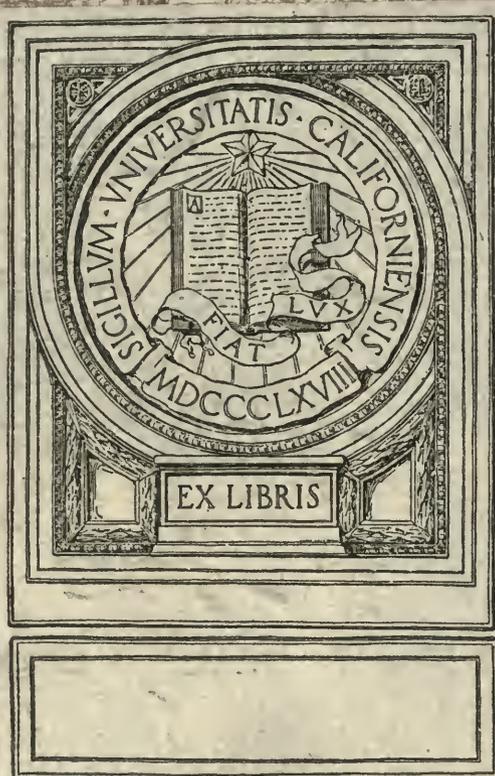


*The*  
REAL ESTATE  
BROKER'S  
CYCLOPEDIA  
*of*  
SELLING PHRASES





EX LIBRIS









Digitized by the Internet Archive  
in 2008 with funding from  
Microsoft Corporation









THE KNOWLES & HOLTMAN CO.  
Cincinnati, Ohio.

# The Real Estate Broker's Cyclopedia.

---

A Compilation of  
Selling Plans, Advertising Phrases,  
Practical Methods, General Information.

---

A Collection of Suggestions, Arguments, Contract  
Forms, Building Specifications and Land Meas-  
urements.

Also Short Talks on Renting, Insurance, Contracts,  
Banking, Partnership, Sub-Divisions, Advertising  
and Selling.

Including Hints and Helps on How to Draw Leases,  
Mortgages, Liens, Options and Contracts.

---

Authentic, Comprehensive, Up-to-Date.

---



Compiled and Edited By  
**EDWIN GILPIN ORR**  
CINCINNATI

1911

HD1375  
.08

Copyright 1911:  
By EDWIN GILPIN ORR.

TO THE  
ASSOCIATION

## Introduction.

In the publication of a Real Estate Cyclopeda there were two questions to be decided:

1. Is there a real need for a Real Estate reference work?
2. Is there an existing demand for such a Cyclopeda?

Upon investigation, we learned that text books, and particularly works of reference, have previously been compiled and published exclusively for the Architect, Builder, Carpenter, Civil Engineer, Accountant, Lawyer, Physician, and for nearly every trade and profession.

You may ask

WHY?

Because it is a REAL BUSINESS necessity.

It is a well established fact, that the BIGGEST, BUSIEST business men in all other lines greatly depend upon authoritative reference books for the most practical, up-to-date information upon modern business methods.

What special reference work heretofore had the Real Estate Broker?

So far as the author is aware, ABSOLUTELY NONE!

It is evident that the Real Estate Broker, however successful, can never master all the various methods of his profession solely through his own personal experience.

Therefore,

The very fact that he must depend greatly upon the discoveries and developments of both his predecessors and contemporaries is conclusive evidence,

First, that there is a REAL NECESSITY for a Real Estate reference work.

Secondly, that there is also a REAL DEMAND for a strictly authoritative, comprehensive and up-to-date text book.

It is self-evident that the most valuable book must always be the book that gives the most useful information.

The distinguishing feature of this particular book is its practical usefulness to the Real Estate Broker.

No encyclopedia has ever been produced by a single individual, as all great reference works are, of necessity, the composite production of many trained minds.

Consequently,

This compilation, though embodying many of the author's original views and observations, makes no claim whatever to sole originality, but, is just EXACTLY what the name implies, "A REAL ESTATE CLEARING HOUSE."

A CLEARING HOUSE of Practical Ideas, Systematic Methods, Real Estate Diction, and such specific information as is needed daily in the office of every Real Estate Broker.

WHY?

Because Real Estate Brokers do not all think alike.

For that reason, this book, by a thousand different authors, is sure to benefit not only these authors themselves, but also the many THOUSANDS of other Real Estate Brokers.

This Cyclopedia contains nearly ten thousand general and special Phrases and Headlines suitable for advertising every class of property.

This book also supplies practical tables, special contract forms, land measurements, building specifications and technical words, including many new ideas and successful methods of closing Real Estate Deals.

THE REAL ESTATE BROKER'S CYCLOPEDIA facilitates the study of Real Estate Selling, as does no other single publication.

It also affords a liberal education in personal salesmanship and classified advertising, as every problem in the selling of property has been CAREFULLY studied and CORRECTLY solved.

While it is not the purpose of this book to develop full-fledged Real Estate experts nor to replace practical experience, this volume, nevertheless, contains the fullest experience and brightest ideas of all past and present authorities.

The author sincerely and heartily commends THE REAL ESTATE BROKER'S CYCLOPEDIA to the serious attention of all thoughtful, practical and progressive Real Estate Dealers.

March, 1911.

Edwin Gilpin Orr

# Contents.

SUBJECT.	Chapter.	Page
A		
ADVERTISING ( <i>Short Talks</i> ) . . . . .	III	163
ADVERTISING ( <i>Classified</i> ) . . . . .	XXX	580
ADVERTISING PHRASES ( <i>How to use them</i> ) . . . . .		42
ADVERTISING PHRASES ( <i>Nearly ten thousand</i> ) . . . . .	I	43
ADVERTISING ( <i>Hints and Helps</i> ) . . . . .	XXIV	458
ADVERTISEMENTS ( <i>Real Estate</i> ) . . . . .	VIII	238
ADAGES ( <i>Wit, humor, and Business Suggestions</i> ) . . . . .	V	199
APPELLATIONS ( <i>Nicknames of Cities, States, etc.</i> ) . . . . .	XXVIII	541
B		
BANKING . . . . .	VI	214
BONDS . . . . .	XXI	410
BUILDING AND LOAN ASSOCIATIONS . . . . .	XXXII	595
BUILDING SPECIFICATIONS . . . . .	IX	251
BUSINESS ( <i>Real Estate</i> ) . . . . .	II	128
C		
CENSUS 1910 ( <i>Principal Cities and Countries</i> ) . . . . .	XXVII	527
CLASSIFIED ADVERTISING . . . . .	XXX	580
CONTRACTS ( <i>Forms etc.</i> ) . . . . .	VII	222
COMMISSIONS ( <i>Real Estate</i> ) . . . . .	XV	341
COPYRIGHT LAWS . . . . .	XXII	426
CONSTITUTION . . . . .	XXXIV	620
CURRENCIES . . . . .	XXVI	506
D		
DEEDS . . . . .	XX	387
E		
EXEMPTION LAWS ( <i>Different States</i> ) . . . . .	XXII	435
F		
FACTS AND FIGURES ( <i>Practical Information</i> ) . . . . .	XXIX	564
H		
HIGHWAYS ( <i>Specifications for Construction</i> ) . . . . .	XIX	373
HOLIDAYS ( <i>Legal</i> ) . . . . .	XXII	447
I		
INTEREST ( <i>Laws, Rules, Rapid Calculation</i> ) . . . . .	XXII	426
INSURANCE . . . . .	XIII	320

I.		Chapter	Page
SUBJECT.			
LAND MEASUREMENTS . . . . .	XXVI	506	
LETTER WRITING . . . . .	X	282	
LETTERS ( <i>How to Write</i> ) . . . . .	XI	288	
LEASES . . . . .	XVII	352	
LIENS . . . . .	XX	387	
M			
MACADAMIZED ROAD ( <i>Specifications</i> ) . . . . .	XIX	373	
MEASURES ( <i>Tables, etc.</i> ) . . . . .	XIV	329	
MEASUREMENTS ( <i>Practical</i> ) . . . . .	XXVI	509	
MONEY . . . . .	XXVI	506	
MORTGAGES . . . . .	XX	387	
N.			
NOTES ( <i>Forms</i> ) . . . . .	XXI	410	
O			
OPTIONS ( <i>Real Estate</i> ) . . . . .	XXI	419	
P			
PARTNERSHIP . . . . .	XXIII	450	
POSTAL INFORMATION . . . . .	XXII	439	
POWER OF ATTORNEY . . . . .	XXI	416	
PROMOTION . . . . .	XXIII	453	
PROPERTY . . . . .	XVI	347	
R			
REAL ESTATE . . . . .	XXXIII	604	
REAL ESTATE ( <i>BUSINESS</i> ) . . . . .	II	128	
S			
SALESMANSHIP . . . . .	IV	185	
SELLING ( <i>Hints and Helps</i> ) . . . . .	XXIV	458	
SELLING PHRASES ( <i>Nearly Ten Thousand</i> ) . . . . .	I	43	
SPECIFICATIONS ( <i>Building</i> ) . . . . .	IX	251	
STOCKS . . . . .	XXIII	450	
SUB-DIVISIONS ( <i>Selling</i> ) . . . . .	XXV	500	
T			
TABLES ( <i>Weights and Measures</i> ) . . . . .	XIV	329	
TEXAS HEADLINES . . . . .	XXXI	591	
THINGS WORTH KNOWING ( <i>For Real Estate Salesmen</i> ) . . . . .	XXVIII	532	
W			
WEIGHTS . . . . .	XIV	329	
WORDS ( <i>Used in Real Estate Business and their meaning</i> ) . . . . .	XII	296	
WORDS ( <i>Used in Building and Construction and their meaning</i> ) . . . . .	XVIII	356	
WORDS ( <i>Used in Architecture</i> ) . . . . .		34	
WORDS ( <i>Commonly used in Business and their meaning</i> ) . . . . .		36	
WORDS ( <i>Single Word Suggestions</i> ) . . . . .		33	
WORDS ( <i>How to use them in Advertising</i> ) . . . . .		169	
WORDS ( <i>Law and Legal Terms</i> ) . . . . .		615	

# Chapter Index.

## CHAPTER I.

### Advertising and Selling Phrases.

	Page		Page
1—Country Homes.....	43	8—General Real Estate.....	83
2—Investment Property.....	48	9—Saving.....	97
3—Farms—Land.....	54	10—Rent Payers.....	105
4—Suburban Property.....	66	11—Selling Department.....	113
5—Central Business Property.....	71	12—Renting and Leasing.....	117
6—High Grade Homes.....	75	13—New Business.....	118
7—Suburban Lots.....	78	14—Headlines and "Catch Phrases".....	120

## CHAPTER II.

### The Real Estate Business.

	Page		Page
1—How to Begin the Real Estate Brokerage Business.....	128	8—General Suggestions on How to Sell Real Estate.....	144
2—How to List Property.....	135	9—How to Describe and Sell Subur- ban Property.....	146
3—How to Secure an Exclusive Con- tract.....	139	10—How to Describe and Sell Farm Property.....	147
4—How to Secure Buyers.....	140	11—How to Describe Land in the South, Southwest and West... ..	148
5—How to Start a Real Estate Sale.....	141	12—How to Make the Real Estate Business a Success.....	149
6—How to "Follow up" a Real Estate Sale.....	142		
7—How to Close a Real Estate Sale.....	143		

## CHAPTER III.

### Advertising.

	Page		Page
1—What is Advertising?.....	163	5—How to Advertise.....	174
2—What is an Advertisement?.....	168	6—How to Save Money in Buying Advertising Space.....	178
3—Words, and How to Use them in Advertising.....	169	7—How to make Advertising Pay... ..	179
4—How to Write Good Copy.....	171	8—Technical Terms in Advertising.....	181

## CHAPTER IV.

### Salesmanship.

	Page		Page
1—What is Salesmanship.....	185	3—Qualifications of a Salesman....	189
2—The Philosophy of Selling (How to Sell).....	186	4—How to Become a Successful Real Estate Salesman.....	191

CHAPTER V.  
Business Getting Suggestions.  
(Page 199)

CHAPTER VI.  
Banking.

	Page		Page
1—Introduction.....	214	11—Lost Paper, Lost Checks, What to Do.....	218
2—How to Open an Account.....	214	12—How to Secure a Loan.....	219
3—How to Make a Deposit Ticket..	215	13—What is a Certificate of Deposit.	219
4—What is Interest?.....	215	14—What is an Overdraft.....	219
5—How to Make an Endorsement..	216	15—The Importance of Identification.	219
6—How to Draw Checks.....	216	16—What is a Promissory Note... ..	220
7—The Importance of Presenting Checks for Payment as Soon as Possible.....	217	17—What is a Note.....	220
8—What is a Certified Check?.....	217	18—What is an Investment... ..	220
9—What is "Exchange".....	218	19—What is Discount?.....	221
10—How to Make Collections.....	218	20—What is Speculation?.....	221

CHAPTER VII.  
Contracts and Contract Forms.

	Page		Page
1—What is a Contract?.....	222	12—How to Draw a Contract for the Sale of Real Estate.....	224
2—What is a Proposition?.....	222	13—Sub-division Sale Contract (form)	229
3—What is an Acceptance?.....	223	14—Exclusive Listing Contract for the Sale of Real Estate. (form)	230
4—Five Necessary Elements in Every Contract.....	223	15—Buyer and Seller's Agreement for the Sale of Real Estate. (form)	231
5—What is the Meaning of "Perform- ance?".....	223	16—Advantages of an Exclusive Sell- ing Contract between Seller and Broker.....	232
6—What is the Meaning of "Specific Performance?".....	223	17—Sale Contract Adopted by the Cincinnati Real Estate Ex- change. (form).....	233
7—What is the Meaning of "Place of Performance?".....	224	18—Building Contract and Specifi- cations Three-story Brick Resi- dence.....	234
8—Methods of Making Contracts... ..	224	19—Contract for the Sale of Real Estate.....	236
9—What is a Contract of Sale?.....	224		
10—What Constitutes a Sale?.....	224		
11—Three Essentials Necessary to a Valid Sale.....	224		

CHAPTER VIII.  
Real Estate Advertisements.

	Page		Page
1—Original Thought is Not a Crime..	238	5—A Suburban Home.....	240
2—A Gentleman's Suburban Home.	239	6—What Your Wife Will Say.....	241
3—Advice to Farmers.....	259	7—A Rent Payer 49 Years.....	241
4—Where to Build a Home.....	239	8—How Money Grows.....	242

CHAPTER VIII—Continued.

	Page		Page
9—How a Dollar Bill Will Grow . . .	243	13—A Young Man Afraid of an Investment . . . . .	248
10—Plaintiff's Testimony . . . . .	244	14—Ten-room Residence . . . . .	249
11—One Hundred Reasons . . . . .	246	15—A Stucco Residence . . . . .	250
12—Real Estate Phobia vs. Real Estate Mania . . . . .	247	16—Just One Home . . . . .	250
		17—Own a Home . . . . .	250

CHAPTER IX.

Specifications.

	Page		Page
1—How to Prepare Building Specifications and Contract for a Two Story Frame Residence. (Form) . . . . .	251	5—How to Prepare Specifications for Street, Sidewalk and Sewer Improvements. Sub-divisions. (Form) . . . . .	267
2—How to Prepare Building Specifications for a Four Room Bungalow. (Form) . . . . .	254	6—How to Prepare a Bid, Contract and Specifications, Grading, Curb and Gutter, Crossings, Cement Paving, Stone Paving and Brick Paving. (City Form) . . . . .	274
3—How to Prepare Building Specifications for a Two and a half Story Frame Residence. (Form) . . . . .	258	7—How to Prepare a Fidelity Bond. (Form) . . . . .	279
4—How to Prepare Building Specifications for a Three Room Cottage. (Form) . . . . .	261		

CHAPTER X.

Letter Writing.

	Page		Page
1—Selection of Material very Important . . . . .	282	6—Position of the Address . . . . .	283
2—When to Answer a Letter . . . . .	282	7—Where to Begin the Body of a Letter . . . . .	284
3—How to Conduct Friendly Correspondence . . . . .	282	8—Where and How to Express Complimentary Close . . . . .	284
4—There Should be Five Parts to Every Letter . . . . .	283	9—Don'ts in Letter Writing . . . . .	286
5—Where to Place the Heading of a Letter . . . . .	283	10—General Suggestions on How to Write a Good Letter . . . . .	285

CHAPTER XI.

Letters.

	Page		Page
1—What is a Letter? . . . . .	288	6—How to Write a Collection Letter. 291	
2—What is a Business Letter? . . . . .	288	7—How to Write a Complaint Letter . . . . .	291
3—How to Write the "Right Kind" of a Letter . . . . .	288	8—How to Write a Letter of "Application" . . . . .	291
4—How to Write a Business Letter. 289			
5—How to Write a Sales Letter . . . . .	290		

## CHAPTER XI—Continued.

	Page		Page
9—How to Write a Letter of "Recommendation".....	291	13—How to Write a Letter Requesting a "Favor".....	293
10—How to Write a Letter of "Apology".....	292	14—How to Write a Letter of "Congratulation".....	293
11—How to Write a Letter of "Advice".....	292	15—How to Write a Letter of "Introduction".....	294
12—How to Write a Letter of "Condolence".....	293	16—"Don'ts" in Writing Business Letters.....	295

## CHAPTER XII.

## Words and Phrases Used in the Real Estate Business and Their Meaning.

(Page 296)

## CHAPTER XIII.

## Insurance.

	Page		Page
1—What is Insurance?.....	320	15—What is Plate Glass Insurance?.....	323
2—What is Fire Insurance?.....	320	16—What is Elevator Insurance?....	323
3—What is Life Insurance.....	320	17—What is Steam Boiler Insurance?.....	323
4—How Premiums are Graded.....	321	18—What is Marine Insurance?.....	323
5—Effect of Concealment.....	321	19—Effect of Fraud.....	324
6—Form of Policies.....	321	20—Warranty.....	324
7—Payment.....	322	21—Losses.....	324
8—Suicide.....	322	22—Hints/on Soliciting Fire Insurance.....	324
9—Notice of Death.....	322	23—Advertising Phrases for Selling Fire Insurance.....	327
10—What is Casualty Insurance?....	322	24—A Fire Insurance Advertisement, "NEVER OUT".....	328
11—What is Accident Insurance?....	322		
12—What is Fidelity Insurance?....	322		
13—What is Credit Insurance?.....	323		
14—What is Title Insurance?.....	323		

## CHAPTER XIV.

## Tables—Weights—Measures.

	Page		Page
1—Avoirdupois.....	329	13—Linear.....	331
2—Apothecarie's.....	329	14—Miscellaneous.....	331
3—Ale or Beer.....	330	15—Paint (amounts required for given surface).....	331
4—Cisterns (capacity).....	330	16—Paper.....	332
5—Circular.....	330	17—Roof Elevations.....	332
6—Copying.....	330	18—Square.....	332
7—Cubic or Solid.....	330	19—Shoemaker's.....	332
8—Drawing Paper.....	330	20—Surveyor's.....	332
9—Dry.....	331	21—Size of Sheets.....	332
10—Folded Sheets.....	331	22—Troy.....	333
11—Fluid.....	331	23—Unity.....	333
12—Land (In General Use).....	331		

CHAPTER XIV—Continued.

	Page		Page
24—Wine or Liquid . . . . .	333	29—Table of Areas of Circles in Inches . . . . .	336
25—Information for Contractors (Cement and Concrete Work) . . . . .	334	30—Approximate Cost of Pipe Laying . . . . .	337
26—How to Estimate Fields and Lots . . . . .	334	31—Table of Inches Reduced to Decimals of a Foot . . . . .	338
27—Weights of Cement, Concrete, etc . . . . .	335	32—Table for Reducing Perches to Feet . . . . .	339
28—Weight and Comparative Fuel Value of Wood . . . . .	335	33—Spikes, Nails and Tacks . . . . .	339-340

CHAPTER XV.

Commissions for Selling Real Estate.

	Page		Page
1—Schedule of Rates East and Middle West . . . . .	341	11—Sale of Ground Rents . . . . .	343
2—Private Sales (Vacant) . . . . .	341	12—Brokers and Auctioneers . . . . .	343
3—Farm Property . . . . .	341	13—Regulations as to Private Sales . . . . .	343
4—Auction Sales—Improved Property . . . . .	341	14—Regulations as to Agents and Management of Property . . . . .	344
5—Auction Sales—Outside City Limits . . . . .	342	15—Appraisal Charges . . . . .	344
6—Exchange of Property . . . . .	342	16—New York Auction Fees . . . . .	344
7—Leasing Property Perpetually . . . . .	342	17—Salesroom Fees . . . . .	344
8—Leasing Property with Privilege of Purchasing . . . . .	342	18—Legal Sales Fees . . . . .	344
9—Selling Leasehold Property . . . . .	342	19—Auction Sales . . . . .	344
10—Renting and Leasing Property . . . . .	342	20—Exchange Fees . . . . .	345
		21—Buyer and Seller . . . . .	345
		22—Agent acting for both Parties . . . . .	346
		23—Important Decision in Favor of Real Estate Brokers . . . . .	346

CHAPTER XVI.

Property.

	Page		Page
1—What is Property? . . . . .	347	10—What is a Remainder? . . . . .	349
2—What is Real Property? . . . . .	347	11—What is a Reversion? . . . . .	349
3—What is Corporeal Real Property? . . . . .	347	12—What is an Estate? . . . . .	350
4—What is Incorporeal Real Property? . . . . .	347	13—What is an Estate for Years? . . . . .	350
5—What is Personal Real Property? . . . . .	348	14—What is an Estate Inheritance? . . . . .	350
6—What is Land? . . . . .	348	15—What is an Estate at Will? . . . . .	350
7—What does Tenements Hereditaments include? . . . . .	348	16—What is an Estate for Life? . . . . .	350
8—Fixture—What is a Fixture? . . . . .	348	17—What is an Appurtenance? . . . . .	351
9—What is Ownership? . . . . .	349	18—What is Community Property? . . . . .	351
		19—What is Courtesy? . . . . .	351
		20—What is a Dower? . . . . .	351
		21—What is a Title? . . . . .	351
		22—Lost Property . . . . .	351

## CHAPTER XVII.

## Leases.

	Page		Page
1—What is a Lease?.....	352	8—Inside Repairs.....	354
2—Two Kinds of Leases (oral and written).....	352	9—When to Record a Lease.....	354
3—Term.....	352	10—When Notice to Vacate is Unnecessary.....	355
4—Covenants are Either Expressed or Implied, and Why.....	353	11—How to Cancel a Lease under Seal.....	355
5—Landlord's and Tenant's Rights and Liabilities under a Lease.....	353	12—What Every Lease Should Contain.....	355
6—When Can a Lease be Assigned or Sub-let.....	353	13—Back Rent.....	355
7—How to Evict.....	354	14—Landlord's Neglect and Counter-Claim for Damages.....	355

## CHAPTER XVIII.

## Words and Phrases Used in Building and Construction and Their Meaning.

(Page 356)

## CHAPTER XIX.

## Highways—Specifications for a Macadamized Road.

	Page		Page
1—Sealed Proposals.....	373	5—General Requirements.....	379
2—Instructions to Bidders.....	374	6—Approximate Estimate.....	382
3—Specifications.....	375	7—Bid.....	382
4—Macadam.....	377	8—Contract.....	383
		9—Contractor's Bond.....	385

## CHAPTER XX.

## Deeds—Mortgages—Liens.

	Page		Page
DEEDS.			
1—What is a Deed?.....	387	5—Chattel Mortgage. (Form).....	394
2—The Essential Requisites Required.....	387	6—Assignment of a Mortgage by an Indorsement thereon.....	395
3—The Orderly Parts.....	387	7—Assignment of a Mortgage (Short form).....	395
4—How Many Kinds.....	388	8—Cancellation of Mortgage to be Indorsed on Mortgage.....	396
5—How to Prepare Deeds and Mortgages.....	356	9—Cancellation of Mortgage to be Indorsed on the Records.....	396
6—Deed Executed by an Attorney in Fact.....	389	10—Statutory Provisions of Chattel Mortgages in the Different States and Territories.....	396
7—Requirements of a Valid Deed..	390		
8—Acknowledgement of Deeds.....	391	LIENS.	
MORTGAGES.			
1—What is a Mortgage?.....	393	1—What is a Lien?.....	407
2—Why a Mortgage should be Recorded.....	393	2—Items of value concerning Liens.....	407
3—Why a Mortgage cannot be Paid Off Before Due.....	393	3—How to acquire a Mechanics Lien.....	407
4—What are the Rights of a Second Mortgage?.....	394	4—Mechanic's Lien (Short form)...	408

CHAPTER XXI.

Notes—Bonds—Power of Attorney—Options—  
Bill of Sale, Etc.

	Page
<b>NOTES.</b>	
1—What is a Promissory Note? . . . . .	410
2—Promissory Note Negotiable . . . . .	412
3—Bankable Note . . . . .	412
4—Joint and Several Note . . . . .	413
5—Note not Negotiable . . . . .	413
6—Note with Interest from Date . . . . .	413
7—Note Payable on Demand . . . . .	413
8—Note Bearing Legal Interest from Maturity . . . . .	413
9—Note with Surety . . . . .	414
10—Note Payable in Specific Ar- ticles . . . . .	414
11—Due Bill . . . . .	414
12—Note with Collateral Security . . . . .	414
13—Judgment Note . . . . .	415
<b>BONDS.</b>	
1—What is a Bond? . . . . .	415
2—Bond for Payment of Money with or without Penalty . . . . .	415
3—Bond for Payment of Money . . . . .	416
<b>POWER OF ATTORNEY.</b>	
1—What is a Power of Attorney? . . . . .	416
2—General Form of Power of Attor- ney . . . . .	417
3—Power of Attorney to Sell Real Estate . . . . .	417

	Page
4—Power of Attorney to Lease Real Estate . . . . .	418
5—Power of Attorney to Sell Chat- tels . . . . .	418
<b>OPTIONS.</b>	
1—Real Estate Option . . . . .	419
<b>MISCELLANEOUS.</b>	
1—Contract to be Signed by an Auctioneer . . . . .	420
2—Contract to be Signed by Pur- chaser . . . . .	420
3—Bill of Sale . . . . .	420
4—Notice to Leave the Premises . . . . .	421
5—A Letter of Credit . . . . .	421
6—Order for Merchandise . . . . .	421
7—Order for Money . . . . .	421
8—Endorsement Waiving Protest . . . . .	421
9—Proxy . . . . .	422
10—What is a Receipt? . . . . .	422
11—What is Arbitration? . . . . .	422
12—What is an Affidavit? . . . . .	423
13—Form of Affidavit . . . . .	424
14—Assignment of an Account . . . . .	424
15—Assignment of a Debt . . . . .	424
16—Assignment without Recourse . . . . .	425
17—Assignment with Guarantee of Payment . . . . .	425

CHAPTER XXII.

Interest Rules—Rapid Calculation—Interest Laws—  
Copyright Laws—Exemption Laws—Postal Information  
Legal Holidays.

	Page
<b>INTEREST RULES.</b>	
1—What is Interest? . . . . .	426
2—Short Cut Rules for Computing Interest . . . . .	427
3—How Money Grows at Interest . . . . .	427
4—Lightning Method for Calculating Interest . . . . .	428
5—Banker's Method for Calculating Interest . . . . .	428
6—Time at which Money Doubles at Interest . . . . .	429
<b>RAPID CALCULATION.</b>	
1—Lightning Method of Multipli- cation . . . . .	429

	Page
2—Lightning Method of Division . . . . .	429
<b>INTEREST LAWS . . . . .</b>	
<b>COPYRIGHT LAWS . . . . .</b>	
<b>EXEMPTION LAWS . . . . .</b>	
<b>POSTAL INFORMATION.</b>	
1—How to Direct and Mail Letters . . . . .	439
2—Avoid Thin Envelopes . . . . .	440
3—Register Valuable Matter . . . . .	440
4—The Convenience of Letter Boxes . . . . .	440
5—The Uses of Mailing Boxes . . . . .	441
6—Affix Stamp Firmly . . . . .	441
7—What Postage May be Paid with . . . . .	441

CHAPTER XXII—Continued.

	Page		Page
8—Penalty for Evasion of Payment of Postage.....	441	14—Weighing Packages.....	445
9—General Suggestions.....	441	15—Special Delivery.....	445
10—Rates of Postage.....	443	16—Letters Opened through Mistake.....	446
11—Circulars Defined.....	444	17—Withdrawal of Letters from Mailing Post Office.....	446
12—Postmasters May Remove Wrappers of Packages.....	444	18—Withdrawal by Sender after Dispatch.....	446
13—Unmailable Matter.....	444	19—Letter Carriers.....	447
		LEGAL HOLIDAYS.....	447

CHAPTER XXIII.

Partnership—Promotion—Stocks.

	Page		Page
PARTNERSHIP		PROMOTION.	
1—What is Partnership?.....	450	1—The Art of Promotion.....	453
2—Kinds of Partnership.....	450	2—Duties of a Promoter.....	453
3—Kinds of Partners.....	450	3—Where the Promoter Usually Lives.....	454
4—How to Form a Partnership....	451	4—Old Line Promoters.....	454
5—How Soon is Partnership in Force?.....	451	5—How a Promoter Gets His Pay..	454
6—Use of Name in Partnership....	451	STOCKS.	
7—Suing Partners.....	451	1—What is Capital Stock?.....	455
8—How to Dissolve a Partnership..	451	2—What is Unissued Stock?.....	455
9—Notice to be Given.....	452	3—What is Issued and Outstanding Stock?.....	455
10—Authority of Partners.....	452	4—What is Full Paid Stock?.....	455
11—Liability of Partners.....	452	5—What is Treasury Stock?.....	455
12—Individual Debts of Partners....	452	6—What is Common Stock?.....	456
13—Liability of a New Partner.....	452	7—What is Preferred Stock?.....	456
14—Sale of Partner's Interest.....	452	9—What is Watered Stock?.....	457
15—Special Suggestions.....	452	9—What is a Certificate of Stock?..	457
		10—What is Subscription to Stock?..	457

CHAPTER XXIV.

Selling.

Hints—Helps—Headlines.

	Page		Page
1—Hints for the Real Estate Salesman.....	458	(k) Dig up Your Hidden Ability..	468
(a) Give your Best.....	459	(l) Sparks just off the Rail.....	468
(b) Service.....	459	2—HELPS ON HOW TO BUILD A BIGGER BUSINESS.....	470
(c) Down on His Luck.....	460	(a) Keep Your Own Counsel.....	470
(d) Lead, Don't Follow.....	461	(b) You Make Your Own Opportunity.....	471
(e) Make the Right Impression....	461	(c) He CAN who THINKS he can..	471
(f) Be Prepared.....	462	(d) You are Just What You Think, not what You Think You are	471
(h) Building Homes.....	464	(e) Successful Men Go in Herds...	472
(i) Why it Pays to be a Real Estate Specialist.....	466	(f) Concentration.....	472
(j) Mistakes.....	467		

CHAPTER XXIV—Continued.

	Page		Page
(g) Never say "DIE" . . . . .	472	(jj) How Contracts Must be Per-	
(h) Expect Better Things . . . . .	472	formed . . . . .	488
(i) Demand Forgetfulness . . . . .	473	(kk) Consent of Insurance Compan-	
(j) Fear Creates Worry . . . . .	473	ies Should be Obtained . . . . .	488
(k) Avoid the Thoughts of Trouble .	474	(ll) What a Tenant May Carry	
(l) Integrity . . . . .	474	Away . . . . .	488
(m) Opportunity . . . . .	474	(mm) How Contracts are Construed .	488
(n) Perseverance . . . . .	475	(nn) The Amount of Commission	
(o) Pluck . . . . .	475	that Can be Collected in an	
(p) Self-Reliance . . . . .	475	Exchange . . . . .	488
(q) Courage . . . . .	477	(oo) The Object of Recording a	
(r) Industry . . . . .	477	Deed . . . . .	488
(s) Honesty . . . . .	477	(pp) Why a Real Estate Agent	
(t) Cheerfulness . . . . .	478	Should Always Give a Re-	
(u) Every Real Estate Broker Can		ceipt . . . . .	489
Succeed if He Thinks He Can .	479	(qq) A Bad Title does not Prevent	
(v) The Difference between Man-		Collecting Your Commission .	489
Power and Horse-Power . . . . .	481	(rr) What Makes Real Estate	
(w) How to Save Money . . . . .	482	Values . . . . .	489
(x) How to Determine the Value of		(ss) How to Buy Real Estate . . . . .	490
Office Buildings . . . . .	486	3—ADVERTISING PHRASES	
(y) Qualifications of an Appraiser .	486	AND HEAD LINES FOR THE	
(z) Why Corner Lots are Worth		SOUTH AND SOUTHWEST . . . . .	490
More than Inside Lots . . . . .	486	(a) The Inexorable Law of Supply	
(aa) The First Real Estate Deal in		and Demand . . . . .	491
the United States . . . . .	486	(b) Photographs Tell The Story . . .	491
(bb) Agent Representing both Buyer		(c) Buy Seed Corn Instead of Full	
and Seller . . . . .	487	Grown . . . . .	492
(cc) Immediate Notice should be		(d) There's a Reason Why . . . . .	493
Given the Insurer . . . . .	487	(e) Why Pay Rent? . . . . .	493
(dd) Invention Contracts Must be in		(f) Mother Earth . . . . .	494
Writing . . . . .	487	(g) Facts . . . . .	495
(ee) Attractive Office Fixtures an		4—MISCELLANEOUS . . . . .	495
Asset . . . . .	487	(a) A Real Estate Collector's Code .	495
(ff) Who is the most Successful		(b) The Real Estate Alphabet . . . .	496
Agent? . . . . .	487	(c) Rules Real Estate Brokers	
(gg) Sale of "Good Will" . . . . .	487	Can Use . . . . .	497
(hh) Sales at Auction . . . . .	487	(d) A Business-Getting Decalogue .	497
(ii) Preparing a Booklet . . . . .	487	(e) Own the Soil Beneath your Feet	
		(A Poem.) . . . . .	499

CHAPTER XXV.  
Selling Sub Divisions.

	Page		Page
1—How to Sell Sub-Division Prop-		3—Appropriate Names for Sub-Di-	
erty . . . . .	500	visions and Allotments . . . . .	502
2—List of Successful Sale Names . .	501	4—Sales Record. (Form.) . . . . .	505
		5—Office Record. (Form.) . . . . .	505

## CHAPTER XXVI.

## Money—Currencies—Practical Measurements.

	Page		Page
<b>MONEY AND CURRENCIES..</b>			
1—What is Money?.....	506	12—United States Measures.....	517
2—What is Coin?.....	506	13—Long or Linear Measure.....	517
3—United States Money.....	507	14—Surveyors' Long Measure.....	518
4—English Money.....	508	15—Square Measure.....	518
5—French Money.....	509	16—What Square Measure is Used for.....	519
6—German Money.....	509	17—Metric Square Measure.....	519
<b>PRACTICAL MEASUREMENTS.</b>			
1—Lumber, Boards, Timber, etc...	509	18—Metric Land Measure.....	519
2—Masonry and Paving.....	510	19—Surveyors' Square Measure....	519
3—Capacity of Bins, Cisterns, etc..	511	20—United States Land Measure....	520
4—Plastering, Painting, Kalso- mining.....	512	21—French Land Measure.....	520
5—Papering.....	512	22—Spanish Land Measure.....	521
6—Carpeting.....	513	23—Cubic Measure.....	521
7—Specific Gravity.....	513	24—Metric Cubic Measure.....	522
<b>LAND MEASURE, ETC. ETC.</b>			
1—What is Measure.....	514	25—Metric Wood Measure.....	522
2—Measures are of Seven Kinds...	515	26—What is Capacity?.....	522
3—What is a Table of Measure? ...	515	27—Metric Capacity.....	522
4—United States Standard Sets of Weights and Measures.....	515	28—Long Ton Table.....	523
5—English Standards.....	515	29—Table of Avoirdupois Pounds in Bushels.....	523
6—English Standard of Extension...	516	30—Metric Weight.....	523
7—English Standard of Capacity...	516	31—How to Measure Corn in the Crib.....	524
8—English Standard of Weights...	516	32—How to Estimate the Weight of Hay in a Stack.....	524
9—English Measures.....	516	33—Measure of Time.....	524
10—Measures of Extension.....	516	34—How the Calendar Year is Di- vided.....	524
11—Measures of Capacity.....	516	35—Leap Year and the Cause.....	525

## CHAPTER XXVII.

## 1910 Census.

	Page		Page
1—Census of United States, Porto Rico, Hawaii, Phillipines, Guam, Samoa and Canal Zone.	527	4—Population of Cities from 100,000 to 500,000.....	529
2—Census Table with Comparisons..	528	5—Net Debt per Capita.....	530
3—Cities of over 500,000 Inhab- itants.....	529	6—The Difference Between the Pur- chasing Power of an Acre 1899 and 1909.....	530
		7—Four Year's Record of Agri- cultural Wealth.....	531

CHAPTER XXVIII.  
Things Worth Knowing.

	Page		Page
1—What Not to Say, and What to Say.....	532	6—Good Advertising Copy.....	553
2—Nicknames of Cities, States, Appellations, etc.....	541	7—A Few Things a Real Estate Broker Should Know.....	555
3—Good Will <i>vs.</i> Ill Will.....	552	8—Quotations from Successful Business Men.....	557
4—Keep on Talking.....	552	9—California Headlines.....	559
5—Things to Remember when Building a Home.....	553	10—Headlines (All Sorts).....	560
		11—General Property Restrictions...	561
		12—Receivership.....	562

CHAPTER XXIX.  
Facts and Figures.  
(Miscellaneous.)

	Page		Page
1—The Average Velocities of Various Bodies.....	564	20—The Longest Rivers in the World.....	572
2—Table of the Principal Alloys....	564	21—Amount of Oil in Seeds.....	573
3—How to Mix Printing Inks and Paints.....	565	22—Age and Growth of Trees.....	573
4—Durability of Different Woods..	565	23—Number of Miles to New York from the Principal Cities in the United States.....	574
5—Time in which Money Doubles..	566	24—Number of Miles from New York by Water to the Principal Cities of the World.....	576
6—A Dollar Saved, a Dollar Earned.	567	25—Number of Brick required to Construct any Building.....	577
7—Value of Metals.....	567	26—Number of Hills in an Acre of Ground.....	577
8—Value of Metals as Conductors...	568	27—How to Estimate Rammed Concrete.....	578
9—Tenacity of Metals.....	568	28—Number of Trees to the Acre....	578
10—Fluid Density of Metals.....	568	29—Distances for Planting Fruit Trees.....	579
11—Weight of Eggs.....	568	30—Comparative Yield of Various Grains, Vegetables and Fruits.	579
12—Percentage of Alcohol in Various Liquors.....	569	31—How to Tell the Speed of a Train.	579
13—Quantity of Seeds Required per Acre.....	569	32—How to Measure the Height of a Tree.....	579
14—Wood for Fuel.....	569		
15—Weight of Hay and Straw.....	570		
16—Weight of Wool.....	570		
17—Boxes of Different Measure... ..	570		
18—Expectation of Life (Table)...	571		
19—Origin of Vegetables.....	571		

CHAPTER XXX.  
Classified Advertising.  
(Page 580)

CHAPTER XXXI.  
Texas Headlines.  
(Page 591)

## CHAPTER XXXII. Building and Loan Associations.

Page	Page
1—Object and Plan . . . . . 595	8—Certificate of Deposit . . . . . 599
2—Opening an Account . . . . . 596	9—How Loans are Made . . . . . 599
3—Certificate of Stock . . . . . 597	10—The Property . . . . . 600
4—Dividend Periods . . . . . 597	11—The Borrower . . . . . 600
5—Fines . . . . . 597	12—Title . . . . . 601
6—Withdrawal . . . . . 597	13—Small Loans . . . . . 601
7—Transfer of Stock . . . . . 598	14—New Idea in Mortgages . . . . . 602

## CHAPTER XXXIII. Real Estate.

Page	Page
1—Classification . . . . . 604	12—Building Laws . . . . . 608
2—Rights and Restrictions . . . . . 604	13—Excavations . . . . . 609
3—Water . . . . . 604	14—Fire Escapes . . . . . 609
4—Ice . . . . . 605	15—Unsafe Buildings . . . . . 610
5—Products . . . . . 605	16—Participating Mortgages . . . . . 610
6—Fixtures . . . . . 605	17—Buying and Selling . . . . . 610
7—Physical Attachment . . . . . 606	18—Showing Property . . . . . 611
8—Use of Fixtures . . . . . 606	19—Leasing . . . . . 612
9—Relation to Property . . . . . 607	20—Appraising . . . . . 612
10—Support . . . . . 608	21—Valuation . . . . . 613
11—Easements . . . . . 608	22—General Suggestions . . . . . 613

## CHAPTER XXXIV. Constitution of the United States.

Page	Page
1—Preamble . . . . . 620	19—Adjournment of Congress . . . . . 622
2—Legislative Powers . . . . . 620	20—Pay and Privilege of Members . . . . . 622
3—House of Representatives . . . . . 620	21—Other Offices Prohibited . . . . . 622
4—Qualifications of Representatives . . . . . 620	22—Revenue Bills . . . . . 623
5—Apportionment of Representatives . . . . . 620	23—How Bills become Laws . . . . . 623
6—Vacancies, How Filled . . . . . 620	24—Approval and Veto Powers of the President . . . . . 623
7—Officers, how Appointed . . . . . 621	25—Powers Vested in Congress . . . . . 623
8—Senate . . . . . 621	26—Immigrants, How Admitted . . . . . 624
9—Classification of Senators . . . . . 621	27—Habeas Corpus . . . . . 624
10—Qualification of Senators . . . . . 621	28—Attainder . . . . . 624
11—President of the Senate . . . . . 621	29—Direct Taxes . . . . . 625
12—Senate a Court for Trial of Impeachments . . . . . 621	30—Regulations Regarding Customs Duties . . . . . 625
13—Judgment in Case of Conviction . . . . . 621	31—Moneys, How Drawn . . . . . 625
14—Elections of Senators and Representatives . . . . . 622	32—Titles of Nobility Prohibited . . . . . 625
15—Meeting of Congress . . . . . 622	33—Powers of States Defined . . . . . 625
16—Organization of Congress . . . . . 622	34—Executive Power, in Whom Vested . . . . . 625
17—Rule of Proceeding . . . . . 622	35—Electors . . . . . 626
18—Journals of Each House . . . . . 622	36—Proceedings of Electors . . . . . 626

CHAPTER XXXIV—Continued.

