to your client's claim.

As you are aware, the boot | fasteners which our clients have been selling have been purchased | by them from the manufacturers with whose names you have | already been furnished. The manufacturers write that they do not | admit that in making these goods and putting them on || the market they have been infringing your client's patent, but | they state that they are in communication with your client | on the subject. As, however, they are not willing to | give our clients a guarantee to indemnify them against the | consequences of any action by your client for infringement of | patent, our clients have decided to discontinue the sale of | the articles at once, and we have so written to | the manufacturers to-day.

Our clients have a very small stock | of the boot fasteners in hand at the present time, | and they are prepared to give an undertaking not to || deal with these pending the result of any action which | you may bring against the manufacturers, or until they hear | that the dispute between the latter and your client has | been satisfactorily arranged.

We trust that your client will see | his way to fall in with this proposal. Yours faithfully,

MESSRS. SNELL & BROOKS,
Solicitors, Gray's Inn Square.



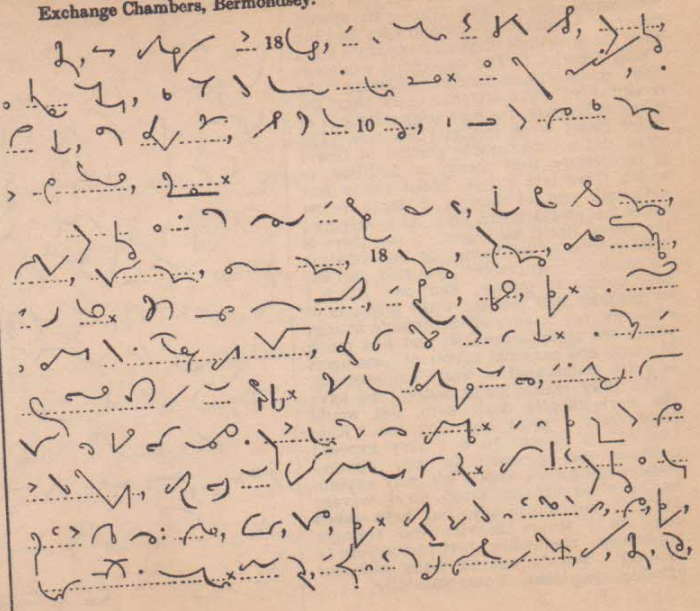
AUGUSTUS ATKINSON, ESQ.,
Exchange Chambers, Bermondsey.

Dear Sir,—We have | to acknowledge receipt of your letter of the 18th inst., | and to inform you that the desirable residence, Beach Towers, | is at present untenanted, but has only been vacant a | few weeks. As probably you are aware, the last tenant, | Sir Jasper Shortley, resided there for ten years, but gave | up the lease on his removal to the South of | France, three weeks ago.

Beach Towers is a very imposing | and substantial stone building, containing seven reception rooms, library, billiard | room, smoke room, eighteen bedrooms, bathrooms, servants' quarters, and the || usual offices. There is also excellent motor garage, and stabling, | outhouses, etc. The mansion is surrounded by a magnificently wooded | park, which has been well preserved by the late tenant. | The orchard and flower gardens also are in splendid condition. | There are four large conservatories in the grounds, and an | artificial lake below the front terrace greatly enhances the beauty | of the view from the main windows. Should you decide | to take up the lease of the above property, we | shall have great pleasure in thoroughly renovating the whole establishment. | We may add that Beach Towers is fitted throughout with || all the latest improvements: lifts, electric light, bells, etc. We | shall be glad to wait upon you with particulars of | rent, lease, etc., if you will kindly arrange an interview. |

Awaiting your reply, and assuring you that your wishes will | receive our prompt attention, We are, Dear Sir, Yours faithfully,

AUGUSTUS ATKINSON, ESQ.,
Exchange Chambers, Bermondsey.

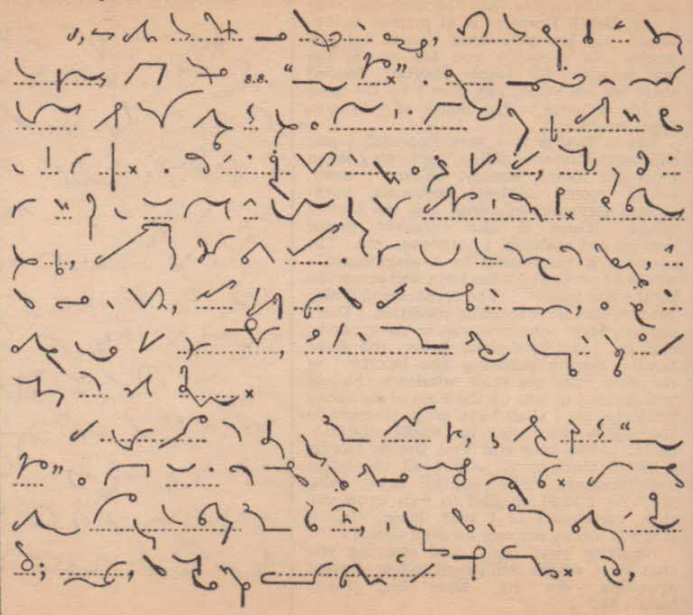


NATIONAL STEAMSHIP CO., LTD.
Liverpool.

Gentlemen,—We thank you for | the prompt attention given us by your communication of 2nd | inst., also for the speedy decision on the best method | for dealing with the wreckage of your company's s.s. | "King Charles." The superficial examination made immediately following the receipt | of your letter reveals that the vessel is lying on | a rock projecting out of water about seven feet at | low tide. The stern and a considerable portion of bow | is completely torn away, in addition to which there is | a hole about thirty feet in length and of varying || depth below water line on starboard side. As to salving | the vessel itself, we regret to say there is little | hope of rendering the hull efficient for removal from present | position, and the best course to pursue, and one which | we consider will best serve the interests of economy, is | to save all serviceable fittings which are easily accessible, and | as much of cargo and personal effects of passengers as | are undamaged or worth transporting.

We fully realize your desire | to have the work rapidly dealt with, but would respectfully | point out that the "King Charles" is located in a || very exposed position and progress in any circumstances must be | slow. We may explain we have no lighters fitted for | salvage work of this magnitude, but have taken steps to | secure heavier and stronger appliances; meanwhile, best endeavours to proceed | quickly will be made with our existing equipment. Yours faithfully,

NATIONAL STEAMSHIP CO., LTD.,
Liverpool.



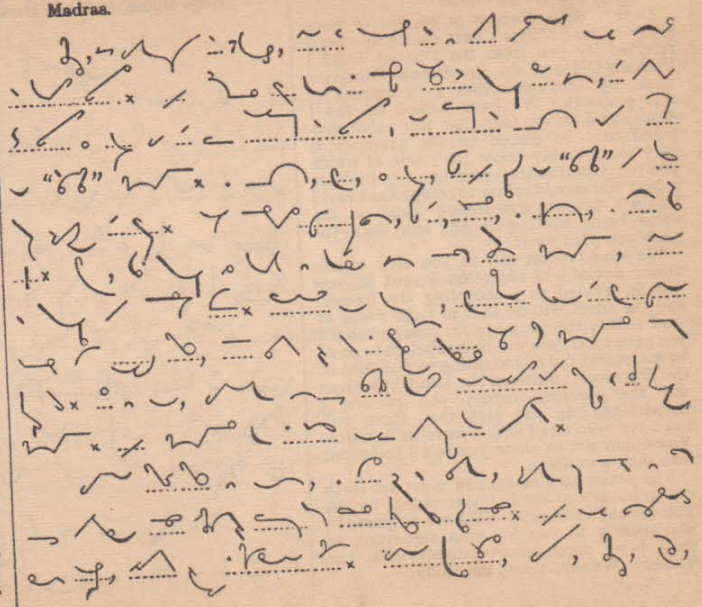
MESSRS. BURTON & Co.,
Madras.

Dear Sirs,—We have your | letter of 7th inst., and note with interest all you | write regarding the new imports of foreign yarns. Our works | people have made an exhaustive analysis of the bundle sent | home, and report that the yarn is full weight and | equal in quality of yarn but not quality of | colour to our match under "Soldiers" trademark. The colour, however, | is fugitive, while our shades under "Soldiers" are fast both | to washing and bleaching. Only experience will teach the consumer, | and, of course, the dealer, the importance of this difference. || Further, this bundle is the fourth you have sent home | covered by the same trademark, and no two bundles are | exactly alike. In our opinion no firm, however strong financially | and however willing to accept low initial prices, can hope | to build up a substantial business unless their trademarks can | be depended upon. As you know, we never make the | slightest variation in any one of our productions without at | once changing the trademark. Our trademarks have an almost unequalled | reputation for reliability.

We could not approve the prices you | name, the loss would be too heavy, but we have || to-day cabled you very keen replacing costs and trust you | will be able to clear all your stocks at prices | based on these costs. Our new mercerizing plant is now | installed, and we hope to forward a trial consignment shortly. | Awaiting advice of sales, We are, Dear Sirs,

Yours faithfully,

MESSRS. BURTON & Co.,
Madras.



WALTER LONG, ESQ.,
Bridge House, Baldock, Herts.

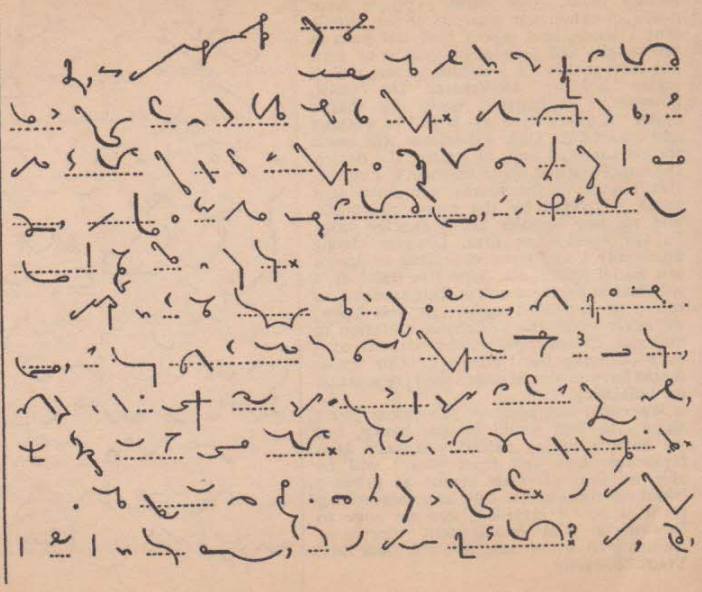
Bridge House

Dear | Sir,—We are in receipt of your letter of yesterday's | date enclosing notice received by you from the District Land | Valuer's Office of the Provisional Valuation made by the authorities | in respect of this property. We have looked up the | deeds, and as we find that the value proposed to | be placed on the property is very considerably below the | sum at which you purchased it six years ago, our | advice is that you should refuse to accept the Land | Valuer's figures, and should insist on the value being fixed || at not less than the price you paid for it. |

We would point out to you that unless formal notice | of objection is sent in, you will be treated as | accepting the figures, and the effect will be that in | the event of your selling the property for exactly what | you gave for it, you will be compelled to pay | an increment duty amounting to one-fifth of the difference | between the Land Valuation and the purchase money you receive, | notwithstanding the fact that there will not have been any | actual increase in value. You ought not to allow yourself || to be put into such a position.

The notice to | be sent in must set forth the grounds on which | you object to the Provisional Valuation. Shall we prepare it | and send it to you for your signature, or shall | we communicate direct with the Valuer? We are, Yours faithfully,

WALTER LONG, ESQ.,
Bridge House, Baldock, Herts.

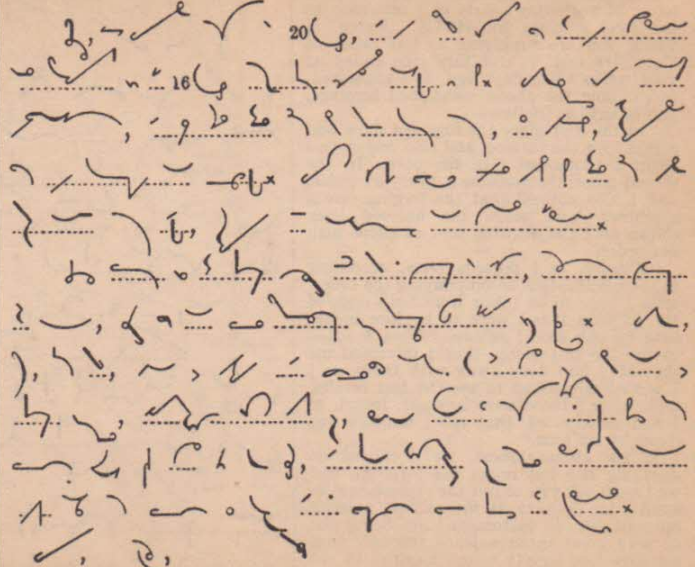


MESSRS. SMALL & CO.,
Armagh.

Dear Sirs,—We received your | letter of 20th inst., and are surprised to learn from | it that our last consignment of goods forwarded to you | on the 16th inst. arrived at your warehouse in the | condition you state. We have spoken to our manager regarding | the matter, and he asserts that the goods were specially | packed for your order, as requested, and that they were | sent from our factory in excellent condition. We also hold | the Great Northern Railway Company's receipt stating that the goods | were received by them in good order and condition, so || that we are quite unable to make you any allowance | on the consignment.

It seems clear to us that the | damage must have been occasioned by a leakage of oil, | or some other liquid of that nature, which has been | stored in close proximity to your packages while on the | way to their destination. We have, therefore, on your behalf, | written to the Railway and Steam Companies concerned informing them | of the loss to which you will be subjected owing | to the damage to your goods, and we hope that | you will also write to them, sending along with your || letter a detailed statement of your claim showing the total | loss which you have sustained, and adding that you will | be obliged to have your goods sent by another route | unless your claim is favourably considered and a great deal | more care taken with future consignments. We are,
Yours faithfully,

MESSRS. SMALL & CO.,
Armagh.



MESSRS. JOHN JOHNSON & SONS, LTD.,

Jarrow.

Dear Sirs,—We | are in receipt of your letter of yesterday's date in | reference to the steel forgings for H.M.S. "Spark" | which you are supplying to our order of December last. | Our inspector called at your works three days ago, as | requested, to examine the above mentioned forgings, and reports as | follows—

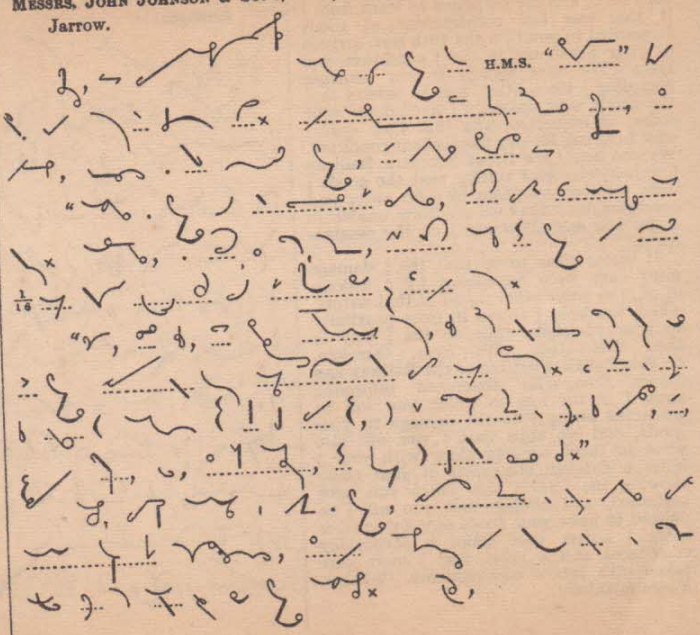
"In the first place the forgings show bad cracks | on the surface, and also one or two slight indentations | in the bore. In the second place, the machine is | very irregular, and I also noticed that the forgings are || machined $\frac{1}{16}$ in. below the finished sizes shown on | the drawing sent to them with our order.

"Thirdly, as | regards tests, according to the specification accompanying the order, tests | were to be taken from both ends of the forgings | and were to be four inches long by one inch | square. When I asked to see the test pieces they | informed me that they had done away with them, so | I accordingly asked to see the test results, and, when | these were brought, found, as I had anticipated, that the | tonnage was down by six tons."

In the circumstances, we || cannot do anything else but reject the forgings, and we | must ask you to put the replace ones in hand | for delivery at the earliest possible moment, as our customers | are being put to very great inconvenience through your inability | to supply sound forgings in the first instance. Yours faithfully,

MESSRS. JOHN JOHNSON & SONS, LTD.,

Jarrow.



THE REV. W. H. SMITH,
Middleton.

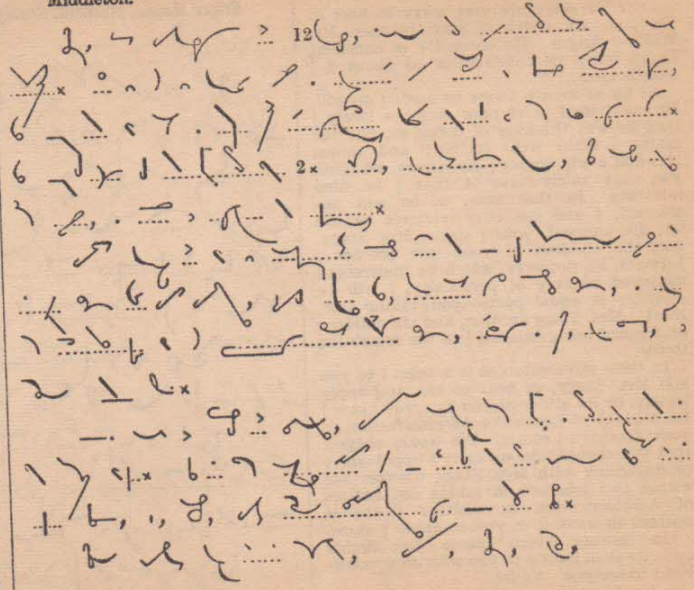
Dear Sir,—We have | to acknowledge receipt of your letter of the 12th inst., | commenting upon our plans for the proposed new parish church. | As you say you have not yet raised the full | amount and are anxious to decrease the original outlay, this | could be done by building only the body of the | church and leaving the vestry to be added when your | funds will allow. This could be easily done by adopting | Plan No. 2. Also, if for the time being, chairs | instead of pews were used, the cost would still further || be diminished.

With regard to the ventilation of the building | you intimated that the expenditure might be cut down by | making use of a cheaper system than the one we | propose, but we do not advise this, for in the | less expensive system, the vitiated air cannot pass out of | the building so quickly as in the Boyle system, and | consequently the church, if crowded, would very soon become stuffy. |

Coming now to the question of the heating apparatus, we | are not in favour of your adopting the plan put | forward by a member of your Church Building Committee. It || is a very ingenious arrangement and one which could with | advantage be applied to many buildings of a different description, | but, in the circumstances, we think the ordinary hot-water | pipes will give absolute satisfaction.

Trusting to receive the favour | of an early reply, We are, Dear Sir Yours faithfully,

THE REV. W. H. SMITH,
Middleton.



JAMES ANGUS, ESQ.,
Edgar House, Nutfield, Surrey.

Your Brother's Estate |

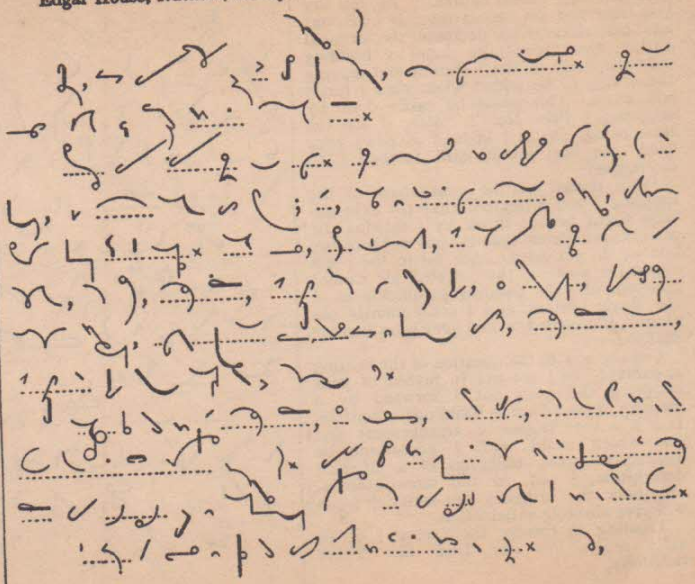
Dear Sir,—We are very sorry to hear of the | sudden death of your brother, Mr. William Angus. He seemed | in excellent health when he called upon us about a | month ago.

As far as we are aware he made | no will. He mentioned to us once or twice lately | that he was thinking of doing so, but the matter | never went further; and, unless you find a will among | his papers, we think you may safely take it that | he died intestate. In that case, as he was unmarried, || and the only relatives he has left are yourself, your | sister, Mrs. Stagg, and the children of your late brother | Edward, his property, which we understand consisted entirely of personalty, | will be divisible in equal parts—you taking one-third, | Mrs. Stagg another, and the children of Edward being entitled | to the remaining third.

In these circumstances it is open | to you and Mrs. Stagg, as next of kin, to | apply jointly, or for either of you to apply alone | for a grant of Letters of Administration to your brother's | estate. We would suggest that you should take an early || opportunity of discussing with Mrs. Stagg whether she wishes to | join you in taking out Letters of Administration or whether | she is content to leave it to you to apply | alone.

On hearing which course you decide upon we shall | write to you with an appointment to see you. Yours,

JAMES ANGUS, ESQ.,
Edgar House, Nutfield, Surrey.



MESSRS. JOHNSON, SON & Co.,
Middleport.

Gentlemen,—We are much | obliged for your letter of 22nd May, enclosing order for | nine cases and thirteen bales of cloth for shipment by | s.s. "Athens." The railway company here inform us that | this steamer is closing on 28th May, and we | regret to say that we shall be unable to complete | this order before the beginning of next month. If you | desire it, we can dispatch the nine cases and five | of the bales on 26th May, which we think | is ample time before the closing of the steamer.

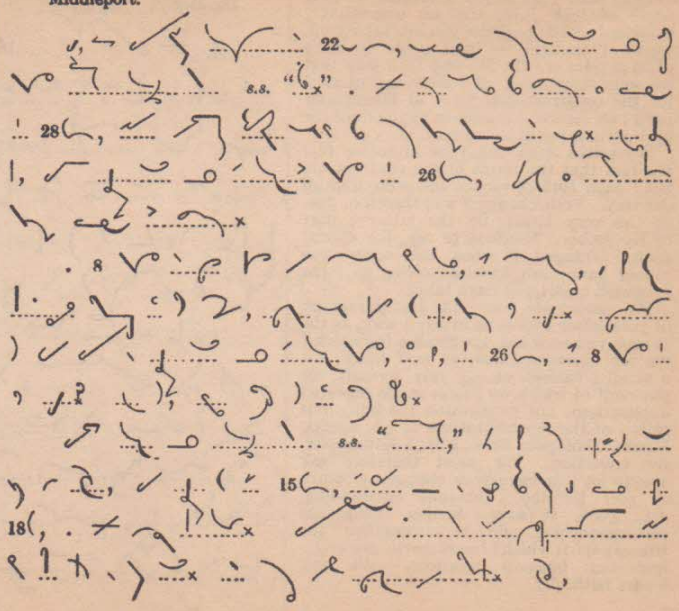
The || eight bales of woollen delaine are manufactured specially for us, | and the manufacturers, who state they have had a serious | breakdown with their machinery, will be unable to turn them | out before 3rd June. Will you kindly say whether we | are to dispatch the nine cases and five bales, as | stated, on 26th May, and the eight bales on | 3rd June? If so, please furnish us with fresh instructions. |

With regard to the five cases for shipment by s. | s. "Corinth," which you state were outshipped owing to their | late arrival, we dispatched them on the 15th May, and as || we are given to understand that this boat did not | close till the 18th, the railway company must be at | fault.

We are sending you a copy of our illustrated | catalogue and would specially draw your attention to page 9. | All orders received will have our prompt attention.

Yours faithfully,

MESSRS. JOHNSON, SON & Co.,
Middleport.



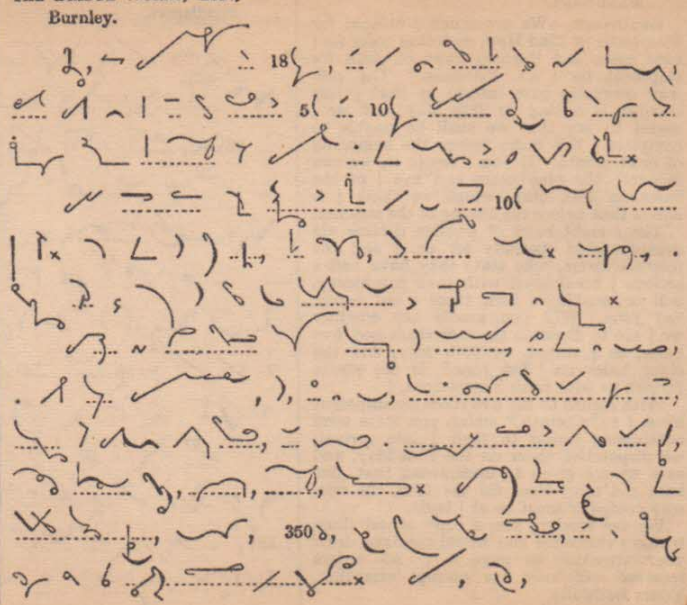
THE BRIDGE WORKS, LTD.,
Burnley.

Dear Sirs,—We are in | receipt of your letter of 18th July, and are somewhat | surprised at the position you are taking up, as we | thought we had made it quite plain in ours of | the 5th and 10th July that we were suspending all | deliveries of steel for the constructional work at Manchester until | we receive a cheque in payment of the first portion | of this contract.

We would again call your attention to | the fact that the terms of the contract are net | cash 10th of month following date of delivery. Your cheque || was therefore due, at the very latest, by the latter | part of November. Needless to say, the special terms arranged | when the order was placed have been forfeited owing to | the extended credit you have taken.

We cannot see how | the last paragraph of your letter affects us in any | way, as the cheque you enclosed, the receipt for which | we are enclosing, was, as you know, for a small | balance of our July account, for payment of which we | have made repeated applications, not to mention the numerous calls | of the representatives of our agents, Messrs. Thompson Bros., Ltd., || Manchester, for collection. We must therefore ask you to let | us have your cheque by return of post for the | amount outstanding, viz., £350, to save | further unpleasant correspondence, and to strengthen the friendly spirit which | has hitherto characterized our business relations. We are, Yours faithfully,

THE BRIDGE WORKS, LTD.,
Burnley.

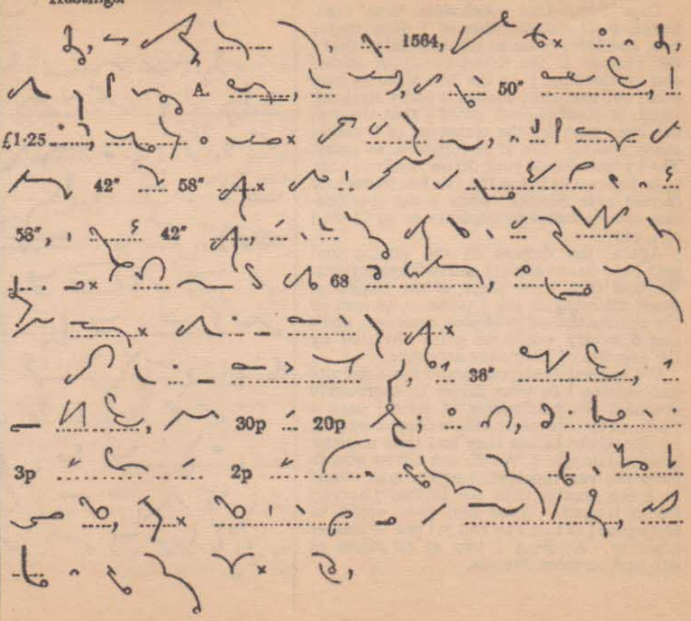


MESSRS. ALFRED CORNER & SONS,
Hastings.

Dear Sirs,—We are | much obliged to you for your order, No. 1564, | which we received this morning. As you desired, | we have to-day delivered to Messrs. A. Singer & | Co., for enclosure, one piece of 50 in. Saxony flannel, | at £1·25 a yard, invoice for | which is enclosed. With regard to the white Bath coating, | you do not state clearly whether you require the 42 | in. or the 58 in. width. We find | on referring to our books that we last supplied you || with the 58 in., but previously with the 42 | in. width, and to avoid all errors we think | it best to await your reply by return before dispatching | the goods. Also make plain whether it is 68 | yards that you require, as the figures in your order | are not quite clear. We have a good stock of | both widths.

We also have a good stock of the | natural shade, and the 36 in. Sanitary flannel, and | the grey Charity flannel, are now 30p | and 20p respectively; as you will see, there || is an advance of a 3p on the former and | 2p on the latter. Please confirm your order on | these two items at the increased prices, and oblige. Prices | on all woollen goods are going much higher, and we | shall advise you to place your orders early. Yours faithfully,

MESSRS. ALFRED CORNER & SONS,
Hastings.



MESSRS. WALKER & CO.,
High Street, Liverpool.

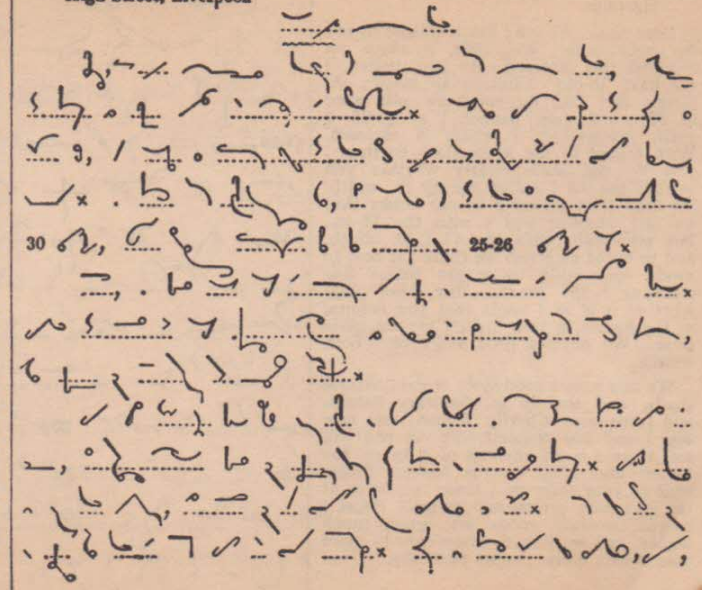
In Re Motor | Van

Dear Sirs,—Our mechanics have completed their examination of | your motor van, and have come to the conclusion that | the damage is the direct result of misuse and overloading. | In the first place we may point out that the | chassis is badly strained, which in itself is clear proof | that the van has been used for the transport of | weight much greater than it is intended to carry. The | admission of your driver confirms this, as he informs us | that the van has frequently carried over 30 cwt., while || the specification clearly states its capacity to be 25–26 | cwt. only.

Again, the defects in the engine and gear | are due to neglect and reckless driving. We find that | the cause of the engine at times misfiring is the | presence of soot in the combustion or explosion chamber, and | this difficulty would be quite obviated by the exercise of | ordinary attention.

We suggest that you should issue definite instructions | to your driver to thoroughly overhaul the mechanism at least | once a week, as by this means minor defects would | be discovered before they had time to cause serious damage. || We do not advise you to have the van repaired, | as the cost would be much greater than the further | service would warrant. Your best plan would be to dispose | of this van and get one of greater capacity. Assuring | you at all times of our best services, We are,

MESSRS. WALKER & CO.,
High Street, Liverpool.



MESSRS. MINNS & FAGG, Solicitors,
New Court, Lincoln's Inn, W. | C.

James Town's Affairs

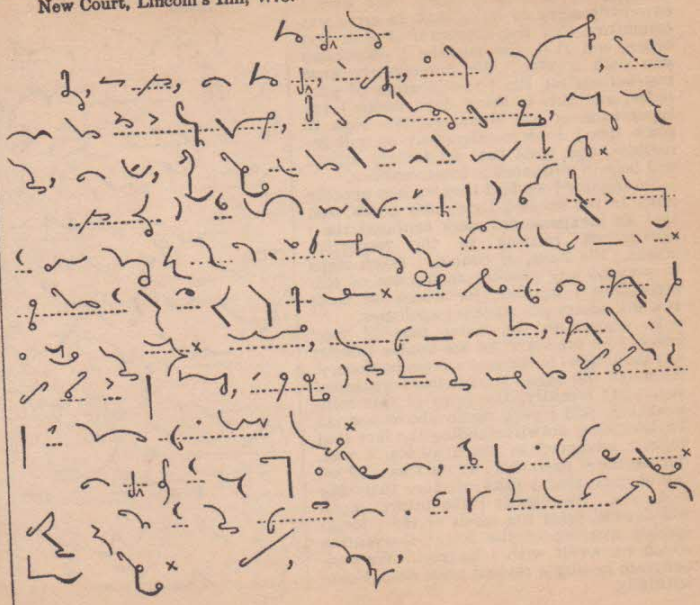
Dear Sirs,—Our client, Mr. James | Town, of Wood Street, has brought us your letter of | yesterday's date, applying for immediate payment of the amount of | the overdue Bill of Exchange, drawn upon him by Messrs. | Brown & Higgs, and endorsed in favour of your client, | Mr. Fort, and threatening proceedings if payment be not made | by to-morrow at latest.

Our client assures us that his | failure to meet the bill on the due date was | solely attributable to the fact that certain remittances which should || have arrived from two of his largest customers before the | end of last month have not yet come to hand. | He is promised that both amounts shall be paid during | next week. As soon as he receives these sums he | will be able to discharge his indebtedness to your client | in full. In any case, if your client will give | him time, he will be prepared to pay one half | of the debt on Monday next, and he instructs us | to ask your client to accept payment of one half | on that date and the remainder within a fortnight afterwards. ||

Mr. Town tells us that no other creditor is pressing | him, and that he is doing a thoroughly sound business. | We shall be glad to hear from you that your | client will grant him the slight delay asked for and | will refrain from taking proceedings.

We are, Yours very truly,

MESSRS. MINNS & FAGG, Solicitors,
New Court, Lincoln's Inn, W.C.



MESSRS. BALDOCK & Co.,
Leeds.

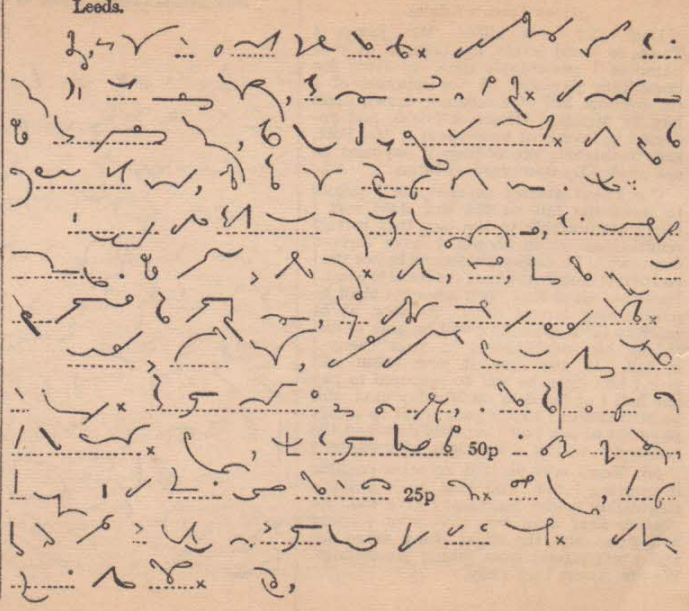
Dear Sirs,—Your letter of | 1st March was received by us this morning. We were | extremely sorry to learn that an error was committed in | the execution of your last order, and that the mistake | occasioned you such trouble. We immediately gave instructions for the | re-execution of your order, and this is being done under | the supervision of our Manager. We hope to place this | fresh consignment on rail to-morrow, and trust that its | early arrival will help to mitigate the inconvenience.

On inquiry | we find that we had another order in the house || for similar goods, and that an inexperienced clerk confused the | instructions relating to the respective orders. We have, of course, | taken steps to prevent any possible recurrence of this regrettable | mistake, for which we trust you will accept our sincere | apologies.

In answer to the latter part of your letter, | we are sorry we are unable to offer any reduction | in the prices of confectionery. Although the Sugar Market has | weakened somewhat recently, the price of this commodity is still | very much above normal. Furthermore, notwithstanding the fact that sugar | advanced as much as 50p a cwt. during the || past year, at no time did we ask an increased | price of more than 25p from you. As regards | the future, much will depend upon the result of the | forthcoming meeting of the Sugar Convention which we await with | interest. We contemplate issuing a revised price list. Yours faithfully,

MESSRS. BALDOCK & Co.,

Leeds.



MESSRS. KIDD & SONS,
Wholesale Ironmongers,
Shropton.

Dear Sirs,—We | have to thank you for your letter of the 21st | inst., respecting your contract to supply us with two pairs | of iron gates, and in reply thereto send you the | following corrected specification, although you will see it differs very | little from the one previously forwarded to you.

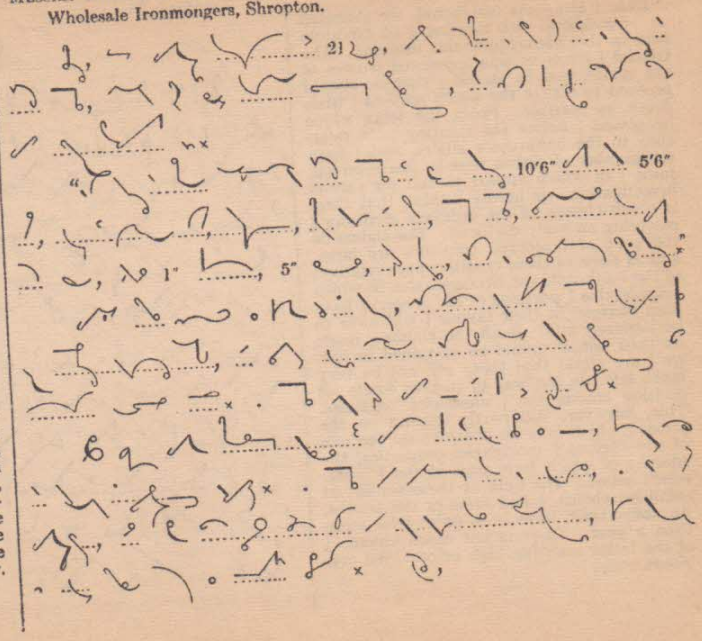
"Two pairs | of strong unclimable iron gates with vertical bars 10 ft. | 6 in. wide by 5 ft. 6 in. high, fitted | with lifting latch, padlock, drop bolt and stop, gate catches, | hangings for wood or stone, uprights 1 in. diameter, 5 || in. centres, pointed tops, also two semicircular brace bars." |

We note the price you mention is £12 a | pair, and also the sum to be charged extra if | we decide to have cast iron pillars in addition, and | hope the few minor alterations in the above specification will | not materially increase the cost. The gates should be painted | one coat and delivered to the Seaford railway station.

