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H. D. DE GOURVILLE

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THE MODERN HANDBOOK  
OF  
COMMERCIAL  
ENGLISH

PART II

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F. CREPILLO, EDITOR - B. A.

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THE MODERN HANDBOOK  
OF  
COMMERCIAL ENGLISH

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PART II

— 0 —

1<sup>st</sup>. EDITION

OBRAS DEL MISMO AUTOR:

The Modern Handbook of English:

1<sup>a</sup>. parte, 1 tomo encuadernado

2<sup>a</sup>. parte, 1 tomo encuadernado

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The Modern Handbook  
of  
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Observaciones sobre la enseñanza

de las lenguas vivas en los Colegios Nacionales,  
con referencias especiales al idioma inglés,  
1 folleto (agotado)

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# THE MODERN HANDBOOK OF COMMERCIAL ENGLISH

(PARA USO DE ESTUDIANTES DE HABLA ESPAÑOLA)

P O R

H. D. DE GOURVILLE

Director de la Sección de Inglés del Instituto Nacional del Profesorado Secundario. — Profesor de Metodología y Práctica de la Enseñanza del Inglés; y de Fonética del Inglés moderno en el Instituto Nacional del Profesorado Secundario. — Profesor de Fonética Inglesa en el Instituto del Profesorado en Lenguas Vivas. — Profesor de Inglés en el Colegio Nacional Bartolomé Mitre.

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P A R T II

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F. CRESPILO

EDITOR

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*W. G. ...*

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Queda hecho el depósito que establece la ley 11723.

Todo ejemplar llevará la firma del autor.

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*W. G. ...*

## P R E F A C E

The necessity for a practical, graduated and up-to-date manual for teaching English in our Commercial Schools was proved not only by the demand for the first book of this series, but also by the many inquiries made by friends as to when the second book would be issued. The publication of the second book, which is a methodical continuation of the first "Handbook of Commercial English", affords me the pleasure of satisfying their wishes.

In this little work I have attempted to gradually enlarge, in the form of dialogue, the vocabulary of every day and social intercourse which is included in the first book and which is indispensable for a youth entering a commercial career. I am fully aware that certain aspects of the daily activities, which some people might think should have been included, have been omitted. None more than I regret this omission. But, as I have already stated on previous occasions, it is my opinion that a text-book should be "made to measure". The students intellectual capacity and the time given to the study of the subject are the main factors which should guide the text-writer in discerning what should be and what should not be included in the book, its limitations, and the relative importance that should be given to each part. A text-book that contains more material than what can possibly be assimilated

by the pupil is a continual hindrance to both student and teacher, rather than a reliable help. The learner gets discouraged in his vain attempts to acquire the mass of information given him and the teacher is frequently at a loss as to what he should skip or what he should not.

I think I need hardly say that instruction on Commercial Theory and Practice does not come within the scope of this series. It would be sheer waste of time and energy to pretend to teach, for instance, the different systems of book-keeping or the procedure relating to transactions in bills, since the student attends courses given in his own language by specialists in these subjects. The English teacher's task is to see that the pupil can express himself in English on these subjects — *not to teach them*. What has been attempted is, therefore, to introduce the junior business man to his sphere of activity in English.

I hope it will not be found out of place if I state in a few words my views on how this book should be used. Above all I consider it a wise process to give the third year student just that much help which will be found indispensable for the clear and correct understanding of the vocabulary. I have always found that the more the normal student of 16 can do for himself the more he likes his work, and the better and the quicker he gets on. *It is on the correct and fluent use of this vocabulary that the professor cannot insist too long nor too often*. It is with this end in view that each reading has been followed by numerous exercises. Thus the vocabulary is presented to the pupil in different surroundings. This helps the student to get a more definite and precise understanding of it, and, at the same time, gives him a fair chance of practising it.

Every student should own a dictionary and be taught how to use it profitably and be encouraged to do so as often as possible. A good dictionary is an invaluable aid to every student of languages, and, as it is a book that is useful at all times, none should be allowed to be without one.

*H. D. de GOURVILLE.*

Buenos Aires, March 1938.



## FIRST LESSON.

### WILLIAM GETS PROMOTED (*pro'moutid*).

#### (\* Use of the Passive Voice).

It is now over six months since our young friend William obtained a situation in the firm Rysdale Bros. He takes great interest in his work and has learnt by practice and observation (*əbze'veifn*) to do many things. He has obtained a lot of information (*infə'meifn*) necessary for the up-to-date business man, for he has taken good care to keep his ears and eyes open.

He first worked with the dispatch (*dis'pætʃ*) clerk. In the dispatch department the cases (*'keisiz*), bags (*bægz*), boxes and chests (*tʃests*) containing (*kən'teinɪə*) the goods (*gudz*) sold or consigned (*kən'saind*) *are weighed, marked and addressed.*

During these months he learnt to classify goods according (*əkə:diə*) to the rates for carriage (*'kæridʒ*). He knows which have *to be sent* by goods train and which by passen-

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(\* ) The verbs in the Passive Voice are printed in *italics*.

ger ('pæsinʒə) train. He was always very careful not to make any blunders ('blʌndəz), and did all he could to please his chief. Only a fortnight ago one of the dispatch clerks *was dismissed* (dis'mist) for being very careless in his work.

As his principals ('prinsiplz) found him reliable (ri'laiəbl) and saw that he tried his best to make his services valuable he *has just been promoted* and his salary *has been increased* (in'kri:st). Since the first of the month he is junior clerk in the correspondence department. The head of the dispatch department was very sorry when he knew William *was taken* away from him, for the boy worked steadily ('stedili) all day, never arrived (ə'raivd) late at the office, and was never in a hurry to leave it.

“May I have a look at some of your business correspondence?” said William to his father a day or two after he had been transferred (træns'fə:d) to the Correspondence Department.

They had just got up from the dinner-table, and father and son were in Mr. Brown's study, which he called his den (den).

“As I shall have to answer many letters referring to orders ('ɔ:dəz), quotations, re-

ceipts (ri'si:ts) of goods," William went on, "I want to take a note of a few business phrases."

As was his custom ('kastəm) after dinner, Mr. Brown was smoking a pipe while going over some of the orders he had received that day. On the table at which he was working there were writing material (mə'tiəriəl), a telephone, a telephone directory (di'rektri), and several financial (fi'nænfl) reviews (ri'vju:z).

## VOCABULARY.

NOUN	VERB	ADJECTIVE
To promote	promotion	
To observe	observation	
To inform (in'fɔ:m)	information	
To contain	content	
To consign	consignment	
To carry	} carriage } carrier	
To receive		} receipt
To receipt		
To rely (ri'lai)		reliable
To finance	} finance } financier (fi'nænsiə)	financial

*All the verbs of the vocabulary are regular.*

"Dispatch, increase, order," are also used as *regular verbs*.

## VERBS.

### The Passive Voice.

The Passive Voice of a verb is formed by conjugating the verb "to be" followed by the *Past Participle* of the verb.

#### *Present Indefinite.*

I am, you are, he is, we are, etc., *promoted.*

#### *Past Indefinite.*

I was, you were, he was, we were, etc., *ordered.*

#### *Present Perfect.*

I have been, you have been, he has been, etc., *dismissed.*

#### *Past Perfect.*

I had been, you had been, he had been, etc., *transferred.*

## IDIOMS.

*To try one's best* = to try hard.

*Examples.* — William *tried his best* to give satisfaction to his chief. The unemployed book-keeper *tried his best to get a job.*

*To do one's best* = to do a thing as well as one can.

*Examples.* — The teacher hopes that all his pupils *will do their best* to get on. If you want to be successful, always *do your best*.

*To go over.* — Will you *go over* these sums and see if they are correct? When the typist had finished writing the letters he took good care to *go over* them to make sure there were no blunders.

## EXERCISES.

### I.—Questions.

- (1) With what firm is William working?
- (2) When did he obtain that situation?
- (3) How and why has he learnt to do many things?
- (4) What kind of information has he obtained?
- (5) What work has the dispatch clerk got to do?
- (6) Which is cheaper, to send goods by passenger train or by goods train?
- (7) What goods are sent by passenger train?
- (8) Mention some goods that are sent by goods train.
- (9) What had happened to a clerk?
- (10) Why had William's salary been increased?
- (11) Who was sorry William had been taken away, and why?
- (12) To what department had William been transferred?
- (13) Will you go over this exercise before handing it to your professor?
- (14) Why will

you? (15) What did William want to have a look at? (16) Why did he want to have a look at his father's business correspondence? (17) When did he ask his father's permission? (18) What does a Telephone Directory contain? (19) What was there on the table at which Mr. Brown was working? (20) What is a telephone used for?

II.—*Turn into the passive voice :*

*Example.* — (*Active voice*). The importer *obtained* a very good price for 20 chests of tea. (*Passive voice*). A very good price *was obtained* by the importer for 20 chests of tea.

- (1) The manager *has signed* all the letters.
- (2) The junior *had made* several mistakes.
- (3) The clerk *corrected* the blunders.
- (4) The manager *dismissed* two employees.
- (5) The merchant *sent* back the goods because the boxes were broken on arrival.
- (6) The errand boy *delivered* the parcels.
- (7) *Include* a cheque for £250.
- (8) The secretary *told* me to address these letters.
- (9) The despatch clerk *weighed* and *measured* the boxes before taking them to the railway station.
- (10) The chief *told* his clerks they had to be more punctual.
- (11) The shop-keeper *put* the sugar, the coffee and the salt in paper-bags.

III.—Read this lesson over and turn into the *active voice* the verbs that are in the *passive voice*.

*Example.* — In the dispatch department the cases containing the goods sold or consigned are *weighed, marked and addressed*.

*Active voice:* — The despatch clerks *mark, weigh and address* the cases containing the goods sold or consigned.

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## SECOND LESSON.

### MR. BROWN'S STUDY.

Mr. Brown's study was a well furnished ('fə:nɪst) and comfortable room. A fine Wilton carpet ('kɑ:pɪt) gave it an air of cheerfulness. Besides a sofa ('sɒfə), a couple ('kʌpl) of arm-chairs, upholstered (ʌp'houlstəd) in leather, and a few chairs which had been bought at Maple's ('meɪplz), the well-known furniture-dealers ('di:ləz), there were two book-cases, a filing ('faɪlɪŋ) cabinet for preserving (prɪ'zə:vɪŋ) letters, invoices (ɪn'vɔɪsɪz), etc., a safe (seɪf) in which

were kept Mr. Brown's cheque-books, Bills of Exchange (iks'tʃeɪnɪŋ) (=B/E.), Promissory ('prɒmɪsəri) Notes (=P/N.) and other business documents ('dɒkjumənts). On one of the walls were two large maps (mæps). On one of them were indicated (ɪndɪ'keɪtɪd) the ports, railways, canals (kə'nælz) and the commercial products ('prɒdɒkts) of the different provinces ('prɒvɪnsɪz) of this country. Another map showed (ʃəʊd) the steamship routes (ru:ts) of the world (wɜ:ld).

“That's a very good idea,” Mr. Brown replied to his son's previous remark. He was pleased to see the interest William was taking in his work and did his best to encourage him. He went to his filing-cabinet and took out from the pigeon-hole ('pɪdʒn-hoʊl) lettered “J.” a file of letters which he placed on the table. After going through some of the letters he picked out three of them.

“Here is a letter, dated the 15th ult., from F. Jones & Co., who have a grocer's business in Rosario, asking quotations for Crosse & Blackwell's Jams. This is a carbon copy ('kɒpi) of the reply and here are the order he sent me and a copy of the letter advising him that the goods ordered had been for-



warded ('fɔ:wədɪd) per C. A. Ry. (=Railway).

This is what William copied:

#### Letter Asking for Quotations.

We shall be glad to receive, as soon as possible, your lowest (louist) quotations for Crosse & Blackwell's Strawberry ('strɔ:bri), Fig and Greengage ('gri:ngedʒ) Jams.

Please send us a copy of your latest Price List.

#### The Reply.

In reply to your letter of yesterday, we have pleasure in enclosing you a copy of our New Price List, from which you will notice the price of the Jams you enquired about are as follows:

Fig 1 lb. jars (dʒɑ:z)	. . .	\$	7.80	per doz.
Strawberry 1 lb. jars	. . .	„	10.20	„ „
Greengage 1 lb. jars	. . .	„	8.40	„ „

The terms (tə:mz) are 2½ % for cash in 14 days after the date of invoice.

Hoping to be favoured with your order.

In the next lessons will be found F. Jones and Co.'s letter acknowledging (æk'nɒlɪdʒɪŋ) the receipt of the Price List, their order and Mr. Brown's answer.

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To furnish	furniture	
To file	file	
	{ safe	
	{ safety ('seifti)	safe
To exchange	exchange	
To promise	promise	promissory
To indicate	indication	
To produce	{ produce ('prɔ:dʒʊs)	productive
(prə'dʒu:s)	{ producer (prə'dʒu:sə)	(prə'daktiv)
To acknowledge	acknowledgement	
To deal	dealer	
To copy	copy	

*All the new verbs of this lesson are regular, except to deal.*

Deal, dealt (delt), dealt.

## EXERCISES.

I.—*Answer the following questions:*

(1) What furniture was there in Mr. Brown's study? (2) What were the arm-chairs and sofa covered with? (3) What did Mr. Brown keep in his filing-cabinet? (4) Explain the difference between a cheque and a

promissory note. (5) What are the principal products of the following provinces: Mendoza, Tucumán, Entre Ríos? (6) What are the principal products imported from Great Britain and the United States? (7) Mention the principal steamship lines that trade between these two countries and Argentina. (8) From what Argentine ports is meat exported? (9) What did Mr. Brown refer to when he said: "That's a very good idea?" (10) Describe a filing-cabinet. (11) What are the advantages (əd'vɑ:ntidʒiz) of a filing-cabinet? (12) Who wrote to Mr. Brown and what did they want? (13) How were the goods forwarded? (14) What were the terms of payment? (15) Give the names of some well-known Argentine Jam Manufacturers. (16) Say in what the following firms deal: La Negra, La Martona, Peuser, Nordiska, Harrod's. (17) From what furniture-dealer were Mr. Brown's arm-chairs and sofa bought?

II.—*Write the address of the writers, date, name and address of the addressees and the salutation of the two letters of the lesson.*

III.—*Turn the verbs in italics into the passive voice:*

(1) You *will find* the prices quoted are the lowest on the market (mɑ:kit). (2) We hope

you *shall favour* us with your orders. (3) Mr. Brown *acknowledged* the receipt of Messrs. F. Jones and Co.'s letter the same day as he *received* it. (4) The invoice clerk *included* the Latest Price List. (5) We *have sent* you by Parcel Post the goods you ordered last week. (6) I *posted* the letter at 3 o'clock yesterday afternoon. (7) Mr. Brown *kept* all his business documents in a safe. (8) The invoice clerk *keeps* a carbon copy of all the letters.

IV.—*Give the full words of the following abbreviations.*

U. K., G. P. O., £. s. d., oz., Ry., U. S. A., s. s., B/E., P/N., doz., U. K., Ltd., lb., cwt., ft., yd., in., B. of E., Bros., inst., ult., prox.

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## THIRD LESSON.

### F. JONES & Co.'s Order.

We are obliged (ə'blaɪdʒd) by your letter of the 3rd inst., with Price List and shall be glad if you will forward to us per C. A. Ry., the goods detailed (di'teɪld) below, carriage paid.