	Page		Page
37—Proceedings of the House of Representatives.....	626	60—Republican Government Guaranteed.....	630
38—Time of Choosing Electors.....	626	61—Constitution, How Amended..	630
39—Qualifications of the President...	626	62—Validity of Debts Recognized...	630
40—Provision in Case of His Disability.....	626	63—Supreme Law of the Land Defined.....	630
41—Salary of the President.....	627	64—Oath, of Whom Required, and What.....	630
42—Oath of the President.....	627	65—Ratification of the Constitution.	631
43—Duties of the President.....	627	66—Religion and Free Speech.....	631
44—May Make Treaties, Appoint Ambassadors, Judges, etc....	627	67—Right to Bear Arms.....	631
45—May Fill Vacancies.....	627	68—Soldiers in Time of Peace.....	631
46—May Make Recommendations to and Convene Congress.....	628	69—Right of Search.....	631
47—How Officers May be Removed..	628	70—Capital Crimes and Arrest Therefor.....	631
48—Judicial Power, How Invested ..	628	71—Right to Speedy Trial.....	631
49—To What Case it Extends.....	628	72—Trial by Jury.....	632
50—Jurisdiction of the Supreme Court.....	628	73—Excessive Bail.....	632
51—Rules Respecting Trials.....	628	74—Enumeration of Rights.....	632
52—Treason Defined.....	629	75—Reserved Rights of States.....	632
53—How Punished.....	629	76—Judicial Power.....	632
54—Rights of States and Records....	629	77—Electors in Presidential Elections.	632
55—Privilege of Citizens.....	629	78—Vice President.....	633
56—Executive Requisitions.....	629	79—Slavery Prohibited.....	633
57—Laws Regulating Service or Labor.....	629	80—Protection of All Citizens....	633
58—New States, How Formed and Admitted.....	629	81—Apportionment of Representatives.....	633
59—Power of Congress Over Public Lands.....	629	82—Rebellion Against the United States.....	634
		83—The Public Debt.....	634
		84—Right of Suffrage.....	634
		85—Ratification of the Constitution..	635
		86—Ratification of the Amendments.	635

## Subject Index.

	Page		Page
A			
Abbreviations (used in business) . . . . .	40	ADVERTISEMENTS—Continued.	
Abstract (definition) . . . . .	488	Four questions . . . . .	168
Acceptance (contract) . . . . .	223	Gentleman's home . . . . .	239
Accident insurance . . . . .	322	How divided . . . . .	168
Acknowledgement of deeds . . . . .	391	How to prepare . . . . .	590
Accumulative power of 6% . . . . .	485	How to write copy . . . . .	590
Adages . . . . .	199	How a dollar bill will grow . . . . .	243
Advantages of an exclusive contract . . . . .	232	One hundred reasons . . . . .	246
Avoirdupois weight (table) . . . . .	329	Own a home . . . . .	250
Avoirdupois table (of pounds in bushels) . . . . .	523	Plaintiff's testimony . . . . .	244
ADVERTISING.		Real estate . . . . .	238
Classified (how to write) . . . . .	580	Rent payer 49 years . . . . .	241
Copy (how to prepare) . . . . .	583	Residence (10 room) . . . . .	249
Definition . . . . .	167-586	Real estate mania . . . . .	247
Does it pay . . . . .	166	Real estate phobia . . . . .	247
Dont's . . . . .	167	Real estate talk . . . . .	242
How to advertise . . . . .	174	Suburban home . . . . .	240
How to buy space . . . . .	178	Stucco residence . . . . .	250
How to interest farmers . . . . .	65	What will your wife say . . . . .	241
How to make it pay . . . . .	179	Where to build a home . . . . .	239
How to use words . . . . .	169	Which kind of a man are you . . . . .	108
How to write copy . . . . .	171	Wishbone . . . . .	587
Mediums to use . . . . .	149-585	Young-man-afraid-of-an-invest- ment . . . . .	248
New definition . . . . .	586	ADVERTISING PHRASES.	
Newspaper . . . . .	585	Central business property . . . . .	71
Object to be accomplished . . . . .	174	Country homes . . . . .	43
Poster . . . . .	166	Farms . . . . .	54
Real estate . . . . .	167	Fire insurance . . . . .	327
Right kind . . . . .	32-166	General real estate . . . . .	83
Right way . . . . .	587	Headlines . . . . .	83-120-560-490-559
Short talks . . . . .	163	High grade homes . . . . .	75
Street car copy . . . . .	585	How to use phrases . . . . .	42
Talk on copy . . . . .	171	Investment property . . . . .	48
Technical terms . . . . .	181	Lands . . . . .	54
Three ways to make it pay . . . . .	180	New business . . . . .	118
Three objects to be accom- plished . . . . .	174	Real estate . . . . .	43
Two kinds . . . . .	165	Saving . . . . .	97
Which medium pays best . . . . .	585	Saving (table 20 cents to \$2.00) . . . . .	100
Wrong way . . . . .	587	Saving has been the saving of many a man . . . . .	101
ADVERTISEMENTS.		Saving (when to take first step) . . . . .	100
Advice to farmers . . . . .	239	Rent payers . . . . .	105
Backbone . . . . .	587	Renting and leasing . . . . .	117
Definition . . . . .	168	South and Southwest . . . . .	490
Fire Insurance ("never out") . . . . .	328	Suburban lots . . . . .	78

	Page
ADVERTISING PHRASES—Con.	
Suburban property . . . . .	66
Suburban ideal . . . . .	70
Affidavit . . . . .	423
Affidavit (form) . . . . .	424
Agreements (see contracts) . . . . .	222
Agricultural wealth of crops, United States . . . . .	531
Ale or beer measure (table) . . . . .	330
Alphabet (real estate) . . . . .	496
Alcohol (various liquors) . . . . .	569
Alloys (table) . . . . .	564
Apothecary's weight (table) . . . . .	329
Appraiser (qualification) . . . . .	486
Arbitrary signs (used in business) . . . . .	40
Arbitration . . . . .	422
Area of circle in inches (table) . . . . .	336
ASSIGNMENTS.	
Account . . . . .	424
Debt . . . . .	424
Guarantee . . . . .	425
Lease . . . . .	353
Mortgage . . . . .	393
Recourse (without) . . . . .	425
Assessable valuation New York City, 1911 . . . . .	505
Associations (building and loan) . . . . .	595
Authority of partners . . . . .	452
Auctions . . . . .	420
AUCTIONEERS.	
Contract . . . . .	420
Commissions . . . . .	341
Fees . . . . .	344
B	
Banking . . . . .	214
Bankable note . . . . .	412
Banker's method (calculating interest) . . . . .	428
Bad title . . . . .	351
Bid (form) . . . . .	274
Bill of sale (form) . . . . .	420
Bins, cisterns, etc. . . . .	511
Board measure . . . . .	509
Bond (form) . . . . .	415
Bond (payment of money) . . . . .	416
Bonds (definition) . . . . .	415
Booklet (how to prepare) . . . . .	487
Boxes (capacity different dimensions) . . . . .	570
Brick (number required to construct a building) . . . . .	577
Brick paving (specifications) . . . . .	278
Brick work . . . . .	511

	Page
BROKERS.	
Four steps to success . . . . .	161
General Suggestions . . . . .	613
Real estate . . . . .	555
Specialists . . . . .	466
Successward . . . . .	162
Things he should know . . . . .	555
Three things to know . . . . .	154
To be successful should be . . . . .	157
What the broker must do . . . . .	162
What it takes to establish the Real estate business successward . . . . .	162
Who can win . . . . .	198
Who can't win . . . . .	198
Why he should work . . . . .	134
Why he succeeds . . . . .	161
Building and loan associations . . . . .	595
Building contract (form) . . . . .	234
Building homes (hints) . . . . .	464-553
Building operations (United States) . . . . .	281
Building restrictions . . . . .	561
Bungalow (building specifications) . . . . .	254
Business getting decalogue . . . . .	497
Business letter (successful) . . . . .	290
Business letter (don'ts) . . . . .	295
Business letter (when to answer) . . . . .	282
Business letter (how to write) . . . . .	289
Business (real estate) . . . . .	128
BUILDING AND LOAN ASSOCIATIONS.	
Borrower . . . . .	600
Certificate of stock . . . . .	597
Certificate of deposit . . . . .	599
Dividend periods . . . . .	597
Foreclosure . . . . .	603
How loans are made . . . . .	599
New ideas in mortgages . . . . .	602
Number in United States . . . . .	595
Object and plan . . . . .	595
Opening an account . . . . .	596
Property . . . . .	600
Small loans . . . . .	601
Title . . . . .	601
Transfer of stock . . . . .	598
Withdrawal . . . . .	597
C.	
Cancellation of mortgages (form) . . . . .	396
Calculation (rapid) . . . . .	429
Capacity of cisterns (table) . . . . .	330
Capital stock . . . . .	455
Capitol (Washington, D. C.) . . . . .	372
Card index (listing real estate) . . . . .	137

	Page
Carpeting . . . . .	513
Casualty insurance . . . . .	322
Catch phrases . . . . .	120-127
Cement paving (specifications) . . . . .	277
Cement plaster (how to mix) . . . . .	334
Cement weights . . . . .	335
Central business property (advertising phrases) . . . . .	71
<b>CENSUS.</b>	
Cities over 500,000 . . . . .	529
Cities from 100,000 to 500,000 . . . . .	529
Cost of counting (1910) . . . . .	527
General summary . . . . .	527
Net debt per capita . . . . .	530
Table with comparisons . . . . .	528
Certificate of deposit . . . . .	219
Certificate of stock . . . . .	457
Certified check . . . . .	217
Chattel property (list sold on commission) . . . . .	138
Chattel mortgage (form) . . . . .	394
Checks (certified) . . . . .	217
Circular measure (table) . . . . .	330
Circles (area in inches) . . . . .	336
Cisterns, bins, etc. (capacity) . . . . .	511
Cistern measure (table) . . . . .	330
Classified advertising . . . . .	580
Code (collector's) . . . . .	495
Coin . . . . .	506
Collateral note (form) . . . . .	414
Collection letters (how to write) . . . . .	291
<b>COMMISSIONS.</b>	
Agent acting for both parties . . . . .	346
Appraisal charges . . . . .	344
Auction sales (improved property) . . . . .	341
Auction sales (buyer and seller) . . . . .	345
Bad title . . . . .	489
Cincinnati real estate exchange . . . . .	341
Exchange deals . . . . .	342-488
Farm property . . . . .	341
Important decision . . . . .	346
Leasing property perpetually . . . . .	342
Leasing property with privilege of purchase . . . . .	342
Leasehold property . . . . .	342
Legal sales fees . . . . .	345
Loans and ground rent . . . . .	343
Private sales . . . . .	341
Real estate (generally) . . . . .	341
Regulations as to private sales . . . . .	343
Regulations as to agents and management of property . . . . .	344
Renting and Leasing . . . . .	342

	Page
<b>COMMISSIONS—Continued.</b>	
Unimproved property . . . . .	342
When earned . . . . .	489
Common stock . . . . .	456
Community property . . . . .	351
Complaint letters . . . . .	291
Compound interest . . . . .	485
Concrete weights . . . . .	335
Concrete (how to estimate) . . . . .	578
Contract of sale (definition) . . . . .	224
Contractors (general information) . . . . .	334
<b>CONTRACTS.</b>	
Acceptance . . . . .	223
Auctioneer's . . . . .	420
Building (form) . . . . .	234
Cincinnati real estate exchange . . . . .	233
Exclusive (listing property) . . . . .	230
Exclusive (how to secure) . . . . .	139
Exclusive (its advantages) . . . . .	232
General (listing property) . . . . .	233
How construed . . . . .	488
How to prepare . . . . .	224
How to be performed . . . . .	488
Invention . . . . .	487
Methods of making . . . . .	224
Necessary elements . . . . .	223
Partnership . . . . .	531
Performance . . . . .	223
Place of performance . . . . .	224
Purchaser's at auction . . . . .	420
Real estate . . . . .	236
Selling real estate . . . . .	231
Specific performance . . . . .	223
Street paving . . . . .	275
Sub-division sale . . . . .	229
Contents fields and lots (table) . . . . .	334
<b>COPY.</b>	
Advertising (how to write) . . . . .	171-553
Change daily . . . . .	174
Learning to write . . . . .	173
Street car cards . . . . .	585
Two kinds . . . . .	172
Writing . . . . .	173
Copying measure (table) . . . . .	330
Copyright laws . . . . .	432
Corn in crib (how to measure) . . . . .	524
Corner lots (why more valuable) . . . . .	486
Corporations . . . . .	340
Corporeal property . . . . .	347
Cottage (building specifications) . . . . .	261
Country homes (advertising phrases) . . . . .	43
Credit insurance . . . . .	323
Crossings (specifications) . . . . .	276

	Page
Cubic measure (table).....	330
Curb and gutter (specifications).....	277

D

DEEDS.

Acknowledgement.....	391
Attorney in fact.....	389
Essential requisites.....	387
How to prepare.....	388
Object of recording.....	488
Orderly parts.....	387
Requirements of a valid deed.....	390
Description of property.....	145
Discount.....	221
Dissolution of partnership.....	451
Distance from New York to principal cities in the United States.....	574
Distance from New York to principal cities of the world.....	576
Distance at sea level at which objects can be seen.....	425
Division (lightning method).....	429
Dollar saved—dollar earned (table).....	567
Don'ts in business letters.....	295
"Don't Get Blue" (poem).....	114
Dower.....	351
Drawing paper (sizes).....	330
Dry measure (table).....	331-517
Due bill.....	414

E

Elevator insurance.....	323
Endorsement waiving protest.....	421
Endorsement of checks.....	216
English money (table).....	508
ESTATES.	
Courtesy.....	351
Life.....	350
Inheritance.....	350
Will.....	350
Years.....	350
Eviction.....	354
Exchange.....	218
Exemption laws.....	435
Expectation of life (table).....	571

F

Facts and figures.....	564
FARMS.	
Advice to farmers.....	239
Advertising phrases.....	54
Assets 1910.....	61
Description (how).....	147

FARMS—Continued

How to make farm paint.....	563
Number in United States.....	61
Products 1910.....	61
Wealth 1910.....	61
Fidelity bond (form).....	279
Fidelity insurance.....	322
Fields (divided into lots).....	334
Finder of lost property.....	351
FIRE INSURANCE.	
Advertising phrases.....	327
Advertisement.....	328
Definition.....	320
How to solicit.....	324
Fixtures (use of).....	606
Fixture.....	348
Fluid density of metals.....	568
Fluid measure (table).....	331
Folded sheets (table).....	331
French money (table).....	509
French land measure.....	520
Full-paid stock.....	455

G

Gauging.....	512
German money (table).....	509
Good will (sale of).....	487
Grading (specifications).....	276
Grains (yield per acre).....	579
Grape fruit (yield).....	594

H

Hay (how to weigh).....	524
Hay and straw (weights and table).....	570
Headlines (Advertising phrases).....	120
Headlines (for Texas).....	591
Hereditaments (tenements, lands).....	348
High grade homes (suggestions).....	77
Highways (building specifications).....	373
Hills (number in one acre of ground).....	577
Hints on selling.....	459-479
Holidays (legal).....	447
Holidays (national and special).....	449
Homes (hints on building).....	464
Homes where to build.....	239
Home buyer's Rules.....	111
How a dollar grows.....	99
How a dollar bill will grow (adv).....	243
How growth in population effects values.....	91
How money grows (advertisement).....	242
How money grows at interest.....	427
How much have you paid in rent (table).....	111

	Page
How to prepare a contract . . . . .	224
How to get rent payers interested in a home of their own . . . . .	105
How to list property . . . . .	135
How to secure an exclusive selling contract . . . . .	139
How to secure buyers . . . . .	140
How to start a real estate sale . . . . .	141
How to "follow up" a real estate sale . . . . .	142
How to close a real estate sale . . . . .	143
How to describe and sell farms . . . . .	147
How to describe and sell suburban property . . . . .	146
How to describe land in the South and Southwest . . . . .	148
How to make the real estate business a success . . . . .	149
How to save money . . . . .	482
How to talk real estate . . . . .	115
How to use words in advertising . . . . .	169
How to write good copy . . . . .	171
How to advertise . . . . .	174
How to save money in buying adver- tising space . . . . .	178
How to make advertising pay . . . . .	179
How to become a successful real estate salesman . . . . .	191
How to mix paints . . . . .	565
How to buy real estate . . . . .	490
How to sell sub-divisions . . . . .	500
How to prepare tints . . . . .	565
How to secure buyers . . . . .	140
How to sell real estate . . . . .	144
How to mix printing inks . . . . .	565
How to estimate rammed concrete . . . . .	578
How to tell the speed of a train . . . . .	579
How to measure the height of a tree . . . . .	579
How to advertise farms . . . . .	65
How to advertise real estate to a far- mer . . . . .	65
How to describe a high grade home . . . . .	77
How to determine the value of office buildings . . . . .	486
How to make a good farm paint . . . . .	563
<b>I</b>	
"Ill will" vs. "good will" . . . . .	552
Indentification (banking) . . . . .	219
Inches (reduced to decimals of a foot) . . . . .	338
Incorporeal property . . . . .	347
Increment (ground value) . . . . .	73
Indorsement waiving protest . . . . .	421
Inks (how to mix) . . . . .	565

	Page
<b>INSURANCE.</b>	
Accident . . . . .	322
Casualty . . . . .	322
Companies consent . . . . .	488
Credit . . . . .	323
Definition . . . . .	321
Elevator . . . . .	323
Fidelity . . . . .	322
Fire . . . . .	320
Fire (how to solicit) . . . . .	324
Fire (advertising phrases) . . . . .	327
Form of policies (life) . . . . .	321
Fraud . . . . .	324
Investment . . . . .	50-72-75
Life . . . . .	320
Losses . . . . .	324
Marine . . . . .	323
Notice to insurer . . . . .	487
Notice of death . . . . .	322
Plate glass . . . . .	323
Premiums (life) . . . . .	321
Steam boiler . . . . .	323
Title . . . . .	323
Warranty . . . . .	324
<b>INTEREST.</b>	
Banker's method . . . . .	428
Definition . . . . .	215
How to compute . . . . .	426
Laws of United States . . . . .	430
Lightning method . . . . .	428
Rules for computing . . . . .	427
Invention (contracts) . . . . .	487
Investments . . . . .	220
Investment (advertising phrases) . . . . .	48
Issued stock . . . . .	455
<b>J.</b>	
Joint and several note . . . . .	413
Judgment note . . . . .	415
<b>K</b>	
Kalsomining . . . . .	512
<b>L</b>	
<b>LAND.</b>	
Advertising phrases . . . . .	54
French measure . . . . .	520
How to describe . . . . .	148
Measurements . . . . .	520
Ownership . . . . .	64
Spanish measure . . . . .	521
United States measure . . . . .	520

	Page		Page
<b>LAND MEASURES.</b>		Life (expectation of, table) . . . . .	571
French . . . . .	520	Life insurance . . . . .	320
Spanish . . . . .	521	Lightning method (calculating in-	
Square . . . . .	332	terest) . . . . .	428
Texas . . . . .	237	Linear measure (table) . . . . .	331
United States . . . . .	520	Listing contract (form) . . . . .	230
Landlord's neglect (lease) . . . . .	355	Listing property . . . . .	135
<b>LAWS.</b>		List of property sold on commission . . . . .	138
Copyright . . . . .	432	Loan associations . . . . .	600
Exemption . . . . .	435	Long measure (table) . . . . .	517
Interest . . . . .	430	Long ton table . . . . .	523
Words and Phrases . . . . .		Log measure . . . . .	510
Leap year . . . . .	552	Lost checks . . . . .	218
<b>LEASES.</b>		Lost property (finder) . . . . .	351
Assignment . . . . .	353	Lots corner (why more valuable) . . . . .	486
Back rent . . . . .	355	Lots, number in an acre . . . . .	334
Covenants (expressed and im-		Lumber measure . . . . .	509
plied) . . . . .	353		
Definition . . . . .	352	<b>M</b>	
Eviction . . . . .	354	Macadamized road (specification) . . . . .	373
Inside repairs . . . . .	354	Marine insurance . . . . .	323
Landlord's neglect . . . . .	355	Masonry and paving . . . . .	510
Liabilities . . . . .	353	Maxims (business) . . . . .	199
Recording . . . . .	354	Maxims (worth heeding) . . . . .	409
Repairs . . . . .	354	<b>MEASURES AND TABLES.</b>	
Rights . . . . .	353	Ale or beer . . . . .	331
Sub-letting . . . . .	353	Bins, etc . . . . .	512
Under seal . . . . .	355	Board . . . . .	509
What every lease should con-		Capacity . . . . .	516
tain . . . . .	355	Circular . . . . .	330
Legal holidays . . . . .	447	Cistern . . . . .	330
<b>LETTERS.</b>		Cubic . . . . .	330-521
Advisory . . . . .	292	Dry . . . . .	331
Apology . . . . .	292	English . . . . .	516
Application . . . . .	291	English standards . . . . .	515
Business . . . . .	288-290	French land . . . . .	520
Collection . . . . .	291	Kinds . . . . .	515
Complaint . . . . .	291	Land (United States) . . . . .	322-520
Condolence . . . . .	293	Linear . . . . .	331
Congratulation . . . . .	293	Liquid . . . . .	333
Credit . . . . .	421	Logs . . . . .	510
Definition . . . . .	288	Lumber . . . . .	509
Favor . . . . .	293	Miscellaneous . . . . .	331
Introduction . . . . .	294	Paint . . . . .	331
Right kind . . . . .	288	Perches to feet . . . . .	339
Sales . . . . .	290	Shoemakers . . . . .	332
<b>LETTER WRITING.</b>		Spanish land . . . . .	521
Definition . . . . .	288	Square . . . . .	332-518
Don'ts . . . . .	286	Surveyors . . . . .	332
Hints . . . . .	285	Timber . . . . .	509
Suggestions . . . . .	285	Troy . . . . .	333
Liens (how to acquire) . . . . .	407	Unity . . . . .	333
Lien (mechanics) . . . . .	408		

	Page
MEASURES AND TABLES—Con.	
Wine.....	333
Measurements (practical).....	509
Mechanic's lien.....	408
Merchandise (order for).....	421
METALS.	
Conductors.....	568
Density.....	568
Tenacity.....	568
Value.....	567
METRIC MEASURES.	
Capacity.....	522
Cubic.....	522
Land.....	519
Square.....	519
Weights.....	523
MONEY.	
Definition.....	506
English.....	508
French.....	509
German.....	509
How it grows.....	427
How to save.....	482
Time at which it doubles.....	429-566
United States.....	507
MORTGAGES.	
Assignment.....	395
Cancellation.....	396
Chattel (form).....	394
Definition.....	393
Foreclosure.....	603
How to prepare.....	388
New idea.....	602
Participating.....	610
Payment.....	393
Recording.....	393
Rights of second.....	393
Statutory provisions.....	396
Multiplication (lightning method).....	429
N.	
Nails (weights and table).....	339
Negotiable note.....	413
NEW BUSINESS.	
Advertising phrases.....	118
How to get.....	118
Nicknames (cities, states, etc.).....	541
NOTES.	
Bankable.....	412
Collateral.....	414
Definition.....	220
Joint and several.....	413
Judgment.....	415

	Page
NOTES—Continued.	
Negotiable.....	413
Payable on demand.....	413
Promissory.....	412-420
Specific.....	414
Surety.....	414
Notice to leave the premises.....	421
O	
Office fixtures.....	487
Office rules.....	497
Options (real estate).....	419
Order for merchandise.....	421
Order for money.....	421
Outstanding stock.....	455
Overdrafts.....	219
Ownership (property).....	349
Own the Soil Beneath Your Feet (poem).....	499
P	
Paint (how to make farm paint)....	563
Paint (how to estimate).....	331
Painting.....	512
Paints (how to mix).....	565
Paper (table).....	332
Papering.....	512
PARTNERSHIP.	
Agreement (form).....	531
Authority of partners.....	452
Debts (individual).....	452
Definition.....	450
Dissolution.....	451
Formation.....	451
In force.....	451
Liability of partners.....	452
Sale of partners' interest.....	452
Sueing a partner.....	451
Use of name.....	451
Paving and masonry.....	510
Personal property.....	348
Pipe laying (cost, etc.).....	337
Plate glass insurance.....	323
Plaster (cement).....	334
Plastering.....	512
POEMS.	
'Don't Get Blue'.....	114
'Own the Soil Beneath Your Feet.....	499
'Remember'.....	162
'The Way to Win'.....	198
Population of the earth.....	498
Postal information.....	439
Poster advertising.....	166

	Page
<b>POWER OF ATTORNEY.</b>	
Definition and form . . . . .	416
To sell real estate (form) . . . . .	417
To lease real estate (form) . . . . .	418
To sell chattels (form) . . . . .	418
Preferred stock . . . . .	456
Premises (notice to leave) . . . . .	421
Premiums (insurance) . . . . .	321
Promotion . . . . .	453
Promissory note . . . . .	220-410
Proposition . . . . .	222
<b>PROPERTY.</b>	
Card index for listing . . . . .	137
Corporeal . . . . .	347
Definition . . . . .	347
Description (how to describe) . . . . .	145
How to list . . . . .	135
Incorporeal . . . . .	347
Listing . . . . .	135
Personal . . . . .	348
Photographs (important) . . . . .	161
Real . . . . .	347
Restrictions (general building) . . . . .	561
Showing . . . . .	611
Products of the South and South-west . . . . .	594
Protest (endorsement waived) . . . . .	421
Proxy . . . . .	422
Purchasing power of an acre of ground . . . . .	530
<b>Q</b>	
Quotations from successful men . . . . .	557
<b>R</b>	
Rapid calculation . . . . .	429
<b>REAL ESTATE.</b>	
Advertising . . . . .	163-167
Advertising phrases . . . . .	105
Advertisements . . . . .	238
Agent (representing buyer and seller) . . . . .	487
Appraising . . . . .	161
Broker (why he succeeds) . . . . .	158
Broker (why unsuccessful) . . . . .	177
Brokers . . . . .	608
Building laws . . . . .	127-149
Business . . . . .	610
Buying . . . . .	137
Card index for listing . . . . .	608
Code (building) . . . . .	224
Contract (how to prepare) . . . . .	236
Contract for selling . . . . .	161

	Page
<b>REAL ESTATE—Continued.</b>	
Classification . . . . .	604
Easements . . . . .	608
Excavations . . . . .	609
Facts . . . . .	495
First deal in the United States . . . . .	486
Fire escapes . . . . .	609
Ground value increment . . . . .	73
How to describe . . . . .	77-145
Leasing . . . . .	138
List sold on commission . . . . .	247
Mania . . . . .	419
Option . . . . .	247
Phobia . . . . .	349
Remainder . . . . .	349
Reversion . . . . .	349
Rights and restrictions . . . . .	497
Rules (office) . . . . .	150
Salesman (valuable suggestions) . . . . .	191
Salesman (why successful) . . . . .	113-510
Selling . . . . .	93
Seven questions . . . . .	611
Showing property . . . . .	466
Specialists . . . . .	115-242
Talk (advertisement) . . . . .	73
Unit ownership . . . . .	610
Unsafe buildings . . . . .	613
Valuation . . . . .	91-489
Values . . . . .	115
What to talk about in selling . . . . .	489
What makes values . . . . .	138
Real property (list sold on commission) . . . . .	422
Receipts . . . . .	389
Recording deeds . . . . .	393
Recording mortgages . . . . .	117-118
Renting and leasing (advertising phrases) . . . . .	111
Renters (amount rent paid) . . . . .	241
Rent payer 49 years (advertisement) . . . . .	105
Rent payers (advertising phrases) . . . . .	251
Residence (building specifications) . . . . .	332
Rivers (longest in the world) . . . . .	111
Roof elevations . . . . .	427
Rules for home buyers . . . . .	161
Rules in interest . . . . .	613
<b>REAL ESTATE BROKERS.</b>	
Four steps to success . . . . .	466
General suggestions . . . . .	555
Specialists . . . . .	154
Things they should know . . . . .	463
Three things to know . . . . .	157
Three ways to secure buyers . . . . .	
To be successful should be . . . . .	

	Page		Page
REAL ESTATE BROKERS—Con.		SPECIFICATIONS—Continued.	
What the broker must do . . . . .	162	Curb and Gutter . . . . .	277
What it takes to establish the real estate business suc- cessward . . . . .	162	Forms . . . . .	251
Who can win . . . . .	198	Grading . . . . .	276
Who can't win . . . . .	198	Highways . . . . .	373
Why they should work . . . . .	134	Residence (2-story) . . . . .	258
Why they succeed . . . . .	161	Sidewalk . . . . .	267
		Street . . . . .	267
S		Spanish land measure (table) . . . . .	521
Salary (President of United States) . . . . .	221	Speculation . . . . .	221
SALE (real estate)		Spikes (weights, tables, etc.) . . . . .	340
How to start . . . . .	141	Square measure (table) . . . . .	332
How to "follow up" . . . . .	142	Steam boiler insurance . . . . .	323
How to close . . . . .	143	STOCKS.	
Sale contract (form) . . . . .	236	Capital . . . . .	455
Sales at auction . . . . .	487	Certificate . . . . .	457
Sales letter . . . . .	290	Common . . . . .	456
Sales names (sub-divisions) . . . . .	501	Definition . . . . .	455
Sale of partner's interest . . . . .	452	Full paid . . . . .	455
Salesmanship . . . . .	185	Issued . . . . .	455
SALESMAN.		Outstanding . . . . .	455
Best (who is the) . . . . .	191	Preferred . . . . .	456
Enthusiasm . . . . .	190	Subscription . . . . .	457
How to become successful . . . . .	191	Treasury . . . . .	455
Hints and helps . . . . .	458	Watered . . . . .	457
Keep on talking . . . . .	552	Straw (weights and table) . . . . .	570
Qualifications . . . . .	189	SUB-DIVISIONS.	
Successful (and why) . . . . .	191	Appropriate names . . . . .	502
Untrained . . . . .	188	How to sell . . . . .	500
Saving money (5 to 30 years) . . . . .	485	Sale contract . . . . .	229
Seeds (per acre) . . . . .	573	Sales names . . . . .	501
SELLING.		Suburban homes (advertisement) . . . . .	239
Advertising phrases . . . . .	43-113	Suburban lots (advertising phrases) . . . . .	78
Contract . . . . .	233	Sueing partners . . . . .	451
Definition . . . . .	186		
Hints (business getting) . . . . .	459-479	T	
Phrases . . . . .	43	Tables (weights and measures) . . . . .	329-340
Showing property . . . . .	611	Tables (rent payers) . . . . .	111
Three progressive steps . . . . .	187	Tacks (weights, tables, etc.) . . . . .	340
Sewer (specifications) . . . . .	270	Technical terms (in advertising) . . . . .	181
Shoemakers' (measure, table) . . . . .	332	Tenacity of metals . . . . .	568
Short talks (advertising) . . . . .	163	Tenant . . . . .	488
Sidewalk (specifications) . . . . .	270	Tenements (lands, hereditaments) . . . . .	348
Solid measure (table) . . . . .	330	Texas headlines . . . . .	591
Space (advertising) . . . . .	178	Timber measure . . . . .	509
Specialist (real estate) . . . . .	466	Time at which money doubles at interest . . . . .	429
SPECIFICATIONS.		Time (measure and table) . . . . .	524
Brick paving . . . . .	278	Time (calendar year) . . . . .	524
Bungalow . . . . .	254	Tints (how to prepare) . . . . .	565
Cement paving . . . . .	277	TITLES.	
Cottage . . . . .	261	Bad . . . . .	351
Crossings . . . . .	276	Doubtful . . . . .	351

	Page
Marketable.....	351
Perfect.....	351
Title insurance.....	323
Treasury stock.....	455

TREES.

Age and growth.....	573
Distance for planting.....	579
How to measure height.....	579
Number to plant per acre.....	578

U

Unissued stock.....	455
United States money (table).....	507
Unity Measure (Table).....	333
Unit ownership.....	73

V

VEGETABLES.

Origin.....	571
Yield per acre.....	579
Velocity of various bodies.....	564

W

	Page
Weights and measures.....	329
What to say.....	532
What not to say.....	532
Wine measure (table).....	333
Wit, humor, etc.....	199
Wood (value and weights).....	335
Wool (weights).....	570

WORDS.

Advertising (how to use).....	169
Architecture (used in).....	34
Building (used in).....	356
Business (used in).....	36
Construction (used in).....	356
How to use in advertising.....	169
Law and legal (meaning).....	615
Real estate business (used in)...	296
Single suggestions.....	33
Use and power of.....	170
World's progress and dates.....	295

Y

You have dreamed of a home of your own.....	93
--	----

## The Right Kind of Advertising.

Good advertising is the outcome and result of expert, adroit, skillful, specialized knowledge and experience.

Good advertising is a science.

Good advertising is the "right kind" of advertising, and the "right kind" of advertising is the kind of advertising that pays.

The "right kind" of advertising brings results.

The "right kind" of advertising builds cities.

The "right kind" of advertising locates factories, interests capital, and puts into motion the wheels of the successful manufacturing world.

The "right kind" of advertising produces activity in the commercial world.

The "right kind" of advertising attracts, arouses an interest, and creates a desire to invest.

The "right kind" of advertising convinces, clinches, and makes every real estate deal easily closed.

The "right kind" of advertising will sell anything that has real value.

If you are interested in large real estate operations, or if you are a large real estate holder, and want to dispose of your property, it's the "right kind" of advertising that you want.

It's the "right kind" of advertising you need; it's the "right kind" of advertising you should secure, and it's the "right kind" of advertising you should know how to produce.

If you are interested in building, selling, promoting or developing unimproved suburban real estate, it's the "right kind" of advertising that interests you.

It's the "right kind" of advertising you need, and it's the "right kind" of advertising you want.

In no line of business is there a greater need for original, unique, attractive, aggressive, strong, forceful, interesting, convincing and wisely planned advertising than in the selling of REAL ESTATE.

The Real Estate Broker's Cyclopedia is an "Advertising Compend" on the "right kind" of advertising and "good copy" (display and classified).

## Single Word Suggestions in Selling Real Estate.

- Acreage.  
 Artistically.  
 Advantages.  
 Attractive.  
 Admirably.  
 Adapted.  
 Bath.  
 Buildings.  
 Beautiful.  
 Birch.  
 Billiard Room.  
 Broad.  
 Blooming Flowers.  
 Built-in China Cabinets.  
 Comfort.  
 Cozy.  
 Cellar.  
 Construction.  
 Churches.  
 Charming.  
 Cash.  
 Cunning.  
 China Closets.  
 Conveniently.  
 Conceptions.  
 Chimneys.  
 Community.  
 Description.  
 Don't pay rent.  
 Dingy.  
 Drives.  
 Delightful.  
 Decorated.  
 Dining room.  
 Dinnerware closet.  
 Den.  
 Dense foliage.  
 Design.  
 Density Belt.  
 Depreciate.  
 Exclusive.  
 Exquisite.  
 Electrical.  
 Enamel.  
 For investment.  
 For a home.  
 Frontage.  
 Floor space.  
 Facilities.  
 Fertility.  
 Fruit.  
 Facts.  
 Figures.  
 Faultless restrictions.  
 Fixtures.  
 Furnace.  
 File.  
 Fruit room.  
 Features.  
 Fascinating.  
 Freedom.  
 Farnus.  
 Gas water-heater.  
 Gravity coal chute.  
 Garage.  
 Garden of Appetency.  
 Grandeur.  
 Heat.  
 Hard wood.  
 Independence.  
 Inspect.  
 Investigate.  
 Interior.  
 Investing.  
 Interest.  
 Instantaneous.  
 Kitchen.  
 Location.  
 Lot.  
 Lawn.  
 Lovely.  
 Laundry Trays.  
 Library.  
 Linen Chute.  
 Lawns.  
 Lavatory.  
 Manufacturing.  
 Monthly.

Mortgages.	School.
Mahogany.	Special Adaptation.
Maids room.	Strictly.
Masterly.	Stands Pre-eminent.
Nobby.	Saving.
Own your own home.	Suburb of natural beauty.
Open plumbing.	Saving money is better than making it.
Oak-Beam Ceiling.	Stucco.
Profitable.	Solarium.
Porches.	Spacious.
Power.	Steeple.
Prospects.	Shaded Brook.
Pasturage.	Shown by appointment.
Picturesque.	Sleeping Porch.
Payments.	Transportation.
Pleasing.	Title.
Pretty.	Timber.
Purest water.	Terms.
Pantry.	Tinted walls.
Pine.	Trunk Room.
Rooms modern.	Tasty.
Railroads.	Un-excelled.
Rate.	Ventilated. Undeveloped.
Roads.	Verandas.
Residential.	Velvety.
Radiation.	View.
Rustic Foot Bridge.	Vestibule.
Restful place.	Water.
Secure.	Walks.
Safe.	Wood.
Size-Sewerage.	Weekly.
Sunshine.	Window seats.
Shade.	Wooded dale.
Shipping.	Yearly.
Safe-guarded.	
Springs.	

### Words Used in Architecture and Their Meaning.

**BAL-US-TRADE**, n. A row of balusters topped by a rail, serving as an enclosure.

**BAT-TLE-MENT**, n. A notched or indented parapet.

**BAY-WIN-DOW**, n. A window forming a bay or recess

in the room and projecting outward in different forms.

**BOU-DOIR** (BOO-DWOR,) n. A lady's private room.

**CAN-O-PY**, n. A covering over the head.

**CEIL-ING**, n. The upper in-

terior surface of an apartment.

CLOS-ET, n. A small, close room.

COR-NICE, n. Any molded projection which finishes the part to which it is affixed.

COR-RI-DOR, n. A gallery or passage way.

CU-PO-LA, n. A dome-like vault on the top of an edifice.

DOM-I-CILE, n. An abode or permanent residence.

DOR-MI-TO-RY, n. Sleeping quarters or a bedroom.

EX-TE-RI-OR, n. The outside part.

GA-BLE, n. The vertical triangular end of a house.

GAL-LER-Y, n. A long and narrow corridor.

GOTH-IC, a. A style of architecture with high and sharply pointed arches, etc.

IN-TE-RI-OR, n. The inside part.

KITCH-EN, n. A cook room.

LAUN-DRY, n. The place where clothes are washed.

LAV-A-TO-RY, n. A place for washing.

MOR-TISE, n. A cavity cut into a piece of timber to receive the end of another piece cut to fit it.

NICHE (NICH,) n. A shell-like recess in a wall for a statue, bust, or other erect ornament.

NURS-ER-Y, n. A room in the house, appropriated to the care of children.

OB-SERV-A-TORY, n. A place from which a view may be commanded.

O-RI-EL, n. A large bay or recessed window projecting outward.

PA-LA-TIAL, a. Magnificent; like a palace.

PAN-TRY, n. A room where provisions are kept.

PAR-TI-TION, n. That which divides or separates; an interior wall one dividing one part of a house from another.

PA-VIL-ION, n. A kind of building or turret under a single roof.

PI-AZ-ZA, n. A portico or covered walk supported by arches or columns.

PI-LAS-TER, n. A square column, usually set in a wall, and projecting only a fourth or fifth of its diameter.

POR-TI-CO, n. A covered space, enclosed by columns at the front of a building.

RO-TUN-DA, n. A round building.

SCUL-LER-Y, n. A place where culinary utensils are kept.

STEE-PLE, n. A tower or turret of a church, ending in a point.

STRUC-TURE, n. A building of any kind.

TAB-ER-NA-CLE, n. A slightly built or temporary dwelling.

TUR-RET, n. A little tower.

VES-TI-BULE, n. A small hall from which doors open into other apartments in the house.

VE-RAN-DA, n. A kind of open portico, formed by extending a sloping roof beyond the main dwelling.

### Words Commonly Used in Business and Their Meaning.

- AC-CEPT-ANCE, n. Bill of exchange, when accepted.
- AC-CRED-IT, v. t. To give confidence or trust to.
- AC-CRUE, v. i. To increase; to augment.
- AC-CU-MU-LATE, v. t. To collect or bring together.
- AD-VER-TISE-MENT, n. A public notice.
- AD-VIS-A-BLE, a. Prudent.
- A-MAN-U-EN-SIS, n. One who writes what another dictates, or copies what another has written.
- A-MASS, v. t. To accumulate.
- AS-SIGN-EE, n. One to whom an assignment is made.
- BANK-RUPT-CY, n. The state of being insolvent.
- BAR-GAIN, n. A gainful or satisfactory transaction.
- BAR-TER, v. t. To exchange.
- BO-NAN-ZA, n. Any successful venture.
- BOND, n. The writing by which a person binds himself to pay a certain sum of money by a given date, under certain conditions.
- BUL-LE-TIN, n. Official report.
- BUL-LION, n. Uncoined silver or gold.
- BUSI-NESS (BIZ-NES,) n. Employment; occupation.
- BUS-TLE, n. Great stir.
- BUSY-Y (BIZ-Y,) a. Employed; engaged.
- CAP-I-TAL-IST, n. A man who has capital or stock in trade; usually a man of large property.
- CAR-GO, n. Load; freight.
- CASH-IER, n. One who has charge of money.
- CHAR-AC-TER, n. Quality of mind; individuality.
- CHARGE-A-BLE, a. Capable of being charged.
- CHEAT, v. t. To defraud.
- CHECK, n. An order for money on a bank, payable on sight.
- CLEAR-ING HOUSE, n. The place where the business of clearing is carried on.
- CLER-IC-AL, a. Relating to a clerk or copyist.
- COF-FER, n. A chest or trunk in which money is kept.
- COIN, n. A piece of metal on which certain characters are stamped, making it legally current as money.
- COL-LAT-ER-AL, n. Security given in addition to promise.
- COM-BI-NA-TION, n. Association; alliance.
- COM-MERCE, n. The exchange of merchandise on a large scale between different countries or places.
- COM-MER-CIAL, a. Relating to trade.
- COM-MIS-SION, n. Allowance made to an agent for transacting business.
- COM-MIT-TEE, n. Persons specially appointed to manage any business.
- COMP-A-NY, n. A corporation; a firm.
- COM-PEN-SATE, v. t. To remunerate.
- COM-PE-TENT, a. Answering all requirements; capable.
- COM-PE-TI-TION, n. Common strife for the same object.

COM-PU-TA-TION, n. Reckoning.

CON-SIGN-EE, (-si-nee,) n. A person to who goods are delivered in trust.

CON-SIGN-OR, n. One who consigns.

CO-OP-ER-ATE, v. i. To concur in action.

CO-PART-NER-SHIP, n. A joint interest in any matter.

COR-PO-RA-TION, n. A body politic, allowed by law to act as an individual.

COUN-TER-FEIT, n. A likeness; an imposter; an imitation.

COU-PON, n. An interest certificate attached to a bond.

CRE-DEN -TIALS, n. pl. That which gives a credit.

CRED-IT-OR, n. One who credits or trusts.

CUR-REN-CY, n. That which is given or taken as representing value.

CUS-TOM-HOUSE, n. The house where duties are paid.

DAM-AGE, n. Injury, loss of value.

DEAL-ER, n. One who deals or trades.

DEBT-OR, n. One who owes another.

DEF-AL-CA-TOR, n. One who embezzles money left in his care.

DE-FAULT-ER, n. One who fails to account for public money left in his care.

DE-FI-CI-EN-CY, n. Inadequacy; imperfection.

DE-FRAY, v. t. To pay or discharge.

DE-PRE-CI-ATE (-SHI-ATE,) v. i. To fall in value.

DIS-BURSE, v. t. To pay out.

DIS-CREP-AN-CY, n. Variance; inconsistency.

DIS-HON-EST, a. Faithless; fraudulent.

DRAW-EE, n. One on whom an order or bill of exchange is drawn.

DRAW-ER, n. One who draws a bill of exchange.

EL-E-VA-TOR, n. A mechanical contrivance for lifting persons or freight to an upper floor.

EM-BEZ-ZLE, v. t. To appropriate by breach of trust.

EM-IS-SA-RY, n. A person sent on a private mission.

EM-PLOY-EE, n. One who is employed.

EM-PO-RI-UM, n. Center of an extensive trade.

EN-TER-PRISE, n. An undertaking.

ES-TAB-LISH, v. t. To found.

EX-ACT-NESS, n. Accuracy; precision.

EX-CHANGE, v. t. To give and take; to swap.

EX-PENSE, n. Outlay; cost.

EX-PORT, n. A commodity sent abroad.

FI-NANCE, (-NANS,) n. Revenue; income.

FIN-AN-CIER, n. One who is skilled in money matters.

FIRM, n. Partnership.

FLUC-TU-ATE, v. i. To be wavering or unsteady.

FOR-EIGN, a. Not native; remote.

FOR-FEIT, v. t. To lose the right to, by some misdeed, fault or offense.

FOR-GER-Y, n. Producing an imitation, to deceive or defraud.

**FRAUD-U-LENT**, a. Containing fraud.

**FREIGHT**, n. Cargo.

**GRAN-TEE**, n. One to whom a grant is made.

**GRAN-TOR**, n. One by whom a grant is made.

**GUAR-AN-TEE**, v. t. To make sure; to warrant.

**HON-EST-Y**, n. Trustiness; integrity,

**IM-PORT**, v. t. To bring from abroad.

**IN-AC-CUR-A-CY**, n. Mistake; error.

**IN-COM-PE-TENT**, a. Incapable; unfit.

**IN-COR-RECT**, a. Inaccurate; Faulty.

**IN-CREASE**, v. t. To extend; To spread.

**IN-DEBT-ED**, a. Under obligation.

**IN-DEM-NI-FY**, v. t. To make good.

**IN-DEN-TURE**, n. A mutual agreement in writing.

**IN-DOR-SEE**, n. The person to whom a note or bill is indorsed or assigned by indorsement.

**IN-DORS-ER**, n. The person who indorses.

**IN-DUS-TRI-OUS**, a. Diligent in business or study.

**IN-SOL-VEN-CY**, n. Without means to discharge debts.

**IN-TEG-RI-TY**, n. Honesty.

**IN-VEN-TO-RY**, n. A list or account of goods and chattels.

**INVEST-MENT**, n. Laying out of money in property of a permanent nature.

**IN-VOICE**, v. t. To insert in a priced list.

**JOB-BER**, n. One who buys

goods from importers and sells to retailers.

**JOINT-LY**, adv. Together.

**LES-SEE**, n. One to whom a lease is given.

**LU-CRE**, n. Gain in money or goods.

**MAM-MON**, n. Riches; wealth.

**MAR-GIN**, n. Difference between the cost and selling price of an article.

**MA-TU-RI-TY**, n. Arrival of the time fixed for payment.

**MER-CAN-TILE**, a. Buying and selling of commodities.

**MER-CE-NA-RY**, a. Governed by greediness of gain.

**MER-CHAN-DISE**, n. The objects of commerce.

**METH-OD**, n. A regular way of doing anything.

**MET-RO-POL-I-TAN**, a. Belonging to a metropolis.

**MIL-LI-NER-Y**, n. Articles sold by a milliner.

**MIL-LION-AIRE**, n. One whose wealth is counted by millions.

**MIS-CEL-LA-NE-OUS**, a. Consisting of several kinds.

**MO-NOP-O-LIST**, n. One who takes the whole of anything.

**NE-GO-TI-A-BLE** (-GO-SHI), a. Transferable by endorsement to another person.

**NICK-EL**, n. A coin; a greyish white metal, very ductile and malleable.

**OP-ER-A-TION**, n. Mode of action.

**OP-ER-A-TOR**, n. One who produces an effect.

**OP-U-LENCE**, n. Wealth, affluence.

**PAR-CEL**, n. A small package.

- PAY-ER, n. One who pays.
- PE-CU-NI-OUS, a. Full of money.
- PEN-SION, n. An annual allowance given from the public treasury.
- PER-SUADE (-SWAD,) v. t. To influence by argument.
- PE-TI-TION, n. A request, an entreaty.
- PLEDGE, v. t. To give as security.
- POL-I-CY, n. System of management; stratagem.
- POS-SES-SION, n. Ownership; having in one's power.
- PRE-MI-UM, n. A prize to be won by competition; something given for the loan of money.
- PROM-IS-SO-RY, a. Containing a promise of something to be done.
- PRO-POR-TION, n. Symmetrical distribution.
- PRO-PO-SI-TION, n. Offer of terms.
- PRO-PRI-E-TOR, n. An owner.
- PRO-S-PER-OUS, a. Successful.
- PUNCT-U-AL, a. Adhering to the exact time of an appointment.
- PUR-CHAS-A-BLE, a. Capable of being bought.
- QUAL-I-FIED, a. Fitted by accomplishments.
- RAS-CAL-I-TY, n. Base fraud.
- REA-SON-A-BLE, a. Within due limits; just.
- RE-BATE, v. t. To deduct from.
- RE-CEIPT (-SEET,) n. Acknowledgement of payment.
- RE-CEIV-ER, n. One who receives or takes.
- REC-OM-MEND, v.t. To put in a favorable light before anyone.
- REC-OM-PENSE, n. Reward; compensation.
- REC-TI-FY, v. t. To make right.
- RE-DEEM A-BLE, a. Subject to repurchase; payable.
- REF-ER-EE, n. One to whom a thing is referred.
- RE-LI-A-BLE, a. Trust-worthy.
- RE-MIT-TANCE, n. The sum or thing remitted.
- RE-MU-NER-A-TION, n. An equivalent given for service.
- RE-SOURCE, n. Funds; dependence.
- RE-SPEC-TIVE-LY, adv. Relating to each.
- RE-SPON-SI-BLE, a. Accountable.
- RES-TI-TU-TION, n. Making good a loss or injury.
- SEC-RE-TA-RY, n. One employed to write letters, etc., and transact other business.
- SAL-A-BLE, a. In good demand.
- SAL-A-RY, n. The amount agreed upon, to be paid for one's services.
- SALES-MAN; n. One who sells anything.
- SCHED-ULE, (Sked-yul,) n. A document, list, or catalogue.
- SCHEME, n. A design; a project.
- SE-CU-RI-TY, n. One who becomes surety for another.
- SEIZ-A-BLE, a. Liable to be taken.
- SHIL-LING, n. An English coin equal to twelve pence.
- SHIP-MENT, n. Goods that are shipped.
- SHREWD-LY (SHRUD-LY,) adv. With good guess; sagaciously.

SHRINK-AGE, n. Reduction in bulk or dimensions of anything  
SOL-VENT, a. Able to pay all just debts.

STEW-ARD, (STU-), n. An officer of a boat, church, or college.

STI-PEND, n. Settled pay for services.

STIP-U-LATE, v. i. To settle terms.

STOCK, n. Money invested in business.

SUC-CESS-FUL, a. Prosperous; fortunate.

SURE-TY (SHUR-), n. A bondsman.

SWIN-DLER, n. A cheat.

TAX-A-TION, n. A system of raising revenue.

TES-TI-MO-NI-AL, n. A writing which testifies in favor of one's good conduct.

TON-NAGE, n. The whole amount of shipping estimated by

tons.

TRAF-FIC, n. Commerce; trade.

TRANS-AC-TION, n. Performance of any business.

TRIB-UTE, n. A personal contribution made in token of services rendered.

UN-FOR-TU-NATE, a. Unlucky.

UN-PROF-IT-ABLE, a. Useless; not profitable.

VA-CAN-CY, n. A place or post to be filled.

VAL-U-A-BLE, a. Having value.

VAL-UE, n. Rate or estimated worth.

WARE-HOUSE, n. A store house for goods.

WAR-RANT; v. t. To indemnify against loss.

WEALTH-Y, a. Rich.

## Abbreviations and Arbitrary Signs Used In Business.

A. or Am. . . . . America; American.  
A1 . . . . . First class.  
Acct. or acct. . . . . Account.  
Acct. Cur. . . . . Account Current.  
Acct. Sales . . . . . Account of Sales.  
Adv. or adv. . . . . Advertisement.  
Agt. . . . . Agent.  
A. M. . . . . Forenoon; Master of Arts.  
Amt. . . . . Amount.  
App. . . . . Appendix.  
Asst. . . . . Assistant.  
Atty. . . . . Attorney.  
Av. or Ave. . . . . Avenue.  
Bal. . . . . Balance.  
B. B. . . . . Bill Book.  
bbl. . . . . Barrel.  
Bdl. . . . . Bundle.