As | this is the first time we have transacted business with | you we may add that if satisfaction is given, it | may be the means of opening up a useful connexion || between us. The gates are required for two villas, the | building of which we have just completed, and as several | more houses of the same style are to be built | for us in the near future, it will benefit you | if the present order is carried out satisfactorily.

Yours faithfully,

MESSRS. KIDD & SONS,
Wholesale Ironmongers, Shropton.

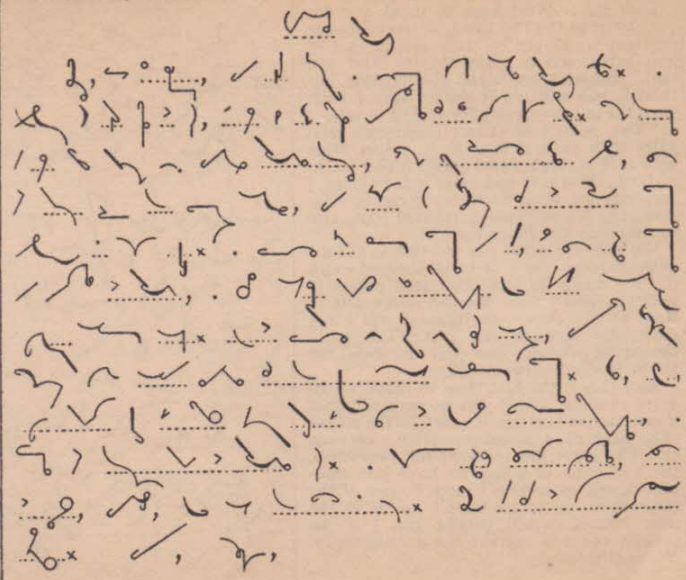


MESSRS. WALL & SONS, Engineers,
Romford, Essex.

Thornton's Bankruptcy

Dear | Sirs,—As instructed, we attended on your behalf the meeting | of creditors held in this bankruptcy this morning. The Official | Receiver was appointed trustee of the estate, and he stated | that he should proceed to realize the assets with as | little delay as possible. From the facts which he placed | before the meeting with reference to the bankrupt's affairs, and | from the number of claims that he has received, some | of which appear to call for careful investigation, we hardly | think that there is much chance of the ordinary creditors || receiving an early dividend. The claims on the part of | secured creditors are large, and as some of these creditors | are relatives of the bankrupt, the circumstances in which considerable | portions of his property have been charged in their favour | will have to be inquired into. If all the claims | made on their behalf should be sustained in full, we | are afraid that there will not be very much left | in the way of surplus assets for division among the | unsecured creditors. This, however, will partly depend on the prices | which may be obtained on the sale of the various || mortgaged properties, the equities of which form part of the | bankrupt's estate. The bulk of these consist of small leaseholds, | and some of the houses, we understand, have been unlet | for more than a year. There is not much chance | of the latter realizing high prices. We are, Yours truly,

MESSRS. WALL & SONS, Engineers,
Romford, Essex.



MESSRS. PRICE BROS.,
Leeds.

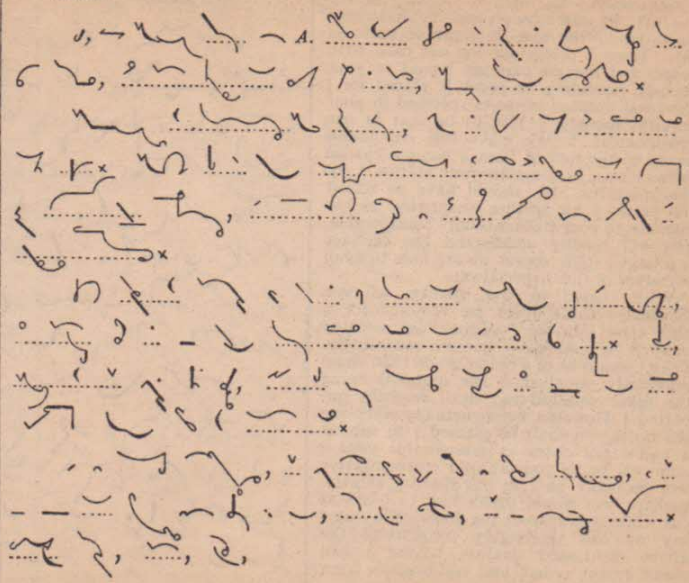
Gentlemen,—I have been informed by | your Mr. A. Price that you are desirous of establishing | an agency in this town for the sale of your | goods, and as I am at present in search of | such an appointment, I take the opportunity of offering my | services.

I beg to inform you that for many years | I have been established here, and have a thorough knowledge | of the class of goods in which you deal. I | have also the advantage of being intimately acquainted with most | of the persons in the locality who would be likely || to become customers, and can also furnish you with the | highest references to my respectability and business qualifications.

It is | also possible that I may be able to build up | a trade for you in the neighbouring towns and villages, | as I am confident there is a good opening for | your class ot goods in and around this district. At | any rate, I feel sure that I should be able | to do you justice, and would attend to your interests | in such a manner as would give you no cause | to regret having placed them in my hands.

Should you || entertain my proposals, I should be most pleased to wait | upon you personally at your convenience, when I could give | you any further particulars you may desire to know, or | if more convenient, I could make arrangements by letter. | Awaiting the favour of your reply, I am, Yours faithfully,

MESSRS. PRICE BROS.,
Leeds.

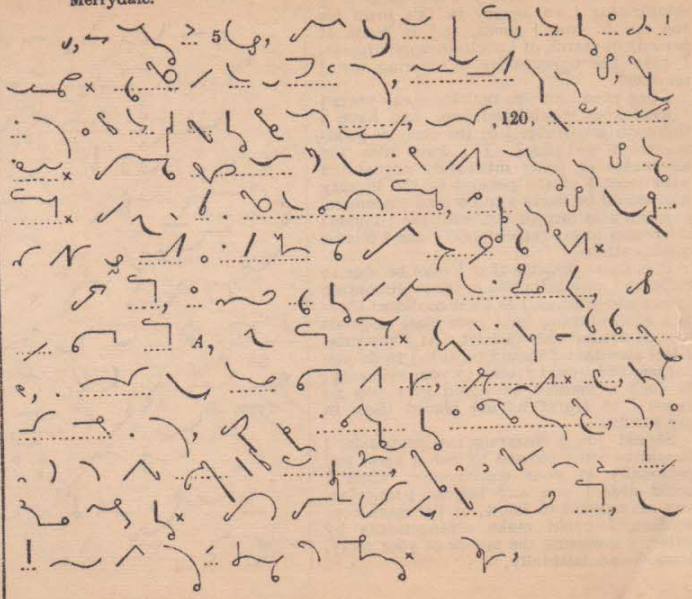


MESSRS. MART & BISHOP,
Merrydale.

Gentlemen,—In reply to yours | of the 5th inst., we now have pleasure in tendering | quotation for the doors as shown on enclosed list. These | prices are for net cash with order, and include carriage | paid to your station, providing an order is placed for | the total number of doors specified in your inquiry, namely, | 120, to be sent in one consignment. | We make this stipulation owing to the fact of there | being a special railway rate in force to your station | for this quantity. We should have to adjust the prices || for smaller quantities, as the distance to your station being | considerable, you will readily understand the carriage is a large | item unless we are able to avail ourselves of this | special rate.

With regard to the quality, as you mention | these doors are required for a high class job, we | suggest our selected quality A, and have quoted accordingly. They | would be of a better grade than those previously supplied, | the material being the finest selected red deal, recently imported. | However, before actually accepting the order, we shall be pleased | to submit a half-dozen doors as samples for your || approval, or, as you say your representative will probably be | in our district shortly, perhaps you would prefer him to | call at our works and inspect the doors. We may | say we can thoroughly recommend the above mentioned quality, having | had many repeat orders and testimonials from customers. Yours truly,

MESSRS. MART & BISHOP,
Merrydale.

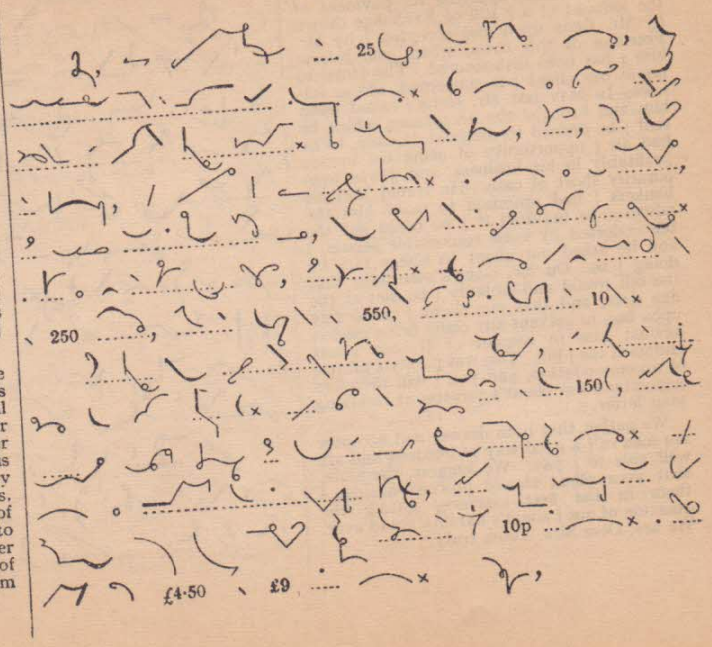


THE ELECTRICAL ENGINEER,
The Woodridge Trolleybus Co., Ltd.

Dear Sir, |—We are in receipt of your inquiry of 25th inst., | for trolleybus meters, and have much pleasure in enclosing copy | of catalogue of our Effecta Meter. This meter is well | known to be one of the most compact and reliable | at present on the market. It is unaffected by jolting, | oscillation, or variation of temperature, which renders it equally useful | at home and abroad. The meter is neat in appearance, | and is enclosed in a strong iron case, being supported | by a series of small steel springs. The dial is || made of highly finished porcelain, and is easily readable. These | meters are made in all sizes up to 250 | amperes, and for all voltages up to | 550, and will stand an overload of | 10 per cent.

They are at present being used by | the principal trolleybus undertakings in this country, and large numbers | of Continental systems have lately adopted them. Our sales up to | the moment amount to over 150,000, | and we have received numerous unsolicited testimonials as to | the efficiency and current saving capacity of these meters. Each || meter is guaranteed for a period of twelve months, and | we undertake to maintain in thorough working order after the | expiration of this time for the sum of only 10p | a meter. The prices range from £4·50 | to £9 a meter. Yours truly,

THE ELECTRICAL ENGINEER,
The Woodridge Trolleybus Co., Ltd.

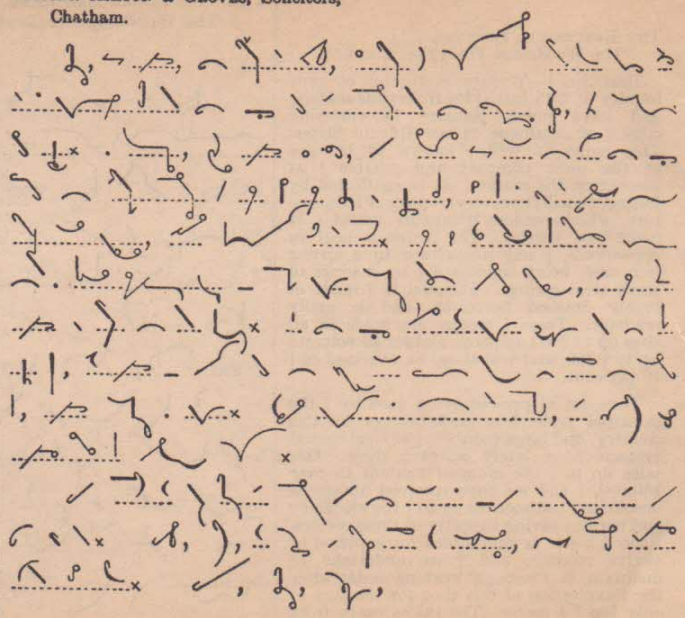


MESSRS. ASHTON & GROVES, Solicitors,
Chatham.

Dear Sirs,—Our client, | Mr. Bright of Rochester, has brought us your letter of | yesterday's date, applying for payment of the amount of a | Bill of Exchange drawn by Mr. Gane upon and accepted | by Mr. Freeman of this town, which you inform him | has been dishonoured. The facts, so far as our client | is concerned, are as follows—In May last Mr. Gane | called upon him and brought the acceptance which he said | he desired to discount at once, as he had an | opportunity of using the money profitably in his business, and || was temporarily short of cash. He stated that his bankers | had promised to make him the advance he required if | he could get the bill endorsed by some responsible person, | and he asked our client to oblige him by doing | so. On Mr. Gane's assurance that the bill would undoubtedly | be met at the due date, and that our client | could rely upon him to prevent any claim being made | against him in respect of it, our client endorsed the | bill. This was purely a matter of accommodation, and you | will therefore understand our client's surprise at receiving your letter. ||

We gather that both drawer and acceptor are men in | a good way of business and are well able to | pay. We suggest, therefore, that your client should proceed against | them in the first instance, letting the question of our | client's liability stand over. We are, Dear Sirs, Yours truly,

MESSRS. ASHTON & GROVES, Solicitors,
Chatham.



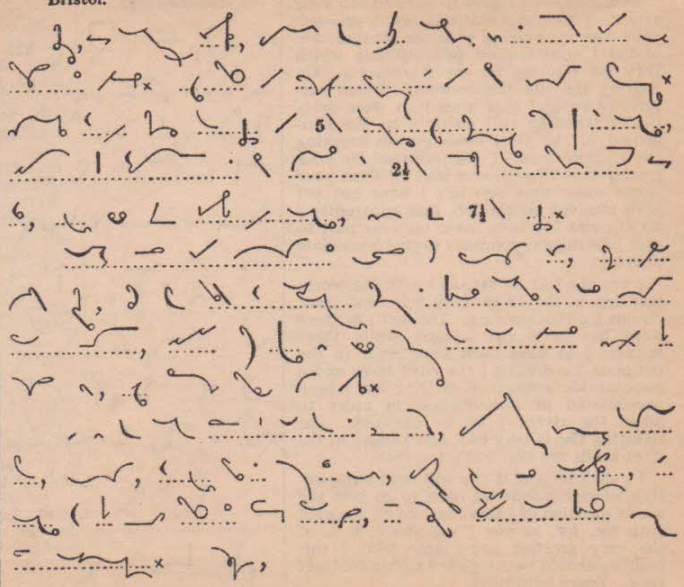
MESSRS. BROWNE, SMYTHE & WIGGINS,
Bristol.

Dear Sirs,—In reply | to your inquiry of yesterday's date, we now have much | pleasure in submitting to you a copy of our new price | list as requested. These prices are f.o.r. Plymouth | and are subject to market fluctuations. You will notice that | our terms for discount are 5 per cent for payments | within three months from date of invoice, and we may | add that we make a special allowance of 2½ | per cent extra for prompt cash—i.e. | if you send us cheque on receipt of our invoice, || you may deduct 7½ per cent discount.

Owing to | the fact that the cost of raw material has increased | so enormously of late, through the recent labour troubles, there | is every possibility that in the near future there may | be an advance in the price of all goods marked | in our catalogue, and we would therefore advise you to | send us your orders for any articles you may require | at the earliest opportunity, and thus secure the present low | rates.

Should you have enough stock on hand for a | week or two, we are prepared to make you the || following offer, namely, that if you place an order with | us now, we shall be pleased to forward the goods | in one month's time, and invoice them at the current | prices as quoted in our list, quite irrespective of whether | any advances may have occurred in the meantime. Yours truly,

MESSRS. BROWNE, SMYTHE & WIGGINS,
Bristol.



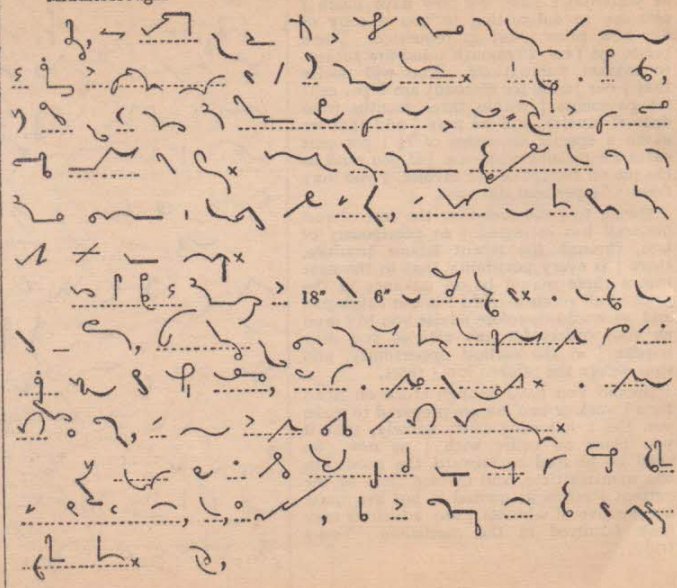
THE NORTHERN STEEL AND IRON CO.,
Middlesbrough.

Dear Sirs,—I | regret to have to call your attention to the unsatisfactory | progress your firm are making with the construction of the | steel framed mill building which they are erecting for my | company. On visiting the site this morning, I was surprised | to find that your men were practically standing still owing | to the non-arrival of the steel cross girders carrying the | upper floor. I am informed by your erector that these | were sent off from your works some time ago but | have not yet been received on the job, and apparently || no attempt has been made on your part to urge | the railway company to give immediate delivery.

I am not | at all satisfied with the workmanship of the 18 in. | by 6 in. end stancheons for this building. The feet | of these have not been cut square, while there appears | to have been some error in the template for drilling | the rivet holes and a considerable amount of drifting has | been necessitated in consequence, in order to allow the rivets | to be inserted. The rivetting also is very bad, and | many of the rivet heads are also badly formed.

I || shall be glad if you will send a responsible official | down at once to go into the whole question of | this contract on the spot with me, for, as you | are aware, it is of the very greatest importance that | this building should be completed within contract time. Yours faithfully,

THE NORTHERN STEEL AND IRON CO.,
Middlesbrough.



THE DEE BRIDGE CONSTRUCTION CO., LTD.,
Hull.

Dear Sirs,—Referring | to your Mr. Gee's visit to our works this morning, | you will find in "Mechanism" of 4th June, page 3, | an illustration and description of some wall cranes, one above | the other, with a travelling crane in the same shop. | We suggest you obtain further particulars of the arrangement shown | and adapt it to your special requirements.

We have been | looking over the blueprint of the proposed arrangement of | jib cranes, and we do not see how the cranes | can lift the material from the engine pits. We therefore || enclose a sketch showing how we think these cranes might | be arranged as an improvement upon the print you send | us, and on the same sketch we have shown how | we think overhead cranes for carrying the heavier weights might | be arranged more efficiently.

Will your walking cranes be arranged | according to our ideas or yours? If ours have no | important advantages over yours as regards picking up the material, | then yours can be adopted. We leave this point to | your consideration. The overhead cranes as we show them will | be more convenient than yours, because the cranes on each || side of the shop will be entirely independent of each | other. You will notice that with our arrangement more hooks | can be assembled within a given length of | shop than with your arrangement. With yours the minimum distance | apart is settled by width of end carriage. Yours truly, |

MISCELLANEOUS CORRESPONDENCE

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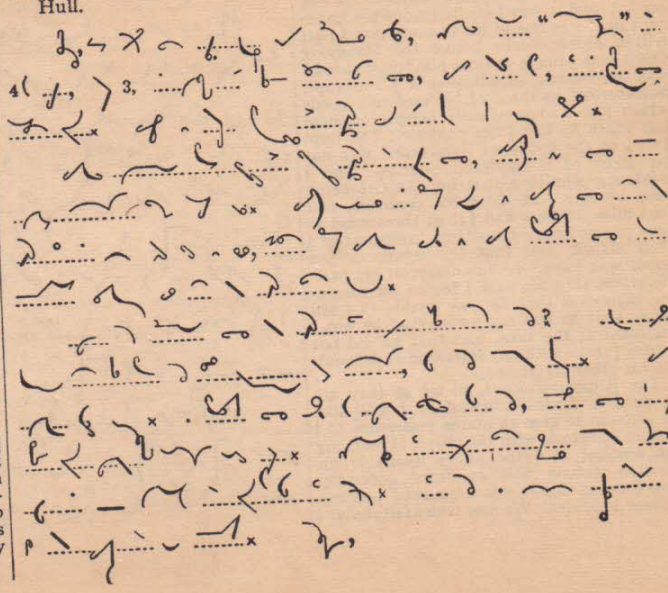
Book-3.

THE DEE BRIDGE CONSTRUCTION CO., LTD.,
Hull.

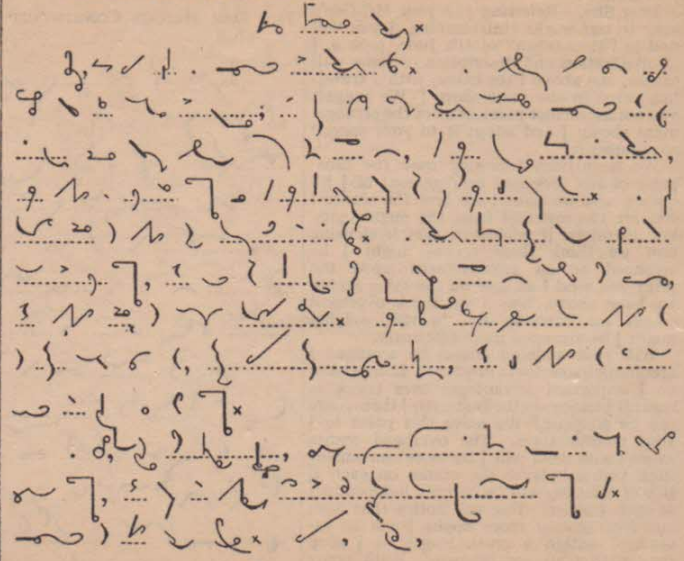


MESSRS. BROWN & SON,
Waterloo Place, Pall Mall, W.
James | Thomson's Bankruptcy.

Dear Sirs,—We attended the examination of the | bankrupt this morning. The Official Receiver raised some serious questions | based on his investigation of the books; and it was | elicited from the bankrupt in the course of his examination | that within a few weeks before the Receiving Order was | made against him, on which he was afterwards adjudicated a | bankrupt, he returned to three of his creditors goods which | he had previously bought of them but which he had | not paid for. The total value of the goods so || returned was not far short of a thousand pounds. The | bankrupt admitted that he was not being sued by any | of the three creditors, and that none of them had | even threatened to take proceedings against him in respect of | their claims, and that the return of the goods was | entirely voluntary on his part. He states that his only | reason for returning them was that he was unable to | sell them, that he was not aware that he was | insolvent at the time, and that he did not return | them with any intention of defrauding his other creditors.

The || circumstances, so far as they are at present disclosed, certainly | look like an attempt to give an undue preference to | certain creditors, with the object of reducing the amount of | the assets available for division among the creditors generally. The | examination was adjourned pending further inquiries. We are, yours faithfully, |

MESSRS. BROWN & SON,
Waterloo Place, Pall Mall, W.



MESSRS. FAIRFAX & ARNOLD,
27 Milton Road, Port Elizabeth. |

Dear Sirs,—We duly received your letter of 20th May | complaining that the last consignment of goods arrived in a | damaged condition.

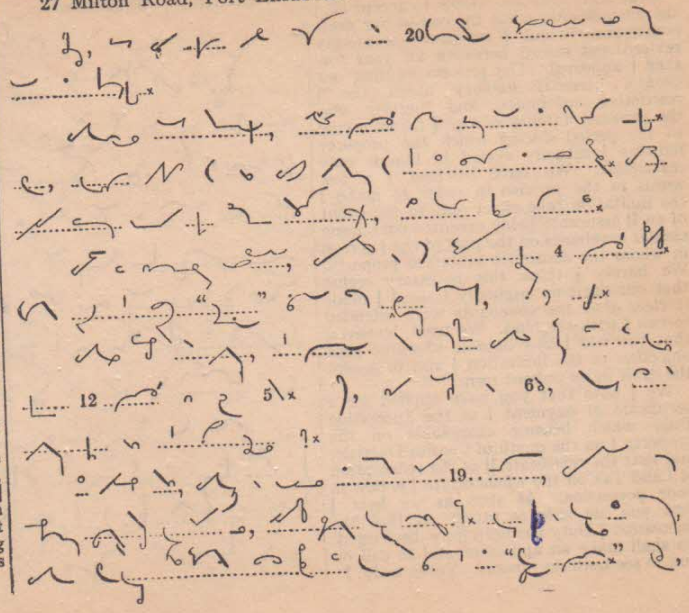
We have made inquiries in the packing department, | and find the looms left here in a perfectly good | condition. However, if you will return them to us we | shall repair them at as small a cost as possible. | We cannot see our way clear to carry out the | work absolutely free of charge, as the fault does not | lie with us.

With regard to when you may expect || the next consignment, we are pleased to say that we | are dispatching four looms on Saturday next. They will be | shipped on s.s. "Sea King" sailing from Southampton on | Monday, 3rd June.

With reference to the question of rebate, | on looking up your contract we find that it was | agreed that if you took 12 looms you would have | 5%. Therefore, you are entitled to £6, | being the amount of rebate due to you on last | season's trading.

As requested by you, we have the pleasure | to enclose a copy of our 19.. catalogue, wherein || your customer will be able to obtain full particulars of | our goods, and we trust he will be favourably impressed | with it. If he decides to favour us with his | order, we have every confidence that he will be more | than satisfied with having selected an "Everlasting Loom." Yours faithfully, |

MESSRS. FAIRFAX & ARNOLD,
27 Milton Road, Port Elizabeth.



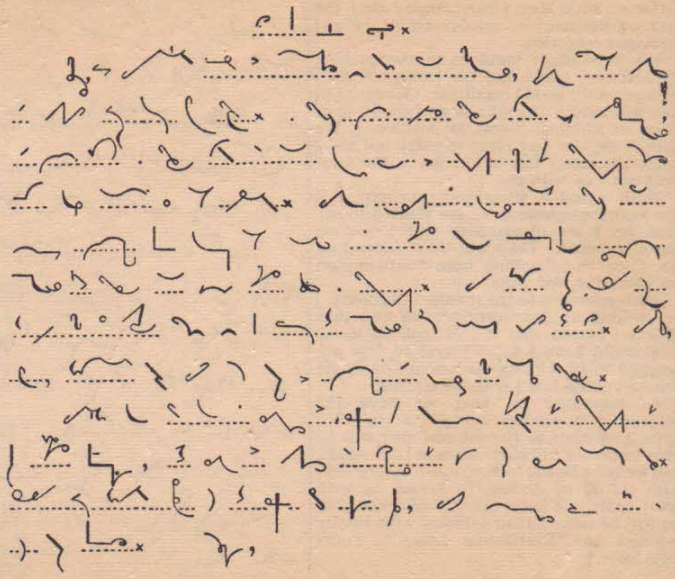
MESSRS. JONES & ATKINS, Solicitors,
Brentford, Middlesex.

Land at Oak | Grove.

Dear Sirs,—We are unable to accept all | the amendments made by you in our draft conveyance, which | we have accordingly revised and return herewith for your further | approval. The proviso limiting our client's personal liability under the | restrictive covenants, and limiting also the personal liability of any | future owner to the period during which the property remains | actually vested in him is only reasonable. We have inserted | a few words in the proviso in order to make | the limitation take effect only in the event of an || assurance being executed containing similar covenants on the part of the | person in whom the assurance vests the property. We hardly | think this necessary seeing that our draft as originally framed | made it clear that the covenants were intended to run | with the land. We trust, however, that you will | now be able to waive your objection to the limitation | and to accept the draft in its present form.

We | note that you have applied for a certificate of payment | of the Succession Duty which became chargeable on the property | on the death of Charles Dugdale, and that the certificate || of the redemption of Land Tax on the whole estate | is now in your possession. As soon as we hear | that you are able to satisfy us that the Succession | Duty has been duly discharged, we shall make an appointment | to call on you to see both documents. Yours truly, |

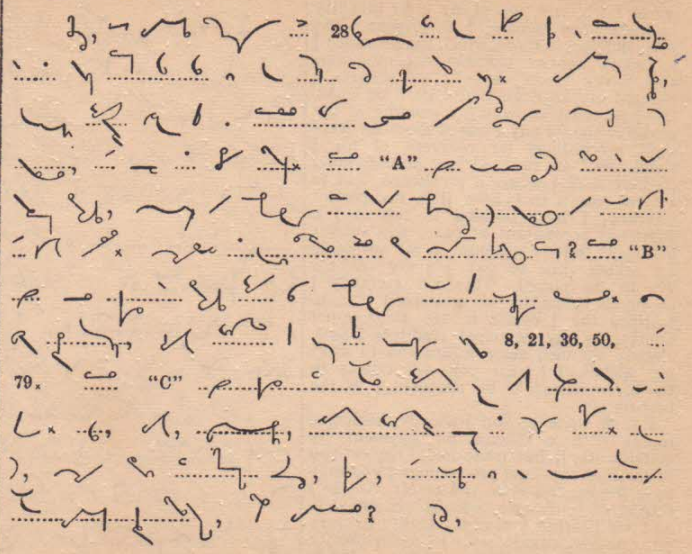
MESSRS. JONES & ATKINS, Solicitors,
Brentford, Middlesex.



PARKER, PAINE & BELGRAVE LTD.,
Eastbourne.

Dear Sirs,—We notice | from your letter of the 28th September that you | have at last decided to stock fancy goods of a | better quality than those you have ordered from us during | the past two or three years. We are glad to | hear of this decision, and have no doubt that we | shall be able to let you have just the class | of goods that will increase rather than merely maintain your | business, and give you a satisfactory profit. Class "A" list | enclosed furnishes particulars of all our best quality specialities, many || of which are extensively stocked by our customers whose businesses | are in holiday and health resorts. May we send you | a few samples of the goods specially marked at the | prices quoted? Class "B" list gives details of specialities that | we sell extensively in large industrial centres. Some will not | be suitable for your trade, but we think that you | will find it to your advantage to give a trial | to Nos. 8, 21, 36, 50, and 79. | Class "C" list deals with novelties that we hope | to have ready for sale by the end of January. || These, we think, will interest you, and we hope that | you will be able to give them an early trial. | If so, may we supply you with attractive show cards, | etc., and induce you to enter for our Novelty Window | Display Prize Competition, particulars of which we enclose? Yours faithfully, |

PARKER, PAINE & BELGRAVE, LTD.,
Eastbourne.

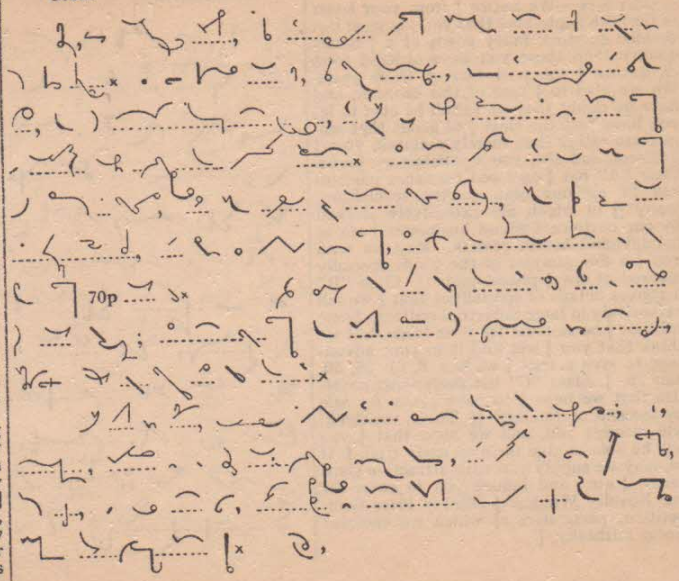


MESSRS. MASON & BROWN,
Cork.

Dear Sir,—In reply to | your communication of yesterday, it is with sincere regret I | inform you of my utter inability to meet your demand | at present. The great dullness in trade, which has prevailed | for many months, together with numerous and heavy losses, have | so materially affected my finances, that I shall be under the | necessity of calling a meeting of my creditors should any | one of them institute legal proceedings for recovery of his | claim. As I am resolved that no individual creditor shall | secure a preference, and as I have reason to believe || in my perfect solvency, I have decided to call in | a chartered accountant at once, and submit his report to | my creditors, as my authority for asking time to pay | every creditor 70p in the pound. This will certainly | be much better for all concerned than to sacrifice the | estate in the Bankruptcy Court; as my principal creditors | have already signified their willingness to meet my wishes, I | trust you will concur in the arrangement to be proposed | as the best for all.

I shall write to you | shortly, enclosing report with a scheme for payment by instalments; || but, meantime, I request you to suspend any legal proceedings | you may have begun, and refer you to Mr. George | Curtis, of your town, who knows me well, and will | satisfy you of my ability to carry out whatever engagements | I undertake for the liquidation of my debts. Yours faithfully, |

MESSRS. MASON & BROWN,
Cork.

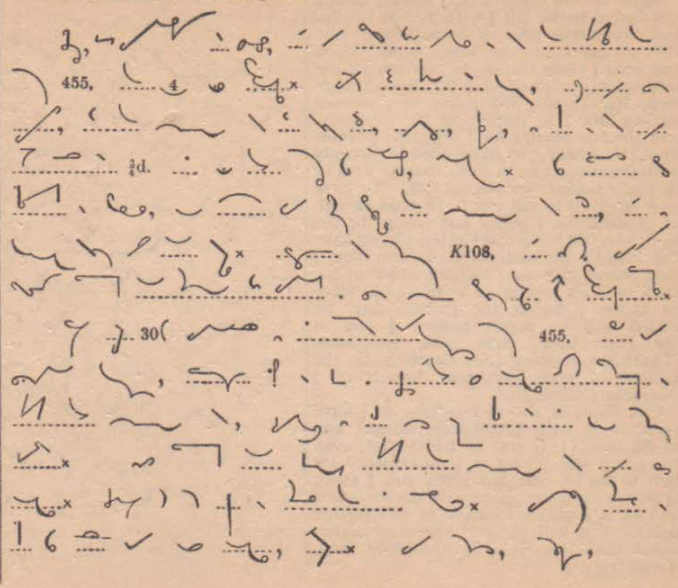


MESSRS. BERRY & CO.,
Walsall Street, Birmingham.

Dear Sirs,—We | are in receipt of your letter of 1st inst., and | are surprised that you should refuse to pay for charges | for Order 455, for 400 ends | flannelettes. We arranged with you at the end of February, | through our Mr. Winter, that for making up with paper | bands, ribbons, etc., you had to pay our actual cost | of ¾d. an end for the orders then in | question, and in future. This agreement has been adhered to | ever since, no matter whether there were special instructions for || making up or not, and you have never before raised | any objections. Please look up your order *K*108, | and you will see we were perfectly correct in | assuming that you wanted the same make as before for | this and all other flannelette qualities.

In our letter of | June 30th we enclosed you a copy of our confirmation order | 455, sent to our Smyrna firm, clearly stating | to deduct the discount off the first invoice and also | forgot to charge for the making up, but we feel | sure you do not mean to take advantage of an || evident error on our part. You are not correct in | deducting the charge for making up our second invoice. | It certainly was your duty to ask us for an | explanation. We must therefore ask you to add this amount | to our next invoice, and oblige. We remain, Yours truly, |

MESSRS. BERRY & CO.,
Walsall Street, Birmingham.

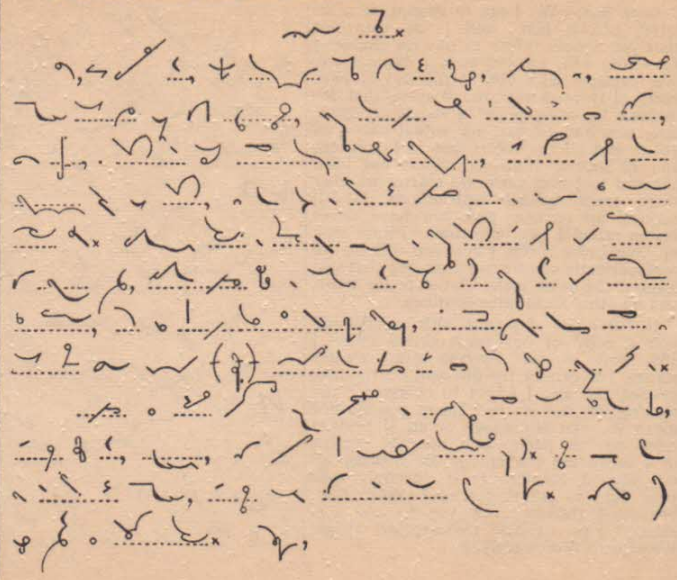


Mr. John Older,
5 Silver Street, Kingston, Surrey.
Merton Cottages. |

Sir,—We are sorry that, notwithstanding the formal notice left | with you on the 3rd inst., requiring you, in accordance | with the covenant in the lease under which you hold | these houses, to produce for our inspection on behalf of | the ground landlord, Mr. Tatton, the policy of insurance against fire | in respect of the property, and the last receipt for | premium payable under the policy, you have failed to | comply with the request or to communicate with us in | any manner on the subject. We have now finally || to ask you to be good enough to produce the | policy and receipt to our clerk who will bring this | letter, and we have our client's instructions to inform you | that unless they are produced either to our clerk on | his calling, or to us at our office as above | during the present day, an action will be begun against | you in the High Court first thing to-morrow (Thursday) morning | for ejectment on the ground of your persistent breach of | covenant referred to.