10 doz. 1 lb. glass jars Straw- berry @ . . . . .	\$ 10.20 per doz.
12 doz. 1 lb. glass Green- gauge @ . . . . .	„ 8.40 „
18 doz. 1 lb. glass jars Fig @ „	7.80 „

As our stock (stok) is getting low, we should (fud) be glad if you would (wud) forward as early as possible.

**(Mr. Brown's letter acknowledging receipt  
of Messrs. F. Jones & Co.'s order).**

We are in receipt of your esteemed (is'ti:md) order of yesterday, to which we are giving our best attention. All the goods will be sent not later than Monday afternoon, except (ik'sept) the Greengauge Jam, which we hope to send not later than the end of next week.

When William had finished copying these four letters, he said to his father:

“Don't you think it would be a good thing if I also copied the invoice you sent Mr. Jones?”

“You are quite right, William. I intended giving it to you,” replied Mr. Brown, going

back to his filing-cabinet where he had been careful to replace the file. "I shall give you the letter advising the Rosario firm that the goods had been dispatched. Here it is. You would do well to take a copy of it too. This is the invoice that was sent under separate ('seprit) cover, and here you have the acknowledgement of his remittance (ri'mitns). When you have copied all this you will have a complete (kəm'pli:t) record ('rekɔ:d) of a business transaction (træn'zækʃn)."

"You look tired, Father," remarked William. "Would it not be better if I left the remainder (ri'meində) for to-morrow evening?"

"Yes, I suppose it would be. And besides it is getting late; too late for you to copy all this. Let us go and see what your mother and sisters are doing and have a few minutes' chat (tʃæt) with them before going to bed (bed). I dare say they would like a few minutes of our company."

So father and son removed (ri'mu:vd) to the living-room where they met Mrs. Brown and her daughters. After half an hour's pleasant conversation the family retired (ri'taiəd) to rest (rest).

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To oblige	obligation (ɔbli'geɪʃn)	
To detail	detail	detailed
To stock	stock	
To esteem	esteem	esteemed
To separate (sepə'reit)	separation (sepə'reɪʃn)	separate
To record (rɪ'kɔ:d)	record	
To remit	remittance	
To complete	completion (kəm'pli:ʃn)	complete
To transact	transaction	
To chat	chat	
To remain	remainder	

## GRAMMAR.

### VERBS.

All the new verbs used in this lesson are *regular*.

#### **Conditional** (kən'diʃənl).

I should esteem	I should not advise
You would esteem	You would not advise
He would esteem	He would not advise
We should esteem	We should not advise
You would esteem	You would not advise
They would esteem	They would not advise

*Perfect.*—I should have done, etc.

Should not = shouldn't (ʃudnt).

Would not = wouldn't (wudnt).

*Notice.*—To separate (sepə'reit); separate (adjective) = ('seprit).

### Use of the Possessive.

To have a few *minutes'* chat.

To have half an *hour's* pleasant conversation. Three *hours'* work. A *month's* salary.

## EXERCISES.

I.—*Questions.*—*Answer in the indirect form the questions marked \*.*

- (1) What did F. Jones & Co. refer to at the beginning of their letter?
- (2) Did they send their order under separate cover?
- (3) How did Jones & Co. want the goods to be forwarded?
- (4) Where was the carriage to be paid?
- (5) \* Were Jones & Co. in a hurry to receive the goods and why?
- (6) \* What did they ask Mr. Brown to do?
- (7) Was Mr. Brown long in answering F. Jones & Co.'s order?
- (8) What did Mr. Brown refer to at the beginning of his reply?
- (9) When were the goods to be sent?
- (10)



- \*What did William ask his father after he had finished copying the letters? (11)  
\* What did his father answer? (12)  
\* What did Mr. Brown think William would do well to copy? (13) When did Mr. Brown promise to send the goods? (14) What is a remittance? (15) Do you know how much your father paid for his dining-room furniture? (16) From what furniture dealer did he buy it? (17) \* What did William think it would be better to leave for the following day? (18) Why did he think so? (19) \* What did his father propose doing? (20) Where were Mrs. Brown and her daughters? (21) What did they do after half an hour's conversation?

II.—*Write the address of the writers of the two letters of this lesson, as well as the date, name and address of the addressees, and the salutation.*

III.—*Turn the verbs in italics into the conditional and make other necessary changes.*

*Example:—We shall be very glad if you can let us have a cheque for £100. Conditional: We should be very glad if you could let us have a cheque for £100.*

(1) We *shall* be able to remit the goods early Monday morning if we receive your order before Saturday. (2) We *shall* esteem it a favour if you return the enclosed invoice receipted. (3) If you often make blunders your chief *will* certainly not be very pleased. (4) You *will* have good marks if you work hard. (5) If I have the time I *shall* answer all the letters I received yesterday. (6) The manager told me if I give satisfaction my salary *will* be increased. (7) In their letter of the 3rd ult., Messrs. Wood, Jackson & Son say they *will* forward the goods per s.s. *Highland* ('hailand) *Prince*. (8) We hope you *will* favour us with your esteemed order.

IV.—*Turn the verbs in italics into the passive voice.*

(1) We *shall send* the goods by goods train. (2) I *acknowledged* receipt of Mr. John Nelson's remittance this morning. (3) We are rather surprised that you *have not sent* us a cheque as promised on Thursday last. (4) We *shall advise* the London firm that the goods they ordered have been dispatched. (5) We *have received* your letter of yesterday's date. (6) Let me know when you *have copied* these letters. (7) We *send* you our Cheque under

separate cover. (8) *I shall do* the remainder of the work to-morrow. (9) *Keep* all these documents in the safe.

V.—*Write sentences with the following words and expressions* (mind you *don't* copy them from the text).

To acknowledge receipt, to be obliged, to send, price list, to stock, to dispatch, to include, a week's salary, promissory note, to dismiss, importer, to furnish, postal order.

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## FOURTH LESSON.

Once more our young friend and his father are together in Mr. Brown's study.

“We hope you won't be so long over your business as you were yesterday,” Mrs. Brown had said as her husband and son were getting up from the dinner-table. “We should be glad to have a little more of your company than we have had lately ('leitli).”

So Mr. Brown had promised they would be back in less than an hour.

After having filled (fild) his pipe with his

favourite brand (brænd) of tobacco and lit (lit) it he said to his son:

“I have everything ready (‘redi) for you. Here are the copy of the Invoice I sent to Messrs. F. Jones & Co., the letter containing their cheque and my acknowledgment. When you have finished (‘finift) with them you can put them back in the file. But take care you put them away in their proper (‘prøpør) order.”

**Mr. Wm. Brown's Invoice.**

Messrs. F. Jones & Co., Rosario.

**Bought of Wm. Brown.**

Wholesale Grocer & Provision (prø'vizn) Merchant.

Terms—Cash in 14 days, less 2½ % discount

<i>Doz.</i>	<i>Description</i>	<i>Price</i>	
10	1lb. Strawberry . . . . .	\$ 10.20	\$ 102.00
12	„ Fig . . . . .	„ 7.80	„ 93.60
			„ 195.60
	Discount 2½ % . .		„ 4.90
			„ 190.70
	Carriage by passenger train .		„ 7.80
			\$ 198.50

**Messrs. F. Jones & Co.'s Remittance.**

Herewith please find our Cheque N<sup>o</sup> 623874 drawn (drɔ:n) on the Bank of Boston, Bs. As. Branch, for  $\frac{m}{n}$  \$ 198.50 (one hundred ninety eight pesos and 50/100) in payment of the enclosed Invoice, which kindly return (ri'tə:n) receipted.

**Mr. Brown's Acknowledgment.**

I beg (beg) to acknowledge receipt of your favour of the 13th inst., enclosing Cheque for  $\frac{m}{n}$ \$198.50, for which please accept my best thanks. Receipted Invoice is enclosed.

While William copied the letters Mr. Brown read the news of the day. Like all Anglo-Argentines he was very much interested in the politics ('pɒlitiks) of the old country, as well as in sports. When he was a younger man he had found (faund) time to go in for football, cricket, rowing, which didn't prevent (pri'vent) him from duly ('dju:li) attending to his business. At one time he had owned (ound) a sailing-yacht (jɒt), and was one of the founding ('faundɪŋ) members of a well-known yacht club.

“Well,” said William, interrupting (intə-’raptɪə) his father in his reading, “I’ve finished. I’ll put away your papers and if you like we can go and join (dʒɔɪn) Mother and the girls.”

“Very well. You can go along with them. I should like to finish this article on the war (wɔːr) in Spain (speɪn). It’s a capital description (dɪs’krɪpʃn) of the state of that unfortunate (ʌn’fɔːtʃənɪt) country by *The Times*’ correspondent. Tell your Mother I’ll be with you in a few minutes.”

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To light	light	light
To describe (dɪs’kraɪb)	description	descriptive
To draw	} drawer (drɔːə) } drawee (drɔːiː)	
To beg	beggar	
To found	founder	founding
To prevent	prevention	
To fill		full
To own	owner	own
To interrupt	interruption	
	} fortune } misfortune	} fortunate } unfortunate

## GRAMMAR.

*Irregular verbs used in this lesson.*

To light (lait), lit, lit. — To find (faind), found, found.

To draw, drew (dru:), drawn.

## PREFIXES.

**Un—dis—mis.**

*Un* prefixed to an *adjective* means *not*.  
*Examples*: unhappy, unlucky, unfavourable, unfortunate, unofficial.

*Un* and *dis* prefixed to a *verb* express the *opposite* of the simple verb. *Examples*: to unstick, to undo, to uncover, to dissatisfy, to displease.

*Mis* means *bad, badly*, and is used with *verbs* and a few *nouns*. *Examples*: to mistake, to misunderstand, to misspell, to mispronounce, misfortune.

## IDIOMS.

**To beg, to own, to draw.**

These verbs have several meanings: here are a few of them.

*To beg*.—In formal language: “I beg your

pardon. I *beg* to say. We *beg* to acknowledge. We *beg* to enclose.”

*To beg* = to ask for money, etc.—“The old woman couldn’t work, so she *begged* from door to door. I met a blind *beggar* in the street and gave him 20 cents.”

*To own* = to possess.—“Mr. Milner is a very rich man; he *owns* many houses in the City. Who is the *owner* of this book?”

*To own* = to confess.—The pupil *owned* he hadn’t studied his lesson. The little boy *owned* he hadn’t told the truth.

*Own* used as an *adjective* is accompanied by the possessive adjective.—I saw it with my *own* eyes. I bought this book with my *own* money.

*To draw* as a commercial term means *to write out*. The *drawer* is the person who writes an order on a banker. The banker is the *drawee*.

*To draw* = to make a picture, a line.—William’s sister, Grace, *draws* very well.

*To draw* = to pull.—The horse *draws* the carriage.

*The old country* = England.—Next year I’m going to the *old country* for three months.

*At one time* = at some *past* time.—*At one*



*time* you used to think English was very difficult.

*To go in for*—to take an active interest in something.—Alice, William's elder sister, *goes in for* stamp collecting, while Grace *goes in for* drawing.

## EXERCISES.

I.—*Questions*.—(Answer in the indirect form the questions marked \*).

- (1) \* What did Mrs. Brown say to her husband as he was going to his study?
- (2) \* What did she say she would like?
- (3) \* What did Mr. Brown promise? (4) What was the first thing Mr. Brown did when he was in his study? (5) \* What did he say to his son? (6) \* What did he want his son to do when he had finished? (7) \* What did Mr. Brown want him to be careful about? (8) On what bank was F. Jones' cheque drawn, who were the drawers, who was the drawee, and who the payee? (9) What did the Rosario firm want Mr. Brown to return? (10) What was Mr. Brown interested in besides his business? (11) Did he give up all his time to his business when he was a younger man? (12) Are you a member of any club? (13) Do you know who were the founding members of

your club? (14) \* What did William say when he had finished copying the correspondence? (15) \* What did his father answer? (16) What was he reading? (17) \* What did he think of the article? (18) \* What was William to tell his mother? (19) Who are the owners of the newspaper "La Nación"? (20) Who was the founder of this newspaper? (21) Who owns the largest motor-car works of the world?

II.—*Make out Mr. Brown's invoice of 15 doz. 1lb. jars of Greengage jam at the price quoted in his Price List. (See 2nd lesson).*

III.—*Write Messrs. J. Jones & Co.'s letter acknowledging receipt of the goods and enclosing remittance.*

IV.—*Write Mr. Brown's acknowledgment of the payment.*

V.—*Make sentences showing the different meanings of the following words and expressions:*

To go in, to go in for; to draw; at one time, at the same time, at once; to own, own (adj.); to find, to found; capital; country; to beg; to fill, to feel; to put back, to put away.

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## FIFTH LESSON.

### WILLIAM GETS A TOUCH OF FLUE (flu:).

Our friend has been laid up with flue for the last three days. His mother has just gone into his bedroom to tidy ('taidi) it up before the doctor comes round.

“How are you feeling this morning?” asks Mrs. Brown anxiously ('ænfəsli).

“Oh, I'm feeling A1 (ei wun) this morning. And I'm so hungry! Couldn't I have something to eat?”

“I think you had better wait till the doctor has seen you. He won't be long in coming. Meanwhile, take this,” she added giving him a spoonful of medicine ('medsin).

William swallowed ('swəloud) it, but not without making a face.

“I wonder why doctors' prescriptions (pris'kripʃnz) are always so nasty (nɑ:sti),” he complained (kəm'pleind).

“By the way, your friend George rang up half an hour ago to enquire how you were getting on. Grace, who answered the call, told him you were asleep (ə'sli:p), so he said he would phone later.”

Just then a ring was heard at the door.

“That must be the doctor,” said William. And so it was.

“How d’you do, Mrs. Brown. How is the patient (’peɪfnt) getting on? Let me take your temperature (’temprɪtʃə) and feel your pulse (pʌls).” Looking at the thermometer (θə’mɒmɪtə). “No fever (’fi:və) and pulse normal (nɔ:ml). How is your appetite?”

“I’m as hungry as a wolf (wʌlf), doctor. I was just asking Mother if I couldn’t have something to eat.”

“You can give him some toast and a cup of tea. For lunch he may have some fruit, and milk pudding (puɪdɪŋ) for dinner.”

“Can’t I have a steak (steɪk) or a couple of chops (tʃɒps) and some fried potatoes (pə’teɪtəʊz)?”

“Not to-day, William. We’ll see about that to-morrow. You can get up if you promise to keep out draughts (drɔ:fts). But get back to bed at five.”

“Doctors have got no heart (hɑ:t),” William couldn’t help grumbling (græmblɪŋ).”

“Haven’t they? But they’ve got a head, fortunately for the patient. I’ll look in again to-morrow. Good-bye.”

“Excuse (iks'kju:z) me if I've been rude (ru:d), doctor. I didn't mean it. Goodbye.”

“I'll send the maid to get your clothes (klouðz) ready ('redi) for you to dress (dres), and then you can get up,” said Mrs. Brown leaving the room to see the doctor out.

In the morning you dress; you undress before going to bed.

Ladies wear dresses, and blouses (blauziz) and skirts (skə:ts). In winter they also wear furs (fə:z). Every woman, young or old, likes to be the owner of a fur coat. It is the dressmaker who makes the ladies' dresses.

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To tidy	tidiness	tidy
	anxiety (æŋ'zaiəti)	anxious
To complain	complain	
	patience	} patient
	patient	
	medicine	medical ('medikl)
To sleep	sleep	} sleepy } asleep
To fry		
	draught	draughty
To excuse (iks'kju:z)	excuse (iks'kju:s)	
To dress	dress	

## GRAMMAR.

### VERBS.

All the new verbs of this lesson are *regular*, except “to mean.”