Bk. . . . . Bank.  
bkts. . . . . Baskets.  
B-L . . . . . Bill of Lading.  
Bld. . . . . Building.  
Bot. . . . . Bought.  
B-S. . . . . Bill of Sale.  
bu. . . . . Bushel.  
bx. . . . . Box.  
c. . . . . Cent.  
Cash. . . . . Cashier.  
C. B. . . . . Cash Book.  
Chgs. . . . . Charges.  
Ck. . . . . Check.  
Co. . . . . Company; County.  
C. O. D. . . . . Collect on Delivery.  
Coll. . . . . Collection; collector.  
Cr. . . . . Creditor; credit.  
cwt. . . . . Hundredweight.

da.....	Day; days.	MSS.....	Manuscripts.
Dept.....	Department.	Mtg.....	Mortgage.
Dft.....	Draft.	N. A.....	North America.
Disc.....	Discount.	N. B.....	Take Notice.
do.....	The same.	No. or no.....	Number.
doz.....	Dozen.	N. P.....	Notary Public.
Dr.....	Debtor; doctor.	O. K.....	All correct.
Dray.....	Drayage.	Oz. or oz.....	Ounce.
E. & O. E.....	Errors and Omissions excepted.	p.....	Page.
ea.....	Each.	Payt. or payt.....	Payment.
e. g.....	For example.	pc.....	Piece.
Esq.....	Esquire.	pcs.....	Pieces.
etc. or &c.....	And so forth.	Pd.....	Paid.
Ex.....	Express; example.	per cent.....	By the hundred.
Exch.....	Exchange.	pk.....	Peck.
fig.....	Figure; figures.	pkg.....	Package.
F. O. B. or f. o. b.....	Free on board.	P. M.....	Postmaster; afternoon.
Fol.....	Folio.	P. O.....	Post Office.
Frt.....	Freight.	pp.....	Pages.
ft.....	Foot; feet.	pr.....	Pair.
gal.....	Gallon.	Pres. or Pt.....	President
gr.....	Grain.	prox.....	Proximo; of the next month.
gro.....	Gross.	pt.....	Pint.
hhd.....	Hogshead.	P. S.....	Postscript.
hund.....	Hundred.	qr.....	Quire; quarter.
I. B.....	Invoice Book.	qt.....	Quart.
i. e.....	That is.	Recd.....	Received.
in.....	Inch; inches.	Reg.....	Registered.
Ins.....	Insurance.	Retd.....	Returned.
inst.....	Instant; the present month.	Rev.....	Reverend.
Int.....	Interest.	R. R.....	Railroad.
Inv.....	Invoice; Inventory.	Ry.....	Railway.
J.....	Journal.	S. B.....	Sales Book.
Jr. or jr.....	Junior.	Sec.....	Secretary.
kg.....	Keg.	Shipt.....	Shipment.
lb. or lb.....	Pound.	sq. ft.....	Square feet.
L. B.....	Letter Book.	Sr.....	Senior.
L-C.....	Letter of credit.	St.....	Street; saint.
Led.....	Ledger.	Str.....	Steamer.
L. F.....	Ledger folio.	Sunds.....	Sundries.
Ltd.....	Limited.	Supt.....	Superintendent.
M.....	Thousand.	Tr.....	Transpose.
Mdse.....	Merchandise.	Treas.....	Treasurer.
Mem.....	Memorandum.	ult.....	Ultimo; of the last month.
Messrs.....	Gentlemen; Sirs.	U. S. M.....	United States Mail
mfg.....	Manufacturing.	via.....	By way of.
min.....	Minute.	viz.....	Namely; to wit.
Mme.....	Madam.	vol.....	Volume.
mo.....	Month.	vs. or v.....	Against.
M. O. D.....	MailOrder Department.	W-B.....	Way Bill.
Mr.....	Mister.	wk.....	Week.
Mrs.....	Mistress.	wt.....	Weight.
MS.....	Manuscript.	Yd. or yd.....	Yard.

## *How To Use Advertising Phrases.*

You are interested in the "RIGHT KIND" of advertising because it pays. The Real Estate Broker who advertises every day in the year and uses the "RIGHT KIND" of copy is sure to succeed.

Oft-times you are at your wits-end to know what to say in your advertising copy that will attract attention, arouse an interest, create a desire and compel action.

Good copy is the soul of the "RIGHT KIND" of advertising. The "RIGHT KIND" of advertising is the foundation of Business-Getting.

A good advertisement requires an attractive headline.

A good advertisement requires copy that will interest the reader, convince and compel him to act.

You have no doubt written advertisements and discovered that some of them didn't bring results. WHY? Did the thought ever occur to you that it might be the fault of the copy?

No doubt, you have often wished for a supply of new IDEAS, unique words, terse sentences, new advertising phrases, catchy headlines and new Selling Suggestions, from which to build your advertisement with copy that would bring results.

The advertising phrases contained in this volume are not to be used verbatim, unless they fit the subject to be advertised.

The STUDY of these phrases will suggest new ideas, new words, new sentences, new phrases and new headlines.

The STUDY of these phrases will suggest a new and different way of expressing your thoughts in building an advertisement.

Never be guilty of running the same copy in an advertisement day after day.

**CHANGE YOUR COPY DAILY.**

Tell your story every day.

But don't use the words to-day that you used yesterday. Change 'em.

If you missed the Bull's Eye yesterday take a different aim to-day.

If you can't hit the mark from one angle (words) try another. (Words.)

Words carefully selected, properly grouped, and rightfully wielded, have the power to accomplish what you desire.

**WORDS ARE POWERFUL.**

But you must know how to wield them.

## CHAPTER I.

### Advertising and Selling Phrases used in Selling Real Estate.

1. Country homes.
2. Investment property.
  - a. The perfect investment.
  - b. Investing.
  - c. Two points to consider.
3. Farms—land.
  - a. Farm wealth of United States, 1910.
  - b. What it means to own land.
  - c. How to advertise real estate to a farmer.
4. Suburban property.
  - a. Seven facts.
5. Central Business Property.
  - a. The best real estate investment.
  - b. Ground value increment.
  - c. What is unit ownership.
  - d. Illustration of unit ownership.
  - e. Increase in value.
  - f. Investment insurance.
6. High grade homes.
7. Suburban lots.
8. General Real Estate.
  - a. A Home of your Own.
  - b. How growth effects values.
  - c. Seven important questions.
9. Saving. <sup>7</sup>/<sub>8</sub>
  - a. Take your first step now.
  - b. Savings have been the saving of many a man.
10. Rent Payers.
  - a. The man of tomorrow.
  - b. Which kind of a man are you.
  - c. How much have you paid.
  - d. Rules for home buyers.
11. Selling Department.
  - a. Don't get Blue (Poem)
  - b. Real Estate Talk.
12. Renting and Leasing.
  - a. Renting phrases.
13. New business.
14. Headlines and "Catch Phrases".

#### 1. Country Homes

Now is a good time to do a little looking around.

Do you want country enjoyments?

Do you want trees?

Do you want flowers?

Do you want gardens?

No use going elsewhere.

Permanent light and pure air on all sides.

Refinement assured.

Enjoy life like a rich man.

The property we are offering you is not only exceptional but remarkable.

We say this earnestly.

We say this emphatically.

Live where you can raise your own plums.

Live where you can raise your own prunes.

Live where you can raise your own pears.

Live where you can raise your own apples.

Live where you can raise your own peaches.

Live where you can raise your own cherries.

Live where you can have a cow.

Live where you can have chickens.

Live where you can have a pig or two.

Live where you can raise your own peas.

Live where you can raise your own cabbage.

Live where you can raise your own radishes.

Live where you can raise your own lettuce.

Live where you can raise your own onions.

Live where you can raise your own carrots.

Live where you can raise your own beets.

Live where you can raise your own corn and potatoes.

Live where you can have your own strawberry patch.

Live where you can raise your own raspberries.

Live where you can raise your own blackberries.

Live where you can raise your own gooseberries.

Live where you can raise your own currants.

Live where you can raise your own rhubarb.

Nature has applied her master hand.

Man has put on the finishing touches.

This property is covered with shade trees.

It occupies one of the highest knolls around the city.

Watch the sun rise from under your own roof.

Go out today.

Think.

Use common sense.

Examine our property.

Positively you'll never have this chance again.

It's this year or never—at present prices and on such easy terms.

The greatest offer of this century.

Extensive house building now going on.

Unexcelled.

Exclusive.

Stands Pre-eminent.

Safe-guarded.

Faultless.

Unrivalled.

Unequaled.

Unparalleled.

Not only exceptional but remarkable.

Profitable.

Entirely different.

Every sale makes a friend.

Terms to suit everybody.

Nothing like our terms anywhere.

Prices will suit you.

Property for a cozy home.

Property for investment.

Every buyer satisfied.

Every buyer a booster.

Liberal discount to cash buyers.

Nothing misrepresented.

No better values offered anywhere.

Refinement assured.

Now or never sale going on.

The overwhelming residential advantages cannot be exaggerated.

It's now or never at present prices.

And don't you forget it.

Paste that in your hat.

No better way.

Rapid transit development has only begun.

Warm kindly sunshine.

Perpetual beauty assured.

Air pure and bracing.

Away from the noise.

Attractive surroundings.

Charming views.

Picturesque scenery.

Free from the conglomerate smells of the city.

No assessments.

No interest to pay.

The chance of your lifetime.

This is your opportunity.

The proof is there staring you in the face.

Visit this wonderful property today.

See it for yourself.

You have seen the rest.

Now see the best.

Pure water.

Churches.

Schools.

Stores.

Growing population.

Large demand for houses.

Luxurious shade.

Bungalow homes on Bungalow Avenue.

Distinctively individual bungalows.

Beautifully furnished in antique mission.

Conveniently planned.

Get the Southeast breeze first before it is contaminated with the smoke, dust, dirt and fog of the city.

Best and most promising spot.

A development that means desirability, healthfulness.

Unightly and unsanitary tenements are unknown here.

Surrounded by attractive and tasty residences.

Fronting on handsomely improved streets.

Here's your life time opportunity.

How to miss the city tax grabber.

Buy beyond the city line.

Entirely different.

Discriminating people seek high ground.

Own an elevated home-site.

Building your home on the hill, insures longevity and robust health.

Not lots but acres.

Buy a home at the country side.

Transit facilities of the greatest importance.

There is always a chance for advances.

A perfectly arranged and beautifully laid out suburb.

Building restrictions not too severe.

Every suburban advantage.

Every metropolitan improvement.

The Country Suburb.

A place that instantly attracts.

A place that instantly satisfies.

A place that its individuality gives it irresistible beauty and charm.

A place without a rival.

A place in a class by itself.

A place where you can revel in the golden sunshine.

So far, there has not been a dissenting voice about the beauty and value of our property.

Wealth and culture ever demand homes such as we sell.

Magnificent views add untold wealth to handsome home-sites.

The latest invention in Real Estate luxury.

If you look you'll be interested.

You get the improvements now, not afterwhile.

The ground is all high, dry, and beautifully wooded.

Don't let anything keep you from attending this sale.

Every lot has exquisite views with hills in the background.

Any person with artistic sense and an eye for the beautiful will appreciate the wonderful advantages.

Our property has received the blessings of nature most abundantly.

The physical characteristics are so varied that we can suit requirements of judgment and discrimination.

This is the most appealing opportunity ever presented to a home loving people, and an interest growing city.

Don't lose an hour's leisure until you've been out and actually seen this peerless suburb.

Aglow with its health-giving breezes and scenic beauty.

A magnificent place to live.

Absolute facts show a record of unrivaled development.

In the country you preserve your identity.

In the country you retain your personality.

In the country every field is a landscape.

In the country every flower is a thought.

In the country you keep your rosy cheeks.

Close to the breast of nature.

Live at the countryside, enjoy nature's gift to those who find delight in lawns, gardens, flowers, foliage, pure air and freedom.

Beautiful trees. See them.

Macadam streets.

Full width.

Wide, cement sidewalks.

See them.

Expensive curbing.

There also.

Sewers.

Gas.

Water.

Electricity.

Our receipted bills will prove.

The three essentials to a contented life are:

**Convenience.**

**Health.**

**Recreation.**

A bungalow means comfort and easy housekeeping.

In the country is the idea of home.

In the country you see the rising and setting sun.

In the country you become acquainted with the stars and the clouds.

In the country the constellations are your friends.

In the country you listen to the rhythmic sighing of the winds.

In the country you are thrilled by the resurrection called "Spring."

In the country you are saddened by the Autumn.

**WHY THIS PROPERTY SELLS RAPIDLY:**

1. Because of it's beautiful view and location.
2. Because having its high elevation, you have the full benefit of the pure air, not purged with the smoke of the down-town or closer additions.
3. Because you have quiet atmosphere in which to rest the tired nerves after the worries and trials of the busy day in the city.
4. Because of the reasonable prices and easy terms by which you can purchase a desirable lot in this remarkable addition.
5. Because no houses can be built for less than \$2,000.
6. Because only Caucasians can locate in this addition.
7. Were the State Capital to locate in the addition on the east, your property would increase in value several times.
8. Because the access to the car line, and the 12-minute service.
9. Because the purchaser is not burdened with a grading tax on the lots.
10. Because of the paved streets, perfect drainage, water, sewer and gas connections.

The quiet dignity of . . . . . is the result of twenty (20) years careful development.

Does the location of your home concern you?

You gain a great advantage by seizing this opportunity.

**Gems of elegance.**

**Gems of excellence.**

**Gems of value.**

Grasp the opportunity when it presents itself as it does here.

Gaze upon the gigantic, Aromatic cedars.

Take a stroll down the moss-grown paths mingled with the light of the moon, with the camp fire's glow with the scent and the song of the Sea.

Buying suburban realty is now being done under a systematic movement.

Buy a home where you have native forest shade trees.

Buy a home at the Country Side. The greatest of suburban properties.

Unequaled throughout the entire world for impressive grandeur and gorgeous setting of landscape. A beautiful verdant park.

Contoured and platted to please the artist's eye.

Sheltered nooks.

Wooded knolls.

Winding drives.

Sightly terraces.

Magnificent panoramic views of the entire city.

Snow crowned mountain peaks tower majestically in the distance.

Nature has been extremely gracious

Contoured drives.

Shade trees and roses.

Cluster lights.

Every lot a lawn.

Hard surface paving.

Parking strips.

Incomparable natural beauty.

Scenery rivals that of Switzerland.

Grand old trees.

Nature was extremely kind in its first preparation of our property.

Vigorous natural shrubbery.

Grassy slopes.

Beautiful winding ravines.

Bounding brooks.

Sparkling water.

See and be convinced.

Unexcelled for shade.

The day of the starch-shirt is over.

The day of the overdressed formality is ostracized.

The day of the nerve-racking pocketbook emptiness is gone.

The day of the high-priced summer resort is annihilated.

Buy a bungalow site on the lake front and spend your summer vacation where it's healthful, fascinating and inexpensive.

Enjoy the bracing out-door life.

Enjoy the best nature affords.

Live where the air is clear.

Live where the air is crisp.

Live where the air is purified in the bright sunlight.

Live where the air is exhilarating.

Live where the air is health-laden.

Live where you can fill your lungs with ozone.

Live where the altitude sets the heart to working vigorously.

Live where there is no sluggish circulation.

"Live at the foot hills between the city and the sea."

There is something in every person that calls for

Woods.

Meadows.

Cool waters.

Broad comfortable porches.

Live where you can get rest and relaxation.

Live where your wife and babies are away from the glare, blare and the dust.

Live where they will grow up strong and rosy.

Live where you can get away from business cares for a little while each day.

Live where the cool winds will blow the cobwebs off your brain.

Live where the healing touch of Mother Nature will soothe the weariness and drive the aches out of your body.

Live out in the quiet.

Live where you can have shade.

Live where you can have coolness.

Live where you have an opportunity for all kinds of outdoor life and exercise.

There is a steady trend to the country.

Mechanics keep moving to cities of smaller population.

Clerks keep moving to cities of smaller population.

## 2. Investment Property.

Make your money work for you.

Don't bury it in a safe deposit box.

Don't tie your money in an old rag or napkin.

Don't hide your money in a pair of old socks.

Don't waste its usefulness.

Buy before prices go higher.

You will save money, buy now.

Our reasons are resistless.

Bonds and stocks are uncertain.

Daily events prove that stocks are unreliable.

We extend a special invitation to investors.

Money grows but the rapidity of it's growth depends upon where you plant it.

Idleness of money is deplorable.

No money comes as easy as interest money.

Let your money work for you.

Investigate.

Invest right now.

Your money will be safe.

Plant your money where values never fail.

Values are increasing enormously.

Invest your money today.

Beautiful location, and increasing values make your investment a great opportunity.

Real Estate cannot burn up.

An earthquake cannot destroy it.

It cannot be blown away by a cyclone.

Nobody can run off with it.

It is as firm and lasting as the earth itself of which it is a part.

If ordinary intelligence is used there is absolutely no risk.

Financial storms are always above ground.

Financial storms rarely affect real estate.

For investment never buy where conditions are complete, buy only where there is a future.

Financial flurries simply blow the dust off.

Real Estate is the steadiest thing on earth.

You can't water real estate values

Big investors have made fortunes.

When population doubles real estate values quadruple.

The increase in real estate values moves ahead as steadily as the days and the months.

Never slips back.

Take your first step now.

Good real estate is a live asset.

Good real estate is the only genuinely safe investment.

Be your own Board of Directors and Official Staff.

Are you drawing interest on your surplus money?

Regrets don't bring money back to you when it has burned up or when you have fooled it away.

Plant your Dollars where they will earn more Dollars.

Invest your dollars where your investment is sure to double in value.

Circulate your money.

Invest it.

Get proof before you invest.

Put your idle dollars to work.

Facts speak louder than words.

Your investment is bound to double.

Located where values are increasing fastest.

The biggest profits come to those who don't wait.

But those who look.

Act and act quickly.

Values are greater than the prices asked.

You can buy as an investment and realize a profit.

Plant your money and watch it grow.

Plant a dollar and reap four.

The proposition is safe.

The proposition is sane.

The proposition is sound.

Banks loan money on real estate.

The working man puts his money in the bank.

The investment is absolutely safe.

Values bound to rise.

A big money-maker.

A sound money-maker.

A money-maker from its inception.

Buy where your investment will grow in value each day.

Values must and will increase 100 percent.

Time tells the tale.

The future of this property is assured.

The price will sell this property.

This is what you want.

Are you interested?

The cheapest close-in, high grade property in the City.

Buy promptly.

No man is too busy to investigate.

This opportunity will never come again.

You are deciding a very important question.

The question of finance.

The question of wealth.

And a question of moral and physical development.

That means insurance for you when you invest through us.

Look back ten years.

Real Estate does not abscond.

Real Estate does provide for old age.

Real Estate pays good interest.

Real Estate means secure money.

Ever hear of a bank paying 7 percent to 12 percent?

Hardly.

Real Estate with careful management will pay more than any bank.

We can supply the real estate.

Can you supply the management?

If you can't we can.

Your income would be larger if the principal were invested in Real Estate.

We have property on our lists paying 7 percent and more.

Invest your savings in property that can "SHOW YOU."

Conservative investors all know that it pays to invest in Real Estate.

Money in your pocket is a TEMPTATION to spend money.

The best investment on Earth is the Earth itself.

Thousands of small investors have made money by investing their savings in real estate on easy payments.

Make your money work as hard as you work yourself.

Laziness in money is just as wicked as laziness in men.

The SUREST WAY to save money is to save your savings safely.

The SUREST WAY to save your savings safely is to invest your savings in real estate.

Real Estate investments are safe.

Real Estate investments are without risk.

Put your idle money to work.

#### a. The Perfect Investment.

Must be safe.

Reasonably profitable.

Free from task.

It is a well known fact that nothing is more safe and secure, during either good or BAD TIMES, than Real Estate.

Money invested in Real Estate cannot be manipulated by a Board of Directors.

Real Estate is the last to feel the effect of favorable or unfavorable conditions.

Ownership of real estate is significance of power.

Such an opportunity will never come again.

No better values offered anywhere.

The people who are reaping large profits today, invested in real estate 20 years ago.

They did not wait.

They did not linger.

They acted promptly.

You can do likewise today.

Don't wait until prices are advanced.

Just the location for quick profit.

Good investments build fortunes.

Ownership of good real estate yields immense profits.

Nothing short of a great convulsion of nature can destroy Real Estate.

Invest where values are sure to double.

Whether you pay for a home or not keep your eyes open for opportunities for profitable investment.

Put your money in the ground.

Plant your hard earned dollars where they'll grow.

Give your dollars a chance to grow.

Don't lock them up in a big safe deposit vault.

Don't pay \$14.00 for a \$3.00 Bedstead.

A lot at the North Pole would be a poor investment.

Attention business men.

Buy real estate which is bound to increase in value.

Never hawked around the street corners.

To let your money lie idle is poor business.

Strike out for yourself.

Every man wants his wealth to increase.

Why do you work and let your money loaf?

There is one way to make money without any risk.

Use your "Foolish Money."

Are you interested in big dividends?

Big profits in the future demand immediate action in the present.

Start a home site that is unparalleled.

Start an investment that is unequalled.

Make your fortune as millionaires made theirs.

What is suburban today may be business highways tomorrow.

An investment account is an incentive to thrift.

An investment account is an enemy to idleness and wastefulness.

Money invested is the only thing that keeps you from the wars of penury.

When you are sixty-five will you be able to live on the income of your investments?

Today only five men out of every hundred can live on their incomes at the age of sixty.

Something more than hard work is required to insure financial success.

Real Estate is the peer of all investments.

Why invest in a dividend destroyer, (Mining Stock)?

Why invest in a monster that eats up profits with an appetite that is never satisfied.

The keen investor always invests in real estate.

Do not be content with your dollars behind bronzed grilles and walls of steel.

Few there are who realize the earning power of money, judiciously invested in Real Estate.

Get busy.

Stay busy.

Invest your savings in good real estate.

Don't believe the "Say so" of anybody.

Decide for yourself before you invest.

Your keen sense of real estate values will tell you to invest.

Speculative propositions should be avoided.

Every dollar we invite you to invest will be a working dollar, **WORKING** for **YOU**.

Your money in the bank is working for the bank.

Your money invested in real estate works for you.

Put your money in the ground.

In every other business capital may vanish in a day, but in real estate there are no such contingencies.

The greater portion of Savings Bank deposits are loaned upon Real Estate.

It is a very poor investment in real estate that does not earn more than 6 percent for its owner.

Dimes invested in Real Estate will soon grow into dollars.

Are you among the profit makers?

When you have worked hard

for your money invest it in Real Estate.

Invest today.

Reap your dividends tomorrow.

Cash counts.

Do you want to make money?

Solid as a rock.

## b. Investing.

Control your own investments.

The man who works hard for his money is certainly entitled to all that his money can earn, and **MONEY** can do a great deal when properly invested.

There are thousands of people who are educated to believe that 4 percent is all that they **DARE** receive and they are made to feel that any investment that offers more than 4 percent is a **GAMBLE**, and that it is a risk too great to be taken.

Invest your savings in property that can "**SHOW YOU**."

Start your money to work.

Are you drawing interest on your surplus money?

If not, invest it in real estate.

When your money is invested, you won't spend it and it can't burn or be **STOLEN**.

It is then absolutely safe.

Regrets don't bring money back to you when it is burned up or you have fooled it away.

It takes **WORK** to do this.

How much better than three is **FOUR**.

**FOUR** is 33 1-3 percent more than **THREE**.

Now then, as to investment.

The investment that pays you 300 percent is 75 times better than the investment that pays you 4 percent.

The thing to do is to save your money and invest it where the principal is sure to double or treble in value and you will make no mistake.

Invest where profits are certain.

Conservative investors all know that it pays to invest in Real Estate.

There never was a time when investments in Real Estate were considered risky.

A BANK ROLL is not at all necessary to make an investment in Real Estate.

Invest your money where it will grow.

Put your money to work and make it do something for yourself.

The first principles of investment are:

Buy property where the property must increase in value and buy where it is to the interest of the SELLER to have that property grow in value.

The first thing to do before making an investment in Real Estate is to determine where the people want to live then buy before they reach there.

Never follow the crowd.

Buy Real Estate where there is a FUTURE.

You will always find it more profitable.

Saving alone will not make you rich but saving and investing will.

The one absolute safe investment is Real Estate.

An investment in Real Estate is as good as the best and BETTER than the REST.

Delays pay no dividends.

Safe investments do.

Hot weather does not effect the earning power of your savings when invested in Real Estate.

### c. Two Points For You to Consider.

When you choose an investment for your savings, there are two very important points for you to consider:

(1) Is it a safe investment?

(2) Is it a profitable investment?

The more important of the two is safety.

The best investment on earth is the Earth itself.

It cannot be burned, stolen or destroyed.

Financial storms rarely affect real estate.

When you invest your money in Real Estate, you invest in something which you can stand on and call your own.

Railroad Bonds are not RAILROADS.

Real Estate Mortgages are not City Office Buildings.

Real Estate First Mortgage Bonds are not city or suburban lots.

Plant your money in Real Estate and nature will do the rest.

When money is working OVERTIME the price of money goes up (grows) and stocks down.

Make your money do something worth while.

Real Estate Investments are safe.

Real Estate Investments are without risk.

Put your idle money to work.

Get in at the start.

The Money Kings of the world grew from investing in Real Estate where skyscrapers now stand.

Make your dollars do your drudgery.

### 3. Farms—Lands.

Our proposition is very plain.

Our proposition will make you money.

No strings tied to our proposition.

Money is a great thing to have—but health is a thousand times better.

There's always a reason.

Grasping opportunities or letting them pass by.

You control your own destiny.

What's the use of waiting?

A few advantages.

We want you to see our property.

Visit the property yourself.

Every wage-earner should be interested in our proposition.

Where can you beat it?

You cannot make a mistake.

Nothing like this advertised anywhere.

You don't have to buy.

See if we are right.

That's the way the Astors made their money.

The rich nearly always invest their earnings in Real Estate.

Behold! How beautiful.

This is your chance.

Act now.

Great values.

Low prices.

Easy terms.

The soil is waiting for you to dig it out.

Garden spot of the earth.

We don't know of any place in the United States where a man can accomplish so much in so short a time.

The man who is struggling to keep his nose out of the sea of debt, is the man who should invest in land.

Your chance is a golden one, if you have knowledge.

Residents of small cities are the best buyers of farm lands.

"Penny Savers."

"Dollar Losers."

There is an advantage of 339 days of sunshine each year on top of the Hill, up on this farm.

From the beginning of time, there flourished and died here millions of forests of yellow pine, which through the ages have enriched the soil.

Cultivation is continuous.

The crop-clock never runs down.

Vegetation flourishes every month in the year.

The soft air of the pines.

We're not alone in this opinion.

Just stop and calculate.

Plain facts for the plain farmer.

Read our iron-clad money in bank guarantee.

Don't say that you can't pay it, because I think you can.

You can do it with one-dozen laying hens.

You can do it with one single acre of garden land.

You can do it with one crop of sweet-potatoes.

You can do it with a single acre of cotton.

I want you to come.

Cool and crisp instead of being cold.

Light and balmy instead of being hot.

We can't hardly die in this community.

The way to get a farm is to get it.

The way to have a farm is to have it.

You will never have anything if you put it off.

Tomorrow never arrives.

There isn't going to be any tomorrow.

Our summers and winters are delightfully mild.

If there is a paradise, here is the spot.

Your opportunity is measured by your ambition.

We will make you independent.

We will treble your income.

Success awaits you.

Success is assured.

The soil is deep.

The soil is rich.

The soil is particularly adapted to raising high grade fruits and vegetables.

Our property is healthful.

Our property is prosperous.

Our property is productive.

When a man buys broad, fertile acres he owns something.

He owns something he can live off as well as on.

Deal with certainties.

Never deal with prospects (Mining Stocks).

Money grows better out-doors.

Feast your eyes on the brilliant coloring of the trees.

Drink in the pure winey air.

Over the Ozarks, out of the North.

Up where winter hangs over Spring.

Down in Southland where Summer is never late.

A happy home because the climate is right.

Take the next train to the sun-lighted rose gardens.

Get away from the atmosphere of the North.

The land where the roses bloom in December.

The land of the Pomegranate.

The land of the magnolia.

All these make your home site charming.

Would a return of Ten Dollars for One interest you?

Save 10 percent of your weekly earnings.

Climate adaptability.

Buy real estate that will grow in value.

Real Estate that will grow in value is better than 10 percent bonds.

Acres and \$1,000 harvests.

Not only a strong statement but a strong fact.

A single fact outweighs a thousand opinions.

Absolute values.

Actual advantages.

A chance for you.

Buy now—don't wait.

Cash is King.

Double duty of dollars.

Digging for dollars is the game.

Prices attractive and irresistible.

Gratified and satisfied.

Great value for little money.

Unlimited natural resources.

Don't speculate.

Make a safe Investment.

Now get busy.

Stupendous fortune in minerals.

Uniformity of climate.

A rapid and healthy growth.  
 Bracing sea breezes.  
 Garden soil as black as midnight.  
 House ready to move in.  
 Water ready to turn on.  
 Sand waiting for the plow.  
 Our proposition is safe, sane  
 and sure.  
 A heart to heart talk with  
 thoughtful parents.  
 Unusual and exceptional loca-  
 tion.  
 A dollar doubling opportunity.  
 We court the strictest investiga-  
 tion.  
 Just the spot.  
 The one you've been waiting for.  
 The place to raise healthy chil-  
 dren.  
 The investment of the hour.  
 No where on the American  
 Continent is there a more promis-  
 ing investment.  
 We stand back of every state-  
 ment.  
 Get our illustrated booklet—  
 warm from the press.  
 In the land of heart's delight.  
 We spend unseen thousands.  
 A magical growth.  
 The dawn of a new opportunity.  
 The road to Profits.  
 A new era has arrived.  
 Grasp the momentous facts and  
 the tremendous figures.  
 Buy cheap land near dear land.  
 The "Hay Seed" years are a  
 thing of the past.  
 The Farmer now has money in  
 the Bank.  
 New conditions are permanent.  
 Supply of land is fixed.  
 Population ever increasing.  
 Agriculture, is the barometer of  
 trade.

Farmers dominate in wealth,  
 brain and brawn.  
 Crops succeed—nation rejoices.  
 Human progress, economic evo-  
 lution, increase in gold output is  
 the cause of the new situation.  
 Follow the road that insures  
 largest profit in shortest time.  
 It'll do you good to get down  
 to Mother Earth.  
 Get a bit of land.  
 Soil your hands.  
 Go barefoot in the dirt.  
 Work until you sweat.  
 In the year 1909 the world pro-  
 duced \$450,000,000 of gold, 4  
 times the amount of the annual  
 average 1860-90.  
 Such facts are becoming the  
 lauded aristocracy.  
 Don't be misled.  
 A booklet of Facts.  
 Seeing is believing.  
 Now is the right time.  
 Prices to suit any purse.  
 Terms the easiest.  
 Privilege to anticipate deferred  
 payments with a liberal discount.  
 Be prompt.  
 Land is level.  
 Ready for the plow.  
 The liveliest agricultural district  
 in the United States.  
 Commands a variety of Land-  
 scape view.  
 Every prospect comes with a  
 definite purpose in mind.  
 The magic of the pure air will  
 smooth your cares and worries.  
 Investigate and be convinced.  
 Big things Doing and bigger  
 things Brewing.  
 You'll forever regret this op-  
 portunity.  
 You cannot lose.

We have astonished the citizens  
of .....

Every tract is all soil.

No rock.

No gravel.

All under cultivation.

We advise you to buy.

Not lots—but acres.

Beautifully wooded.

Just a little down.

Just a little monthly.

The soil is a fortune within  
itself.

Six feet of rich black loam.

Unsurpassed for garden pur poses.

An opportunity for independ-  
ence.

More resources than any three  
towns in the state.

The Land of Sheltering Palms.

By the Shimmering Seas.

Reason from a climate stand-  
point.

Never in the history of the world.

For the sake of your future  
welfare.

Your own Father never gave you  
better advice.

Straight talk to the working man.

Rich alluvial soil.

Where you can raise enormous  
crops.

Future greatness inevitable.

Has a sanitary and very health-  
ful location.

The future promises more than  
the past has yielded.

The rising tide of industrial  
activities assure increased Real  
Estate values.

The rapid trend of high class  
development points with unerring  
certainty to the brilliant future  
of our property.

The place with a future.

Highest known demonstrated  
yield.

Independence for life if you act  
now.

The land of never failing crops.

Handsome profits in the past.

Far greater profits in the future.

A home by the Sea is a blessing  
to any man and his household.

The Venice of America.

Good spots are becoming scarce.

The candle is burning low.

“The Lord has been good to  
Texas.”

A restful place where you'll want  
to linger.

In this age “Time is Money.”

Whispered wisdom from whisk-  
ered wise Guys.

Young men, now is the time to  
lay a foundation for wealth and  
independence.

The stamp of excellence.

No stronger argument needed.

No better proof wanted.

Snug fortunes will be made by  
early buyers.

All doubt and discussion set at  
rest.

Get in ahead of the rush.

Land will never be cheaper.

The good lands are going rapidly.

Trade a life of toil for a home  
and independence.

To be made free men.

What will you be in ten years?

Why not be independent?

Own a small truck farm.

The cream of Farm propositions.

“Put money in thy purse,” easily  
done if you buy real estate.

“Make your money make money  
for you.”

Easily done if you invest in Real  
Estate.

Not a particle of risk or an element of chance.

The size of the earth never increases.

The number of people on the earth always increasing.

Do something.

Buy something.

Build something.

Do some reasoning yourself.

Out-door attractiveness.

Salubrious climate.

Ozone-laden breezes.

A children's paradise.

Nature's Play Ground.

Assuming unconfined freedom of Real Home Life.

The location is perfect.

Why not be a 'Producer?'

Every dollar you invest will be an "earning dollar."

America's Valley of the Nile.

New Riverside.

"The spot of real living."

The beautiful lay of the land.

Always seek ideal conditions.

We don't ask you to take chances.

Our property must be seen to be appreciated.

"In the valley of Success."

Buy "Yorba Linda" Real Estate.

The man who does not try to acquire Real Estate is either a Millionaire or a fool.

This great land sale has never been equaled.

A coward never owned his own home.

You can be independent on five acres of land.

Nature has done her utmost to make this the garden spot of the world.

Close to the best markets.

It's a business proposition pure and simple.

You can start upon such a ridiculously small amount of money.

Our proposition is a veritable wonder.

You'll be surprised and gratified.

The investment is permanent and profitable.

The proof is unassailable.

Oblige us by a frank statement of your decision.

The leading city in point of growth, prosperity, natural resources and population.

You can get great and lasting advantages for yourself by getting in on the advance sale.

Some have doubled and quadrupled their original investment.

Facts from the City Hall records.

"On the bank of the Shadowy St. Joe."

There is no time like the present.

We are not asking you to take our word for it.

We want you to see.

We are positive our property will appeal to you strongly.

Buy land devoted to intensified farming and gardening.

The cultivation of fruit will invite canneries.

The immense timber possibilities will attract saw mills, box factories, planing mills and capital.

Already has a population of Ten Thousand well-contented, up-to-the-minute people.

Tremendous growth creates demand.

Not the speculative, get-rich-kind.

Buy the substantial investment always.

There is a new era dawning.

A money maker from the day you get it.

Large productions with safety.

When public opinion all runs one way, public opinion is pretty apt to be right.

No matter when you plant, or where you plant money, it will grow and yield more seed, and it is always safe planted in real estate.

We cannot write or print one half the facts.

It is a pleasure to show you our property.

The least that you can do is to let us send you our booklet.

Don't lay down this paper until you've read every word.

Don't rest content 'till you've heard the whole grand story.

Don't rest till you realize that its yours to refuse or accept this grand proposition.

An unparalleled investment for outside capital.

Swept by the ocean breezes.

One home in your hand and all your own is worth two thousand in your Landlord's hand.

Handy to get to.

No hills to climb.

Only the price of three cigars a day.

A fine colony of cultured people.

This land is rapidly growing more valuable.

The most astounding real estate proposition ever made.

We make this prediction based on the wonderful growth of the surrounding community.

Buy now and let the other fellow pay you a profit when he wakes up.

The call of the soil demands consideration.

Your interests demand a personal investigation.

See the "beauty spot of creation."

A veritable gold mine that does not "punch out."

'Tis the keynote of prosperity.

Today against the future.

Guard against realty pitfalls.

Turn your footsteps into the "road to success."

Every purchaser gets full value for every dollar invested.

Discriminating people are taking advantage of this chance of a life time.

Food for thought.

Stop, think and be conservative.

Is life worth living? Yes!

The fields are lovelier than the paved streets.

The forests are more pleasing than the walls of brick.

The oaks and elms are more poetic than the steeples and chimneys.

Just the place to raise chickens.

Be thrifty.

Come to your senses, follow the path where success is assured.

Railroads build cities.

What is your money doing?

Money on hand is worth whatever you can buy with it.

Money in bank is worth 4 percent.

Money wisely invested is worth whatever it earns.

Buy where others are buying to live and you are safe.

We have the best gardeners in the U. S.

We'll sell you land in a sunny clime where men with less ability than you have are making several

times as much money, and living an independent life.

The terms of purchase are easy.

A fortune in fruit.

Enormous increase certain.

Some say "Yes."

Some say "No."

It's sales that moves the wheels of business.

We want conservative, long, level headed men to investigate our proposition.

Choose land near a good market.

The surroundings are a positive guarantee of its future.

Your turn for a smile from fortune.

Enter the gateway to health.

Commanding the city and the sunset Sea.

The plain unvarnished truth.

The sun shines on no better investment.

Embrace this opportunity.

Any time is a good. . . . but NOW is the best.

Let me hammer this one fact into your mind.

JUST AS GOOD AS U. S. GOLD.

The greatest fruit and dairy country on the Continent.

The richest farming country in the world.

Investigate our unique and generous plan.

The man with the Big Bank Roll.

Here's to the fellow who acts right now.

As people are informed they understand.

As they are influenced they act.

Stop dreaming of castles in Spain, buy a real home in the land of GOLDEN SKIES.

Hitch your energy up to a farm.

Make your energy work for you.

"In the shadow of the foot hills."

Think just how to get the greatness of our proposition.

"Behold we will show you a beautiful land."

"Prepare for the rainy days."

Be ready for any emergency.

Money invested in real estate knows no eight hour law.

Money invested in real estate will work for you twenty-four hours every day.

"The land of sunshine and early fruit."

Impelled by force of circumstances we place this chance before you.

The earth will never grow any larger, yet millions of souls are added to its population every year.

Nothing grows into money so fast as real estate.

Advertising falls far short in depicting these beauties.

Unequaled opportunities are now placed before you.

Wellspring of rich values.

Worth is never overlooked.

Excel this if you can.

Yes! Here are values unmatchable.

If you want to live for less money and live better, it will pay you to investigate.

Turn your back on the old way.

Take the road which leads to permanent prosperity and happiness.

Land has the habit of staying "Put."

Buy a piece of land big enough to be useful.

On January 1, 1910, the farmer's assets were double those 10 years ago.

On January 1, 1910, his debts much less.

On January 1, 1910, the value of the farm output for 1909 was enormously greater than the previous year and worth 75 percent more than 10 years ago.

On January 1, 1910, there were one million more farms than 10 years previous.

The 20th century idea is co-operation.

**a. Farm Wealth of the United States January 1, 1910.**

Farm assets. . . . \$35,000,000,000  
 Farm products. . . . 9,600,000,000  
 Number of farms. . . . 6,741,000  
 Our booklet contains convincing evidence.

There are two million farmers in the United States who are renters.

Emancipate yourself from your landlord to-day.

The spot where you'll live longer.  
 Land is not always a farm.  
 The explanation is easy.  
 Hear the resounding echo!  
 This opportunity is worthy of cheerful consideration.  
 Your golden opportunity.  
 The land of opportunity.  
 The greatest producing soil known to mankind.

You can't duplicate it in any part of the Country.

You had better make your selection early.

Here is a proposition that should interest you decidedly.

The Real Estate earthquake.

Natural lay of the land.  
 Character of neighborhood.

Location is the chief factor in advancing values.

Location is more important than improvements.

Location is more important than car service.

Location is everything.  
 The view is matchless.

Nothing to equal it can be pointed out in the entire United States.

The greatest investment snaps the world has ever offered.

Where wheat grows, money grows.

Think what it means.  
 Grab on to this chance.

A town with a remarkable future.  
 The shortest route to wealth is through the soil.

Show me where you can do better.

Unsurpassed for soil.  
 Back to nature.

Values of dirt on the increase.  
 We are not asking you to put your faith in land.

We are not asking you to put your faith in future increase in value.

A great money-making certainty.  
 Absolutely frostless.  
 The garden spot of the world.  
 The land of sunshine.  
 The land of plenty.

Where you can raise two to three crops on the same ground in the same year.

Where vegetables can be marketed during the winter months.

Where semi-tropical fruits can be sold during the winter months.

Where the finest figs in the world are grown.

Where corn, cotton, oats and sugar cane are staple crops.

Where figs commence to bear in the second year.

Where oranges yield \$1,000 per acre.

Where you can raise strawberries for the early Northern markets.

Where you can raise watermelons for the early Northern markets.

Where you can raise onions for the early Northern markets.

Where you can raise tomatoes for the early Northern markets.

Where you can raise asparagus for the early Northern markets.

Where you can raise cauliflower for the early Northern markets.

The natural home of the planter.

The natural home of the farmer.

The natural home of the dairy-man.

The natural home of the truck grower.

The natural home of the fruit grower.

Land is the basis of all wealth.

Land is not like a mine worked out and quit.

Land is not like an oilfield that will go dry.

Land is not like stocks that can be manipulated.

Land is not like stocks that can be destroyed.

Land is not like a Bank that can break.

Land is not like a Life Insurance that you must die to cash it.

Buy land in the rain belt.

Buy land in the true crop country.

Buy land close to market,

Buy land that is rich and productive.

Buy land that is extremely fertile.

Buy land that has a rich black sandy loam.

Buy land that has hog-wallow soil.

Buy land where there is no rock or gravel to impede the progress of cultivation.

Buy land where there are good roads.

Buy land where there are good neighbors.

Buy land where there are good schools.

Buy land that is ready for the plow.

Buy land where you can cut hay twice a year.

Buy land where the rain makes sure crops yearly.

Buy land where it will enhance in value.

No better example of efficiency.

No matter what the weather is.

Realize your dream.

Development is in the air everywhere.

It is known as the "Poor man's paradise."

On the level.

Get next to a "sewed up" proposition.

Where you can hear the coin jingle.

An east end "Lay out" the "Best ever."

Get some oats box information.

It will not require much long green.

Go out any day in the year and pick green things for the table.

Expertly cared for.

Back to the farm.

There's money in luxuries.

Worth looking at.

Why chill and freeze?

"Land of the Sky."

Don't wait until some other day.  
If you do you'll pay more money.  
Shake the landlord.

Don't pay (in rent) for the house  
you stay in and still not own a  
shingle of the roof.

A home for the close buyer.  
Rare bargain in a new bungalow.  
Name your terms.

It's not necessary to move a  
thousand miles away to find a  
good investment unless you want  
too.

Sit at home and fatten your  
bank account.

Independence with the aid of  
nature.

We show you the way.  
Opportunity beckoning.  
Prices command attention.  
Fertile acres.

The road to Independence.

You can have an income from  
acres first year.

There is but one more new  
country.

The last of the untraveled reg-  
ions of fertility.

The noisy advance of progress  
can almost be heard.

Push forward to the land of  
richness.

The geographical and stratgetic  
commercial centre.

Its advantages are many.

Greatly favored by nature.

Crops grown without much  
trouble.

Climate perfect.

No extremes.

Not the beginning of a town.

But the beginning of a city.

You simply can't lose money.

You can double your money.

Most wonderfully beautifully  
and grandly located.

The neglected opportunity never  
returns.

Don't wait too long before de-  
ciding.

The place where living is really  
ideal.

Surrounded by desirable things  
only.

Don't plod.

Don't plunge.

But make money.

It's an unquestioned fact.

You'll find your opportunity in  
the new west.

Don't worry about your boys.

It won't take much to give them  
a start in the new west.

There is no better in the world.

Beats gold mines all to pieces.

The future of America lies in the  
new west.

It has the resources.

Let us show you actual condi-  
tions.

Here's an opportunity to better  
your conditions.

Here's an opportunity to make  
your money bring bigger results.

The garden spot of chance.

Land of opportunity and prom-  
ise.

This God-favored country.

The finest and most tempered  
climate in the world.

Land of flowers and sunshine.

Regardless of other claims made  
and inducements offered, we make  
the unqualified statement backed  
by facts.

Our land cannot be surpassed  
in any respect.

The surest crop district we ex-  
tend to you an invitation to in-  
vestigate a truly worthy proposi-  
tion within the city's shadow.

An appeal to your reason.

Buy land in the center of a vast rich agricultural country.

Buy where natural resources excel.

Buy where citizenship excels in energy.

Buy where citizenship excels in enterprise.

As the city grows real estate values grow.

If you ever expect to have your share of this world's goods you must do your own thinking.

Reason for yourself.

Do something.

Buy something.

Build something.

Invest in land.

Buying land wisely is not speculation.

It's an investment.

If you speculate you depend upon luck.

If you invest in land you depend upon:

Facts.

Reason and

Common sense.

The "Last West" is now on the market.

The rich rolling hills.

Picturesque.

Interesting.

Ideal fruit district.

Why?

The physical and chemical condition of the soil.

The clear days.

The sunshiny days.

The cool nights.

Produces a fine quality.

Produces long keeping.

Surface of the soil deep.

Surface of the soil rich.

Surface of the soil black loam.

Basaltic formation.

Contains plenty of humus.

Free from stone.

Free from gravel.

Enough sand to make cultivation easy.

Subsoil is sandy clay.

Retentive of moisture.

Contour of the land is provided with—:

Good soil.

Good air drainage.

The richness of the soil.

Its friability.

Its retentiveness makes it adapted to the growing of small fruits and vegetables.

There is only a limited number of acres of land.

There is no limit to the number of people as time goes on.

Those who own land are independent.

Those who have not land are dependent on those who have.

Now (1911) there are about Three Million acres of land devoted to agriculture.

There are about one hundred and twenty million acres more that can be put under cultivation.

#### **b. What it Means to Own Land.**

Land is the basis of all wealth.

The desire for the ownership of land is implanted deep in every human breast.

Individuals are actuated in their desire for land by personal motives.

Under existing social conditions it is the duty of every man to acquire title to a plot of land.

Land ownership is an almost certain safeguard against adversity.

Hard times, sickness and old age may come, but he who owns his home is certain, at least, of a port in which to ride out the gale

or end his days peacefully in this sailors' "snug harbor."

Fortunate, indeed, is that man, or woman, whose ownership of land includes both a home and a living, or means of support.

Such land ownership carries with it not only a place of abode but also food, raiment and the comforts of life.

As a heritage for one's family it is better than life insurance or a bank account.

In short, it does what a farm should do.

#### ADVERTISING FARMS.

##### c. How to Advertise Real Estate to a Farmer.

Make each advertisement a short lesson.

Make each advertisement a simple lesson.

Make each advertisement a wholesome lesson.

Make each advertisement a strong lesson.

Make each advertisement a convincing lesson.

The real function of advertising to a farmer is educational.

Make your copy easily understood.

Don't crowd your whole story in one lesson of one advertisement.

Fifty-two short advertisements for fifty-two weeks are better than fifty-two short "ads" in a four page "ad."

Don't buy a four column space for a four inch single column "ad."

Just buy enough space to tell your story frankly.

Just buy enough space to tell your story straightforward.

Just buy enough space to tell your story attractively.

Use short arguments.

Use short paragraphs.

Use the smallest words possible.

But don't sacrifice strength or forceful copy.

Avoid all technical terms.

Make your language plain.

Make your language simple.

Make your language expressive of real facts.

Cut out all the frills.

Just tell the truth in the same language you would use if really talking to the farmer.

Be absolutely truthful.

Avoid even the slightest exaggeration.

Avoid even the slightest suspicion of a false statement.

Farmers have been cheated frequently.

Farmers are over suspicious.

Give them facts in terms which tend to develop confidence.

Use true illustrations.

The picture must be real.

Let the text meet the farmer on the farmers level.