Our client is always reluctant to | have recourse to legal proceedings against any of his tenants, || and he trusts that, even now, you will render it | unnecessary for him to do so. He has given you | every opportunity of complying with the covenant, and he is | unable to allow of any further delay. You will please | therefore understand that this letter is absolutely final. Yours truly, |

Mr. John Older,
5 Silver Street, Kingston, Surrey.



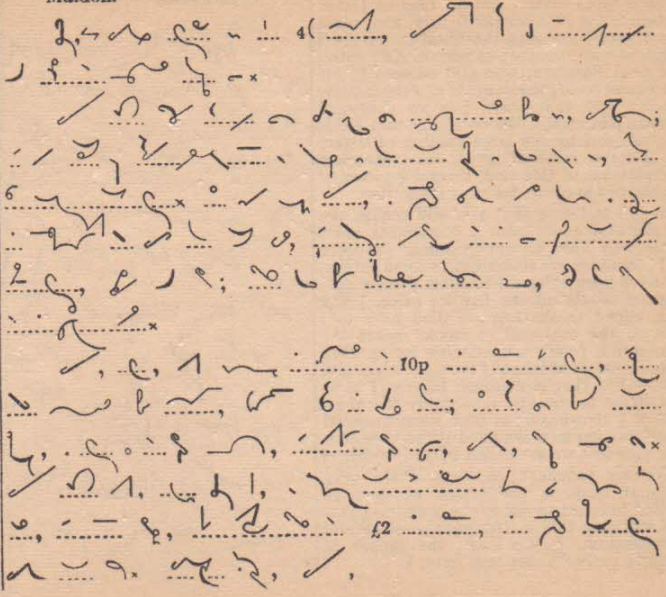
MR. JOHN BROWNLOW,
Maldon.

Dear Sir,—With reference to the | flour consigned to you on 4th March, we regret that | it did not quite reach our usual standard of excellence | for its grade.

We are also very sorry that our | Mr. Jones should have been somewhat misleading in his statements | to you, with regard to this matter; and are anxious | to do all that we reasonably can to compensate you | for any trouble you have been put to, and for | the slight inferiority in the flour. As you are no | doubt aware, the exceptionally heavy rains have made the season || an extremely bad one for English wheats, and buyers are | complaining of a great shortage in really high grade flours, | such as we usually supply; prices have been steadily advancing | for some weeks, and there is every probability of a | still further rise.

We are, however, ready to make you | an allowance of 10p a sack on the flour, | and considering the above mentioned state of the market, think | you will agree that this is a generous offer: as | although somewhat deficient in strength, the flour is of splendid | colour, and rightly blended will, we believe, produce excellent bread. || We are also ready, if you desire it, to remove | any of the consignment which may yet remain on your | hands, and can substitute, at the original price of £2 | a sack, an exceptionally strong flour we have | in store. Awaiting the favour of your reply, We are, |

MR. JOHN BROWNLOW,
Maldon.



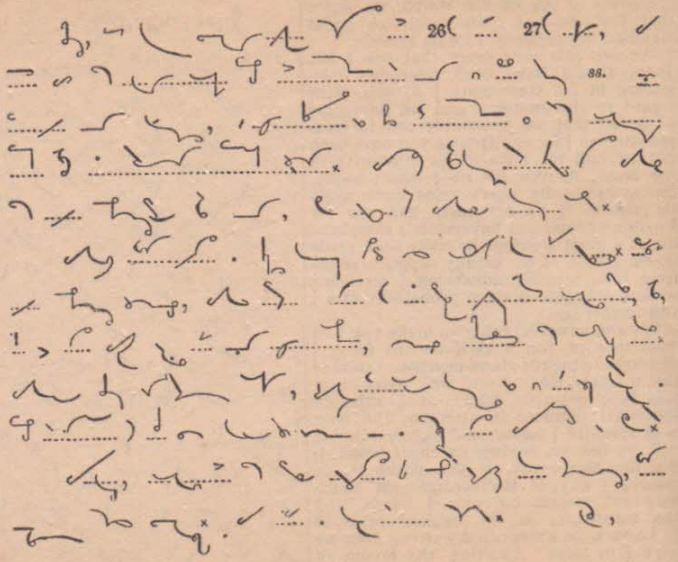
MESSRS. BARKER & MASEY,
Liverpool.

Dear Sirs,—After carefully reading | your letters of the 26th and 27th July, | we again went very fully into the question of the | cargo of coal you sent us per s.s. *Kate* with | our Coal Foreman, who still adheres to his statement that | the cargo is of very inferior quality and that there | is an abnormal quantity of small. We must say that | this is confirmed by the large number of letters we | have received from our customers complaining of this coal, several | pieces of which we have sent for your inspection.

We || feel sure that you will realize the detrimental effect such | complaints must necessarily have on our business. In order to | conciliate our customers to some extent, we have been obliged | to allow them a substantial rebate off the Invoice price, | and this, added to the loss we shall have to | face on the coal still in stock, makes the transaction | very unprofitable for us. We have no desire to labour | the matter unduly, but we feel that in common fairness | to us you ought to consider favourably the question of | allowing us at once some financial compensation to make good || the very considerable loss we are called upon to suffer. |

We are confident, in view of the very pleasant business | relations which have existed between us for so many years, | that you will give this matter your most careful consideration. | We await the favour of an early reply. Yours faithfully, |

MESSRS. BARKER & MASEY,
Liverpool.



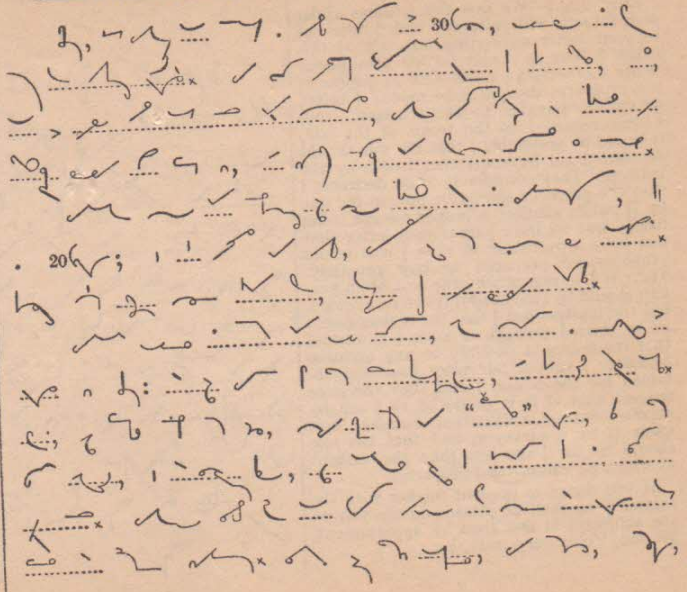
THE MANAGER,
Smith's Boot Factory, Northampton.

Dear Sir,—We have | much pleasure in acknowledging the receipt of your letter of | the 30th May, enclosing a further order for wrought iron | pulleys. We greatly regret that we are unable to book | it at the price, as, owing to the recent rise | in the cost of raw materials, we have been reluctantly | compelled to advance our prices considerably since we last quoted | you, and you will therefore kindly consider all our former | catalogues as cancelled.

We informed many of our customers of | these impending advances by a circular letter, dated the 20th || April; but on reference to our register, we are sorry | to find your name is not in the list. It | must have been omitted through some mistake on the part | of our staff, for which we tender our sincere apologies. |

We now enclose a copy of our new catalogue, and | have marked the current prices of the pulleys you desire: | all of these we can deliver from stock at any | time convenient, and at the shortest possible notice. However, should | these quotations exceed your estimates, may we direct your attention | to our "Cyclops" pulley, which is very well-made and || finished, but of simpler design, thus enabling us to place | it on the market at a slightly cheaper cost. We | have no hesitation whatever in thoroughly recommending either make of | pulley for the class of work you require. Hoping to | hear from you in due course, We remain, Yours truly, |

THE MANAGER,
Smith's Boot Factory, Northampton.



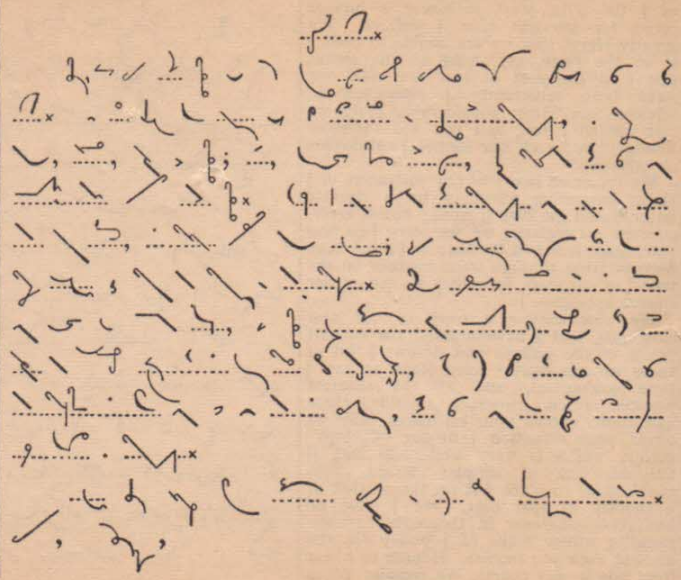
WALTER SMITH, ESQ.,
The Cottage, Wadhurst.

Ashton Lodge.

Dear Sir, |—We saw the trustees under your father's will yesterday with | reference to your letter suggesting the sale of this lodge. | You as tenant for life have power under the Settled | Land Acts to dispose of the property, the purchase money | being, of course, payable to the trustees; and, having regard | to the terms of the will, it would be preferable | that the sale should be carried out by you rather | than by the trustees. They consider it to be desirable | that the property should be put up for sale by || public auction, a proper reserve being fixed; but we infer | from your letter that you have a purchaser in view | who would probably be prepared to buy privately. There is | no reason why the cost of an auction should be | incurred if it can be avoided, but the trustees feel | that the matter ought to be carried through in such | a manner that there cannot possibly be any question hereafter | that a fair price has been obtained for the house, | and they therefore suggest that if it is proposed to | sell by private contract a valuation should be first made || by a surveyor, and that the sale should be for | not less than the amount at which he values the | property.

If you desire to proceed further with the matter | we shall be pleased to see you on the subject | at any time by appointment. We are, Yours very truly, |

WALTER SMITH, ESQ.,
The Cottage, Wadhurst.



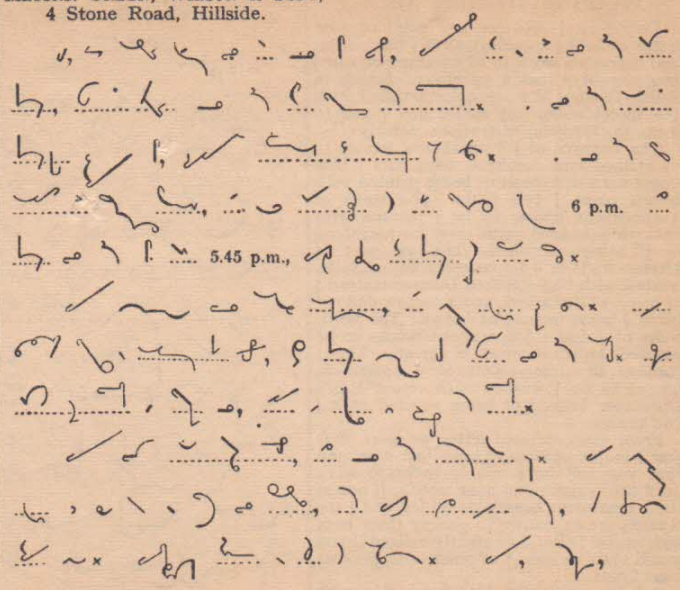
MESSRS. GREEN, WILSON & SONS,
4 Stone Road, Hillside.

Gentlemen, |—In respect of the four crates of eggs delivered yesterday, | we are sorry to state that two of the crates | were badly damaged, while a large number of the eggs | were either broken or cracked. The crates were in a | damaged condition when they were delivered, but we were not | acquainted with the fact until this morning. The goods were | placed in one of the store rooms over night, and | none of our assistants was on the premises after | 6 p.m. As the damaged crates were delivered about || 5.45 p.m., we do not think it | is possible that the damage was done in our stores. |

We are making close investigation into the matter, and should | be obliged if you would do the same. Our Sales | Manager proposes to inquire at the railway station, as we | think the damage may have been done while the crates | were in the train. He will also see the carter | who brought the goods, and we should advise you to | question your carter.

We are greatly annoyed by this accident, | as the eggs were on order for to-day. We || should be obliged if you would send up two fresh | crates as soon as possible, or we shall lose our | order, which it is most important that we should not. | We trust that you will do all that you can | to assist us in this matter. We are, Yours truly, |

MESSRS. GREEN, WILSON & SONS,
4 Stone Road, Hillside.



MESSRS. CAMERON & SONS,
Painters and Decorators, Ayr.

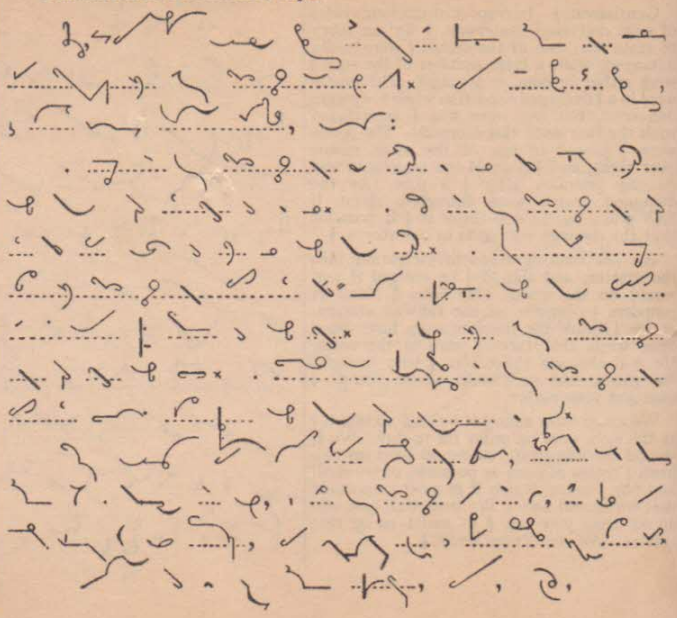
Dear Sirs, |—We are in receipt of your letter enclosing specification of | the painter and decorator work to be executed on our | property of 3 and 4 apartment houses in South Road. | We are quite satisfied with the specification, but would like | you to make the following alterations, namely:

The kitchens of | 4 apartment houses to be stained and varnished two coats | best Copal varnish instead of being painted with brown paint | two coats. The stairs of 4 apartment houses to be | painted with best white enamel paint three coats instead of || being varnished. The top part of kitchen walls of 3 | apartment houses to be washed with buff-coloured Duresco instead | of being whitewashed, and a narrow dado of black | paint instead of brown. The vestibules of 3 and 4 | apartment houses to be painted brown instead of green. The | cornices in dining-rooms of 4 apartment houses to be | washed with cream Hall's Distemper instead of being painted pink | two shades.

From your enclosed letter we learn that you | are exceptionally busy just now, and that you will be | unable to begin work until the beginning of next month, || but as the 4 apartment houses are all let, and | the tenants are expecting to occupy them next quarter, we | should be greatly obliged if you would start as soon | as possible to prevent loss of rent.

Relying upon you | to have the work duly completed, We are, Yours faithfully, |

MESSRS. CAMERON & SONS,
Painters and Decorators, Ayr.

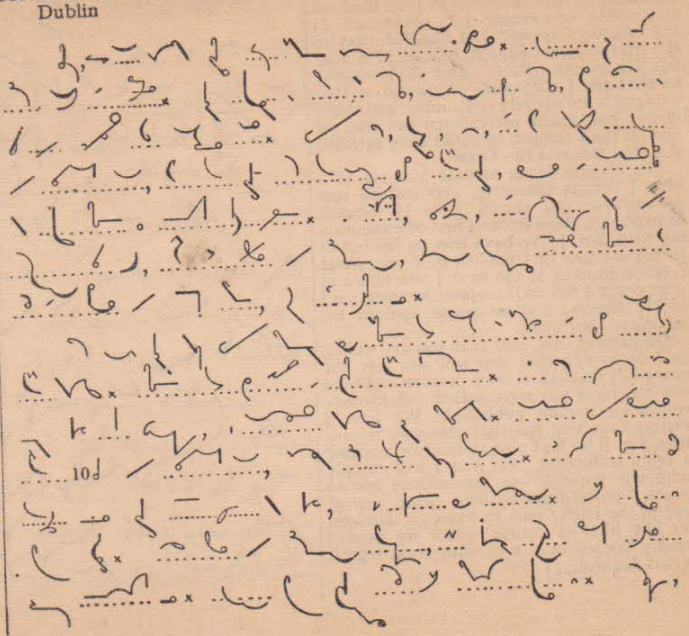


SUPERINTENDENT'S OFFICE,
Dublin.

Dear Sir,—Owing to labour troubles here | I beg to make the following suggestions. If you agree | to them kindly wire English and Scottish Companies. It would | be advisable to stop all empties, including stout empties, as | they do more to congest our warehouses than any other | class of goods. Where fruit, vegetables, meat, and other perishable | foodstuffs are handed in, either for Dublin or for internal | stations via Dublin, senders should in all cases be advised | traffic is carried at their risk. The Holyhead, Heysham, and | Liverpool boats are arriving much as usual and although all || the railway staffs are working, so many firms cannot accept | traffic that yards and sidings are getting blocked, especially with | tranship goods.

From now it would be better where practicable | to send all traffic for the North of Ireland and | stations in the north-east via Belfast. Traffic for the | south and west should travel via Cork. A very limited | amount could be dealt with at Londonderry, but in most | cases Belfast would be preferable. In all cases where | consignments of over ten tons are handed in, I must be | wired for authority before forwarding. What little traffic there is || for shipment ex Dublin can still be dealt with, but | the outlook is not promising. I shall advise you further | on this point. Most staffs are working overtime, and I | contemplate arranging Sunday shifts to clear accumulated goods. If any | further developments arise I shall promptly advise you. Yours truly, |

SUPERINTENDENT S OFFICE
Dublin



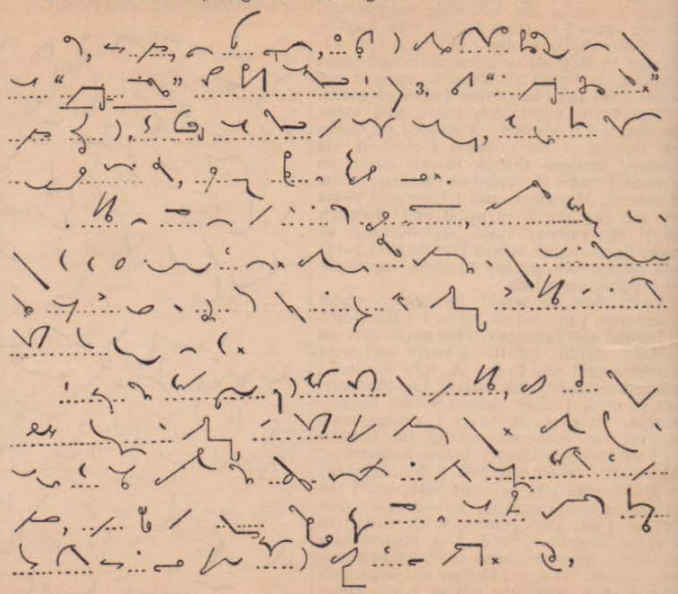
MR. JAMES MARTIN,
Commerce House, High Street, Rigton.

Sir,—Our | client, Mr. Walter Crump, has consulted us with reference to | the libellous statements concerning him published in the "*Rigton Express*" | of last Saturday in the paragraph on page 3, headed | "A Rigton Tradesman's Past." Our client assures us that the | allegations contained in that paragraph are entirely unfounded, and that | if you had made preliminary inquiries of him on the | subject, he could have satisfied you that this was the | case.

The charges made against him are of a very | serious character, and we are surprised that you should have || thought fit to publish them without first communicating with him. | We have now on his behalf to require you to | publish in a prominent position in each of the next | two issues of your paper a full and complete retractation | of the charges and an ample apology for having made | them.

On hearing from you that you are willing to | do so and that you will also pay our charges, | we shall at once prepare and send you the form | of retractation and apology which we require published. We have | further to inform you that unless we receive from you || by first post to-morrow morning a reply intimating that you | will comply with our request, our instructions are to begin | proceedings without delay against you in the High Court to | recover damages for the libel—a course which we need | hardly say we shall take with great regret. Yours faithfully, |

MR. JAMES MARTIN,
Commerce House, High Street, Rigton.



MARK, HASSALL & SULLIVAN, LTD.,
Jedburgh.

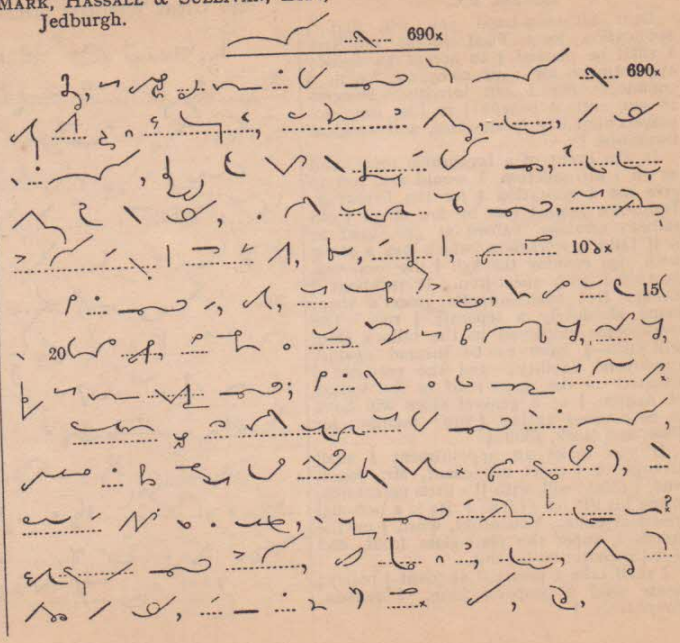
Motor Lorry No. | 690.

Dear Sirs,—We understand that you wish | us to make a thorough examination of your motor | lorry No. 690. We think it right to | acquaint you with the fact that, in order to ascertain | what repairs, if any, are necessary to a motor lorry, | it is essential that every portion be dismantled and thoroughly | examined, and that even if no repair whatever be necessary, | the labour involved in this examination, and in the re-erection | of the lorry and putting it again on the road, || testing, and dispatching it, will cost £10.

Such an | examination should, we think, in the interests of the owners, | be made once in every 15,000 to 20,000 | miles' usage, as the custom is in connexion with all | machinery—such as locomotive engines, marine engines, etc.—to make | periodical examinations; such a practice is found economical in the long | run.

In order that you may understand the amount | of labour involved in the thorough examination of a motor | lorry, we enclose a statement explaining the various operations which | have to be performed. Will you please authorize us, by || signing and returning to us the enclosed form, to undertake | the examination and re-erection at the figure named? When we | have completed our examination of the lorry, we shall advise | you what, if any, repairs or replacements are necessary, and | give an estimate of their cost. We are, Yours, faithfully, |

MARK, HASSALL & SULLIVAN, LTD.,
Jedburgh.



THE MANAGER,
INSURANCE CORPORATION LTD.,
297 Great Westgate | Street,
London, E.C.

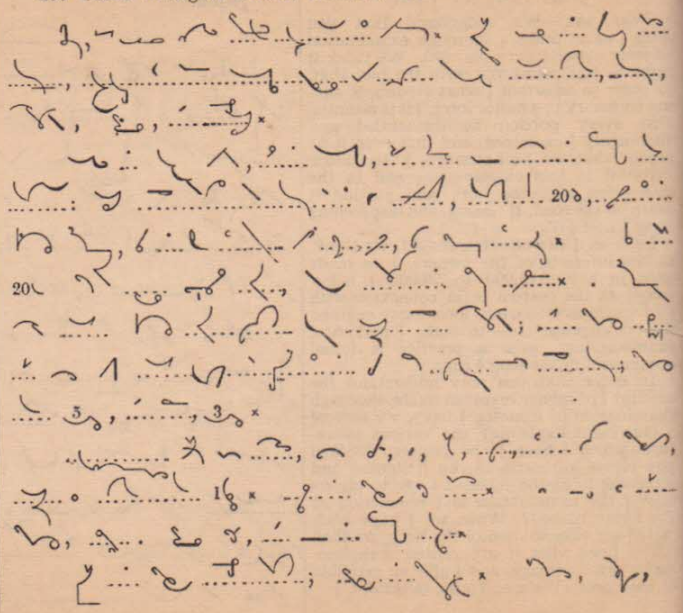
Dear Sir,—Enclosed you will find | application form filled in as required. I shall be pleased | to accept an agency appointment for your company, feeling | confident that I can introduce business to our mutual benefit | in life, fire, employers' liability, plate-glass, and accident insurance. |

In the event of a favourable reply, and as an | introduction, I would ask you to give me a quotation | for the following: Insurance against loss by fire of an | old railway carriage, valued at £20, used as a || tailor's workshop, which has a stove with pipe running through | the roof, well protected with sheet-iron. It is about | twenty feet from owner's grocer's shop, being absolutely a separate | risk. The workpeople employed in the tailor's shop will also | have to be insured against employers' liability; and the premises | situated on the main road in the village of Ashton | as a general store will have to be covered against | fire; premises for £500, and stock, £300. |

If you make an appointment I shall arrange to | meet my client, Mr. Jones, who, I think, will, with || a little persuasion, insure his life for £1,000. | He is a personal friend of mine. You could, when | on the premises, super the plate-glass front, and give | a quotation for this.

I shall take a personal accident | policy; please send a proposal form. I remain, Yours truly, |

THE MANAGER, INSURANCE CORPORATION LTD.,
297 Great Westgate Street, London, E.C.



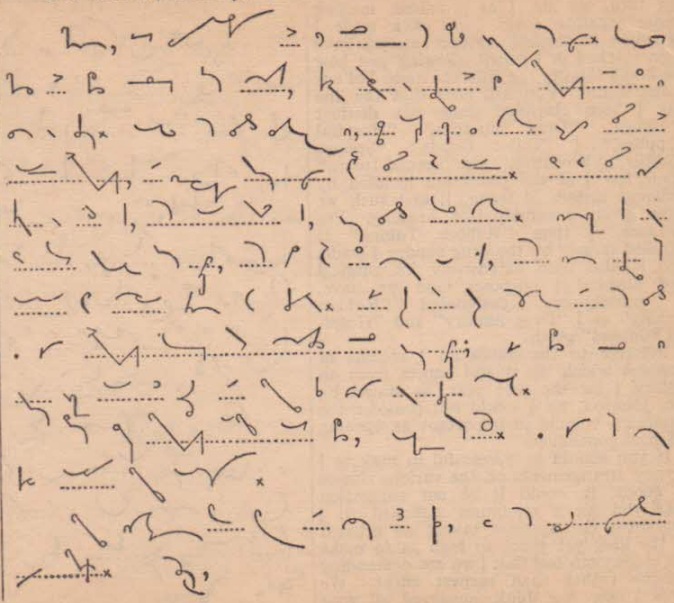
MRS. ASHBY,
The Boltons,
Frimley, Hants.

Dear Madam,—We are | in receipt of your letter of the 3rd August giving | us instructions to prepare your will. Having regard to the | terms of the Settlement executed on your marriage, it will | not be possible to dispose of the settled property quite | as you seem to desire. In the event of your | husband surviving you, he is entitled during his life to | one half of the income of the property, and you | can only deal by your will with the other half | of that income. As to that half you are at || liberty to appoint it, or any part of it, to | your husband for his life. You may direct it to | be applied for the benefit of your children, or such | of them as may be under age, or you may | dispose of it in any other manner which you may | think desirable. On the death of both yourself and your | husband the whole of the property affected by the Marriage | Settlement goes to your children; but the Settlement gives you | power to direct in what shares and proportions it is | ultimately to be distributed among them.

As to your separate || property not comprised in the Settlement, no difficulty arises. The | whole of it may be dealt with in the way | proposed in your letter.

Perhaps you will think the matter | over further and let us hear what you decide, when | your wishes will recieve our prompt attention. Yours very faithfully, |

MRS. ASHBY,
The Boltons, Frimley, Hants.



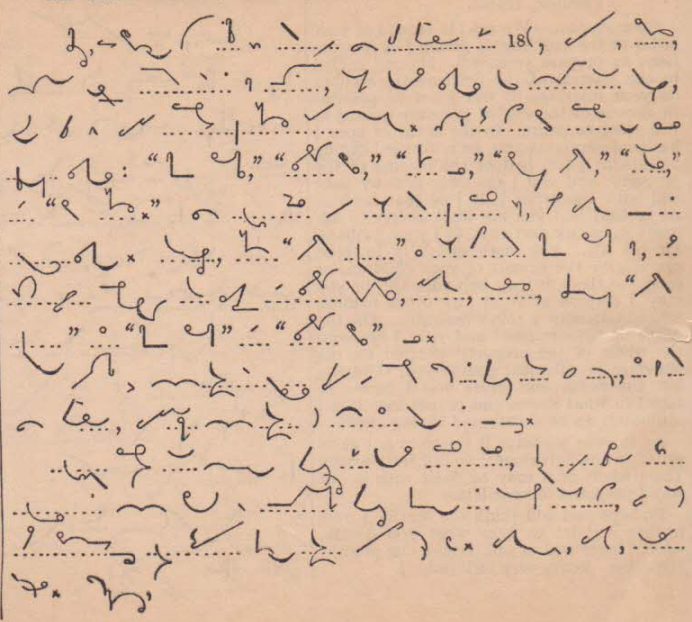
MESSRS. ELLIOTT, HAWKINS & Co.,
228 Cannon Street, | London, E.C.

Dear Sirs,—Supplementing letter addressed to you | by our Mr. John Johnson on the 18th, we are, | as promised, mailing under separate cover copy of a trade | catalogue, in which the various headings have been marked in | pencil, showing just how we would classify the different items | of our manufacture. You will note that the line has | been classified under six distinct headings; "Drug Sundries," "Hospital Supplies," | "Toilet Goods," "Sponge Rubber," "Novelties," and "Special Items." Some few | of the goods are handled by different classes of trade, || and such we have given a combination heading. For instance, | item "Rubber Tubing" is handled largely by the drug sundry | trade, and is also used extensively for surgical and hospital | purposes, and we have, in consequence, designated "Rubber Tubing" as | "Drug Sundry" and "Hospital Supplies" goods.

Relative to the minimum | volume of business which we should expect from an agency | for the first year, as stated by Mr. Johnson, we | would not consider the minimum volume so important as opening a | good connexion.

If you should be successful in making | agency arrangements on the various classes of goods, it would || be our suggestion that you fix a minimum sufficient to | guarantee the agencies taking an interest in the line, yet | not so high as to make the connexions feel that | we are demanding volume rather than earnest effort. We have | now, we think, answered all your inquiries. Very truly yours, |

MESSRS. ELLIOTT, HAWKINS & Co.,
228 Cannon Street, London, E.C.



MESSRS. STEEL & CO.,
Leeds.

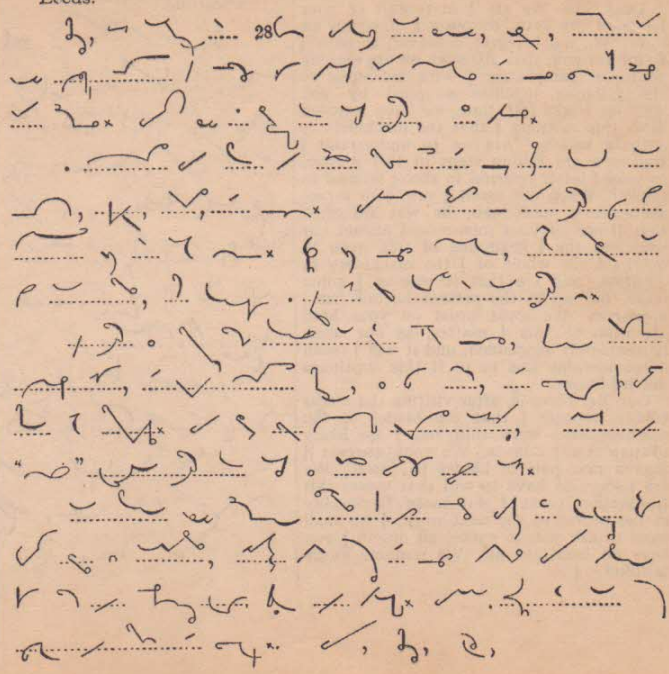
Dear Sirs,—In reply to | your inquiry of 28th May we have pleasure in sending | you, under separate cover, copy of our new illustrated catalogue | which covers the whole range of our manufactures and gives | some idea of the extent of our works. We also | send you a special quotation for engine varnishes, as requested. |

The materials we offer are of the most perfect kind | and give the highest efficiency in colour, durability, appearance, and | economy. We claim that one coat of our varnish will | last longer than two or three of any other make. || This is due to their excellent manufacture, and although possibly | not lowest in price, they are eventually the cheapest and | the best value of any varnishes made.

Each varnish is | prepared from the finest hand picked copal gums, genuine Baltic linseed | oil, and pure American turpentine, is well matured, and carefully | tested with regard to drying and other properties. We supply | the principal locomotive builders in the country, and indeed our | "Minster" finishing varnish for engines is almost universally used in | the trade.

In offering to send you working samples at | our own expense we do so with every confidence that || they will thoroughly please you in all respects, and we | think that the repeat orders and excellent reports we are | receiving daily from our customers fully justify our recommendation. We | need not assure you that any order will have our | prompt and careful attention. We are, Dear Sirs, Yours faithfully, |

MESSRS. STEEL & CO.,
Leeds.

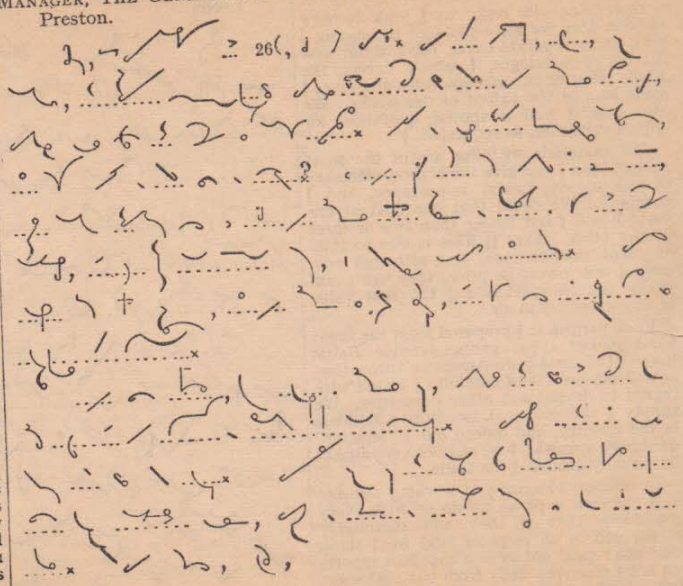


MANAGER, THE GENERAL MANUFACTURING CO., Preston.

Dear Sir,—We are | in receipt of your letter of the 26th, contents | of which we note. We much regret, however, to have | to inform you, that although we are making continual complaints | with reference to the grinding machine supplied by you to | our works last June, we have received news this morning | that the machinery is entirely useless. Are we to understand | that you are taking steps in this matter, as your | letter referred to above seemed to imply? When our agent | saw your representative a week ago, he was informed that || one of your men would attend our works at the | beginning of this week to overhaul the whole of | the machinery in question, and see that it was in | going order, but up to the present no one has | appeared. We must insist on your kind attention to this | matter, as our work is completely suspended, and it will | mean a considerable loss to us if this continues much | longer.

Our Mr. Thomas, after visiting the works to-day, reports | that the blades of the machine have worn thin and | are likely to snap at any minute. We would suggest || that a new pair of blades be fitted. We are | sorry to have to add that unless this transaction turns | out more favourably in the course of the next week, | we shall have to ask you to cancel all orders | you have on hand for us. We remain, Yours faithfully, |

MANAGER, THE GENERAL MANUFACTURING CO.
Preston.



W. Stone, Esq.,
Cheapside Paper Works Co., Ltd.,
Merton, Surrey. |

Proposed Debenture Issue.

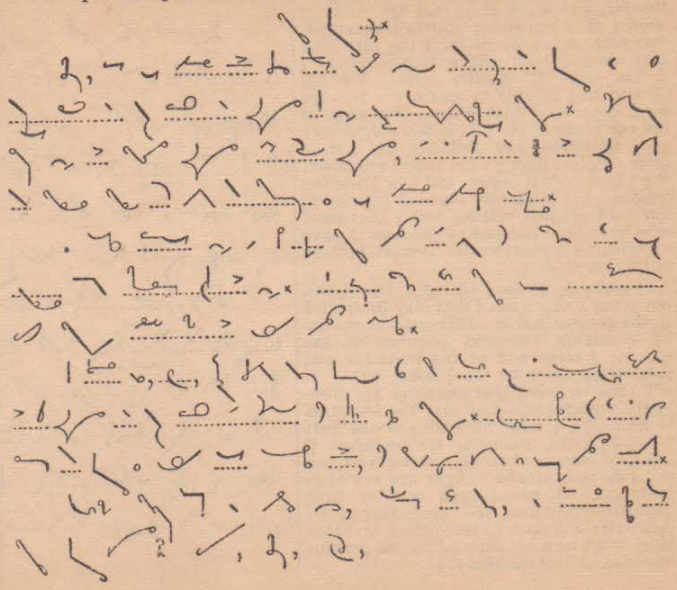
Dear Sir,—Under the Articles of Association | of the company it is impossible for the company to | raise money by the issue of debentures without first obtaining | the sanction of both classes of shareholders at meetings to | be called for the purpose of considering the proposal. There | will have to be separate meetings of the preference shareholders | and of the ordinary shareholders, and a majority of three- | fourths of the shares held by persons present or represented | by proxy is under the Articles requisite in each case. ||

The notices calling the meetings should set out the proposed | resolution and should be so framed that no other business | can be transacted at either of the meetings. On hearing | from you that you propose to go on with the | matter we shall prepare and send you draft of the | necessary resolution and notice.

It occurs to us, however, that | it would be desirable before taking this step for you | to have an interview with one or two of the | largest shareholders of both classes and ascertain their attitude towards | the proposal. If you can satisfy them that a loan || secured by debentures is necessary in the interests of the | company, their support will help you to get the resolutions | carried.