Mean, meant (ment), meant.

*To be laid up*, passive voice of “to lay”, means *to be ill in bed*.

### Plural of nouns.

*Wolf, wolves* (wulvz).—Compare with: wife, knife, life, self.

*Clothes* meaning “articles of dress” has no singular. It is also used in compounds; bed-clothes, clothes-brush, etc.

Potato, potatoes; cargo (’kɑ:ɡou), cargoes.

*Note.*—“Asleep” can only be used with the verb “to be”. Ex.—Please don’t make a noise, because the patient *is asleep*.

*The opposite of “to be asleep” is “to be awake.”*

### IDIOMS.

*Flue* (also written *flu*) is the abbreviation of “influenza”.

*A1* means “first-class ship” in (\*) *Lloyd’s*

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(\*) *Lloyd’s Register* is an annual publication which gives reliable information respecting ships and their classification. It gives tonnage (’tɑnɪdʒ), age, build, nationality, etc., of every ship whose owners comply (kəm’plai) with Lloyd’s rules.

(loidz) *Register* ('redʒistə). This expression is often used in familiar language for “very well, very good, excellent ('ekslənt).”

*By the way* is an expression used to introduce a new idea, or to change the conversation.

*To phone* = to telephone, or *to ring up*.

*To answer a call* = to answer a telephone call.

*To see a person out* = accompany a person to the door.

## EXERCISES.

I.—*Questions.*—(*Answer in the indirect form the questions marked \**).

- (1) How long had William ben laid up?
- (2) What had he been laid up with?
- (3) Was he seriously ill?
- (4) Who was in his bedroom and what was she doing?
- (5) \* What did Mrs. Brown ask her son?
- (6) \* What did the boy answer?
- (7) \* What did his mother think he had better do?
- (8) What did she give the young patient?
- (9) Did he like it?
- (10) What expression shows that he didn't like the medicine?
- (11) \* What did he complain about?
- (12) Has your professor ever complained of your work?
- (13) Why has he? (or why hasn't he?)
- (14) Why did Mrs. Brown use the expression “by the way?”
- (15) \* Why had

George rung up? (16) \* Who had answered the call and what did she say? (17) \* When had William said: "That must be the doctor?" (18) What does a doctor do when he visits a patient? (19) When are you as hungry as a wolf? (20) \* What did the doctor tell William he could have? (21) \* What did he want to eat? (22) Why didn't the doctor let William eat meat? (23) \* What did the doctor tell the patient he could do? (24) How many times did William complain? (25) \* What was his last complaint? (26) Why did he say that doctors had no heart? (27) Do you grumble when the teacher gives you some homework to do? (28) Why don't you? (or why do you?) (29) What did the doctor mean when he said that "fortunately doctors had a head?" (30) What is it William did not mean? (31) \* What did he say to excuse himself? (32) \* What did Mrs. Brown say when leaving the room?

II.—*Substitute* ('sʌbstɪtju:t) *the words or expressions in italics by others having more or less the same meaning.*

(1) The patient was *very ill*. (2) Did anybody *ring me up* while I was *away*? (3) How *do you do*? (4) He *wanted to know* how you were. (5) That woman is *never satisfied*.



(6) *Luckily* the doctor was *not out* when they rang him up. (7) Why are you *always grumbling*? (8) When the boy *spoke to* him rudely he left the room. (9) You were told *not to sit in* a draught. (10) *Forgive* me if I have been rude.

III.—*Put into the conditional* (negative form).

(1) He says he *can't ring* you up early tomorrow morning. (2) I know I *shall not be able* to eat all you have given me. (3) If I am not tired, I *shall go* to bed very late. (4) As he is a good boy, I know he *will not be* rude. (5) He tells me he *will enquire* how his friend is getting on. (6) He says he *won't leave* the room until he is quite well. (7) I *shan't grumble* if the teacher tells me to do some home-work. (8) If your mother has no maid, I suppose you *will be* careful not to untidy your room.

IV.—*Turn into the passive voice.*

(1) The shipping agent *informed* the passengers that the steamer would not leave till the following morning. (2) Everybody *knew* that the manager was seriously ill. (3) A well known furniture-dealer *furnished* our country-house. (4) You must *answer* our custo-

mer's enquiries the day you *receive* his letter. (5) The clerk *invoiced* the goods. (6) We *enclose* a cheque for £83.10. (7) We *shall give* immediate attention to the matter. (8) We *received* your letter dated the 12th ult. this morning. (9) The shop-keeper *showed* the lady some beautiful fur coats. (10) We *forwarded* 5 packages of goods to Messrs. Thompson ('tomsn) & Co. (11) Some one *has made* a very big blunder.

V.—Prefix “un, dis, or mis” to the following words and make sentences with them. You may use two or more of these words in the same sentence.

*Example* :—Your correspondent *misinformed* you when he stated that the firm Johnson & Co. was *unreliable*.

Interesting, told, to own, known, to do, reliable, order, necessary, taken, sold, answered, to quote, to inform, to satisfy, successful, able, signed, marked, furnished, pleasure, paid, finished.

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## SIXTH LESSON.

### GEORGE PAYS HIS FRIEND A VISIT.

William is seated in his room feeling rather bored (bɔ:d). The door opens gently ('dʒentli).

“Hullo, William. What has been the matter with you,” says George in his usual ('ju:ʒuəl) cheerful way. (I suppose you still remember Will’s schoolmate. You were introduced to him last year in the 7th lesson).

“Just a touch of flue,” answered Will, shaking ('ʃeikin) hands with his friend. “I must have caught cold last time I went to the club about ten days ago. I remained too long in the swimming pool (pu:l). Anyhow ('enihaʊ), the doctor says I’ll be able ('eibl) to go back to school in a few days’ time, if only I keep out of draughts. He seems to be awfully ('ɔ:fəli) afraid of draughts.”

“You are looking very fit (fit). I didn’t expect to find you looking so well.”

“By the by,” interrupted (intə'raptid) William, “what have you fellows been studying this last week?”

“Oh, all about bank business: Savings ('seivinz) Banks, Commercial Banks, I. O. U.’s

(=I owe you's) ('ai ou'ju:z'), endorsing (in'də:sɪŋ), dishonoured (dis'ɒnəd) cheques, crossed cheques, and all that kind of thing. It's very interesting, I can assure (ə'ʃʊə) you. I imagined (i'mædʒɪnd) I was already a millionaire (mɪljə'neə), and that all I had to do was to go to the bank, hand in my cheque to the teller ('telə) and walk out with my pocket full of money. There's nothing I should like so much as being a millionaire. So far, all I've got is a few hundred dollars in the Savings Bank."

"Yes, that's all very fine. But you must first deposit (di'pɒzɪt) your money there before you can withdraw it."

"You are right. That's the unfortunate part of the business. And speaking about accounts (ə'kaʊnts) reminds (ri'maɪndz) me that the teacher explained the difference between a deposit account and a current ('kʌrənt) account."

"Would you mind repeating (ri'pi:tɪŋ) what he told you?"

"Not in the least. I'm sure I was born to be a banker," George said laughingly, "or a professor of the Theory and Practice of Commerce. Now, listen to me. A Deposit Account is one where sums of money are deposited for

a fixed (fikst) period ('piərjəd) of 3, 6, or 12 months and on which the bank pays you an interest.

While a Current Account is an open one out of which the customer can draw on demand (di'mæ:nd), that is without giving any notice. When you pay money into the bank you enter the amount (ə'maunt) on a credit slip (slip), of which you keep the counter-foil ('kauntəfɔil). As you know, a cheque-book has also a counterfoil attached (ə'tætʃt) to it, on which you write the amount you withdraw (wið'drɔ:), the date of the cheque and the name of the payee. The other part is called the cheque form."

"Thanks. Your explanation (eksplə'neɪʃn) is....."

"Wait a bit. I haven't finished yet. You may offer me your thanks when I have. The next time I borrow ('bɔrou) money from you I shall give you an I. O. U. which will run thus: "To Mr. William Brown, I. O. U. Fifty Pesos. George Fernandez, 25th June, 1938." As you see an I. O. U. is only an acknowledgement of a debt, but it is neither a receipt nor a promissory note. I warn (wɔ:n) you beforehand."

William couldn't help laughing at his chum's words.

“Allright, George. When I lend (lend) you some money I shall be careful to make you sign a promissory note. And now, allow (ə'laʊ) me to tell you that would make a first class professor of Economics (i:kənə-miks).”

“You might make me another compliment ('kəmplɪmənt).”

“Yes? What on?”

“I have given you all these explanations (ɛksplə'neɪfɪnz) in English, and you understood them perfectly well. You might have congratulated me on the way I express myself in English.”

“That's quite true. I offer you my sincere congratulations. But, you know, you did make a few slips here and there. Only I did not think it polite (pə'lait) to interrupt you.”

#### A FEW BUSINESS ABBREVIATIONS.

A/c. or a/c.=Account	A/C.=Account	cur-
Inv.=Invoice		rent
C. O. D.=Cash on de-	Cr.=Credit of credi-	
livery		tor
D/y.=Delivery	Chq.=cheque	
Int.=Interest	Dr.=Debtor ('detə)	
Recd.=Received	Rect.=Receipt	

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To endorse	endorsee, endorsement	
To assure	assurance	
To deposit	deposit, depositor	
To imagine	imagination	
To remind	reminder	
To save	savings	saving
To borrow	borrower	
To lend	lender	
To amount	amount	
To slip	slip	
	politeness	polite

## GRAMMAR.

### VERBS.

*Irregular verbs used in this lesson.*

To shake, shook (ʃuk), shaken (ˈʃeɪkn).

To withdraw *is conjugated like* to draw.  
(See lesson 4).

To lend *is conjugated like* to send.

### SUFFIXES.

#### Tion — Er — Or.

These suffixes are frequently used in English and are added to *verbs* to form *nouns*.

*Tion* forms nouns of *action*. Examples: to

imagine, imagination; to suppose, supposition; to recommend, recommendation; to add, addition; to quote, quotation.

*Notice.*—Nouns ending in “tion” are accented on the last syllable but one.

*Er* is used especially to indicate the name of the *agent* of the action. Examples: To do, doer; to speak, speaker; to draw, drawer; to lend, lender; to swim, swimmer; to borrow, borrower.

*Or* has the same meaning. It is also added to nouns. Examples: To direct, director; to deposit, depositor; to credit, creditor; to sail, sailor; debt (n.), debtor.

## EXPRESSIONS.

### IDIOMS.

*To pay a debt.* To pay a *compliment* = to make a compliment.

*To pay a visit* = to go and see a person, or a place; to visit.

The person who pays a visit is a *visitor* ('vizitə).

*To shake hands.*—When you pay a visit to your friends, you shake hands with them.

*To shake.*—Please *don't shake* the table;



can't you see I'm writing? The maid *shook* the carpet out of the window.

*To catch cold* (or *a cold*), a fever ('fi:və).

*To catch*.—The policeman (pə'li:smən) *caught* the criminal ('kriminl). My uncle is very fond of fishing; the other day he *caught* three fine fish. If the professor *catches* you copying he will be very cross.

*To save*.—The policeman *saved* the little girl *from* being run over by a motor-car; indeed, he *saved* her life. Fred has a salary of \$120 a month but he never *saves* a cent.

*To make a slip*—to make a careless mistake.

*A slip of the pen*—a pen written mistake.

*A slip of the tongue*—thing said for something else.

*To slip*—to pass unnoticed. You *have slipped* many mistakes. To *slip out* of the room.

## EXERCISES.

### I.—Questions.

- (1) Do you feel bored when you are at the cinema ('sinimə)?
- (2) Why was William feeling bored?
- (3) Did George make a noise when he opened his friend's bedroom door?
- (4) What did he ask Will?
- (5) What is a

crossed cheque? (6) How do you endorse a cheque? (7) What cheques do not need to be endorsed? (8) What is the difference between a Deposit and a Current A/c.? (9) Of what does a cheque-book consist? (10) When do we say that a cheque is dishonoured? (11) What is it George imagined? (12) How much money had George saved and in what bank had he deposited it? (13) What must you do if you want to withdraw money from a bank? (14) What do you call the employee who receives and pays out money in a bank? (15) What did George feel sure he was born to be? (16) Are you sure you shall get a good mark in English? (17) When did George say "Wait a bit" to his schoolmate? (18) What was he going to do the next time he was going to borrow money from Will? (19) What does a motor-car driver do to warn those who are behind him that he is going to stop? (20) What had the doctor warned William not to do? (21) Do your parents allow you to stop out all night? (22) When you read George's explanations, did you understand them all? (23) Were his explanations easy to follow? (24) What compliment did Will pay his friend? (25) Was George satisfied with that compliment? (26) What other com-

pliment did he think his friend might have paid him? (27) Does your professor compliment you on the way you speak English? (28) Why does he? (or, why does he not?) (29) Do you deserve to be complimented? (30) What did William think it was not polite to do? (31) Do you often make grammar slips in your written work? (32) Is it easy to make a slip of the tongue when speaking English?

II.—*Make sentences using the following words and expressions:*

Teller, dishonoured check, counterfoil, cheque to bearer, cheque to order, Savings Bank, to endorse, to pay compliments, to catch a cold, to have a cold, a slip of the tongue, what is the matter?, to be bored, a boring subject, I. O. U., ship-owner, wholesale.

III.—*Replace the words in italics by others having more or less the same meaning:*

He does not look *very interested*. He opened the door *roughly*. Will had *a touch of flue*. You are not looking *well* at all. There's nothing *I like so much* as the study of Economics. When you *pay* money into the bank you *enter the amount* on a credit slip. The professor *congratulated* me on my home-work. You have made many *careless mistakes* in your

dictation. *Take care the professor doesn't see you copying. I have already asked you not to move the table. When William was ill many of his friends went to see him. George speaks English very well. It was rather rude of you to answer as you did.*

IV.—Add “er” or “tion” to the following words and make sentences with them. You may use two or more of these words in the same sentence:

*Example.*—The consigner sent his customers his latest quotations.

To grumble, to consign, to quote, custom, to indicate, to promote, to inform, to carry, to blunder, to work, to transact, to send, to salute, to deal, to intend, to complete, to travel, to converse, to separate, to attend, company.

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## SEVENTH LESSON.

### MR. BROWN GETS HOME LATE.

Mrs. Brown, her two daughters, Grace and Alice, and our young friend William, who had quite recovered (ri'kʌvəd) from his recent ('ri:snt) illness, were in the living-room. It was an old-established (is'tæblɪʃt)

habit in that home for mother and children to meet in the evening in the drawing-room and wait for the return of the head of the family.

Grace was at the piano playing some of the latest tunes (tju:nz), for she was fond of light music. Alice, who was of a practical turn of mind, was *knitting* ('nitɪə) a woollen ('wʊln) pull-over for her brother; while Will was busy studying his lessons for the following day.

“I wonder what could have kept your father,” remarked Mrs. Brown. “It’s past eight o’clock. He’s always home much earlier ('ə:liə) than this.”

“I shouldn’t worry ('wəri) if I were you, Mother,” said William, lifting his eyes from his books. “To-day is mail-day ('meildei), and no doubt he had a heavy ('hevi) correspondence to attend to.”

“I hope you are right. But he didn’t come home to lunch, and he hasn’t rung me up as he usually does when he comes home late.”

A few minutes later heavy footsteps ('futsteps) were heard in the hall.

“Here’s Father,” cried Grace, jumping up from the piano and rushing ('rʌʃɪə) to open the door.