Let the illustration meet the farmer on the farmers level.

Avoid all gaudy effects.

Avoid all fancy borders.

Stick to plain, well set, business-like and easily read effects.

Don't chop your copy up in squares.

Don't chop your copy up in oblongs.

Don't chop your copy up in circles.

Don't stretch your sentences all across the page in small type.

Give the farmer information.

Give the price always.

Avoid all technical terms.

Write your copy for the man that is going to read it.

Write your copy for the man who is going to buy.

Don't use extraordinary terms.

Get a paragraph in each "ad" that will prompt the reader to ask a question.

Asking a question means further information.

Don't advertise to the farmer the size of your office.

Don't advertise to the farmer the size of the office building.

The farmer is interested only in what is of real assistance to him in making and saving money.

Stand on the merits of the property you are advertising.

Never refer to a competitor in your advertising.

Farmers don't like mud slinging.

Every time you refer to your competitor you throw discredit upon yourself.

Buyers are suspicious.

Every word you say against your competitor makes the buyer that much more suspicious of you.

#### 4. Suburban Property.

A progressive home-living district.

No other spot so inviting.

Don't hesitate.

A most desirable place to live.

Think the matter over.

The prices will never be lower.

Grasp the opportunity.

Future of property protected.

Prices may go up any day.

Safety of investment.

Give your children a chance in the suburbs.

Get away from the noise.

Get away from the fog.

Get away from the hot, sultry winds.

Get away from the tenement districts.

Go up where the cool breezes blow.

Think it over and consult your wife.

Sale now going on.

Get ahead of the crowd.

Go out tomorrow afternoon.

Escape the germs.

Seeing is believing.

Wise restrictions insure the ideal developments of your property.

The all important topic is, where shall we purchase a home?

Don't confuse our properties with the cheap suburban schemes which will soon flood the papers.

Don't invest a dollar until you inspect our properties and get our prices.

Sleep above the level of the city.

Visit this magnificent property today.

See it for yourself.

Act as your own judgment dictates.

Go and see the rest.

Then see the best.

We now rest our case.

The placid place to live.

A real estate boom.

Come in with us at the start.

Listen to nobody.

Act on your own judgment.

Be your own Judge.

Be your own Jury.

Time is slipping away.

Tomorrow never comes.

Get out of the filth, grime, smoke and dust of the city.

Your health—your children's health demands it.

A perpetual endowment of breathing space.

A superb system of public schools  
 "JUST NEAR ENOUGH."  
 "JUST FAR ENOUGH."

To merely exist in town or just live in the suburbs.

Live where the children can run.

Live where the children can play to their heart's content.

Live where the children can be out in the open.

Live where you can always have a drink of pure sparkling water.

The best place for your family.

Best of citizens for neighbors.

Fine homes adjacent.

Location beautiful.

City street car service and transfers.

Wide streets.

Wide cement sidewalks.

Shade trees.

Storm and sanitary sewers.

Lots nicely graded.

High and dry.

No factories.

No smoke.

No noise.

Necessary restrictions.

This property is of unusual merit.

Lots are slightly rolling.

The suburb is delightful.

Has a wonderful future.

No buildings placed close to street lines.

Pleasant surroundings.

Lots selling rapidly.

No other suburb as attractive.

No other property so inviting.

No other property so interesting.

No other property so low in price.

No other property sold on such easy terms.

No other property with as many natural advantages.

No other property affords such unrestrained freedom from the undesirable features of unrestricted and unimproved property.

Accessibility unequaled.

Property restricted.

Highly improved.

Correctly priced.

Terms are inviting.

Title is perfect.

Broad streets and avenues.

Streets graded and macadamized.

There now.

Shade trees planted.

No taxes for three years.

Building restrictions.

No unsightly buildings.

Natural drainage.

Improvements free to purchaser.

There now.

Surroundings, light, sunshine and pure air.

Low prices.

Easy terms.

No fogs.

No dirt.

Values are there now.

Values are sure to double.

Strictly one price.

Sunshine always.

Cool breezes when needed.

Natural beauty and attractiveness.

No charge for deed.

Title free and perfect.

A home lover's Eden.

No floods.

Located where values are increasing the fastest.

Select your home where living will be a constant joy.

These facts give you but a meager idea of the eager pulsating, full-blooded growth of this wonderful suburb.

Real estate in this suburb is as active as merchandise.

The demand for suburban homes in preference to city residences is constantly increasing.

Get out of your stuffy apartment.

Live above the fog line.

Live above the noise line.

Live above the dust line.

Live above the smoke line.

Embodying, comfort, beauty and convenience.

No city loaded fumes.

Buy a semi-bungalow.

Provides every essential for convenient living.

It'll be a short swift sale.

A tremendous inducement.

Live where your children are safe-guarded.

The true "suburb Beautiful."

Superb views, unequaled drainage and sewerage.

It is unnatural to live and force your children to grow up in a crowded city.

The steady flow of city dwellers suburbanward is Irresistible.

Pure water and quiet surroundings are natural and conducive to good health.

Peace of mind is worth something.

The suburb without an equal.

365 days of Golden Sunshine every year.

A picture of Irresistible beauty and charm.

The vari-colored autumn foliage compels unstinted admiration.

This distinctive suburb is singularly fortunate in both location and environment.

This suburb presents attractions and advantages which appeal to the discriminating.

Just now is the most opportune time to visit our suburb.

Splendid villa sites amid beautiful forest trees.

Nature has been truly lavish in her devotions.

Out where the air is pure and clear.

Hill properties pay largest profits.

Every lot an acre and every acre a corner.

Do you long for the country?

Do you long for the sunshine?

Do you long for the blue sky?

Do you long for the pure air?

Do you long for the invigorating breezes.

Do you long for the song birds and the vigorous health that goes with out-of-door life?

Certainly you do.

Then come to ———— where you can have a home of your own.

A real home.

Where you can inhale the fragrance of the roses growing in your own flower beds.

All the pleasure of country life and within a short ride of your down-town office.

Can your fancy call to your mind a more attractive picture than a home in ————?

Could any place be more desirable for a home?

Lots, safe as Government Bonds.

A home in ————better still.

Come today.

No other high-class residential suburb is so accessible to the business and social centre of ———.

It is less than fifteen minutes ride from Seventh and Main streets; one car to all points and a car every ——— minutes.

WE INVITE COMPARISON.

With any and all other sections as to real values and advantages.

Buy now and reap the great benefits which will come with the completion of the vast improvement projects now being worked out.

FREE SEWER SERVICE TO HOME BUILDERS.

Granolithic sidewalks, telephones, electric lights and other utilities are here now.

You don't have to wait years or generations for them to come.

PRICES LOWEST.

TERMS TO SUIT.

Let us show you over this suburban residence park.

The home of Mrs. Tidy Wife.

Opens its Golden Doors of opportunity to you.

In consequence of its location, elevation and easy access to the city, big advances is a certainty and the wise investor will reap great profits.

Sewerage.

Sidewalks.

Shade trees.

Stores.

Churches.

Schools.

Homes.

Water.

Pure air.

Best of trolley service.

And only ——— minutes from ———.

Read every line of this advertisement carefully.

Think for yourself.

Make Mother Earth your Savings Bank.

You worked for your earnings.

Let them now work for you.

This property is your chance.

You know where your money is and what it is doing when invested here.

OWN A HOME.

Where you can enjoy all the comforts the country affords.

And go to and from work each day without losing valuable time.

ARE YOU TIRED?

Of the rush and bustle of city life?

Tired of the noise and worry.

Any person can write an advertisement like this, but no person can show you property like ours.

All the advertising in the world won't make a piece of property a good piece of property.

Read our unmatched proposition.

Our property is worthy of your most serious consideration.

Where nature has beautified more than hands could.

We stand on the lot we sell.

You pay just what you think the lot is worth..

Your price positively goes.

Large rivers run through large cities.

Large street car lines run through the main streets of large cities.

The time to buy real estate is

when the future is before it, not behind it.

The possibility of ——— is beyond the comprehension of any man now living.

Be a free man.

The Winning Suburb is found on the bluffs commanding superb views of the winding river, the rolling country and the stately city.

It is ———.

A fortune is being spent in perfecting this comparable section, making it a fitting community of gentleman's country homes where the beauties of nature and healthful outdoor life are supplemented by the comforts and conveniences of the city.

Suburban properties will be in greater demand this season than ever before.

As grows the city, so grows the suburbs.

There's only one sure way to get rich, and that is to buy suburban real estate and hold it until it becomes inside property.

The greatest fortunes in the country have been made in investing in suburban real estate.

"Best" seems a tame adjective to qualify these offerings.

The trees and rich grass on every lot is a rest cure for tired people, and a play ground for children.

Live where there are no dangers of unhealthy seepage.

Allow us to introduce you to the "Homesite Beautiful."

Our property is building up as though by magic.

All of our customers have solved the secret of success.

Its extreme elevation makes it beautiful.

We offer the man of moderate means a genuine opportunity to own the home he lives in.

Our property has character behind it.

Away from the city, but not too far away.

We believe that once familiar with the beauty of our property and its superiority over all adjacent property, you will become as enthusiastic over it as we are.

Increase in population produces increase and the building of real estate.

#### A SUBURBAN IDEAL.

You know who's guarding your money when it is invested in real estate.

Buy a country home at the city's gates.

You cannot in Justice to your wife and children, give up an opportunity like this.

You are keeping your family from refined environment and luxury.

This proposition represents an opportunity that will never come again.

You as a business man of today after a trying day in the turmoil of business, demand a restful change when night comes.

Your wife and your darling children tucked away in a crowded apartment, or in a home on a narrow, dusty, dirty street, are not only unhappy and unhealthy, but forfeit entirely that sense of home on which rests family life.

Buy a home where city and

country have lost their dividing lines.

Buy a home where the attractions of both city and country abound.

Buy a home where a match and a scratch will start the gas range.

Buy a home where the cement walk keeps you out of the mud.

Buy a home where rapid transit annihilates space between all parts of the city.

Buy a home in the suburb and live in the "Glorious Open."

The place there's no doubt about.

Home sites of merit.

Buy property where city schools are combined with country life.

Why not invest your money in a home-site that is kept in apple pie order, which enhances the value of your property?

Why not invest your money in a homesite where you can obtain liberal discounts?

Why not buy a home where the greatest majority of the homes are owned by the people who live in them?

#### a. Seven Facts.

These record breaking sales are the result of seven facts.

- (1) Ideal location.
- (2) Distance from center of city.
- (3) Only available high grounds
- (4) Rapid transit.
- (5) Building restrictions.
- (6) Splendid improvements all free to every purchaser.
- (7) Moderate prices and Convenient terms.

We are asking you to put your faith in what we have done and what we will do to make our addition the most beautiful and the

most advantageous home-site proposition within 30 miles of our city.

Get out of the smoke laden air.

An opportunity you can't dodge.

Home ownership is the thing for every man.

### 5. Central Business Property.

Nothing better from all view points.

Our prices will appeal to you.

Buy "Close-in" property.

Buying Real Estate is just like putting your money in Gold Bonds.

The close proximity gives you immediate car transportation.

Act upon advance knowledge.

Our property will feel the pulse of progress first.

Consider all the exigencies that may arise.

Calculate carefully the forces.

The close-in addition.

Your profits grow whilst you sleep.

All deeds prohibit the building of shacks.

Safe and sane restrictions.

Call a halt.

No strap-hanging.

No over crowding.

Seats for all.

No cinders.

The knocker for ten (10) years has been telling you that close-in property was too high, yet in spite of the knocker prices have gone higher and higher.

You have missed opportunity after opportunity.

Money invested in close-in real estate will earn from 50 to 100 percent.

Buy real estate where trolley strikes and snow storms do not effect.

The close-in addition.

The near-in addition.

Values already established.

Buy where the real city will be built.

**WHY NOT, INDEED?**

Why not buy a home in the most delightful section of the city?

Why not make your home in the choicest part of the city?

Why not invest your money where increased values are insured?

Why not buy a home where the improvements are best that money can buy?

Why not invest your money and build where you will have adequate fire protection?

Why not invest and build where the transportation facilities are safe and the service unparalleled?

Close in business property is a cinch.

Close-in business property is the safest.

Close-in business property is the most profitable.

The value of close-in business property remains as steady as a rock.

Close-in business property makes profits for the investor which exceed those of a gold mine.

In the shadow of the capital.

**a. The Best Real Estate Investment.**

A GOOD INVESTMENT is Real Estate.

A permanently good investment is:

1. Perfect security of the principal.
2. Constant growth of the principal.
3. Absolute certainty of income.
4. Constant increase of income.

5 Ownership of tangible property free of mortgage.

6. Having convertibility.

7. Having availability.

8. Responsible management.

9. Efficient management.

Increase in population is the creator of wealth.

Close-in property increases in value more rapidly than any other.

Close-in-central business property is necessarily used by the entire population of the city.

As the population increases the use increases.

As the use increases the revenue increases.

As the revenue increases the value increases.

Central business property enhancement in value is persistent.

Central business property enhancement in value follows year after year without effort to the owner.

Central business property enhancement in value exceeds all others.

Because it is more universally used than any other public utility.

The National Banks of the United States have nearly two hundred million dollars of their capital invested permanently in central business property.

The Life Insurance Companies have over four hundred million dollars of their policy holder's money (your money) invested in central business property.

The Savings Banks of the United States have many million dollars of their depositors' money invested in Central Business Property.

Conservative Investors invest in Central Business Property.

Successful capitalists are owners of Central Business Property.

Railroad Companies buy and own the office buildings they use, so as to pay to themselves the ever increasing rent.

The income from Central Business Property is but one thing: RENT.

The expense of Central Business Property is simply:

- Taxes.
- Insurance
- Janitor service.
- Heating.
- Lighting and
- Water.

Its easy to figure the net income.

Central Business Property has for one hundred years, produced more wealth and paid larger returns than any other Real Estate Investment.

**b. Ground Value Increment.**

- Rent tax.
- Ground-value-increment.
- Ground-value-increment is a fortune builder.

Invest your money in close-in property and fortune is assured.

Owners of Central Business Property collect the rent.

The merchants and office people spend their lives paying rent.

Central Business Property draws its rent-tax from the entire population of the city and country surrounding.

Tenants are the real rent collectors.

The people at large are the real "rent payers."

Central Business Property is almost free from competition.

Dismiss from your mind the idea that a large amount of money is necessary to start an investment.

Start small, if you wish.

But start.

Start by all means.

**c. What is Unit Ownership ?**

Unit ownership gives each investor a separate ownership.

Unit ownership gives each investor independent ownership.

Unit ownership gives each investor ownership in a specific property that is always free of incumbrance.

In a specific property that produces regular earnings.

In a specific property that produces an increase in value.

In a specific property that the owner can use as collateral.

In a specific property that the owner can hold.

In a specific property that the owner can sell.

Unit ownership gives the investor full knowledge of the investment before he invests.

Unit ownership gives the investor full knowledge of his investment at frequent intervals.

Unit ownership enables the investor to place his investments permanently.

Unit ownership enables the investor to place his investments free from care and trouble of management during his lifetime.

Unit ownership enables the investor to place his investments in a form that is ideal as a provision for his family.

Unit ownership never impairs an investor's principal.

Unit ownership never impairs an investor's earnings.

Unit ownership never impairs an investor's increase in value.

Unit ownership means that every investor has an investment.

Which is always in a specific central business property.

Which is always free from incumbrance.

Which protects his principal from impairment.

Which gives him full earnings on his investment.

Which gives him full knowledge of his investment at all times.

Which grows year after year.

Which survives him as a heritage for his children.

#### d. Illustration of Unit Ownership.

Cost of building \$500,000.00.

Ownership divided into 500 equal units by trust deed.

Sold to Investors.

Transferred to them.

By certified conveyances.

By registered conveyances.

Each investor holds one or more, officially recorded and certified units of ownership in a specific property free and clear from all encumbrance.

When the investor wishes to sell or transfer his ownership of units he can do so.

Without trouble.

Without expense.

Without delay.

By simply assigning his certified conveyance.

The purchaser of one unit is the owner of one-five hundredth of the property.

Which the owner can transfer and sell just as independently as he would the entire property.

The investor can transfer.

The investor can borrow money on it.

The investor can devise it by will.

The rights of all unit owners in the property are definitely fixed by the recorded deed and can never be changed.

The deed of trust specifies exactly how the Trustee Company shall manage it and account to the unit owners.

Being absolute owner of a unit:

The investor can sell.

Earnings of the property are distributed as follows:

1st Pay all taxes.

Pay insurance.

Pay repairs.

Pay ordinary operating expenses.

2nd Pay to the Unit Owners quarterly dividends up to \$50.00 per unit per year.

3d Unit owners are to receive surplus dividends two-thirds of all surplus earnings and profits of the property.

4th The remaining one-third of surplus goes to the Trustee company as compensation for services.

The plan insures efficient management because the Investors Earnings are preferred.

The Company's compensation is deferred and wholly contingent, consisting of one-third of the surplus profit.

#### e. Increase in Value.

As property earnings increase, so unit earnings increase.

As property grows in value, so its units grow in value.

The longer an investor holds his units, the larger his dividends.

The unit owner is really a property owner.

Gets his share of the increase in earnings.

Gets his share of the increase in value.

Just as any other property owner does.

The increase in value is the "hidden profit."

The increase in value of central business property in substantial cities is just as sure as "death and taxes."

The growth in population makes it a certainty.

The concentration of business makes it an absolute certainty.

Large property gives better results than small property.

More economy in construction cost.

More economy in space for halls.

More economy in space for stairways.

More economy in space for elevators.

More economy in lighting.

More economy in ventilating.

More economy in operation.

More economy in management.

Yields better rates of rental.

Unit ownership amounts in fact, to investment insurance.

#### f. Investment Insurance.

Assures the highest possible average:

In safety of principal.

In efficiency of management.

In amount of earnings.

In regularity of earnings.

In continuous growth in value.

A unit property can never be mortgaged.

A unit owner can never be assessed.

A unit owner can never be taxed.

Unit ownership represents a specific interest in the rent-income of a particular property.

Unit ownership represents a specific interest in the sale proceeds of a particular property.

Assurance assures only when financial responsibility backs it up.

Title insurance is important.

Title insurance gives tone to your proposition.

Title insurance gives class to your proposition.

## 6 High Grade Homes.

City conveniences are a reality, not mere dreams.

POINTS ABOUT HALL AND STAIRWAY THAT SHOULD NOT BE OVERLOOKED IN THE PURCHASE OF A HOME.

The hall is the most difficult part of a home to arrange or design properly.

The hall is essentially a passage way.

The hall is the place in which people are to be met.

The hall is not the proper place for conversation and sociability.

The hall should not be a sitting room.

The hall should be an infallible indicator of the entire house of the family.

As the hall—so the householder.

The hall indicates generosity or meanness.

The hall indicates hospitality or inhospitality.

The hall indicates good taste or bad taste.

Never make a store room of a hall.

The hall indicates cultivated or reverse.

The hall indicates individual or commonplace.

The hall reflects the character of the family residing therein.

The Ideal Front Door should be heavy, broad, solid and thick.

The front door is a bulwark as well as, an entrance.

The stairway should be well back from the front door.

The stairway should be wide.

Standardized constructions.

A virgin for the discriminating home seeker.

It pays to buy the best.

The best is none too good for your home.

A residence of unequaled merit.

A superb location.

Rich in natural beauty.

Refinement and security of your investment.

You could not wish for better surroundings.

Prices based on real intrinsic value.

For you, your wife, your children.

See this Premier Suburb.

Buy a home where quietude reigns supreme.

Buy a home where the spicy breath from the trees may permeate every nook and cranny of your home.

Buy a comfortable home, surrounded by a comfortable lawn and the beautiful things of nature that make life worth while.

Exclusive advantages that give supremacy.

Homes of quality.

Investigate thoroughly.

Investigate critically.

Every home possesses an added value.

Owing to the beauty of surrounding homes.

Build a home beneath the branches of those old stately trees, whose embrageous shade is so inviting, enticing, refreshing and healthful.

"Up-to-the-minute-high-grade-homes."

"Up -to -the minute-neighborhood."

"Up-to-the-minute-people."

No triflers desired.

No snap-hunters wanted.

No tourists welcome.

Pure cream can be bought for the price of skimmed milk—But today only.

Buy where the sidewalks are reinforced. (Concreteology).

The Embryo Beauty Spot.

Not "How cheap" but, "How Good."

Keep on the lookout for macadam-mockery.

A panacea of mud-macadam of course.

Houses of distinction our specialty.

Our property is rapidly becoming an aristocratic center.

Buy a home where the architecture is typical of the early Amercian period.

Buy a home that is built to be inherited by generations to come.

Buy a home that combines grace and picturesque qualities of the olden time with modern convenience.

Buy a home where so arranged that every alternate group presents a different conception of the Colonial type.

Buy a Home where the front side and back lawns assure plenty of sunshine and pure air.

Pure air and sunshine is the chief essential of a wholesome home.

Buy a Home where the side and rear walls are in harmony with the front.

Buy a Home where no one point in construction has been cheapened.

Buy a Home where the doorways are broad and spacious.

Buy a Home where the stairway is a delight to look upon.

Buy a Home where the dominant colors of the Home are old ivory and mahogany.

Buy a Home where the whole effect is charming.

Buy a Home where a living-room is introduced instead of the usual formal parlor.

Buy a Home where old-fashioned glass doors have been placed between dining-room and living-room.

Buy a Home with a kitchen designed with masterly conceptions of convenience.

Buy a Home where proper ventilation has had careful study.

Buy a Home with two bath rooms perfectly equipped as a modern toilet can be.

Buy a Home with a store room containing a cedar chest.

Buy a Home with electricity throughout.

Buy a Home with hard wood floors.

**Suggestions that can be used describing a high grade home.**

- Admirably situated.
  - Easy house-keeping homes.
  - Women are the home-makers.
  - Why women like these houses.
  - Why they appeal to women of good sense and refinement.
  - No space is wasted.
  - No dark corners.
  - These houses are bright.
  - These houses are cheerful.
  - High elevation.
  - Select neighborhood.
  - Easily accessible.
  - Every modern improvement.
  - Every modern convenience.
  - Especially designed for all comforts.
  - Must be seen to be appreciated.
  - Beautiful twin houses.
  - Something new.
  - Semi-detached.
  - Oak trim.
  - Tile roof.
  - Exquisite finish.
  - The-easily-kept-in-order-house.
  - Every imaginable improvement.
  - Parquet floors.
  - Showers.
  - Burglar proof doors.
  - Console mantels.
  - Unparalleled in beauty.
  - Unexcelled in magnificence and splendor.
  - Unapproached for unique, yet convenient arrangement.
- CONSIDER ALL THESE FEATURES (9 room house).
- Two tiled bath rooms with shower.
  - Hot water heat.
  - Electric lights.
  - Gas lights.
  - Hardwood trim throughout.

Gas logs.  
 Open area in front.  
 Open area in back.  
 Extra large closets.  
 Servants toilet.  
 Vacuum cleaner attachment.  
 Laundry tubs.  
 Long sash windows in the cellar.  
 Mirror doors.  
 Good yard to alley.  
 Reception hall.  
 Sanitary wall covering kitchen.  
 Large well-lighted cellar.  
 Absolutely unique.

Designed to meet the requirements of those who seek the best and most convenient homes.

A type of architecture that bespeaks eloquence.

A type of architecture that bespeaks refinement.

Construction beyond criticism.

Large crystal chandeliers.

Intercommunicating telephone.

Every detail has been accorded the same painstaking care and scrupulous attention that is bestowed on the city's most palatial residences.

A house worthy of note.

A house that cannot be equaled at the price.

Every year adds to it's beauty.

Every day adds to it's value.

This residence contains 10 rooms.

Two bath rooms.

Inlaid hardwood floors.

Beautiful entry hall.

Living room 18x35.

Library.

Dining room.

Built-in china closets.

Breakfast room.

Kitchen.

5 Bed rooms.

Spacious halls.

Billiard hall.

Lockers.

Electric light.

Storage rooms.

Sun porch.

Basement concrete.

Laundry complete.

Servants bath.

Servants toilet.

4 servants rooms.

Surroundings all that could be desired.

## 7. Suburban Lots.

Lots never sold for less.

They are sold so you can buy.

Choose now.

Settle later.

Courteous treatment to all.

Lovers of nature will buy them for their beauty.

Our lots are for men of modest means.

A car load of good cheer goes with every lot free.

Special concessions to cash customers, as cash is the axle grease of business.

We give a square deal for a round dollar.

Prices too small to even cast a shadow.

You don't need to come to our subdivision first, but don't buy until you see our property.

The kind we sell are the best to buy.

High, beautiful and magnificent views.

All objectionable features eliminated.

Every visitor marvels.

Every buyer is delighted.

Not a bad lot in our entire subdivision.

Title absolutely perfect.

Don't let our offer wait over a minute.

Common sense and reasonable restrictions prevail.

Notice the high-class improvements.

Don't delay.

You will be agreeably surprised.

You can't possibly lose.

You are sure to win.

No better values offered anywhere.

Most attractive lots on the market.

Put your money where it will do the most good.

Get in on the ground floor before prices advance.

Restricted property.

Salesmen on property every day.

One price to all.

Improvements entirely without cost to the purchaser.

Superior transportation facilities.

Act at once.

See the property for yourself.

The choicest property ever offered for the money.

You cannot match our prices anywhere.

Do not confuse our property with other property 20 miles away.

Easily and quickly reached.

Sure to build up rapidly.

Put \$5.00 in your pocket and come out tomorrow afternoon.

Whoever sees it loves it dearly.

Don't miss the opportunity.

You are not importuned to buy.

Simply see for yourself.

The property has been well introduced.

We bought these lots.

We will sell them.

We've got what you want.

You've got what we want.

We have plenty of lots now.

Others will have them later.

Come out and look at them any way.

We know they will satisfy you.

The lots are worth the price always.

Try one or two for satisfaction.

Come and get a lot before they are all sold.

Reasons.

No crowding of houses.

Plenty of grass and trees.

A community of live up-to-date young people.

In-door and out-door advantages combined.

The prices are prizes.

A rare opportunity for the right man.

A financial panic may wipe out a bank or industrial enterprise, but it can't possible destroy a city lot.

If a man's lot across the street advances in value your lot advances in value also.

Transportation doesn't create.

Population.

It only locates it.

Transportation locates centers.

Convenience of location.

Healthfulness.

Pure air.

Pure water.

Good drainage.

Pleasant surroundings.

Good neighbors.

Good streets.

Good sidewalks.

Shade trees.

Churches.

Schools.

Stores.

Easy terms.

Discount for cash.

Easy payments.  
 Increase in value.  
 Growth of population.  
 General prosperity of the vicinity  
 Natural beauty and attractiveness.  
 Nearness of recreation places and parks.  
 Best lots are being picked up rapidly.  
 Growth of values.  
 Buy before and not after further improvements are made.  
 Extensive house building going on now.  
 Only a small sum needed to secure a lot.  
 The lots are large-sized.  
 No saloons in neighborhood.  
 This sale will go down in Real Estate history without parallel or precedent.  
 Take a car ride tomorrow.  
 Now is the time to purchase a home site to build upon.  
 No such chance to get a home of your own has ever before been presented to you.  
 Get ahead of the crowd.  
 Elegant entrance.  
 Broad avenues.  
 Granolithic curbing.  
 Parked centers and grass plots.  
 Shrubbery that blooms, planted on corners of streets.  
 Terraced lots.  
 Public playground for the children.  
 Beautiful parks.  
 Gas.  
 Electric light.  
 City water.  
 Sanitary sewers  
 Storm sewers.  
 No taxes until your lot is paid for.

No unsightly outbuildings.  
 No stables on corner lots.  
 No front fences.  
 Improvements all free to the purchaser.  
 Prices uniform.  
 Corner lots \$50.00 higher than inside lots.  
 All weeds on vacant lots kept down until 19—.  
 Parks will contain swings for the children.  
 Parks will contain rustic benches and cozy corners.  
 Parks will contain broad stretches of green sward, under the grand old oak trees.  
 Easy terms.  
 One price to all.  
 Liberal discount for cash.  
 Strictly residential property.  
 No bad lots.  
 High places graded.  
 Low places filled.  
 Values bound to enhance.  
 Natural beauty and attractiveness.  
 No buildings placed close to street line.  
 Lots selling rapidly.  
 Such an opportunity may never come again.  
 Air pure and bracing.  
 Away from the noise.  
 Improvements all made without cost to purchaser (you).  
 Free from the conglomerate smells of the city.  
 No assessments.  
 The chance of your life.  
 Today only is yours.  
 See this marvelous development.  
 You can't buy a lot yesterday.  
 It is surely remarkable.  
 Delays pay no interest.

Look our proposition straight  
in the face.

You must get your eyes on this  
remarkable development in order  
to appreciate what a great op-  
portunity is being offered you.

First the pendulum swung north,  
today the pendulum is swinging  
back.

A little down and a little each  
month and it's yours forever.

The place to live.

The place to buy.

The plain truth and a square  
deal.

Every promise fulfilled to the  
last dot.

Rigid restrictions.

The time.

The place.

The price.

Settled at last.

The banner allotment.

Five minutes from five points.

If it rains today.

Come tomorrow.

Come Monday.

We decided on three days sale  
and a rain check.

A lot sale of pocketbook interest.

If you can afford to make a pur-  
chase, see our property today.

If you can not afford to make a  
purchase, forget it.

Just for a flyer.

Jot it down.

Buy a lot for 10 percent of your  
weekly earnings.

Fifty cents a week, that's easy.

Buy a lot for your boy.

600 buyers now.

Want 600 more.

No bad lots.

The crowd that follows gets the  
skimmed milk.

Buy before prices go higher.

Our reasons are resistless.

Choose now.

Settle later.

Courteous treatment to all.

Don't wait a single day.

All objectionable features elimi-  
nated.

Every buyer is delighted.

The prices are low.

Nothing misrepresented.

Most attractive lots on the  
market.

Salesmen on the property every  
day.

Refinement assured.

Improvements made entirely  
without cost to purchaser.

Prices will suit you.

Terms to suit everybody.

Nothing like this anywhere.

Easily and quickly reached.

Every sale makes a friend.

Don't take what's left.

Get the cream.

Priority in selection means dol-  
lars to you.

Optimists and pessimists can be  
shown.

You'll not be talked to death.

We anticipate the early oppor-  
tunity of showing you.

Enjoy a little outing at our ex-  
pense.

No taxes or interest to pay.

No payments while sick.

Terms are not difficult.

Money, labor, brains and en-  
gineering skill are now being lav-  
ished to develop this marvelous  
and mammoth addition.

All free to the home builder.

You'll have nothing to wait for.

Have you been there?

Have you talked to any one who has?

The 10 percent of your salary plan.

We don't claim to sell the best lots in the world, but the best lots at the price.

Every one wants lots that lie high, smooth, slightly rolling.

Every lot has a charming view.

You'll never buy as cheap again.

We want home builders.

We don't want speculators.

"The suburb Beautiful."

The quiet dignity of our property is the result of 20 years careful development.

All night car service to our property.

We'll expect you next Saturday afternoon.

"Buy on the fringe and wait."

The wise investor will attend this sale.

Two weeks old and half sold.

Listen to our short story of facts.

Dividend producing and value increasing.

Think it over seriously.

Act wisely.

Elaborately laid off.

"Houses of merit" on lots worth owning."

This sale has eclipsed all records, due entirely to the merits of the property.

Buy a protected home site.

We have 300 home sites to be sold before———19—.

This means freedom for 300 people—300 rent payers.

Lots sold like hot cakes last week.

"At the top of the Hill."

A money-making subdivision.

Dame Fortune knocks at your door and shouts.

The price of every lot within reach of a modest purse.

High.

Dry.

Smokeless.

The number of lots limited.

The time is next Saturday afternoon.

They won't last all afternoon.

Be on the grounds at one o'clock.

The new foundation for a home is a good Building lot.

Why not begin on that home foundation now.

Join our regular Saturday excursion.

Inspect this incomparable property.

Watch for opening date.

Wait for opening date.

Imposing entrance.

Restrictions that protect.

Living is worth while when you know how to live.

No interest.

No taxes.

No landlord.

The health of any section is safe-guarded by a perfect sewer system.

Every lot level.

Pick out your lot and bring us the tag.

Improvements are being pushed and lots are selling fast.

One (\$1.00) dollar starts your account and interest allowed.

We have the best architects.

You can have your own architect.

You can have your own builder.

We will finish the proposition to suit your convenience.

Destiny has decreed the growth of ——— northward.

Destiny has marked out a brilliant future for our subdivision.

J. Gould's statement of building up by this means:

"Don't wait for the best.

Because you will never find it.

Look for something that appears well.

And then invest quickly.

Don't wait to see if it pans out.

You will have to pay the premium and will have lost the big advance in values.

You must make money on your own judgment, rather than on demonstrated facts."

Our property is practically a virgin field for investment.

Little by little are your payments made.

Liberal inducements to prompt purchasers.

Verify these statements.

You will be interested by our credit inducements.

An investment of five (\$5.00) dollars a month means the foundation of your future success.

No frowning walls will ever rise above our property to shut out your sunlight and pure air.

The millionaire cannot get any better air or purer water, or better health than the POOR MAN at

Bring your lunch.

Coffee served free.

Buy a pair of lots, make a small payment down—agree to make monthly payments, if you die before the lots are paid for, we will present a Warranty Deed to your heirs without further payments.

Either buy or forget it.

The peer of all shore resorts.

Go out and see this marvelous development.

Go out and see this mammoth subdivision.

Every lot has perfect natural drainage.

Better act quickly before some one else does.

Brisk business must inevitably follow this ad.

Busy people like our prompt business methods.

Be sensible and now is a time to exercise your sense.

Business can never stay away from such great values.

Be on hand tomorrow and see what little money can do.

It is wonderful what a loud noise a dollar makes these days.

Cash speaks with a tongue so eloquent that when it speaks all other orators take a back seat.

The quick sale of 400 lots is simply an expression of the public's confidence in our property.

## 8. General Real Estate.

(SUGGESTIONS AND HEADLINES.)

We appreciate your liberal patronage.

Bring your friends with you.

Send for booklet of facts.

Large demand for houses.

Money in bank or real estate.

Which?

Put up "For Sale" signs.

You may find a tenant or buyer some day.

Put your property on our list.

We have hundreds just ready to move or buy.

We close deals promptly.

Nearly everybody who passes a renting or selling sign is NOT interested.

If property can be mortgaged, we can mortgage it.

Buy property where the property must increase in value and buy where it is to the interest of the SELLER to have that property grow in value.

The first thing to do before making an investment in real estate is to determine where the people want to live then buy before they reach there.

For investment in Real Estate never buy where conditions are complete.

Buy real estate where there is a FUTURE.

You will always find it more profitable.

Saving alone will not make you rich but saving and investing will.

The one absolutely safe investment is real estate.

Real Estate cannot be burned, stolen or destroyed.

Financial storms rarely effect real estate.

Invest in something which you can stand on and call your own.

Railroad bonds are not Railroads.

Real estate mortgages are not city office buildings.

Real Estate First Mortgage Bonds are not city or suburban lots.

When money is working overtime the price of money goes up (grows) and stocks down.

Money well invested.

Values that convince.

Opinions cannot change facts.

Enjoy the splendid view.

A home or just a place to stay.

Money talks.

Growth is like water.

It goes along the line of least resistance.

Buy where it is for the interest of the seller to have the property grow.

Buy and hold.

Be master of your own investment.

A solid foundation for the future.

Words are far too inadequate.

Your satisfaction is our success.

Trade your landlord for a home of your own.

A sale for you.

How money grows.

Spent money never returns.

Paying rent.

Man works.

Woman saves.

A fine start for boys and girls.

A mammoth subdivision.

A marvelous development.

What does this all mean?

Go within the next 24 hours.

What we predicted.

LAST CALL!

What we have done.

"Magnum Opus" ends.

A GLORIOUS FINALE.

"Magnum Bonum" done.

A golden opportunity.

Your dollars will double.

Seize the occasion.

A quick sale.

The sure way.

Keep in mind.

Values sure to double.

Values can't help but double.

Values are going to double.

That is a foregone conclusion.

Two sources from which to draw.

Your last chance.

Don't forget.

No interest.

No interest to pay.

No taxes to pay.  
 No assessments to pay.  
 No grading to pay for.  
 No cement sidewalk to lay or pay for.

No shade trees to plant.  
 Cash discount.  
 \$1.00 a week, "That's Surely Easy."

POSITIVELY.

PREMIUMS.

Stop buying gasoline for your landlord.

Delays pay no dividends.  
 Bring your neighbor with you.  
 Go! See for yourself.  
 Safe as Government Bonds.  
 Savings create WEALTH.  
 Sit on a front porch of your own.  
 Sale NOW going on.  
 Sit by your own fire side.  
 Save your savings safely.  
 Money grows night and day.  
 Put your savings to work.  
 One dollar down "That's all."  
 Buy today.  
 Pay later.  
 Pure air.  
 Pure water.  
 Lots of sunshine.  
 Good drainage.  
 Shade trees.  
 Cement sidewalks.  
 Good neighbors.  
 Good churches.  
 Good schools.  
 Good stores.  
 High and dry.  
 Low prices.  
 Easy payments.  
 Macadam streets.  
 Guaranteed title free.  
 No taxes for three years.  
 Growing population.  
 Values are sure to double.

New car lines.  
 Large demand for houses.  
 Extensive house building going on.

More money.  
 More money has been coined by wise investments in real estate than any other organization.

Far better than bonds.  
 Real Estate is a far better investment than United States Government Bonds or British Consuls, because it not only yields double the income, but the principal itself keeps on augmenting in value with successive years.

Real Estate investments can safely bid defiance to all rascals and defaulters.

The most successful men in the country will tell you that the way to make money honestly, surely and safely is via the Real Estate Route.

It is the basis of all values.

From it all wealth has come and on it all wealth remains and all capital utilized.

To live in a home of your own is real independence.

It elevates your standing in the community when you own your own home.

You who think that only the rich can afford to own their own homes are mistaken. It's really just as easy to own your own home as it is to pay rent.

By owning your own home you become your own landlord.

You can, if you will.

Your dollars will double.

Foresight means "Save and Invest your Savings in Real Estate."

Hindsight means "Don't save and die poor as 'Jobs' Turkey."

Can a home be entirely sweet, if it has rent receipts for a foundation?

Buy on the fringe and wait.

Railroad securities are manipulated and fluctuate with the wind.

Buy either Real Estate or Real Estate Mortgages and consider them your best asset.

Do as the Astor's did. "Buy on the fringe and wait."

Great fortunes will be made during the next ten years.

One good wise investment is worth a life time of labor.

The possession of ready money means unhappiness.

The possession of good Real Estate growing every day in value means happiness, contentment, and a joy forever.

STOP.

Think and be conservative.

The man with an eye for profits.

What you do, do today, as tomorrow never comes.

DOLLARS.

Not the DOLLARS YOU GET

But the DOLLARS YOU HOLD

That eases Life's BURDENS

When you are OLD.

Buy Real Estate.

Whether you want it for a home or an investment, you can do nothing wiser.

If you own good Real Estate you can afford to laugh at financial panics and hard times.

The more of it you own the less terror a period of industrial depression will have for you.

Ownership of good Real Estate gives you a sense of security that no other investment can.

It may also give you immense profits.

Nothing short of a great convulsion of nature can destroy Real Estate, but there are a thousand and one agencies which tend to increase its value.

Own your own home.

The effort and self-denial necessary in paying for your own home will make you a stronger man.

When you own it you will be a better husband, a better father and a better citizen.

But in saving for a home it is not necessary or wise to neglect other opportunities for profitable investment.

Make money in other Real Estate, for instance, and you can pay for your home all the sooner.

Buy Real Estate wisely.

You don't have to have a Bank Roll to own a home of your own.

Individual millionaires either buy Real Estate or Real Estate Mortgages and consider them their best asset.

GO!

SEE!

INSPECT!

INVESTIGATE!

Happy and contented is the man who sits on a front porch of his own and lives under his own roof.

When you buy Real Estate buy it in the trend of the city's surest and most rapid growth.

90 percent of the successful men in the United States have laid the foundations of their fortunes by Real Estate investments.

A safe sound investment.

The wife and the home.

Wife and home man's greatest blessing.

We can't help you get a good wife.

But we can help you get a good home.

People of reasonable means.

City business and suburban peacefulness make a happy combination.

Secure your location now.

Get out of the old rut.

A bit of nature.

No room for doubt.

May we prove every assertion by showing you the property.

What you shall be tomorrow depends upon what you do today.

The opportunity bell is now ringing.

Firmly imbedded upon a sound and well established commercial basis.

Your investigation will substantiate every claim we make.

If requested, a descriptive booklet will be sent you.

Note the character of improvements.

Cheap propositions are poor investments.

A home is the "Measuring Line" of a man's business.

Buy a home that is compatible with your position and in harmony with your profession.

The home that sells quickly is the home that incorporates features that the man and wife might overlook and not think about.

Your interest is ours.

Will you investigate?

Our personal reputation behind each contract.

Our Great Free Home Offer.

Buying real estate is no gamble.

Get the home building spirit.

We are determined to give the biggest value for the least money.

A magnificent home at a surprisingly low price.

In no other city are Real Estate values so high.

Ten fat years have canceled mortgages by the square mile.

Aren't you tired of pouring your money into a HOLE with a landlord at the other end?

Real Estate cannot be blown away by a cyclone.

Population makes Real Estate values.

Real Estate is the steadiest thing on earth.

Real Estate values can't be watered.

A deed for one lot can't be made over into a deed for 20 lots.

A financial panic can't possibly destroy a city lot.

As your neighbor's lot across the street increases in value your lot advances in value also.

Real Estate is the source of all wealth.

Real Estate is the BACKBONE of all safe investments.

Real Estate values add up higher than big dividends.

A Real Estate investment is as SAFE as a Government Bond.

SAFER than National Banks.

Values in Real Estate about any great growing city will never come to a STOP until the population of that city comes to a FULL STOP.

When population doubles, Real Estate values quadruple.

Your deed to a piece of Real Estate cannot be destroyed by a panic.

Our booklet tells the fascinating story in full.

Ownership of Real Estate makes good Business Ballast.

Ownership of Real Estate stiffens the vertabrae.

Ownership of a home sweetens the love of wife and children.

Ownership of home enables you to look trouble square in the eye.

You're not a free man if you don't own Real Estate.

The average house renter pays for his home every eight years and the landlord still owns it.

To live in a "Home that is all your Own" is real independence.

Every rent payer helps the landlord on to wealth and himself on to poverty at the same time.

The goal of every rent payer's ambition should be a home of his own."

Real Estate is the basis of all wealth.

Real Estate investments build fortunes.

Living under your own roof makes you independent.

Sitting on a front porch of your own gives you enjoyment.

Warming your feet on the fender of your own fireside brings comfort.

Ownership of Real Estate creates a feeling of personal independence.

It is folly to pay rent.

Don't pay rent any longer unless you have money to burn.

A "Home of your Own" and the fight is half won.

Paying rent destroys independence.

Paying rent ruins the incentive to improve property.

The Home Owner is an Optimist.

The solidity of Real Estate values is the wonder of the Real Estate world.

The heights of any city eventually becomes it's best residence district.

The homes in the lowlands soon give way to the march of railroads and commercialism.

Count the number of years that you have paid rent and you will see that you might have owned your own Home.

Sit down and give us a chance to tell you our story.

Sit right down now.

Not tomorrow.

Tomorrow ruined Napoleon.

Today.

Now.

This minute.

A pen full of ink.

A postal card.

A minutes time may bring you a fortune.

Isn't it worth while?

We are most careful of details.

Make your own comparisons.

Feast of facts.

Our motto is to tell you how to save and invest your money.

The most spectacular land slide in prices of Real Estate ever recorded.

Nothing like it was ever heard of before in Real Estate history.

Almost confuses the mind.

Makes you almost dizzy to think of it.

It makes us mighty proud.

Come out early and avoid disappointment.

Our sole aim is to build the best home regardless of price.

In building a home.

Quality of material is the first thing insisted upon.

You'll be tremendously impressed by investigating at once.

It's easy enough to Buy a home if you know how.

Real Estate evidence that proves something.

Doubters may question our judgment.

There is no better class of people anywhere.

What more can you ask?

Every month's delay means another month's rent.

A logical place for your Home.

Real homes for Real people.

Houses going up.

Property values constantly increasing.

The wise man invests in Real Estate.

Back on the job.

Our proposition bears the Seal of Approval.

Our proposition is a Winner.

Have you the foresight to take the advantage of this opportunity?

Will be glad to show you this property, any day and any hour convenient to you.

The wise investor searches for real bargains in Real Estate.

Startling but true.

All uncertainties eliminated.

Uniformity in appearance.

Let us explain our "Rent Money" Home Building Plan.

Excellent educational advantages.

Covered with stately trees.

Watch for future announcements.

All sorts of wealth takes wings except Real Estate.

Money invested in Mother Earth can't depreciate.

Every married man living should strive to own a home.

Chase your dollars into good Real Estate.

Own a little piece of earth.

You made a mistake last season.

The coming home spot.

Buying Real Estate is a substantial satisfaction.

Advance sale at initial prices.

Restricted property gives permanent values.

"Wake Up" says opportunity.

One good investment is better than a lifetime of saving.

Go thou and do likewise.

A pessimistic attitude is bound to keep you poor.

There is no safer investment than active growing Real Estate.

Facts that are convincing.

Opinions are not always facts.

Opinions never change facts.

Facts can change opinions.

Have you decided.

The comfort of having money is exceedingly increased if you know that it is safely invested.

Some properties fight shy of the searchlight.

The value of an opportunity lies in its acceptance.

Our property meets the demand of cultured and refined people.

Here's some news you'll be glad to hear.

We will select a lot for you, on honor.

Values rise only where building is in progress.

We do the work.

You make the money.

Rapid transit creates and multiplies Real Estate values.

Startling profits insured.

Read the Real Estate barometer intelligently.

You can profit greatly by getting all the facts.

Do not waste this opportunity.

Get in on the "Pioneer Basis."

We make no claims beyond its merits.

The doorway of opportunity.

Invest your dollars where the values will always be above par.

We show property by automobile.

Come with us and get a square deal.

Time and only a little time too, will be required to prove the truth of this statement.

The property that never stops growing in value.

No other investment has so many possibilities.

Prices surprisingly low.

Terms unusually reasonable.

None so wonderfully profitable.

A fortune awaits you.

Business builders.

Fortune finders.

Realty-mania (a craze for Real Estate.)

Realty-phobia (a fear of Real Estate).

Realty-mania is neither sound, safe, sane or healthy.

Realty-phobia destroys confidence.

Our sales have been simply stupendous.

Buy property on the dustless side of the street.

Special Mid-week Sale.

Every living person spends SOME money uselessly.

The usual courtesy extended to Real Estate Agents.

The time to buy Real Estate, or anything else, is when you find some one who wants to sell.

You pay the money back like rent.

You not only become your own landlord, but you grow independent.

There is a time to cease planning.

There is a time to act.

Act NOW—means profit hereafter.

We have a quarter of a million dollars to help people build homes.

We don't build homes to sell.

We lend the money to you so that you can plan a home according to your own ideas, and save the speculators profits.

Bring your plans.

Select the lot you like best.

Make a reasonable payment.

We'll furnish the cash to build your home.

You employ your own contractor, we do the financing.

The most discriminating buyer can find what he wants in the elegant building sites offered in our restricted district.

Our property can be carefully inspected under all weather conditions.

Decidedly different.

Vastly superior.

Thoroughly built.

Splendidly arranged.

Rapidly improving.

An evidence of growth.

Don't squander your dough.

Consider nothing but results.