Have you considered the propriety of getting two responsible | men, unconnected with the Board, to act as trustees for | the proposed debenture holders? We are, Dear Sir, Yours faithfully, |

W. Stone, Esq.,
Cheapside Paper Works Co., Ltd., Merton, Surrey.

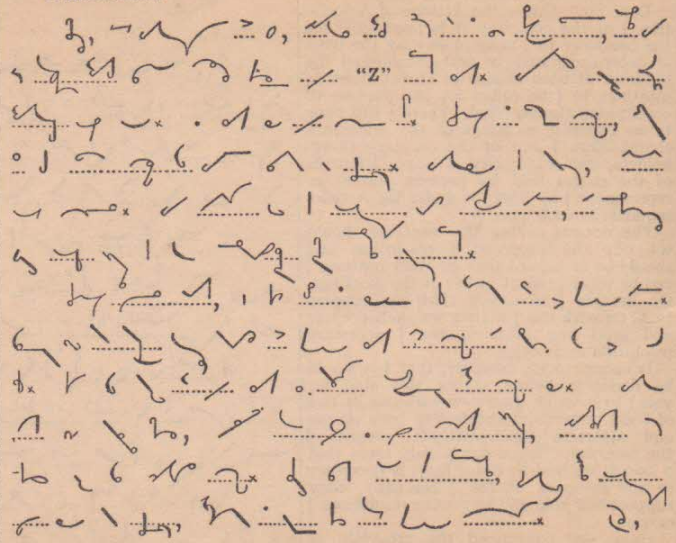


MESSRS. GILLESPIE BROTHERS,
Huddersfield.

Dear Sirs,—We have your letter | of the 1st, and we confess that the contents were | of a somewhat startling character, inasmuch as we heard for | the first time that we had been selling Messrs. James | & Co. our "Z" quality serge. We are pleased to | be able to assure you that we have done no | such thing. The serge is not our make at all. | It is certainly a very good imitation, and probably has | done more mischief than we can hope to discover. We | have seen it before, and now know the makers. We || rapidly found it inferior to our own original article, and | customers who have been induced to purchase it have experienced | considerable trouble because of its poor quality.

It certainly looks | all right, but it will not stand a single test | that may be applied to the genuine article. This can | be proved by obtaining fair-sized portions of the genuine | serge and of the imitation and submitting them to the | usual tests. It will then be found that our serge | is absolutely unshrinkable and that the imitation is not. We | have allowed you the best possible terms, reserving for ourselves || the least margin of profit, and we trust you will | do your utmost to fight this worthless imitation. It has | been sold in large quantities, but we feel sure that | its inferiority will soon be discovered, and that there will | be a big demand for the genuine material. Yours faithfully, |

MESSRS. GILLESPIE BROTHERS,
Huddersfield.



A. Gates & Kingston, Ltd.,
Birchington.

Dear Sirs,—We have | your letter of the 22nd June, respecting the Special | Gas Stoves on order, and it is with deepest regret | that we are still unable to comply with your wishes | in regard to delivery.

The unfortunate delay is due to | a serious breakdown in our machinery, which upset our calculations; | and added to this unexpected trouble is the fact that | for months we have experienced great difficulty in obtaining necessary | materials. However, you may rest assured that your order is | having special attention, and you can confidently promise your client || dispatch on Friday next at the very earliest hour possible. |

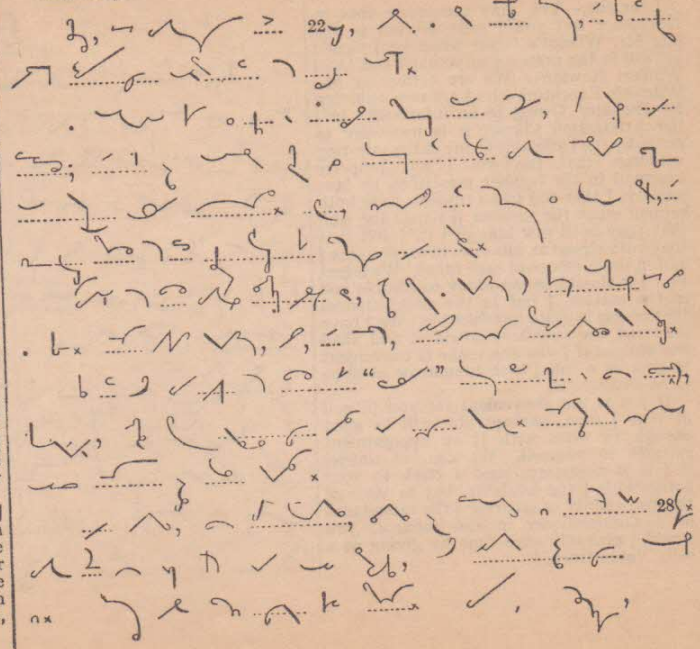
We note your remarks with reference to the Hot Water | Heater recently supplied, and think it is probable the burner was damaged in transit—hence the defect. Kindly return burner, | rest, and cover, and we shall immediately forward replacements by | passenger train.

It is with pleasure we read your remarks | on the "Nursery" fire sent direct to Mr. Crowther, Edinburgh, | and trust that further business will result to our mutual | benefit. Kindly oblige us by mailing the enclosed catalogue to | this gentleman for his perusal.

Our representative, Mr. John Forbes, || hopes to have the pleasure of calling upon you on | or about the 28th July. We have asked him to | draw your attention to our new specialities, and we hope | that these will interest you. All orders received from you | will be dealt with promptly. We are, Yours very truly, |

- Book 3

A. Gates & Kingston, Ltd.,
Birchington.



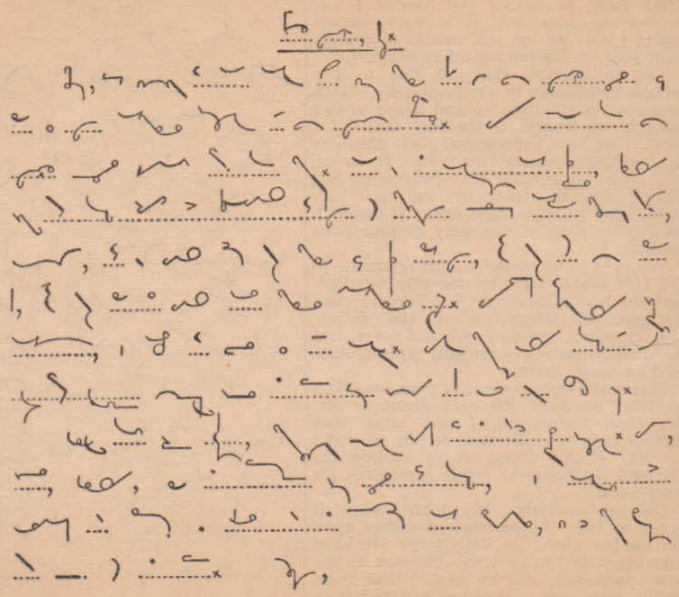
JAMES THORNTON, ESQ.,
7 Enfield Road, Eltham.

Thomas Wilmot, deceased. |

Dear Sir,—You may remember that in November last you | were present at the late Mr. Wilmot's house when he | signed his will in the presence of yourself and Mr. | William Hawkins. We are acting for Mr. Wilmot's Executors who | are now applying for Probate. Owing to an informality in | the Attestation Clause, it is necessary to prove by the | affidavit of one of the attesting witnesses that the will | was properly executed in the manner prescribed by law, namely, | that the two witnesses were both present when the testator || signed the will, that they both saw him sign it, | and that they both signed as witnesses in his presence | and in the presence of each other. We regret that | it should be necessary to trouble you in the matter, | but in the circumstances that course is quite unavoidable. We | have prepared the necessary affidavit and shall feel obliged if | you can make it convenient to give us a call | here to-morrow at noon to be sworn to it.

If | it is not convenient for you to call at that | time, perhaps you will be good enough to write with || an appointment suitable to yourself. We can, of course, if | it is necessary, send a clerk to your house with | the affidavit, but in view of the uncertainty of securing | the attendance of a Commissioner in the suburbs, you would | probably save time by giving us a call. Yours truly, |

JAMES THORNTON, ESQ.,
7 Enfield Road, Eltham.



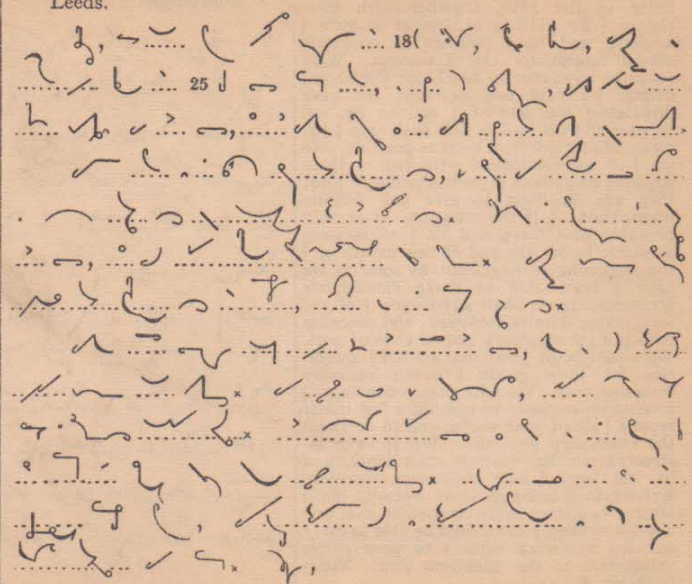
THE YORKSHIRE REFRIGERATOR CO.,
Leeds.

Dear Sirs,—In further reference | to your letter of 18th April, and conversation on telephone, | we shall be glad to modify our design of 25 | ton crane quoted for, to suit your headroom, but | we do not recommend any attempt to reduce the weight | of the crane, as what we have proposed is what | we consider suitable for the load to be carried.

We | can offer you a slower speed for the travelling motion, | but the speed we originally gave allows the motor for | this motion to be interchangeable with that of the hoisting || motion. There will be a platform on both sides of | the crane, as shown on our drawing and in accordance | with the best practice. We shall be glad to make | the spur rings for the travelling motion of cast steel, | and also fit a clutch to this motion.

We have | gone carefully into our estimate of the cost of the | crane, and have to say that we cannot see our | way to make any reduction. We use none but the | best materials, and we employ only skilled workmen in all | our shops. All the material on our cranes is subject || to a severe test as to quality and strength before | being used in the construction. If you will give us | an opportunity of discussing the question further, we are confident | that we can show you that we are offering you | very full value for the price we quoted. Yours truly, |

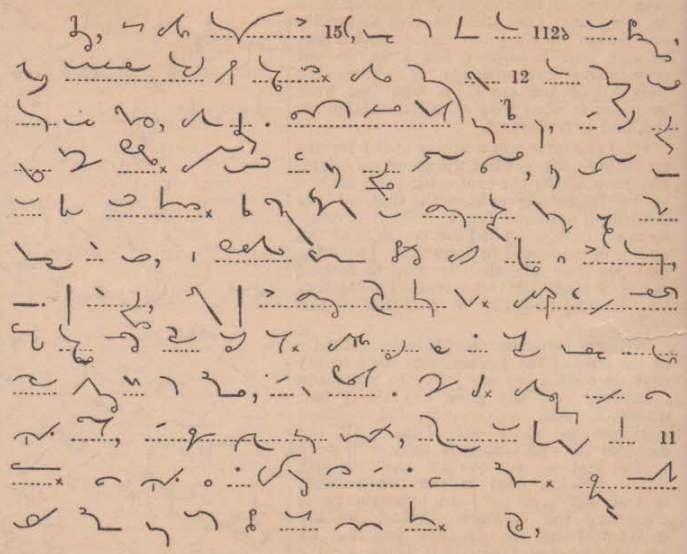
THE YORKSHIRE REFRIGERATOR CO.,
Leeds.



MESSRS. DOYLE & CARTER,
Edinburgh.

Dear Sirs,—We thank you | for your letter of the 15th, together with your cheque | for £112 in settlement of your | account, and have pleasure in enclosing official receipt for this | amount. With reference to your order No. 12 for workshop | fittings for your new premises, we have dispatched the smaller | articles by rail to your address to-day, and shall ship | the pieces of machinery as soon as possible. We are | in communication with two or three shipping companies regarding sailings, | but they are unwilling to give any definite information at || the moment. It is very probable that there will be | no steamer available before the end of this month or | the beginning of next, but as soon as we have | been able to make satisfactory arrangements we shall advise you | of the fact, giving date of shipment, and probable date | of the steamer's arrival at your port. We would point | out that our c.i.f. quotation for these goods | covers ordinary insurance only. We note that you wish us | to send an engineer to execute a few minor repairs | about your works, and to overhaul the machinery generally. We || have instructed our Mr. Murray accordingly, and he will leave | here to-morrow morning, arriving in Edinburgh at 11 o'clock. Mr. | Murray is a thoroughly competent man and a quick worker. | He should be able to carry out the necessary work | to your entire satisfaction in the minimum time. Yours faithfully, |

MESSRS. DOYLE & CARTER,
Edinburgh.



WALTER DALE, ESQ.,
2 Wilton Villas, Epping Park, Essex.

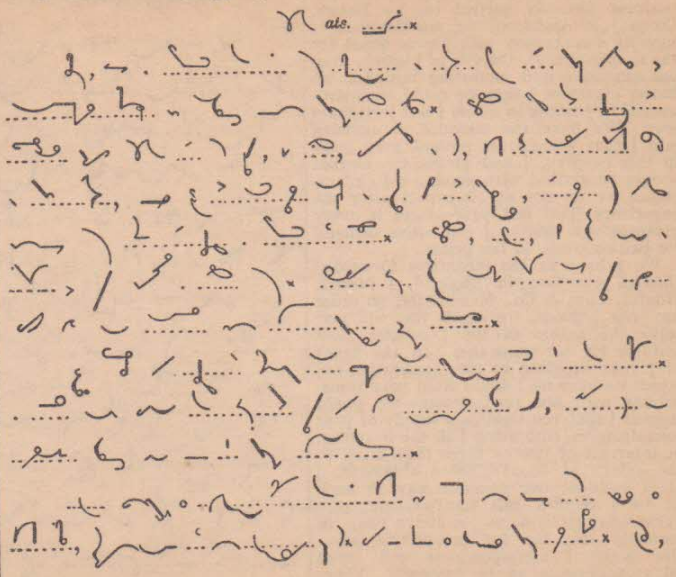
Yourself | *ats.* Gill.

Dear Sir,—The application for an order directing | you to file further and better replies to the interrogatories | administered to you in this action came before the Master | this morning. Plaintiff's solicitors pressed for the disclosure of the | correspondence between yourself and your agents, but the Master, we | are pleased to say, held that the answer already sworn | to by you and filed, gives the plaintiff all the | information he is entitled to at this stage of the | proceedings, and he therefore refused to make the order asked || and dismissed the application with costs. Plaintiff's solicitors, however, stated | that they intend to appeal to the Judge to reverse | the Master's order. As soon as we hear that they | have entered the appeal in the Judge's list we shall | let you know in case you may like to be | present to hear the arguments.

When these questions are disposed | of there should not be any great delay in bringing | the action on for trial. The causes now waiting for | hearing by the Judges are less numerous than usual, and | we see no reason why this action should not come || on before the Long Vacation.

If Mr. Brown is leaving | shortly for a holiday you should get him to give | you or to send us his holiday address, so that | we may communicate with him if necessary to do so. | We could take his evidence before he starts. Yours faithfully, |

WALTER DALE, ESQ.,
2 Wilton Villas, Epping Park, Essex.

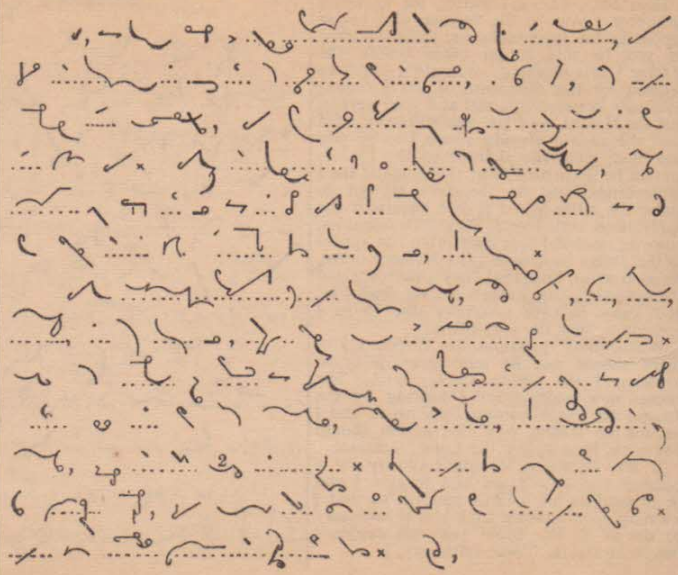


MESSRS. LANE, TAYLOR & CO.,
Cleveland Avenue, London.

Gentlemen,—Having | succeeded to the business formerly carried on by Messrs. Davis | & Anderson, we are desirous of forming a connexion with | your house for the supply of silks, the sale of | which, from our extensive and increasing business, we flatter ourselves | that we could be instrumental in pushing in a safe | and legitimate way. We have the pleasure of advising you | that trade is at present very brisk in this country, | and unless the market should be glutted with goods—a | circumstance we do not at all expect after the experience || of last year—there is every prospect of a healthy | and active demand for British goods, at fair prices.

We | have in the meantime forwarded through our firm in England, | Messrs. Hunter, Law, & Co., Manchester, an order for your | goods, by which you will perceive the nature of the | articles most suitable for our connexion. In the event of | your acceding to this application—of which we have no | doubt from your transactions with our predecessors—we would suggest | that you send us a supply of your manufactures, embracing | all the novelties, at intervals of two or three months, || to the extent of about £200 a shipment. | It is probable our demand may be such as to | require this limit considerably extended, but we name the above | sum as perfectly safe for our prospective sales. Our home | correspondents will make all arrangements as to payment. Yours faithfully, |

MESSRS. LANE, TAYLOR & CO.,
Cleveland Avenue, London.



General Manager's Office,
Rugby.

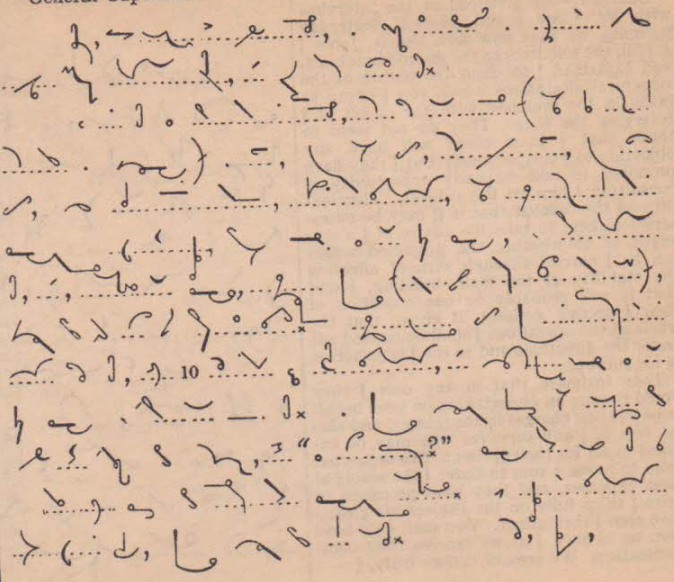
W. Easton, Esq.,
General Superintendent.

Dear | Sir,—In view of the recent accidents, the Board of | Directors has sanctioned the issue of revised rules and I | have had the following drawn up, and shall be glad | of your remarks thereon.

When a train is stopped by | an accident, or from any cause (unless it has arrived | at or passed the home signal) the guard, if there | be only one, or the rear guard, if there be | more than one, must at once go back, at least | half a mile, unless he arrive at a signal box || within that distance, plainly exhibiting his hand danger signal, to | stop the following train, and, in addition to his hand | signals, he must take detonators (to be used by day | as well as by night), which must be placed upon | the line on which the stoppage has happened. He must | fix one detonator a quarter of a mile from his | train, and three ten yards apart when he has travelled | half a mile, and must also continue to exhibit his | hand danger signal to stop any coming train. The detonators | must not be taken up until intimation has been received || that the obstruction has been removed, and when the "Is | line clear?" signal for the next train which has to | pass through section has been accepted by the signal box | in advance. Should the distance of half mile fall within | a tunnel, detonators must be placed at entrance. Yours, etc. |

W. Easton, Esq.,
General Superintendent.

General Manager's Office,
Rugby.



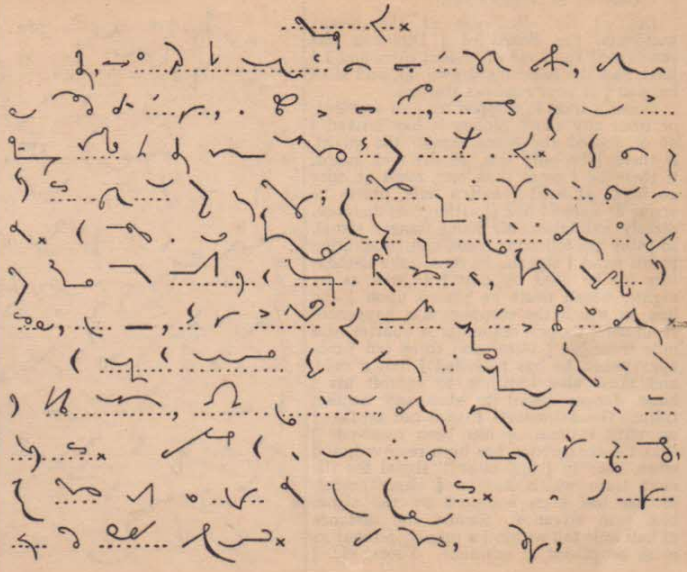
Mr. James Ross,
5 Brooke Street, Luton.

Brooke Street Shop. |

Dear Sir,—As arranged at the interview with Mr. Gray | and yourself yesterday morning, we have now seen Messrs. Jones | & Hill, the solicitors to the ground landlords, and explained | to them the nature of the structural alterations which you | desire to make in the premises with the object of | enlarging the shop. They do not seem to think that | their client will have any objection to your proposal; but | they have promised to take an early opportunity of consulting | him on the subject. They expressed the opinion that it || may be necessary for them to take the advice of | a surveyor as to whether the projected works can be | carried through without affecting the stability of the main building, | and that it will probably be one condition of their | client's consent, if given, that the whole of the operations | shall be carried out under the directions and to the | satisfaction of his surveyor.

They intimate that in any case | they would require an undertaking on your behalf to pay | their charges in the matter, and also the fees of | any surveyor who may be engaged to act for their || client. We requested them to name a sum to cover | the whole of these expenses, and they have promised to write | to us fully on the subject after they have seen | their client. You shall duly hear from us as soon | as we receive their communication. We remain, Yours truly, |

Mr. James Ross,
5 Brooke Street, Luton.



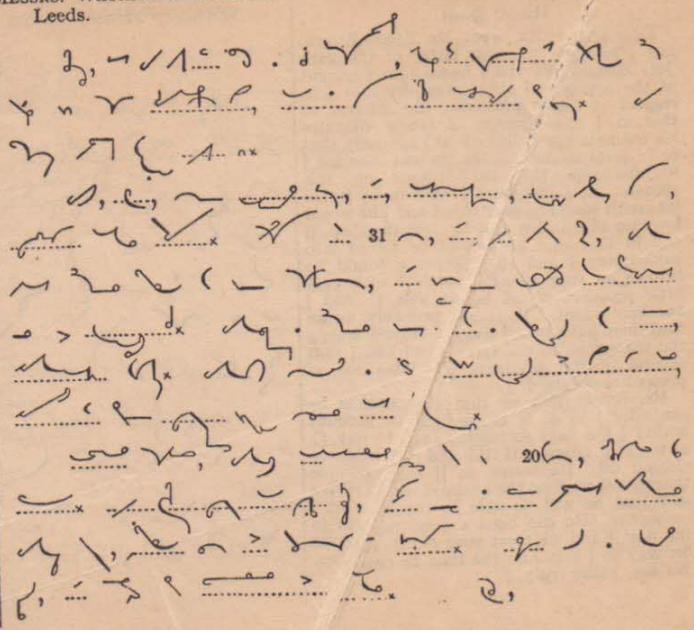
MESSRS. WATKINS & DREW,
Leeds.

Dear Sirs,—We read with | concern the contents of your letter of yesterday, and have | to state that the bill of exchange and the bill | of lading were posted to you early on Wednesday morning | last, in a letter addressed in the same way as | before. We very much regret they have not reached you. |

We shall, however, make inquiries here, and, in the meantime, | if you should receive the letter, will you kindly inform | us by wire. Referring to your letter of 31st May, | and our reply thereto, we have written the works pressing || them to give early attention to the matter, and to | make necessary arrangements for forwarding the goods to the finishers | at once. We have instructed the works to give the | cloth the best finish they can, and we have no | doubt they will do so. We have also mentioned the | complaint about the finish of the last lot of goods, | and we assured that special care will be taken | to prevent mistakes in the future.

In accordance with your | request, we have pleasure in enclosing statement of account up | to 20th May, and trust you will find this in || order. Our traveller will be in Leeds on Thursday next, | and will give you a call regarding the pattern books | we have just published, comprising some of the best material | on the market. He will show the various shades, and | explain the special characteristics of the novelties. Yours faithfully, |

MESSRS. WATKINS & DREW,
Leeds.



MESSRS. WATSON & SONS, Solicitors,
Tadworth House, Epsom.

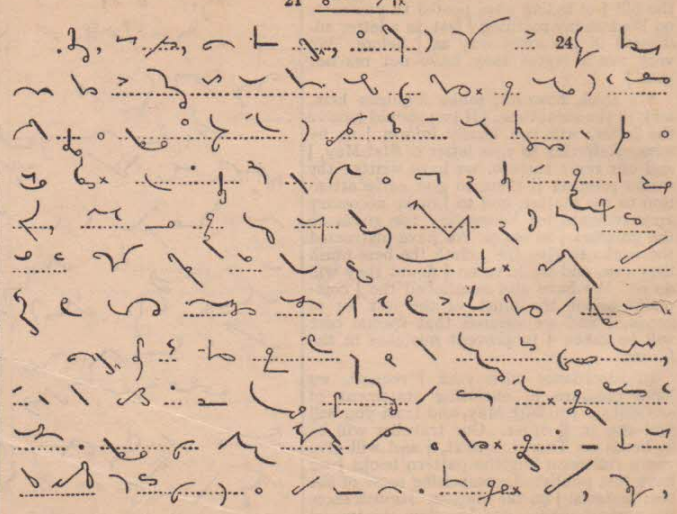
21 | Hazell Road.

Dear Sirs,—Our client, Mr. Edgar Brown, has | brought us your letter of the 24th July demanding the | immediate payment of the arrears of rent owing by him | in respect of these premises. He informs us that in | consequence of labour disputes his business has fallen off so | seriously that he is quite unable at the present moment | to discharge his indebtedness on this account. If a distraint | were to be levied his credit would be destroyed and | he would have no alternative but to close the shop, || and in that case he would be forced into bankruptcy | and the property would be thrown on your client's hands | with very little prospect of his being able to find | another tenant. You are probably aware that there have been | several failures among the tradesmen in the same road and | that several of the adjoining premises are at present unoccupied. |

Mr. Brown tells us that the utmost he can offer | to do is to pay £5 on account within | the next fortnight, and to pay £1 a week | afterwards till the arrears are cleared off. He seems to || be sanguine that in a short time the business will | revive and that he will be able to resume his | payments. He has been a good tenant in the past | and we trust your client will see his way to | give him the time he requires. We are, Yours truly, |

MESSRS. WATSON & SONS, Solicitors,
Tadworth House, Epsom.

21



ARTHUR SEYMOUR, ESQ.,
Thread Street, Bootle.

Dear Sir,—We have | pleasure in acknowledging the receipt of your letter of 6th | May, enclosing cheque for £50 which, as requested, we | have placed to the credit of your account. Official receipt | is enclosed.

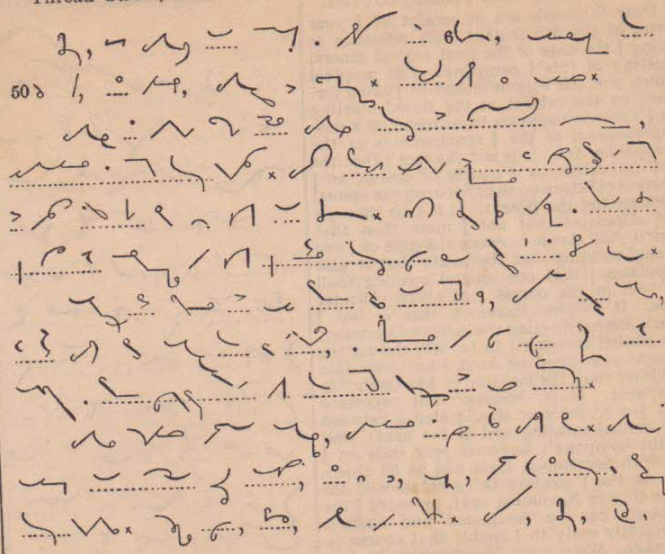
We have received a report from the accountants | with reference to the affairs of the Lancashire Motor Co., | and we enclose a copy for your perusal. We also | forward the annual report of the directors, with last year's | balance-sheet and copy of the resolution passed at the | special meeting held in December. You will see that it || has been decided to reconstruct the company on somewhat different | lines and that expectations are held out that the company's | affairs will soon be placed on a satisfactory footing.

In | reply to your inquiry as to the progress of the | new block of buildings in Cotton Street, we are glad | to be able to inform you, that although the weather | has been unfavourable for building operations, the contractors are well | within their time and that in all probability the block | will be completed and ready for occupation before the beginning | of the next quarter.

With reference to your request regarding || investments, we enclose a list of those we consider safe. | We have not included any mining shares in the list, | as you would, no doubt, regard them as far too | speculative for your purpose. Your instructions will, at all times, | receive our prompt attention.

We are, Dear Sir, Yours faithfully, |

ARTHUR SEYMOUR, ESQ.,
Thread Street, Bootle.

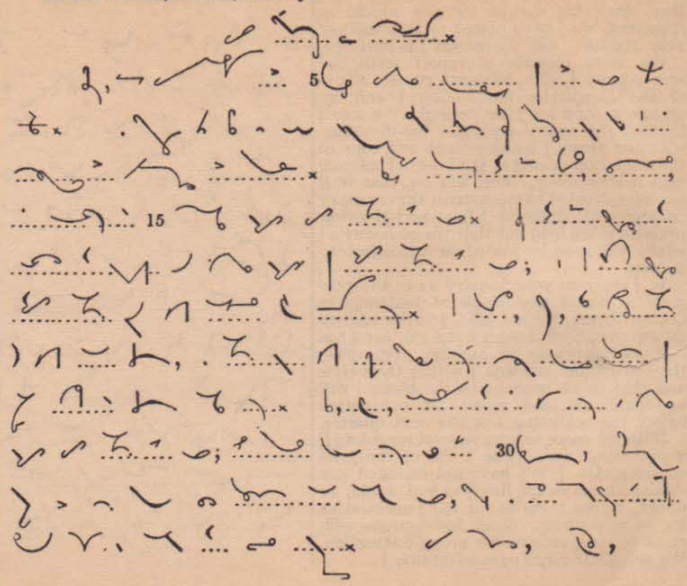


Wm. Evans, Esq.,
Druid House, Esher, Surrey.

West Brompton Gold | Mining Co., Ltd.

Dear Sir,—We are in receipt of | your letter of the 5th instant with reference to fixing | the date of the next annual general meeting of this | company. The proposal which you tell us you intend to | bring forward on the subject at the Board meeting on | Thursday appears to be based on a misapprehension of the | requirements of the Companies Act. It is not the fact | that the Act authorizes, as a matter of course, an | interval of fifteen months between one annual meeting and the || next. It is true that the Act stipulates that not | more than that period shall elapse between the date of | one annual meeting and the next; but it also stipulates | that one annual meeting shall be held in the course | of every calendar year. It follows, therefore, that as last | year's annual meeting was held in December, the annual meeting | to be held during the present year must be fixed | for some date not later than the last day of | December in this year. It is, however not necessary that | a whole year should elapse between one annual meeting and || the next; and as the company's financial year ends on | the 30th September, there can be no objection to the | meeting being summoned for some time in November next, provided | the accounts can be completed and audited sufficiently early to | enable that course to be taken. We remain, Yours faithfully, |

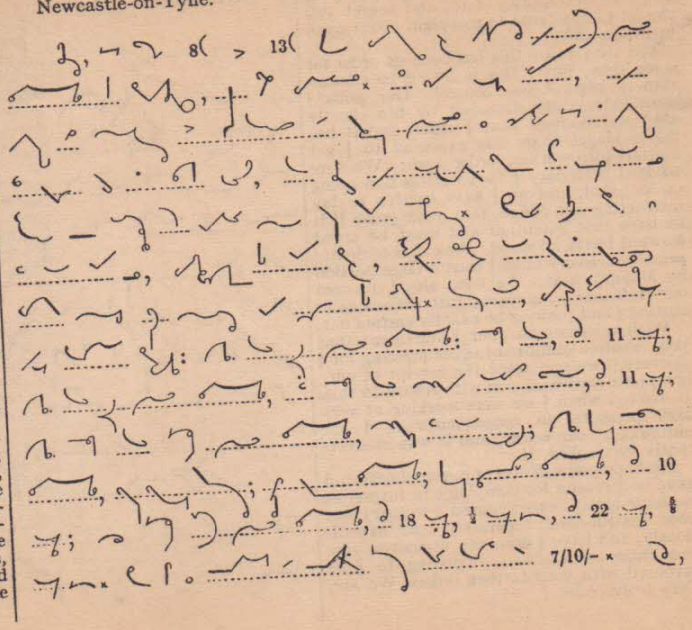
Wm. Evans, Esq.,
Druid House, Esher, Surrey.



MESSRS. G. D. MEREDITH & Co.,
Newcastle-on-Tyne.

Dear | Sirs,—From the 8th to the 13th January we propose | to offer retailers our Irish Linen Handkerchiefs at specially reduced | prices, detailed particulars of which we enclose. As you are | no doubt aware, our reputation as the manufacturers of the | finest and best quality linen goods is world-wide—a | reputation that is built upon a solid foundation, for it | has been our invariable practice either to exchange any goods | that have not given entire satisfaction or to refund the | money paid by our customers. As we have not yet || had the pleasure of supplying you with any of our | goods, we trust that you will take advantage of our | special offer, and that we shall be successful in establishing | a business connexion that will be maintained throughout many years | to our mutual advantage and profit. For your information, we | point out that we strongly recommend the following specialities: Ladies' | Fine Sheer Linen Handkerchiefs: Extra fine, size 11 inches; Ladies' | Fine Sheer Linen Handkerchiefs, with extra fine embroidery in one | corner, size 11 inches: Ladies' Extra Fine Hemstitched Linen Handkerchiefs, | embroidered with any initial; Ladies' Dainty Gossamer Handkerchiefs, pretty printed || borders; Children's Picture Handkerchiefs; Dainty Silkline Handkerchiefs, size 10 inches; | Men's Hemstitched Irish Linen Handkerchiefs, size 18 inches, ½ inch | hem, size 22 inches, ⅝ inch | hem. Safe delivery is guaranteed and carriage paid on orders | above the value of £7 10s. Yours faithfully, |

MESSRS. G. D. MEREDITH & Co.,
Newcastle-on-Tyne.



MESSRS. SIMPKINS & SON,
Weston.

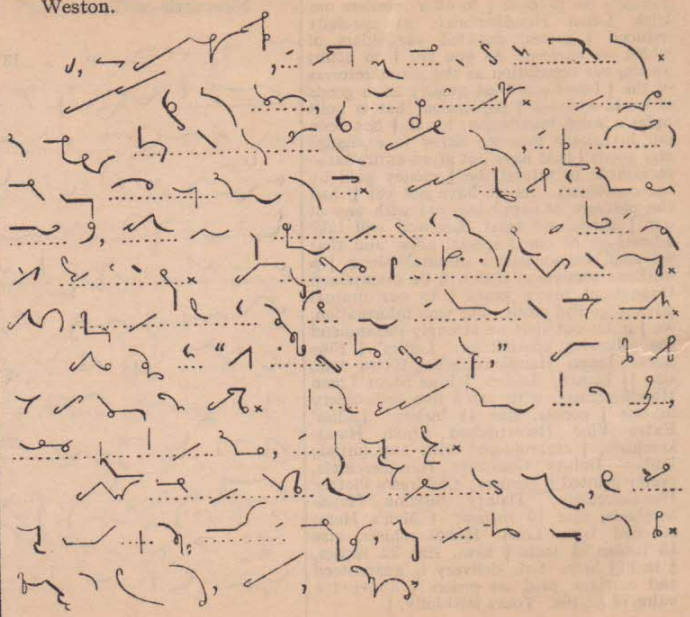
Gentlemen,—We are in receipt | of your letter of yesterday's date, and regret you should | have cause to complain about cardboard on order.

We are | aware this has been on order for some time, but | this is owing to circumstances beyond our control. Our mills | were extensively damaged by fire shortly after we received your | order, and it has taken longer than was expected to | get matters into working order again. We were advised yesterday | that work is now going on as usual, and we | have written to-day instructing our people that your order || is to have first attention and must be urged forward | with all speed. We can confidently promise delivery of at | least a large portion by Monday next. We have also | directed our staff that your special instructions as to cutting | and packing be exactly carried out.

With reference to your | statement that you "wrote a number of times pressing for | delivery," we can trace the receipt of only one | post card from you with regard to this. It arrived when | we were working at very high pressure, in consequence of | the outbreak at our works, and it was inadvertently overlooked. ||

We hope you will accept our apologies and have no | reason for complaint in future, as we have always endeavoured | to carry out your instructions accurately and expeditiously, and have | done our utmost to give you entire satisfaction. Trusting to | be favoured with your further orders, We are, Very truly yours, |

MESSRS. SIMPKINS & SON,
Weston.



MESSRS. JOHNSON & CO.,
York.