As Mr. Brown stepped into the room they all noticed he didn't look his usual self.

"I'm sorry I have kept you waiting, but I couldn't get away sooner," he said, after kissing ('kisiŋ) his wife and the girls. "I had a lot of things to attend to."

"Let's go and have dinner," said practical Alice. "I'm sure you must be hungry."

But Mr. Brown was not hungry, and in spite (spait) of Mrs. Brown and the children's attempts (ə'temts) at conversation the dinner passed off rather silently ('sailəntli). At last, when the maid had cleared (kliəd) the table, Mrs. Brown couldn't help asking her husband if anything had gone wrong (rɒŋ).

#### **Mr. Brown has bad news.**

"You know old Mr. Swaney. He's the head of one of the oldest-established British firms in this country. Over 60 years, I believe. He called a meeting of his creditors and declared (di'kle:d) he was unable to satisfy them in full. He offered to make a composition of 10/- in the £, which was agreed to. It means a loss (lɔ:s) of some \$12,000 to me. But it's not so much the money as Mr. Swaney I'm sorry for. Of course, it's better than being declared bankrupt ('bæŋkrəpt). And then"

he went on, "this afternoon's mail brought me a letter from Bahía Blanca containing a complaint about 20 chests of tea. This is the first time such a thing occurs (ə'kə:z) to me. I went to the warehouse ('we:haus) and found that the foreman ('fɔ:mən) had made a mistake in marking the quality of the tea in the chests. The unfortunate part of the business is that over a hundred of these chests have been forwarded to different customers. So I'll be receiving more complaints. It's very annoying (ə'nɔiɪn), very annoying indeed."

"You shouldn't take things so much to heart, Daddy ('dædi)," said Alice. "As you say, it's the first time it has occurred."

"That's just it. It's the first time that such a thing has happened. That's why it affects (ə'fekts) me so much. Such things shouldn't occur in a well-organised ('ɔ:gənaɪzd) business."

"What a funny Daddy you are! Would you be happier if it occurred every day? And then, so many things that shouldn't happen do happen."

Mr. Brown couldn't help smiling ('smailɪn) at his daughter's question. "You are a wise (waɪz) little woman, I must say."

"Have you answered the Bahía Blanca firm yet?" enquired Will.

“No, I haven’t.”

“If you like you can dictate the answer and I shall type it.”

“I’m glad you have the proper business spirit (‘spirit), my boy,” said Mr. Brown. “Don’t leave for to-morrow what should be done to-day. Let us go to the study and write that letter.”

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To recover	recovery	
To establish	establishment	established
	wool	woollen
To mail	mail	
To step	step, footstep	
To attempt	attempt	
To organise	organisation (ɔ:gæni’zeɪʃn)	
To smile	smile	smiling
To kiss	kiss	
	silence	silent

## GRAMMAR.

### VERBS.

#### Should.

*Should* is often used as a principal (defective) verb, and is followed by the infinitive form without “to”. It has only one form.



*Examples:* You *should* never borrow money. Little boys *should* never smoke. Children *should* always obey their parents. “We *should* never leave for to-morrow what we *should* do to-day,” is a golden saying. You *shouldn't* lose your time reading cheap novels.

## ADJECTIVES.

### Late.

This word has two comparatives: *later* ('leitə) and *latter* ('lætə), and two superlatives: *latest* ('leitist) and *last*.

*Later* and *latest* refer to *time*. *Examples:* Mr. Brown came home much *later* than usual. Have you heard the *latest* news.

*Latter* and *last* refer to *order* or *place*. *Examples:* Peter and Fred are good pupils, but the *latter* (=Fred) gets better marks.

*Note.*—*Former* ('fɔ:mə) is the opposite to *latter*. What is the opposite to *last*?

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A few adjectives are formed by adding “en” to the noun.

Wood, wooden. . . . Wool, woollen.

Gold, golden.

*Wooden* and *woollen* mean “made of” wood or wool.

*Golden* means that “looks like” gold. It is also used figuratively, meaning “excellent.” You have a *golden* opportunity for learning English; be careful you don’t lose it.

### IDIOMS.

*To recover your health* = to get well again.  
*To recover from* an illness, *to recover from* a cold.

*Mail* = post. — *Mail-day* = the day on which letters from foreign countries are received or posted.

*Mail-train, mail-boat.*—The train or boat that carries the post.

*To be, to look, to feel* oneself.—*He is not himself, his usual self* = he is different from what he usually is.

*To take* a thing *to heart* = to feel it very much, to be much affected by it.

### EXERCISES.

1.—*Questions.*—*Answer in the indirect form.*

- (1) Why did Mr. Brown get home late?
- (2) Was William still ill? (3) Where were

Mrs. Brown and her children and why were they there? (4) What was Grace doing? (5) What kind of girl was Alice and what was she doing? (6) What did Mrs. Brown wonder? (7) What did her son say? (8) Why did Mrs. Brown worry? (9) What did Grace do when she heard her father's footsteps? (10) What did they all notice? (11) What did Mr. Brown do and say when he stepped into the drawing-room? (12) What did Alice say they had better do and why? (13) Did the dinner pass off very pleasantly? (14) Why not? (15) When did Mrs. Brown ask her husband what had gone wrong? (16) How did Mrs. Brown guess that something had gone wrong? (17) Who was Mr. Swaney and what happened to him? (18) What did he offer his creditors? (19) When is a person bankrupt? (20) Was Mr. Brown affected by Mr. Swaney's insolvency? (21) Was that the only bad news Mr. Brown had? (22) What else worried him? (23) Which of these bad news seemed to affect him more? (24) What complaint had he received? (25) Who had made a mistake and where had it been made? (26) Did he expect any more complaints and why? (27) What did Alice say to her father? (28) Why did Mr. Brown take the thing so much to heart? (29) What did

Alice say to make him cheer up? (30) What things happen very often? (31) What did William enquire? (32) What made his father glad?

II.—*Express the following sentences in a different way:*

(1) My brother has been very ill, but fortunately he is quite well again.

(2) Mind you send all these letters by this afternoon's post.

(3) As soon as the maid heard the bell ring she raced to the door.

(4) The parents were very much surprised their children were so quiet.

(5) The Bank of London & South America Ltd. was founded many years ago.

(6) I assure you that such a thing will never happen again.

(7) Do you think your professor would be pleased if you always answered him correctly?

(8) You must excuse me if I leave you, but I have a lot of letters to answer.

(9) You should always be careful to keep your cheque-book in a safe place.

(10) The warehouseman should have taken more care when marking the cases.

III.—*Make sentences using “should” as a principal verb with the following words and expressions :*

Business, concern, lender, organisation, to wonder, to be bankrupt, woollen, to take something to heart, to mail, to file.

*Examples.*—You *should* never forget that in business time is money. I don't think you *should* have anything to do with that concern. All letters *should* always be filed as soon as they have been answered.

IV.—*Turn the verbs in italics into the conditional and make other necessary changes :*

(1) The clerk says it *will not take* him long to type those letters. (2) I think he *will do* his best to give satisfaction. (3) Messrs. Jackson & Co., the well-known hat manufacturers, say they *will satisfy* their creditors in full. (4) We *shall pay* cash if the goods are delivered before the 15th inst. (5) The warehouseman says he *will weigh* the cases. (6) How long *will it take* you to type these letters? (7) If you can lend me \$50 I *shall be* greatly *obliged*. (8) Where *will you go* if you get a fortnight's holiday?

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## EIGHTH LESSON.

### A COMPLAINT.

“Here’s the letter from the Bahía Blanca firm,” said Mr. Brown, taking a bundle of papers from his inside coat-pocket. “You may have a look at it while I put away these cheque-books in the safe.” And then he suddenly (*'sadnli*) exclaimed: “By Jove (*dʒouv*)!”

At his father’s exclamation, Will put down the letter on the table and asked: “What’s up, Father?”

“Oh, it’s allright. I thought I had forgotten my bunch (*banf*) of keys (*ki:z*). Luckily I didn’t.”

Mr. Brown unlocked (*ʌn'lokt*) his safe, put away his cheque-books, and when he had done so was careful to lock it again.

Meanwhile William went on reading the letter which had so much affected his father. This is what he read:

Dear Sir,

We regret (*ri'gret*) to have to complain that the quality of the 20 chests of tea, invoiced to us last week, is most unsatisfactory. This

is the first time in many years that we have had occasion (ə'keɪn) to complain, and it occurs to us that there may have been some mistake in forwarding, about which kindly ('kaindli) enquire. As our customers are returning it we must ask you to give us credit for the remainder on our hands, or to exchange it for tea of the usual quality.

Hoping to hear from you on the matter by return of post,

We remain,

Yours faithfully,

For WHITE BROS.

THOS. HUDSON.

When William had finished reading this letter, he turned towards (tə:dz) his father and told him he was ready. This is what his father dictated to him, while walking up and down the study.

**Mr. Brown's Answer.**

Dear Sirs,

I exceedingly (ik'si:diŋli) regret the inconvenience (ɪnkən'vi:njəns) you as well as others of my friends have sustained (səs'teɪnd) through an error ('erə) on the part of our warehouseman. I find that about 100

chests of our China ('tʃainə) and Indian ('indjən) Blend (blend) N<sup>o</sup> 2 had been put into chests marked N<sup>o</sup> 1 very choice blend of Indian and Ceylon (si'lən) teas, and charged ('tʃɑ:dʒd) accordingly. As there can be no doubt (daʊt) the tea you complain of has been taken from this lot, I shall be glad to send equal ('i:kwəl) number of chests N<sup>o</sup> 1 for what you return and make an allowance of 20% for what you have sold. If you should be able to utilize ('ju:tilaiz) the remainder of the order I shall be pleased to make the same allowance on the whole (houl).

Apologising (ə'pɒlədʒaizɪŋ) for the error, and hoping to be favoured with your further orders,

I remain,

Yours truly.

When William had finished typing the letter he handed it to his father. After reading it over, Mr. Brown signed it, and said: "Ring for the maid and tell her to go and post it at once. Like that I'll be sure it will go by the first mail to-morrow."



## VOCABULARY.

VERB	NOUN	ADJECTIVE
To lock, to unlock	lock, lock-out	
To occasion	occasion	occasional
To inconvenience	} inconvenience } convenience	inconvenient
		convenient
	China	} Chinese } Chinaman
	India	
To charge	charge	
To doubt	doubt	doubtful
To equal	equal	equal
To utilize	utility	
To apologize	apology	

## GRAMMAR.

*Verbs.*—All the new verbs used in this lesson are *regular*.

*Spelling.*—Several words used in the last lessons have *two* spellings: acknowledgement *or* acknowledgment; to utilize *or* utilise; to apologize *or* apologise.

## IDIOMS.

*What's up*—what is the matter, what has happened, what's wrong. Your brother looks very cross to-day. *What's up with him?*

*To apologize*—to express regret for something done or said. “William *apologized to* the doctor for calling him heartless.”

*To ring*.—Notice the different uses of this verb. The bell *rings loudly*. Who is *ringing* the street-door bell? Will you *ring for* the maid?

## EXERCISES.

I.—*Questions*.—Answer in the indirect form.

(1) Who had sent Mr. Brown a letter of complaint and what did he complain of? (2) What did Mr. Brown tell his son he might do? (3) What was the cause of Mr. Brown's sudden exclamation? (4) Where did Mr. Brown carry his cheque-books? (5) Do you carry a bunch of keys? (6) What do you use each one of them for? (7) What did Mr. Brown do when he had found his keys? (8) What did William do meanwhile? (9) What did White Bros. very much regret? (10) Could you have learnt more English last year? (11) Do you regret you lost so much of your time? (12) What had that firm not had the occasion to do before? (13) What idea had occurred to them? (14) What did they want Mr. Brown to do? (15) When did they hope to

hear from Mr. Brown? (16) What did Mr. Brown say in the opening paragraph of his letter? (17) Who had made the error? (18) What error had been made? (19) What offer did Mr. Brown make to the Bahía Blanca firm? (20) What allowance would he be pleased to make if White Bros. kept the whole amount? (21) Did Mr. Brown offer his apologies for the mistake made? (22) What do you say if you want to apologise to somebody? (23) What did Mr. Brown do before signing the letter, and why did he do so? (24) Why did he want the letter to be posted at once? (25) In what countries is tea grown? (26) Who introduced the custom of tea-drinking in this country?

II.—*Write the following:*

(a) A letter from yourself to Braceras & Co., Woollen Manufacturers, Buenos Aires, ordering 20 pcs. (=pieces) of Black Vicuña (vi'kju:nə) as per pattern ('pætn) enclosed.

(b) A letter complaining that on receipt of the goods you find that the pieces of cloth measure 50 yds. and not 55 yds. as per invoice.

(c) Braceras & Co.'s reply apologising for the error and offering to make good the difference or to credit you for same. (Explain

how the error occurred. Blame the invoice-clerk for the blunder).

III.—*Explain how adverbs are formed and give the adverbs to:*

Care, affectionate, satisfactory, occasion, to exceed, faith, kind, usual, convenience, equal, doubtful, silence, fortune, difference, wonderful.

IV.—*Prefix “mis, in, un or dis” to the following words and make sentences:*

To inform, satisfactory, different, usual, equal, to lock, to mark, seen, sold, to please, favourable, finished, answered, convenient, credit, print.

V.—*Express the following sentences in a different way:*

(1) The employee said he very much regretted the blunder he had made.

(2) He promised to be more careful in the future.

(3) There's a big crowd in the street. I wonder what they are looking at?

(4) What's up with you? You don't look very pleased.

(5) He answered the manufacturer's letter by return of post.

(6) We are very much obliged to you for your kind order.

(7) I had nothing to eat this morning, so I'm very hungry.

(8) Jane breakfasted very late, so she had no appetite at lunch time.

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## TENTH LESSON.

### WHY MR. BROWN DID NOT DISMISS HIS WAREHOUSEMAN.

Two days had gone by since William had typed the letter which Mr. Brown had dictated to him in reply to White Bros. complaint.

As Mr. Brown had a lot of things to attend to that day, he was going to his office much earlier than usual.

“I'll go along with you, Father,” William had said. “I should like to have a chat with Mr. Morgan. (Mr. Morgan was Mr. Brown's correspondent and right hand man). I haven't seen him for a long time.”

So father and son got into the car that was waiting for them. On the way to Mr. Brown's offices, William asked: “By the way, you didn't sack (sæk) your foreman, did you?”

“No, I didn’t, though at the time I felt very much inclined (in’klaɪnd) to give him a month’s notice for the great inconvenience his carelessness (’kæləɪsnɪs) was occasioning. But I thought it over and merely gave him a good talking to.”

“I’m glad you didn’t. He has a wife and children, hasn’t he?”

“Yes. That’s what prevented me from dismissing him.”

When the car stopped in front of Mr. Brown’s offices, his driver asked: “Where shall I park (pɑ:k) the car, Sir?”

“I shan’t need it this morning, Charlie, so you had better go to the service-station (’sə:vɪs-steɪfɪn) and have the brakes (breɪks) seen to. And while you are there you can get 40 litres of petrol (’petrəl).”

“Very well, Sir. But you remember the spare (spɛə) wheel (wi:l) is punctured (’pʌntʃəd).”

“Oh, yes. I had forgotten about that wheel. Have it seen to as well.”

#### **The office girl.**

“Good morning, Sir. Good morning, Master William.”

“Good morning, Miss Bryan,” answered father and son.