There is but one form of investment which makes large returns, an absolute certainty and that is Real Estate.

The men who get rich in every

city are the men who buy Real Estate and hold it.

If you want your money to make money and make it quick, invest in Real Estate.

Successful Real Estate investment is not speculation.

Invest your money in Real Estate where improvements are done for you quicker than promised.

This is an age of nerves and city life is responsible for it.

Victory perches upon our banner.

Valuable inducements for your consideration.

Winning prices.

Buying Real Estate is more profitable than the money-sharks five percent a month.

An investment in Real Estate is the royal road to wealth.

Make up your mind to invest in Real Estate.

Make up your mind to do as all successful Real Estate investors do.

Make up your mind to put your money where it is safe.

Make up your mind to put your money where it is sure.

Make up your mind to put your money where it will earn more money.

Make up your mind to put your money where there will be no saloons.

Make up your mind to buy a home where there are no undesirable surroundings.

Make up your mind to buy a home where there will be no shacks.

#### a. A Home of Your Own.

The only solution for the tenement evil is to get away from the congested districts.

Get away from the center of disease, vice, poverty and crime.

The pillars of any community are the "Home Owners."

Effects are never without cause.

The people of \_\_\_\_\_ are beginning to realize that fresh air, pure water, the glorious sunshine, cool breezes, good health, and a spot of natural earth upon which to tread, is more valuable and more important than breathing the nauseous gases of the down-town congested districts.

The time to get out of the congested districts is JUST NOW.

The time is rapidly approaching when you will be pushed out.

Greater\_\_\_\_\_and \_\_\_\_\_ must make room for the rapidly increasing manufacturing and growing industries.

Such opportunities as are now being presented to the wage-earners, home seekers and investors at \_\_\_\_\_, (The "Home Savings Bank" Home Sites) will NEVER be offered again.

The heights of any city eventually become it's best residence district.

The homes in the lowlands soon give way to the march of railroads and commercialism.

#### b. How Growth Affects Values.

As population grows the value of Real Estate must increase.

The man who buys a well located lot and erects a home thereon, not only saves his rent, but, without additional effort on his part, is worth more money every day that dawns, every week that ends, and every year that comes.

He can't help adding to his estate.

His neighbors build and the population increases.

The city grows and becomes a greater business and manufacturing center, and all those tend to enrich the Home Owner.

Don't be a Rent-Payer any longer.

Take off the ball and chain, give your wife and child a home they can call their own.

Don't wait another moment.

Any person who is able to pay rent is able to own a home of their own.

Every person is treated alike.

Rent depletes your earnings, enlarges and fattens the landlords purse.

With your rent of today buy your home of tomorrow.

Don't go all your life spending rent on a temporary dwelling.

Which do you prefer a landlord and a loaned home, or land and your own home?

See the place so much talked about.

Where is the money you invested in rent last year?

Trade your landlord for a home of your own.

Does your landlord weigh heavy on your mind?

There is only one thing as sure as death, and that is taxes and the rent collector, if you live in a loaned home.

Don't dig into your purse every month for rent money.

Owe yourself money.

You can pay a debt if you must.

Why not be in debt to yourself?

Select your home and then settle down.

The man who neglects to provide a home for his wife and family usually has a loyal, loving, devoted wife, who takes in washing.

The man who blazes the way is on the ground first.

The path of home ownership leads from our office to the door of thousands of appreciative, happy families.

### c. Seven Important Questions.

Before investing in a home of your own or before buying any kind of Real Estate, ask the following questions, viz:

1. Is the property well located.
2. Is it accessible?
3. Is it properly restricted?
4. Is it highly improved?
5. Is it correctly priced?
6. Are the terms inviting?
7. Is the title perfect?

Apply business judgment to your purchase of a home.

Buy Real Estate with a magical growth.

Investing in Real Estate is just like sowing dimes and reaping dollars.

Money begets money.

Money makes all things possible.

Money gives you the greater for good in this world.

Remember—

The wise man alone saves his money and invests.

Ex-President Roosevelt says: "Every person who invests in well selected Real Estate in a growing section of a prosperous community, adopts the surest and safest method of becoming independent, for Real Estate is the basis of all wealth."

"No investment on earth is so safe, so sure, so certain, to enrich its owner as undeveloped realty.

I always advise my young friends to place their savings in realty near some growing town.

There is no such savings bank anywhere."

Andrew Carnegie says: "The wise young man or wage earner of today invests his money in Real Estate."

A residential city.

An educational center.

Many a man has been poor all his life because he was a "Doubting Thomas."

"Every man has the desire to be well off, but few have the effective desire of accumulation." (John Stewart Mills.)

Get your pencil and some paper and figure up how much rent you have paid since you were married.

Change your environment if you do not see independence ahead.

Money invested in Real Estate is absolutely safe.

One price on all property—that is the owner's price.

When buying from us you deal direct with the owner.

Houses and lots in all parts of the city at lowest prices.

A square deal to all—no inflating in values.

Look us up when ready to buy or rent.

No trouble to show property.

Come in and let us show you around the city.

A few small farms close to town for sale.

Suitable for raising chickens, fruits and truck.

Farms in all parts of the county from \$25.00 per acre up.

One that should instantly appeal to every man of a family.

It has been predicted that in 1950 the United States will have a population of 200,000,000 people (Two Hundred Million).

We have told you about its wealth.

We have told you about its phenomenal and unchecked growth

A lost opportunity is often like the year—it never returns.

Our proposition appeals to conservative people of moderate means.

Houses alone cannot grow in value.

Locations can and do.

Location is the foundation of all home values.

Distance.

Direction.

Prices unmatchable.

Its near.

Its high.

Its dry.

Its beautiful.

Its cheap.

Its ideal.

#### **d. You Have Dreamed of a New Home of Your Own.**

A home with a screened porch.

A home with a vestibule.

A home with a recess for the refrigerator.

A home with electric lights.

A home with hardwood floors.

A home with windows in the closets.

A home with a man's size bath tub.

A home with a furnace.

A home with a cheerful grate.

A home with a roomy lot.

A home with a nice clipped lawn.

A home with some flower beds.

A home with a few good, old forest trees.

A home with a nice little garden.

Now is the time to make your dream come true.

See our property today.

A lot is one thing.

A home site is another.

We sell home sites.

Use your good judgment and estimate the future by the past.

There is nothing to lessen dividends on this gold edge investment.

Population forces values up.

Newcomers can find exclusive home environments.

We apologize for the weather man's performance to date.

Mr. Home Builder, suppose we get acquainted.

A few fortunes have been made and are still being accumulated through judicious investment in suburban real estate.

Remember we are not offering mansions in the skies, but good substantial real estate, strictly on its merit.

Pay your money and take your choice.

Live where you can enjoy living.

Buy a two-family house, the one for a home and the other for an income.

Start on the royal road to fortune.

By buying now you act with wisdom.

Be wise and grasp this given opportunity.

THINK WHAT THIS MEANS.

The future of this grand residential section is assured.

The opportunity is irresistible.

Certainly you can build, save money, land will do the rest.

You can't accumulate a competence on labor alone.

A wise man will not hoard his savings in a stocking.

Speculation eliminated.

Exceptional profits assured.

Bankers and financiers pronounce our plan the newest and most valuable thought of this generation.

The reason WHY!

There is always a reason WHY.

There is a reason why you should buy Real Estate.

Real Estate is a part of the Earth itself.

The size of the earth never increases.

The number of people do.

Need for Real Estate is always increasing.

Increase in population make values.

Increase in population makes the price.

No increase in supply.

Increase in demand.

Look about you and see who has made the big money.

Look about you and see what they made it out of.

Discriminating buyers are picking up these properties.

Far-sighted investors are busy.

The views are superb.

The drainage excelled.

Mere words are inadequate in the description.

The attractions of the country are combined with the luxuries of the city.

The combination is charming.

The approach to our property is ideal.

Other homes are built and building.

The view of mountain, valley and city enticing.

The air pure and invigorating.

The sunshine glorious and perpetual.

A home that can be made a bower of beauty.

The heart of every good man and woman yearns for a home.

"A dollar wisely invested is more than a dollar saved."

The very name is indicative of its charming location.

The name suggests a veritable park.

The location commands a magnificent view of the city, mountain, valley, lake reaching to the very horizon.

Symmetrical shade trees lining its broad avenues.

Green swards surround its beautiful bungalows.

Its cottages are neat and tastily designed.

Fragrant flowers blossoming in its door yard.

Happy families gathered in its parlors.

Soft, sweet music fills the air with matchless melody.

A place filled with hallowed influences.

It suggests home, in its fullest and sweetest significance.

It means the genial companionship of friends and neighbors.

The community is cultured.

The community is intelligent.

The transportation problem has been solved.

"One good investment is worth a life time of toil."

Offers the best natural advantages.

Seldom does it occur.

If you see the property you'll buy.

It cannot fail to impress you.

Lay the foundation of success today.

This investment is within your means.

In the heart of extensive development, and improvement.

The truth under oath.

What others can do you can do as well and even better.

The soil is rich and will produce prolifically all garden truck and fruit.

"The City lies Below."

Safety should be determined.

Then profits.

Safety is ascertained by the character of assets.

Real Estate bought right, with permanent improvements, is as good as gold.

Unmatchable bargains.

Money is the moving power of the universe.

Men toil.

Men scheme.

Men wear their lives away to get money.

But to invest it wisely is the hardest proposition of all.

One way to make money.

One sure way to make money.

Come to our city.

Bring your family here.

Concentrate your energy here.

Choice residence property our specialty.

Get a grip on life.

Leave your finger prints.

Show others you have been there.

Get in on the ground floor.  
 Every lot a lawn.  
 It's really a cinch.  
 Extraordinary chance.  
 No such chance again.  
 Safe, sure and rapid.  
 Rare opportunity.  
 Grounds cannot be excelled.  
 Only years and great wealth can duplicate this.  
 Choice revenue producing property.  
 Weigh the statement of facts.  
 Get the bearings of your own personal future fortune.  
 Investigate first then invest.  
 The first purchase of Real Estate is the first step to independence and fortune.  
 Don't live in a flat and go crazy.  
 Passed the stage of doubt.  
 No possibility of depreciation.  
 A home site of exceptional beauty and merit.  
 A revelation to particular home-seekers and careful investors.  
 Your own judgment will tell you that it is the richest, the safest, the surest residential realty that was ever your good fortune to face.  
 Land is what increases in value.  
 When you buy a lot buy a big one.  
 "Homes of quality."  
 Choose wisely.  
 Buy on easy payments.  
 While completing your payments your property may double or quadruple in value.  
 Prices will never be lower.  
 The man who owns land is a King.  
 Transportation locates centers.  
 Buy at the center or at the circumference.  
 If you buy at the center buy as

close as possible to the unloading area.

If you buy at the circumference select the point from which you can reach the unloading area the most quickly and the most comfortably.

Increase in Real Estate values moves ahead as steadily as the days and the months.

Never slips back.

Never records a lean year.

Always shows a balance on the right side.

There are ten thousand opportunities to buy Real Estate for investment.

No power under heaven can keep the natural increase in value down to ordinary 6 percent interest.

No savings bank can come within rifle shot of paying the same profits.

Put this paragraph in your hat and think it over.

Who dare say that realty values will not increase?

Money judiciously invested in land is just as safe as money deposited in a savings bank.

Money invested in Real Estate grows.

Savings Bank earnings are a picayune in comparison.

Give your money a chance.

We invite the most rigid inspection.

We urge you by all means to do so.

The most wonderful soil in all the world.

Quick money crops for the owner.

Not years from now but today.

Buy land.

Better than life insurance.

Enjoy continuous profits.

Events are moving fast.

Far sighted investors realize an imminent boom.

A quiet demand has swept away acres of the property.

History repeats.

So instantly convincing.

Make your rent buy your home.

Fertile in field and forest yet wild and virgin.

Luxuriant with nutritious vegetation.

Richest black loam ever cultivated.

Sheltered from eastern blasts.

A good investment.

A safe investment.

A lucrative investment.

A country that will grow beyond the dreams of the most optimistic.

Mark it now and mark it well.

An extraordinary selling event.

Terms better than reasonable.

Isn't the time about ripe to throw off the landlord's yoke and the ever prompt rent collector?

Many entirely new features not found in any other houses.

Largest houses ever built for the money.

Semi-suburban sunlight houses.

Parquetry flooring.

Art glass mullioned windows.

Another phenomenal seller.

An opportunity you'll never get again.

For a unique home see ————

Look what a little money will do for you.

The centre of attraction in new homes.

Best value ever offered.

Little money required.

The airlite house is new.

Ask for the airlite house.

An airlite house is one that has neither a side yard or an areaway.

You get our genuine iron-clad money-back guarantee.

See for yourself and compare.

Close-in property.

Never before has opportunity knocked at your door so earnestly.

October opens the famous Fall season.

Its accessibility to large cities.

The absence of over-severe weather.

Healthy out-door sports.

Indoor diversions.

Picturesque homes for particular people.

The best proposition ever offered home buyers.

Every idea in modern construction has been introduced.

Every luxury known to architects and builders of handsome houses is there to be seen.

## 9. Saving.

Your nest egg will grow like a weed if you plant the seed.

The seeds are the pennies, the nickles and the dimes that you plant in Real Estate that builds your fortune.

Economy means independence.

Economy is the daughter of prudence.

Economy is the mother of Liberty.

Add a little each day.

The man who puts something away each pay day is the kind of a man that amounts to something.

We can save your pennies.

Every little bit added to what you've got makes a little bit more.

Get on the highway to "Independence" today.

Start the boy right.

How many five-cent pieces do you waste foolishly?

Teach your boy to make money.

Teach your boy to save money.

Teach your boy to invest money.

Protect your children by encouraging them to save.

The self-made millionaire began by saving.

The young man of today can do the same.

Put the brakes on your inclination to spend money.

Every dollar you save is a step nearer to independence.

"If your aim is in the right direction you will cultivate the habit of saving.

"Start now to save and learn more."

Begin to save something more tangible.

Without saving you can't become rich, with saving you need not be poor.

Save and begin to save just now.

The habit of putting away money systematically, regularly and religiously has a double value.

Spent money will not start you in business.

Spent money will not pay your debts.

Spent money will not buy you a home.

Money in your pocket is easily and quickly spent.

Dollars pile up rapidly after you start saving.

Money makes money.

Save as you go.

Live within your means.

No young man can succeed in life who spends all he earns.

Spending money is a mania.

The average man will work like a cart horse for his money and waste it like a washerwoman scatters suds.

If you squander your money naturally you have to borrow or starve.

Be master of your own means, that which you earn by the sweat of your brow, and invest it to advantage, where every cent counts.

Lay the foundation for future wealth.

Make real estate your Savings Bank.

Start to save and keep everlastingly at it.

Which amount shall it be?

Figure it out for yourself.

The saving habit establishes credit.

Credit creates capital.

Capital and credit are always good friends to the hustler.

Take good care of what you spend.

He who labors six days in the week for a living should make an effort to save part of his earnings.

The habit of setting aside a regular amount each week or each month, from your salary is the ideal method of saving money and making money.

Habits grow.

The habit of saving a little every pay-day is one that should be cultivated by every wage-earner.

Make up your mind that you can save money without missing it.

Put aside all you can.

Save your nickles and your dimes and you'll lay the foundation of a fortune.

It's not what you earn, it's what you save that makes you rich.

Don't be afraid to make a small beginning.

Spent money will neither start you in business, pay your debts, nor buy you a home.

Spent money never returns.

Provide for the rainy day.

All big things are the result of an accumulation and gathering of small things.

If so, make up your mind to begin to save money.

Savings create wealth.

Five cents saved every day will amount to \$182.50 in 10 years.

If planted where it will earn 4 percent interest it will GROW to the sum of \$222.56 in 10 years.

Ten cents a day saved and planted where it will earn 4 percent interest in 10 years will amount to \$445.36.

Fifteen cents a day \$668.18.

Twenty cents a day, principal and interest, amounts to \$890.99.

Twenty-five cents a day means \$1113.75 saved in 10 years.

Enough to buy the best HOME-SITE at OVERLOOK HEIGHTS, (The "Home Savings Bank" Home Sites) and pay spot cash for it.

SAVING is what makes money grow.

Thirty cents a day saved for 10 years and planted where it will earn 4 percent amounts to \$1336.59.

Forty cents a day will yield \$1782.16.

Fifty cents a day set aside in the same manner will grow to the snug sum of \$2227.73 in 10 years or 120 months.

## HOW A DOLLAR GROWS.

One dollar at 4 percent interest for 20 years amounts to \$2.19.

One dollar a year for 20 years amounts to \$30.97.

Simply a case of compound interest.

Begin by the week and see how rapidly money grows.

One dollar a week saved and planted where it will earn 4 percent interest will in 20 years, amount to \$1555.70.

The dollar a week idea.

Suppose you had saved one fourth of your salary for the last 5 years.

Suppose you had saved one third of your salary for the last 10 years.

How many men foolishly spend \$1.00 a day every day of their lives.

If you plant \$1.00 a day at 4 percent interest for 10 years it will roll up to \$4455.74.

Prosperity brings contentment.

Children should save.

Early habits mould future characters.

There are 313 working days in a year.

Now if each working day you save small sums (from 20 cents to \$2.00) and deposit the money weekly in ——— (The "Home Savings Bank" Home Sites) at the end of five years you will have to your credit, the sums indicated in the table following, saved and invested in good real estate (which no doubt, will be worth double the sum invested).

Daily Saving	Amt. Deposited	Interest Earned	Total Amt.
\$0.20	\$313.00	\$29.33	\$342.33
.25	391.25	36.66	427.91
.30	469.50	44.00	513.50
.40	636.00	58.66	684.66
.50	782.50	73.33	855.83
.75	1173.75	110.00	1283.75
1.00	1565.00	146.56	1711.66
1.25	1956.25	183.33	2049.58
2.00	3130.00	293.33	3423.33

Had you begun five years ago to save the small amounts which you have been spending foolishly all these years, you would today be able to own a home of your own.

#### a. Take Your First Step Now.

Not one man in 1,000 ever gets a start in life unless he inherits it, outside the beaten path of regular and systematic saving.

Saving is the one safe, sure way of getting on your feet.

Saving will open the way to better things.

It is better to sacrifice a little now than to want much later.

Put your savings to work.

Make your money work as hard as you work yourself.

Millions of dollars in this country of ours are tied up in napkins and buried in "Savings Banks."

Laziness in money is just as wicked as laziness in men.

"Savings Banks" cannot afford to change their rates.

No good reason.

As long as depositors are satisfied with a lazy 3 percent or 4 percent.

One way to have money is to save it.

The sure way to save money is to save your savings safely.

The surest way to save your savings safely is to invest your

savings in Real Estate, (the "Home Savings Bank" Home Sites).

Saving money establishes the habit of thrift, economy, discipline and a general understanding of business principles essential to your success in life.

\$412.00 is the average savings account in the United States.

Your backbone will become stronger when you get the savings habit.

The man who spends \$400.00 a year recklessly, is throwing away 4 percent interest on Ten Thousand Dollars (\$10,000.00).

Rainbow chasing is an unsatisfactory job

The man who can save a portion of his earnings each pay-day, always has friends.

The man who saves his money regularly always has money and makes his own opportunities.

The only sure road to independence is to save a portion of your income each week.

Put your savings to work.

Make them do something for yourself.

The habit of saving is the foundation of fortunes.

The richest man in the world saved part of his salary when he was getting \$25.00 a month.

If a young man will begin at the age of twenty and lay away 26 cents every working day, investing it at 4 percent compound interest, he will have \$32,000 when he is 70 years old.

20 cents a day is not an unusual expenditure for cigars, yet in 50 years it will amount to over \$20,000.

It's the dollar saved and to your credit that counts.

Five years from today you will either have less money or more money.

Hundreds of wage earners are saving money.

Thousands could if they would.

If you have not inherited money, saving is the only way to get it.

Never spend all you make.

Don't hide your savings.

Never spend your money before you have made it.

Savings is the foundation of wealth.

Money makes money.

If you never start you will never get anywhere.

Make your money work for you.

Don't let it lay idle.

The quick thinker gets ahead.

Teach your children to save.

Teach your children to invest their savings safely.

## **b. Saving has Been the Saving of Many a Man.**

Put your savings to work in Real Estate, (the "Home Savings Bank" Home Sites) where they can't burn up and where you can't throw them away.

The secret of success is a problem very difficult for most people to solve.

Lay aside a portion of your earnings each week, and invest them where they will be perfectly safe, where they will treble in value and the problem is solved.

There are 1453 Savings Banks in the United States, containing at present \$3,660,553,945.00.

Of this 98.4 percent are in 14 states.

A penny held close to the eye will obscure a chest of Gold 10 feet away.

Some people hoard their pennies while the golden opportunity slips by unnoticed.

Small weekly savings invested wisely, not recklessly are the stepping stones to Fortune and Independence.

Do you save one-tenth (1-10) of your salary?

You could if you would.

System is another word for persistent habit.

How much did you save last year?

Don't fool with prospects.

Don't take anyone's guess.

Insist on facts.

Learn to use your own judgment.

Safety goes before profit.

Money saved is money made.

Make Mother Earth your Savings Bank.

You've worked for your earnings, now let them work for you.

Saving is governed by science.

The man who has self-control enough to learn the science of saving needs less self-control to practice it.

Some people are thrifty by nature.

No matter how little they make they save something.

Wishes never go as far as DOLLARS.

It's DOLLARS that count, not resolutions.

Formation is better than reformation.

Begin today.

Don't wait for your salary to be raised, begin to save now.

The clerk of today who saves, is the proprietor of tomorrow.

A man's SAVINGS is one thing he should make work hard.

Three and four percent is not enough when with just as good security you can get more.

"MONEY BEGETS MONEY."

"TO EARN MORE."

"LEARN MORE."

"START NOW TO SAVE AND LEARN MORE."

"A WISH-BONE cannot be substituted for a BACK-BONE.

If you wish to have a Savings account you must have Back-bone enough to start it.

There is no storm, rain or snow, that changes the condition of a Savings Account.

A local rain does not soak in as does a steady rainfall.

Neither does a single DOLLAR go as far as steady and systematic saving..

The home of a Saving Man is usually a Happy One.

When you deposit your savings in a Savings Bank each \$100 deposited earns \$4.00 in a year.

Principal remains the same.

Each \$100 you invest in Real Estate (The "Home Savings Bank Home Sites) is sure to double in value.

Thousands of small investors have made money by investing their savings in Real Estate on easy payments.

Big investors have made fortunes.

Thrift is a mighty good target to aim at.

A home of your own.

The gift of thrift is the best gift. Plant your money.

Put your money to work.

The average man's tobacco bill invested judiciously, would yield a fortune in 20 years.

Nobody should be above saving. No beginning is too small.

Always safeguard your surplus funds.

A little sermon on economy.

Make your money earn your interest before it is spent.

Save and invest when the opportunity comes.

90 percent of successful men attribute their success to forming the habits of economy.

It's hard to save the first One Hundred Dollars

Economy means thrift.

Thrift means prosperity.

Prosperity means independence.

Economy is a habit.

Just look around you and see how the nickles, dimes and quarters are squandered.

Money is a mighty good thing to have.

Enough money is the question.

Enough money for a future competency.

A splendid alternative for competition and struggle.

Is your money making you a living or are you just living to make money.

Money is easily spent.

The art of earning money is the art of saving money.

The art of earning money is the art of spending money.

Some people are poor earners.

Some people are good earners.

Some people are poor savers.

Some people are good savers.

Some people are good earners, good savers and good spenders.

The secret of spending money is to spend money that will make more money.

Grinding economy is poor spending.

Judicious economy is judicious spending.

The three great success propositions in the field of money making, namely:

First, learn to earn.

Second, learn to save.

Third, learn to spend.

Learn to spend your money to advantage.

Continue saving until it becomes a fixed habit.

Saving is largely a habit.

A family of savers know content.

The dollars you have spent earn no income.

The Dollars you have saved are stepping stones to success.

Money saved brightens the future.

The saving habit leads to success in business.

Teach your children the benefits of economy.

Teach your children the benefits of industry.

Teach your children the benefits of thrift.

Save your money and it's your own.

Money gives you power.

The lack of money condemns you to the servitude of others.

Don't hoard—give and grow.

Economy teaches self-restraint.

Penuriousness is as disgusting as lavishness is disastrous.

Thrift must be cultivated.

It requires industry to make money.

It requires strength of character to save money.

Saving your money induces habits of frugality.

Saving your money strengthens your character.

Saving your money teaches prudence.

Saving your money is the foundation of all fortunes.

The art of getting rich is saving your money.

The goal of every earnest ambitious man or woman should be financial independence.

Money unlocks the door of opportunities.

Money saves you from penury and its wars.

The clerk who spends his salary as soon as earned, will always be a clerk.

The clerk who saves a part of his salary, and invests it in Real Estate will some day live in a home of his own.

Money puts the wheels of industry in motion.

"Little and often fills the purse."

He that is without money is without a good friend.

He that is without money is without means.

He that is without money is without content.

Money in a home of your own is your best friend.

Save a dollar a day for 20 years and you'll have \$12,000.

Industry is a magnet to draw all good things.

Poverty is the foundation of misery, cares, woes and degradation.

Saving and investing is a stepping stone to the heights of a man's ambition.

Every man should look forward to the time when he can retire with a competence.

Carve your way to eminence by saving and investing in Real Estate.

You can work better when you go home in the evening to a home all your own, you can sleep better in a home of your own.

Learn the habits of industry, economy and prudence and you are bound to be successful.

Riches gather many friends; but if a man be poor all his days he is miserable.

Misfortune is sure to follow the man who spends all his money.

The man who spends all his money must always work under a Boss.

The man who spends all his money attributes his lack of success to bad luck.

The man who spends all his money can do nothing worth while.

The man who spends all his money cannot give his children the opportunity to lead a better life than his own.

The man who spends all his money is doomed to failure.

Saving is an art.

The art of saving can be acquired.

The man who earns \$10.00 a day and spends it is not as well off as the man who earns \$1.00 a day and saves 25 cents daily.

The \$10.00 a day man is on the road to poverty.

The \$1.00 a day man is on the road to prosperity.

Economy does not mean miserliness.

Economy is the line between "too much" and "not enough."

Industry produces the money, and rewards your efforts in every field of endeavor.

The man who speculates generally takes the side track.

The man who travels on the road of speculation (side track) is always complaining.

The speculator can't sleep well.

The accommodations are poor.

The "Ponies" on the track.

Too many stops to "Water the stock."

The man who saves his money and invests it in Real Estate is not the man who gets laid off.

Give your boy a start in life.

Give your boy the right start.

Teach your boy to save and economize.

Your boy will appreciate the "Right Start" in life much more than if you were to leave him a fortune.

Buy a lot for your boy, make the first payment, then help him make the monthly payments, send him down town with the Pass-Book to make the monthly payments—watch his countenance beam with appreciation.

Don't go on all your life spending money for which you get no permanent return.

Save the small amounts.

"If you would be wealthy, think of saving more than of getting."

"If you know how to spend less than you get you then know the secret of getting wealth."

There is nothing new about saving money, neither is there any-

thing new about making your savings work for you.

Save something now and after awhile it will save you.

Real Estate is a real investment.

Real Estate is a sound investment.

Real Estate is a solid investment.

Real Estate is a conservative investment.

Real Estate is a profit-yielding investment.

The golden age of opportunity has not departed.

The opportunity of today is greater than ever before.

Saving is safe and reasonable.

Its better to have money and not need it than to need money and not have it.

Avoid debt.

A cloud of debt will darken any pleasure.

Debt is a heavy handicap in the race of life.

The future holds rosy hopes for the man who is out of debt.

A man who is always a little behind can never be rich.

In debt.

In danger.

A man with a dollar ahead is a capitalist.

The income from past savings is a joy to contemplate.

Hard to get—the first \$1,000.

Easy to get—the second \$1,000.

The dollar you have spent earns no income.

Pleasures bought on credit haunt the future.

The dollars you save are stepping stones to success.

Money saved brightens the future.

Self-denial is soon forgotten.

## 10. Rent Payers.

“HOW TO INTEREST RENT-PAYERS IN A HOME OF THEIR OWN.”

*(Can be used for Headlines.)*

Stop that eternal rent bill.

Where's the money you wasted in rent?

Do you want a home-site?

Do you want to quit renting?

Do you want desirable neighbors?

Do you want city advantages?

No rent to pay.

No landlord to care about.

Rent is the landlord's graft.

He gets it honestly but easily.

Do you pay rent?

Take your pencil and paper and count the number of years you have been supporting a landlord.

Estimate the number of dollars you have paid in rent.

The \$300 you spent last year in rent would buy a lot.

Isn't it time to begin saving for a home?

Don't take our word for it, come out and see for yourself.

Paying rent, keeps the masses of the people poor.

Paying rent destroys independence,

Paying rent ruins the incentive to improve property.

You can't be a cipher and own your home.

The home-owner is a unit and an optimist.

Choose wisely.

Some sections are much better than others.

It's certainly an uphill job to carry the burden of rent.

Warm your feet on the fender  
of your own fireside.

The quick thinker gets ahead.

Every family should own a  
home.

Buy for your children's benefit.

Get ahead of the masses.

Own a house to live in, don't  
just rent a house to stay in.

Twelve months at twenty-five  
dollars a month amounts to  
\$300.00.

10 years at \$300.00 a year  
amounts to \$3,000.00.

Who owns the home you have  
paid for?

To live in a home that is all  
yours is real independence.

It's surely pleasant to know that  
you have a comfortable home when  
you have grown old and unable to  
work, and it's a duty toward your  
family.

You who think that only the  
rich can afford to own their own  
homes, are clinging to a mistaken  
idea.

Dismiss the thought from your  
mind at once that you must have  
a Bank Roll in order to start a  
home of your own.

Free from your landlord's domi-  
nation.

Be your own landlord.

Why not invest your rent in a  
home of your own?

It's the beginning of a true and  
independent living.

Delays never yet paid a dollar.

Get out of this old rut.

Make yourself influential.

The average house renter pays  
for his house every 8 years, and  
the landlord still owns it.

The money you pay out each  
month as rent is a loss to you.

Try our plan.

We can put you on the highway  
to a home of your own.

We can put you on the road to  
save the money you are now  
squandering in rent.

Cut out the rent paying proposi-  
tion.

Pay rent to yourself for a change.

Draw your own lesson.

Owning your own home suggests  
industry.

Owning your own home suggests  
economy.

Which will you do?

Spend all and work always

Or,

Place a little in Mother Earth.

Don't be a spendthrift.

Don't waste your earnings each  
month.

Don't buy too extravagant.

Learn the lesson of thrift by  
investing in real estate.

The benefit of owning your home  
can hardly be exaggerated.

You worked for your money.

Now, let your money work for  
you.

Don't be a plodder all your life.

Your hands are tied.

If you're stacking up rent re-  
ceipts,

Stop it!

Own your own home and untie  
the knot.

Cut the rent knot.

Invest in a home of your own.

Look next Sunday.

Act next Monday.

Pay or move is the landlord's  
slogan.

Sit under your own grape vine.

Eat figs plucked from your own  
fig tree.

Put your feet under a dining-room table in a home of your own.

Make a start for yourself.

Go out and see.

If you have to sneak away from your family—do it.

If you have to set the alarm clock one hour ahead—do it.

If you have to take your family with you—so much the better—do it.

But see our property at once.

Don't rest until you take one peep.

We'll rest our case on your decision.

Just a little effort on your part will secure you a home.

Think it over and get busy.

Our terms are especially attractive.

Greatest chance in a lifetime.

You will never harvest if you never sow.

He who hesitates is lost.

You cannot go wrong,

The prices are low.

The terms are easy.

Get out of the rut.

Buy something.

Buy a piece of good Real Estate.

Go in debt if necessary.

Take a days outing at our expense.

It won't cost you a penny.

You can fill your system with ozone.

You will buy if you look.

Get a bigger building lot.

Raise your own vegetables.

Raise your own chickens.

Are you willing to put your time against ours.

Can you believe your own eyes?

Are you open to conviction?

Most interesting.

A delightful ride.

Every year you continue to pay rent means just 12 more rent receipts which are worthless.

Own a home to live in.

Don't just rent a house to stay in.

No doubt.

No uncertainty.

A grasping monopoly.

Taxes are low.

Water pressure high.

Pay your rent to yourself.

Neglected opportunity is disastrous to profits and happiness.

What's the best definition of "Home?"

"I own it!"

THE MAN OF TODAY.

The man of today is the man who secures the good things of life.

The man of today is the man of Pluck.

The man of today is the coming man.

The man of today is the man of the hour.

The man of today does things.

The man of today travels ahead of the band wagon.

The man of today buys a home site.

The man of today makes his first payment today.

The man of today is the man who rents to the man of tomorrow.

a. The Man of Tomorrow.

The man of tomorrow is a Rent Payer.

The family of the man of tomorrow looks forward to hardship and uncertainty.

The man of tomorrow is the man who travels with the crowd, 15 miles behind the procession.

The man of tomorrow is the indefinite man.

The man of tomorrow is the man who believes in luck.

The man of tomorrow is the man who pays rent to the man of today.

**b. Which Kind of a Man Are You?**

A today man or a tomorrow man?

If a tomorrow man, it's not too late to start and become a today man.

No matter if you only have a few dollars.

Plant 'em today, then watch 'em grow.

You can learn how easy it is by consulting us.

We have home lots.

A rented house is a FAKE home.

"It's mine" makes a REAL home.

Your children, as they grow older, will realize this.

For their sake examine our lots and their gradual paying plan.

Where is the money you have been earning all these years.

What you spent is in rent, and somebody else put it in Real Estate.

Why don't you buy a home of your own.

Why let the other fellow save what you earn?

Do you want to own a home?

It's easier than you would think.

We have property that can be mortgaged for almost as much as the purchase price.

Then your only rent is the interest on the mortgage.

Come here.

Then the necessity of going "there" will be removed.

Non-winners live in flats,  
Does your landlord weigh on your mind?

Do you want a home site?

Do you want desirable neighbors?

Do you want city advantages?

Do you want country enjoyments?

Do you want trees, flowers and gardens?

Our plan is absolutely new.

Which will you have in 10 years from now?

A bundle of worthless rent receipts,

Or a home of your own?

You can stop paying rent if you will.

Renters we urge you to investigate.

Successful men own their own homes.

Paying rent indicates shiftlessness.

Living in a home of your own is a splendid definition for success.

Success does not necessarily mean fame or wealth.

There are successful clerks.

There are successful laborers.

There are successful carpenters.

Why pay tribute to the haughty landlord?

Owning your home brings a contentment that nothing else in the world can give.

Your own home means safety, security and satisfaction.

Your own home is like a rock that shields you against financial adversity.

A home of your own kindles Just Pride.

A Home of your own is the

foundation of your family happiness.

Your children grow to love a real home and all your own.

Your wife rejoices.

Your wife beautifies and adorns her own home.

Owning a home of your own gives your wife position in society.

Only an ounce of judgment required to start.

No nerve required.

You are the architect of your own fortune.

Never go into a drug store to buy real estate.

Buy a home at "rent rates."

What have you to show for paying rent?

A stock of worthless rent receipts and a fat landlord.

Decide while the other fellow thinks.

Execute while the other fellow decides.

The first step is always the most important.

Name your own terms.

Some people value their money after it's gone.

When you buy real estate buy it on your own judgment.

Don't listen to your friends, they may have "Keen Kutter Goods" of their own to sharpen.

The man who waits pays the penalty.

The man who foresees secures the premium.

You owe it to yourself to investigate.

Riches seldom come to those who continue to work for others.

Be your own Boss.

You can buy a home just as easy as you can pay rent.

If you are a Rent-Payer, you are a slave.

If a home owner—a free man.

The only free man living is the Home Owner.

Young man decide today which you shall be.

A slave or a Home Owner.

Many a man awaits the opportunity, while his wife takes in washing.

Live at Home.

Don't stay in a rented house.

Count your rent receipts then you'll buy.

Why hesitate?

Why delay?

Why doubt?

Why stand idly by?

Why miss another great opportunity?

Don't live in a hired house.

Figure it out with yourself.

Every renter should and can own a Home of his Own.

To be a renter is fundamentally wrong.

Increase in Home Owners means an increase in the value of every home.

Join the "No Worry Club."

Let the "Renter" worry.

There is a struggle now going on between renter and landlord.

Scores of people are deserting the ranks of the renters and joining the hosts of the Home Owners.

Why not work for yourself.

Every good citizen should be his own landlord.

We will help you achieve a home of your own.

Take a sane view of the rent-paying situation.

You are tired working for wages.

You can hardly keep body and soul together.

You have ambition to enjoy the profits of your labor.

You have thought of going into business for yourself.

You are ambitious to better your conditions.

You want to establish yourself in a paying business.

You want to place yourself in line for future independence.

You know that everything that is worth doing is worth doing now.

You know that putting off until tomorrow has cost many a man a fortune.

You know that doing it today is the secret of success.

Begin today to buy a home of your own.

Be a free man.

Stop paying rent to the other fellow.

17 cents a day buys a home.

You can't have complete domestic happiness unless you own a home of your own.

You will never get a home of your own unless you make a start.

By putting things off you become a slave.

Slaves are everlastingly dumping rent into the landlord's pocket.

Paying rent is like putting money in a slot machine out of order.

Are you paying rent into a rental house slot machine that's out of order?

If you are, stop it.

Buy a home of your own.

The man who stays poor is the man who doesn't have faith in himself, nor the city, nor the future.

The man who stays poor and does not allow his wife and children to enjoy the comforts of life is the man who pays rent.

The man who stays poor and is not able to take life easy in his old days, is the man who pays rent.

If sleeping, wake.

If feasting, rise.

Before I turn this opportunity away.

The hour of fate is before you.

If you work with your hands, pay rent and expect to save money, you'll be easily disappointed.

If sickness comes who is going to pay the Doctor's Bill?

Start a little cozy home of your own.

Plant a dollar and grow a home.

Why sell all your energy to your Boss.

Grip strong, a chance like this before it slips along.

Are you wishing for a home of your own?

A home that possesses revenue is better than money in the bank.

Did you ever turn down an opportunity?

"Be in the swim," and stretch your dollars to their limits.

Youth is the time to make life plans.

You should improve this opportunity.

Dreaming of a home.

Make your dream a Reality.

How sweet it is to dream of a home of your own.

Make your start NOW.

Do you want to own a home of your own?

**e. How Much Have You Paid.**

The following shows the amount of money you will pay out in rent in a period of ten to twenty-five years, with interest at 6 percent. These figures ought to OPEN the EYES of every rent Payer.

At \$10 PER MONTH—

10 years.....	\$1,581.68
15 years.....	2,793.10
20 years.....	4,414.25
25 years.....	6,583.72

At \$20 PER MONTH—

10 years.....	\$3,163.56
15 years.....	5,586.18
20 years.....	8,828.56
25 years.....	13,167.43

At \$25 PER MONTH—

10 years.....	\$3,940.20
15 years.....	6,983.73
20 years.....	11,035.65
25 years.....	16,459.23

At \$30 PER MONTH—

10 years.....	\$4,745.09
15 years.....	8,378.27
20 years.....	13,242.78
25 years.....	19,751.14

The preceding statement is surely convincing evidence that it pays to "Own a Home of your Own."

**d. A Few Rules for Home Buyers.**

When you accept an invitation to go out and see a new addition or subdivision to your city, prepare the following questions, and in a kind and courteous manner ask the salesman, on the ground who shows you the property, to answer them and answer them correctly, viz:

- Do you make the streets?
- Do you grade them?

Do you put down cement sidewalks?

Do you put in cement curbing?

Do you plant shade trees?

Do you plant shrubbery?

Do you park the streets?

Do you terrace the front of each lot?

Do you have gas?

Do you have electricity?

Do you put in storm sewers?

Do you have city water?

Do you pay the taxes while the payments are being made on my lot?

How wide are the streets?

How about cheap houses?

Any fences allowed in front?

Any stables allowed on corner lots?

Any unsightly outbuildings allowed?

Do you have a public playground?

Do you keep down the weeds on all vacant lots, and for how many years?

Do you allow a home to be erected at a cost of less than \$2500.00?

Is the drainage perfect?

Is it natural?

Are all the improvements free to the purchaser?

After making note of the salesman's answers then come and see one of our salesmen and ask him the same questions.

We will then abide by your decision.

Think it over.

See the rest, and then see the best.

Life is too short to try to wake some of the easy contented SUN-

BATH Rent Payers out of their sleep.

Some Rent-Payers have three meals a day, a place to sleep and that's all they want.

We want the fellow who is looking for more than his bread and butter.

We want the fellow who is never satisfied with his present success.

We want a fellow who is trying to get ahead in the world.

We want the fellow who is tired of paying rent.

We want the fellow who wants a "Home of His Own."

"A home of your own makes a man human."

Get the "Home of Your Own Idea."

Ordinarily when a man is sick or out of employment, or some other misfortune overtakes him, his landlord expects him to pay his rent just the same.

There is no guess work about our plan as it is a practical, safe, business proposition and has been carefully figured out, being put into successful operation.

You cannot own a home by simply wishing for it.

You cannot enjoy the pleasure of living in a home of your own by simply longing for it.

The man who rents a house year after year for ten years pays for it.

The man who rents a house for ten years presents to his landlord the price of the house.

Your rent money will make you independent if you will let it.

You're not a free man if you don't own Real Estate.

RENT MONEY.

You never see it again.

The same money paid as EASY installments on the right kind of a HOME OF YOUR OWN, is in reality money put back into your POCKET.

The average house-renter pays for his home every ten years and the landlord still owns it.

Rent receipts are POOR investments.

Anybody can pay rent, but it takes energy, economy, and determination to own a "Home of Your Own."

He who thinks that only the rich can afford to own a "Home of His Own" is clinging to a MISTAKEN idea.

Every Rent-Payer helps the landlord on to wealth and himself on to poverty at the same time.

The goal of every rent payer's ambition should be a "Home of His Own."

Living under your own roof makes you independent.

Sitting on a front porch of your own gives you enjoyment.

Warming your feet on the fender of your own fireside brings COMFORT.

It is folly to pay rent.

Don't pay rent any longer unless you have money to burn.

The money you spend if cut in two would buy you a nice home in 10 years.

A "Home of Your Own" and the fight is half won.

Paying rent destroys independence.

Paying rent ruins the incentive to improve property.

The Home Owner is an Optimist.

The Rent-Payer is usually a Pessimist.

Have you and your wife ever talked the matter over to see if you could not SOMEHOW buy a home?

Count the number of years that you have paid rent and you will see that you might have owned a home of your own.

Aren't you tired of pouring your money into a hole with a landlord at the other end?

Tell your landlord you are tired dancing to his "Ragtime Music"—"Rufus Rastus, Johnson Brown, what you goin' to do when the "Rent Man" comes 'round.

Think it over.

Think it over seriously.

How many years have you paid rent?

Buy on the installment plan within your means; it will pay you.

"A man may, if he knows not how to save as he gets, keep his nose, all his life, to the grindstone and die not worth a groat at last."

Join the Thrift family.

The Thrift family in America is founded on the philosophy of Benjamin Franklin.

"The art of getting riches consists very much in thrift."

Mr. Rent Payer:

Make up your mind to become a Home Owner.

Make up your mind to become a Real Estate Owner.

Make up your mind to become an investor.

Make up your mind to become a Builder.

Make up your mind to make the attempt.

Make the attempt within the next 24 hours.

Don't wait.

Don't waste valuable time thinking the matter over.

It's almost impossible to frame up any reasonable excuse for being a Rent Payer.

If you had invested your savings in Real Estate, you wouldn't have spent it.

Are you satisfied with what you have to show for last year's work?

A small amount of cash starts you.

Make your husbands earn the money.

Dollars not resolutions.

Are you satisfying yourself with pretense?

Why wear your life away working for others?

Why not become your own Master.

You'll never be rich by mere saving.

Carry the key to your own home.

Buy where life is real and profits sure.

The Renters earn the money.

The landlord buys more Real Estate.

The landlord gets the increase in value.

The Renter gets a bunch of rent receipts.

The Renter ends where he began.

## 11. For Selling Department.

The time to do things is NOW.

Wishes never go as far as dollars.

It's dollars that count, not resolutions.

Formation is better than reformation.

Unadulterated Nerve is sometimes needed.

Desire made strong enough changes decision to action.

He who knows not, and knows not that he knows not, is simple.

He who knows not, and knows that he knows not, is a fool.

He who knows, and knows not he knows, is asleep.

He who knows and knows that he knows is wise.

Where there's no coal, there are no marvelous deposits of coal.

Don't be too anxious to work your pick and shovel.

Save your muscle.

Start your brain.

An hour's planning may save you a month's performing.

Plan how little digging you will have to do in order to get the best results.

Pick out the easiest spot in which to dig.

Maybe you won't have to use the pick and shovel at all.

If you are only going to set out some cabbage plants, it is well to have that point settled definitely.

Then dig just deep enough to properly set the plants so they will take root.

Save your muscle for the weeding that must be done in order to give the cabbage plants the full benefit of the soil.

If you are going to dig for gold get that point settled definitely.

Then figure out the probability of the amount of digging you've got to do before you strike the vein you are in search of.

Then work your pick and shovel honestly, persistently and profitably.

Make each swing of the pick count.

Make every shovel full of dirt tossed aside that much nearer the goal and the gold.

There's possibility that the vein may be too deep.

That it will require too much use of pick and shovel and muscle.

That when you do get down to the pay streak you won't have the strength left to get it out.

Then you'd be in just the same position as if you hadn't struck it at all—plus the effort.

The fellow who commences to dig first, who digs away for a day a week or a month before he has really made up his mind whether he is going to put in cabbage plants or take out gold, always gets the results he is entitled to.

### DON'T GET BLUE.

*(Read on a Rainy Day.)*

When troubles pile up thick and fast,  
 And all your sky seems overcast,  
 With clouds of darkest hue,  
 When everything is going wrong  
 And life's pathway seems rough and long,  
 Just wear a smile and sing a song,  
 And DON'T GET BLUE.

When fortune turns her frowning face,  
 And sets a long and weary pace,  
 When friendships prove untrue,  
 When Hope lies dead within your breast,  
 And blank despair your only guest,  
 Just whistle while you do your best,  
 And DON'T GET BLUE.

Your troubles soon will flee away,  
 The clouds will pass, a brighter day,  
 Will faith and hope renew.  
 The dismal, downward way will rise,  
 And lead you through life's Paradise,  
 Where fortune smiles from sunlit skies;  
 So look beyond with hopeful eyes,  
 And DON'T GET BLUE.

You will never accomplish much by standing around on one foot knocking.

Get in the game and work for some one who will do better.

Every selling organization needs loyalty.

Every selling organization needs renown.

Every selling organization needs advertising.

Every selling organization needs industry.

Every selling organization needs non-quitters.

Every selling organization needs enthusiasm.

Don't try to mix business and tommyrot.

The subjects of King Booze are all slaves.

The smooth talker has suspicious listeners.

### c. Real Estate Talk.

A Real Estate Salesman should be bubbling over with interesting facts when trying to convince and persuade his client to think as he thinks.

Have the following real estate talking points on the tip of your tongue, and use as your best judgment suggests.

TALK ABOUT:

Talk about location.

Talk about convenience.

Talk about healthfulness.

Talk about pure air.

Talk about good water.

Talk about good drainage.

Talk about pleasant surroundings.

Talk about transportation facilities.

Talk about good neighbors.

Talk about good climate.

Talk about cheapness of living.

Talk about public improvements.

Talk about water.

Talk about gas.

Talk about electric light.