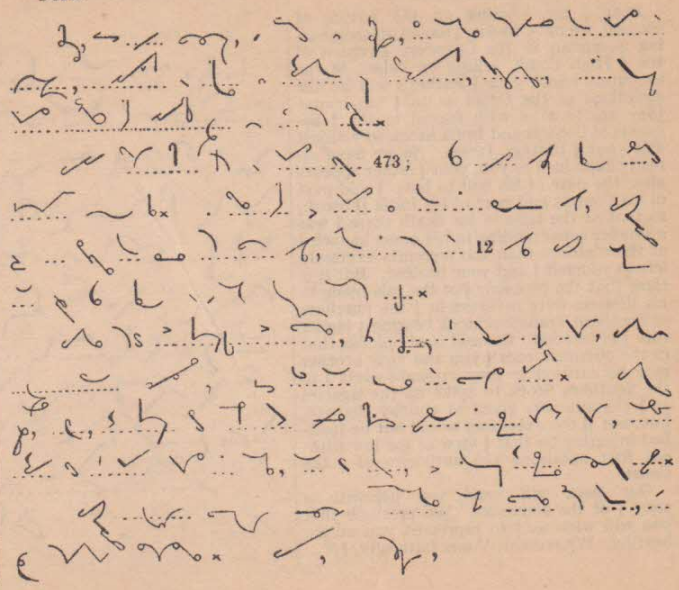
Dear Sirs,—Our Mr. Smith, | who called upon you on Thursday last, has informed us | of your request for patterns of linoleum, and we write | to advise you that we have to-day forwarded, by parcel post, | a bunch of patterns, with the prices attached and we | trust these will meet with your approval.

We would particulary | draw your attention to pattern No. 473; this | is our own registered design and has not been on | the market many days. The price attached to the pattern | is for a single roll, but we shall be pleased || to quote a special price for six or more rolls, | and for an order of twelve rolls we shall undertake | not to supply this design to any other firm in | your town.

With reference to your complaint of the damaged | condition of the carpets, which you discovered on opening out | the bale, we have made full inquiries in our warehouse, | but cannot find any evidence of carelessness on our part. | We venture to suggest, however, that the damage has been | caused by the railway company's drayman using a hook to | lift the bale, in spite of the fact that we || print on all our bales a notice, in bold type, | to the effect that hooks must not be used.

We | shall be pleased if you will carefully examine the canvas | in which the carpets were packed, and let us have | your report as early as possible. We are, Yours truly, |

MESSRS. JOHNSON & CO.,
York.



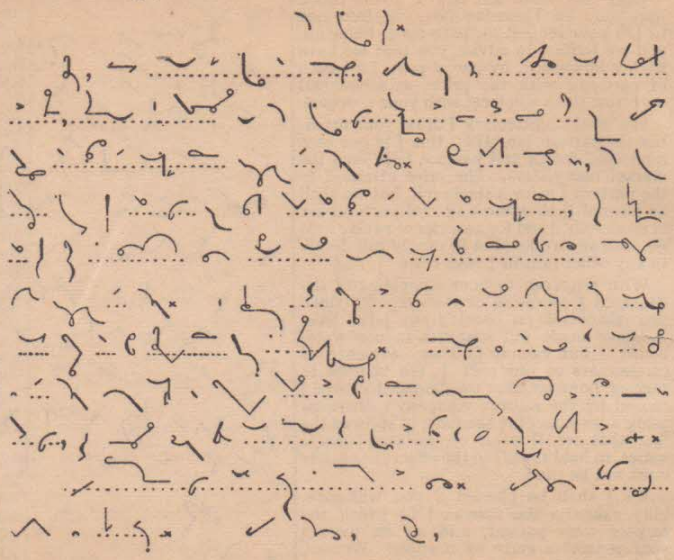
THOMAS HILL, ESQ.,
Esher Lodge, Enfield.

Your Father's Estate.

Dear | Sir,—Acting on the advice of counsel, we have to-day | issued an Originating Summons in the Chancery Division of the | High Court, asking on behalf of the executors under your | Father's will for the directions of the Court as to | the course they are to take with regard to the | bequests of Consols and India Stock to yourself and your | brother James. As we have already explained to you, your | father appears after the date of his will to have | sold part of his Consols and part of his India || Stock, so that at the time of his death there | was a smaller sum standing in his name in each | of those stocks than the amounts expressly left to yourself | and your brother. But it is clear that the proceeds | of the sale made in his lifetime were invested in | the purchase of Southern Transport stock bearing a higher rate | of interest. Counsel is of opinion that in the circumstances | you and your brother may be entitled to proportionate parts | of the Southern Stock to make up the legacies to | the amounts given to you by the will, but that || the executors would not be justified in acting on that | view of the law without first obtaining the authority of | the Court.

Our clerk will hand you herewith a copy | of the summons. We presume that you will wish us | to represent you at the hearing. We remain, Yours faithfully, |

THOMAS HILL, ESQ.,
Esher Lodge, Enfield.



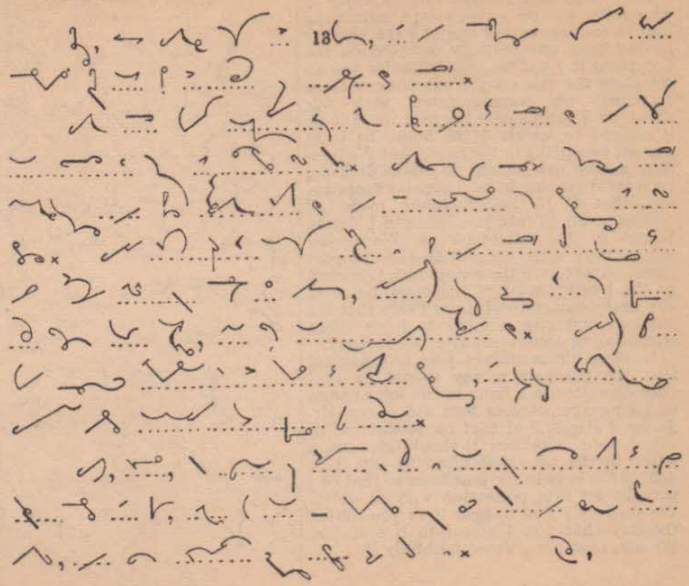
MESSRS. ALEXANDER MORRISS & Co.,
Sheffield.

Dear Sirs,—We have | received your letter of the 13th May, and are extremely | sorry to learn that you are experiencing trouble in the | setting of the machines to which we recently supplied the | castings

We have gone thoroughly into the matter here and | have satisfied ourselves that the castings supplied are absolutely in | agreement with your order and the samples approved by you. | We have carefully examined the remaining castings and investigation confirms | our statement that those we have already supplied are quite | in accordance with your specifications and the approved specimens. We || would also point out that in your letter of approval | you stated our castings had been fixed with the rest | of the machinery and found to be exactly as required, | and we are therefore forced to the conclusion that your | difficulty arises from some fault in the other parts, and | not from any inaccuracy in those we supplied. We would | therefore suggest a thorough examination and comparison of all the | parts with the original specification, and feel confident that you | will be convinced we are not responsible in any way | for the difficulties which have arisen.

We shall, of course, || be willing to do all we can to assist you | in putting matters right with the least possible expense and | delay, and if you think any good purpose could be | served by our sending over a representative, our Mr. Mortimer | would be most pleased to wait upon you. Yours faithfully, |

MESSRS. ALEXANDER MORRISS & Co.,
Sheffield.

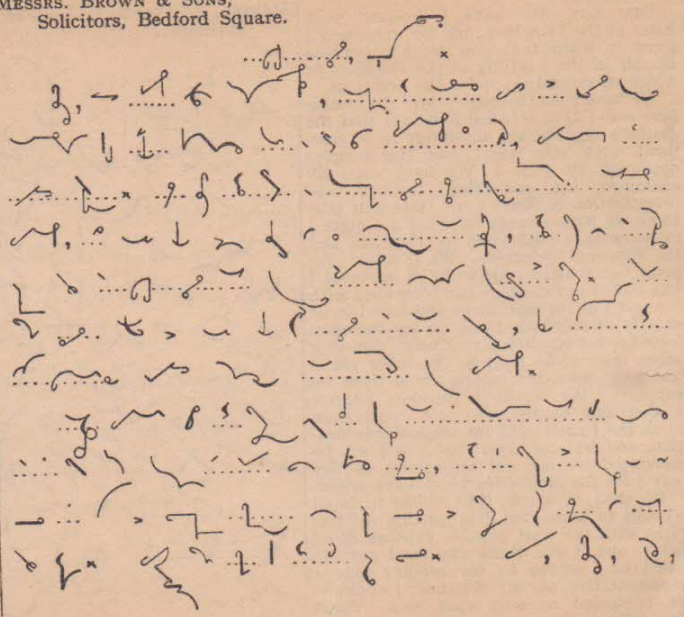


MESSRS. BROWN & SONS,
Solicitors, Bedford Square.
Wilton House, Golder's | Green.

Dear Sirs,—On receipt this morning of your letter | of yesterday's date, intimating that in consequence of one of | the vendors having been unexpectedly detained on the Continent it | will be impossible for you to complete the sale on | Wednesday next as arranged, we communicated with our client by | telephone. He tells us that he is obliged to vacate | the house he is at present occupying in the course | of Wednesday, as the new tenant to whom it has | been let is moving in on Thursday morning, and that || he has therefore made all arrangements to take possession of | Wilton House in the afternoon of Wednesday immediately after completion | of the purchase. Apart from the serious inconvenience to the | new tenant of the other house of any postponement, it | is not likely that the landlord will now consent to | our client remaining in occupation after Wednesday.

In these circumstances | we now suggest that the purchase money should be at | once deposited in a bank in the joint names of | a member of your firm and of our Mr. James | Higgs, and that on production of the deposit note you || should give us a letter to the caretaker directing him | to deliver the keys to the purchaser so that he | may be let into possession without delay. We shall be | glad to hear from you during the day that you | assent to this course. We are, Dear Sirs, Yours faithfully, |

MESSRS. BROWN & SONS,
Solicitors, Bedford Square.



MESSRS. NORMAN & ALLEN,
Birmingham.

Dear Sirs,—We have much | pleasure in informing you of the extension of our premises | owing to the rapid increase in our business, and hope | we may have the privilege of serving you.

Our premises | are of the most modern kind, and are fitted with | electric lifts.

We have a fresh supply of this year's | silks direct from the manufacturers, and can assure you they | are of the best quality obtainable. We enclose our list | of prices, and also submit for your approval samples of | some of our finest materials, which are of exceptional value. ||

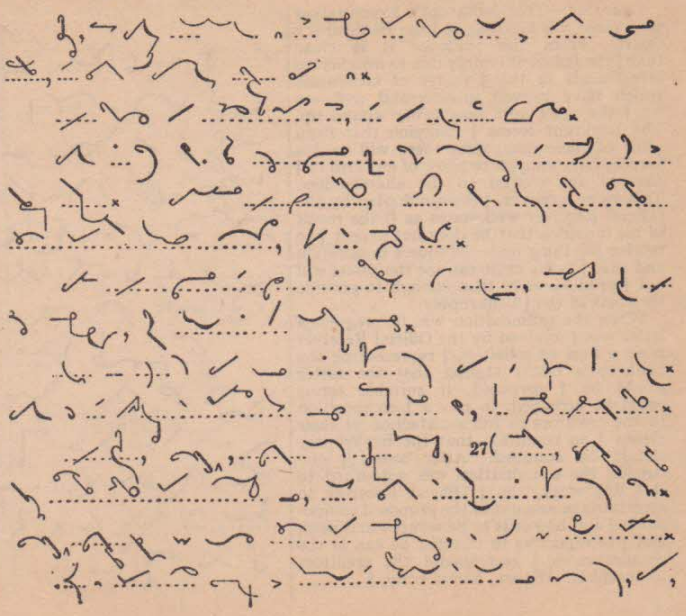
We quote our silks and woollens at a surprisingly low | figure, because we do not advertise our wares extensively, thereby | avoiding a large unproductive expenditure.

If you could see your | way to give us a trial order we should esteem | it a favour. We have earned and retained the confidence | of all our clients for the excellent quality of goods | supplied, at exceptionally reasonable prices.

Our traveller, Mr. Brown, will | be in your district on Monday next, 27th October, | when he will be pleased to place before you samples | and prices of our Manchester goods, in the hope of || obtaining a trial order from you. Mr. Brown will be | pleased to submit to you the names of some of | our customers, to show you the standing of our company. |

Assuring you of our most careful attention to the packing | and forwarding of any goods you may order, We are, |

MESSRS. NORMAN & ALLEN,
Birmingham.



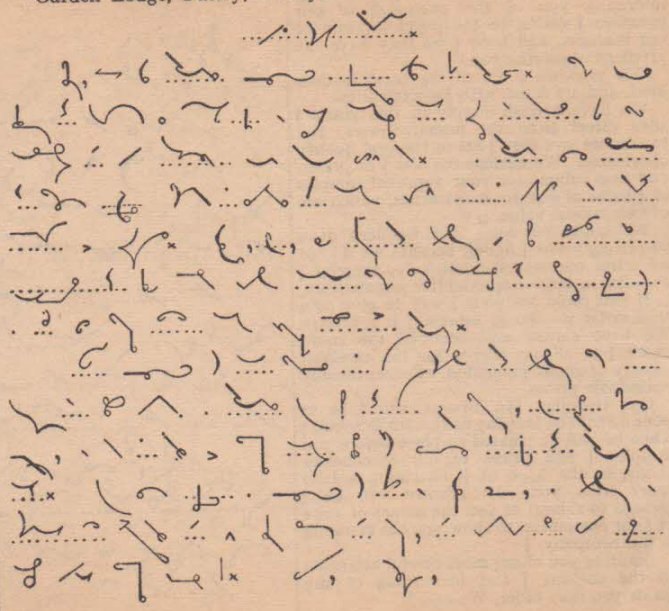
EDWARD GALE, ESQ.,
Garden Lodge, Purley, Surrey.

Re Israel Barnett. |

Dear Sir,—This bankrupt's examination took place this morning at | the Bankruptcy Court. From the evidence it is clear that | the failure is mainly due to injudicious investments in the | shares of companies which have proved unsuccessful and are for | the most part now being wound up. The bankrupt seems | sanguine that from some of these companies there will be | a surplus large enough to allow of a return of | part of the capital to the shareholders. This view, however, | is not adopted by the Official Receiver who states as || the result of his inquiries that he does not expect | to receive anything from the source in question and that | as far as he can see the assets will not | produce more than enough to provide the costs of the | bankruptcy.

While the examination was in progress a letter was | received by the Official Receiver from a firm of solicitors | representing the bankrupt's father stating that the latter would be | prepared, if suitable terms could be arranged, to pay a | composition to the creditors in full satisfaction of their claims | on condition that the bankruptcy should be annulled. After some || discussion the examination was adjourned to this day week, the | Official Receiver to ascertain the amount of the proposed composition | and how it is to be secured and paid, and | to report as to whether he can in the circumstances | recommend the creditors to accept it. We are, Yours truly, |

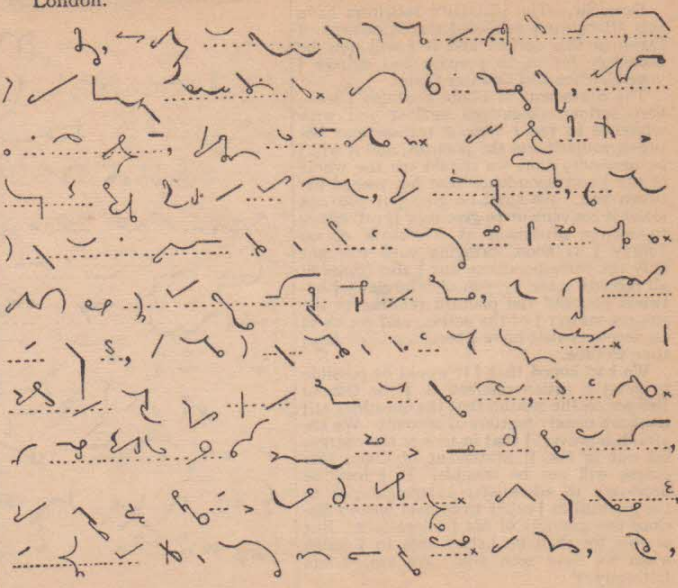
EDWARD GALE, ESQ.,
Garden Lodge, Purley, Surrey.



MESSRS. MILNE & BEATTIE,
London.

Dear Sirs,—We have much pleasure | in bringing before your notice our illustrated priced catalogue, copy | of which we are taking the liberty of sending you | by same post. We may say that this is a | very expensive production, and we think you will agree with | us is a most useful guide, which we trust you | may find of great service to you. We would respectfully | draw your attention to the fact that the specialities therein | contained are of our own manufacture, of which we stock | considerable quantities, thus enabling us to be in a unique || position to comply with any orders as regards delivery of | the goods entrusted to us. We have also since the | issue of our previous catalogue considerably extended our works, and | have laid down the most modern and up-to-date plant, which | enables us to be in a position to compete with | any other firm in the country. It has always been | our endeavour to turn out our work in the best | possible manner, combined with low prices. You will quite understand | that we do not confine ourselves solely to the making | of the goods to the exact sizes specified in our || catalogue, but we should be pleased to quote you special | prices and to the various sizes on receipt of full | particulars. We hope to do business with you, and assure | you of our best attention to any orders you may | care to place in our hands. We remain, Yours faithfully, |

MESSRS. MILNE & BEATTIE,
London.



THOMAS ATKINS, ESQ.,
Mansfield Chambers, Old Street, E.C.

Yourself | *ats.* Anderson.

Dear Sir,—The plaintiff's solicitors have this afternoon | delivered the Statement of Claim in this action, and it | will now be necessary for us to prepare and deliver | your Defence and Counter Claim.

The Statement of Claim contains | some very serious allegations against you with reference to the | various transactions between yourself and the plaintiff, and it will | be necessary that we should see the whole of the | correspondence that has passed between you. We shall be glad | if you can make it convenient to give us a || call either to-morrow afternoon at 3 o'clock or on Friday | at noon, bringing with you not only the correspondence but | also copies of all records made by you of interviews | between you and the plaintiff relating to the subject-matter | of the action, and copies of all accounts that have | been rendered from time to time.

We had hoped that | it would be possible to get the action referred to | the Official Referee on the ground that the questions at | issue are merely matters of account. We are afraid, however, | that in face of the charges set out in the || Statement of Claim this course will not be feasible. It | may be necessary to administer Interrogatories to the plaintiff in | order to compel him to disclose the grounds of his | allegations. But of this we shall be better able to | judge when we have seen you. We are, Yours faithfully, |

THOMAS ATKINS, ESQ.,
Mansfield Chambers, Old Street, E.C.

ats.

JAMES LEITH, ESQ.,
Southampton.

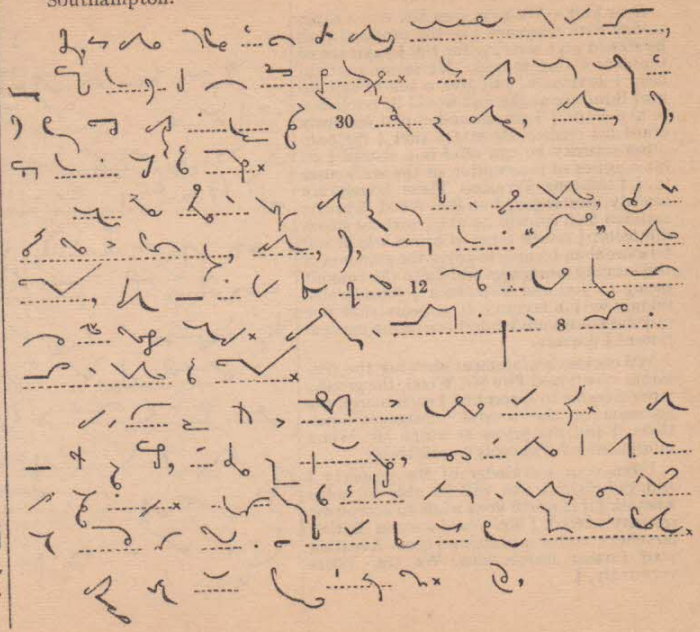
Dear Sir,—With reference to your conversation | with Mr. Jones we have pleasure in enclosing copy of | our catalogue, together with quotation for three ton motor wagon | suitable for your requirements. For the roads in your neighbourhood | with their sever gradients we do not think that a | vehicle of less than 30 horse power would be serviceable, | and we have, therefore, quoted for an engine with this | capacity.

In view of the present high price of petrol | we think it would be to your advantage to use | paraffin, which is only about half the price of the || former fuel, and we have, therefore, included for a "Reliance" | paraffin carburettor, which we have given a thorough testing during | the past twelve months on various types of commercial motors | and find perfectly satisfactory in every way. We are prepared | to guarantee a duty of 8 miles a gallon of | paraffin with this carburettor.

We should like to call your | attention to the accessibility of the various parts of our | chassis. We have given particular attention to this question, and | it is possible to take out any piston, examine and | replace it ready for running in less than an hour. || If you will compare this with the time required to | perform the same operation in other cars you will appreciate | the great advantage of our design in the saving of | time in overhauling.

We shall be pleased to let | you have any further information on hearing from you. Yours faithfully, |

JAMES LEITH, ESQ.,
Southampton.



JAMES HOLMES, ESQ.,
Elmscroft, Woodford, Essex.

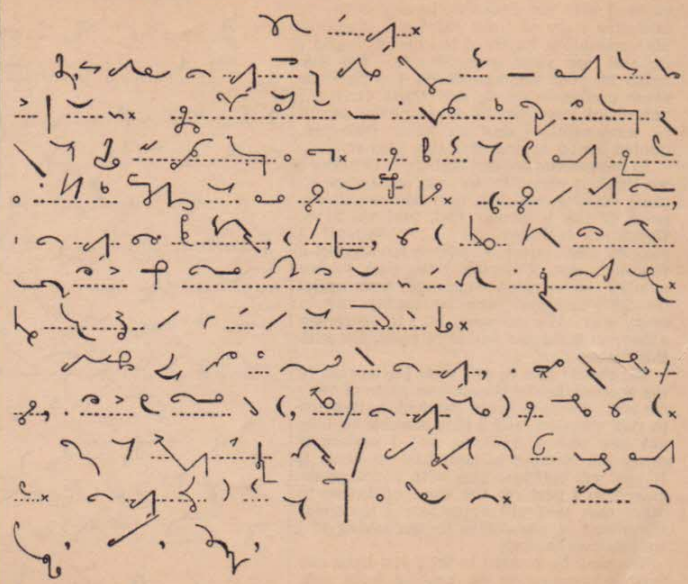
Yourself & Wood.

Dear | Sir,—We have seen Mr. Wood again to-day with reference | to the proposal that he should give security for the | payment of the debt owing to you. He seems particularly | anxious not to give a bill of sale on his | furniture as the fact would be published in the trade | journals and would seriously affect his credit. He states that | the only other security he can offer is a charge | on his equities of redemption in the six houses in | Gladstone Terrace. These houses are already mortgaged, but Mr. Wood || seems satisfied that he will be able, without much difficulty, | to sell them at prices which will be more than | ample to cover the amounts of the existing mortgages and | also the amount owing to you and to leave a | considerable margin in his favour. It appears that five of | the houses are let and are in the occupation of | tenants.

We enclose a statement showing the rentals as mentioned | by Mr. Wood, the ground rents payable in respect of | each house, the amounts of the several mortgages upon them, | and the prices at which Mr. Wood informs us he || expects to sell them.

From your knowledge of the property | and the district you will be able to judge whether | it is worth your while to accept the security offered. | Mr. Wood assures us that no other creditor is pressing | him. Awaiting your further instructions, We are, Yours very truly, |

JAMES HOLMES, ESQ.,
Elmscroft, Woodford, Essex.



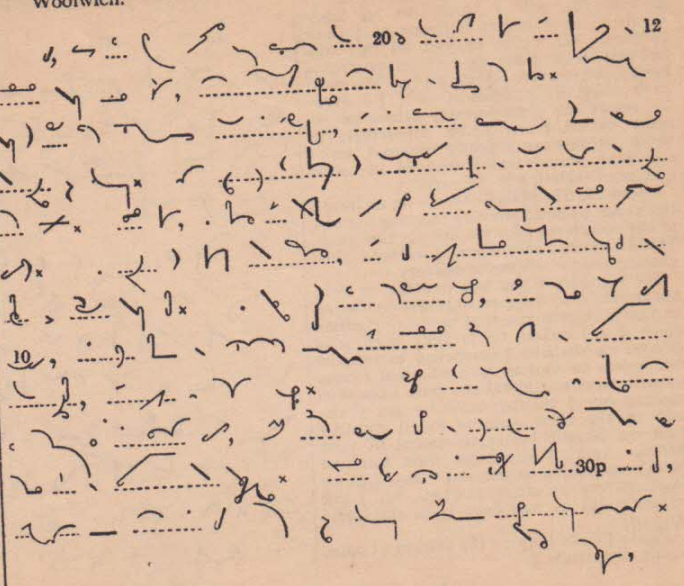
Central Railway,
Mumford.

MESSRS. ROBINSON & Co.,
Woolwich.

Gentlemen,—With | further reference to your claim for £20 for alleged | delay and deterioration to twelve casks butter ex Hull, my | manager instructs me definitely to decline your demand. I am | informed the butter was sent from Copenhagen in a soft | condition, and a qualified signature was given to senders by | shippers to that effect. You will thus see that damage | was in no way due to any fault of shippers | or railway company. As regards delay, the terms on the | bill of lading are such that we are protected by || the clause regarding weather. The ship was delayed by storms, and did not reach the docks in time for its | contents to be transferred to the ordinary butter train. The | best possible was done with your consignment in the circumstances, | and as your goods only weighed 10 cwt., a through | truck to Mumford could not be made and the casks | were loaded to York for transhipment, and reached you early | next day. I would suggest that in future you advise | me when your order is a small one, and I | shall wire sending station to see if any arrangements can || be made to send your goods on to York by | passenger service. Of course this would mean an extra charge | at the rate of 30p a ton, and if | you will give me a general order to this effect | I shall make suitable arrangements for it immediately. Yours truly, |

MESSRS. ROBINSON & Co.,
Woolwich.

Central Railway,
Mumford.



MESSRS. CURLL & MORFOOT, LTD.,
Globe Iron Works, Liverpool.

Dear | Sirs,—Order 4374. With further reference | to this order, we shall be glad if you will | kindly let us know when we may expect delivery of | these castings. We wrote to you on this subject last week, | but up to time of writing have not received | your reply. We must have a definite promise of early | delivery by return of post certain, otherwise we must cancel | the order altogether, as these castings are urgently required, and | our work here is being delayed in consequence of their || non-delivery.

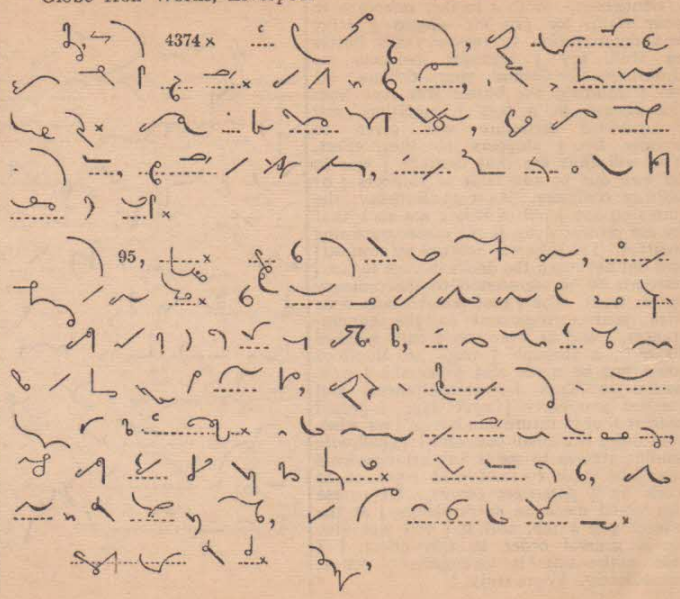
Order 95, Tin Plates. Please let us have | this order by next Monday morning certain, as our customers | are waiting for the goods. This is another case where | we have been waiting several weeks for delivery.

We consider | you are treating us very badly indeed with regard to | these deliveries, and must inform you that unless immediate steps | are taken to prevent such long delays, we shall be | compelled to transfer our orders to another firm who will | treat us with more consideration. You have been making our | castings now for six years, and in the circumstances we || consider that we deserve better treatment at your hands. Apart | altogether from this, we have been writing to you on | the subject for the last two or three months, but | our letters might as well have been absolutely ignored.

Please | write fully on the subject at once.
Yours very truly, |

Book 3

MESSRS. CURLL & MORFOOT, LTD.,
Globe Iron Works, Liverpool



MESSRS. WYNNE, GRAVES & Co., Solicitors,
Woodland House, Temple.

Grant | *v.* Heath.

Dear Sirs,—Our clerk who brings this letter | will hand you a copy of the writ which we | have issued in this action, and will produce the original. | We shall be glad if you will give him the | usual acceptance of service and undertaking to appear on behalf | of the defendant, in accordance with your letter of yesterday's | date.

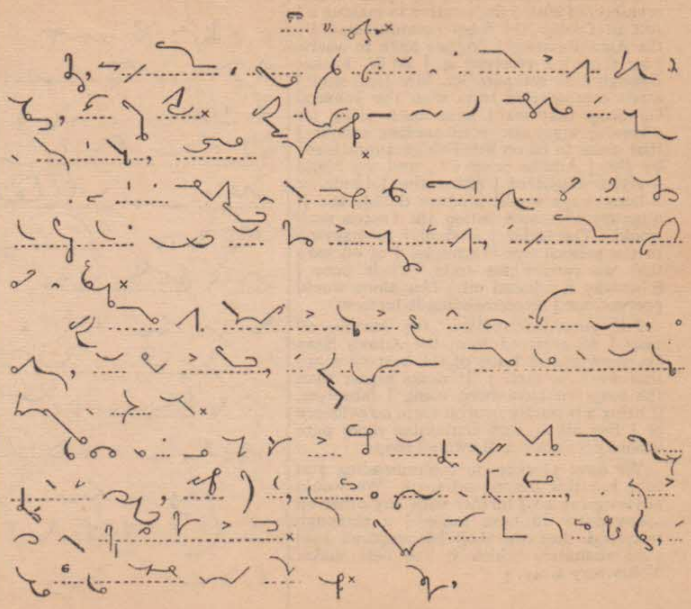
The court on an ex parte application made by | counsel this morning granted leave to serve short notice of | motion for Friday next for an interim injunction in terms || of the indorsement on the writ, and our clerk will | also serve you with this notice.

We shall have copies | ready by the morning of the affidavits of the plaintiff | and of Mr. Walter Ingle, his surveyor, in support of | the application, and shall be obliged if you will make | copies for us of any affidavits which you may propose | to file in reply.

This seems to us a case | in which the whole of the questions in dispute between | the parties can be very conveniently disposed of on the | motion for an injunction, and we suggest therefore that, if || your client is willing to adopt that course, the hearing | of the motion should be treated as the trial of | the action. Perhaps you will kindly take your client's instructions | on this point, and favour us with his views in | the course of to-morrow or the next day. Yours truly, |

Book 3

MESSRS. WYNNE, GRAVES & Co., Solicitors,
Woodland House, Temple.



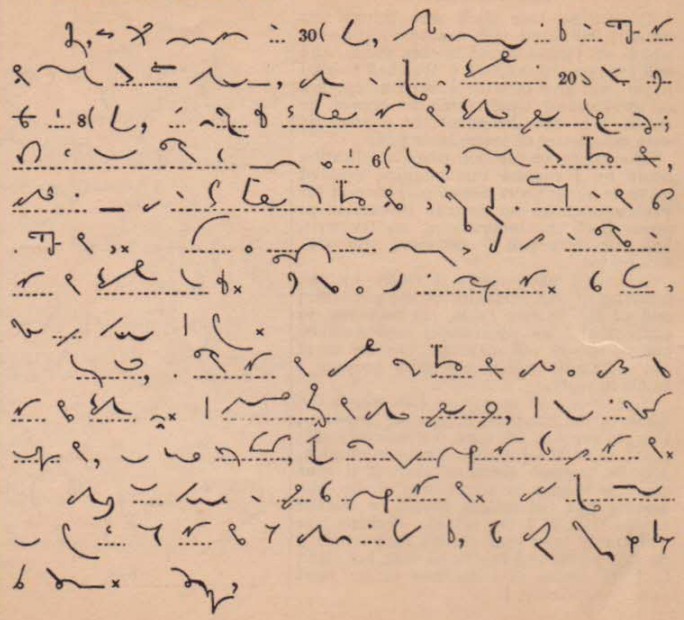
MR. S. BROWNING,
South Street, New York.

Dear Sir,—Referring | to your memorandum of 30th Jan., relative to making a | test of Croton Oil Soap manufactured by the Agra Refining | Co., we have to advise you that we received a | 20 lb. bucket through this company on 8th Jan., and | made comparative tests with the Johnson Oil Soap that we | have been using for several years; also with another sample | that came to us on 6th Feb., manufactured by the | Adams Soap Co., and we found a given weight of | either the Johnson or Adams soaps would produce double the || quantity of soap solution the Croton soap would. The latter | is similar in make-up to the general run of samples | of oil soap that we receive for tests. Their base | is usually a mineral oil. This alone would prevent our | recommending it further.

For your information, the sample oil soap | we received from the Adams Soap Co. we found is | one of the best oil soaps that we have met. | It ranks higher than the soap we have been using | ourselves, it being a perfectly neutral soap, no evidence of | free alkali, and containing more pure linseed oil than our || own oil soap.

We have pleasure in recommending you to | use this linseed oil soap. We would advise going no | further with any other oil soaps until we have made | a thorough test, and then we shall be prepared to | state definitely which is the best make. Yours very truly, |

MR. S. BROWNING,
South Street, New York.



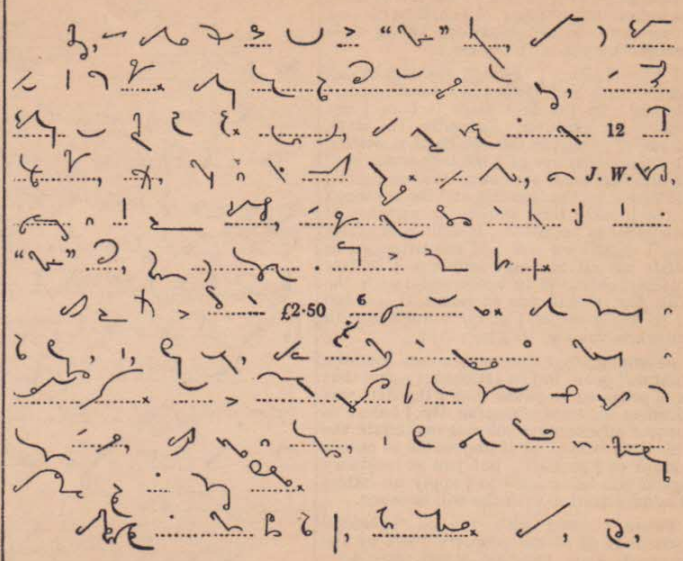
MESSRS. PEARSE & TAYLOR,
Edinburgh.

Dears Sirs,—With reference to | your inquiry as to the efficiency of the "Perfect" typewriter, | we are glad to say that we can recommend it | very highly. We have had five of these machines in | use for two years, and can assure you that we | have had no trouble whatever with them. If you wish, | we should be glad to let you have a No. | 12 model for a month's trial, free of charge, provided | you pay carriage both ways. Our representative, Mr. J. W. | Bolton, will call upon you at two o'clock on Wednesday || next, and he will bring specimens of typewriting done on | a "Perfect" machine, so that you may see for yourself | the quality of the work turned out.

We wish to | call your attention to the balance of £2·50 | that is still owing to us. We have reminded | you of this several times, but, as we have had | no reply, we conclude that pressure of business has prevented | you answering our letter. Owing to the amicable business relations | which have for so long existed between your firm and | ours, we do not wish to press you for payment, || but as we have heavy obligations to meet during the | next few days we must ask you to let us | have a remittance as soon as possible.

We trust that | you will let us have a prompt settlement of this | debt, and thank you in advance. We are, Yours faithfully, |

MESSRS. PEARSE & TAYLOR,
Edinburgh.



Mr. Wm. Thorp,
Chipstead, Surrey.

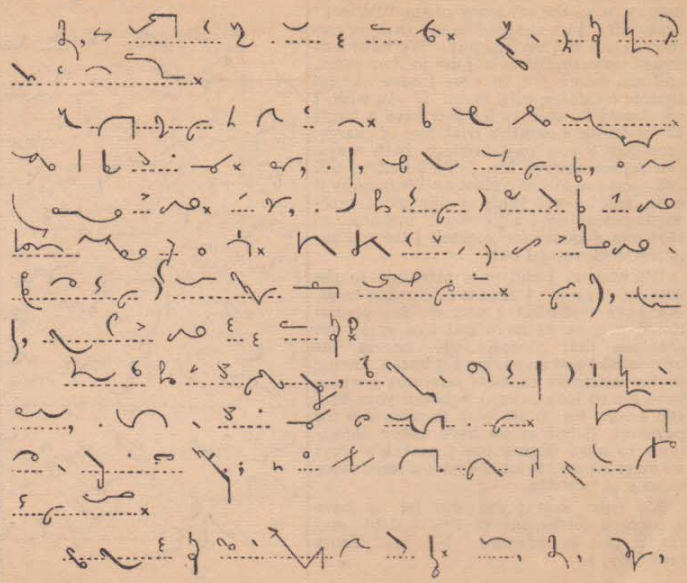
Dear Sir,—I regret that | I was not in when you called this morning. I | shall be pleased to see you on Thursday at the | time arranged by you with my clerk.

I have looked | through the will which you left with him. It is | in several respects informal. In the first place it does | not appoint an executor. Secondly, the date, instead of being | in the will itself, is written after the signatures of | the witnesses. And thirdly, the usual statement that the will | was signed by the testatrix and the witnesses at the || same time and in the presence of each other is | omitted. It will be desirable that I should see one | of the witnesses to satisfy myself that the will was | in fact properly executed in accordance with the Wills Act. | Will you therefore, if you can do so, bring either | of the witnesses with you when you call on Thursday? |

Assuming that his statements on the point will prove to | be satisfactory, and that he is prepared to swear that | the date was added at the time of signing, the | failure to appoint an executor will not invalidate the will. || It will make it impossible to obtain a grant of | probate; but you as residuary legatee will be entitled to | apply for letters of administration with the will annexed.