Miss Bryan, a smart, business-like looking girl, of about 22, was the office girl. When Mr. Brown entered the offices she was busy tidying-up the rooms and dusting ('dʌstɪŋ) the furniture. Miss Bryan was proficient (prə'fɪʃnt) in shorthand and typing, had very good manners ('mænəz), and showed a real (riəl) desire (di'zaiə) to be generally useful. Though she had been with the firm for over a year she had never asked for a rise (raiz).

It is true that none of Mr. Brown's employees ever complained of being underpaid (ʌndə'peɪd), for he firmly believed that good work could only be obtained by means (mi:nz) of a fair (fɛə) salary. "He's as good a boss (bɒs) as ever as I've worked for," old Joe, the liftman, used to say. And everybody agreed with him.

As Mr. Brown was fully satisfied with Miss Bryan's services he intended (ɪn'tendɪd) raising ('reɪzɪŋ) her salary at the end of the month.

"Mrs. Morgan has just telephoned to say her husband is not well and won't be able to come to the office to-day, Sir," said Miss Bryan. "She's going to ring up as soon as the doctor has been round."

"I hope it's nothing serious ('siəriəs),"

said Mr. Brown. "Tell Mrs. Morgan I say he must not worry about his work here. You'll have to do some of it while he is absent ('æbsnt). At 9 o'clock come to my office. Has the mail come?"

"Yes, Sir. I put it on Mr. Morgan's desk. Shall I take it to your office?"

"Yes. Bring it at once, please."

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To sack	sack	
To incline	inclination	
	carelessness	careless
To spare		spare
To wheel	wheel	
To puncture	puncture	
To dust	dust	dusty
	proficiency	proficient
To realize ('riəlaiz)	reality (ri'æliti)	real
To desire	desire	} (un) desirable } desirous
To rise	rise	
To intend	intention	
To absent (refl.)	absence	absent

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## GRAMMAR.

### VERBS.

All the new verbs of this lesson are regular except "to rise."

Rise (raiz), rose (rouz), risen (rizn).

*Notice.* — To absent is only used as a reflexive verb.

### Suffixes.

The suffix *ness* is used to form nouns expressing "state" or "condition". It is added to adjectives.

*Examples:* carelessness, goodness, badness, blackness, whiteness, seriousness, darkness, likeness, steadiness.

Your carelessness will be the cause of your getting the sack.

The liftman spoke of the boss's goodness and kindness.

The suffix *able* is very frequently used. It is added to verbs to form adjectives, and means "able to", "fit for".

*Examples.*—Comfortable, drinkable, eatable, uneatable, undesirable, unsalable, lovable, unmanageable, noticeable, unbreakable, payable, respectable.

*Notice.*—*Salable, unsalable*, are also written "saleable, unsaleable."

## IDIOMS.

*To give notice, a week's notice, a month's notice.*—If an employer wishes to dismiss an employee he is obliged by law *to give him a month's notice* or a *month's salary*.

*To give someone a talking to, a good talking to*—to show dissatisfaction by speaking severely.—The invoice-clerk made a mistake in an invoice and the manager *gave him a good talking to*.

*To spare.*—“Could you lend me \$20 until the end of the month?”

“I'm very sorry, but I haven't a dollar *to spare* (=that I don't absolutely (*æbsə'lu:tli*) need).

In his *spare* time (=the time that is not taken up by his duties) my friend studies French and German.

## EXERCISES.

I.—*Questions.*—Answer the following questions *in your own words*, and use *should* or *would* in answer to those marked \*.

(1) Why was Mr. Brown going to his office earlier than usual? (2) Who offered to go along with him, and why? (3) What did William ask his father on the way to Mr. Brown's

offices? (4) What had Mr. Brown felt very much inclined to do? (5) Why had he felt inclined to sack his foreman? (6) \* What would you have done if you had been Mr. Brown? (7) Has your professor ever given you a good talking to, and why? (or, why not?) (8) Why was William glad? (9) What had prevented Mr. Brown from sacking his foreman? (10) \* What did Charlie ask his master? (11) What was Charlie? (12) \* What did Mr. Brown tell his driver to do? (13) What had happened to the spare wheel? (14) Who was in the offices when Mr. Brown arrived there, and what was she doing? (15) Describe Mr. Brown's office girl. (16) Give a short description of your best friend. (17) How often had Miss Bryan asked for a rise? (18) What is it Mr. Brown's employees never complained of? (19) What generally happens when workmen are underpaid? (20) In what did all Mr. Brown's employees agree? (21) What did Mr. Brown intend doing, and why? (22) \* Who had telephoned, and what had she said? (23) \* What was she going to do as soon as the doctor had been round? (24) What did Mr. Brown hope? (25) \* What was Miss Bryan to tell Mrs. Morgan? (26) \* What would Miss Bryan have to do while Mr. Mor-

gan was ill? (27) What had she put on Mr. Morgan's desk?

II.—*Express the following sentences in a different way.*

*Example.*—I'm sure you will not find any customers for these articles. = I really think these goods are unsaleable.

(1) He's a very good typist and stenographer. (2) My little brother puts in the savings bank half the money my father gives him. (3) My salary just allows me to pay my expenses. (4) When you have nothing to do, why don't you go over your lessons? (5) "What is the matter with you? You don't seem very happy." "Neither would you, if the boss had told you what he told me." (6) These knives and forks, said the shop-assistant to the customer, are really very strong. (7) I was told my services were no longer needed. (8) I had two copies of the "Handbook of Commercial English," so I made a present of one to a friend of mine. (9) Miss Bryan is a well dressed, pleasant looking young person. (10) The liftman thought his services were worth more than what he was paid; he asked for a higher wage, and got the sack. (11) The office boy was cleaning his chief's private office.

III.—*Ask questions in the past with the following expressions and give the answer:*

To make a complaint, a long time ago, on the way from, by the way, to occasion great inconvenience, a punctured wheel, to ask for a rise, undesirable, a fair salary, to give notice, to spare an hour, a dollar to spare, to save something or somebody.

IV.—*Write a short conversation on the phone between yourself and a friend on some business matter.*

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## TENTH LESSON.

### MR. BROWN TELLS MISS BRYAN THE GOOD NEWS.

“Here’s the mail, Sir,” said Miss Bryan a few moments later.

As Miss Bryan was leaving the room, Mr. Brown called her back, and asked: “By the by, Miss Bryan, how long have you been with us?”

“Exactly a year, Sir, last month.”

“Well, as I am satisfied with your services your salary will be raised to \$275 from the

1st of this month. You will have to relieve (ri'li:v) Mr. Morgan of some of his work. From to-day you will be in charge (tʃɑ:dʒ) of the home correspondence. Mr. Morgan will go on attending to the foreign correspondence."

Miss Bryan thanked Mr. Brown and said she hoped to show by strict (strikt) attendance (ə'tendns) to her duties and doing her utmost ( 'ʌtmoust) for him that she was worthy ( 'wə:ði) of his confidence ( 'kɒnfidns) in her ability (ə'biliti).

#### **The Book-keeper's Hobby ( 'hɒbi).**

Miss Bryan had hardly ( 'hɑ:dli) left the room when William walked in.

"I've just been having a look round the premises ( 'premisiz)," he said to his father. "I see you have had some alterations (ɔ:ltə'reifnz) made. The general office looks much brighter. I noticed, too, that someone has been decorating (dekə'reitin) the walls with well-intended advice to your staff (stɑ:f). *Honesty ( 'ɒnisti) is the best policy ( 'pɒlisi); A penny saved is a penny earned (ə:nd); Waste (weist) not, want not; Money makes money,* are a few of the sayings I saw."

“Ah, yes! That’s Mr. Green’s hobby. He changes these sayings about every fortnight. The other day I told him his talent (’tælənt) was wasted here, and that he should be an advertising agent. He’s the new book-keeper. He keeps the ledgers. He is a reliable man and a hard worker; he thoroughly (’θʌrəli) understands his job and is worthy of confidence. I’ve known him for many years.”

“I wonder if the Bahía Blanca firm has answered you,” said William on catching sight of the pile (pail) of letters on Mr. Brown’s desk.

“Let us see. Yes, they have. Here it is.”

After reading it through he handed it to his son. This is what William read:

Dear Sir,

We are obliged by your letter of the 10th inst., and shall be prepared (pri’pɛəd) to retain (ri’teɪn) the tea on an allowance of 20 % being made.

Herewith (’hiəwið) you have further (’fə:ðər) order, which we shall be glad if you execute (’eksɪkjʊ:t) at your earliest convenience.

Yours truly,

P. WHITE BROS.

*Thos. Hudson.*

“You had better be off at once if you don’t want to get late at your office,” Mr. Brown said to his son as the latter laid the letter on the desk.

“Hullo, my watch is stopped,” William exclaimed looking at his watch. “I must have forgotten to wind (waind) it up last night. I had no idea it was so late. Well, good-bye, Father.” And he rushed (rʌft) off as fast as his legs could carry him.

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To alter	alteration	
To decorate	decorator	
	honesty	honest
To waste	waste	waste, wasteful
To confide	confidence	confidential
(kən'faɪd)	('kɒnfɪdəns)	(kənfi'denʃl)
To pile	pile	
To prepare	preparation	
To execute	execution	
To rush	rush	

## GRAMMAR.

### VERBS.

*All the new verbs of this lesson are regular, except “to wind.”*

Wind (waind), wound (waund), wound.



## IDIOMS.

*To waste* (one's time or one's money) = to spend (one's time or one's money) without any advantage.

*Waste-land* = land that is not cultivated (kalti'veitid).

*Waste-paper-basket* (bæ:skit) = piece of furniture in offices for useless papers, etc.

*Pile*.—To have, to make a pile of money = to have, to make a fortune.

*Confident* = quite sure. I am confident you will be successful in life, because you never waste your time.

*Confidential* = strictly private. A confidential letter, enquiry. Confidential information, advice.

### Pronunciation.

*Words ending in "tion, sion, cial, tial" take the accent on the last syllable but one.*

*Examples*:—alte'ration, excla'mation, recommen'dation, incli'nation, compo'sition, oc'casion, di'vision, com'mercial, es'sential, confi'dential, etc.

## EXERCISES

1. *Questions.*— *Use the conditional when answering the questions marked \*.*

(1) What was the good news Mr. Brown had for Miss Bryan? (2) When did Mr. Brown call the office girl back and what did he want to know? (3) How did he show his satisfaction for her services? (4) \* What extra work would she have to do? (5) What had been Mr. Morgan's work so far? (6) \* What did Mr. Brown say Miss Bryan would have to do? (7) Do you know how many foreigners there are in Buenos Aires? (8) Is your father a foreigner? (9) Why do you say he is (or he is not?) (10) \* What did Miss Bryan promise? (11) What had William been doing while his father was speaking to Miss Bryan? (12) What was the book-keeper's hobby? (13) Have you a hobby, and if you have what is it? (14) What changes had William noticed? (15) How much money do you save every month, and what do you do with it? (16) Have you ever earned any money in your life, and what did you do to earn it? (17) What do you think of the person who wastes his time? (18) \* What had Mr. Brown told his book-keeper? (19) \* If Mr. Green had

needed a reference, would Mr. Brown have given him one, and why? (20) When did William wonder if the Bahía Blanca firm had sent an answer? (21) What were the Bahía Blanca firm prepared to do? (22) What other word could you use instead of “herewith”? (23) When did they want the order executed?

II.—*Say what you think of each one of the sayings the book-keeper had “posted up” (=stuck) on the walls of the general office.*

III.—*Write a letter acknowledging receipt of the Bahía Blanca firm’s order. Thank them for their favour and tell them you are sending invoice under separate cover.*

IV.—*Make out invoice for the following order:*

To Mr. Brown,

280, San Martín Street,

Buenos Aires.

Dear Sir,

Please supply (sə’plai) the goods detailed (di’tæld) below as soon as possible, and oblige,

Yours truly,

p. White Bros.

Fr. Hall.

20 2lb. tins (tinz) of Huntley & Palmer's Marie biscuits ('biskits), @ (=at) \$3.50; ditto ('ditou), Maître d'Hotel, @ \$3.75; 100 Bagley's, ditto, @ \$2.30; 10 cases of White Horse Whisky, @ \$95 per case; 5 cases London Gin (dʒin), @ \$42.80 per case. Terms, 2½ % in 90 days. Per G. S. Ry., carriage paid.

#### Abbreviations.

c.=case; do. ('ditou)=ditto; G. S. Ry.=Great Southern ('sʌðən) Railway; G. W. Ry.=Great Western ('westən) Railway.

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## ELEVENTH LESSON.

### WILLIAMS ASKS MR. MORGAN FOR SOME INFORMATION.

About a fortnight later William went again to his father's office. Although it was a bank holiday he knew that Mr. Morgan, who had quite recovered from his recent illness, would be going there to attend to some business which had been postponed ('pouspound) during his absence.

“Father told me I should find you here, so I have come along to have a chat and keep you company for a while,” William said after

greeting (ˈgri:tɪŋ) him. “I hope I shan’t be bothering (ˈbɒðərɪŋ) you?”

“Not at all, William. Any questions to ask to-day?” he enquired, as he knew how keen (ki:n) his employer’s son was on acquiring (əˈkwaiərɪŋ) any information that could help him in his work and studies.

William couldn’t help blushing (ˈblʌʃɪŋ) on finding that Mr. Morgan had guessed (gest) the reason of his visit.

“Well, yes,” he said hesitatingly (ˈhezi-teɪtɪŋli). “If you don’t mind and you can spare the time.”

“Of course I don’t mind. What is it you want to know?”

“I should like to know the terms used in a contract (ˈkɒntrækt) for sale. Of course I know some of them; for instance (ˈɪnstəns), sample (ˈsæmpl), type, pattern, but I’m not quite sure about their exact (ɪgˈzækt) meaning.”

“I see. These terms refer to the quality of the goods. But in a contract for sale the conditions refer also to the price of goods, the time of delivery and the payment. A *sample* is a small quantity (ˈkwɒntɪti) drawn from the bulk (bʌlk) of any merchandise (ˈmɜ:tʃəndaɪz) and serves as specimen (ˈspesɪmən)

of the whole. For instance, we often send free (fri:) samples of teas or wines (wainz) to intending buyers. Now, a *type* is a standard sample, representing a certain quality or crop (krɒp), used when corn (kɔ:n), maize (meiz), rice (rais), cotton ('kɒtn), or other produce is sold "to arrive".

"What do you mean by produce *sold to arrive?*" inquired William.

"I'll explain that term later on. It refers to the time of delivery. The type is taken in the early part of the season, the year's growth (grouθ) is guaranteed (gærn'ti:d) equal to it."

"I understand now. But what is a pattern?"

"The term *pattern* refers to the design (di'zain), shape (feip) or colour of goods generally sufficiently distinguished (dis'tiŋwiŋt) by trade-mark or brand."

"I'm afraid (ə'freid) I don't quite understand," said William. "Could you give me an example?"

"For instance, an importer of silver-plate ('silvəpleit) or of earthenware ('ə:θnweə) will order goods from a well-known manufacturer according to descriptions in an illustrated catalogue ('kætəlɒg). In such a case

the quality of the goods is guaranteed by the mark.”

“Thank you very much. I understand now. If you don't mind I'll make a note of all this while I have it fresh in my mind,” William said.

“All right. When you've finished I'll explain the meaning of the terms relating (ri'leitɪn) to prices, delivery and payment of goods. Meanwhile I'll have a look at some of this correspondence.”