Talk about sewers.  
 Talk about pavements.  
 Talk about sidewalks.  
 Talk about parks.  
 Talk about boulevards.  
 Talk about wide streets.  
 Talk about shade trees.  
 Talk about churches.  
 Talk about schools.  
 Talk about art galleries.  
 Talk about libraries.  
 Talk about museums.  
 Talk about stores.  
 Talk about hotels.  
 Talk about low price.  
 Talk about easy terms.  
 Talk about discount for cash.  
 Talk about installment payments.  
 Talk about increase in value.  
 Talk about growth of population.  
 Talk about new industries.  
 Talk about new railroads.  
 Talk about new trolley lines.  
 Talk about general prosperity.  
 Talk about natural beauty.  
 Talk about attractiveness.  
 Talk about nearness of recreation places.  
 Talk about industries.  
 Talk about wages paid.  
 Talk about value of products.  
 Talk about shipping facilities.  
 Talk about good home place.  
 Talk about the best being selected first.  
 Talk about the last opportunity.  
 Talk about free mail delivery.  
 Talk about growth of value in last year.  
 Talk about actual examples.  
 Talk about photographs.  
 Talk about low taxes.  
 Talk about no taxes for three years.  
 Talk about no interest on deferred payments.

Talk about no charge for deed.  
 Talk about free and perfect title.  
 Talk about title guaranteed.  
 Talk about "Buy now."  
 Talk about buy before further improvements are made.  
 Talk about big demand for houses.  
 Talk about extensive building now going on.  
 Talk about building restrictions.  
 Talk about buying for childrens benefit.  
 Talk about buying intelligently.  
 Talk about buying real estate on easy payment plan compels economy.  
 Gives an object in life.  
 Something to work for.  
 Talk about grasping opportunities.  
 Talk about scenic attractions.  
 Talk about free railroad tickets.  
 Talk about free automobile trip.  
 Talk about public improvements now in progress.  
 Talk about private improvements now in progress.  
 Talk about well known persons buying.  
 Talk about future of property being protected.  
 Talk about prices will be advanced.  
 Talk about safety of investment.  
 Talk about combining rural and city advantages.  
 Talk about police protection.  
 Talk about fire protection.  
 Talk about heighth above sea level.  
 Talk about nearness to large cities.  
 Talk about increase in assessed valuation.

Talk about sending maps of property on request.

Talk about landscape gardening.

Talk about low railroad fare.

Talk about rent pays for home.

Talk about certificate of title furnished.

Talk about the unearned increment.

Talk about the importance of doing it now.

Talk about laying the foundation of a fortune.

Talk about only a small sum needed.

Talk about balance in 40 payments.

Talk about large sized lots.

Talk about a live asset.

Talk about the non-forfeiture clause.

Talk about the getting ahead of the masses.

Talk about the assessor's figures.

Talk about how to make Real Estate your savings bank.

Talk about the comparison of prices with similarly located property.

Talk about the social life of the neighborhood.

Talk about the fact that the foundation of all Real Estate value is utility.

Talk about the difference of living and staying.

Talk about the advantages of a home of your own. (Living).

Talk about the disadvantages of renting a house. (Staying).

## 12. Renting and Leasing.

Do it now, moving time will soon be here.

Send for our "Rent and Sales List," changed daily.

"Every kind of real estate in every part of town."

Renting houses isn't as easy as you would think.

We think it's so important that we handle it as a separate department.

That facilitates matters for you.

"Too many cooks spoil the broth."

And too many agents trying to rent the same property often spoil the renting.

Our renting department does nothing but rent.

It will save you time and trouble.

One Department that does nothing but rent.

Think what that means to you.

The worry you save.

The tiresome trips.

The uncertainty.

You can't realize how much it does mean until you've applied for a space through us.

Our advertisement may rent your property.

Placing your property on our lists is quite sure to.

Don't walk the streets looking for "House to let" signs.

Come to us.

Our renting department will give you a list.

Properties are listed with us in all neighborhoods.

Rents vary accordingly.

Factory property vacant a year? Why?

Because no suitable tenant comes near your "To Let" sign.

Boys use "To Let" signs for targets.

Few real buyers or renters waste time reading signs.

They come to us, because we have the largest Renting, Selling and Investing list in town.

Every day your house remains unrented is sure loss of money.

Thousands of renters prevent that by seeing us.

If the house is on our list your "For Rent" sign comes down quickly.

Every kind of Real Estate in every part of town.

Is your property being eaten up in taxes?

Don't let it be vacant.

Don't put a 5 cent sign on it and expect a \$100 renter.

We rent it quickly because we have a larger list.

We've every kind of real estate in all parts of town.

Going away?

Let us attend to your property if you are.

We collect rents.

We secure tenants.

Property placed in our hands remains a good investment.

You first go to one part of town,

Then to another,

That's one way of trying to rent a house.

Come here first.

That's the way you will rent one.

Want to change your address?

See us first.

It's little trouble to inspect houses the way we show them.

Call and learn how.

Moving is an awful bother.

Looking for the place to move to is a great one.

Our special department for renting saves you the trouble.

It may save you money as well. See us first.

If property can be rented, we can rent it.

Why do we do so much renting?

Ask our tenants.

Ask our landlords.

They'll give you the answer.

#### a. Renting Phrases.

Exclusive housekeeping apartments.

Every known comfort.

Every known convenience.

Highest standard service.

Refined patronage.

Imposing and substantially constructed.

Ideally located.

Select residential section.

Building finished and arranged with all the completeness of equipment and perfection of detail necessary to modern apartments.

Vacuum cleaning.

Basement laundry.

Separate quarters for servants.

All chambers finished in white and mahogany.

Modern house-keeping apartments.

A model.

Combines the ideal features of:

Elegance,

Refinement.

Convenient location.

Moderate rentals.

Beautiful.

Spacious.

Porch front.

Semi-detached.

Art glass mullioned windows.

#### 15. New Business.

We are Sellers and Satisfiers.

We do things.

Our promptness is our pride.

We want our friends as our customers.

We are in the business to sell.

We make quick sales at small profits.

Every promise is kept.

Nothing misrepresented.

We want your good will.

We are working for your good will.

We always succeed.

We buy carefully.

We sell cheaply.

We keep our promises.

There are Real Estate sales and Real Estate "Sells."

We know Real Estate values around -----.

When you want to buy, consult us.

Otherwise you might get sold.

If property can be sold we sell it.

If it can be rented we can rent it.

If it can be mortgaged we can mortgage it.

If you're interested in Real Estate you'll be interested in us.

A mistake in surveying or a complicated title might have meant a law suit.

We're exceedingly careful about such things.

Our varied experience has taught us to be.

Have you property for sale or rent?

Put it in our hands.

It should be soon off yours.

Our large list insures quick transactions.

See us first about Real Estate.

Our lists are large and our patrons many.

Our "To Let" and "To Be Sold" list is very complete.

We get the real news of the Real Estate field.

If your property were on our list it would have come before a great many investors.

We have hundreds just ready to move or buy.

We close deals promptly.

No charges until you are benefited.

Everybody who sees our lists of properties "For Sale" or "For Rent" is a renter or a buyer.

And nearly every renter or buyer in town does see it.

No dull season with us.

We have satisfied others.

We can please you.

Success don't come from the "Old Way" of selling Real Estate.

The success of our Company is due to careful and conservative methods.

Our credit is built upon things we do.

Our method closes sales.

"If its salable, we sell it."

Those to whom we sell, sell for us.

We have a perfect right to blow our own horn.

We have a just right to shout about the property we are selling.

We make Sales.

Why?

Because we make accurate statements and our representatives are responsible.

We turn Real Estate into Cash.

Everybody speaks well for our business methods.

Every chance customer becomes a constant customer.

Great satisfaction is expressed by our customers.

Watch the people who promise you one thing and give you another.

Watch the people who have made you promises in months gone by, and failed to live up to their agreement.

A man's word should be as good as a government bond.

Impressions count in business and we are making many impressions.

Advertising by us is reliable advertising.

Houses for sale on terms the same as rent.

If property can be sold, we can sell it.

You need to do no guessing.

There is no argument in favor of our services so strong as our record.

Our methods sell property quickly.

Our methods sell property advantageously.

Our methods sell property without delay.

Our method secure good tenants.

Our methods collect rents promptly.

Our methods manage properties faithfully.

Our methods manage properties profitably.

Our methods manage properties successfully.

No transaction too small.

No transaction too large.

We want your good will.

Don't wait until you have business.

Come in and get acquainted.

Don't lose time.

Home like isn't it?

Real Estate in all its branches.

If you wish to buy.

If you wish to sell.

If you wish to auction.

If you wish to lease.

If you wish to rent.

If you wish to borrow.

See \_\_\_\_\_.

It's our business to sell Real Estate.

It's our business to save you money.

It's our business to rent your empty house.

It's our business to find you a responsible tenant.

It's our business to collect rents.

It's our business to sell insurance.

It's our business to sell vacant lots.

It's our business to sell farms.

It's our business to sell land.

AT ALL TIMES:

There are people who want to buy

There are people who want to sell.

It's our business to bring buyer and seller together.

You'll save time.

You'll save money.

Come in.

Let's talk it over.

Get the "Home of your Own Habit."

Our office is a "Real Estate Clearing House."

#### 14. - Headlines and Catch Phrases.

FOR REAL ESTATE AND INVESTMENTS. (Suggestions).

Nearing the end.  
 "Pause."  
 Imagination rules the world.  
 Money talks.  
 Give your money a chance.  
 Pass judgment yourself.  
 Are you prepared?  
 Why hesitate?  
 We have hit the bull's eye.  
 Watch this space.  
 Best in the West.  
 Open an account with us.  
 Are you on the fence?  
 The way to economy.  
 Economy, the easy chair of old age.  
 You will agree.  
 Newly-wed couples! Attention!  
 Chilly wintry blasts.  
 Don't be a tin-type.  
 Then and now.  
 Select your investment.  
 Set your savings to work.  
 It will take care of you now.  
 It will take care of yourself and  
 family later on.  
 We tell you why you should buy  
 Real Estate.  
 We tell you why you should buy  
 Real Estate from us.  
 We tell you why you should buy  
 Real Estate in our City.  
 Your opportunity.  
 You can't get away.  
 Does saving money interest you?  
 As easy as play.  
 Enthusiasm runs wild.  
 We don't like to do it, but we  
 must!  
 Control your own investments.  
 Start your money to work.  
 FOUR is 33 1-3 percent more  
 than THREE.  
 Invest where profits are certain.  
 Invest your money where it will  
 grow.  
 Delays pay no dividends.

Safe investments do.  
 The quick thinker gets ahead.  
 Don't fool with prospects.  
 Don't take anyone's guess.  
 Insist on facts.  
 Learn to use your own judgment.  
 Safety goes before profit.  
 Money saved is money made.  
 Make Mother Earth your Sav-  
 ings Bank.  
 Saving is governed by science.  
 Wishes never go as far as dollars.  
 It's dollars that count, not  
 resolutions.  
 Formation is better than re-  
 formation.  
 Begin today.  
 Money begets money.  
 Of Savings come Having.  
 To earn more, learn more.  
 A WISH-BONE cannot be sub-  
 stituted for a BACK-BONE.  
 The home of a Saving Man is  
 usually a Happy one.  
 Big investors have made for-  
 tunes.  
 Children should save.  
 Early habits mould future char-  
 acters.  
 There are 313 working days in a  
 year.  
**TAKE YOUR FIRST STEP  
 NOW.**  
 Put your Savings to work.  
 Never spend all you make.  
 Don't hide your Savings.  
 Saving is the foundation of  
 wealth.  
 If you never start you will never  
 get anywhere.  
 A beautiful home spot.  
 Stop buying gasoline for your  
 landlord.  
 Get ahead of the crowd.  
 What do we advise?  
 Seven questions answered.

Facts and figures.  
 Money begets money.  
 Money makes all things possible.  
 Making facts out of figures.  
 Is'nt it wonderful?  
 A safe investment.  
 Figure it up.  
 A Home of your own.  
 Sit by your own Fireside.  
 No "Keep-off-the-grass" signs.  
 Sit on a porch of your own.  
 Home Builders.  
 A good investment.  
 Our guarantee protects you.  
 We prove everything we say.  
 You are the judge.  
 We run all the risk.  
 You are the jury.  
 Look to the East.  
 Good car service adds tremendously.  
 The lay of the ground is most important.  
 No exaggeration of statements.  
 Lest you forget.  
 Just to remind you.  
 Startling facts convincingly stated.  
 If you can't save a nickle, save a penny.  
 Get the whole story.  
 There was never a similar offer.  
 The envied homes.  
 Which would you choose?  
 Begin at the Beginning.  
 Do it today.  
 Tomorrow, today will be yesterday.  
 Here's evidence enough to convince any Jury.  
 Get a chunk of earth and get it now.  
 Don't be short sighted.  
 This advertisement is to start you thinking.

Are your neighbors rent payers?  
 Great Scott! Mr. Rent Payer.  
 A word to the investor.  
 A word to the renter.  
 Significant words from authoritative source.  
 Peerless in location. /  
 A country home at the city's gates.  
 We'er putting on the finishing touches.  
 A swell location.  
 It rained a Million Dollars last Friday.  
 Undeniable forceful facts.  
 Minute details have been thoroughly carried out.  
 Magnitude of our offerings impresses everybody.  
 Many will hasten to respond to this advertisement.  
 Nearly everybody will come.  
 News of extreme importance.  
 Obligation to buy never comes with a visit.  
 Opportunities nothing short of remarkable.  
 Oversights are committed by those who fail to come.  
 Pleasing prices.  
 Prices pulsating with economy.  
 Prices that sweep aside all opposition.  
 Pluck—not luck— built this business.  
 Plucky doings that you will surely appreciate.  
 Prices that tell with conviction their own story.  
 Pleasure is evident on the part of many patrons.  
 Keep the ball rolling.  
 Keen readers need not to be told again.

Knowing readers fully appreciate this statement.

"Knowledge is power." Be armed for the great battle of life.

Late comers get poorest pickings.

Lively selling must follow this announcement.

Legitimate business methods have their effect.

Less profits mean bigger values, such as these.

Lavish values are fascinating features of this sale.

Long time credits to suit every family exchequer.

Languid business now receives a "special sale" tonic.

Lubricating the machinery of business with "Special Sale" oil.

Marvelous values.

Meditate upon the importance of the following.

Match these values if you can.

They are great.

Make up your mind to embrace this opportunity.

Enterprise everywhere evident.

Excellent money-making chances.

Every visitor becomes a customer.

Everybody who reads should profit thereby.

Evidences of consideration for your interest.

Either you or somebody else will get this value.

Frigid facts.

Forcible figures.

Figures do not lie.

Facts worth knowing.

Fascinating features.

Figure what you can save.

Fame came in the wake of worth.

Follow the crowd and you will come to us.

Good values.

Give a thought to this opportunity.

Great buying chances now presented.

Think.

Think what your opinion is.

Think just how to get the greatness of our proposition.

Sentiment is business.

Some day you'll be sorry.

Jingling of money saved.

Just in the nick of time comes this offering.

Judgment can well be exercised by buying now.

Jump at this chance.

The opportunity of the year.

Hints worth remembering.

Heaping returns for money invested.

Irresistible prices.

Interesting offerings.

Interested purchasers should not delay.

Impressive array of forcible facts and figures.

The big success of the season.

You want to make money don't you?

Ideal sites for homes.

Buying real estate is surer than July wheat.

Buying real estate is better than railroad bonds.

See the glorious property.

Suggestions worth reading; for live ones only.

Ownership of Real Estate signifies POWER.

"Values shake hands with satisfaction."

Amazing opportunities.

Will you take advantage of this chance?

Let your mind penetrate the future.

Irrigation is King.

Every artistic innovation.

To the lovers of country life.

Savings Bank earnings limited to 4 percent.

Real Estate earnings unlimited.

"The heart of the district."

Think of the difference.

A straight tip.

A wheat growing country.

Wheat is King.

It's wheat now.

To the people who know "what is what."

Absolutely unequaled elsewhere.

A handsome residential development.

What we do we must do to-day.

A few clinching arguments.

"Near to nature's heart."

A pure delight to nature's lovers.

A healthful place.

A convenient place.

Let it be deeply and everlastingly burned on your mind.

Let me hammer this in.

A pig in a poke.

My corner.

Watch which way the cat will jump.

Hill and dale, forest, field and stream.

Doesn't all this sound attractive?

It stands alone—head and shoulders above all.

An entire sale of building lots.

The elements beaten.

Just far enough out to be convenient.

Just far enough out to get the good country air.

Just far enough out for a home.

Just far enough out for an investment.

Right prices to right people.

The right restriction in the right place.

This property is increasing itself.

Isn't this delightful.

Gratify your ambition to own a suburban home.

A home of your own design.

An unparalleled proposition.

Nature's play-ground.

Something new.

Something different.

Something worth while.

Something, somewhere, someone, notime, nowhere, none.

"In the rough."

Here is a proposition.

A blue-grass idea.

A purchasing chance that few will miss.

An opportunity worth taking advantage of.

A splendid opportunity is now placed before you.

Announcements like these never go by unnoticed.

Attend to what we say and learn to your advantage.

Active buying is bound to follow this announcement.

Consider well, then decide rightly.

Can you resist this great temptation?

Can you meet or match these values?

Come, consider, criticise and compare.

Cunning readers will be quick purchasers.

Criticism is welcome by us from everybody.

Clip this out or make a money saving memo.

Care was exercised in writing these statements.

Careful readers will respond to these suggestions.

Candid statements that leave lasting impressions.

Clear statements make our advertising interesting.

Competitors watch our ads with absorbing interest.

Did you ever see such an opportunity?

Do you wish the best at the least cost?

During this sale money will be mighty.

Decision is necessary for time is limited.

Decide quickly for the opportunity will soon go.

Don't you think this advertisement worth reading?

Thinking it over won't do this time

Talking about it won't do it this time.

It's action and quick action on your part.

The price is below real value.

First payment is small.

The weekly payments are easy.

You become a land owner at once.

Your investment is sure to double.

You're buying property without a flaw.

You are buying property unrivaled as to location.

You are buying property with improvements without an imperfection.

You are buying property at a price without a parallel.

Enthusiasm reigns Supreme.

Let it be deeply and everlasting burned on your memory.

You can be a Home Owner.

You can be a Builder.

You can be a Real Estate Owner.

You can be an Investor.

It's surely an opportunity.

It's an opportunity that will never come again.

Going fast:

You'll have to hurry.

The opportunity of a generation.

There is no asset so good as dependable realty,

Dollars invested in Real Estate is better than money in the bank.

The die is cast.

Keep posted.

Send a postal.

We'll gladly post you.

Our prices are right.

We can prove our assertions.

Slash go prices.

Consult your good wife before buying a home.

The Home Getter.

Carefully designed.

Exquisitely finished.

Hardwood trim.

Beamed ceilings.

Steam heated.

Tiled bath rooms.

Exposed plumbing.

Decorated to suit purchasers.

Sunny rooms.

Wide porches.

The Bank may break.

The factory burn.

A breath may burst the bubble share.

Money invested in Real Estate is sure and safe.

Savings go.

Stocks melt.

Banks fail.

No slavery to time tables.

Put on your hat and come now.

Unheard-of-prices.

Unprecedented demand.  
 Tremendous favor accorded.  
 When you have a little land.  
 The deed within your hand, it  
 cannot disappear or melt you know.  
 New routes assured.  
 Transit facilities.  
 Rent receipts don't buy any-  
 thing.  
 Payments suspended if sick or  
 out of employment.  
 Best on the market—bar none.  
 By all means come today.  
 Where can you make money any  
 quicker?  
 Every beneficial restriction.  
 Every modern improvement.  
 Take out your pencil and figure.  
 Go into the smallest details.  
 You can't find it's equal for real  
 value.  
 The level headed man is the man  
 who provides for the future.  
 Many other good things to show  
 you when you visit our property.  
 Incontrovertible facts.  
 Unaltered facts.  
 Boiled down facts.  
 Reason, analyze and act.  
 Don't go elsewhere, get less and  
 pay more.  
 Think of its significance.  
 Investigation plays a powerful  
 part.  
 These are powerful facts.  
 This is a home-site opportunity.  
 This is a money-making oppor-  
 tunity.  
 A clean, quiet, sanitary home  
 spot.  
 No one doubts.  
 Cash talks with us this week.  
 Opportunity calls you.  
 You owe it to yourself.  
 You owe it to your children.  
 Go and see this property today.

Insurance is a good thing.  
 We insure you and your invest-  
 ment for nothing.  
 Pause:  
 Stop.  
 Something or nothing.  
 Which?  
 15 cents a day saved on the  
 one hand.  
 Or  
 Everything spent on the other  
 hand.  
 I want this "ad" to catch the  
 eye of just one man.  
 I want this "ad" to rivet the  
 attention of just one man.  
 I want this "ad" to appeal to  
 the best judgment of just one man.  
 Just one big, broad-guaged busi-  
 ness man.  
 When conversation lags, talk  
 about Real Estate.  
 If its testimony you want, we've  
 barrels of it to loan on Real Estate.  
 A hundred million dollars made  
 last year in Real Estate.  
 What portion of this hundred  
 million did you make?  
 We give you an opportunity to  
 plan your own home.  
 We give you an opportunity to  
 superintend its construction.  
 We give you an opportunity to  
 know what kind of material is used.  
 The home building feature  
 makes our property desirable.  
 The unsurpassed location makes  
 our property more desirable.  
 The unrivaled car service makes  
 our property most desirable.  
 "DOLLARS FOR DIMES."  
 There is something doing.  
 Teach yourself how to save.  
 Economy Carnival.

**Catch Phrases.**

"Up Where the Sun Shines."  
 "Up above the Smoky Smoke."  
 "Out beyond the Smoky Smoke."  
 "The Scenic Addition."  
 "The Addition Beautiful."  
 "South's Greatest Highway."  
 "Minnesota's Beauty Spot."  
 "The Homeland on the Hill."  
 "The Home of "Home Sweet Home" Homes."  
 "The Heart of the Rain Belt."  
 "The Heart of the Highlands."  
 "Up Where the Cool Breezes Blow."  
 "Lady of the Lake."  
 "The Wonderful City."  
 "The Suburb De-Luxe."  
 "On the Foot Hills between the City and the Sea."  
 "The Park Beautiful."  
 "Nearest the Hub."  
 "Cream of the Spokane Valley."  
 "Just Near Enough."  
 "Just Far Enough."  
 "The Addition with character."  
 "The Investment of the Hour."  
 "The Premier Suburb."  
 "The Wonder Town."  
 "The Balcony of San Antonio."  
 "The Prettiest View in all Spokane."  
 "The Gem of the West."

"The Placid Place."  
 "The Creme-de-la-Creme."  
 "The true suburb Beautiful."  
 "In the Valley of Success."  
 "On the Columbia."  
 "The Country Suburb."  
 "The Suburb Beautiful."  
 "\$5.00 down, "That's all."  
 "\$5.00 a month, "That's Easy."  
 "The Home Builders Addition."  
 "Scenic Addition with Soil."  
 "The Queen Addition."  
 "The College Suburb."  
 "On the Banks of the Shadowy St. Joe."  
 "The Land of Golden Skies."  
 "Vernon the Beautiful."  
 "In the Forest Dale."  
 "Not Lots but Acres."  
 "Pride of the New Southwest."  
 "The Heart of the West."  
 "Swept by ocean breezes."  
 "Swept by lake breezes."  
 "A home of one's own."  
 "Makes a man Human."  
 "Its the Soil."  
 "At the Top O' the Hill."  
 "The Land of Opportunity."  
 "The Gateway."  
 "In the Heart of the District."  
 "The Land of Continuous Spring."  
 "In the Land of June."

## CHAPTER II.

### The Real Estate Business

# Money Making, Business-Getting and Business-Building Suggestions for Real Estate Brokers and Real Estate Salesmen.

1—How to begin the Real Estate Brokerage Business.

2.—How to list Property.

3—How to secure an Exclusive Contract.

4—How to secure Buyers.

5—How to Start a Real Estate Sale.

6—How to "Follow up" a Real Estate Sale.

7—How to close a Real Estate Sale.

8—How to sell Real Estate.

9—How to describe and sell Suburban Property.

10—How to describe and sell Farm Property.

11—How to describe land in the South, Southwest and West.

12—How to make the Real Estate Business a success.

#### 1. How to Begin the Real Estate Brokerage Business.

While brains, energy, system, initiative are good qualities to have, **Horse Sense** is the prime quality needed by the beginner in the Real Estate Business.

Education and personality are essential qualities.

Every Real Estate Broker should know the grammar of the English language.

Start at the bottom.

Work hard.

Study much.

Climb step by step.

Make up your mind to go to the top.

Absorb information.

A Real Estate Broker is just what he makes himself.

Get in the game.

If no chance is in sight look for one.

You will always be paid in proportion to your ability to produce results.

20 years ago there was only one way to learn the Real Estate Business.

It was a long and weary road to travel.

The Real Estate Business has passed out of the—

"Hit or Miss,"

"Take your chance" period.

It is no longer a game of fortune.

Its a definite science.

The Real Estate Business

Has positive laws.

Has known exceptions.

Has formulated principles.

Has common sense rules.

Has a mapped out course.

Has a definite system for going after business.

And

Has a definite campaign of action.

Brains in the Real Estate Business is capital.

Capital means cash.

By increasing your capital you increase your cash.

Your brain, whatever its capacity, is your capital.

By increasing its power through instruction, you increase your capitalization.

By increasing your capitalization you increase your results.

Have you neglected increasing your capitalization?

The actual capitalization of a Real Estate Broker is the Brain.

If you suddenly come into possession of cash it depends upon your brain capitalization to keep that cash.

If you have no cash it depends absolutely on your brain capitalization when, where, and how quickly you can get the cash you need and must have.

There's no capital safer than brain capital.

There's no capital surer than Brain capital.

There is no royal road in the Real Estate Business.

Every step in the Real Estate Business requires close attention and reflection.

The Real Estate Business is honorable.

The Real Estate Business is dignified.

Every Real Estate Broker should maintain in all his transactions, a strict adherence to sound principles of morality and justice.

Every Real Estate Broker should have the ability to restrain his appetite, his tongue and his temper.

Every Real Estate Broker should be master of himself.

A Real Estate Broker who cannot govern himself, cannot govern others.

Every Real Estate Broker should be honest.

Should be polite.

Should be persevering.

Should be economical.

And

Should be energetic.

Never practice deceit and trickery.

You'll lose eventually, as sure as you do.

Politeness costs nothing and accomplishes much.

Every Real Estate Broker should cultivate a charm of manner and all those personalities that will attract people to him.

Every Real Estate Broker should be self-reliant.

Believe and go forward.

Doubt and distrust are negative forces.

Every Real Estate Broker should rely on his own judgment.

Be a live wire.

You can do best that which you like best.

Learn to save.

Learn to be thrifty.

It will fortify your self-reliance.

The thrifty Real Estate Broker is always prepared for tomorrow.

Every Real Estate Broker should make it a point to accumulate capital.

You should enter the Real Estate Business with the full expectation of continuing in it.

Every Real Estate Broker should have courage to carry on his work in spite of obstacles and disappointments, if he expects to be successful.

If you wish to finally stand at the summit of the Real Estate profession, you'll have to tread the stony road of experience with courage and perseverance.

A beginner in the Real Estate Business can begin with only a small desk and secure space in an office at a cost not exceeding \$5.00 or \$10.00 per month.

The size of the desk is no limit to the amount of business that can be transacted over it.

If you conclude to furnish and equip an office of your own, your furniture and furnishings should be in keeping with the character of the office and be pleasant and harmonious in effect.

A Real Estate Broker who can't afford a stenographer in the beginning should learn to operate a machine himself.

Your stationery should be of good quality, and artistically printed.

Some Brokers list their property in a Blank Book, but the Card System is the most convenient. (See forms).

A sign over your door that you sell Real Estate never brings a rush of Business, you must advertise.

Advertise in the newspapers.

Advertise daily; two lines every day is better than 50 lines once a week.

Advertise by distributing circulars,

Cards, posters, souvenirs, etc., etc.

Secure inquiries through advertising in the daily papers.

Follow up these inquiries by writing letters and calling on prospective buyers.

Don't over do things.

Don't use big words.

Sometimes a "Blind ad" brings good results.

To be a successful Real Estate Broker you must be pre-eminently a salesman.

Never argue with a prospect.

Never try to induce your client to buy undesirable property.

Never buy property yourself from your client, knowing you have it already resold to another at an advance.

Do strictly a Brokerage business on a Brokerage basis, and on Brokerage principles.

If you want to speculate get out of the Brokerage Business and go to speculating—Buying and Selling.

Never try to coerce Buyers.

Never give your estimate off hand, as to the value of a certain piece of property when you don't know its actual worth.

Save your reputation.

Never attempt to crowd your client into making a sale.

Impress upon your client's mind that the time to sell is when you have a buyer.

There are always other properties on the market.

If possible never let your Buyer have an opportunity to think about the deal over night.

Never take sides with either Buyer or Seller when both are present.

Let them adjust any differences that may arise when closing a deal.

Every Buyer will some day Buy.  
Every Seller will some day Sell.

Keep a list of your Buyers.

Keep a list of your Sellers.

Always stay near your customer when you go out to show property.

Pass his objections unnoticed.

Don't allow, if possible, your customer to talk to the neighbors or tenants.

Make suggestions to your customer along the lines of comfort.

Show him how it will pay.

Why it will pay if he makes the purchase in question.

Never grow impatient.

If your customer desires to have the property examined by a Builder or Architect, arrange for the examination and impress upon the Buyer that you are looking after his interests.

Get a deposit from your Buyer as speedily as possible.

You are never sure of a sale until the contract of sale is signed and a deposit received.

Never contradict your customer.

If your customer is pleased with a property that you don't think well of, acquiesce in his judgment.

Don't try to list too many properties.

Get an exclusive sale contract by all means.

Confine your efforts to a few first-class properties.

Get a reputation that you sell, can sell and do sell.

Never allow the owner to quote one price and you another.

Never cut your commission.

If your Business Wagon pushes hard, grease the axles with advertising.

Make people want what you have to sell.

To do it, ADVERTISE.

**Fair Treatment.**

Treat your customer after you sell to him just as well as you did before.

Be fair.

Aim to sell satisfaction.

Be courteous.

Use tact.

A Real Estate Broker who carries on his business without advertising is like a man sitting in a street car, winking at a pretty girl through a pair of green goggles. He may know what he is doing but nobody else does.

Always tell your hard luck story to the fat policeman on the corner.

Put confidence in your own judgment.

Let common sense rule—it pays.

Confidence is the basis of all business transactions.

It isn't what you can do in a minute, but what you can do in a day that counts.

Persevering industry might be termed good luck.

Poor management, bad luck.

Industry is the king-pin of success.

Selling is the advertising of what you have to sell.

When a Real Estate Salesman knows his man he can sell to him.

Persistence is what makes a Real Estate Salesman smile when the word "no" is flung in his face.

Real Estate Salesmen are not born.

Real Estate Salesmen are developed.

The greatest bane to selling Real Estate is fear.

Fear cannot live in the presence of the successful Real Estate salesman's smile, his confidence and his knowledge of his business.

Never have any fear of bidding for business on a national basis instead of local.

One kind of a Real Estate hustler might be described as a man who keeps his arms, legs and probably his mouth going at a great rate. He is worth a dollar a day.

If you don't want a thing to happen don't think about it.

Every Real Estate Broker makes some mistakes.

The wise Real Estate Broker studies his mistakes, profits by them, and stays in the game.

The Real Estate Salesman who wants to win must put on a good front.

People judge the stranger first by his front.

Brokers who deal in country realty should be heavy advertisers.

You may be poor today, but you can be rich tomorrow.

Always heed the advice of successful men.

Every Real Estate Broker should have ability to recognize opportunities and courage to take advantage of them.

Never wait on your "Ship" coming in, go out after it and make it come in.

Keeping at it everlastingly wins.

The chief reason that you are not successful is the fact that you are not persistent.

No good Real Estate Salesman ever grew rich all at once.

Willing workers work wonders.

Unsuccessful Real Estate Salesmen call their own carelessness and inactivity fate.

The optimistic Real Estate Broker is always cheerful.

The pessimistic Real Estate Broker is nothing more than a walking grouch, dead and doesn't know it.

Suppose everybody was satisfied to sit down and wait for something to turn up, where would you be? Why man you'd starve.

It has been said that the first requisite of success in selling Real Estate is to have the common courage of starting to do the thing attempted.

Persistency wears away all objections in the prospect's mind

But a good Real Estate Salesman has a more important requisite in the shape of determination.

Persistency and Determination go hand in hand, and will usually round up the hardest prospect.

A good Real Estate Salesman never cries over spilt milk.

Instead he goes and milks another cow.

Many a Real Estate sale is lost through the lack of courage.

Every Real Estate salesman needs a good supply of courage.

Cultivate courage.

Cultivate it daily.

A good Real Estate Salesman keeps on hand a supply of

Persistency.

Determination.

Courage.

Enthusiasm.

And

The combination spells results.

Every Real Estate Salesman should divide his work into three parts.

1—Have a SCHEME for the month:

2—Have a PLAN for the week.

3—And ACTION for the day.

A good Real Estate Salesman should attract favorable attention, awaken interest, create desire, inspire confidence and influence his prospect to act—buy.

Knowledge comes through experience.

Get Real Estate experience of all kinds.

The more you face the more you can face.

If you owe a bill and its impossible to pay it when due just face it.

It'll pay you.

But wait till the time comes.

Become a giant of courage.

Be a giant of strength.

One of the essentials in making a Real Estate Sale is "Holding On."

The secret of success in Real Estate Salesmanship is:

ENTHUSIASM 1 part.

ENERGY, 2 parts.

PERSEVERANCE, 3 parts.

FAITH, 7 parts.

The Real Estate Salesman who wins is the Salesman who believes he will win.

GRIT makes the Real Estate Salesman.

LAY HOLD.

HANG ON.

HUMP.

You can't learn success in the Real Estate Business from a book.

You can't buy success in the Real Estate Business in a store.

"Can" is a good pass word to success.

"Will" is another good one.

Call on yourself for help.

Excel in what you do.

Sincerity is a good aid.

Enthusiasm a twin brother.

Self-reliance the most important factor.

The bed-rock upon which to found your Real Estate Business is "A Square Deal."

Conduct your business on the highest plane.

Make every transaction stand the test of honesty.

Let every statement ring true.

Look into the future with a determination that brings success.

When a man prepares the plans to build a new house, (a home of his own) he gets intensely interested in it.

He thinks of it by day.

He dreams of it at night.

You are in the Real Estate Brokerage Business.

You'll have to be your own architect.

You'll have to be your own carpenter.

Put your whole being into your business.

**BUILD.**

Make a first-class job of it.

Start with a foundation of training.

Finish with the cap-stone of results.

Enthusiasts rule the world.

A good Real Estate Salesman makes his proposition clear and concise.

Earnestness creates confidence.

Avoid extravagant claims.

Successful Real Estate Salesmanship requires a thorough knowledge of the property which you are trying to sell.

You can't know too much about the property you are going to sell.

It's the "Come again" client that pays.

No satisfaction.

No returns.

In closing a sale make satisfaction part of the contract.

Learn to sell satisfaction.

See that nothing occurs to spoil the sale after the contract of sale is signed up, until the deed is delivered and the deal closed.

Discourtesy has spoiled many a big Real Estate Sale, consequently a big commission.

Every Real Estate Salesman should paste the following motto in his hat:

Three "D's"

DIG.

DETERMINE.

DELIVER.

Learn to dig.

Live to determine.

Hold to your purpose.

Get the result. ("Deliver the Goods.")

Study how to introduce yourself.

Study how to make your points.

Study how to get your prospects attention.

Study how to bring out his objections and meet them.

Salesmanship is simply influencing the minds of others.

Salesmanship is simply making your prospect think as you think.

You can't begin at the top of the Real Estate Business, nor can you go from bottom to top at one jump.

You've got to keep jumping.

Continued success in the Real Estate Business comes from not trying to cheat or fool the people.

Happiness comes from service.

Profit comes from service.

**Two Important Factors in Every Sale.**

1. You can't start a Real Estate Sale without giving some proof of the merits of the property offered.

2. You can't close a Real Estate Sale unless you remove the resistance of its purchase, please and satisfy the buyer.

Success in the Real Estate Business is due usually to persistence, determination and ambition.

A Real Estate Broker who never starts anything never finishes anything.

**Why a Real Estate Broker Should Work.**

Work keeps the body healthy.

Work keeps the mind steady.

When you get blue work.

Tackle impossibilities.

If you lose, work harder.

If you haven't any definite work find it quick.

Work, but keep out of the rut.

Do things differently from the average.

Better to wear out than rust out.

Pay no attention to what anybody may say, if you feel your ideas are good ones.

Use your Brains.

Take no stock in old fogy methods.

Be original, but work.

Work is a great joy.

Do things that you like best.

Work is man's greatest blessing.

Do something.

It's better to be criticized than be forgotten.

You can't catch yesterday.

Today is the time to do things.

No person will willingly buy Real Estate from a grouchy Salesman.

Every Real Estate Broker can be successful if he can put his faith in hard work, and stick to a-tive-ness.

No Real Estate Broker can do great things without overcoming opposition.

Measure your success by the day.

Every day is either a Success or a Failure.

Do all you can each day.

Do it without fear.

Do it without worry.

Do it without haste.

What you can do you ought to do.

Untiring application will bring you success.

Do the best you can in everything that you attempt to do.

Every time you lose a sale try and find out how it happened.

Find out the reason.

Study out an answer.

Make your proposition so attractive that your prospect will buy in spite of objections.

There is no easy road to success.

A trained Real Estate salesman will make his work tell.

It's not always what you say.

It's how you say it that convinces.

There is somebody, somewhere in this big country whom your proposition will interest.

Turn your seconds into pennies.

Turn your minutes into dimes.

Turn your hours into dollars.

Give money value to every tick.

Never wait on other people to get ahead of you.

Keep your eyes open for opportunities.

Keep your ears open for opportunities.

Look well into everything that looks good.

Act promptly with decision.

It's better to be partly right in practice than perfectly right in theory.

Action that is 60 percent right is better than inaction that is 100 percent perfect.

Don't think too long without action.

Do it now.

### **How to List Property.**

(Use regular listing form)

Get the following data:

Town or city.

Name of street.

Number of street.

Side of street.  
 Corner or how far from corner.  
 How far from street cars.  
 Size of lot-filled ground.  
 Depth.  
 Width.  
 Size of house, barn, etc.  
 How many stories.  
 Size of rooms.  
 How many rooms.  
 W. C.  
 Bath.  
 Cellar.  
 Laundry.  
 Tubs stationary.  
 Mantels.  
 Fire Place.  
 Porches and size.  
 Screens.  
 Storm doors.  
 Range.  
 How many entrances.  
 Furnace.  
 Steam Heat.  
 Hot water heat.  
 Electric Light.  
 Call Bells.  
 How many Closets.  
 Window Seats.  
 Sleeping Porch.  
 Servants room.  
 When built.  
 How furnished.  
 Color painted.  
 Building taxed.

Land taxed.  
 Sewered.  
 Street paved.  
 Any encumbrance.  
 Mortgage.  
 Rate.  
 Time to run.  
 Insurance on building (amount).  
 Rented.  
 If so, how long.  
 Rent per month.  
 Water tax.  
 Will trade.  
 Sale Price.  
 Lowest price.  
 Terms.  
 Name of owner.  
 Address of owner.  
 Exclusive Agent.  
 Commission for Selling.  
 Key at.  
 Cozy corner.  
 Den.  
 Dinner-ware closets.  
 Built-in-China Closets.  
 Get any other data that the property or surroundings may suggest.

You can't know too much about the property you are going to sell as prospects ask, and have the right to ask as many questions as they wish in order to become interested enough even to go and look at the property, and if suited to invest "their all."

Card Index for Listing Real Estate.

LOCATION			PRICE \$
BUILDING	STORY	ADDITION	TERMS
ROOMS, 1st FL	2d	3d	RENT
CONDITION		FINISH	
LOT		ALLEY	
PAVING	SIDEWALK	CURB AND GUTTER	
SEWER	LIGHT IN ST.	LIGHT IN HOUSE	
BATH	CLOSET	LAUNDRY	B'S'M'T CELLAR
WATER		HEAT	
BARN	SIGN		
MTG. \$	DUE	INT	\$ TAXES \$
REMARKS			
OWNER OR AGT.			

Card Index for Listing Property.

No.		STREET		TOWN OR CITY		SALE PRICE			
						\$			
STORE OR HOUSE		BUILT BY	FINISHED IN	NO. OF ROOMS	W C	BATH	CELLAR	TO RENT DATE TIME	
MORTG.	RATE	WHEN BUILT	TIME	SQ. FT. OF LAND		LOT FRONT BLDG.	LOT DEPTH BLDG.	SEWER	HOW LEASED
HELD BY		NOW LEASED	WATER	GAS	ELECT LIGHT		FIRE PLACE	MANTLE	SET TUBS
LAUNDRY		FRUIT TREES	PORCH	SCREENS	STORM HOUSE		RANGE	NO. OF STORES	SIDE OF ST
LOWEST PRICE		TERMS	BLDG. TAXES	LAND TAXED		WILL TRADE	STABLES	OTHER BLDGS	
DISTANCE FROM CURB		FURNACE	HOT WATER		STEAM HEAT		ELEVATOR	NO. OF ENTRANCES	
OWNED BY			ADDRESS				DATE		
KEY AT		BUSINESS RECEIVED FROM			OTHER AGENTS		COMMISSION		
REMARKS									

**A Partial List of Chattel and Real Property, Which a Real Estate Broker Usually Sells on Commission.**

- |    |                             |    |                       |
|----|-----------------------------|----|-----------------------|
| 1  | Art Store.                  | 42 | Livery Barn.          |
| 2  | Amusement Park.             | 43 | Millinery Store.      |
| 3  | Antique Furniture Store.    | 44 | Music Store.          |
| 4  | Book Store.                 | 45 | Notion Store.         |
| 5  | Bakery.                     | 46 | Newspaper Route.      |
| 6  | Bazaar.                     | 47 | Newspaper Stand.      |
| 7  | Butter and Egg Store.       | 48 | Office Supplies.      |
| 8  | Bargain Store.              | 49 | Planing Mill.         |
| 9  | Builder's Supplies.         | 50 | Printing Plant.       |
| 10 | Clothing Store.             | 51 | Partner.              |
| 11 | Candy Store.                | 52 | Patents.              |
| 12 | Curtain Parlor.             | 53 | Picture Store.        |
| 13 | Candy Factory.              | 54 | Photograph Gallery.   |
| 14 | Confectionery.              | 55 | Rubber Goods.         |
| 15 | Coffee and Tea Store.       | 56 | Racket Store.         |
| 16 | Cafe.                       | 57 | Restaurant.           |
| 17 | China Store.                | 58 | Rooming House.        |
| 18 | Department Store.           | 59 | Shoe Store.           |
| 19 | Dry Goods.                  | 60 | Sporting Goods Store. |
| 20 | Drug Store.                 | 61 | Stove and Tinware.    |
| 21 | Elevator.                   | 62 | Stationery Store.     |
| 22 | Five and Ten Cent Store.    | 63 | Sanitarium.           |
| 23 | Furniture Store.            | 64 | Saw Mill.             |
| 24 | Furnishing Store (Ladies'). | 65 | Skating Rink.         |
| 25 | Furnishing Store (Men's).   | 66 | Undertaking.          |
| 26 | Furnishing Store (House).   | 67 | Variety Store.        |
| 27 | Feed Store.                 | 68 | Acreage.              |
| 28 | Foundry.                    | 69 | Coal Land.            |
| 29 | Flouring Mill.              | 70 | Country Home.         |
| 30 | Grocery Store.              | 71 | Chicken Farm.         |
| 31 | General Store.              | 71 | Coal Mines.           |
| 32 | Gun Store.                  | 73 | City Residence.       |
| 33 | Hat Store.                  | 74 | Dairy Farm.           |
| 34 | Hardware Store.             | 75 | Factory Sites.        |
| 35 | Harness Store.              | 76 | Garden Farms.         |
| 36 | Hotel.                      | 77 | Plantations.          |
| 37 | Inventions.                 | 78 | Stock Farm.           |
| 38 | Ice Cream Parlor.           | 79 | Summer Residence.     |
| 39 | Investments.                | 80 | Tobacco Farm.         |
| 40 | Implement Store.            | 81 | Truck Farm.           |
| 41 | Jewelry Store.              |    |                       |

When listing get an exclusive selling contract.

When selling never cut your commission.

### 3 How to Secure an Exclusive Contract.

Better to have the exclusive sale of six (6) or eight (8), properties than to be working on fifty (50) different properties that every Broker in town has for sale.

Ask the property owner the following questions:

Why do you want me to spend my own money advertising your property, and give some other Broker the commission?

Why do you ask me to do something you wouldn't do yourself?

Why do all the big, reliable Brokerage concerns demand an Exclusive Contract?

Why is it that all big Real Estate owners have Exclusive Agents?

Why is it that all big buyers of Real Estate prefer dealing through Exclusive Selling Agents?

Impress upon the owner's mind that if you undertake to sell his property that you will advertise it judiciously and continuously until it is sold, or until you are fully satisfied that he has priced it wrong, or it is unsalable property.

After you have established the fact that you can do things and do as you promise to do, you'll have no trouble getting an Exclusive Contract.

Never go from door to door soliciting property to list and sell.

Never take property to sell from an owner who says "Oh, I might sell if I get my price," unless you have a buyer for the property before hand.

There are hundreds of people who have property to sell and want to sell and will sell at the right price.

When you get a piece of property to sell, stick to it until you sell it.

Every piece of property you sell will bring you two or three more pieces to sell.

Every seller always has a friend or two who wants to sell.

Make good with each Seller.

Make good with each Buyer.

You'll soon have more business than you can attend to.

The writer knows a firm who won't take any property to sell under a years Exclusive Contract.

Follow the suggestions contained in this volume on "Advertising and Selling," and you'll have no trouble getting an Exclusive Contract.

Get an Exclusive Contract.

When listing a piece of property.

Be firm.

State your plan.

Give your reasons why you want an Exclusive Contract.

Be dignified.

Don't be over anxious.

They'll come back.

The second call is always the best.

In the meantime they may have given two (2) or three (3) other Brokers a chance and all failed.

Then, if you made the right impression the first time, you are sure of their business, and on your own terms.

If you offered to take it for six months the first time make it nine months the second call.

Listing a piece of property should be done on the same principle as Selling and Advertising.

Look up the "Advertising Suggestions" on New Business.

Advertise in such a way that you attract their attention to call and see you.

Then arouse an interest in them to give you their property to sell.

Create a desire that will make them want to give you a trial.

Convince them that you can do as much as any other Agent will do, and that you promise them that even if you don't sell their property, that they will be fully satisfied that you made the proper effort.

That you will satisfy them that you had given their property your personal attention.

If you do this, and you fail to sell their property, when the contract expires they'll renew it.

Get the confidence of your client.

Get it first.

Keep it always.

Never guarantee a sale.

Always guarantee your effort.

Make no promises you can't fulfill.

Establish the reputation of being an "Advertiser."

Establish the fact that you can sell,

Will sell.

And do sell.

Establish the fact that you surprise your prospective buyers instead of disappointing them in the description of the property you offer for sale.

Establish the fact of being prompt.

Never break an engagement.

Keep your appointments to the minute.

Be slow to promise.

Be quick to execute.

And a pleasure to accommodate.

Remember somebody, somewhere wants what you have to sell.

#### 4 How to Secure Buyers.

Real Estate Brokers have two classes of customers.

TWO CLASSES.

1. Customers who want to sell or lease.

2. Customers who want to buy or rent.

Some Real Estate Brokers get their list of prospects from those who have written or called at their office, inquiring for some one to handle their property.