Please | bring with you on Thursday particulars of all the property | left by the deceased. I am, Dear Sir, Yours truly, |

Mr. Wm. Thorp,
Chipstead, Surrey.



Whittall Street,
Birmingham.

MESSRS. SPINKS & H. DAVIS,
London, N. | W.

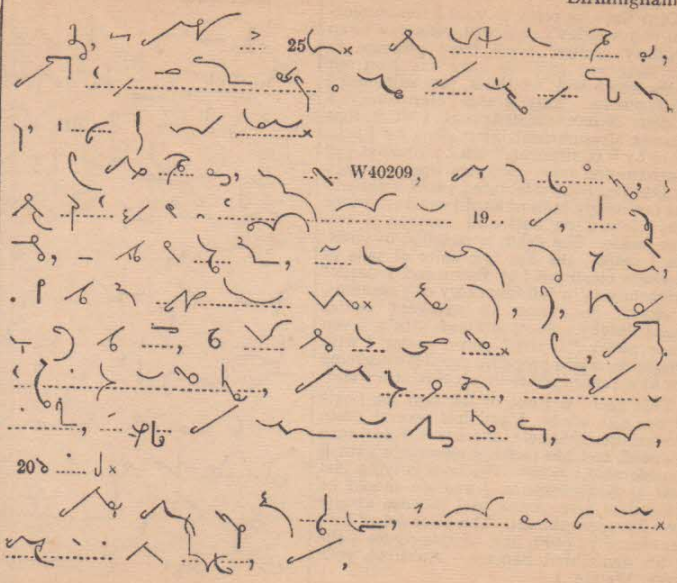
Dear Sirs,—We are in receipt of your letter | of the 25th May. With respect to your valued | inquiry for mild steel sheets, we regret that our Cost | Clerk has not yet completed his investigations and we are | unable to place our quotation before you to-day, but will | do so to-morrow for certain.

Further with reference to the | mild steel section, to your order No. W40209, | we note your views as to | price, but would respectfully point out that when we supplied || you with similar material in 19.. we, | at very considerable expense, cut rolls specially for this work, | and not having any further orders until now, the said | rolls were utilized for another purpose. With the present order, | therefore, it will be necessary to cut fresh rolls again, | and this is partly responsible for the increased price. Further, | we regret to say that although there is a fall | in prices at present, we are unable to avail ourselves | of the same, owing to the fact that we are | under a contract, and under such conditions we are unable || to make any reduction on the price quoted, namely, £20 | a ton.

We are pleased to note we have | your authority to proceed with the order at this figure, | and the material is now well in hand. Awaiting the | favour of a reply at your early convenience, We are, |

MESSRS. SPINKS & H. DAVIS,
London, N.W.

Whittall St.,
Birmingham.

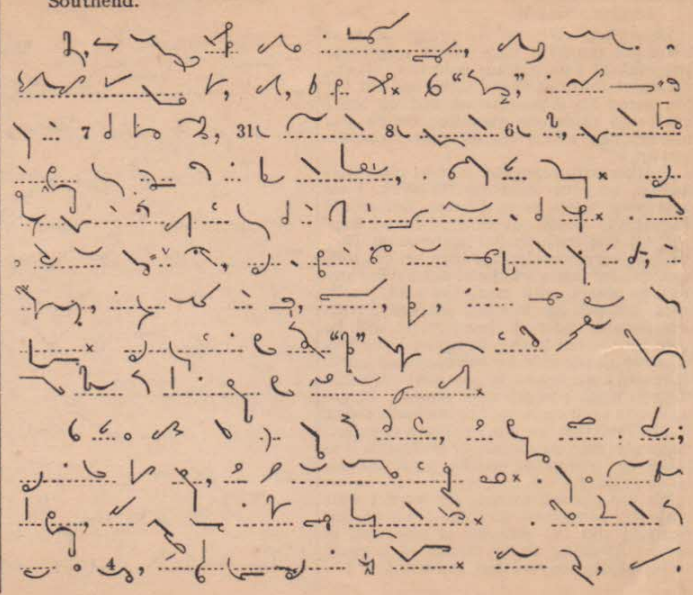


JAMES DONALDSON, ESQ.,
Southend.

Dear Sir,—In reply to your | communication of yesterday's date with reference to an auxiliary cruiser, | we have pleasure in informing you that we have one | on our books which will, we think, just suit your | requirements. This is the "Hermione," a modern counter-sterned boat | of 7 tons Thames Measurement, 31 ft. long by | 8 ft. beam by 6 ft. draught, built by Thomas | of Southampton four years ago from a design by Danson, | the celebrated yacht architect. She is strongly built of hard | wood with four tons of lead on keel and another || two tons inside. The cabin is panelled in birds-eye | maple, she has two suits of sails in excellent condition | by Batey and Jones, of Brightlingsea, a full inventory of | cushions, crockery, etc., and an excellent centre board dinghy. She | is fitted with a seven horse power "Trusty" petrol motor | with bronze reversing propeller capable of driving her at a | speed of seven knots in still water.

This yacht is | one of the best sea boats of her size afloat, | and has several times crossed the channel; she has a | fine turn of speed, and has raced in handicaps with || considerable success. The boat is lying just now at Southampton, | and we should be pleased to give you a trial | cruise at any time by appointment. The price asked by | her owner is £400, and at this figure | she is an undoubted bargain. Awaiting your reply, We are |

JAMES DONALDSON, ESQ.,
Southend.



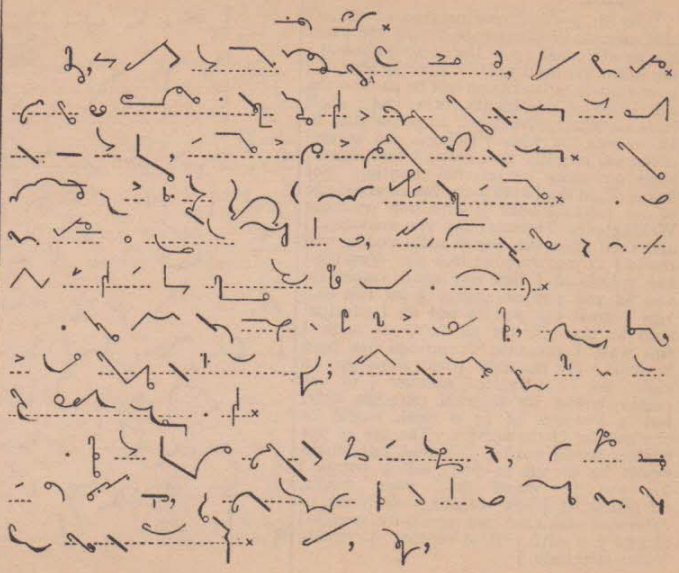
MESSRS. WATSON & SONS,
Lincoln's Inn House, Strand.
Exford Land | Company, Ltd.

Dear Sirs,—We are obliged for the copy | of Messrs. Brown's valuation of the company's assets, which we | are submitting to our clients. Will you please send us | as quickly as possible an abstract of your client's title | to the freehold properties proposed to be included in the | security to be given for the debentures, and copies of | the leases of the leasehold property also to be included. | Perhaps you will make arrangements to have all the deeds | available so that we may see them immediately on receipt || of the abstract and copies. The next Board meeting of | our client's company is fixed for Monday next at noon, | and we should like to be able to present to | that meeting our report on the title and take the | directors' final instructions to carry the matter through.

The papers | are now before counsel to settle the draft of the | necessary trust deed, leaving the descriptions of the various properties | to be added in a schedule; and we hope to | be in a position to submit the draft to you | for approval as soon as we have investigated the title. ||

The trustees for the debenture holders will probably be the | Chairman and Vice-Chairman of the Board, Lord Charles Wiggins | and Sir Henry Gunn, but this will be formally decided | upon at next Monday's Board meeting provided everything proves to | be in order by that day. We are, Yours truly, |

MESSRS. WATSON & SONS,
Lincoln's Inn House, Strand.



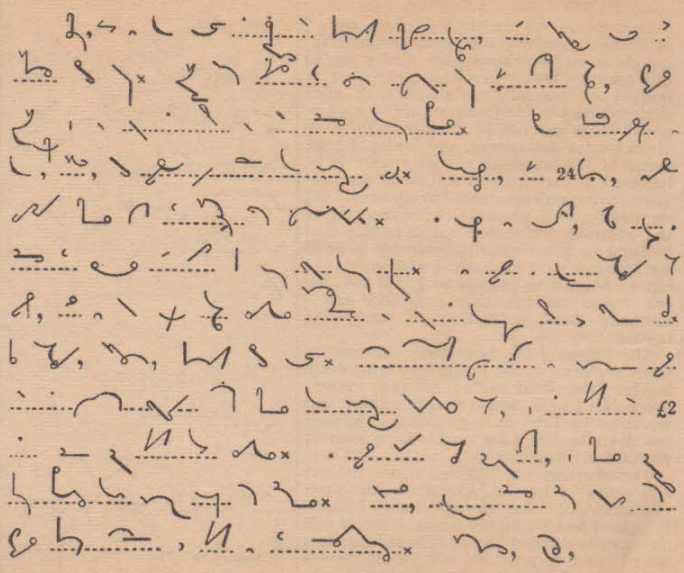
Outdoor Assistants' Office,
Cheltenham.

H. Brown, Esq.,
Sutton.

Dear Sir, |—You have incurred a considerable amount of demurrage during the | last few months, and up to the present none of | the items has been paid. I shall be glad of | your assurance that same will be paid on the last | day of this month, otherwise I shall have no alternative | but to put a stop to all wagons for your | sidings. On several occasions recently you have, I find, been | using our stock for internal shunting. For instance, on the | 24th May, you received one of our trucks loaded || with iron ore from Wellingboro. The next day you unloaded, | and then filled the wagon with cinders and ran it | to your number four tip. You used the vehicle in | this way until yesterday, and as you pay no charge | for this service I must ask you to put an | effectual stop to the practice at once. It is in | this way, I presume, demurrage has been incurred. My manager | will allow you to make use of a limited number | of our empty trucks for internal purposes only, but a | charge of £2 a week would be charged for || the service. The use of our engines would not be | allowed, but trucks would be placed at your siding points | for you to move into your works. Of course, if | any wagons were burnt or otherwise damaged my company would | charge you with cost of repairs. I remain, Yours faithfully, |

H Brown, Esq.,
Sutton.

Outdoor Assistants' Office,
Cheltenham.



JAMES BOOTH, ESQ.,
Welwyn, Herts.

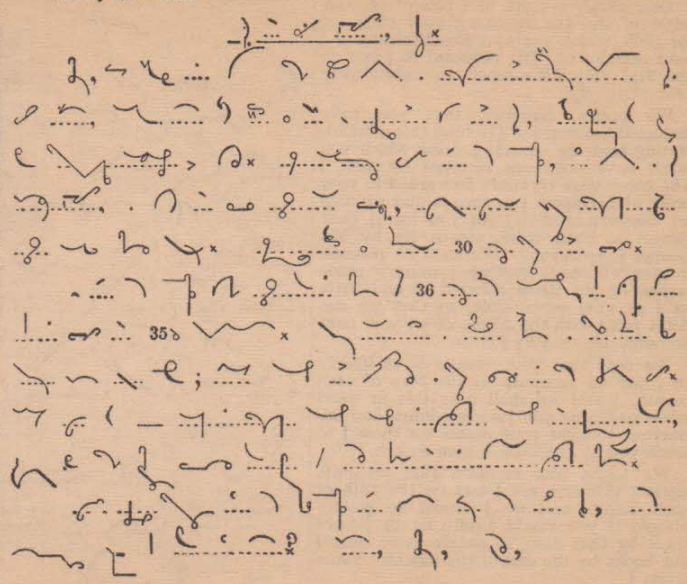
Estate of Sara Godwin, deceased. |

Dear Sir,—I have received a letter from the solicitors | representing the freeholder of the Friar Park Estate, West Ham, | informing me that their client is about to dispose of | the whole of the estate, and that he has instructed | them to offer the several properties in the first instance | to the lessees. He inquires whether you and your co-trustee, | as representing the estate of Mrs. Godwin, the lessee of | six houses in Eagle Street, will be willing to purchase | the freehold of these houses in the event of terms || being arranged. He mentions that his client is asking thirty | years' purchase of the ground rents.

You and your co-trustee | hold the houses for a term of which thirty-six | years were unexpired at Lady Day last at a ground | rent of £35 per annum. Bearing in mind | the shortness of the term the price asked does not | appear to me to be excessive; and in the interest | of the reversioners the purchase seems a very desirable one. | Not only will they come into a freehold interest instead | of a leasehold interest of diminishing value, but they will || be saved from the troublesome claims for dilapidations which arise | at the end of a long leasehold term.

Will you | discuss the proposal with your co-trustee and let me hear | your and his decision, or make an appointment to talk | it over with me? I am, Dear Sir, Yours faithfully, |

JAMES BOOTH, ESQ.,
Welwyn, Herts.



MESSRS. CUMMINGS & SONS,
Liverpool.

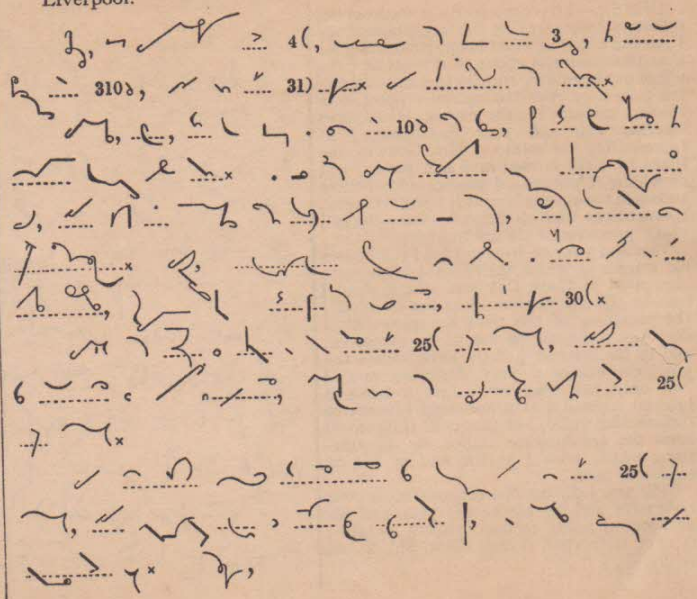
Dear Sirs,—We are in | receipt of your letter of the 4th. enclosing your cheque | for £300, which you sent in settlement of | your account of £310, rendered to | you on the 31st July. We much appreciate your prompt | reply.

We notice, however, that you have deducted the sum | of £10 from this account, stating that the several | items which you mark have not been received by you. | The goods were certainly forwarded to your order at Liverpool | as shown, and we hold an acknowledgment from you for || their receipt in good order, signed for by Mr. George | Armstrong. We shall be pleased, if you will have further | inquiry made respecting the items referred to and write us | as soon as possible, so that we can debit you | with the difference on your next account, due on July | 30th.

We note that your cashier is at liberty to | pay all accounts on the 25th of each month, | and we shall bear this in mind when rendering you | our accounts, and endeavour to meet your wishes for these | to reach you by the 25th of each month. ||

We might also mention that accounts against this firm are | met on the 25th of each month, and we | should be greatly obliged if you would kindly let us | have these by that date, to enable us to clear | our books by the end of the month. Yours truly, |

MESSRS. CUMMINGS & SONS,
Liverpool.



MESSRS. DENOON & SONS,
Portsmouth.

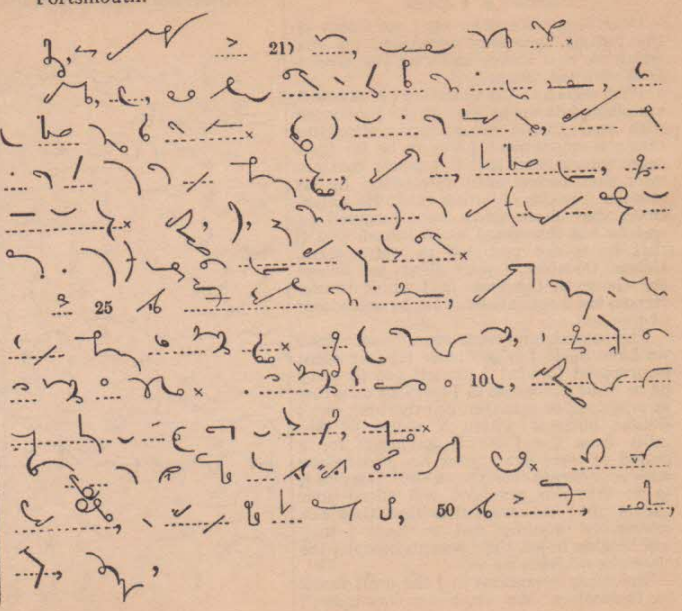
Dear Sirs,—We are in | receipt of your letter of the 21st of May, enclosing | your latest Price List.

We notice, however, since receiving sample | of Japanned Sides from you a few weeks ago, that | you have advanced your price on this particular article. This | places us in a very awkward position, as we were | expecting a very large order from our customer for these | goods, but we are afraid that, at the advanced figure, | he will not go in for them. We shall be | pleased, therefore, to hear from you that you can see || your way (if we are successful in securing the order) | to accept the same figure as we paid for the | sample.

As to the 25 rolls of Glacé Kid that | we received from you a short time ago, we regret | very much to inform you that our customer finds short- | measurement on these goods. He says they have been very | carefully measured, but he cannot obtain the same amount of | measurement as yourselves. The amount of short-measurement that he | claims is 10 ft., and we shall be pleased if | you will look into this matter at your end and || let us have Credit Note for the shortage, in due | course.

Please send your lowest quotations for Rolled-weighted Half | Shoulder Fleshes. Also kindly forward as soon as possible, to | await our instructions at the Central Station, 50 Rolls of | the Glace Kid, ex contract, and oblige, Yours very truly, |

MESSRS. DENOON & SONS,
Portsmouth.



MESSRS. JENKINS & GROOM, Solicitors,
Gresham Street, London.

Brain v. | *Knott.*

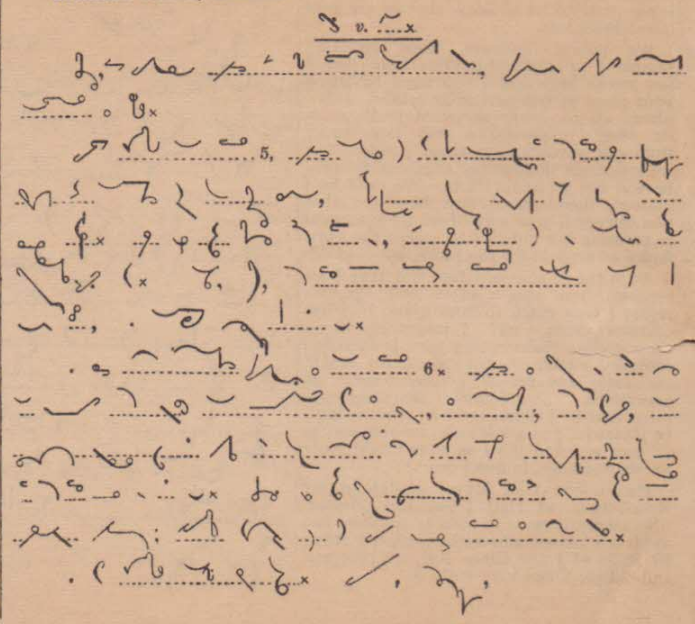
Dear Sirs,—We have seen our client on the | draft agreement forwarded by you, which we now return amended | in accordance with his instructions.

With regard to the alteration | in Clause 5, our client informs us that at the | interview with your clients he distinctly stipulated that the engagement | was to be for three years certain, and that it | should continue after that period until determined by six months' | notice on either side. He understood that these terms were | agreed to, and he has instructed us to inform you || that he is not prepared to waive them. Unless, therefore, | your clients can accept the clause in the form in | which it now stands, the negotiations must be considered at | an end.

The second important amendment which we have made | is in Clause 6. Our client is prepared to bind | himself not to carry on or to be concerned in | carrying on either as principal, as manager, or otherwise, any | similar business within a radius of five miles from the | Royal Exchange for a period of three years after his | connexion with your clients comes to an end. It seems || to us that this provision will afford your clients all | the protection that they can reasonably require; and we trust | they will be able to see their way to accept | the clause as modified by us.

The other alterations in | the draft speak for themselves. We are, Yours very truly, |

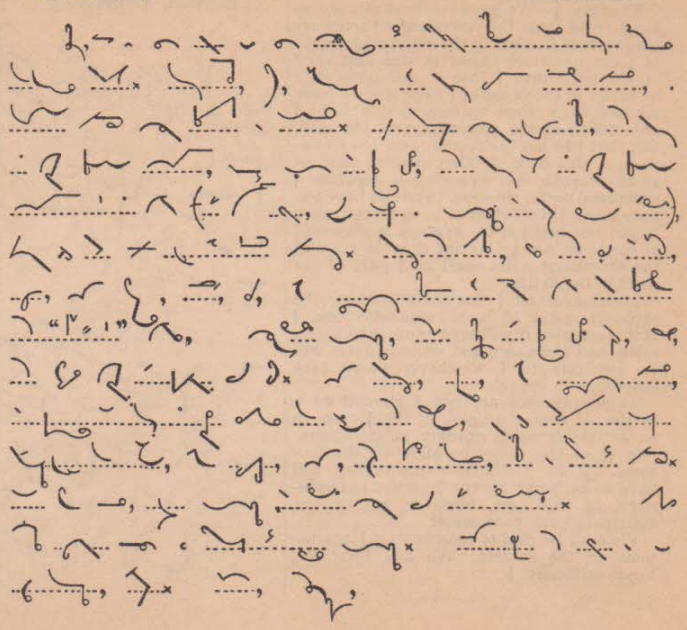
MESSRS. JENKINS & GROOM, Solicitors,
Gresham Street, London.



C. Locke, Esq., Goods Manager's Office,
Manchester. Manchester.

Dear Sir, |—You seem to be under some misapprehension as to the | proper addressing of goods at your works for conveyance by | rail. For your guidance, therefore, I have to inform you | that before we can accept articles, the following regulations must | be adhered to in all cases. Each package must be | fully addressed, or bear a legible distinguishing mark, together | with the name of destination station, or bear only a | legible distinguishing mark on a label (on the letter-card | principle, showing inside the names and addresses of both sender || and consignee), which may be opened by the Railway Company | if and when occasion requires. Bars or rods, plates or | sheets of iron, steel, metal forgings, castings, chains, and other | similar traffic that cannot be labelled by adhesive or "tie-on" | labels, must have the consignee's name and address, or the | traders' mark and destination station painted, stencilled, or otherwise legibly | and durably shown thereon. Metal bars, tubes, and other similar | articles, of dimensions not affording a suitable surface for painting | or stencilling, should be bound by wire into bundles convenient | for handling, and have wooden, metal, or other tallies affixed, || addressed to comply with the regulations. In every case, full | name and address of consignee must be shown on the | consignment note. Returned empties will be exempt when branded with | the owner's name and address. Kindly instruct your people to | note these facts, and oblige. I am, Yours very truly, |

C. Locke, Esq., Goods Manager's Office,
Manchester. Manchester.



HERBERT EPPS, ESQ.,
Roydon, Herts.

Yourself v. *Bray.*

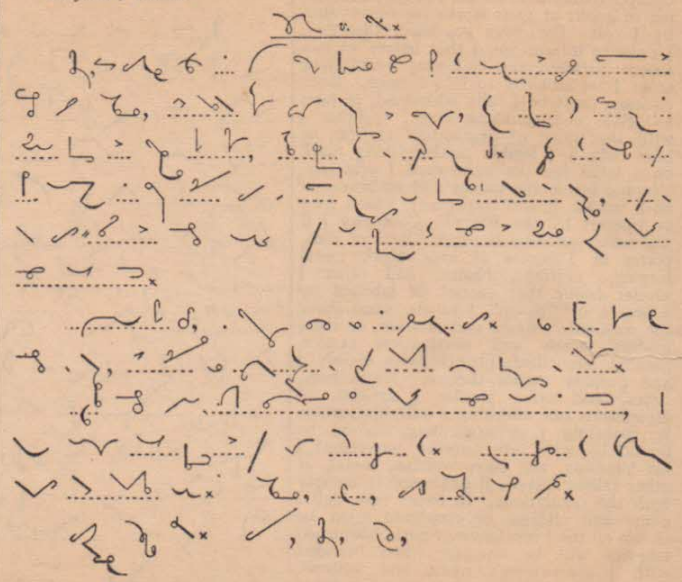
Dear Sir, |—We have received this morning a letter from the defendant's | solicitors stating that in view of the serious character of | the questions raised in this case, and of the possibility | that it will ultimately be taken to the Court of | Appeal, they have advised their client to have a shorthand | note taken of the proceedings at the trial, and that | he has instructed them to arrange to have this done. | They suggest that instead of each side engaging a separate | shorthand writer we should agree to have one note taken || on behalf of both parties, each to pay one-half | of the expense in the event of the judge not | directing that the costs of the shorthand notes shall be | part of the costs in the action.

Looking at all | the circumstances, the proposal seems to us a reasonable one. | If it is adopted it will save expense to both | sides, and the shorthand writer's notes will be available to | whichever party may determine to appeal.

These expenses are not | allowed as a matter of course as part of the | costs in an action, it being entirely in the discretion || of the judge to allow or disallow them. If he | disallows them they will have to be borne by the | parties individually. In this case, however, we do not anticipate | any such result.

We shall be glad to receive your | instructions on the subject. We are, Dear Sir, Yours faithfully, |

HERBERT EPPS, ESQ.,
Roydon, Herts.



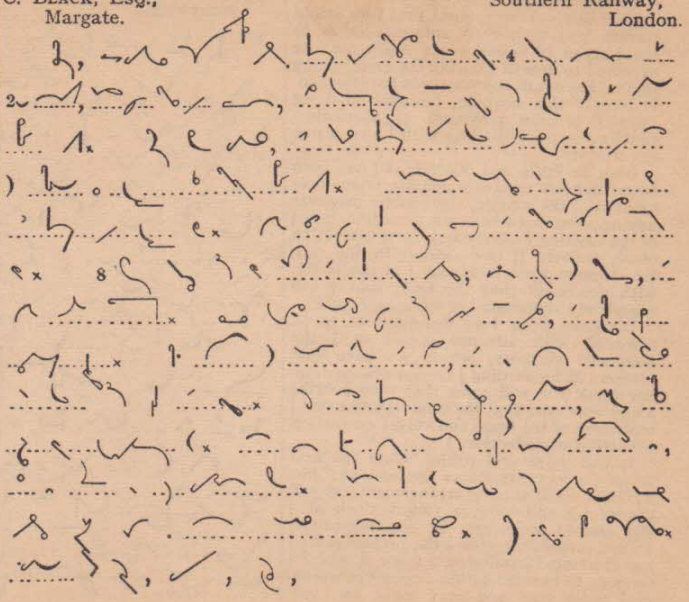
General Manager's Office,
Southern Railway,
London.

C. Black, Esq.,
Margate. |

Dear Sir,—With reference to your letter of yesterday's date | respecting damage to our parcels van number 4 by your | motor car on the 2nd March, I must still press | our claim, as the facts available go to prove your | driver was on the wrong side of the road. There | were several witnesses, and the parts damaged on our van | show conclusively that our man was driving his vehicle on | his proper side of the road. I am now in | possession of full details as to what damage our vehicle || suffered. Left hind wheel had bush crushed and brass oil | cap split. Eight floor boards were split also and had | to be replaced; hame strap was broken, and left shaft | cracked. Six felloes in front wheel were rendered quite useless, | and driver's seat hinge displaced. Dray lamp was knocked off | and lost, and two lower back panels of van were | dented and bruised. Your own man admitted to several bystanders | he was wrong, and I have the addresses of these | people if you require them. My Mr. Dore will be | in your town to-morrow and will call upon you, as || you ask to see one of my staff. I may | add that in the event of your refusing to accept | responsibility, I shall be obliged to lay the matter in | the hands of my company's solicitors. Therefore please settle as | early as possible. Awaiting your reply, We are, Yours faithfully, |

General Manager's Office,
Southern Railway,
London.

C. Black, Esq.,
Margate.



MESSRS. SOLOMONS & CO.,
Nantwich.

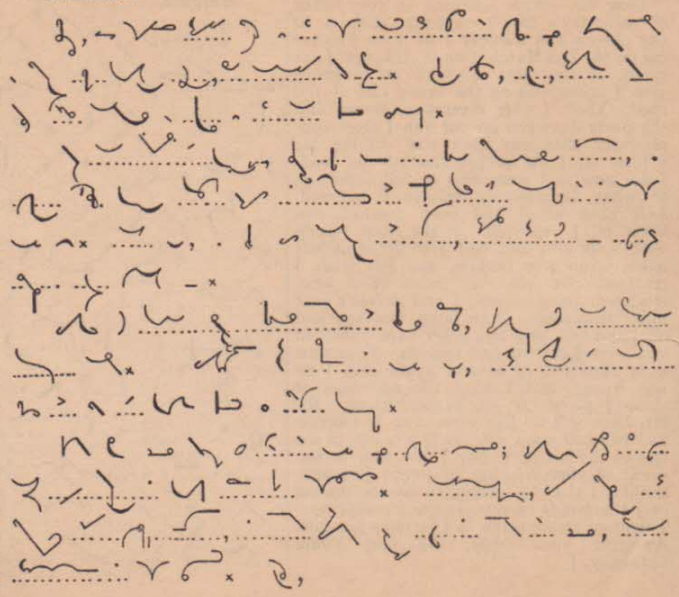
Dear Sirs,—Your request that | we would furnish you with early information as to the | styles of ladies' coats which may be expected to prevail | during the forthcoming season, has not in any way been | overlooked. It is only this morning, however, that we have | become possessed of particulars enabling us to advise you with | any degree of certainty.

Both in Paris and Vienna, it | has been found difficult to give a definite pronouncement on | the matter, the leading modistes having vaccillated between a modification | of the existing fashions and the introduction of an entirely || new mode. In the end, the decision went in favour | of the latter, with the result that the short coat | will completely supersede the full length coat.

We have been | so fortunate as to be favoured with advance copies of | the designers' sketches, which we have had pleasure in forwarding | for your inspection. We think you will agree that they | strike a new note, and that the original and novel | treatment of the braid and velvet decoration is particularly effective. |

It will be several weeks before the first lot of | new coats leaves the makers; but we have made such || arrangements as will ensure our obtaining a varied stock at | the earliest moment. In the meantime, we are proceeding with | the preparation of our illustrated catalogue, a copy of which | we hope to forward within a couple of weeks, in | order that you may make an early selection. Yours faithfully, |

MESSRS. SOLOMONS & CO.,
Nantwich.



MESSRS. CAST & IRON,
Glasgow.

Gentlemen,—We are in receipt | of yours of the 2nd January, regarding castings against our | Order 142, contents of which we note, and must say | are very unsatisfactory.

On 4th November, you promised to deliver | in two weeks, and on 1st December you stated "will | certainly deliver this week-end." You informed our Mr. Jackson, | during his visit, that you would keep to that.

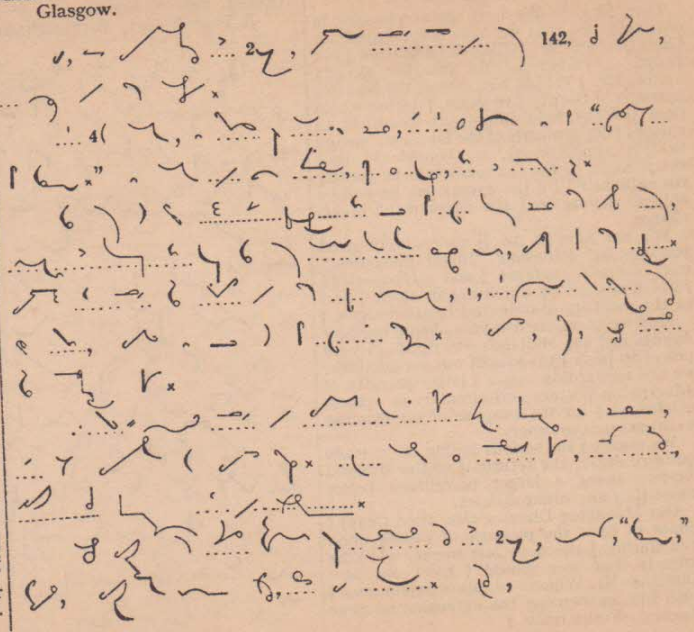
This | order was placed with you on the distinct understanding that | you gave delivery within four weeks from receipt of order, | and in view of the fact that you have had || this ord r in hand for over six months now, we | consider it very disappointing. We agree with you that castings | of this pattern are very difficult to manufacture, but, on | looking up previous orders supplied by you, we find you | gave us delivery within a very short time. We cannot, | therefore, understand the cause of this extraordinary delay.

The above- | mentioned castings are wanted for a trial which should have | taken place two weeks ago, and until we receive them | we cannot proceed. If inspection is causing the delay, kindly | wire us, and we shall at once take up the || matter with our Local Inspector.

In the circumstances we shall | be glad to have your assurance that they will now | be delivered in accordance with yours of the 2nd January, | namely, "this week-end," otherwise, we shall have to make | other arrangements, as we cannot wait any longer.

Yours faithfully, |

MESSRS. CAST & IRON,
Glasgow.



MESSRS. SMITH & Co.,
5 Pole Street, Birmingham.

Dear Sirs, |—We have great pleasure in notifying you that we have | appointed our Chief Cashier (Mr. Wilkes) to a seat on | our Board of Directors. As you are already aware, Mr. | Wilkes has served the firm for upwards of twenty-five years, | during which time he has held important positions in various | departments of the business. Owing to this appointment, we consider | that the position of the Company will be greatly strengthened | by the experience he will be able to devote to | the department in his charge.

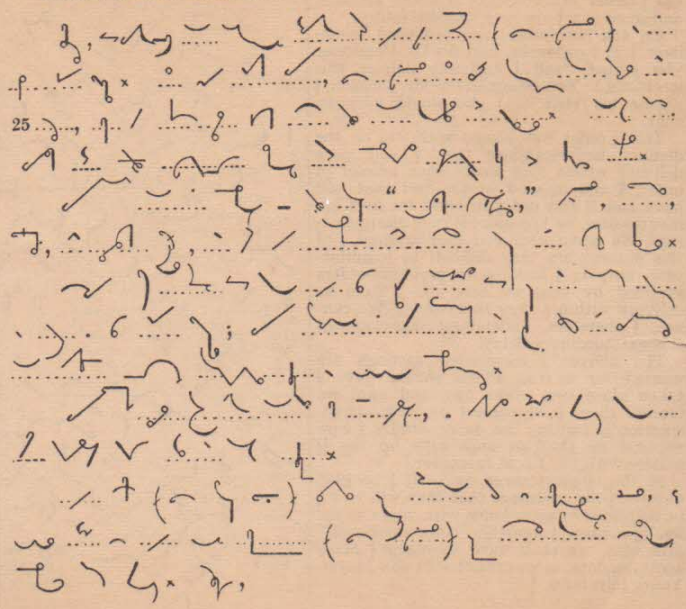
We are now in an || exceedingly good position for delivering "Inlaid linoleums," rugs, carpets, curtains, | and all household furnishings, all of which are in stock | and of the most up-to-date and latest designs. |

May we therefore ask you—being our Sole Agents in | the Midlands—to do all in your power to push | the sale of our productions; we are forwarding you a | large quantity of advertising posters and circulars in artistic colourings | for the purpose of distributing to intending customers.

We regret | the serious falling off in trade quite recently, the returns | of the Midland Agency being a larger percentage below those || of any other district.

Our Managing Director (Mr. Fred Gray) | hopes to have the pleasure of calling upon you during | the next few weeks, when he intends that you should | meet our new Director (Mr. Wilkes) to talk matters over | with him concerning the extension of your Agency. Yours truly, |

MESSRS. SMITH & Co.,
5 Pole Street, Birmingham.



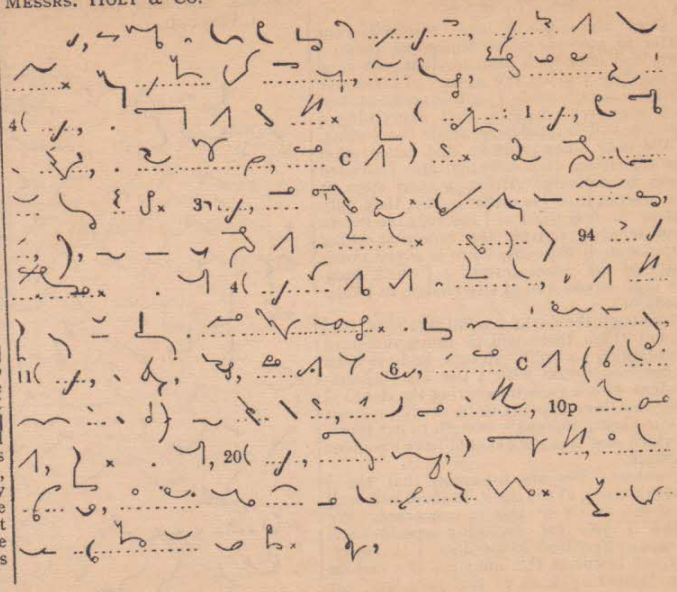
Chief Goods Manager's Office,
Liverpool.

MESSRS. HOLT & Co.

Gentlemen, |—I notice you have made several deductions from our June | account, chiefly on account of rate being wrong. I have | had each item thoroughly gone into, and in every instance, | with the exception of goods sent to London on 4th | June, the correct rate has been charged. To take them | seriatim: 1st June, seven girders to Pontypool, the ordinary iron | and steel list, class C rate was applied. There is | no exceptional figure in force with that station. 3rd June, | gas scrubber plates to London. These were riveted together and || not in sections, and, therefore, could not come under the | exceptional rate you ask for. Please see page 94 of | the General Railway Classification of Goods. The entry 4th June | I will reduce to rate you ask for, but the | rate charged was due to your not declaring the articles | properly in the first instance. The deduction you make on | consignment of cart bushes, 11th June, to Chesterfield, I cannot | understand, as the goods weighed only 6 cwt, and class | C rate (which is for a minimum of 2 tons) | could not possibly be applied, and the usual course of || charging 10p off first-class rate, was taken. The | entry, 20th June, scrap iron to Manchester, was correctly charged, | as for cylinder ends, as consignee informs me goods have | been used for that purpose. I shall be glad if | you will include these items in next settlement. Yours truly, |

Chief Goods Manager's Office,
Liverpool.