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To bother	bother	
To acquire	acquisition	
To guess	guess	
To hesitate	hesitation	
To contract (kən'trækt)	contract ('kɒntrækt)	
To grow	growth	
To guarantee	guarantee	
To design	design	
To shape	shape	shapeless
To brand	brand	
To relate	relation	
To free	freedom	free
To catalogue	catalogue	

## IDIOMS.

*To keep someone company* = to remain in his company, to remain with him. When William was ill his friend George often came to keep him company.

*To be keen on something* = to like something very much.

*To show a keen interest in something* = to be very much interested in something.

*To bother* = to worry; *to be a bother* = to be a worry. Do you like people to come in and out of your room and ask you questions when you are doing your home-work? I suppose you don't, because they *bother* you.

## EXERCISES.

### I.—Questions.

*Answer in your own words and use the conditional when answering questions marked\*.*

(1) What did William go to his father's office for? (2) How long ago was it since he had been there? (3) \* How did he know he would meet Mr. Morgan there? (4) What had Mr. Morgan gone there for? (5) Why was Mr. Morgan alone? (6) \* What did William say



after greeting him? (7) What was William keen on? (8) How did William show his keenness? (9) Are you keen on book-keeping? (10) Do all your companions show a keen interest in their studies? (11) What made William blush? (12) Why did William hesitate when answering Mr. Morgan's question? (13) \* Would your parents mind if you made it a habit of coming home at two o'clock in the morning? (14) \* Why would they? (15) \* What did William say he would like to know? (16) In what commercial document are the conditions for sale stated? (17) What terms are used in reference to the quality of the merchandise? (18) What brand of cigarettes does your father smoke? (19) What does a fruit-grower send to an intending buyer? (20) And a cloth-manufacturer? (21) What guarantee does a trade-mark offer? (22) Mention a few well-known trade-marks. (23) What manufacturer's goods are registered under the trade-mark "43"?

II.—*Express the following sentences in a different way:*

(1) My friend has quite recovered from his illness.

(2) I guessed I should find you here.

(3) All the students of this school are keen on acquiring a good knowledge of English.

(4) Your employer would very likely give you a rise if you showed a keener interest in your work.

(5) If it is all the same to you and you have the time, I should be obliged if you explained these terms now and not to-morrow.

(6) I don't like the colour and design of that carpet.

(7) If you don't stop worrying your little brother I shall punish you.

(8) I shall tell you all about it later on.

(9) You must have paid a very high price for those goods.

III.—*Find the adverbs to :*

Keen, recent, to hesitate, good, free, late, equal, general, to suffice, knowing, according, wasteful, confidence, strict, careless, careful, real, thorough, serious, doubt, convenience, occasion.

IV.—CARPETS.—Wilton, Axminster. Best English make. Buy direct (di'rekt) from importer and save money. Illustrated catalogue free on application. Apply "The English Car-

pet Company," 340 Callao. (Kindly mention "Herald" when replying).

a) Write a letter in reply to the above advertisement and apply for price list.

b) Write the importer's answer to this letter.

c) Give the reasons why advertiser asks enquirers (in'kwaiəərəz) to mention the "Herald."

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## TWELFTH LESSON.

### MR. MORGAN GIVES WILLIAM MORE INFORMATION.

"Have you finished writing your notes?" asked Mr. Morgan, raising his eyes from a pile of letters.

"Yes, I have. But I'm afraid you must think me an awful ('ɔ:fl) bother. You have such a lot to do."

"No bother at all, William. Now, I'll explain the terms used with reference to price. When we quote the price of goods to be sent by railway, the price may include the cost of goods plus (pləs) packing ('pækin) and car-

tage ('kɔ:tɪdʒ) to the station, but not railway carriage; this is what is called "at station" terms. If the goods are loaded ('ləʊdɪd) into the trucks (trʌks) of the railway company we quote "on rail" term. While "loco" terms means the price of the goods at the warehouse or at the place where they lie."

"What a strange (streɪnʒ) expression," William remarked.

"It comes from the two first letters of *local* ('ləʊkl) *cost*, Lo Co."

"I should never have guessed it."

"Wouldn't you? Well, I suppose you wouldn't," Mr. Morgan said with a smile. "When the conveyance (kən'veɪəns) is by ship the terms F.O.B. (= *free on board*), C. & F. (= *cost and freight*) (freɪt), C.I.F. (= *cost, insurance* (ɪn'ʃʊ:rns), *freight*), and Franco ('fræŋkou) are used", Mr. Morgan went on.

F.O.B. means that the seller puts the goods on board the vessel ('vesl) free of all expense (ɪks'pens) to the buyer, who pays the freight. If the seller also pays the freight the term C. & F. is used.

C.I.F. terms, generally called "siff" terms, include C. & F. plus marine (mə'ri:n) insurance. The term Franco is often used as

equivalent (ə'kwivilənt) to c.i.f. terms. Will you remember all this?" Mr. Morgan asked.

"Let me see if I do," said William jotting ('dʒɔtɪŋ) down the terms in his note-book: *at station, on rail, loco*. I don't think I'm likely to forget the last one. When conveyance is by ship: F.O.B., C.I.F. and franco. And that's all, isn't it?"

"Very well, William. I wouldn't mind being a teacher if all my pupils were like you," Mr. Morgan said smilingly.

At which compliment William couldn't help blushing.

"When the goods are liable ('laiəbl) to customs ('kʌstɪnz) duties, which is practically the case with every kind of goods imported into this country, the terms *in bond* ('bɒnd) and *duty paid* are used."

"*In bond* refers to goods which are deposited in a government ('gʌvnmənt) or bonded warehouse until duty is paid on them, consequently ('kɒnsɪkwəntli) the price is plus the amount of duty."

"*Duty paid* means the opposite, viz.\* (neimli), the duty has been paid by the seller."

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(\* ) Abbreviated form of the Latin *vide licet* (=that is to say) and is pronounced "namely".

“It’s getting rather late, my dear William, and I want to get all this correspondence up to date. On some other occasion I’ll give you further details.”

“It’s very good of you to have given me all these explanations,” William said to Mr. Morgan. “I had often seen some of these terms in invoices from abroad (ə’brɔ:d) at the Rysdales’, but couldn’t quite make out exactly what they meant, and I didn’t like asking the other clerks to explain them to me. You must think me an awful worry.”

“No worry at all. On the contrary (’kɒn-trəri). It’s always a pleasure to help young people who are anxious to learn. Come and have tea with us next Sunday and I’ll explain a few more terms to you.”

“Thanks very much for the invitation (invi’tɛɪʃn). I’ll be at your place at three o’clock. Will that time suit you, or is it too early?”

“Not at all. Three o’clock will do very well. So, until Sunday next.”

“Good bye, Mr. Morgan”, said William, shaking hands with him.

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To pack	packing, packet	
To cart	cart, carting	
To load	load	
	stranger	strange
To convey	conveyance	
To freight	freight	
To insure	insurance	
	expense	expensive
To bond	bond	bonded
To govern	government	
To invite (in'vait)	invitation	

## GRAMMAR.

All the new verbs of this lesson are regular, except "to mean". To mean, meant (ment), meant.

## IDIOMS.

*Awful, awfully.* In colloquial language these words are often used in the sense of "great, very." We had some *awfully* (=very) hot days last summer. Your friend is an *awfully* (=very) nice fellow.

*Abroad*=in or to another country. To go abroad, to live abroad.

*To be anxious to do something* = to very much want to do a thing.

*To be anxious, to feel anxious* (about somebody or something) = to be or to feel uneasy (about somebody or something). "When William was ill his mother felt very anxious."

## EXERCISES

I. *Questions.*—Answer in the indirect form the questions marked\*.

*Note.*—In the indirect form pronouns of the *third* person are substituted for those of the *first* and *second*. The *present tense* must be changed to its corresponding *past form*.

*Example.*—*Direct form*: "Have you finished your notes?" asked Mr. Morgan. — "Yes, I have. But I'm afraid you will think me an awful bother. You have such a lot to do."

*Indirect form*: Mr. Morgan asked William if he had finished his notes. William said he had. But he was afraid Mr. Morgan would think him an awful bother, as he had such a lot to do."

(1) What was Mr. Morgan doing while William was writing his notes? (2) If a person who lives in Buenos Aires buys goods from Gath & Chaves' what does the price



include? (3) And if he lives 100 miles from the capital what must he pay besides the cost of goods? (4) Explain the difference between “at station” terms and “on rail” terms. (5) What term is used when a seller quotes the price of goods at the place where they lie? (6) When are “loco” terms generally quoted? (7) \* What did William say when he heard that expression? (8) \* What explanation did Mr. Morgan give in reference to that expression? (9) \* What did William remark? (10) Explain when the expression “cost and freight” is used? (11) What terms are used when goods are to be sent by ship? (12) What term is used when the seller pays the freight? (14) What difference is there between “siff” and F.O.B. terms? (15) \* What did Mr. Morgan ask William after explaining the term Franco? (16) What terms did William jot down in his note-book? (17) Why did he take note of them? (18) \* What was it William thought he wouldn't be likely to forget? (19) Are you likely to forget it? (20) Why not? (21) What was it Mr. Morgan wouldn't mind being? (22) When did William blush? (23) What compliment did Mr. Morgan pay William? (24) What class of goods are bonded? (25) What must an importer do before withdrawing merchandise

from a government warehouse? (26) Is the house you live in insured?

III. *Convert* (kən'və:t) *into indirect form the part of the text that begins* "It's getting rather late..." *up to the end.*

III.—*Ask ten questions referring to the same part, and give the answers.*

IV.—*Say how many classes of insurance companies you know, and what their object is.*

V.—*Ask questions with the following words and expressions and give the answers:*

To jot down, free on board, not to mind, to pay a compliment, expressive, stranger, to insure, to freight, to load, to be anxious about something, not to worry, to go abroad, until further notice.

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## THIRTEENTH LESSON.

### ON THE WAY TO MR. MORGAN'S.

Sunday afternoon had come. Charlie had got the car out of the garage ('gærɑ:ʒ) and was waiting for William, who soon appeared (ə'piəd) accompanied by Grace.

"Don't forget we need the car," she was saying to her brother.

“I’ll send it back as soon as I get to the Morgans’.”

“And see she’s got enough petrol.”

“Very well. I’ll tell Charlie to fill up on his way back.”

“And give my love to Mrs. Morgan and Margaret.”

“All right. I shan’t forget. Anything else I have to remember?” William queried.

“Yes,” said Grace, who saw her brother was making fun of her, (pulling her leg, as he called it) “don’t forget that dinner is at 9 o’clock, and if you’re not home we shan’t wait for you.” And she walked away so that William couldn’t have a chance to add another word.

“Girls are all the same,” William remarked to Charlie, as he took his seat in the car. “They always want to have the last word.”

“We all do, Master William,” observed Charlie philosophically (*filə’səfikəli*). “Only girls usually get it, because they are smarter and quicker than we are.”

“Do you think so?”

“Well, who had the last word this time? Who usually gets it, you or Miss Grace?”

William had to recognize (*’rekəgnəiz*) that Charlie wasn’t far wrong.

As they were going along Alvear Avenue (*’ævinju*) William remarked: “This is one

of the finest avenues in the world. And Palermo Gardens, with their fine old trees, artistic ( $\alpha$ :’tistik) monuments (’mɒnjumənts) and statues (’stætjuz), are unequalled,” he added with patriotic (pætri’ɒtik) pride.

“Yes, they are not bad,” assented (ə’sentid) Charlie. “You’ve never seen Hyde (haid) Park, have you?” For Charlie, like most Londoners, thought there was no place in the world that came up to London, and no land so fine as England.

“Not bad!” William exclaimed indignantly (in’dignəntli). “Hyde Park isn’t a patch (pætʃ) on Palermo Gardens. And what do you say about our Zoo (zu:) and the Botanical (bo’tænikl) Gardens?”

“Have you seen anything to equal our race course,” he said a little later. “Look,” he added, “there are hundreds and hundreds of cars.”

“I’ve been to a little place called Epsom. I’ve seen gathered (’gæðəd) there over a quarter of a million people to witness (’witnis) the Derby (’dɜ:bi) run: kings and queens (kwi:nz), princes (’prinsiz) and princesses (prin’sesiz), dukes (dju:ks) and millionaires, working men and beggars. And there were thousands of vehicles (’vi:iklz) of all kinds. What a show it was! But, of course,

it was nothing like this," he added with false (fə:ls) modesty ('mɒdisti).

William, who recognized when he was beaten ('bi:tn), soon changed the subject. "This is a lovely road, isn't it? It's as smooth (smu:ð) as a billiard ('biljəd) table. Our main (mein) roads are as good as any in England, or the States, or anywhere."

"Yes, I must admit (əd'mit) that. But it's a pity ('piti) they made some of them so narrow ('nærou). We are getting near Olivos. You'll have to tell me the way as I don't know where Mr. Morgan lives."

"All right. Take the third turning to the right, and then the first turning to the left, and go straight on. I'll tell you when to stop."

"Here we are," William said as they arrived in front of a charming house standing in a pretty garden. "You can go home now, and don't forget to fill up. You had better do so at the Automobile ('ɔ:tomobi:l) Club's service station in Alvear Avenue. You have some tickets, haven't you?"

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To appear	appearance	
	philosophy	{ philosophical
	philosopher	
	art	{ artistic
	artist	
	patriot	{ patriotic
	patriotism	
To patch	patch	patchy
	indignation	indignant
To gather	gathering	
To witness	witness	
To falsify ('fɔ:lsifai)	falsehood	false
	modesty	modest
To smooth	smoothness	smooth
To admit	{ admission	
		admittance
To charm	charm	charming

## GRAMMAR.

### VERBS.

All the new verbs of this lesson are regular, except "to beat".

To beat, beat, beaten ('bi:tn).

Uses of *she* and *her*.

A motor-car is often spoken of as *she* by motorists. The same is said of a ship, and of an engine.

*Examples.*— I've bought a sailing yacht; I'm having *her* painted white.

### Plural of Proper Nouns.

*Family names are used in the plural when referring to the members of the same family, or to persons bearing the same name.*

*Examples:* The *Smiths* are old friends of ours. There are three *Browns* in this classroom.

### IDIOMS.

*To make fun of someone* = to laugh at someone.

*Not to be far wrong* = to be right, or nearly right.

*To come up to* = to be equal to. The tea you forwarded on the 10th inst. *doesn't come up to* the sample you sent us.

*Not a patch on* = cannot be compared to. William is the best pupil of this school. His brother Fred is also a good pupil, but *he is not a patch on* William.

*To beat someone* = to do something better than someone. Mary is a good swimmer. She thought she could *beat* Jeannette Campbell.

The two girls had a race, and of course Jeanette *beat* Mary easy.

Some years ago, in a famous boxing match that took place in the United States, Firpo *was beaten* by Dempsey.

## EXERCISES.

I. *Questions.*—*When answering the questions marked \* use the indirect form.*

- (1) Where was William going and why was he going there?
- (2) \* What was Grace telling her brother and what did he answer?
- (3) \* What was William going to tell Charlie to do and why?
- (4) \* What did Grace say they wouldn't do if William came home late?
- (5) Do you get angry if a friend pulls your leg?
- (6) What is your teacher doing if he (or she) tells you you speak English as well as he (or she) does?
- (7) Why was William making fun of his sister?
- (8) Do you often get a chance to speak English?
- (9) Why did Grace walk away in a hurry?
- (10) In what way are all girls the same, according to William?
- (11) \* What did Charlie remark?
- (12) In your opinion was Charlie right or wrong, and why?
- (13) Was William far wrong when he said Alvear Avenue was one of the finest avenues in the world?
- (14)



What famous monument has been raised in the Province of Mendoza between this country and Chile? (15) Describe the finest park of the town in which you live. (16) What words show that William loved his country very much? (17) What did Charlie mean when he asked William if he had seen Hyde Park? (18) What did Charlie think of his native ('neitiv) city? (19) What made William indignant? (20) \* What comparison did he make between Hyde Park and Palermo Gardens? (21) What other places of Buenos Aires did he think were unequalled?