Keep your eye on new buildings.

Keep your eye on newspaper announcements.

Keep in touch with all your acquaintances.

Keep tab on Real Estate transfers through the daily papers and legal records.

Keep your eye on all vacant houses.

Keep your eye on all vacant store rooms and old buildings.

Get the owners names.

File alphabetically.

Read all the Real Estate advertisements.

Be friendly with every Broker in town.

Send each Broker a neat and correct description of one or two of your most desirable properties.

They'll appreciate it and often send you a client (a purchaser).

If another Broker sends you a purchaser, don't fail to be prompt in sending him his share of the commission.

He'll repeat, if you are prompt.

ADVERTISING is the source from which you'll secure most of your Buyers.

Advertise in the newspapers every day, if but a two line "ad."

## 5 How to Start a Real Estate Sale.

Do not jump at it.

Approach your customer quietly and courteously.

Give some thought to it.

In selling Real Estate the Salesman usually has no trouble to secure the attention of his prospect.

That is brought about through advertising.

Therefore the first step is easy.

Now then, the second step is for the Salesman to arouse an interest in the particular piece of property which he has for sale.

The third step is to inspire and create a desire on the part of your prospect, to own or possess that particular property.

And fourth, to bring about action (closing the sale.)

A SALE IS THE DESIRED END.

In your description of the property to be sold.

FIRST.

Describe relative location.

Describe exact location.

Describe size of lot.

Describe size of buildings.

Name direct price.

Name comparative price.

Name gross income.

Name the expenses—water, insurance, taxes.

Describe its future accessibility, improvements of adjacent property and general growth in that particular direction.

SECOND.

If your customer is BUYING FOR A HOME.

Describe exposure.

Describe construction.

Describe surroundings, cars, schools, churches, stores, neighborhood.

IF FOR INVESTMENT.

Describe its durability.

Describe its Fire Protection.

Describe its net returns.

Describe its future value,

A great deal depends upon the method used in presenting your proposition.

Open your interview by asking questions in order to find out exactly what your client wants.

Find out, in a diplomatic manner, whether he has enough cash to negotiate a purchase.

Be careful in your questions not to give a suspicion of too much curiosity.

As soon as you have found out, or nearly as you can, the kind of property your client wants, and the location, and whether he can pay for it, then see if you have anything on your list to meet his requirements.

Never try to force upon your client a piece of property unsuitable to his requirements.

If you haven't got what he wants make an endeavor to find it for him, either by advertising or personal solicitation.

Study your client and ascertain his wants.

Find out exactly what your client wants then get it for him.

Don't confuse your client by showing him too many properties.

Name the property which seems nearest to filling your client's requirements.

Select the one you know toward which your client is most favorably disposed.

If your client is uncertain in his own mind as to what he does really want, then you should study the needs and peculiarities of your clients wants and help solve the problem for him.

If your client wishes to purchase Real Estate for investment purposes alone, you have many, many talking points with which to arouse an interest.

Security is the first consideration.

The biggest possible returns in income consistent with absolute safety, is the second consideration.

Never lose sight of the feature of security.

Increasing value may be argued.

Building up of the neighborhood improvements.

Class of buildings being constructed.

New streets.

Public improvements contemplated.

Projected transportation lines.

If your client is buying for a home, show the saving of rent.

The comforts of owning a home of his own.

The independence of being a Home Owner and hundreds of other suggestions which can be found in another chapter in this work. (See index)

## 6 How to "Follow Up" a Sale.

Every Real Estate Broker should have an accurate and continuous system of following up prospects.

After having a fair sized list of property to sell and rent, begin advertising—run a three or four line classified "ad", change the wording each insertion.

Never run the same "ad" twice in succession.

Write letters.

Make personal calls.

Follow up your letters.

Follow up your personal calls.

Follow up your advertising.

They will either call personally or make inquiry by mail.

Such inquiries should be carefully and systematically followed up.

Follow up each prospect persistently until you make the deal or you have a reason to drop it.

**KEEP A RECORD.**

Keep a record of each advertisement you insert on each particular property.

Keep a record of the circular matter you send out on each property.

Keep a record of your letters sent out.

Keep a record of their replies.

Keep a record of your personal calls.

Keep dates of all interviews.

Keep a record of all conversations.

By keeping a complete record of all letters, conversations and interviews between yourself and your prospects places you in position to talk more intelligently when you come to close the deal.

Advertise the property judiciously.

Treat every inquiry as though a purchaser.

Follow up each inquiry carefully.

Have a long list of good points worked out in your mind.

First step in a Real Estate Sale is confidence.

Second step is the customer's Good Will.

Get your customer interested.

Create a desire in his mind to want what you have to sell.

Convince him that he needs what you have to sell.

Make him think as you think.

Note down all the good selling points you possibly can, about the property you are trying to sell.

Don't make any statement that will create doubt in the customer's mind.

Get his confidence.

Keep it.

Even if you lose the sale.

Remember he has friends and he'll always recommend the Real Estate Broker in whom he has the most confidence.

Personality plays a very important part.

Get close to your client.

Impress him with your integrity.

Show him you have his interests at heart.

Don't waste time on people when you question their sincerity.

## 7 How to Close, Get a Deposit.

### Examine Title, Final Papers.

The Closing of a Real Estate Sale depends largely upon your knowledge of Salesmanship, dependent upon personality, energy and familiarity with the strong Selling features connected with the subject of Selling Real Estate.

Keep good arguments in reserve.

Hold back a few good points for closing.

Hold back one or two strong arguments.

Try hard to land your man without using your reserve.

Before giving up entirely try a SPECIAL DELIVERY letter.

It very often has a good and clinching effect.

Close the sale satisfactory to both Buyer and Seller.

Draw your own contract. (See form).

Prepare the deed yourself. Prepare it correctly.

Close the whole transaction in your own office.

Handle the money yourself.

Deduct your commission.

Pay balance over to Seller.

Give him receipt for your commission.

Get receipt from him for amount of money you paid him.

Keep a record of each sale you make.

Keep a book exclusively for closing deals.

Take a full page, or two, if necessary, and show exact settlement of each sale you close. If there's interest to compute, show the figures.

Names, date and the exact figures in each transaction.

Put them down in black on white.

You'll be surprised how convenient it will be for future reference.

Don't burden your memory with details.

Keep memoranda of every business transaction, write 'em down.

File for future reference.

Don't forget to transfer Insurance.

Don't forget the Tax receipts.

Don't forget to have abstract down to date of closing sale.

The last act before closing a deal should be to take a glance at the records and see if anything has been filed since last examination.

Last word to Seller, "Glad you are pleased, and believe you are satisfied."

"When ready to buy again would be glad to serve you."

Last word to buyer, "Glad you bought the property, believe you are pleased and if you ever want to sell, I sincerely hope to get your business."

After you close the sale do not leave your customer to his own devices.

Call upon him and see that he is satisfied.

See that the repairs he asked for are done for him.

Make him a satisfied customer.

## 8. How to Sell Real Estate.

Before trying to sell a piece of Real Estate to a man, sell it to yourself.

THINK OF ITS VALUE.

REALIZE ITS VALUE.

BURN ITS VALUE ON YOUR MIND.

ENUMERATE ITS GOOD QUALITIES.

THINK OF THE MONEY IT WILL MAKE FOR THE BUYER.

MAKE HIM BELIEVE THAT HE NEEDS IT.

MAKE HIM BELIEVE THAT HE MUST HAVE IT.

Make him believe that you are helping him to increase his profits.

Make him believe that you are doing him a great favor.

Say all these things over to yourself.

Think them in your heart.

Make yourself believe all these things first.

Then when you have sold the property to yourself, you believe in your own proposition, heart and soul.

Remember it takes solar-plexus punches to sell Real Estate to some people.

Nothing great was ever done without enthusiasm.

It will take you a long time to explain what you don't know.

Never stop studying your proposition.

Always know all the objections that can be raised against your proposition.

Raise always a good answer to each objection.

Selling Real Estate is like playing base ball.

The Salesman is the batter, and the Prospect is the pitcher.

The Prospect will strike you out if he knows how.

No Real Estate man ever made a three base hit, who was afraid of the pitcher.

Very few sales are gotten up in such a hurry that a day or two cannot be given to the consideration of such points as special cuts to be made, special spaces to be contracted for, special notices to be written up and strong business

bringing advertising prepared.

The secret is this:

Get ahead of competition and stay ahead.

Get so far ahead of your neighbor in advertising methods, that you may look upon that, once dreaded foe, competition, with a sardonic smile and a feeling of content and triumph.

### Importance of Correct and Truthful Description of Properties.

There is very likely to be a question in the mind of some owners and prospective purchasers, as to what constitutes correct and not overdrawn descriptions of property offered for sale or exchange.

Truthful and correct descriptions should consist of statements the owner would personally make to his best friend.

Truthful and correct descriptions should consist of statements which do not need to be justified to one's conscience.

Truthful and correct descriptions should consist of statements, as will never result in an agent's, or prospective buyer's disappointment.

Aim to underestimate, and the frailties of nature—the inborn tendency of human beings to exaggerate—will swing the balance back to where, at least, nearly full justice is done to the property described.

As a matter of business policy it is desirable that the prospective buyer find your property better than the description, and goes away agreeably surprised and very much pleased, ready to tell his friends, and always will be a profitable client thereafter.

Be careful how you describe your property.

If it's hilly, don't say it is level.

If the fences are poor don't say they are in good condition.

If it's poor land, don't say it is the best in the world.

If your farm is twelve miles from the nearest town, don't say six.

If mortgage bears 7 percent, don't say 5 percent.

If there are three or four mortgages on your property, say so.

If you have owned the farm nine months, don't say five years.

Thousands of deals are lost every year from overdrawn and incorrect descriptions; not only that, but thousands of customers are lost forever.

When giving a description of your property, be able to back it up to the letter when your agent shows the property.

There is nothing in this world that helps to close and clinch a deal so quickly as to please and surprise your prospective purchaser by showing him exactly the picture you painted in his mind, before going to see the property.

A farm a store, a home that is truthfully and correctly described, is half sold when listed with a Real Estate Broker who will follow the foregoing suggestions.

## 9. How to Describe And Sell Suburban Property.

The average man wants two things when investing in Real Estate.

1. A profitable place for the investment of his savings.

2. A pleasant and conveniently located home. Suburban property fulfills both desires.

Base your selling talk on these two points.

1. Desirability of the property as an investment proposition.

2. Desirability of the property as a residence location.

Convince your customer that his home is conveniently within reach of the business district.

In your most hopeful moments you have pictured yourself the owner of a cozy home on the banks of the beautiful Ohio.

Orchard trees all around you, a garden at the back, and cooling breezes at all times throughout the day and throughout the night.

But every time you allow yourself to dream of the possibility, the vision vanishes at the thought of how you would pay for it.

In your dreams you said to yourself, "Some day, perhaps, but not now."

But by a happy chain of fortunate circumstances, our Company has wrought a revolution in suburban property prices, and the home you hoped to own some day is ready for you now, at a price that you can afford to pay.

To put it in the fewest possible words, is a triumph of big buying.

Nature has made it a cozy nest for several hundred happy homes.

If our property had been intended for the precise purpose for which it is now being applied, the conditions could not have been more ideal from one end of the macadamized boulevard to the other.

The eye rests upon and is rested by beautiful groves of large maple trees, elms, oaks with just a gentle undulation to the ground to keep the property from being monotonously level.

Down at the end of the macadamized boulevard, flanked on either side by cement sidewalks, is a beautiful rounded hill which runs right down to one of the finest bathing beaches in this part of the world.

Looking across the level your eye first lights on the beautiful mountain side, and it sees nothing up or down but what is restful and pleasing.

The roar of the city is hushed and the smoke from its factories dissipated.

The air is clear, fresh and invigorating.

You are actually in the country with all that that term implies, and still right in front of two street car lines, which will hustle you down to the heart of the city in seventeen minutes.

Now don't allow yourself to sleep and wait as long as you like.

These are not mere generalities, but undeniable facts.

Come to our office and let us get together in the "Money language."

Don't wait a day.

Every hour counts.

(See Advertising and Selling Phrases for Suburban Property.)

## 10. How to Describe And Sell Farm Property.

THERE ARE TWO CLASSES OF FARM BUYERS.

1. Town or City people who wish to buy a farm either to move on themselves or to place a tenant on so they can secure the benefit of its products.

2. Farmers who wish to acquire additional property to cultivate, or who wish for some particular reason to change their location.

The city prospect must be reached through advertising in the daily papers. (Sunday issue).

The former must be reached through advertising in the country newspapers, not only his own local paper but throughout different counties and states.

If you want to build up a permanent business among farmers give them a square deal.

### HOW TO DESCRIBE A FARM.

Send a photograph to your prospect showing the country in full verdure.

Send a photograph showing the cattle in the fields.

Send a photograph showing the horses standing knee-deep in the grass.

Send a photograph showing representative seeding and harvesting scenes.

Send a photograph showing substantial farmhouses and out buildings.

Send a photograph showing a few of the best residences in the nearest town.

Send a photograph to your prospective buyer showing an out-lying scene illustrative of the recreation side of life in that particular section.

It's just such accessories that turn the scale of decision.

Impress upon your prospective purchaser that drudgery is not essential to success in living on a farm.

Always keep the idea before your Farm Buyer that he is going among bright, happy people.

Take great pains in your correspondence with farmers.

Learn to know your people in the distance by studying those around you.

Give the population of nearest town.

Give the population of County Seat.

Give the distance to County Seat.

Give the general character and proportionate nationality of the people.

Give facts about local industries.

Compare the property being offered with other property recently sold and paying their purchasers a good income.

Nature of crops, describe in detail.

Give authoritative data regarding every crop that can be grown in the neighborhood.

Give average yield of crops.

Give comparison of profits on basis of the value of the land.

Tell your prospect all about the educational advantages.

Tell your prospect all about the marketing facilities.

Tell your prospect all about the climate.

Tell your prospect all about the rainfall.

Tell your prospect all about the prices of land generally.

Tell your prospect all about the reasons why values are advancing.

Tell your prospect all about the least amount of money needed to make a start.

Tell your prospect all about the amount of land required for profitable farming.

Tell your prospect all about the prices of commodities.

Tell your prospect all about the prices of stock.

Tell your prospect all about the prices of Farm Labor.

Always take the initiative in the transaction.

Show your prospect how a newcomer can succeed.

Tell your prospect the reasons for selling.

Name the price.

Name the terms.

And.

Above all give a truthful and correct description.

Describe improvements correctly.

HOUSE, if its old, say so.

BARN, if no good, say so.

OUTBUILDINGS, if none, say so.

FENCES, if poor, don't say they are good.

WATER, if only one well, don't say water in every field.

Selling a farm at long distance.

Everything depends upon the Real Estate Salesman.

If you finally persuade a prospect to come 200 miles to see a

farm you have for sale, and he finds everything as you represented, it don't take long to close the sale.

If you disappoint him you not only lose that sale but the next farm you advertise that man will pay no attention to it.

He'll tell others too.

(See Selling Phrases for Farms.)

## 11. How to Describe Land in the South, South-west and West.

No pen can adequately describe.

No brush delineate.

No human tongue recount.

A capacious field for activity.

Many new and unexploited paths.

Recreation for the Traveler.

Sights for the tourist.

Homes for the Homeseeker.

Health for the invalid.

Sport for the sportsman.

Sentiment for the poet.

Inspiration for the artist.

Wonders for the scientist.

Prospects for the prospector.

Wealth for the Inventor.

A sky that rivals that of Italy.

Scenery which vies with that of Switzerland.

Soil which emulates that of the Delta of the Nile.

Climate unsurpassed.

Mountains ribbed with veins of precious metal.

Good health abounds.

Good cheer.

Good fellowship.

The fullest enjoyment, of liberty and the pursuit of happiness.

Pure air.

Good water.

Golden sunshine.

(See Selling Phrases for Lands.)

**12. How to Make the Real Estate Business a Success.**

A REAL ESTATE BROKER WHO DOES THINGS might be described as the man who thinks.

A Real Estate Broker who does things might be described as the man who plans, concentrates his mind on the thing he wills to be done until he has thought his way through to the end, then he directs the plan to be carried out.

A Real Estate Broker who does things is a Salesman.

Is a good salesman,

And

A successful salesman.

The Real Estate Broker who does things keeps his engagements,  
And

Keeps his promises.

The Real Estate Broker who does things advertises.

Advertises continuously.

Advertises in the Newspapers.

Advertises in the Street Cars.

Advertises on Bill Boards.

Advertises with Bill Posters.

Advertises with Electricity.

Advertises with Booklets.

Advertises with Leaflets.

Advertises with Circulars.

Advertises with Personal letters.

And

Advertises with "Follow Up" letters.

The Real Estate Broker who does things makes personal calls.

Makes friends.

Makes customers.

Makes sales.

And

Makes money.

The Real Estate Broker who

does things pays his help good wages.

And.

Pays his salesmen liberal commissions.

The Real Estate Broker who does things stays out of politics.

Stays out of saloons.

And

Stays out of litigation.

The Real Estate Broker who does things is friendly with his competitor.

And,

Friendly with everybody.

The Real Estate Broker who does things has his life insured.

Has a few enemies,

And

Jealous competitors.

The Real Estate Broker who does things don't go to the races,

And

Don't gamble.

The Real Estate Broker who does things always secures an Exclusive Sale Contract.

The Real Estate Broker who does things always gives value received.

The Real Estate Broker who does things, never promises anything he can't deliver.

The Real Estate Broker who does things is polite.

Is truthful.

Is courteous.

Is punctual.

Is energetic.

Is ambitious.

Is courageous.

Is persevering.

Is aggressive.

Is progressive.

And

Is a church member.

The Real Estate Broker who  
does things works hard,

Plays hard,

And

Sleeps hard.

The Real Estate Broker who  
does things forgets the past,

And

Lives in the present.

The Real Estate Broker who  
does things, has a plan,

And

Works that plan.

The Real Estate Broker who  
does things makes mistakes,

And

Profits by them.

The Real Estate Broker who  
does things, saves.

The Real Estate Broker who  
does things is economical.

Is judicious.

And

Is unselfish.

The Real Estate Broker who  
does things keeps a Bank account.

And

Invests his savings in Real  
Estate.

The Real Estate Broker who  
does things, takes a day now and  
then for recreation.

The Real Estate Broker who  
does things, is strictly temperate.

And

Strictly honest.

The Real Estate Broker who  
does things knows his business  
from A to Z, and minds his own  
business.

VALUABLE SUGGESTIONS  
FOR ANY REAL ESTATE  
SALESMAN.

The wish-bone is alright but you

cannot substitute it for a back-  
bone.

Don't satisfy yourself with pre-  
tense, hopes or wishes.

Get the confidence of your client.

The rest is easy.

"Familiarity breeds blindness."

The secret to success is a pro-  
blem very difficult for most people  
to solve.

If you want to know the value  
of money—go try to borrow some.

Get married.

Make your wife your Banker.

Own your own home.

Take care of your property.

Be honest.

Invest your savings.

Practice the Golden Rule.

Save the pennies.

Never borrow.

Don't gamble.

Leave liquor and tobacco alone.

Don't endorse notes.

Seize opportunities.

Keep out of lawsuits.

Take care of your health.

Live the simple life.

Work as hard to save as to make.

Trust in God and keep busy.

The Real Estate Broker who is  
always complaining that business  
is dull and not what it used to be,  
is the Broker who doesn't adver-  
tise or believe in advertising.

He is dead and doesn't know it.

The successful selling of Real  
Estate rests on the foundation of  
confidence.

Destroy confidence and you de-  
stroy Business.

Confidence creates Business.

Confidence makes your pros-  
pective buyer think as you think.

Every Real Estate Salesman  
should have faith.

Every Real Estate Salesman should have Enthusiasm.

Every Real Estate Salesman should have honesty.

Every Real Estate Salesman should have industry.

Every Real Estate Salesman should have ability.

Every Real Estate Salesman should have initiative tact.

Every Real Estate Salesman should have sincerity.

Every Real Estate Salesman should have open-mindedness and knowledge of his own particular line of the Real Estate Business.

Mr. Real Estate Broker, if you must take a drink never do so until after your days business is over.

A Real Estate Broker who is not honest is a fool.

Knowledge of the Real Estate Business means great Power.

Ask a successful Real Estate Broker why he succeeds.

He will always answer "I defy any man to ask me a question about my business that I cannot answer."

That is the secret.

You can always tell whether a Real Estate Broker is sincere or not by his talk.

Young man be sincere.

Throw sincere thoughts and your Buyer will catch sincere thoughts.

If you throw insincere thoughts, how can your Buyer catch sincere thoughts.

If you throw a glass tumbler at a man you can't expect him to catch a wash basin.

Be sincere in all your statements. Sincerity wins.

Never jolly your prospect.

Friends criticise.

Enemies jolly.

Be open-minded.

Always be willing to take suggestions.

The "Know-It-All" stands on slippery places.

Be an enthusiast.

What is enthusiasm?

It's the steam that makes the Pot boil over.

Enthusiasm makes you almost irresistible.

Enthusiasm is what makes a man boil over for his Business.

To be courteous is to be polite at heart.

To be courteous is to think of the feelings of the other fellow.

Mind your own business, and put others in mind of it.

To get what you want, make others want what you've got.

When you get things going keep your head.

Simply talk.

Be sincere.

Make your words ring true.

Do things.

Do them right.

Get ahead.

Get there.

Save money.

Invest it.

Make it grow.

Don't be caught napping.

It's now or never.

It's up to you.

Power flows to the man who knows how.

Do first what the other broker does last.

A satisfied customer proves to be a permanent customer.

Sell property that is proof against criticism.

It's only a notion that dull seasons must occur in the Real Estate Business.

Real Estate can be sold every day in the year.

Be alive.

Don't be a dead one.

Don't let past disappointment mar your hopes for the future.

Despondency is the paralysis of incentive.

The loss of hope is the surest passport to failure.

Don't let past defeat diminish your efforts toward providing for future contingencies.

The man of sterling worth is he who succeeds by unceasing perseverance.

The successful man is he who profits by the experience of hard knocks.

The pleasure in life, is to win out. Many men have wish-bones where their back-bones ought to be.

Don't be a wisher of wishes.

Don't be a dreamer of dreams.

Wishing alone never got anybody anything.

Be a doer of deeds.

Wish for something, then jump in the air, crack your heels and start something.

Wish for a beautiful home.

Wish for financial independence.

Wish for long life.

Wish for good health.

Wish for many good friends.

Save \$10, \$15, \$20 a month and put yourself on "Easy Street."

Let Progress be your watchword.

Vigilance in business is the price of success.

The word vigilance inspires attention and respect.

The word vigilance suggests action.

The word vigilance spells "BUSINESS."

Eternal vigilance is the price of salvation.

"Imitation is the sincerest form of flattery."

Intention is good but accomplishment is better.

One of the hardest tasks in the world is to make people think.

The success of the Real Estate Broker is due to the study or work he puts in his business.

Whatsoever you desire of good is yours.

You have but to stretch forth your hand and take it.

Learn that the consciousness of dominant power within you is the possession of all things attainable.

Have no fear of any sort or shape, for fear is an adjunct of the minus-entity.

If you have skill, apply it.

The world must profit by it, and therefore, you.

Make a daily and nightly companion of your plus-entity.

Remember, philosophy is an argument.

The world, which is your property, is an accumulation of facts.

Go therefore, and do that which is within you to do.

Take no heed of gestures, which would beckon you aside.

Ask of no man permission to perform.

The minus-entity grants them.

Fortune waits upon every footstep you take.

Seize her, blind her, hold her,  
for she is yours; she belongs to you.

Start out now, with these ad-  
monitions in your mind.

Stretch out your hands, and  
grasp the plus, which maybe, you  
have never made use of, save in  
grave emergencies.

Life is an emergency most grave.

Your plus-entity is beside you  
now.

Cleanse your brain, and strength-  
en your will.

It will take possession.

It waits upon you.

Start to-day.

Start now upon this new journey.

Be always on your guard.

Whichever entity controls you,  
the other hovers at your side.

Beware lest the evil enter, ever  
for a moment.

Enthusiasm will bring good re-  
sults.

Promptness will gain trade.

Politeness will attract attention.

Faithfulness will be appreciated.

Cool-mindedness will avoid  
trouble.

Intelligence will be respected.

Honesty will be respected.

Tenacity will make you firm.

Energy will bring you success.

Cheerfulness will make good  
spirit.

Youth, health, willing hands and  
an honest heart is sufficient capital  
for any man to start with.

Study your mistakes.

Study them carefully.

Study mistakes of others.

Study how to avoid them.

Don't make the same error twice.

Profit from experience.

Achieve success through failure.

Success comes from hard work.

Success comes from frugality.

Success comes from the utility  
of experience.

Success comes from safe, shrewd  
investments.

Many times the reading of a  
book has made the man who read  
it a fortune.

Be your own counselor.

Be your own legal advisor.

Be your own secret partner.

Be your own Silent Salesman.

Many times a single Selling  
Phrase has changed the Buyers  
mind from "NO to YES."

If your competitor talks about  
you put him on your payroll.

Never mind what he says so  
long as he talks.

Every successful Real Estate  
Broker has some special plan to  
follow.

There's no money in kicking  
about hard times.

Don't be afraid to appear at your  
best all the time.

Don't try to be a Jack-of-all-  
trades.

Try to master your own.

Look your affairs over occasion-  
ally with the eye of an outsider.

Treat the man with a subscrip-  
tion paper decently.

He doesn't like his job.

Don't look for a fortune in any  
one deal.

Your health is more to you than  
a fortune.

The good books you don't read  
won't help you any.

Even if you do know it all, keep  
something to yourself.

You've made some enemies.

Get them back on your side.

It's easier to do business with a  
man who feels comfortable.

Every man you meet can tell you something worth knowing.

The morning is the best time of day to work.

THREE THINGS EVERY REAL ESTATE BROKER SHOULD NEVER FORGET.

1. TO KNOW YOURSELF.

2. TO KNOW YOUR BUSINESS.

3. TO KNOW THE OTHER FELLOW.

You'll make a conspicuous success if you practice the above.

Seek and keep the company of live men.

Your unparalleled reputation should stand behind your statements, each and every word.

Follow thought with action.

Start something, though small.

All things are possible to the Real Estate man who has ambition and persistence.

Start and stick to the main line and you'll reach your destination.

The main line has two tracks both lead in the same direction, to a station called Independence.

Use vim and vigor and victory is yours.

Stop scheming and dreaming and start into DO.

Don't envy the Broker who masters you.

Find out the method of your competitor and do it too.

The fighter who is fearless will always get through.

Planning for the future guarantees prosperity later on.

A smile, its worth a million dollars, and doesn't cost a cent.

The successful Real Estate Broker pushes for more business in busy

seasons, and in dull seasons still pursues.

Don't worry over trifles.

Keep agoin'.

Keep a-pullin'.

You are not a Real Estate Broker if you don't know more today than you did yesterday.

Nobody knows what he can do until he tries.

Failure is the price of carelessness.

Everything comes to him who hustles while he waits.

Promise little and do much.

Stand by your convictions.

The fortunate Real Estate Broker is the Broker who sees—who grasps.

To do anything you must make a start.

Easy victories are mostly cheap.

Deal justly.

Trade on broad principles.

Don't be jealous of your competitor.

Cultivate a warm feeling toward all your competitors.

A sweet gracious personality is better than a bank account.

Keep sweet and saw wood.

The only Real Estate Broker who never makes a mistake is the one who NEVER does ANYTHING.

Don't get cold feet.

Its sales that move the wheels of business.

The Real Estate Business will not run itself, you must push it along.

Success in the Real Estate Business is like climbing a hickory nut tree, you must always reach for a grip higher up.

Perseverance laid the Atlantic Cable.

Every Real Estate Broker should keep the following printed in big letters on his desk, where he can see it every morning, namely, **HARD WORK, PERSISTENCE, and GRIP.**

Don't be an automaton.

Study the methods of other successful Real Estate Brokers.

The Real Estate Broker who stands still never gets anywhere.

A few maxims which will not hurt any Real Estate Broker's practice, viz:

Keep happy.

Drink at least three quarts of water a day—between meals.

Sleep eight hours out of twenty-four every day.

Breathe plenty of fresh air.

Take plenty of exercise.

Take cold baths.

Wear few clothes.

Never wear a heavy overcoat.

Take long walks.

Play baseball.

Don't permit old age.

Don't drink alcoholic beverages.

Smoke with moderation if you must smoke.

Get the right start.

It's just as easy to start to get business on Thursday afternoon as it is on Friday morning.

Time is capital.

Every day wasted is throwing away commissions.

Remember the Japs.

The day Russia declared war, the Japs began to fight.

Don't sit around the office every morning waiting for some person to come in to do business with.

The Real Estate Broker who waits for things to turn up often turns himself up in the poor-house.

Nothing is going to throw itself in your way, unless you go out and start it yourself.

The grass on the hillside in the distance always looks greenest, but when you get to the hillside the color turns out to be about the same shade of dull green as the hill from which you left.

It isn't the business that gets the commission, its the Broker.

Some Brokers can do more business with deskroom than others with an elaborate office equipment.

Pearls of precious value don't float on top of the water.

It takes belief, earnestness, enthusiasm and warm hearted personality to sell Real Estate.

Be original.

Start a six months advertising campaign.

Advertise, but do it judiciously.

Go into the Real Estate Business properly equipped, and you will soon become one of the prosperous and prominent men in your community.

Remember the word "NO" doesn't always mean "NO" to Buyers.

Stick to your prospect until he says "YES."

It's the continuous pounding that puts the deals through.

A great many Real Estate Salesmen move on the principle of old Methusala.

Some Real Estate Salesmen never move out of a walk.

When a Real Estate Broker goes to his office in the morning,

he should immediately go to work.

Reading the newspapers every morning in the office don't make sales.

"Up to the minute" Real Estate Brokers never sit in their office chairs with their heels on top of the desk.

Its the little things that count.

The successful Real Estate Broker regards every minute of time as part of his capital.

No Real Estate Broker makes a success until he learns the value of time.

Genius is inspiration.

An up-to-date farmer does not expect for his land to yield a bountiful harvest without cultivating it.

Weeds are the only crop that grow of themselves.

If a Real Estate Man expects big results he should get into his field of work at sun up and stay there until sun set.

Some Real Estate Salesmen are like a switch engine in a freight yard.

They never get out on to the main line.

Consequently get no where.

Every successful Real Estate Broker should think out a plan for every day's work before he turns on the steam.

Every Real Estate Broker should invest in a genial laugh three or four times daily.

Good humor is more powerful than anger.

To be a good Real Estate Salesman you should have good health.

Every time a Real Estate Broker takes a drop of alcohol he puts a mortgage on his success.

A jag occasionally costs several big commissions.

A successful Real Estate Broker is a business man.

A business man is a man who does business.

A successful Real Estate Broker is a man who gets results.

Luke-warm water won't make an engine run.

A Real Estate Broker who gets anything is the Broker who goes after his object.

Don't be a lump of dough.

Fortunes in Real Estate have been made, and are being made by others.

Why not by you?

Something attempted, something done.

You cannot be successful in anything these days if you attempt it in a half-hearted way.

The Real Estate Broker who attempts to run his business without advertising, is like the man who attempted to teach his horse to live without eating; just as the horse got used to it he up and died.

The Real Estate Broker who goes after business with a one time advertising campaign, is like a man who takes a hunting trip with one cartridge.

Know your business before you attempt to talk it.

Waste no time on dead ones.

The successful Real Estate Broker is always cheerful.

The successful Real Estate Broker has a trained mind.

Has a trained will.

Has trained feelings.

And

Trained action.

The successful Real Estate Broker is brief.

Is persistent

And

Is always wiser today than he was yesterday.

The successful Real Estate Broker is systematic.

Is optimistic.

Is prompt.

Is thorough in his work.

Is courteous.

Is honest.

Is one who never whines.

Is never a quitter.

Is full of pluck.

Is always industrious.

And

Doesn't condescend to penuriousness.

EVERY REAL ESTATE BROKER TO BE SUCCESSFUL SHOULD BE:

1. Cheerful.
2. Energetic.
3. Tenacious.
4. Honest.
5. Intelligent.
6. Cool-headed.
7. Faithful.
8. Polite.
9. Prompt.
10. Enthusiastic.
11. Persevering.
12. Courageous.
13. Systematic.
14. Optimistic.
15. Thorough.
16. Trained.
17. Brief.
18. Persistent.
19. Courteous.
20. Industrious.
21. Dignified.

THREE THINGS TO REMEMBER IN MAKING A SALE:

1. Think.
2. Study.
3. Work.

Some Real Estate Men are dead long before they are buried.

A Real Estate Salesman without nerve is like a jelly-fish.

The world loves a Real Estate Broker who is a fighter.

The world hates a Real Estate Broker who is a quitter.

FOUR THINGS EVERY REAL ESTATE BROKER MUST EXPECT.

1. Indifference.
2. Prejudice.
3. Objection.
4. Strenuous opposition.

THREE QUESTIONS.

EVERY REAL ESTATE SALESMAN WHO FAILS TO MAKE A SALE SHOULD ASK HIMSELF THREE QUESTIONS.

1 Is it the fault of the property?

2. Is it the fault of the prospective Buyer?

3. Is it the fault of the Salesman?

Nine Hundred and ninety-nine times out of every thousand the correct answers to the first two questions will be "NO", and to the third, "YES."

EVERY REAL ESTATE BROKER SHOULD ASK HIMSELF TWO QUESTIONS.

1. Am I a hustler?

2. Am I a man who does things?

DAILY REMINDERS.

Have an object in view.

Be cheerful.

Be systematic.

Don't be miserly.

Give a square deal.

Mind your own business.

### THE UNSUCCESSFUL REAL ESTATE BROKER.

The unsuccessful Real Estate Broker has a cold head and a cold heart.

The unsuccessful Real Estate Broker is the Broker who is satisfied with things as they are, and never makes them any better.

The unsuccessful Real Estate Broker usually is an over-anxious salesman.

The unsuccessful Real Estate Broker often is a know-it-all salesman.

The unsuccessful Real Estate Broker sometimes is a quick-tempered Salesman.

The unsuccessful Real Estate Broker occasionally is a sky rocket Salesman.

The unsuccessful Real Estate Broker is the man who sits down and waits for business to come to him.

The successful Real Estate Broker never cries over his mistakes.

Never thinks of failure.

Never worries over trifles.

Never misrepresents.

And

Never shirks his duty.

### OPPORTUNITY.

The successful Real Estate Broker makes his own opportunities.

Thousands of opportunities are lost just because the salesman fails to act.

The lack of opportunity is the excuse only of the weak minded salesman.

The life of every Real Estate Broker is full of opportunities.

Every newspaper Real Estate advertisement is an opportunity.

Every client is an opportunity.

Every customer is an opportunity.

Every business transaction is an opportunity.

It's the idle, indolent Real Estate Broker who is always complaining.

Keep your eyes open and you'll discover opportunities.

Keep your ears open and you'll discover opportunities.

An opportunity will only make you ridiculous unless you are prepared for it.

Don't wait for your opportunity.

Make it yourself.

Educate yourself to be master of what you undertake.

Educate yourself to be master of your line.

Give common sense the right of way.

The interrogation of the Real Estate business is what you can do and not what you know.

Put your brains in your business.

Put energy in your business.

Broaden your business with original methods.

Extend your business by enterprise.

Extend your business by industry.

Learn everything that is to be known about the Real Estate business.

Concentrate your faculties upon your business.

Get to the bottom of your business.

Nothing is small which concerns your own business.

Never bother yourself about what you can't help.

Never bother yourself about circumstances that you did not decree.

The young man going into the Real Estate business should:

1st Get something to sell.

2nd Keep his own counsel.

3rd Be observing.

4th Be faithful.

5th Make your client think that he would be lost in a fog without you.

6th Be polite.

7th Close application.

8th Integrity.

9th Attention to details.

10th Judicious advertising.

Go-at-a-tive-ness is the first requisite of success in the Real Estate business.

Stick-to-a-tive-ness is the second requisite to make the Real Estate business a success.

Don't wait for bigger deals.

Don't wait for bigger commissions.

Make the deal at hand big or little.

Put originality of method into it.

Be more prompt than your competitor.

Be more energetic than your competitor.

Be more thorough than your competitor.

Be more polite than your competitor.

Study your business.

Devise new methods of operation.

Educate your hand to be graceful, steady and strong.

Educate your eye to be alert, discriminating and microscopic.

Educate your heart to be tender, sympathetic and true.

Educate your memory to be accurate.

Educate your memory to be retentive.

Educate your memory to be comprehensive.

Give your business your mind.

Give your business your heart.

Give your business your soul.

Give your business your body.

Then stick to it.

Don't try to be a lawyer and a Real Estate Broker.

One business supremely, is the demand of the hour.

It's not the amount of work done.

It's the amount of work intelligently done.

Grasp circumstances and turn them into opportunities.

Turn honest defeats into telling victories.

Concentrate your energy.

Specialize your energy.

Scatteration is the curse of any business.

What can you do.

Is the question of today.

Indecision is a disease.

Procrastination is the forerunner of indecision.

Do instantly whatever is to be done.

Take your recreation after business hours.

Get the habit of early rising.

Late rising is one of the first signs of family degeneracy.

Eight hours sleep is enough for any Real Estate Salesman.

Punctuality is the soul of business.

Punctuality is said to be the politeness of Kings.

Promptness is the mother of confidence.

Promptness is the mother of credit.

The punctual man can be counted on as keeping his word.

Better find one of your own faults than ten of your competitors.

"Common sense bows to the inevitable, and makes use of it."

Tact is the open eye.

Tact is the quick ear.

Tact is the judging taste.

Tact is the keen smell.

Tact is the lively touch.

Tact is the surmounter of all difficulties.

Tact is the remover of all obstacles.

Tact is a national trait.

Tact is a child of necessity.

Every Salesman stamps his own value upon himself, and shouldn't expect to pass for more.

Self-confidence indicates reserve power.

It's safe to trust those who can trust themselves.

**TRAINING IS EVERYTHING.**

The peach was once a bitter almond.

The Cauliflower is cabbage with a college education.

**KEEP A STIFF UPPER LIP.**

A brave man faces defeat intrepidly.

A brave man faces defeat with a stiff upper lip.

Headlong retreat is a shameful confession.

A brave man defies adversity.

A brave man baffles adversity.

If things have gone astray bury them.

Let the dead past bury its dead.

Blot out all bitterness of its memory.

Face today's battle with hope.

Face today's battle with a resolute will.

Face today's battle with a stiff upper lip.

You'll win.

Prefer simplicity.

Abhor shame.

It isn't always the biggest steamboat in the biggest lake that makes the biggest noise.

You are as good as you think you are.

But you have to prove it.

The Salesman who brings in the shekels is the only Salesman sure of his job.

Some Salesmen think big thoughts and then stop.

**THE HUNT FOR BUYERS.**

The Real Estate Brokerage Business **CENTERS** in the search for buyers.

Any number of people can be **FOUND** who wish to sell.

But the main object of the Real Estate Salesman is to secure a way of **CONNECTING** with "parties of the second part."

Every Broker has his own method.

From an abstract view-point, all the methods are the same.

They are based primarily on **ADVERTISING.**

Putting up a sign on the property is **ONE** kind of advertising.

Usually the **LEAST** effective kind a Broker can use.

The card in the window is ANOTHER variety (obsolete).

Telling half a dozen other Brokers what you have for sale is still another (hardly ever productive). Would if gone after earnestly. Would if Brokers would co-operate.

The wise, progressive Real Estate Broker realizes and knows it is necessary to REACH OUT.

Reach out into a broader field.

He knows he must GO after them.

He knows also that the only successful way is by advertising.

Advertise every day in the year.

Buy newspaper space.

Buy it daily.

Fill that space with words and phrases that will TALK.

Fill that space with words and phrases that will PULL.

Fill that space with words and phrases that will SELL.

If you are selling farms.

Secure photographs.

Get cuts made.

Use folders.

Use circulars.

Use "follow up" letters.

But use the newspaper daily (If but two lines a day.)

Get a PHOTOGRAPH (if possible) of every piece of property you take for sale.

NEVER SAY CAN'T.

You never can tell till you try.

What is impossible for one Real Estate Broker is easy for another.

Everything is possible to the man who knows how.

TACT.

Tact is the act of keeping quiet at the right time.

Tact is the act of being agreeable with yourself.

THERE ARE FOUR STEPS TO SUCCESS.

1. Decide what you are going to do.

2. Start immediately doing it.

3. Stick to it if it takes 24 hours a day.

4. Finish it if it takes a life time.

SOME REAL ESTATE BROKERS:

Are brilliant.

Know a great deal.

Are well educated.

BUT

They lack sand.

They lack staying power.

They can't stand by a proposition through thick and thin, to the end.

They lack Bull-dog-grit.

They lack the clinging ability.

They work well when things go smoothly.

They are fair weather sailors.

They are terrified in a storm.

They are paralyzed in an emergency.

Hang on until you triumph or die, is the motto of a Bull-dog.

A good motto for Real Estate Brokers also.

The largest business assets any Real Estate Broker can have are satisfied clients.

WHY HE SUCCEEDS.

A Real Estate Broker succeeds not because he advertises

BUT

Because he lives it.

Because he eats it.

Because he dreams it.

Because he builds air castles about it.

The Real Estate Broker who

never built an air castle never  
builds castles of any kind.

Watch the rut.

A business that doesn't move  
up, moves down.

Keep out of the rut.

As soon as a Real Estate Broker  
gets into a rut, the spiders begin  
spinning cobwebs before his door.

A Real Estate Salesman does  
business and sells property on the  
same plane on which he thinks.

If a Real Estate Broker thinks  
of the Real Estate Business as a  
small business, he will certainly do  
a small business.

Think.

Think hard.

Think big business.

Do big business.

Don't allow your gray matter to  
become hardened and difficult to  
cultivate.

Raise a crop of new ideas every  
year.

Sow service.

Sow excellence.

Sow honor.

Sow progress.

**TO BE SUCCESSFUL.**

Your mind should be unfettered.

Your mind should be imagina-  
tive.

Your mind should be creative.

Exchange ideas.

Relax occasionally.

Secure a change of thought.

Do things.

**WHAT IT TAKES.**

It takes brains.

It takes pluck.

It takes foresight.

It takes perseverance.

It takes capital.

To establish a Real Estate Busi-  
ness and keep it moving success-  
ward.

**WHAT YOU MUST DO.**

Advertise judiciously.

Advertise continuously.

**BRAIN POWER.**

Brain power wins.

This is the age of brains.

Brain power is not inherited.

Brain power is acquired.

Every Real Estate Broker is the  
builder of his own career.

**PLOD.**

Plod is the history of the wage  
earner who never aspires to rise  
above wages.

### REMEMBER.

Remember this, in after years,

Tho' man and grief be kin,

If you put your heart in what you do,

You're simply bound to win.

## CHAPTER III.

### Advertising Suggestions.

- 1—What is advertising
- 2—What is an advertisement?
- 3—Words and how to use them in advertising.
- 4—How to write good copy.

- 5—How to advertise.
- 6—How to save money in buying advertising space.
- 7—How to make advertising pay.
- 8—Technical terms in advertising.

#### 1 What is Advertising?

The object of advertising is to turn people's minds toward buying what the advertiser has to sell.

Advertising is one element of Salesmanship.

Advertising implies contract by proxy.

Advertising is the brain of selling.

Advertising is an invitation.

Advertising is the soul of business.

Advertising is only common sense put in print.

Advertising creates business.

Advertising gets people in the notion of buying.

Advertising spurs the people on after they have purchased property.

Advertising is a trade.

Advertising is an art.

Advertising is a science.

Advertising is the greatest creative business force in the world.

Advertising should be treated as a science.

Advertising should be studied as a science.

Advertising should be practiced as a science.

Advertising is to business what electricity is to a big city, Light and Power.

Advertising makes things clear. Advertising is an irresistible force.

Advertising makes things go.

Advertising sends old foggy methods to the scrap-heap.

Advertising has revolutionized business.

Advertising is a Salesman that is always at work.

Advertising never wearies a customer.

Advertising calls on the same man until convinced.

Advertising never annoys a customer with insistence.

Advertising wastes no time.

Advertising wastes no words.

Advertising can always gain an audience.

Advertising can always get a hearing.

Advertising has free access to big libraries.

Advertising marches past the secretary into the main office.

Advertising goes to the home if turned down at the office.

Advertising never gets the door slammed in its face.

Advertising travels to the most remote country.

Advertising travels to the most humble village.

Advertising should be a live wire but must be properly safe guarded.

Advertising can do lots of evil.

Advertising can do lots of good.

WHAT GOOD ADVERTISING WILL DO?

Good advertising helps Salesmen.

Good advertising sells Real Estate.

Good advertising saves expense.

Good advertising creates new business.

Good advertising enlarges old business.

Good advertising revives dull business.

Good advertising rescues lost business.

Good advertising saves many a failing business.

Good advertising secures buyers for any business.

Good advertising brightens backward business.

Good advertising catches circulating coin.

Good advertising is good talk.

Good advertising is honest.

Good advertising is frank.

Good advertising convinces.

Good advertising must be sincere.

Good advertising must be truthful

Good advertising must be straight-forward.

Good advertising is teaching the people to believe in you, and in what you have to sell.

It is good advertising for a Salesman to study voice modulation.

It is good advertising for a Salesman to control his temper.

Good advertising is Salesmanship multiplied.

Good advertising might be termed Salesmanship.

Good advertising is read with as much interest as news.

Good advertising inspires thought.

Good advertising will create prompt buying.

Good advertising will inspire action.

Advertising is selling and selling is advertising.

The permanent results of advertising rest upon the satisfaction of your customer.

Good advertising should be conscientiously planned.

Advertising to the Real Estate Business is what steam is to a locomotive.

It's impossible to build up a big Real Estate Business without advertising.

MEDIUMS IN WHICH TO ADVERTISE.

Newspapers.

Street Cars.

Bill Boards.

Bill Posters.

Booklets.

Leaflets.

Circulars.

Follow up letters.

Program advertising is throwing money in the river.

Office calendars are good if you print the one that'll stay up on the wall one year.

Blotter advertising is poor for Real Estate.

Don't do any kind of advertising unless you do it continuously.

If you can't advertise in all the mediums, don't fail to stick to the Newspapers.

## TWO KINDS OF ADVERTISING.

There are two sorts of advertising.

The negative.

And the positive.

The first is lifeless, flat and repels interest.

The latter is direct.

The latter is interesting and sparkling with bright twists and clever thoughts.

All advertising is good because it is better than no advertising at all, (of course there are varying degrees of goodness).

You can use advertising to excess as you can whiskey.

Advertising should be bought and used wisely.

Advertising is the training of your business.

Advertising keeps your business healthy.

Advertising tones up the liver of your business.

Advertising strengthens the biceps of your business.

Advertising steadies the heart of your business.

Advertising keeps the nerves of your business in order.

Advertising is one of the most powerful forces that marks human progress.

Advertising is a process of Salesmanship.

The advertising man should study his readers with great consideration.

Advertising, in a sense, may be defined as the influence of mind over mind.

Therefore, the psychological element in advertising is a most important one.

Get the ideas right from facts regarding the pen.

Then get the ideas right from fancies conjured regarding the pen.

See that these ideas make a distinct, positive and pleasant impression.

Advertising gives the public knowledge about you and your business.

Advertising unconsciously creates confidence.

Advertising is the Great Builder of Confidence.

Persistent and continuous advertising will bring success any time.

The best advertising is the naked truth.

If opportunity don't knock at your door, advertise for it.

The purpose of Real Estate Advertising is not merely to sell one property but to sell more property.

Make friends, build up a trade.

If you haven't a good business, advertise and get one.

If you have a good business, advertise and keep it.