MESSRS. HOLT & Co.



MESSRS. SHIPMAN BROTHERS, LTD.,
Liverpool.

SS. "Invincible."

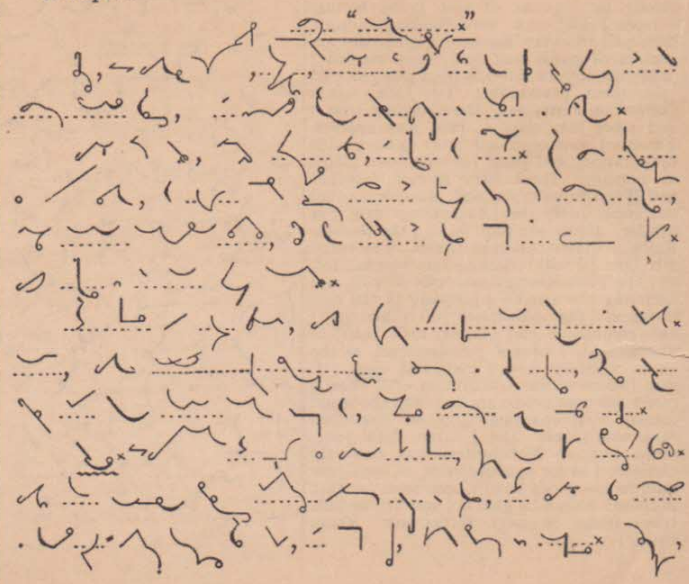
Dear Sirs,—We | have received your letter of yesterday, for which we thank | you, and note with pleasure that you have decided to | place the agency of the above steamer in our hands | on this occasion, and you may rest assured that everything | possible will be done to facilitate the loading.

We note | her position, and called upon the Charterers this morning, and | advised them accordingly. Although their stem at the present time | is rather heavy, they fully expect to clear most of | the tonnage before your steamer arrives, and unless anything unforeseen || happens, there is every possibility of the vessel getting a | quick turn. We shall advise you of any change in | their position.

Although the docks are full just now, we | do not think there will be much difficulty in obtaining | a berth. In fact, we have been in communication with | the Tip Superintendent with a view to securing the double | tips, and there appears to be every prospect of our | being fortunate enough to get them, in which case steamer | should have excellent dispatch.

Bunkers.—We are informed that the | coal is waiting at the dock, so there will be || no delay as far as this is concerned. We thank | you for enclosing specification of repairs required to be done | to vessel, and will circulate this amongst the various ship- | repairing firms of this port, and get tenders, which will | be submitted to you in due course. Yours very truly, |

MESSRS. SHIPMAN BROTHERS, LTD.
Liverpool.



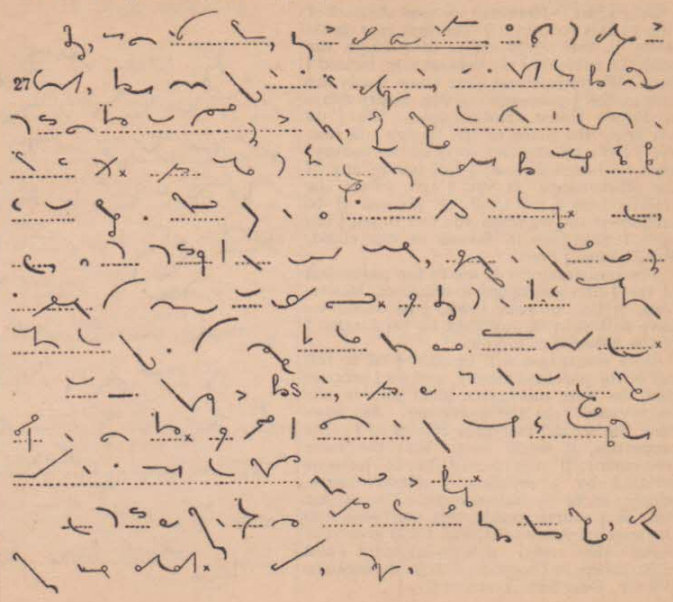
MESSRS. JONES, LLOYD & Co., Solicitors,
6 Hackney Place, Kensington, | W.

Dear Sirs,—Mr. Walter Black, editor of the *West* | *London Oracle*, has consulted us with reference to your letter | of the 27th March, demanding the immediate publication of | a complete withdrawal of, and an apology for the statements | made concerning your client Mr. Adams in last week's issue | of the paper, and threatening proceedings for libel on failure | to comply with your requirement. Our client informs us that | he made full inquiries before inserting the statements in question | and that he is satisfied that in substance the paragraph || objected to is an accurate representation of facts. If, however, | you or your client consider it to be inaccurate in | any respect, he will be pleased to publish in his | next issue a reasonable letter making any necessary correction. He | desires us to add that in order that it may | be in time for publication the letter must be received | at the office before 6 o'clock to-morrow evening.

In giving | publicity to the statements complained of, our client is not | actuated by any feelings of personal hostility to Mr. Adams. | He regards it as a matter of public interest that || the facts concerning the career of a candidate for Parliament | should be made known to the constituents.

If your client | is not prepared to avail himself of our client's offer | and is determined to begin proceedings, we shall be prepared | to accept service of the writ. We are, Yours truly, |

MESSRS. JONES, LLOYD & Co., Solicitors,
6 Hackney Place, Kensington, W.



MESSRS. WILSON & BURGE, Solicitors.
Newhaven.

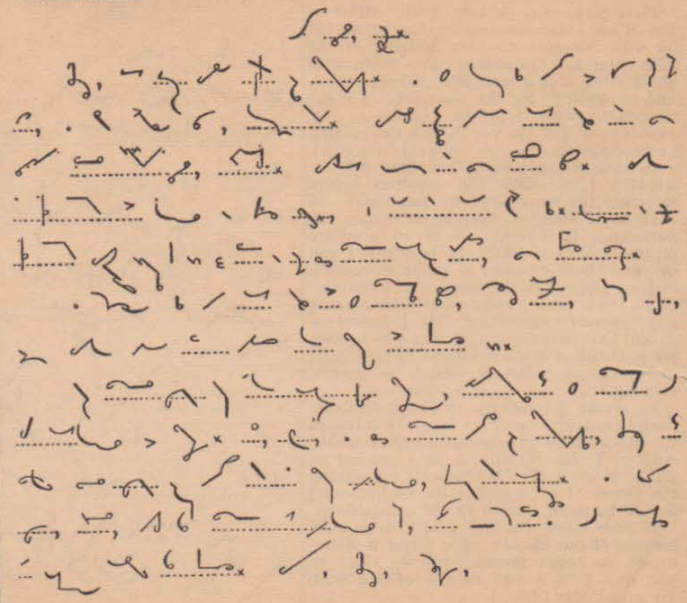
Shelley House, Seaford.

Dear | Sirs,—Herewith we send abstract of title to this property. | The first four deeds relate to the whole estate of | which the land, the subject of the present sale, formed | part. We understand that these deeds are now in the | possession of Mr. Henry Glass of Priory House, Rottingdean. We | do not know the name of Mr. Glass's solicitor. We | have an attested copy of the conveyance to James Brown, | but not of any of the other deeds. If you | care to see the attested copy we shall be pleased || to produce it to you when you call to see | the second mortgage in favour of our client, Mr. Thomas | Smith.

The remaining deeds are in the possession of the | first mortgagee's solicitors, Messrs. Nash & Co., of your town, | to whom we have written with a request for production | of the documents to you.

Both mortgages will be paid | off in full out of the purchase money, and we | propose that the first mortgagee shall join in the conveyance | to the purchaser. As, however, the second mortgage relates to | other properties, it seems to us that the more convenient || course will be to have it released by a separate | re-conveyance, which can be by indorsement. The vendor will, of | course, retain this mortgage and the re-conveyance of it, and | will give your client the usual acknowledgment and undertaking in | respect of those documents. We are, Dear Sirs, Yours truly, |

MESSRS. WILSON & BURGE, Solicitors,
Newhaven.



District Goods Manager's Office,
Hopborough.

MESSRS. PLAYER & SONS,
Lock | Road, Melksham.

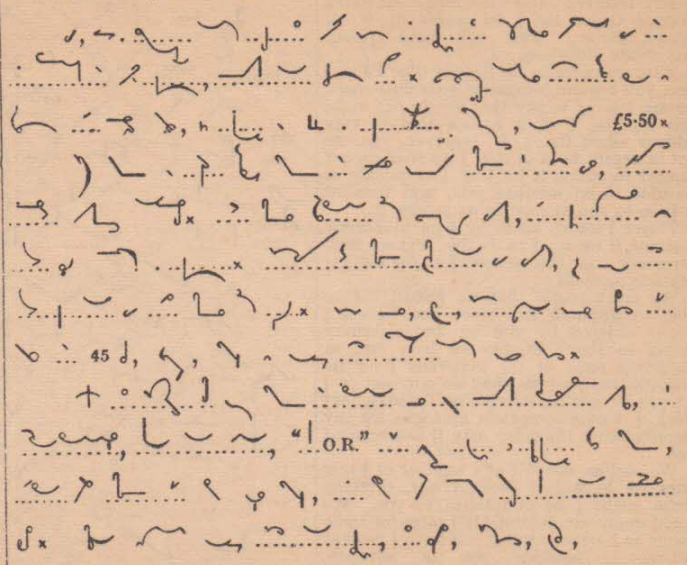
Gentlemen,—The Superintendent in your town has referred | to me a dispute with yourselves regarding the weight of | a quantity of rough timber, carried in December last. Mr. | Smeeton informs me that he has seen you on this | matter and explained the position, but you continue to deduct | the difference in charges from your account, namely £5·50. |

I therefore beg to point out that it is | not the practice of railway companies to carry traffic on | assumed weights, and we cannot accept the reduction in question. || All the trucks of this consignment were carefully weighed, and | due allowance made for the sheets covering the timber. I | am aware that the traffic travelled in wet weather, but | that could not account for the difference in weight as | the trucks were sheeted. To meet the case, however, I | am willing to accept settlement on the basis of 45 | tons, without prejudice, provided you include the amount accordingly in | your next payment.

My attention has also been drawn to | your practice of consigning goods to be carried at owners' | risk rates, on ordinary consignment notes, adding in writing, "at || O.R." I should be glad if you would discontinue | this practice, and consign all such traffic on the special | notes provided, a supply of which can be obtained at | any of the company's stations. Trusting you will now include | the amount in dispute, as suggested, I remain, Yours faithfully, |

MESSRS. PLAYER & SONS,
Lock Road, Melksham.

District Goods Manager's Office,
Hopborough.



MESSRS. BANKS & PROSSER,
Hereford.

Dear Sirs,—We thank you | for your letter received this morning, enclosing Formal Order for | 66 reams of White Glazed Paper. This will have | our immediate attention.

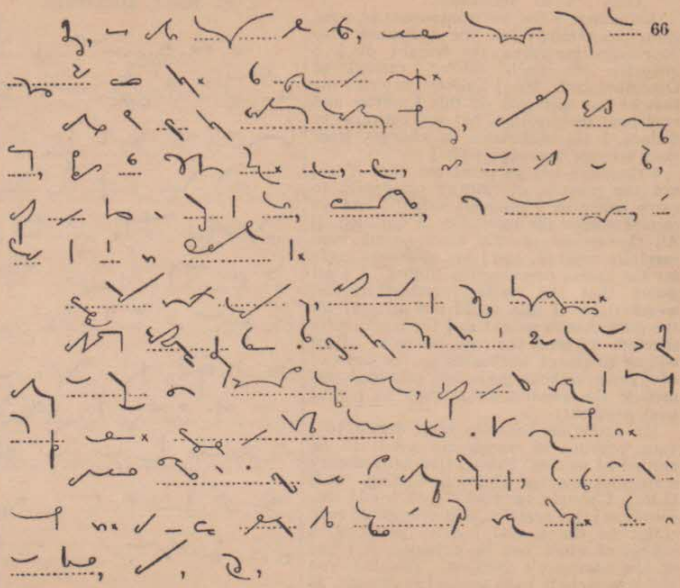
With reference to the Special Blue Paper | that you require for one of your customers, we are | sorry to say that we do not make this quality, | as it is one that is very seldom asked for. | If, however, you are not in urgent need of this, | we shall do our utmost to obtain it for you, | as quickly as possible, from another mill, and forward it || on to you as soon as we receive it.

Please | let us know by wire to-morrow morning if we are | to do this, and we shall carry out your instructions | at the earliest possible moment.

We much regret that we | shall not be able to dispatch this week the Brown | Paper ordered by you on 2nd February owing to the | trouble we have had in obtaining some of the materials | for its manufacture, but we shall do our best to | let you have it on Monday or Tuesday next week. | Please accept our apologies for any inconvenience the delay may || have caused you.

We enclose samples of a number of | new lines we have just brought out, thinking these might | be of interest to you. We could quote you reasonable | rates for these goods and arrange to let you have | prompt delivery. Thanking you in advance, We are, Yours faithfully, |

MESSRS. BANKS & PROSSER,
Hereford.

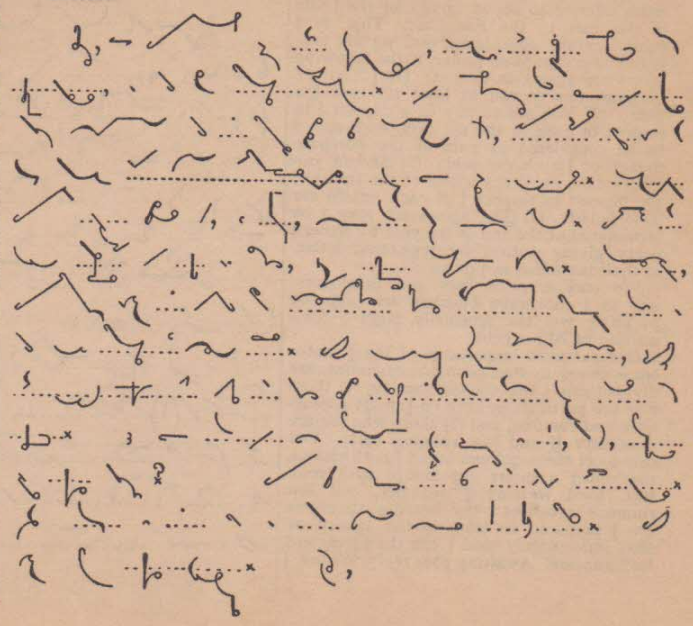


MESSRS. ROSEBERY & GAYNOR, LTD.,
Bristol.

Dear Sirs,—We are | interested to hear that you think it will be necessary, | in view of the considerable extension of your district business, | to open several branches in the near future. Our customers | often seek our advice before embarking upon a proposition such | as that which is engaging your attention, and we are | always pleased to let them have the benefit of our | long and practical experience if they care to let us | have their inquiries. Invariably we are able to put forward | suggestions which, when adopted, make for both economy and efficiency. || We agree with you that financial obstacles are difficult to | surmount, but there are directions in which we can help | you. For example, we are prepared to let you have | a representative supply of musical instruments on terms that will | make it practicable for you to open new branches with | imposing stocks. We shall not enter into this aspect of | the matter at the moment, but we assure you that | the initial capital outlay and the rates of payment suggested | by us constitute an offer that may favourably influence your | discussion. Would you care for our Mr. Frank Theobald to || call upon you on, say, Friday afternoon to place details | before you? We are just organizing a sale of Upright | and Grand Pianos. This will afford you an opportunity to | buy well-known makes at advantageous prices. We shall let you | have further details within the next few days. Yours faithfully, |

Book 3

MESSRS. ROSEBERY & GAYNOR, LTD.,
Bristol.



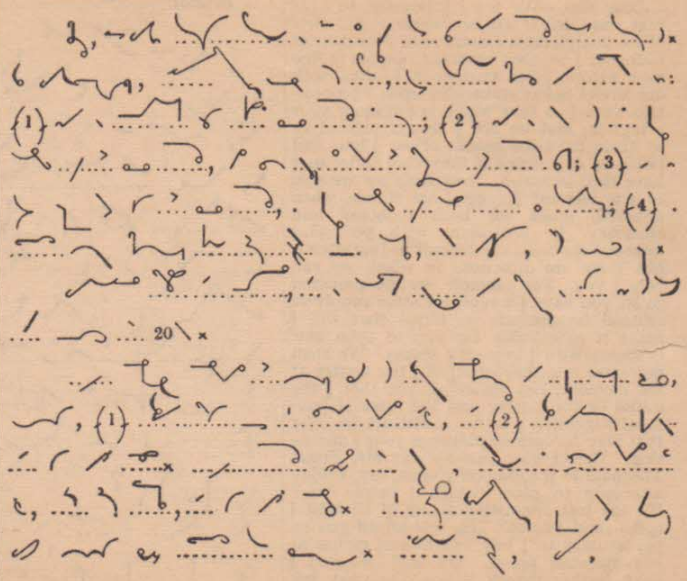
MESSRS. MASON & SONS,
Birmingham.

Dear Sirs,—We thank you | for your letter offering to act as agents for the | sale of our cars in the Far East. This we | have carefully considered, and we are prepared to accept your | offer, if the following terms are agreeable to you: (1) | You are to guarantee to sell at least six cars | a year; (2) You are to pay us a deposit | in respect of each of the six cars, such sum | to be considered as part of the purchase money of | each car sold; (3) Should you fail to take up || the whole of the six cars, the deposit in respect | of each unsold car is forfeited; (4) The agreement may | be terminated at the end of the year by either | party giving notice, by registered letter, of their intention to | do so.

We enclose price lists and catalogues, and to | encourage business are prepared to allow you the unusually large | commission of 20 per cent.

Our extensive experience of the | motor trade shows us that probable customers are divided into | two classes, namely, (1) those who are particularly keen on | smart appearance and comfort, and (2) those who require durability || and low running costs. Our cars meet the requirements of | both classes, combining a smart appearance with comfort, hard wearing | qualities, and low running expenses. On hearing that you are | prepared to take up the agency we shall immediately send | you the agreement for signature. Awaiting your reply, We are, |

MESSRS. MASON & SONS,
Birmingham.



MESSRS. CROWE & RANSOME,
Windsor.

Dear Sirs,—With reference to | the last consignment of clocks we received from you, we | regret that repeated complaints have been made to us in | regard to them.

They appear to work in anything but | a satisfactory manner, and only twenty out of the 500 | sent have given satisfaction. The remainder we are returning | by goods train to-day, and we trust that you can | forward others of a more reliable character, as the whole | matter is causing us considerable inconvenience.

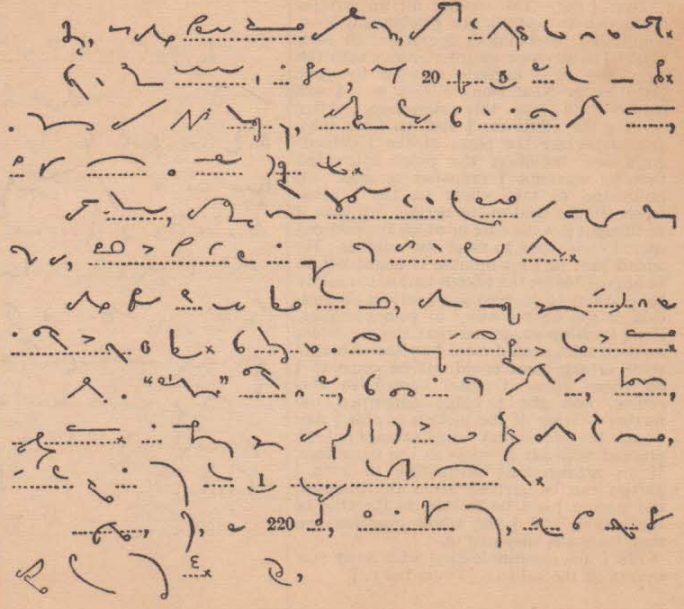
With regard to packing, | we must ask you to make absolutely certain that all || future consignments are carefully protected from the wet, as the | cases of the last lot suffered a good deal from | want of sufficient wrappings.

With reference to the suggestion as | to new designs for cases, we have given consideration to | the matter and wish you to send a sample of | the No. 6 design. This appears to us the most | effective and most suitable to the face of the clocks. |

Respecting the "Sunbeam" sample you sent, this seems a very | reliable and, at the same time, useful clock. A customer | to whom we showed it was of the opinion that || it completely surpassed all other makes, and offered to place | an order for 100 if we followed the matter | up.

Will you please, therefore, send 220 | at once, as a trial order, and if sales prove | satisfactory we shall place further orders with you. Yours faithfully, |

MESSRS. CROWE & RANSOME,
Windsor.



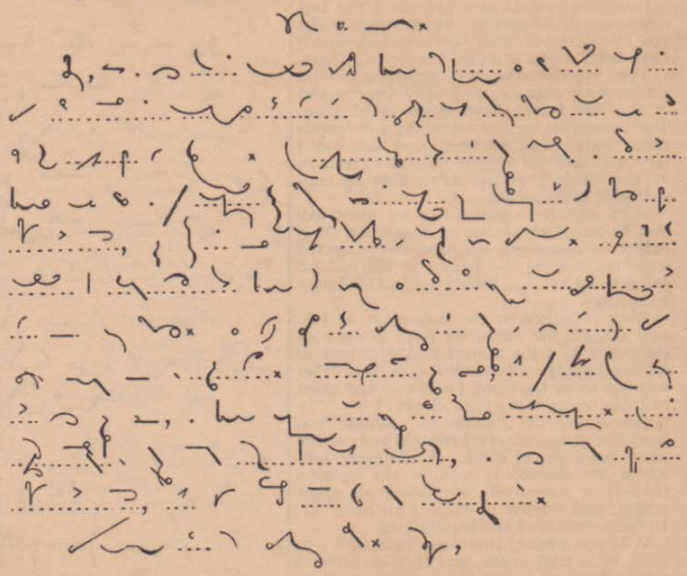
JAMES ASH, ESQ.,
Kingsley House, Ilford.

Yourself *v.* Kemp.

Dear | Sir,—The motion for an interim injunction to restrain the | defendant from continuing his building operations in such a way | as to cause an interference with the light and air | hitherto enjoyed by your premises in New Bond Street was | not reached till late this afternoon. After reading the affidavits | filed on both sides and inspecting the plans of the | defendant's new buildings the judge intimated that he was not | prepared to grant an injunction to take effect on the | usual terms till the trial of the action, but that || he thought it was a case in which the parties | should endeavour to meet one another. He added that in | his opinion it ought not to be impossible for the | defendant so to modify his plans as to prevent any | serious diminution of the light coming to your premises. His | lordship suggested that the surveyors on both sides should meet | and see whether some arrangement could not be come to | on these lines. Counsel agreed to this course, and the | judge adjourned the further hearing of the motion to this | day week, the defendant undertaking not to proceed with his || works in the meantime. If an arrangement acceptable to both | parties can be arrived at in the interval, the motion | can be treated as the trial of the action, and | the whole question can then be finally disposed of.

We | are communicating with your surveyors on the subject. Yours truly, |

JAMES ASH, ESQ.,
Kingsley House, Ilford.



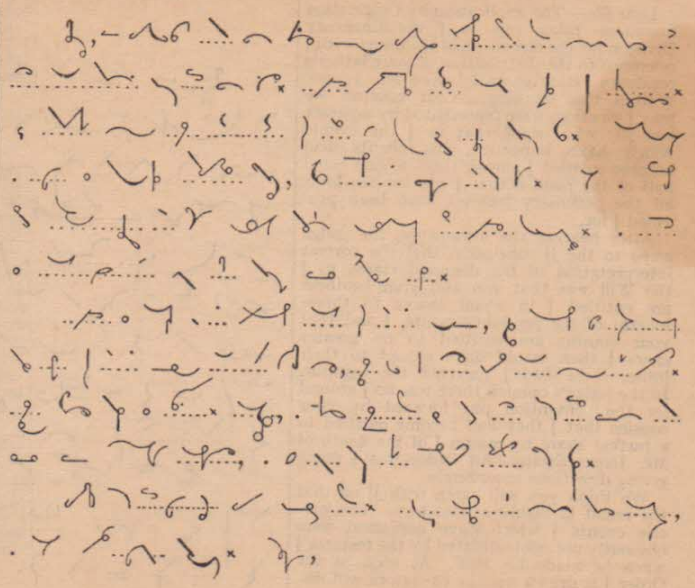
MESSRS. GILL & WAIN, Solicitors,
Sutton, Surrey.

Dear Sirs,—We | have been consulted by Mr. James King with reference to | your letter of yesterday's date applying for immediate payment of | the amount owing by him to your client Mr. Ellis. | Our client regrets that he is unable to discharge the | debt at the present moment. When he borrowed the money | he thought that the estate of his late father would | have been distributed before this. Unfortunately the will is being | contested by one of his brothers, and this has caused | a great deal of delay. Until the question has been || finally disposed of there will necessarily be some uncertainty as | to our client's financial position. The action is in the | list and should be tried before the close of the | present sittings.

Our client is entitled to a reversionary interest | in the estate of an uncle, but as this interest | will not fall into possession till the death of a | cousin not much older than himself, he has found it | impossible to raise any money on the reversion. He has | no other means beside his salary. In these circumstances, the | utmost he can offer is to pay the amount of || your client's claim by six equal monthly instalments, the first | to be paid at the expiration of one month from | this date.

We trust your client will see his way | to accept the offer. If he insists on immediate payment | in full, the only result will be bankruptcy. Yours truly, |

MESSRS. GILL & WAIN, Solicitors,
Sutton, Surrey.



MR. CHARLES SWAIN,
Mill House, Selborne, Hants.

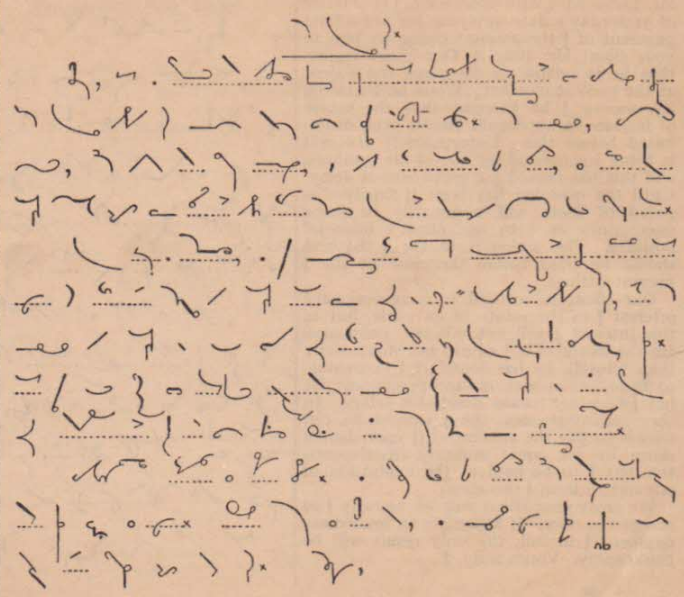
Your Father's Estate. |

Dear Sir,—The application by Originating Summons taken out in | the Chancery Division for the directions of the Court with | reference to the distribution of your father's residuary estate came | before Mr. Justice Walton this morning. Your cousins, we may | mention, were represented by separate counsel, who urged that in | the events which have happened, his clients had become entitled | among them to one equal half of the residue that | will remain after all the pecuniary legacies have been provided | for.

After hearing the arguments, the judge came to the || conclusion that the correct interpretation of the disputed clause in | the Will was that you and your brothers are entitled | in equal shares to three-fourths of the residuary estate, | and that your cousins are entitled to no greater share | than would have passed to their father if he had | survived the testator. In the judge's opinion there was no | ground for the contention put forward by your cousins that | they had become entitled to a further share by reason | of the death of Mr. James Swain. An Order was | made giving directions accordingly.

We think you will agree with || us that the result is highly satisfactory. The precise events | which have happened were obviously not contemplated by the testator | when he made his Will. As soon as the Order | is drawn up, the executors will discharge the duties now | payable and proceed to wind up the estate. Yours truly, |

MR. CHARLES SWAIN,
Mill House, Selborne, Hants.



Mr. James Brown,
2 Green Street, Willesden.

Yourself ats. Smith. |

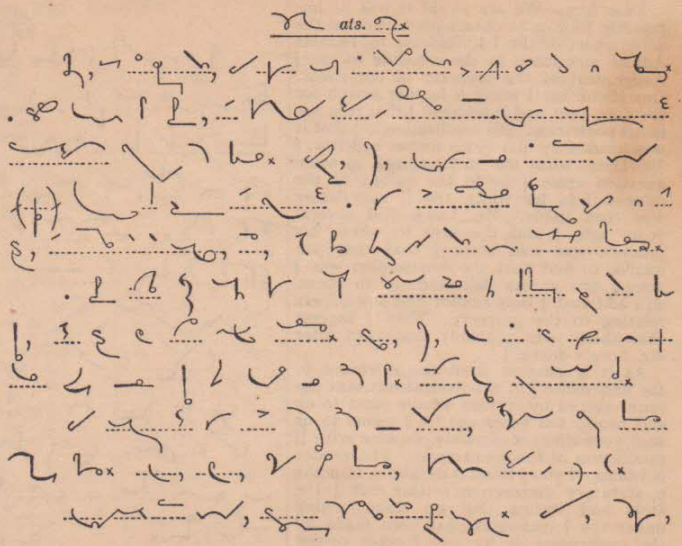
Dear Sir,—As instructed by you, we duly entered an | appearance for you to the Writ served upon you in | this action. The plaintiff's solicitors have now delivered Statement of | Claim, and it will be necessary that we should as | soon as possible go fully into the matter with you | in order that we may prepare your Defence. We shall | be glad, therefore, if you will give us a call | to-morrow (Tuesday) afternoon at 2 o'clock and bring with you | the whole of the correspondence that has taken place between || you and the plaintiff, and copies of all invoices, accounts, | and other statements which have been rendered by you to | him in the course of the transactions.

The Statement of | Claim alleges that there was undue delay in the delivery | of certain of the goods which you had contracted to | supply by definite dates, and that the plaintiff suffered loss | and inconvenience in consequence. Please, therefore, have a complete list | made out for us showing the exact dates on which | the various goods were delivered. Kindly have this put in | hand at once.

We infer that the whole of the || orders were given by letter, and that there are no | separate documents embodying the terms. If, however, there are such | documents, it will be important that we should see them. |

If you are unable to call to-morrow, please make the | earliest possible appointment suitable to yourself. We are, Yours truly, |

Mr. James Brown,
2 Green Street, Willesden.



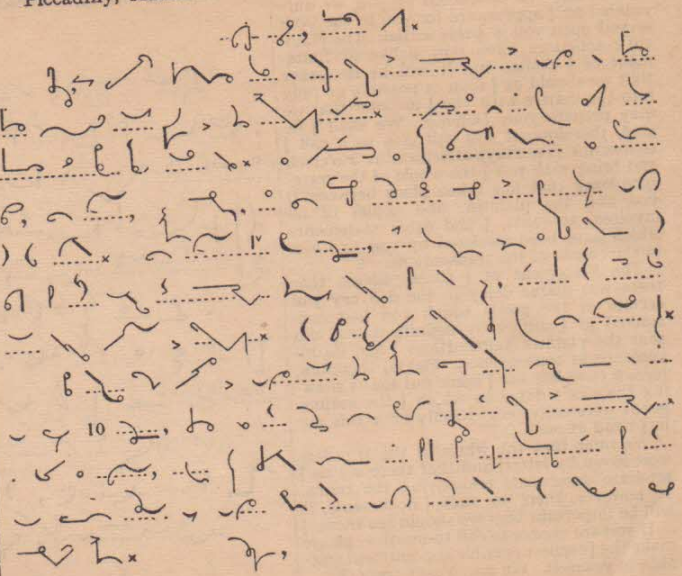
MESSRS. SMITH & SON, Solicitors,
Piccadilly, Manchester.

Wilton House, Oxford | Road.

Dear Sirs,—We are afraid it will be impossible | for us to obtain production of the counterpart of the | Underlease to Thomas Adams mentioned in the schedule to the | Assignment of the property of our client. Our client has | made a further search for the document and is satisfied | that it is not in his possession. His recollection is | that it was handed by him to his former solicitor, | Mr. Long, when the term expired, as some question arose | as to the extent of the dilapidations for which the || underlessee was then liable. Mr. Long died several years ago, | and the firm to whom his practice was sold state | that they are unable to find that the counterpart was | among the papers delivered up to them, and add that | they cannot find any papers relating to the property. They | suggest that these were probably destroyed after Mr. Long's death. |

As it is obvious from the reference to the underlease | in the Assignment that the term created by it must | have come to an end nearly ten years ago, it | seems to us that your client may safely dispense with || production of the counterpart. The vendor is willing, if you | think it desirable, to make a statutory declaration setting out | the facts and stating that no claim arising under the | underlease has been made by the underlessee or by any | other person since the expiration of the term. Yours truly, |

MESSRS. SMITH & SON, Solicitors,
Piccadilly, Manchester.



Mr. Harbord Allen,
East Dereham.

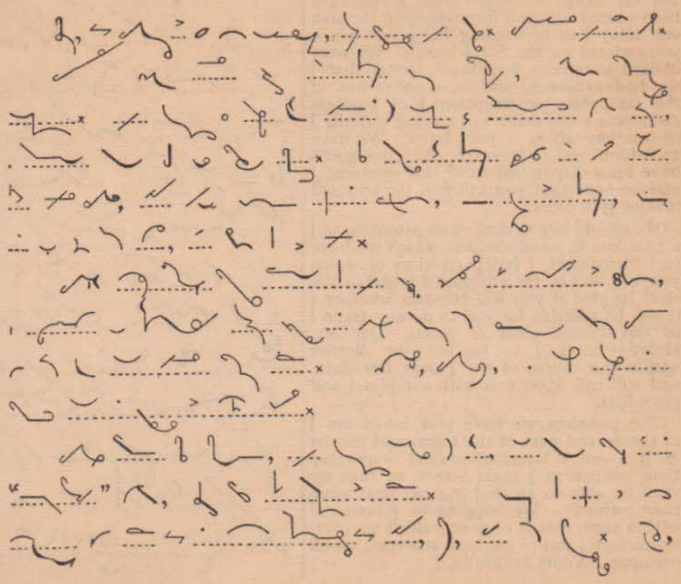
Dear Sir,—We have yours | of the 1st May enclosing cheque, for which please accept | our best thanks. We enclose our stamped receipt.

We are | sorry you should have cause to complain of damage to | your furniture, and have made very careful inquiries into the | matter. Our foreman is positive that every article was intact | when the pantechnicon left here, the packing being done under | his personal direction. It is obvious that the damage is | the result of rough handling on the part of the | Railway Company's servants, and we recommend you to make out || a form of claim, giving full particulars of the damage, | together with a net estimate of your loss, and submit | it to the Railway Company.

We note that Mrs. Arnold | proposes calling at our Pitt Street Warehouse on the morning | of the 8th May, but will you kindly note that | it will be necessary for her to present a written | authority bearing your signature before we can let her have | any articles from your stack. You will understand, we feel | sure, the necessity for such a precaution in a business | of the magnitude of ours.

With reference to the black || dress trunk, our foreman informs us that, not being provided | with a "Keep Forward" label, it has been placed at | the bottom of the stack. To get it out would | mean moving the whole stack—a matter of time and | expense—and we, therefore, await your further instructions. Yours faithfully, |

Mr. Harbord Allen,
East Dereham.



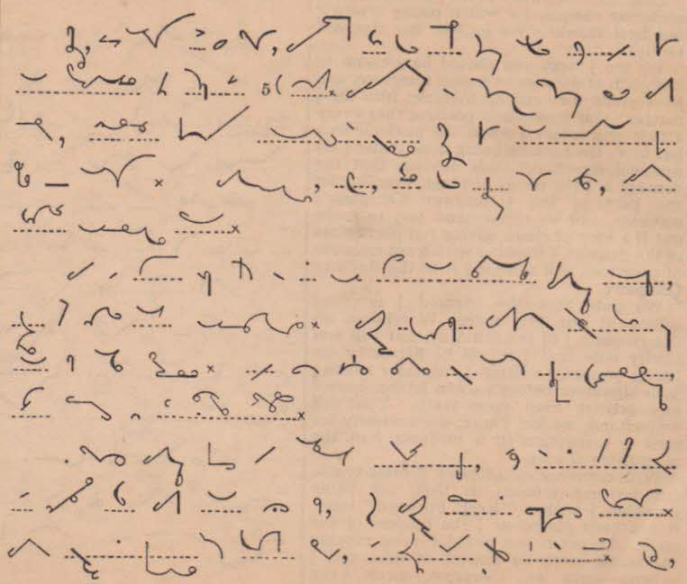
MESSRS. JAMES TUCKER & Co.,
Bradford.

Dear Sirs,—In reply | to your letter of the 1st April, we regret that | you have been caused so much inconvenience through our delay | in forwarding the goods which you ordered on the 5th | March. We were obliged to remove very much sooner than | we had expected, and in consequence of the temporary interruption | of business there was some delay in carrying out the | instructions given in your letter. We have to inform you, | however, that the goods have been dispatched early this morning, | and we hope that you will find the enclosed invoice || in order.

We should like to draw your attention to | a new line in handkerchiefs which we have just introduced, | full particulars of which you will find in the enclosed | leaflets. We shall be glad if you will consider whether | it will be possible for you to do any trade | in this special class of goods. Our Mr. Holmes hopes | to be in your district within the course of the | next few days, and will call upon you with samples | and price lists.

The premises we have just taken are | in the central part of the town, and consist of || a much larger shop and warehouse than we had in | Main Street, so that we shall be able to stock | a great deal more than formerly. We hope to be | favoured with a continuance of your valued support, and assure | you of our best attention on all occasions. Yours faithfully, |

MESSRS. JAMES TUCKER & Co.,
Bradford.