II.—*Convert into the indirect form the part of the text that begins "Have you seen anything to equal our race course," . . . . up to the end.*

III.—*Ask fifteen questions referring to the same part, and give the answers in the indirect form.*

IV.—*Express the following sentences in a different way:*

(1) In my opinion Buenos Aires is the finest and most modern city of South America.

(2) I don't think it is right that you should always be laughing at the poor fellow.

(3) I recognize that your house is very pretty, but I don't think it is half as nice as ours.

(4) "Your exercise is rather good", said the teacher, "but Frank's is much better."

(5) I don't like the looks of the beggar standing on the opposite side of the road.

(6) A big crowd came to witness the football match.

(7) Remember that we have tea at five; if you are not here we'll have it without you.

(8) "I wish I were very rich," said lazy Jim, "I would never do a day's work."

(9) What did Charlie think of the country he was born in?

(10) Your friend wasn't far wrong when he said Fader is one of our greatest artists.

V.—*Imagine you are taking an English friend round the town to show him the most interesting sights.*

Write a composition in the form of a conversation on this subject.

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## FOURTEENTH LESSON.

### WILLIAM PAYS MR. MORGAN A VISIT.

Mr. Morgan lived in a pretty cottage in a quiet side street of Olivos. Olivos is one of the charming little towns on the Northern ('nɔ:ðən) Railway, only a few miles from the City.

William stood at the wooden gate (geit) a few moments before ringing the bell, admiring (əd'maiəriŋ) the flower beds, the ivy ('aivi) covered wall at the back of the garden, the well-kept lawn (lɔ:n) and the green hedge (hedʒ) that enclosed the grounds. It all looked so restful ('restfl) and picturesque (piktʃə'resk) that he thought he would like to live in the suburbs ('sʌbə:bz).

He had hardly rung the bell when a dog came barking ('bɜ:kɪŋ) at the gate, and recognizing William—for William and his sisters were frequent ('fri:kwənt) visitors—began wagging ('wægiŋ) his tail (teil) and jumping with pleasure.

“Come in, William,” said Margaret, who, on hearing the dog barking, had come to the entrance. “How do you do? How is everybody at home?”

“How do you do, Margaret? Everybody is well, thank you. Mother and the girls send you their love. And how your parents?”

“They are both well, thanks. They are inside. Would you like to have a look round the garden before going in?”

“Yes, I would. I was just admiring it, and envying (*'enviɪə*) your luck. Living in the suburbs has its advantages. How beautiful everything looks: the flower beds, the house with its red tiles (*tailz*), those fine old trees, that picturesque wall at the back.”

I didn't know you were a poet (*'pouit*) as well as a business man,” said Margaret laughingly.

“Now, please, don't start pulling my leg. I get quite enough of that at home,” William pleaded (*'pli:did*).

“But I assure you I'm not. I often come and read or do some needle (*'ni:dl*) work in the garden. In summer I choose a shady (*'ʃeidi*) spot (*spɒt*) under one of those fine trees you admire so; while in winter my favourite corner (*'kɔ:nə*) is that sunny patch by the old wall. Would you care to see the kitchen (*'kitʃɪn*) garden? Growing vegetables (*'vedʒtəblz*) is Mother's hobby, you know.”

“Yes, I know. And I must say I never ate

better peas (pi:z) and salad ('sæləd) than those she grows."

So they paid a visit to Mrs. Morgan's dominions (do'minjənz). William duly praised (préizd) everything he saw. A patch of the garden was given up to fruit trees. Without waiting to be invited, William tasted ('teis-tid) the plums (plams), the peaches ('pi:tfiz), and some early pears (pæəz).

"You'll spoil your tea if you go on eating so much fruit," Margaret couldn't help remarking.

"You don't know me yet; I've got a wonderful appetite. Just wait and see how I'll go in for the scones (skənz) you've made for me".

Well, I must say you are conceited (kən'si:tid)! Who told you I had made scones for you?"

But, you have, haven't you?" he said as they were walking towards the house. "And if I were Margaret, I'd offer William a rosebud (bʌd) to put in his button-hole ('bʌtn houl)."

"I think you'd be hard to beat for cheek (tʃi:k), William. Anyhow, so you won't say I'm mean (mi:n), I'll give you one."

"Where have you two been all this time?" asked Mrs. Morgan, coming out of the house to greet William.

“I’ve been admiring your tomatoes (tə’mɑ:touz) and peas,” said William. “What a fine crop you have.”

Mrs. Morgan was not insensible (in’sensibl) to the compliment, for she was very proud of her vegetable garden.

We won (wʌn) the first prize (praiz) at the agricultural show last week,” she said. “And Mr. Morgan got a cup for his sweet peas and roses at the flower show.”

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To admire	} admiration } ædmi’reɪʃn	} admirable } ’ædmɪrəbl
To enclose	enclosure (ɪn’kloʊzə)	
To rest	rest	} restful } restless
To bark	bark	
To envy	envy	envious (’enviəs)
To shade	shade	shady
To praise	praise	
To taste	taste	tasteless
	conceit	conceited
To button	button	
To frequent	frequency	frequent
To spot	spot	
To button	button	
	cheek	cheeky

## GRAMMAR.

### VERBS.

*All the new verbs of this lesson are regular except "to win."*

To win, won (wʌn), won.

### ADJECTIVES.

*The adjectives to East, West, North and South (sauθ) are formed by adding the suffix "ern."*

Eastern (i:stn), western, northern (nɔ:ðən), southern.

### IDIOMS.

*To grow* = to develop, to become bigger.  
"You are bigger now than you were last year; you have *grown* very much." "The population (pɒpjuleɪʃn) of Buenos Aires is growing every day."

"Frank is *growing* a moustache (mə'stɑ:f) of which he is very proud."

"The greater part of the corn and maize *grown* in the Argentine is exported to the United Kingdom."

*To taste*.—"Taste this whisky. It's very

good.” “Thank you, but I’ve *tasted* it already and I don’t like it.”

Coffee *tastes* bitter (’bitə), and sugar *tastes* sweet. Water is *tasteless*.

*Cheek*—the two sides of the face. “When you blush your cheeks get red.” “It is cheek to ask a person you hardly know to lend you \$ 100.” “A *cheeky* person does not blush easily.”

### To earn — To win.

*To earn*.—The money we get for doing some work is money *earned*. During the holidays the professors and students get a well-*earned* rest.

*To win*.—“There was a big boxing match last night. Who *won* the fight?” “If you buy a lottery (’lotəri) ticket you may *win* the big prize; but it is more probable that you will lose your money.”

## EXERCISES.

1. *Questions*.—(1) Did Mr. Morgan live in one of the main streets of Olivos? (2) What kind of town is Olivos? (3) Did William ring the bell of Mr. Morgan’s house as soon as he got out of the car? (4) Why didn’t he?



(5) What did he think? (6) Was this the first time William went to Mr. Morgan's house? (7) When does a dog wag his tail? (8) What had made Margaret come to the gate? (9) What did she ask William? (10) Why did he envy Margaret's luck? (11) Describe the appearance of Margaret's house and garden. (12) What is it Margaret said she didn't know? (13) Was she pulling William's leg, or did she mean what she said? (14) Did William like to be laughed at? (15) What did he beg her not to do, and why? (16) What was Margaret in the habit of doing? (17) Did she always choose the same spot to sit in? (18) Why not? (19) What did she offer to show her young friend? (20) What is a kitchen garden? (21) Why is the kitchen garden called Mrs. Morgan's dominions? (22) Does your teacher praise you very often? (23) When does he do so? (24) Was all the kitchen garden given up to vegetables? (25) What else did Mrs. Morgan have in her garden? (26) What did William do without being invited? (27) Do you wait for an invitation to go and have tea at your uncle's?

II.—Ask 15 questions referring to the second part of the text, from "You'll spoil

your tea.....” and give the answers in the indirect form.

III.—*Make sentences with:* To shade, to taste, taste (n.), conceited, to win, to earn, button-hole, to envy, he'd (=he would) be hard to beat, tile, admiration, cheeky, to enclose, hedge, gate.

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## FIFTEENTH LESSON.

### AN AFTERNOON AT THE MORGANS'.

“Come on, William, the ladies will excuse us for half an hour,” said Mr. Morgan when they had finished their tea.

William followed Mr. Morgan to his study. His attention was called to the fine collection (kə'lekʃn) of cups which were kept in a glass-case, and of which Mr. Morgan was very proud, although he pretended (pri'tendid) to consider (kən'sidə) them as a matter of course.

“You've seen those cups before,” he said; “let us settle down to business. Let me see. What was it I was going to explain to you to-day?”

“You were going to tell me what terms are used in reference to the delivery and payment (’peimənt) of goods.”

“Ah, yes. I remember now. A *prompt* (prɒmpt) delivery is when goods are delivered immediately (i’mi:dʒətli); while a *forward* delivery means that the goods are to be delivered at some future time.”

“The other day you used the expression *sold to arrive* and said you would tell me the meaning of it,” interrupted William.

“Don’t be impatient. I’m coming to it. This term means that the goods will be delivered on arrival (ə’raɪvl) of the ship upon which the goods are or shall be shipped. *Free overside* means that the goods are *sold to arrive* and that the seller’s responsibility (rɪspɒnsə’bɪlɪtɪ) ceases (’si:sɪz) as soon as the goods are overside the ship. *Ex-quay* (’eks’ki:) and *ex-ship* are also used with more or less same meaning. *Free alongside ship* (F.a.s.) denotes that the seller pays all charges upon the goods up to their reaching (’ri:tʃɪŋ) the ship’s side, when the buyer must attend to their being put on board, and pay charges for unloading, etc. *Ex-warehouse* means the price of the goods in the warehouse. *Shipment* (’ʃɪpmənt) and *sailing* mean that the goods are to be shipped during

the month or months named. For instance “May—July shipment” means that the vessel must sail any time from the 1st of May to the 31st of July. Those are the terms more commonly (ˈkəmənli) used in reference to the delivery of goods. I suppose many of those referring to payment are familiar (fəˈmiljə) to you. *Prompt Cash, Cash, Cash on Delivery.....*”

“Yes, I know all those; I’ve often used them,” William interrupted.”

“I thought you had. The term *Cash against Documents* (ˈdɒkjumnənts), viz., Bill of Lading (ˈleɪdɪŋ) — B/L. — and Marine Insurance Policy (ˈpəlɪsi) is used when the buyer has to pay the B/E. on receipt of the documents. When the shipping documents must not be handed over to the buyer until he has accepted the bill of exchange the expression *Documents against Acceptance* (əkˈseptns) — D/A.—is used. Sometimes the buyer must pay or honour the B/E before he receives the shipping documents then the expression D/P., that is, *Documents against Payment* is used.” Here Mr. Morgan made a pause.

“Is that all?” asked William.

“Well, I must say you are greedy! (ɡriːdi). Yes, it is all. At least it’s all I can remember just now.”

“It’s very good of you to have given me so much of your time. And on a Sunday, too,” said William as he folded the sheet (fi:t) of paper on which he had jotted down some notes.

“Don’t mention it, William. It’s always a pleasure helping young fellows. Let us go and see what Mrs. Morgan and Margaret are doing.”

An hour or so later, after having spent a very pleasant and profitable (’prɒfɪtəbl) afternoon, William wished good-bye to his friends and started on his way back home.

## VOCABULARY.

VERB	NOUN	ADJECTIVE
To consider	} consideration { (kənsɪdə’reɪʃn)	} considerable { (kən’sɪdrəbl)
To respond	responsibility	responsible
	} familiarity { (fə’mɪli’ærɪtɪ)	} familiar { (fə’mɪljə)
To lade	lading	
To accept	acceptance	acceptable
	greediness	greedy
To profit	profit	profitable
To collect	collection	

## EXERCISES.

I. *Questions.*—*Answer in the indirect form the questions marked \*.*

(1) \* What did Mr. Morgan say to William when they had finished their tea? (2) What called William's attention? (3) How had Mr. Morgan obtained these cups? (4) Why did he keep them in a glass-case? (5) Did Mr. Morgan like people to think he was proud of them? (6) What did he pretend? (7) \* What did he say to William when he was looking at the cups? (8) \* What was Mr. Morgan going to explain to William? (9) Explain the difference between a "forward delivery" and a "prompt delivery". (10) \* What did William say in reference to the expression "to arrive"? (11) Had Mr. Morgan forgotten his promise? (12) \* What explanation did he give? (13) What is the meaning of the term "free overside?" (14) What other terms have more or less the same meaning? (15) What other terms do you know that refer to the delivery of goods? (16) Explain their meaning. (17) What terms referring to payment was William familiar with? (18) Explain their meaning. (19) \* What had Mr. Morgan supposed?

II.—*Ask 12 questions referring to the 2nd part of the text from "I know all those..."*

*up to the end. Answer these questions in the indirect form.*

III.—Express the following sentences in a different way :

(1) I noticed your friend had a beautiful collection of choice plants which he was pleased to show to anybody who was interested in gardening.

(2) A short while after tea William went home.

(3) That fellow thinks a lot of himself.

(4) The last time I saw your professor he spoke very highly of you.

(5) That boy is always hungry; he's eating all day long.

(6) Would you like to see the garden before you go?

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## IRREGULAR VERBS USED IN THIS BOOK.

To deal (di:l)	dealt (delt)	dealt (delt)
To draw (dɹɔ:)	drew (dru:)	drawn (dɹɔ:n)
To find (faɪnd)	found (faʊnd)	found (faʊnd)
To grow (grou)	grew (gru:)	grown (groun)
To lend (lend)	lent (lent)	lent (lent)
To light (lait)	{ lighted ('laitid) lit (lit)	{ lighted ('laitid) lit (lit)
To mean (mi:n)	meant (ment)	meant (ment)
To shake (ʃeɪk)	shook (ʃuk)	shaken ('ʃeɪkn)
To win (win)	won (wʌn)	won (wʌn)

## INDEX.

The following list contains an index to the words used in this book that do not appear in the 1st part of "The Modern Handbook of English" and the first book of "Commercial English." The reference is to the lesson in which the word is used for the first time. The letters "v., a." mean "verb, noun, adjective" respectively.