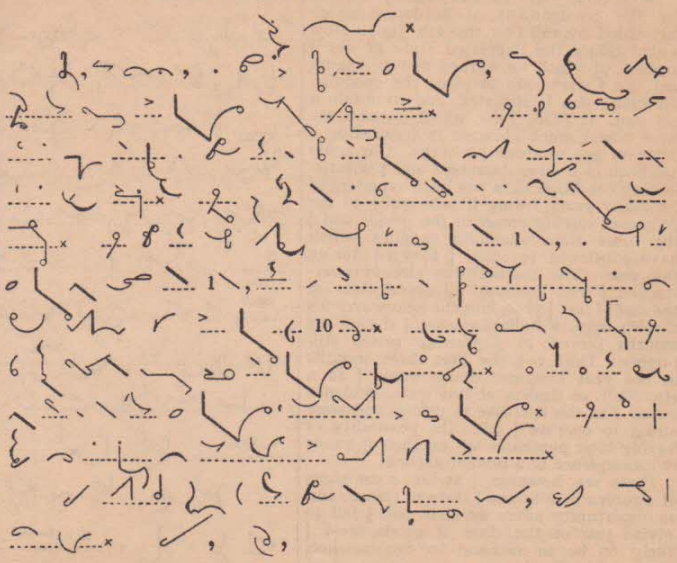
Wm. Fox, Esq.,
Winchester House, Enfield.

Penfield Motor Co., Ltd. |

Dear Sir,—Mr. May, the solicitor to the trustees for | the first debenture holders, called upon us this afternoon with | reference to the arrangements for the protection of the debenture | holders in the proposed reconstruction of the company. He stated | that his clients regard with a good deal of disfavour | the suggestion that the two sets of debentures should be | merged into one and be put on a footing of | equality. He appears to think that there might be a | slight possibility of a modified proposal finding acceptance. He suggests || that instead of reducing the interest on the second debentures | by 1 per cent, the interest on the first debentures | should be increased by 1 per cent, and that the | company should bind itself to set aside annually out of | profits a sum sufficient to redeem the whole of the | debentures within ten years. Even if this scheme were adopted | he thinks that it would be preferable to keep the | two classes of debenture holders distinct as hitherto His idea | is that the sinking fund should be applied to pay | off the first debenture holders in priority to the second || debenture holders. He points out that this would mean a | continuous improvement in the value of the security held by | the latter.

We write at once so that you may | think over the suggestion before the directors' meeting to-morrow, when | we shall explain it more fully. We are, Yours faithfully, |

Wm. Fox, Esq.,
Winchester House, Enfield.

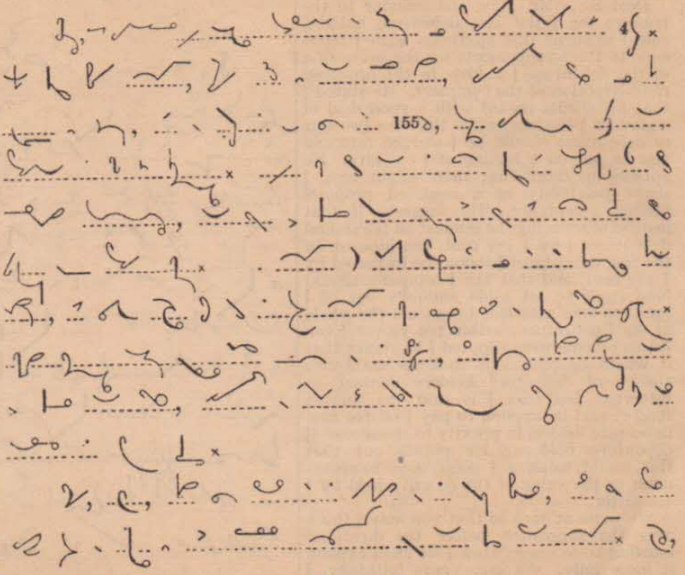


MESSRS. PARKER & CO.,
Birmingham.

Dear Sirs,—We enclose our | invoice for the consignment of hardware goods forwarded by rail | on the 4th June. Notwithstanding the depressed state of our | market, of which we warned you in August last, we | were able to place the goods at the figure you | estimated, and to obtain a net sum of £155, | for which amount we have now | much pleasure in forwarding a draft on you at three | months. Our trade has been in a more depressed and | unsatisfactory condition than has been experienced for many years, owing || principally to the decreased buying power of the people and | the more than adequate supplies which have continued to come | forward during the year. The market was already overstocked | with goods of all descriptions at the end of last | year, and the heavy arrivals thrown upon a falling market | during six months served to depreciate prices still further. During | the last three months in the year business almost came | to a standstill, as dealers at last lost confidence owing | to the decrease in prices, and were afraid to operate | with the possibility of having their purchases left on their || hands in consequence of a further decline.

There are, however, | at last some signs of a return to a better | state of things, and as opportunity offers we shall not | fail to advise you of the class of goods most | likely to be in demand in our market. Yours faithfully, |

MESSRS. PARKER & CO.,
Birmingham.



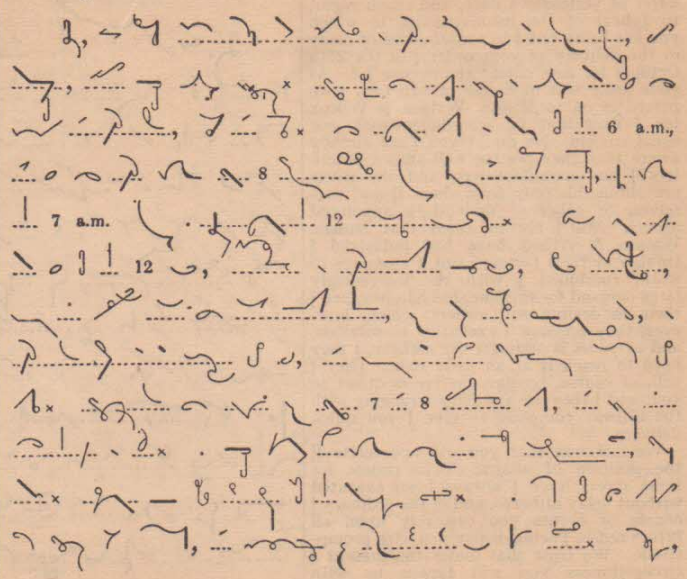
Superintendent's Office,
London.

STATION MASTER,
King's Cross.

Dear Sir,—On | Sunday next I am ordered by the War Office to | arrange working of five troop trains, one baggage train, and | one gun train Sheffield to Portsmouth. Please instruct Mr. Read | to proceed to Sheffield by first means to-morrow and arrange | staff, engines and coaches. Men will be ready to board | trains at 6 a.m., and the first must arrange | to leave number 8 platform as soon as possible after | the departure of the Scotch cattle train, due to leave | at 7 a.m. After that the dispatch will be || at twelve minutes intervals. London should be reached by first | train at 12 noon, and I must ask you to | arrange carriage examiners, seven pilot engine-drivers, to keep a | reserve engine in steam in the carriage dock, to have | both north and south signal boxes open, to arrange for | stoppage of all internal station shunting, and to keep all | the line perfectly clear in your station radius. Please also | arrange for Mr. Peale to have numbers 7 and 8 | water cranes ready, and to provide a man at each | to assist. The gun train which will be the last || to leave must have an extra Inspector Guard, provided by | you. He will be given instructions as to speed of | train at Bentley curve. The empty trains will not return | from Portsmouth until Monday, and you must make arrangements when | they arrive with you that no delay occurs. Yours truly, |

STATION MASTER,
King's Cross.

Superintendent's Office,
London.

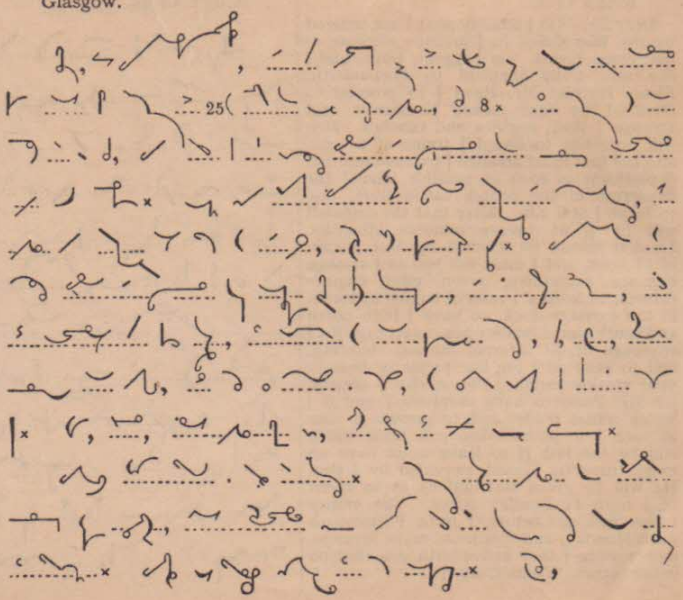


P. TAYLOR, ESQ.,
Glasgow.

Dear Sir,—We are in receipt | of your letter of yesterday's date, and much regret to | hear of the inconvenience to which you are being put | in consequence of delay in the delivery of your order | of the 25th October for new patent rivets, size | 8. As your order was in excess of two tons | we passed it on to Messrs. Watson & Wilcox for | execution in accordance with our usual custom. No doubt you | are already aware that they are the well-known patentees | and manufacturers, and the rivets are obtainable only from them || and ourselves, or other of their duly appointed agents. We | are informed that Messrs. Watson & Wilcox have had industrial | trouble at their factory, and a stoppage of work, combined | with the increasingly large demand for this line, has handicapped | them in dealing with orders, which, however, they are now | executing in rotation, and as yours is amongst the earliest, | they hope to reach it at an early date. They | will, of course, consign the rivets direct to you, and | they are specially arranging with the railway company to give | you quick delivery.

We feel sure that you will appreciate || the position of affairs. Your orders for these rivets have | always been executed without delay hitherto, and in the ordinary | course of events you can rely upon all future orders | being dispatched with promptitude. We trust that under the present | circumstances you will favour us with your indulgence. Yours faithfully, |

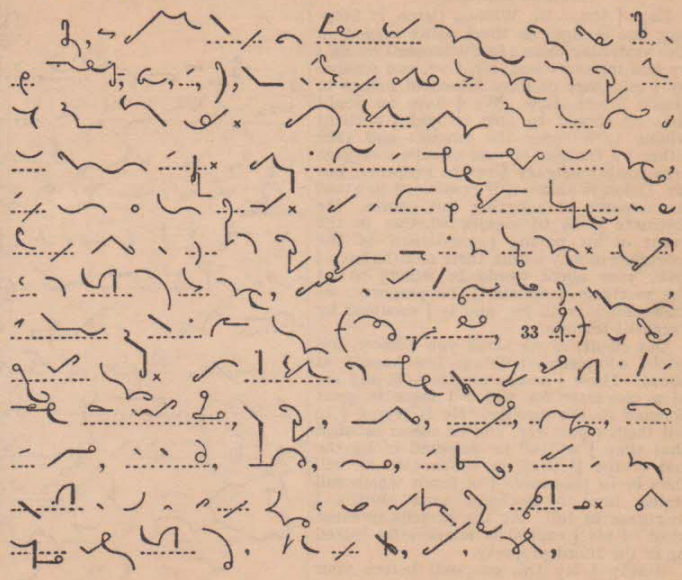
P. TAYLOR, ESQ.,
Glasgow.



CHAS. E. SMITH, ESQ.,
Birmingham.

Dear Sir,—We are informed | by our Mr. Jackson that you are removing from your | present address to South Kensington, London, and, therefore, beg to | offer you our services for the removal of your furniture | and for any other work that may be necessary. We | may say that we have repeatedly worked for well-known | gentlemen in Birmingham and district. We have had a long | and extensive experience in removals, and our name is familiar | throughout the country. We should like to state that we | can at any time convenient to you send over our || representative to see your furniture so that we can give | you an estimate for its removal. If we are favoured | with your valued order for the removal, we would send | two of our large sling vans through to Birmingham, and | the packing would be done by a local firm (Messrs. | Hill & Sons, 33 High Street) under the personal | supervision of our own foreman. We may add that we | have very extensive business premises in which we always hold | a large and exclusive stock of modern high-class, up- | to-date furniture, curbs, mirrors, linoleums, carpets and rugs, of || all sizes, colours, makes, and descriptions, and we should esteem | it a favour to be allowed to show you round | our showrooms when next you are contemplating purchasing household goods. | Hoping in due course to receive your valued orders, which | will have our best attention, We are, Yours respectfully, |

CHAS. E. SMITH, ESQ.,
Birmingham.



MESSRS. ENGELL & SON, Solicitors,
Bedford Row.

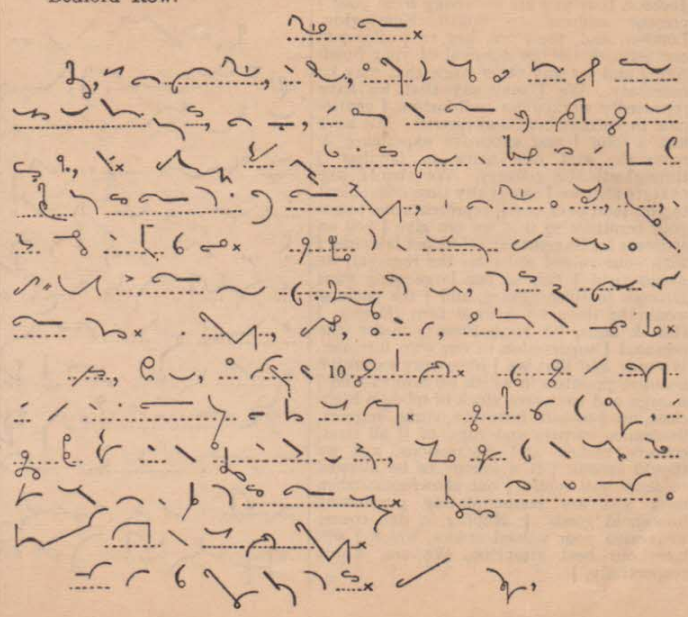
Orton's Mortgage.

Dear | Sirs,—Mr. William Orton, of Stepney, has brought us the | notice served on him yesterday calling in the amount owing | by him to your client, Mr. Gay, and secured by | mortgage of three leasehold houses in Queen Street, Bow. We | have no doubt that we should be able to find | a client willing to advance the amount and take either | a transfer of your client's mortgage or a fresh mortgage | of the property, but Mr. Orton is anxious, if possible, | to avoid the expense of adopting this course. He instructs || us to inquire whether in the event of his paying | one-fourth of the mortgage money within three months from | now, your client would be willing to let the mortgage | remain. The property, we understand, is all let, and is | occupied by excellent tenants.

Our client, as we think you | know, has lately completed building ten houses at Ilford. These | houses are freehold and are of a character for which | there is great demand in the locality. He is trying | to sell them separately, and he seems satisfied that they | will all be disposed of by the end of the || year, in which case he will then be in possession | of funds which will enable him to discharge your client's | mortgage in full. At the present moment most of his | capital is temporarily locked up in the Ilford property.

Kindly | lay this proposal before your client. We are, Yours truly, |

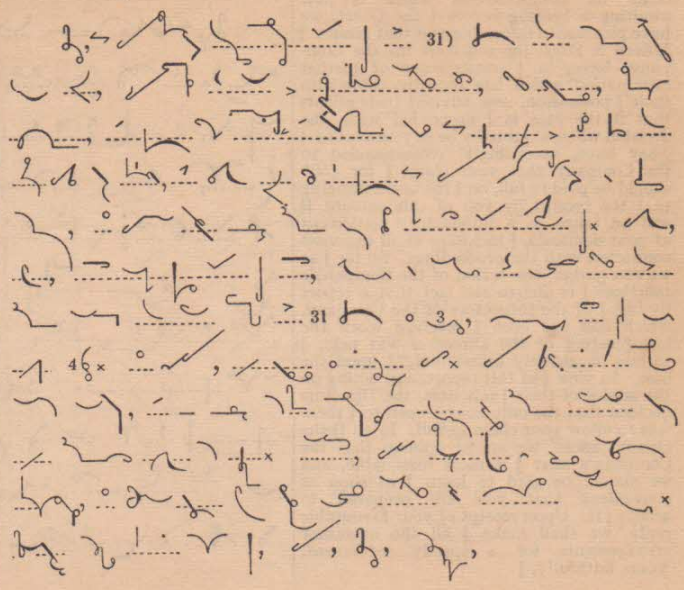
MESSRS. ENGELL & SON, Solicitors,
Bedford Row.



MESSRS. STALL & ATKINSON,
Edinburgh.

Dear Sirs,—We are extremely | obliged for your kind acceptance of our tender of the | 31st December for the erection of the proposed fitting | shop, but we regret to state that owing to the | considerable advances in the prices of cement, pressed bricks, constructional | steelwork, and timber from the Canadian and Baltic ports—due | chiefly to the constant demand for higher wages both at | home and abroad, and the heavy shipping freights on timber |—we are reluctantly compelled to decline your order, as we | could not possibly execute the work to your satisfaction at || the amount of our original tender. We have, however, gone | into the details of our tender again, and have now | to inform you that the increased price for the work | included for in our quotation of the 31st December | is £300, making the grand total now read | £4,000 As you are aware, our business is | a seasonal one. We are just completing a large extension | in your neighbourhood, and could execute your contract expeditiously if | you were to place the work in our hands before | our workmen leave your district. In conclusion, we would strongly || advise you to close in this matter at the earliest | possible date, as there is certain to be some further | substantial increases in the prices of building materials in the | near future. Trusting to be favoured with your instructions at | an early date, We are, Dear Sirs, Yours very truly, |

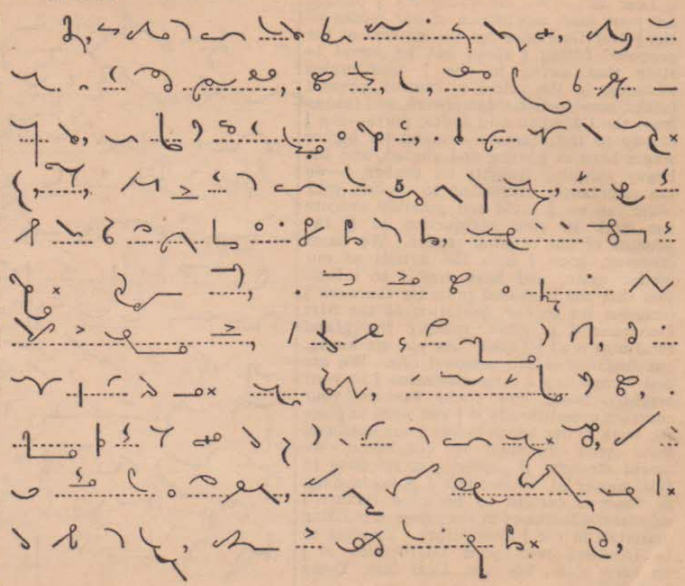
MESSRS. STALL & ATKINSON,
Edinburgh.



F. WILLIAMS, ESQ.,
Bristol.

Dear Sir,—With reference to your | claim for compensation which is now awaiting a hearing before | the Court, we have pleasure in informing you that Messrs. | Wilson & Sons, the solicitors for the Company, have, in | consequence of further information which has recently come into their | possession, now advised their clients that if the case is | proceeded with, the decision will undoubtedly be in your favour. | They have, accordingly, recommended to the Company that your claim | for £500 should be paid in full, on | the understanding that the receipt by you of this amount || will be taken as a satisfactory settlement of your demands, | inclusive of all expenses connected with the proceedings. So far | as we can gather, the action of the Company's solicitors | is due to the fact that a report by one | of the inspectors of the Company, which had not been | received when the last meeting of the Directors was held, | throws an entirely different light upon the case. In view | of this report, and acting on the advice of their | solicitors, the Directors decided that the only course open to | them was to allow your claim in full. In all || the circumstances, we are of opinion that the Company's offer | is most reasonable, and we should be glad to learn | as soon as convenient that you are prepared to accept | it. Upon receipt of your favourable reply, we shall make | all the necessary arrangements for a speedy settlement. Yours faithfully, |

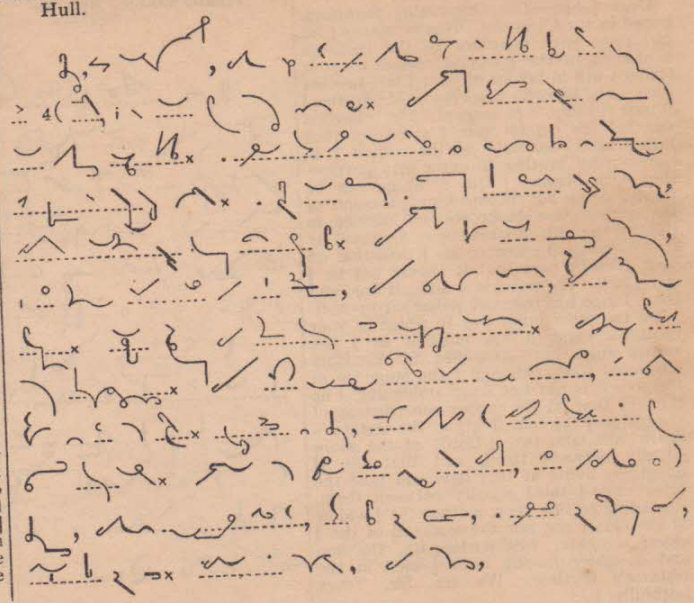
F. WILLIAMS, ESQ.,
Bristol.



MESSRS. SUTCLIFFE, MORGAN & SONS,
Hull.

Dear Sirs,—In reply | to your letter of yesterday, we have to state that | our revised scale of charges does not apply to your | order of the 4th October, but to any further orders | you may send. We regret that we cannot possibly make | any reduction in these charges. The reason for the rise | in price is the enormous demands made by the Government | and the difficulty of obtaining competent labour. The trouble in | securing the correct dye has now been completely removed, and | we hope in a short time to be able to || effect more speedy deliveries. We regret the delay in the | execution of your order, but as so many of our | hands are on Government work, we are heavily handicapped, although | we are working overtime. In consideration of this fact we | ask for your kind indulgence in the matter. We shall | certainly forward the order at the earliest possible moment. We | are also enclosing samples of our new materials, and hope | that they will meet with your approval. If they are | not of the kind you desire, kindly return them and | we shall forward you a further selection for your inspection. || Regarding your suggestion that the goods should be sent by | water, as the railway service is so disorganized, we have | made inquiries and find that, though the deliveries would be | quicker, the risks would be very much greater, and no | advantage would be gained. Awaiting an early reply, We remain, |

MESSRS. SUTCLIFFE, MORGAN & SONS,
Hull.



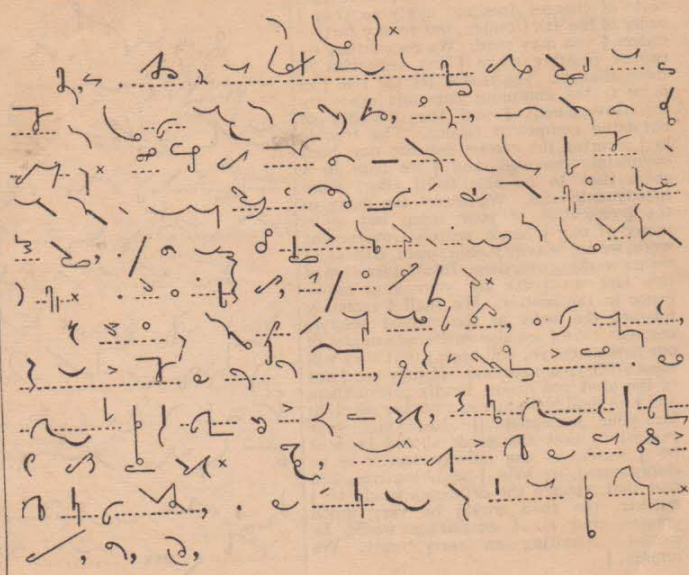
MATTHEW DUNN, ESQ.,
Heath Lodge, Epsom.

Your Father's Estate.

Dear | Sir,—The Originating Summons issued in the Chancery Division asking | for directions with reference to the bequests contained in the | second codicil to your father's will in favour of your | late brother James, and his issue, came before Mr. Justice | Winch to-day. As regards the question whether the capital sum | given by your father after the date of the codicil | to enable your brother to enter into partnership with Messrs. | Gill & Stone can be treated as an advancement on | account of the bequest, the Judge seemed inclined to think || that the circumstances disclosed by the affidavits pointed to an | intention on your father's part that it should not be | so treated. The point is a difficult one, and the | Judge has reserved judgment upon it.

On the other point | as to which of your brother's children are entitled in | the events which have happened, his Lordship intimated that, although | the language of the codicil is not free from ambiguity, | he thought that on the proper construction of the clause | the sons living at the testator's death will take two- | thirds of the share equally between them, and that the || daughters living at that date will take the other one- | third equally between them. According to this view, neither the | widow of the eldest son nor the husband of the | eldest daughter will participate, the son and daughter having both | died in the testator's lifetime. We are, Sir, Yours faithfully, |

MATTHEW DUNN, ESQ.,
Heath Lodge, Epsom.

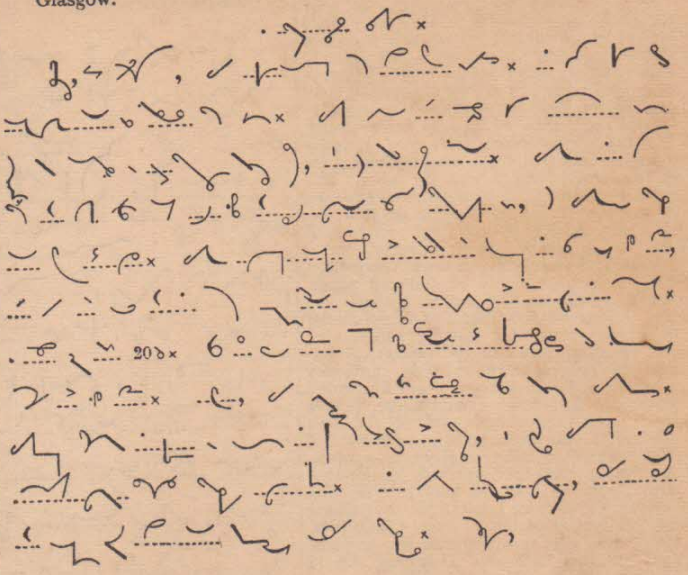


MESSRS. KAYE & BIRDSALL,
Glasgow.

The Bridge House Hotel.

Dear | Sirs,—Referring to your letter, we duly communicated your last | offer to our client. A little delay has been involved | owing to his absence from home. We had written and | explained the whole matter to him so that he might | be in a position to put the proposal before his | sister, on whose behalf he was acting. We have a | letter from that lady this morning in which she states | that she is willing to sell the property to you, | so we have not proceeded any further with the lease. || We have looked into the question of the possibility of | effecting a sale under the Settled Land Act, and are | of opinion that an order could be made appointing new | trustees for the purposes of the Act within a month. | The costs would be about £20. This is as | near as we can get towards acquainting you with the | additional expenses consequent upon evoking the machinery of the Settled | Land Act. However, we should be glad to hear from | you that you acquiesce in this before we begin. We | take it there will be a difficulty to name a || date for the completion of the purchase, but so far | as we can tell the 1st March will be as | early as the procedure will admit. A reply at your | convenience will oblige, as we are anxious that no time | shall be lost in beginning the necessary proceedings. Yours truly, |

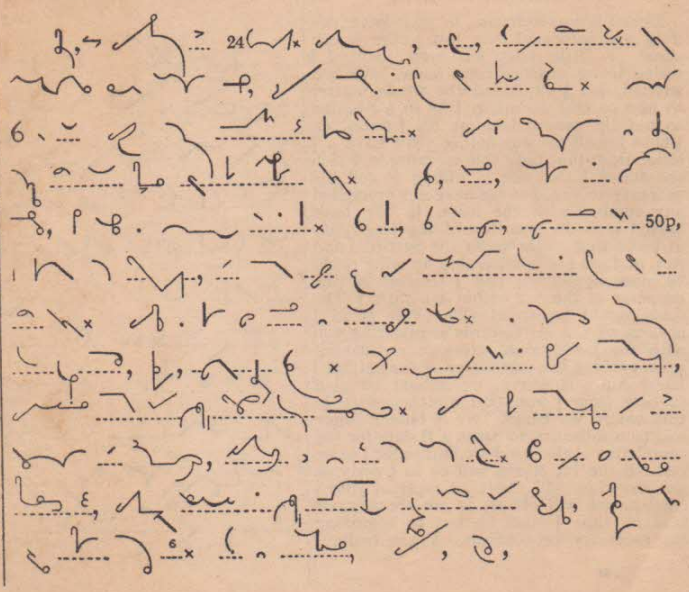
MESSRS. KAYE & BIRDSALL,
Glasgow.



T. SHARP, ESQ.,
Leeds.

Dear Sir,—We are in receipt of your order of the 24th March. We have to | inform you, however, that our stock of white paper and | envelopes is now entirely exhausted, but we are expecting a | further supply at the end of this week. Immediately this | is to hand we shall have your order carried out | with the utmost promptitude. We note from your letter you | desire your address stamped in turquoise blue at the right | hand side of the paper. This will, of course, entail | a little more expense, as it necessitates the making of || a die. This die, which is of steel, will cost | about 50p, but it will be your property, and | can be used whenever you are in the market for | a further supply of stamped paper. We trust the delay | will not cause you any serious inconvenience. The remainder of | your order for visiting cards, etc., will be dispatched this | afternoon. Referring to your inquiry about a stationery cabinet, we | enclose copy of our illustrated price list for your examination. | We may state the cabinets are of the best material | and workmanship, and we feel sure would meet with your || entire approval. As this is our first business transaction with | you, we take the liberty of sending you an illustrated | catalogue containing full particulars of most of our specialities, and | trust that it will enable you to place trial orders | with us. Thanking you in advance, We are, Yours faithfully, |

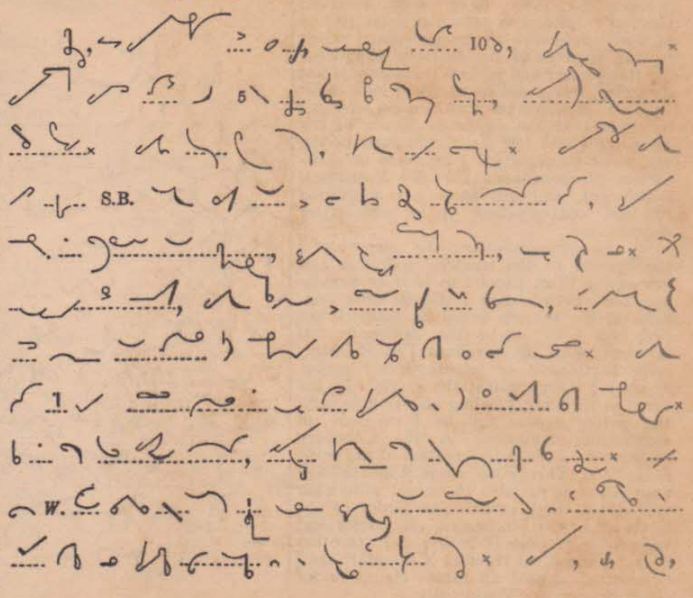
T. SHARP, ESQ.,
Leeds.



MESSRS. HALLETT, SONS & HIGHBURY,
Clifton Works, Hull.

Dear Sirs, |—We are in receipt of your letter of the 1st | June, enclosing cheque value £10, which we have placed | to your credit. We regret we cannot allow you the | usual 5 per cent discount on this account as it | is very much overdue, and we are therefore bringing the | balance forward. We thank you for your further order, which | will have our careful attention. We are very sorry we | have run out of the S.B. Navy Serge owing | to the great demand there has been for this material || lately, but we are expecting a fresh consignment in during | the next few days, when we hope to forward the | quantity ordered, together with your other goods. Referring to your | inquiry as to the carriage, we have written to the | carting agents about this matter, and are informed that they | cannot make any allowance on their customary rates unless the | load is greatly increased. We have lately added to our | stock of linens a new line which we are pleased | to say has already sold extensively. It is a very | fine washing material, and we are confident it will become || very popular during this season. Our Mr. W. Allen hopes | to be in your district next week when he will | have pleasure in calling upon you with samples of all | our latest goods which we trust will induce you to | favour us with additional orders. We are, Gentlemen, Yours faithfully, |

MESSRS. HALLETT, SONS & HIGHBURY,
Clifton Works, Hull.



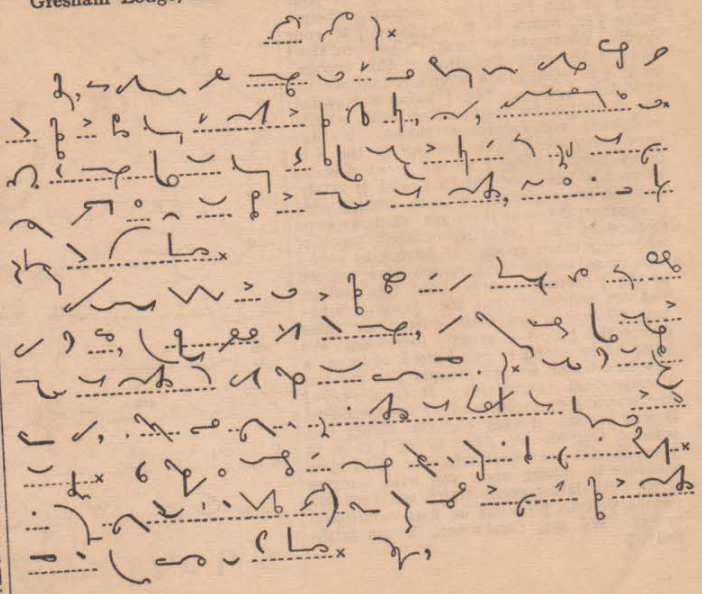
WILLIAM WATSON, ESQ.,
Gresham Lodge, Hatfield Road, Barnet.

Alfred Little's | Estate.

Dear Sir,—We have now received Counsel's Opinion on | the case submitted to him with reference to the question | raised by the trustees of the Settlement effected on the | marriage of the testator's eldest daughter, Mary, and we enclose | copy of his Opinion. You will see that Counsel advises | in effect that the devise in favour of the daughter | and her issue contained in the will must be regarded | as made in satisfaction of the covenant in the Marriage | Settlement, and not as a gift additional to that contemplated || by the latter document.

We are communicating the purport of | the opinion to the trustees' solicitors and are asking them | to let us hear as soon as possible whether their | clients, after considering the reasons urged by counsel, are prepared | to accept the devise in full satisfaction of the covenant | in the Marriage Settlement or whether they persist in their | claim against the estate. In the event of their not | feeling able to give way, the proper course will be | to issue an Originating Summons in the Chancery Division for | the determination of the point in dispute. This procedure is || inexpensive and makes it possible to obtain a decision within | a short period. An Order of the Court will be | binding on all parties and will therefore protect both the | executors of the will and the trustees of the Marriage | Settlement against all future claims under either document. Yours truly, |

WILLIAM WATSON, ESQ.,
Gresham Lodge, Hatfield Road, Barnet.



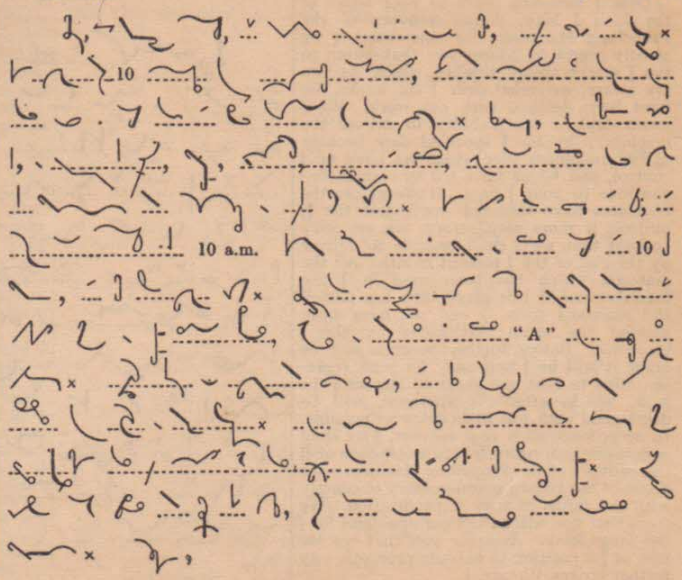
General Superintendent's Office,
Manchester.
2nd June, 19... |

C. Tipps, Esq.,
London.

Dear Sir,—Beginning Monday next, I | purpose putting on a new train, chiefly fruit and vegetables. | It will leave Bath ten minutes after the milk train | in the morning, and will be marshalled with five fitted | vans next the engine for you and seven following them | for Liverpool. It is intended, if traffic warrants it, to | pick up at Ashchurch, Bredon, Malvern, Tewkesbury and Gloucester, and | if any wagons have been left at Birmingham by earlier | trains to attach there also. It will run via Crewe || and Chester, and arrive in Manchester at 10 a.m. | It will be worked by a number two class engine | and ten ton brake, and train staff will have to | lodge. It has been arranged for Manchester Ship Canal Coal | empties to be brought back on the return journey to | Toton sorting sidings, and thence to Bath as a class | "A" fitted goods train as required. Arrangements at your end | will be made by Mr. Snow, and it is essential | men should be relieved as soon as possible after arrival | to obviate overtime. If too many empties accumulate for the || homeward journey please advise the control office each morning and | that office will arrange for a double-headed train as | far as Toton. I shall be pleased to receive any | other suggestions by Thursday morning at the latest, so that | I can include workings in next week's programme. Yours truly, |

General Superintendent's Office,
Manchester.
2nd June, 19..

C. Tipps, Esq.,
London.



MESSRS. ROBINSON & SONS,
Birmingham.

S.S. "John Bull."

Dear | Sirs,—In reply to your letter of the 25th | May, urging delivery of the Propelling Machinery for this vessel, | we greatly regret to inform you that owing to the | recent labour trouble, which, as you are aware, extended over | six weeks, we have been delayed with our work. We | much deplore our inability to deliver the machinery by the | specified date because of circumstances over which we have no | control, and which have led to such inconvenience to your | firm. However, as the engineers have resumed work, and the || outlook is more satisfactory, we are very hopeful that we | shall be able to deliver by the end of the | present month. All the material which has been used in | the manufacture of this machinery has passed the standard tests, | and we have been handed the usual certificates by the | inspector. Before further progress can be made it will be | necessary for your representative to visit our works to inspect | the gear, which, after his approval, will be dispatched with | as little delay as possible. In accordance with your request, | we shall endeavour to forward within a few days of || the delivery of the Propelling Machinery the whole of the | spare gear necessary to comply with the terms of your | specification. We trust that you will accept our apologies for | the long delay. Assuring you that we are now in | a position to execute promptly any further orders, We are, |

Book 3

MESSRS. ROBINSON & SONS,
Birmingham.

S.S. "