A 1 . . . . .	5	annoy . . . . .	7
ability . . . . .	10	anxiety . . . . .	5
absence . . . . .	9	anxious . . . . .	5
abroad . . . . .	12	anxiously . . . . .	5
absent . . . . .	9	apologize . . . . .	8
absolutely . . . . .	9	apology . . . . .	8
acceptance . . . . .	15	appear . . . . .	13
according . . . . .	1	appearance . . . . .	13
account (n.) . . . . .	6	arrival . . . . .	15
acknowledge . . . . .	2	arrive . . . . .	1
acknowledgment . . . . .	2	art . . . . .	13
acquire . . . . .	11	artist . . . . .	13
acquisition . . . . .	11	artistic . . . . .	13
admirable . . . . .	14	asleep . . . . .	5
admiration . . . . .	14	assent . . . . .	13
admire . . . . .	14	assurance . . . . .	6
admission . . . . .	13	assure . . . . .	6
admit . . . . .	13	attach . . . . .	6
admittance . . . . .	13	attempt (v. n.) . . . . .	7
advantage . . . . .	2	attend . . . . .	10
affect . . . . .	7	attendance . . . . .	10
afraid . . . . .	11	automobile . . . . .	13
allow . . . . .	6	avenue . . . . .	13
alter . . . . .	10	awake . . . . .	5
alteration . . . . .	10	awful . . . . .	12
amount (v. n.) . . . . .	6	bag . . . . .	1



bankrupt . . . . .	7	cheek . . . . .	14
bankruptcy . . . . .	7	cheeky . . . . .	14
basket . . . . .	10	chest . . . . .	1
beat . . . . .	13	China . . . . .	8
bed . . . . .	3	Chinese . . . . .	8
beg . . . . .	4	chop (n.) . . . . .	5
beggar . . . . .	4	cinema . . . . .	6
billiard . . . . .	13	clear (v.) . . . . .	7
biscuit . . . . .	10	clothes . . . . .	5
bitter . . . . .	14	collect . . . . .	15
blend (n.) . . . . .	3	collection . . . . .	15
blouse . . . . .	5	commonly . . . . .	15
blunder (n.) . . . . .	1	complain . . . . .	5
blush . . . . .	11	complaint . . . . .	5
bond (v. n.) . . . . .	12	complete (v. n.) . . . . .	3
borrow . . . . .	6	compliment . . . . .	6
borrower . . . . .	6	conceit . . . . .	14
boss . . . . .	9	conceited . . . . .	14
botanical . . . . .	13	condition . . . . .	3
bother (v. n.) . . . . .	11	conditional . . . . .	3
brake . . . . .	9	confidence . . . . .	10
brand . . . . .	4	confident . . . . .	10
bud . . . . .	14	confidential . . . . .	10
bulk . . . . .	11	consequently . . . . .	12
bunch (of keys) . . . . .	8	consider . . . . .	15
button (v. n.) . . . . .	14	considerable . . . . .	15
careless . . . . .	9	consideration . . . . .	15
carelessness . . . . .	9	contain . . . . .	1
carpet . . . . .	2	content (n.) . . . . .	1
carriage . . . . .	1	contract (v. n.) . . . . .	11
carry . . . . .	1	contrary . . . . .	12
cart . . . . .	12	convenience . . . . .	8
cartage . . . . .	12	convenient . . . . .	8
case . . . . .	1	convert (v.) . . . . .	12
catalogue (v. n.) . . . . .	11	convey . . . . .	12
cause . . . . .	2	conveyance . . . . .	12
cease . . . . .	15	copy (v. n.) . . . . .	2
Ceylon . . . . .	8	corn . . . . .	11
charm (v. n.) . . . . .	13	corner . . . . .	14
charming . . . . .	13	cotton . . . . .	11
charge (v. n.) . . . . .	8	counterfoil . . . . .	6
chat . . . . .	3	couple . . . . .	2

credit . . . . .	6	dressmaker . . . . .	5
creditor . . . . .	6	duke . . . . .	13
criminal . . . . .	6	duly . . . . .	4
crop . . . . .	11	dust (v. n.) . . . . .	9
current . . . . .	6	early . . . . .	8
custom . . . . .	1	earn . . . . .	10
customs . . . . .	12	earthenware . . . . .	11
daddy . . . . .	7	east . . . . .	14
deal . . . . .	2	eastern . . . . .	14
dealer . . . . .	2	economics . . . . .	6
debt . . . . .	6	enclose . . . . .	14
debtor . . . . .	6	enclosure . . . . .	14
declare . . . . .	7	endorse . . . . .	6
decorate . . . . .	10	endorsee . . . . .	6
decorator . . . . .	10	envious . . . . .	14
demand (n.) . . . . .	6	envy (v. n.) . . . . .	14
den . . . . .	1	Epsom . . . . .	13
deposit (v. n.) . . . . .	6	equal (v. n. a.) . . . . .	8
depositor . . . . .	6	equivalent . . . . .	12
Derby . . . . .	13	error . . . . .	8
description . . . . .	4	establish . . . . .	7
design (v. n.) . . . . .	11	establishment . . . . .	7
desire . . . . .	9	esteem (v. n.) . . . . .	3
desirous . . . . .	9	exact . . . . .	11
detail (v. n.) . . . . .	3	exceed . . . . .	8
detailed . . . . .	3	exceedingly . . . . .	8
directory . . . . .	1	excellent . . . . .	5
dishonour . . . . .	6	except . . . . .	3
dishonourable . . . . .	6	exchange (v. n.) . . . . .	2
dismiss . . . . .	1	excuse (v. n.) . . . . .	5
dispatch . . . . .	1	execute . . . . .	10
distinguish . . . . .	11	execution . . . . .	10
ditto (=do) . . . . .	10	expense . . . . .	12
document . . . . .	15	expensive . . . . .	12
dominion . . . . .	14	explain . . . . .	6
doubt (v. n.) . . . . .	8	explanation . . . . .	6
doubtful . . . . .	8	fair . . . . .	9
draught . . . . .	5	false . . . . .	13
draughty . . . . .	5	falsehood . . . . .	13
draw . . . . .	15	falsify . . . . .	13
drawer . . . . .	4	familiar . . . . .	15
dress (v. n.) . . . . .	5	fever . . . . .	5

file (v. n.) . . . . .	2	guarantee (v. n.) . . . . .	11
filing (cabinet) . . . . .	2	hardly . . . . .	10
fill . . . . .	4	heart . . . . .	5
finance . . . . .	1	heavy . . . . .	7
financial . . . . .	1	hedge . . . . .	14
find . . . . .	4	herewith . . . . .	10
finish . . . . .	4	hesitate . . . . .	10
fix . . . . .	6	hesitation . . . . .	10
flue . . . . .	5	hobby . . . . .	10
foreigner . . . . .	10	hole (button) . . . . .	14
foreman . . . . .	7	honour . . . . .	6
fortunate . . . . .	4	honourable . . . . .	6
fortune . . . . .	2	Hyde Park . . . . .	13
forward (v.) . . . . .	2	imagination . . . . .	6
footstep . . . . .	7	imagine . . . . .	6
found . . . . .	4	immediately . . . . .	15
founder . . . . .	4	increase . . . . .	1
founding . . . . .	4	inconvenience . . . . .	8
franco . . . . .	12	inconvenient . . . . .	8
free (v. a.) . . . . .	10	India . . . . .	8
freight (v. n.) . . . . .	12	Indian . . . . .	8
frequency . . . . .	14	indicate . . . . .	2
frequent (v. a.) . . . . .	14	indication . . . . .	2
fry . . . . .	5	indignant . . . . .	13
full . . . . .	4	indignation . . . . .	13
fur . . . . .	5	influenza . . . . .	5
furnish . . . . .	2	inform . . . . .	1
furniture . . . . .	2	information . . . . .	1
garage . . . . .	13	insensible . . . . .	14
gate . . . . .	14	instance . . . . .	11
gather . . . . .	13	insurance . . . . .	12
gathering . . . . .	13	insure . . . . .	12
gin . . . . .	10	intend . . . . .	9
goods . . . . .	1	intention . . . . .	9
govern . . . . .	12	interrupt . . . . .	4
government . . . . .	12	interruption . . . . .	4
greediness . . . . .	15	invitation . . . . .	12
greedy . . . . .	15	invite . . . . .	12
greengage . . . . .	2	invoice . . . . .	2
greet . . . . .	11	I. O. U. = I owe you . . . . .	6
grumble . . . . .	5	ivy . . . . .	14
growth . . . . .	11	jar (n.) . . . . .	2

join . . . . .	4	millionaire . . . . .	6
jot (down) . . . . .	12	misfortune . . . . .	4
Jove . . . . .	8	modest . . . . .	13
keen . . . . .	11	modesty . . . . .	13
key . . . . .	8	monument . . . . .	13
kindly . . . . .	8	moustache . . . . .	14
kiss (v. n.) . . . . .	7	nasty . . . . .	5
kitchen . . . . .	14	narrow . . . . .	13
knit . . . . .	7	native . . . . .	13
lade . . . . .	15	needle . . . . .	14
lading . . . . .	15	normal . . . . .	5
lately . . . . .	4	north . . . . .	14
lawn . . . . .	14	northern . . . . .	14
lend . . . . .	6	obligation . . . . .	3
lender . . . . .	6	oblige . . . . .	3
liable . . . . .	2	observation . . . . .	1
liftman . . . . .	9	observe . . . . .	1
light (v.) . . . . .	4	occasion (v. n.) . . . . .	8
load (v. n.) . . . . .	12	occur . . . . .	7
local . . . . .	12	order . . . . .	1
lock (v. n.) . . . . .	8	organisation . . . . .	7
lock out . . . . .	8	organise . . . . .	7
loco . . . . .	12	own (v. a.) . . . . .	4
Londoner . . . . .	13	owner . . . . .	4
look fit . . . . .	6	pack . . . . .	12
loss . . . . .	7	packing (n.) . . . . .	12
lottery . . . . .	14	park (v.) . . . . .	9
lowest . . . . .	2	park (n.) . . . . .	13
mail (v. n.) . . . . .	7	patch (v. n.) . . . . .	13
main . . . . .	13	patchy . . . . .	13
maize . . . . .	11	patience . . . . .	5
manners . . . . .	9	patient (n. a.) . . . . .	5
map . . . . .	2	patriot . . . . .	13
marine . . . . .	12	patriotic . . . . .	13
market . . . . .	2	patriotism . . . . .	13
material . . . . .	1	pattern . . . . .	8
mean (v.) . . . . .	5	payment . . . . .	15
mean (a.) . . . . .	14	pea . . . . .	14
means . . . . .	9	peach . . . . .	14
medical . . . . .	5	pear . . . . .	14
medicine . . . . .	5	period . . . . .	6
merchandise . . . . .	11	petrol . . . . .	9

philosophical . . . . .	13	raise . . . . .	9
philosopher . . . . .	13	reach . . . . .	15
philosophy . . . . .	13	ready . . . . .	4
picturesque . . . . .	14	real . . . . .	9
pigeon-hole . . . . .	2	recent . . . . .	7
pile (v. n.) . . . . .	10	receipt . . . . .	1
pity . . . . .	13	record (v. n.) . . . . .	3
plead . . . . .	14	recognize . . . . .	13
plum . . . . .	14	recover . . . . .	7
plus . . . . .	12	recovery . . . . .	7
poet . . . . .	13	register . . . . .	5
policeman . . . . .	6	regret (v. n.) . . . . .	8
policy . . . . .	10	relate . . . . .	10
polite . . . . .	6	relation . . . . .	10
politeness . . . . .	6	reliable . . . . .	1
politics . . . . .	4	relieve . . . . .	10
population . . . . .	14	rely . . . . .	1
postpone . . . . .	11	remain . . . . .	3
potato . . . . .	5	remainder . . . . .	3
praise (v. n.) . . . . .	14	remind . . . . .	6
premises . . . . .	10	reminder . . . . .	6
preparation . . . . .	10	remit . . . . .	3
prepare . . . . .	10	remittance . . . . .	3
prescription . . . . .	5	remove . . . . .	3
preserve . . . . .	2	repeat . . . . .	6
pretend . . . . .	15	responsability . . . . .	15
prevent . . . . .	4	responsible . . . . .	15
prince . . . . .	13	rest (v. n.) . . . . .	14
princess . . . . .	13	restful . . . . .	14
principal . . . . .	1	restless . . . . .	14
prize (n.) . . . . .	14	retain . . . . .	10
produce . . . . .	2	retire . . . . .	3
producer . . . . .	2	return . . . . .	4
productive . . . . .	2	review (n.) . . . . .	1
proficiency . . . . .	9	rice . . . . .	11
proficient . . . . .	9	route . . . . .	3
profit . . . . .	15	rude . . . . .	5
profitable . . . . .	15	rush . . . . .	7
promise (v. n.) . . . . .	2	sack (v. n.) . . . . .	9
promissory note P/N. . . . .	2	safe . . . . .	2
promote . . . . .	1	safety . . . . .	2
promotion . . . . .	1	salad . . . . .	14

sample (v. n.) . . . . .	11	strawberry . . . . .	2
save . . . . .	6	strict . . . . .	10
savings . . . . .	6	substitute . . . . .	5
seem . . . . .	6	suburb . . . . .	14
separate (v. a.) . . . . .	3	sudden . . . . .	8
serious . . . . .	9	suddenly . . . . .	8
service . . . . .	9	sustain . . . . .	8
shade . . . . .	14	swallow (v.) . . . . .	5
shady . . . . .	14	tail . . . . .	14
shake . . . . .	6	talent . . . . .	10
shape (v. n.) . . . . .	11	talented . . . . .	10
shapeless . . . . .	11	taste (v. n.) . . . . .	14
sheet . . . . .	15	tasteless . . . . .	14
shipment . . . . .	15	teller . . . . .	6
show (v.) . . . . .	3	temperature . . . . .	5
show (n.) . . . . .	14	term . . . . .	2
siff=c. i. f . . . . .	12	thermometer . . . . .	5
silence . . . . .	7	thoroughly . . . . .	10
silent . . . . .	7	tidy (v. a.) . . . . .	5
silverplate . . . . .	11	tidiness . . . . .	5
skirt . . . . .	5	tile . . . . .	14
sleep (v. n.) . . . . .	5	tin (n.) . . . . .	10
sleepy . . . . .	5	tomato . . . . .	12
slip (v. n.) . . . . .	6	towards . . . . .	8
smile (v. n.) . . . . .	7	transact . . . . .	3
smooth (v. a.) . . . . .	13	transaction . . . . .	3
sofa . . . . .	2	transfer . . . . .	1
southern . . . . .	10	truck (n.) . . . . .	12
Spain . . . . .	4	tune (n.) . . . . .	7
spare (v.) . . . . .	9	type (n.) . . . . .	7
spare-wheel . . . . .	9	underpaid . . . . .	9
specimen . . . . .	11	undress . . . . .	4
spirit . . . . .	7	unfortunate . . . . .	4
spite (in... of) . . . . .	7	unlock . . . . .	8
staff . . . . .	10	upholsterer . . . . .	2
statue . . . . .	13	usual . . . . .	6
station . . . . .	9	utility . . . . .	8
steak . . . . .	5	utilize . . . . .	8
step (v. n.) . . . . .	7	utmost . . . . .	10
stock (v. n.) . . . . .	3	vegetable . . . . .	14
strange . . . . .	12	vehicle . . . . .	13
stranger . . . . .	12	vessel . . . . .	12

vicuna . . . . .	8	wind . . . . .	10
visit . . . . .	6	wine . . . . .	11
visitor . . . . .	6	wise . . . . .	7
viz . . . . .	12	withdraw . . . . .	6
wag . . . . .	14	witness (v. n.) . . . . .	13
war . . . . .	4	wolf . . . . .	6
warehouse . . . . .	7	wooden . . . . .	7
warehouseman . . . . .	7	wool . . . . .	7
wares . . . . .	7	woollen . . . . .	7
warn . . . . .	6	world . . . . .	2
warning . . . . .	6	worry (v. n.) . . . . .	7
waste (v. n. a.) . . . . .	10	worth . . . . .	10
wasteful . . . . .	10	worthy . . . . .	10
western . . . . .	10	wrong . . . . .	7
whisky . . . . .	10	would . . . . .	3
whole . . . . .	8	yacht . . . . .	4
win . . . . .	14	Zoo . . . . .	13

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