Confidence follows the stayer.

Never undertake to prove what nobody doubts.

If you can't find a good way to advertise your business, make one.

When you speak of advertising you speak of anything connected with your business that makes an impression upon the public.

When you have something to sell, tell the people about it.

Telling is selling.

Telling is advertising.

Advertising should be to your business what bone dust is to poor land.

Your object in advertising should be to make the public understand what you have to sell.

#### POSTER ADVERTISING:

A poor poster is an abomination.

Get the best or none.

It costs just as much to post a bad poster as a good one.

Don't expect a poster to carry a detailed story.

The poster should be judged from a distance.

Posters are read from a distance.

Have your posters made by a poster artist.

Posters should be made to be perfectly clear and readable 40 feet away.

A picture.

An argument.

A catch phrase is enough for a poster.

Have a good poster.

Have a trade mark if possible.

Constant repetition of a trade mark is what makes the trade mark valuable.

Keep your trade mark before the public day after day.

Week after week.

Month after month.

Year after year.

In newspapers, street cars, bill boards and posters

#### ELECTRICITY.

Electrical advertising is in its infancy.

One good well-designed electrical sign board, placed where it can be seen and read by the masses at night, is invaluable.

Seventy percent of a newspaper advertisement is credited to attention.

Advertising is the real main-spring of business.

Advertising (the right kind) welds the buyer to the Seller.

Advertising (the right kind) is an automatic welding device.

The process of welding involves intense heat and heavy hammering with the use of welding flux (borax). (Salemanship.)

#### DOES ADVERTISING PAY?

If it did not, do you think that one billion (1,000,000,000) dollars, would be spent in it every year?

A billion dollars annually.

Try to grasp what that means.

Then you will get some idea of the extent of modern advertising.

Good advertising pays.

Judicious advertising pays.

Continuous advertising pays.

If you have but one hundred dollars to spend in advertising.

Take one hundred days to spend it.

At the rate of \$1.00 a day.

It'll bring better results.

#### THE RIGHT KIND OF ADVERTISING.

The right kind of advertising is simply telling the people the things which they want to know.

The right kind of advertising is simple.

The right kind of advertising is mighty.

The right kind of advertising is profitable.

Just what to say to draw customers is the whole secret of advertising.

Advertising is the foundation upon which every successful and prosperous Real Estate Business must be established.

Don't load your advertising gun with only one kind of powder.

Don't shoot at birds when your gun is loaded for duck.

Get the breath of individual life into your advertisements.

Advertising is no longer a business luxury.

Advertising is a sane certain business-getting force.

Advertising is useful to the Salesman.

Advertising is profitable to the Real Estate Broker.

Advertising reaches buyers that can't be reached by two-legged-solicitors.

Advertising changes opinion.

Advertising alters minds.

Advertising creates demand.

Advertising opens pocket-books.

**DON'TS IN ADVERTISING.**

Don't use long words.

Don't use technical words.

Don't use more than two faces of type.

Don't use all cap headlines.

Continuous advertising is the only propelling forces that gains the confidence and influence of the buying public.

Continuous advertising creates demand.

If business slackens, don't stop advertising, cutting off advertising does not reduce the expense account.

Don't waste good space on generalities.

Tell the people what you have to sell.

Tell the people the truth.

Tell them something that will be to their advantage.

Tell them what they need.

Tell them they should act now.

There is only one man who should not advertise.

The man who can't make good his "ad."

Advertising is far reaching.

Advertising is influential in determining plans.

Advertising is influential in determining policies.

Advertising is influential in determining profits.

Study and practice is what makes good advertising.

Keep pace with the progress of the art.

Good ideas are development of other ideas.

A suggestion starts a train of thought.

A suggestion travels over a new mental road.

Somewhere on that mental road you'll stop and pick up the idea you've been looking for.

**REAL ESTATE ADVERTISING:**

Isn't grammar.

Isn't a picture.

Isn't position at top of the page.

**BUT.**

Real Estate Advertising.

Is the art of making cold type talk.

Is the art of making the proper telepathic connection between you and the Reader.

Unique advertising pays.

Forceful advertising pays.

Comprehensive advertising pays.

Advertising tells the value.

Advertising does not create value.

Advertising must be believable,

Or it will not pull.

**SOMETHING TO BE SOLD.**

The message.

The messenger.

In Salesmanship the Salesman carries the message.

In advertising the medium takes the place of the Salesman.

The copy is what he says.

## 2. What is an Advertisement.

What is an advertisement?

Reputation is an advertisement.

Honesty is an advertisement.

Correspondence is an advertisement.

Catalogues are advertisements.

Circulars are advertisements.

Neatness is an advertisement.

Promptness is an advertisement.

Thoroughness is an advertisement.

Conversation is an advertisement.

Your statement in the newspaper is an advertisement.

Your Salesmen are advertisements.

It has been said that the reader of a newspaper does not see the first insertion of any ordinary advertisement.

The second insertion he sees but doesn't read.

The third insertion he reads.

The fourth insertion he looks at the price.

The fifth insertion he speaks to his wife about it.

The sixth insertion he is ready to purchase.

The seventh insertion he closes the sale.

Its a better advertisement to under estimate than over estimate.

Every advertisement should be thought out and written.

Every advertisement should contain direct statements.

Every advertisement should contain clear arguments.

Every advertisement should contain information.

Every advertisement should contain information that will save trouble.

Every advertisement should contain information that will save time.

Every advertisement should contain information that will save money.

### FOUR QUESTIONS.

Before beginning to write an advertisement answer the following questions, viz:

1—What class of prospective purchasers am I trying to influence? (Men or women? City people or country people, or both? Well-to-do, poor, or middle class etc.)

2—What are the tastes, needs, and manner of reasoning of these three kinds of people?

What will probably be their objections to buying, and how may these objections be overcome?

3—In what medium is the advertisement to appear? (Newspaper, Magazine, Street Car, Bill Board, etc.)

4—What is the size of the advertisement? Width? Depth?

EVERY ADVERTISEMENT SHOULD BE DIVIDED INTO FOUR (4) PARTS:

1—Description.

2—Explanation.

3—Argument.

4—Persuasion.

### LOGICAL POINTS.

There are four logical steps to be followed in preparing an advertisement.

First, secure attention.

Second, arouse an interest.

Third, instill conviction.

Fourth, stimulate the reader into action.

A good advertisement of 50 words should make the reader think a thousand words.

A good advertisement is just long enough to make its point.

A good advertisement is just long enough to inspire action.

A good advertisement is always interesting.

A good advertisement is written to **SELL**.

**PUT LIFE IN YOUR ADVERTISEMENTS.**

Nine out of ten Real Estate Advertisements are dead as Egyptian mummies.

Nine out of ten Real Estate Advertisements are:

Beautifully decorated.

Twined around with fine linen.

Draped and boxed ready for burial.

Nine out of ten Real Estate Advertisements:

Have no eyes.

Have no nose.

Have no mouth.

Can't speak.

Neither can they see.

Faces either made out of putty or beautiful marble.

No throbbing pulse.

### 3. Words And How to Use Them in Advertising.

Words are powerful, although but the expression of ideas.

The shortest words are the best.

The briefest sentences are the best.

The "ad" writer finds that a clean-cut, distinct impression is

best conveyed by short words and short sentences.

Study, absorb, think out new ideas by all means.

Words are but the vehicles of ideas, types are the vehicles of words and ideas are the prime and primeval requisites of advertisements.

**IDEAS.**

Ideas may consist of:

First, simply facts connected with business.

Second, facts connected with business, together with outside thoughts.

Third, outside thoughts, i.e., thoughts having but an indirect bearing upon the business.

All are valuable.

Probably the least valuable are the latter, as in the hurry and stress of today's progress, people have little or no time to consider non-essentials.

The growth of ideas is a marvelous matter.

How some ideas arise in the human mind is an impenetrable mystery.

Ideas expand.

All human progress is based upon two factors:

Ideas and the communication of ideas.

Ideas.

Communication of ideas.

Multiplication of ideas.

Every Real Estate Broker needs the ideas of other Real Estate Brokers.

Every advertising counselor needs the ideas of other advertising counselors.

The impressions come, grow stronger and burst into full life.

Which of the five senses received the impression?

When was the impression received?

How long did the thought lie dormant, awaiting the silent, yet powerful mental call, to arouse it into fullest expression?

Possibly the suggestion originally came from generations back, received only at birth.

It may be that the mind received the impression during childhood.

The expression was pigeon-holed with thousands of other impressions stored away in brain cells, and never used until memory reaches out and resurrects them in response to demand by the entire mentality.

#### IDEAS COME FROM ALL SOURCES.

Pick up a newspaper and the brain receives a score or more ideas, evanescent 'tis true but sufficiently tableted upon the memory to jump into instant significance when the mind calls.

Pick up a book and presently the author's ideas are tincturing the reader's mind.

Come in contact with other people, particularly forceful people and you are at once inoculated with their suggestions.

Words rightfully chosen, rightfully grouped, have the power to accomplish what you desire.

#### WORDS ARE THINGS.

Words are things.

Employ men who can wield them.

Studying other men's ideas makes more of your own.

Words can make sales.

Words can break sales.

Words can build up a business.

Words can tear down a business.

Words can bring fortune.

Words can bring ruin.

Words can bring happiness.

Words can bring grief.

Words can bring worry.

Words can bring serenity.

Words in advertising copy are more important than the advertising space.

Words control the mind.

Words suggest.

Words hypnotize.

Words change beliefs.

Words change creeds.

Words can plunge nations into bloody conflicts.

All in all words are powerful.

Words can be described as:

Notes.

Sentences.

Bars.

Paragraphs.

Melodies.

Words create mind impressions.

Words as with sunbeams the more condensed they are the deeper they burn.

#### THE POWER OF WORDS.

The power of words is what the Salesman says.

The power of voice is how the Salesman says what he says.

The power of Pantomime is the picture formed by the physical expression in face and body as it accompanies what he says.

Ideas, combined with presentation produce salesmanship.

Proper words make people think.

The selling secret is simply the choice and combination of words.

Advertising can change the opinions of a life time in twenty minutes.

#### 4. How to Write Good Copy.

##### ADVERTISING TALK.

Back up your catch line with good argument.

Back up your arguments with facts.

Attracting attention don't always attract trade.

Merit wins.

Never try to get blood out of a turnip.

Make your "ad" stick out where it can't be missed.

Talk to the public in your advertisements just as you would talk to a client in your office.

Make your advertisement attractive.

Make your advertisement definite.

Make your advertisement interesting.

Make your advertisement pleasing.

Make your advertisement suggestive.

Make your advertisement convincing.

Make your advertisement orderly.

Never fuss over your advertising copy.

Make your advertisement natural.

The result is bound to be poor if you do.

Good advertising copy is talking to the reader the same as you would talk to him in your office.

Good copy should be attractive.

Good copy should be readable.

Good copy should have plenty of space.

Good copy should contain personality.

Good copy should be new.

Good copy should be pleasing.

Good copy should be convincing.

Good copy should be extremely brief.

Good copy should consist of a few words only.

Good copy always says something.

Good copy strikes the mind as well as the eye.

Good copy educates.

Good copy consists mainly in telling the truth about what you have to sell in simple words and sentences.

Good copy gives information.

A good advertisement should attract favorable attention, awaken interest, create desire, inspire confidence and influence the reader to buy.

It doesn't matter how cleverly your "ad" may be written, you cannot expect the fullest measure unless there is a plan behind it.

Never make a statement in your advertisement you can't live up to.

Don't make a statement in an advertisement, even if true, unless it sounds true.

A complete advertisement to be most effective, should attract favorable attention, awaken interest, create desire, carry conviction.

Inspire confidence and influence the reader to buy.

Attracting favorable attention and awakening interest are accomplished by appropriate headings, attractive, informing illustrations, and good typographical display.

Creating desire is accomplished

by appealing to the senses of sight, hearing, taste, smell and touch.

If I (the "ad" writer) were one of these prospective customers, what would interest, influence and convince me? (The "ad" writer).

Would illustrations strengthen the copy.

If so, what style and size of illustration should be used?

Shall price be presented?

In heading or near the end of the advertisement?

Is it best to try to have the advertisement complete the sale, or must this be left to a salesman or to a catalogue, booklet, etc.?

If the advertisement is to complete the sale what is the strongest closing point?

Is the copy clear?

Is the copy concise?

Is the copy complete?

Is the copy truthful?

Is the copy interesting?

Is the copy logical?

Is the copy convincing?

Is the copy grammatical?

Is the copy properly spelled?

Is the copy properly punctuated?

Is the copy properly paragraphed?

Creating desire is accomplished by appealing to the senses of sight, hearing, taste, smell and touch, as well as, to the desires, needs sentiments, emotions and prejudices of the reader.

To carry conviction, the advertisement should appeal to the reader's reason, should show by logical information and argument why he should buy.

To carry conviction, the advertisement should answer the ob-

jections in his mind as to the necessity or desirability of the article or service.

Confidence is inspired by an earnest style and the avoidance of extravagant claims.

It is advisable to make a suggestion near the end of the advertisement that will cause the reader to act.

Put confidence, sureness, interest, conviction, and information, and then see if you don't have good and effective copy.

You don't have to be a college graduate to write good advertising copy.

Any advertising copy that gets results is "good copy."

The most scholarly copy is not always "good copy."

Put sincerity into your copy.

Put enthusiasm into your copy.

The strongest weapon for the advertiser is original and forcible copy.

Copy that will obtain results is good copy.

Copy that will create business is good copy.

Copy that will beat down all obstacles between you and success is good copy.

It is on copy that your campaign succeeds or fails.

#### TWO KINDS OF COPY.

Good copy.

Bad copy.

Good advertising copy is copy that is good enough to sell Real Estate.

Copy that sells pays.

Paying copy is good copy.

Make your copy clear.

Study the class of people to

whom your advertisement is intended for.

You can say things that will shoot directly over their heads.

Say things that will hit the mark.

Say things that will meet the customers age.

Say things that will meet the customers sex.

Say things that will meet the customers intelligence.

Don't say the same thing to every class.

Don't give every person the same dose.

What will cure one person

Often will kill another.

People are different.

Your copy should be different.

Use words of one syllable.

Use words that are apt.

Use words that have plenty of real life.

Don't use words that are susceptible of double meaning.

Don't use fancy "figures of speech."

Don't use high sounding words.

Don't use words of a doubtful meaning.

In beginning your copy say something in the first two or three lines to hold the readers attention.

Say something that will make the reader think as you think.

Say something that will create a desire to learn more about your proposition.

Talk to your reader sensibly as man to man.

Write facts—not fancies.

Write sense—not nonsense.

Put argument in your copy.

Prove each point.

Give a reason.

Search every cell of your brain.

Pull at your mind.

Tug at your mind.

Gouge at your mind.

For something to say about

Your business that the other Fellow has left unsaid.

Hurl out lumps of truth.

Big lumps.

Huge lumps.

Solid lumps.

Stir up interest but be truthful.

Avoid stirring up doubt.

Be moderate.

Hold back.

Keep on this side of the line.

Give more than you promise.

Find out who you are talking to.

Don't make your copy too stiff.

Don't make your copy too dignified.

Don't make your copy too deadly.

The idea of advertising is to attract.

The idea of advertising is to tempt.

The idea of advertising is to create a desire in the readers mind to come and see you.

Advertise every day.

IN WRITING COPY:

Learn what not to say, as well as what to say.

Its easy to be smart in advertising.

Its not easy to be sane in advertising.

Smart advertising is expensive.

Sane advertising is profitable.

GOOD COPY.

Good copy must contain the truth.

Good copy must create confidence.

To create confidence use simple words.

Make your copy attractive to the reader.

Tell your story in dead earnest, what you think.

Know what you are trying to accomplish.

If you can't tell the truth don't advertise.

#### CHANGE OF COPY.

Change your copy every day.

Handing the public the same copy every day is like a hotel that serves the same food until it is all gone.

Its the message that counts.

### 5. How to Advertise.

Advertise forcibly.

Advertise directly.

Advertise pointedly.

Advertise with cuts if possible.

Arouse an interest.

Create a desire.

Do not be too terse.

Hew to the line of truth.

Use forcible words.

Eliminate.

Condense.

Tell your proposition simply.

Tell it plainly.

Tell it briefly.

Write as if you were talking.

Talk in the language of your readers.

Never juggle with truth in your advertising.

Photographs tell the story quicker than type.

Illustrations and type make a winning combination.

Never engage in spurt advertising.

Keep on the lookout always for

new ideas, new ways and new methods.

Spasmodic advertising will disappoint you in the end.

Fill your advertisements full of ideas.

Advertise for results.

Artistic advertising may be admired for its beauty, but seldom brings satisfactory results.

Advertising is a broad subject.

THREE OBJECTS TO BE ACCOMPLISHED IN ADVERTISING.

1—Get your name before the Public.

2—Tell them what you are selling.

3—Sell what you offer for sale.

Advertising is a straightforward business proposition from beginning to end.

No chance.

No luck.

Intention should be honest.

Speak frankly.

Make your advertisement convincing.

Make it short.

Make it comprehensive.

Don't exaggerate.

Don't use senseless words.

Inspire confidence.

Leave a little unsaid.

Explain the merits of your property.

Your advertisements should attract attention.

Your advertisement should have certain striking features to hold the eye, to create an interest.

If you use cuts or illustrations make them talk.

In advertising Real Estate, when convinced that your selling story

is right, don't make the mistake of trying to claim everything.

- 1—Have a good story.
- 2—Tell it well.
- 3—Tell it in different ways.
- 4—Persevere in telling it.
- 5—Where there's a reason it always pays to advertise.

Two things to remember when you start to write an advertisement.

- 1—To know how to begin.
- 2—To know where to stop.

There is danger in saying too much.

There is danger in not saying enough.

- Make your point then stop.
- Never tell it all.

Leave something for the Salesman to say.

Facts is what the prospective buyer wants to know.

Tell those facts in the clearest, briefest way possible.

If you don't advertise nobody will know that you are doing business, and it won't be long before you'll know it yourself.

Never say more in your advertisement than is SAYABLE.

- Get an idea.
- Make that idea readable.
- Make it interesting.

Then you'll have a good advertisement.

Don't let some one do your advertising who doesn't have the time to give it careful thought.

You will waste most of your money if you do.

Many Real Estate Brokers place advertising last in the list of duties.

Advertising should be the first.

For because if you don't get

business, there will be no duties to perform.

Don't do things simply because your competitor does them.

Do your own thinking.

Back your own judgment.

Measure the business you are going after.

A Real Estate Broker cannot give diamonds away in return for dollar commission accounts.

A Real Estate Broker should not use buck shot on a sparrow, nor bird shot on a bear.

Millions of dollars are wasted by Real Estate Brokers on the foolish idea that they must do a certain amount of advertising, simply because some other Broker does the same thing.

No Real Estate man, however conservative, can deny that he believes in publicity.

Real Estate advertising like all other advertising, should be done with a reason.

You should carefully and systematically plan for every dollar you spend in advertising, so that the best possible results be obtained.

If more thought were given by the Real Estate Broker to his advertising, there would be more dividends declared at the end of each year.

Every Real Estate Broker should have some form of Trade Mark on all his printed matter, and in all his advertisements.

It might be a peculiar form of type for your name.

It might be a Catch Phrase.

A Trade Mark impresses.

Use the pronoun "YOU" as much as possible.

Every Real Estate Broker should get near to the masses.

Take them into your confidence.

Converse with them in a personal way.

Don't make speeches.

Don't sermonize.

Familiarize the public with your location.

Try to get them to call at least once and see where and how you do business.

Never exaggerate.

Never make questionable statements.

Don't look for immediate results on all your advertising.

Some of it will bring quick returns.

Most of it will not.

Don't charge all of one year's advertising appropriation to one year's new business.

If you do, you will become discouraged.

Never refer to a competitor in your advertisement.

Never refer to a competitor in your talk.

If you do, say something good about him.

Never border on controversy.

Avoid political issues.

Avoid religious issues.

Don't arouse prejudice.

Be original.

Be catchy.

Be interesting.

Steer clear of sarcasm.

Never violate the principle of common sense.

Make your "ad" talk.

Make your "ad" sell.

Space filling is not always advertising.

Literary gems are poor advertisements.

The time is coming that every Real Estate Broker who doesn't advertise must get out of business.

Your headlines should be full of meaning.

Don't advertise too much.

Don't advertise too little.

Don't put too much matter in too little space.

Don't put too little matter in too much space.

Too much is better than too little, but just enough is the best.

It's not the big space.

It's how to fill it.

It's how to use it.

Retain every word necessary.

Eliminate every word unnecessary.

Don't be abrupt.

Never allow your name to appear twice in a single advertisement.

Don't advertise your name for sale.

Interest the reader in your property.

They'll find where you are located.

Change your "ad" daily.

Every proposition to be sold by advertising must be its own argument, as the amount of money to be used in advertising its sale.

There is danger of loss in spending too little.

There is danger of loss in spending too much.

The Real Estate Broker who advertises daily, year in and year out will build a greater reputation than the Broker who only advertises occasionally.

Make your "ad" say something.

Don't make your statements so strong that the Public will doubt your honesty.

Don't make your statement so weak that the Public will doubt your confidence.

Say exactly what you feel your proposition will justify.

Say something new every day.

Make your "ad" strong in its honesty.

Talk quality instead of cheapness.

Make your space stand out.

Clarify.

Ideas should be expressed with force, yet with grace.

Know your subject.

You can tell your story in a thousand different ways, and tell it truthfully each time.

Use different words.

Use different sentences.

Use different phrases.

Shoot at different angles.

If you can't hit your mark from one angle, try another.

You'll finally hit the Bull's eye (your commission).

Let your first aim in preparing an advertisement be to catch the eye.

Then say something that will hold the attention of the reader, and don't forget to finish up by saying something that will produce action.

Remember advertising is not literature.

Advertising is the literature of business.

If bad grammar will get you more buyers, why use bad grammar.

A good advertisement can't be slapped together in a few minutes.

Real Estate Broker's don't give advertising enough thought.

Real Estate Brokers don't give enough attention or thought to the kind of copy they use.

Many Real Estate Brokers write their copy while the advertising solicitor waits.

That's burning up your money.

Think what a good pulling "ad" means.

Take an hour.

Take two hours.

Take a day.

Prepare your "ad" make your copy pull.

If that "ad" which you spent a full day to prepare brings you one Buyer you have been well paid.

REAL ESTATE BROKERS  
WAKE UP.

Take more time to prepare your advertising.

Give your advertising department more thought.

Don't advertise but once a week.

A four line "ad" every day is better than a hundred line "ad" once a week.

Never allow the same "ad" to appear twice in succession.

Write a different "ad" each day.

If you are advertising in three or four different newspapers in the same city, write a different "ad" for each paper.

Put personality in your "ad."

Preserve your individuality.

Stick to the truth.

Avoid uncertainties.

Maintain uniformity in appearance.

Use simple words.

Study tasteful display.

Write from the viewpoint of the reader.

Do not detract from the merit of others.

Use illustrations when practicable.

Adapt your text to the medium used.

Make your newspaper "ads" brief.

Make your newspaper "ads" newsy.

Make your circulars complete and descriptive.

Make your booklets interesting.

Put into your copy attention—compelling power.

Put into your copy desire—creating power.

Put into your copy sales—producing power.

Put into your copy sales—building power.

Make your advertisement a profit-bringer.

Remember local sales are impossible without newspaper advertising.

Remember hundreds of millions of dollars are wasted each year in advertising.

These millions would not all be wasted if spent on newspaper advertising.

Newspapers are not perfect.

They are human.

Use newspapers always.

Newspapers will do all any magazine can do—oft-times more.

If you want to stay in business, stay in the advertising field.

No matter how much business you are doing, keep up the energy (advertising) that made it.

You might as well cut off your legs because you are running well in a foot race, as to cut off your

advertising because your business is too good.

The only man who doesn't need to advertise is the man who has retired from business.

Every catch phrase should carry with it an important idea of why to buy.

A catch phrase should not be merely an eye-catcher.

Every catch phrase should make a Brain impression.

Get the idea past the eye.

Fix the idea on the Brain.

ECONOMY.

Economy in advertising is important.

An advertisement is economical only when it produces maximum results.

The test of advertising is "SALES."

Getting people to look at the property is half the battle.

An advertisement which exaggerates is dangerous.

Type to be effective must sink into the brain.

Tell your story enticingly.

## 6 How to Save Money in Buying Advertising Space.

Write your advertisement two or three days before you want it inserted in the newspaper.

For illustration say you want to prepare an "ad" for next Sunday's paper.

BEGIN THURSDAY.

Write just as though you were talking.

Write in accordance to the many suggestions contained in this chapter.

Use simple words but make them talk.

Read it over and over.

Eliminate every word unnecessary.

Retain every word necessary.

FRIDAY READ IT AGAIN.

Eliminate every word unnecessary.

Retain every word necessary.

SATURDAY READ IT AGAIN.

Eliminate every word unnecessary.

Retain every word necessary.

By following the above suggestions you will not only save money in buying space, but you'll have an advertisement that will—

Attract attention.

Arouse an interest.

Create a desire.

You'll have an "ad" that will pull.

You will have an "ad" that will bring you inquiries.

Then, it's up to you and your salesman to close the deal and collect your commission.

Advertising space properly used is the cheapest commodity offered today.

Advertising space improperly used is the dearest commodity offered today.

There are no "cut and dried" rules for using advertising space.

Look well to the words which you use in filling advertising space.

## 7 How to Make Advertising Pay.

Inspire confidence in the general buying Public.

Reinforce confidence by fair dealing with your clients at all times.

### FIRST STEP.

The first step in gaining the confidence and good will of the buying public is advertising.

Use sign boards.

Don't say too much on your sign boards—be brief.

Always leave something for the Salesman to say.

Blotter advertising is poor for Real Estate.

Calendar advertising is still poorer for Real Estate.

Use the daily Newspaper.

Use the Street Cars, if your proposition is big enough.

Your advertising must be full of pulling power.

The morning paper is the best.

The business man reads the morning paper for facts.

The business man reads the evening paper for recreation.

Display advertising brings the best results.

Classified advertising is good.

Use the Sunday paper always.

Don't state too many facts in your advertisement.

Always leave an opening for the reader to come to the Real Estate Broker's office and make "Inquiry."

### THE INQUIRY.

The inquiry is the first step to retain him.

Try not only to make friends but to keep friends.

Keep your name in the newspapers daily—if but a two line "ad" keep it there every day in the year.

Change your "ad" every day.

The truth can be told in more ways than one.

Advertise in the right mediums and you'll be sure to find Buyers.

Persistent "follow-up" is the secret of advertising.

Advertise in Country Newspapers if you wish to sell your farm quickly.

The day you don't advertise your competitor who does is earning dollars you should have.

### THREE WAYS TO MAKE ADVERTISING PAY.

1—Keep at it.

2—Keep at it.

3—Keep at it.

Make your headline tell the story.

Make your advertising sell.

If you have a good business, advertise it and keep it.

If not, advertise it and get it.

One cent postage never was known to pay in Real Estate Advertising.

A well-dressed advertisement, like a well-dressed person commands attention by sheer force of appearance alone.

Other things being equal, the well-displayed advertisement has an immense advantage over the other sort.

Successful advertising requires a thorough knowledge of the property, the people and the condition of trade.

Advertising to be successful must be continuous.

To expect a single advertisement to pay, is as foolish as to expect to grow fat on the effect of one dinner.

Single insertion advertising NEVER pays.

Select clever headlines.

Select pointed headlines.

Set forth strong arguments.

Set forth clear arguments.

Set forth satisfactory details.

The closest relationship in the world is the relationship between Selling and Advertising.

The great selling force now is the

combination of Advertising and Selling.

It takes Brains to create good advertising and it requires nerve to pull the trigger.

Never use big words in your advertisements.

Convince your Buyer.

Make your Buyer understand your proposition.

Dress your advertisement just as you would dress a Salesman.

Make the first three lines of your advertisement so interesting that your reader is anxious to read the rest.

Advertise first, then theorize.

Advertising should never take a day off.

Sweet are the uses of advertising.

No day without an advertisement.

The path to the purse is publicity.

Don't let the Public guess.

Tell them.

Advertise today.

Sell tomorrow.

No man buys what he never heard of.

Trust in Providence.

Trust in printer's ink.

Poor advertisements are better than none.

Advertising that costs nothing is worth it.

If you are ashamed of your business, keep it dark.

There is nothing so "lucky" as advertising.

Plant your advertisements that sales may grow.

The best advertising is the cheapest in the end.

You know what is advertised and so do others.

If you don't advertise your business the sheriff may.

Fishing without bait is business without advertising.

Never put off till tomorrow the advertising of today.

Every advertisement hits somebody.

Some advertisements hit everybody.

You can speak to friends but advertise to strangers.

The Real Estate Broker who doesn't advertise ought to chum with a mummy.

Successful advertising is more than addition, it is multiplication.

The greatest advertisers do not advertise over and over simply for amusement.

The chain of thought which you advertising is what counts.

Even the newspaper which has the least power to sell, usually makes the loudest shout about its circulation.

Good advertising comes from hammering away at the same crowd.

There are no clouded speculations about the power of advertising.

There is nothing vague about the power of advertising.

A man doesn't need to have extraordinary nerve to advertise.

You do not have to be overcrowded with optimism to be satisfied with the results of advertising.

If you have something to sell, advertise it and sell it.

One huge splash of publicity is soon lost sight of, but the constant use of even small advertising finally ripples its way into the

attention of thousands of homes.

In and out advertising catches some of the buyers some of the time.

Many times a single Selling Phrase has changed the Buyers mind from "NO" to "YES."

Too much advertising is better than not enough.

## 8 Technical Terms in Advertising.

**ADVERTISING**—Advertising is influencing the minds of the people. It is making others think as you desire. It means utilizing all those forces which produce impressions and crystalize opinions.

**ADVERTISING AGENCY**—An organization of men competent to select suitable advertising media, buy space, write advertisements, create ideas for illustrations, prepare and forward copy to publisher, see that same is correctly executed, collect from the advertiser, pay the publisher and cooperate with the advertiser in conceiving, developing and perfecting those collateral forms of advertising effort which are necessary to make a campaign fully successful.

The advertising agency's services cost the advertiser nothing as they are paid by the publisher in the commission, or lower price which is secured by the agency. (Mahin).

**AGATE**— $5\frac{1}{2}$  point type. The standard for measuring advertising. Fourteen lines set solid make one-inch. Note—While it is true that there are 14 lines of agate type to the inch, you will notice that  $5\frac{1}{2}$  point type, the type that has replaced agate, is 77 points for each 14 lines; 14 lines agate are always

charged for one inch, the advertiser getting the advantage.

**ANTIQUÉ**—A face of type much used in advertising; it is a little heavier than Roman, and has the cross-ending stroke slightly prominent.

**ASCENDING LETTERS**—Letters reaching upwards: b, d, f, h, k, l, t.

**ARTIST**—Artists are engaged to design illustration for advertisements. They are usually paid by the hour.

**AUTHOR'S CORRECTIONS**—The changes or corrections the author makes in the proofs. When there are many of these the paper usually charges for making them.

The printer is responsible only for incorrect spelling, punctuation, and typographical errors.

**AUTHOR'S PROOF.**

The proof sent to the writer.

**BAD COPY**—Manuscript difficult to read. All copy should be written very carefully, proper names, technical terms, etc., especially.

**BASTARD TITLE**—A short, secondary title, preceding the general title of a work.

**BASTARD TYPE**—A type with its face larger or smaller than its body, as, a 10 point face on a 11 point body, or vice-versa.

Also used to designate a type made on other than the point system.

**BI-WEEKLY**—A paper issued every two weeks.

B. W.—Bi-weekly.

**BI-MONTHLY**—Issued every two months.

B. M.—Bi-monthly.

**BLACK FACE**—Any type with a full black face.

**BLANK LINE**—The space between two paragraphs, the depth of a line of type in which the type is set.

**BODY**—The metal which supports the face of the type.

**Caps TYPE**—The type used for reading matter in newspapers, periodicals and books.

**BOOKLET**—A small book or pamphlet having paper covers.

**BOOK PAPER**—The general term given to paper of various sizes, quality and finish to distinguish it from commoner grades used for newspapers.

The standard size of a sheet of book paper is 25 x 38 inches. Half sheets are 19 x 25 inches.

**BOLD FACE**—A style of type resembling Roman, but having shaded strokes much heavier. Also called "full face."

**BORDER**—Plain or ornamental lines around any style of printed matter.

**BRASS RULES**—Strips of brass, type high, printing straight, parallel or waved lines or borders. A rule is often inverted to print a heavier line.

**BREAK LINE**—A short line at the end of a paragraph.

**CATALOGUE**—A book or booklet containing descriptions and prices of goods.

**CAPS**—Capital letters.

**CAPTION**—The title of an illustration appearing above, below or at the side of it.

**CASE**—The drawer that holds the type.

**CHASE**—The metal frame in

which the page or pages of type are locked, ready for the press.

**CATCH LINE**—A bold display line intended to catch the eye.

**CLEAN PROOF**—A proof containing very few errors.

**CLOSE MATTER**—Type set closely together with few paragraphs, and with neither break lines nor leads.

**COLUMN WIDTH**—The ordinary newspaper column is two and one-sixth inches wide, the magazine column two and five-eighths inches.

Columns may be of any width the publisher fancies, but the ones given are standard.

**COMPOSING STICK**—The mechanical contrivance in which type is set.

**COMPOSITION**—The setting of type into words and sentences, and arranging them into lines.

**COPY**—The printer's term for all manuscripts.

**CUT-IN-LETTER**—The initial letter larger than the body type, sometimes plain, sometimes fancy, used at the beginning of an article or chapter.

**CUT**—The printer's term for all engravings.

**D**—Daily.

**DASH**—A line, plain or ornamental, between type lines.

**DEAD MATTER**—Type matter that is not to be used.

**DESCENDING LETTERS**—Those that run downwards, as g, j, p, q, y.

**DISPLAY**—Words set in larger type, than, or separate from, the surrounding matter by spaces or rules.

**DISTRIBUTION** — Replacing

type that has been set up into its proper place in the case.

**DOUBLE COLUMN**—Matter set across, or in the space of two columns.

**DOUBLE LEADED**—Type matter with two leads between the lines.

**DUMMY**—A lay-out of an advertisement, or job, showing the exact size, general appearance and make-up, as it is intended to be when printed.

**DUODECIMO**—Half a sheet of book paper (19x25 inches), folded into twelve leaves or twenty-four pages, makes a book called duodecimo. 18 mo. 18 leaves, 36 pages; 24 mo. 24 leaves, 48 pages.

**E. D.**—Every day.

**E. I.**—Every Issue.

**ELECTRO**—An electrotype.

**ELECTROTYPE**—A duplicate of an engraving, or type matter made into a solid body. The surface of an electrotype is of copper.

**EM**—The square of the type body, called "em" on the supposition that the body of the letter "m" in Roman type is square.

**E. M.**—Every month.

**E. O. D.**—Every other day.

**E. O. I.**—Every other issue.

**E. O. M.**—Every other month.

**E. O. W.**—Every other week.

**EVEN PAGE**—The even numbered pages of a book, such as 2, 4, 6, 8, 10, 12, etc.

**FANCY LETTERS**—Type faces that are not plain and simple in style.

**FORM LETTERS**—These are really circulars, used by advertisers to answer the purpose of letters used most frequently in a "follow-up" system.

**FOREIGN ADVERTISING**—An advertisement from a city other than the one in which the paper is published.

Usually applied to all mail order and general advertising.

**FLAT RATE**—A set price per inch or line for each insertion, no matter how many times it appears or how much space is used.

**FOLIO**—Half sheet of book paper (19x25 inches) folded into two leaves or four pages, makes a book called Folio. Also applied to running number of pages in a book.

**FOLLOW COPY**—When "follow copy" is written on the copy it means that the typographical style of the copy must be followed closely.

**FOOT-NOTE**—Printed matter at the bottom of the page, usually set in small type, preceded by a reference mark, corresponding with a similar mark in the text.

**FORM**—A page or number of pages locked in the chase, ready for the press.

**FOUL PROOF**—A proof containing many errors.

**FULL POSITION**—A position at top of column, or next, after reading matter in a broken column.

**F. F.**—Full face (see Bold Face).

**GALLEY PROOF**—The first proof, before the matter is paged or arranged.

**GET IN**—Set words close together.

**GOTHIC**—A perfectly clean-cut type face, without points, or shading, and with all the lines of the same thickness.

It may be heavy or light-faced. There are many styles of Gothic,

as Gothic Extended, Gothic Condensed, Lining Gothic, etc. Gothic is a face much used in setting advertisements.

**GUARDS**—Slugs type-high, used to protect the edges of the type in stereotyping and electrotyping.

**HEADING**—The headline of an advertisement.

**HANGING INDENTATION**—The first line of the paragraph beginning flush with the column rule, and the following lines set two "ems" or more to the right, allowing a white space, or indentation, on the left.

**HALF SHEET**—A half sheet of "news" paper is usually the size of one page of a newspaper.

**HALF-TONE**—An engraving made by photographing a photographic print or wash drawing, through a fine screen upon a copper plate which is afterwards treated to an acid bath, which eats away the surface of the plate unnecessary to reproduce the picture.

**HALF-TITLE**—The title of a book or pamphlet, placed at the upper portion of first page.

**INSERT**—Pages bound in with the regular pages of a book, catalogue or magazine.

**IMPOSING**—Arranging the composed type for the form.

**INDENTATION**—The space to the left of a line at the beginning of a paragraph. All the white space around an advertisement, between the border and solid type matter.

**IMPRINT**—The publisher's or printer's name and address on a job or printing or book.

## CHAPTER IV.

# Salesmanship Suggestions.

1—What is Salesmanship?  
2—The Philosophy of Selling (How to Sell?)

2—Qualifications of a Salesman.  
4—How to become a successful Real Estate Salesman.

### 1. What is Salesmanship.

Salesmanship is a bigger word than advertising.

Salesmanship is essentially an appeal to the mind of a prospective buyer.

The first step in salesmanship is confidence.

Salesmanship is the oldest profession in existence.

Stick to the facts.

Before driving a nail get your eye on the nail.

You can't make a customer understand your proposition unless you know something about it yourself.

Never try to tell a customer something you don't know yourself.

Always study your prospect before you call on him.

Find out what kind of a man your prospect is before you put your proposition up to him.

Success in salesmanship is the product of being fore-warned, free-knowledge and preparation.

UNLIMITED.

The field for good Real Estate Salesmanship is tremendous and unlimited.

Salesmanship and advertising have practically the same object.

Salesmanship embraces the whole of advertising.

The object of salesmanship is to sell.

It is good salesmanship for a salesman to dress neatly.

It is good salesmanship for a salesman to have patience.

Salesmanship implies personal contact.

Success in salesmanship calls for a constant struggle upward.

There is no top to salesmanship.

KNOWLEDGE OF SALES-  
MANSHIP.

TWO KINDS:

1.—Knowledge acquired from books and schools.

2.—Knowledge acquired from actual experience and observation.

The knowledge of salesmanship acquired from books and schools is necessary, but only when supplemented by actual experience.

Such knowledge can be intelligently utilized.

In any event a salesman cannot study too much or analyze too thoroughly.

Inspiring confidence is vital in Salesmanship.

Every sentence the Salesman utters should ring true.

The business of the world is built on Salesmanship.

Every Salesman is a Business Builder.

Salesmanship requires tireless effort.

Salesmanship requires acquired skill.

Salesmanship requires intellectual strength.

Salesmanship consists of what you are.

Salesmanship consists of what you do.

Salesmanship consists of how well you do it.

The science of Salesmanship involves the exercise of the positive qualities of the body, mind and soul.

Successful Salesmanship is the product of positive qualities.

Salesmanship is a profession.

Salesmanship is also a game.

Salesmanship is making the mind of others agree with your mind.

A sale always takes place in the mind first.

The same broad principle in Salesmanship applies in selling a roll of barbed wire, as in selling a piece of Real Estate.

The permanent results of Salesmanship depend upon the satisfaction of the customer.

The greatest faculty in Salesmanship is the power to persuade others.

The welding flux in Salesmanship is the satisfaction handed out by the Salesman.

Sell satisfaction.

The Salesman who sell satisfaction is a Business Builder.

**CONCENTRATION.**

The ability to concentrate energy is the prerogative of higher intelligence.

The lower the intelligence the less ability to concentrate.

Scattered effort will not produce results like well directed controlled energy.

Don't choose the line of least resistance,

Get on the hard line of direct concentrated effort.

The skilled Salesman concentrates his efforts backed by knowledge.

The skilled Salesman is like a skilled boxer—does not strike until he sees an opening.

Effort backed by ignorance is disorderly, scattered, hits at random and achieves nothing.

Effort backed by knowledge is concentrated and applied at the point and in the manner that gives maximum results with the minimum expenditure of energy.

Loss of energy means loss of profit.

## 2. The Philosophy of Selling (How to Sell).

There are no precise rules.

Many things are learned by experience.

The principle underlying all selling is the same.

The art of selling is the art of interesting.

Selling requires the proper entry, lead, approach or introduction.

Selling requires the proper proof of facts.

Selling requires convincing closing points.

In selling it is absolutely essential to be genuine.

Selling requires self-respect.

Success in selling means that the

buyer must be satisfied, not the property sold.

Selling requires fairness.

Selling controls production and distribution.

Selling is the body of business.

Drive your points home with faith.

Clinch your arguments with faith.

Don't allow your faith to weaken.

Successful selling depends upon the Salesman's ability to lead.

Leaders are finders.

Successful selling is the power to persuade.

Persuade your prospect to Buy that the seller may make a profit.

It's not Selling to Sell at a loss.

It's not Selling to trade Dollars.

Confidence created in the mind of the buyer makes Selling easy.

THERE ARE THREE PROGRESSIVE STEPS IN SELLING:

1—Getting the proper hearing.

2—Creating a real desire.

3—Inspiring action and closing the sale.

Get your Prospects name.

Address him pleasantly by name.

Look him square in the eye.

Don't stare.

There is power in the human eye.

Don't cringe or be over-humble.

Be respectful.

Be self-respecting.

Be patient.

Be persevering.

Be considerate.

Study cheerfulness.

Desire must precede demand.

Desire is not spontaneous.

You must create desire.

It's your business to arouse an interest.

It's your business to be earnest.

Don't hurry.

Keep cool.

Be concise.

Don't be afraid to talk.

Talk to the point.

Be exceedingly respectful.

Be polite.

Don't weary your prospect.

Don't talk price too much.

Keep your temper invariably.

Be frank and courteous.

Keep your own counsel.

Competition in the Real Estate Business is war, and advertising is the ammunition.

When you and your customer get down to a point of taking opposite sides the sale is gone.

Attention properly sustained changes into interest.

Show your prospect how it will pay him to buy.

The sale always takes place in the mind of the buyer before he says "YES" to the Salesman.

The first point to be gained in approaching your prospect is to look like a gentleman.

Act like a man.

And.

Make your prospect listen to you.

Second:

Disarm his mind, at the start of the impression that you are trying to force him into buying something he doesn't want.

Third:

Insist that it is a matter of such importance that he positively ought to investigate and judge for himself.

Show your prospect how he can save money and you'll sell him sure.

Get the wife interested as quick-

ly as you can when selling Real Estate, if for a home.

Please the wife and you usually please the husband and the sale is closed.

Many a Salesman loses the sale before he has spoken the first dozen words to his prospective customer.

First, last and foremost be genuine.

Timidity shows that you don't understand your business as a Real Estate Salesman.

#### UNTRAINED.

Untrained Salesmen are always timid.

Fear is written all over the face of an untrained salesman.

Fear comes from being ignorant of what you are trying to sell.

Lack of experience in selling creates fear.

A satisfied customer is the best advertisement on earth.

The successful Salesman never asks favors from his prospect.

The successful down-to-the-minute Salesman never has anything to apologize for.

When approaching your prospect for the first time hold your head straight above your shoulders.

Never carry your head to the right or to the left.

A strong Salesman never tilts his head.

The smile that won't come off is very essential in selling Real Estate.

#### SMILE!

Practice the smile on your family.

Practice the smile on your friends.

Practice the smile on your mirror.

Practice the smile everywhere.

Learn to live that smile.

Learn to be known by the "smile that won't come off."

Learn to be a bearer of sunshine.

Many Real Estate Sales have been closed where the Salesman went in with the words, "Good morning! I just came in to bring you a little sunshine."

That smile will make you friends.

That smile will get you customers.

That smile will sell Real Estate.

After you have learned to smile the next thing is to learn how to say "Good morning!"

After having mastered "Good morning" then learn to say, "I'm glad to see you."

Call your prospect by name always.

Say, "I'm glad to see you," with all the snap in your nature.

Make the word "Glad" sound like sweet music.

And mean it.

Mean it to your heart's core.

A Real Estate Salesman who is often tempted to tell his prospect to go to the Devil, will never be a successful Real Estate Salesman or any other kind of a Business man.

Don't lose your nerve.

Untrained Salesmen lose their temper.

Unexperienced Salesmen lose their nerve.

Keep your eye peeled, and your ears wide open.

Always stand, if possible, when trying to make a sale.

Remember every person is to be approached in a different way.

Knowledge of human nature is just as essential as knowledge of your business.

Look your prospect straight in the eye when you are talking to him.

Observe your prospect every minute.

Human nature is a book, learn to read it.

Never try to cross the finish line until you have made the start.

There is only one way to do anything, keep at it until it is finished.

To arouse a prospect get over on his side of the fence as soon as you can.

Be prudent when good chances come your way.

Anger is worse than poison.

We are all judged by our worst work.

Booze butts in where angels fear to tread.

Hell is not as pleasant as the road to it.

You always get nothing for nothing.

Think of others as if you were the others.

Waste no time in saying what you don't know.

Be bigger than your troubles.

Always do the thing you are afraid to do.

All Salesmen should work on a commission basis rather than on salaries.

Never let yourself be drawn into argument.

Avoid religion and politics.

Its your business to sell, not convert.

### 3. Qualifications of a Salesman.

A GOOD SALESMAN.

A good salesman is business-like in his utterances.

Is devoid of frills.

Is devoid of foibles.

Is devoid of fakerism.

A good salesman gives his customer the impression that he knows what he is talking about.

Every good salesman uses four (4) weapons:

1—Truth.

2—Character.

3—Magnetism.

4—Knowledge.

The good salesman talks directly to the point.

The good salesman will waste no time in non-essentials.

A good salesman never says too little.

Never says too much.

Never stops over.

A good salesman is always interesting and business-like in his remarks.

Is natural in his utterances.

Is not spontaneous in his utterances.

A good salesman studies his prospects and their activities.

A good salesman always has at his command a diversified fund of general information.

A good salesman wears neat clothes.

A good salesman never dresses loud or in a careless manner.

A good salesman is always able to view things in more ways than one.

A good salesman is quick.

Is firm.

Is ready.

Is good tempered.

Is never easily offended.

A good salesman never excites jealousy.

A good salesman never provokes rivalry.

A good salesman is a keen observer.

A good salesman is constantly on the alert.

Is a diligent student of human nature.

A good salesman has power of imagination.

A good salesman will not wear soiled linen.

Will not wear a dusty hat.

Will not wear a shabby hat.

Will not wear loud shoes.

Will not wear unpolished shoes.

Will not wear shoes run down at the heel.

Will not wear ill-fitting clothes.

A good salesman knows that a wrong word will destroy an impression.

A good salesman thinks.

A good salesman makes other people think.

A good salesman can take possession of the other fellow's mind and discover the real objection which blocks the sale.

A good salesman uses words to adjust the objection.

A good salesman understands his work.

Mere smartness don't make a good salesman.

Shrewdness don't make a good salesman.

Mere superior trickery don't make a good salesman.

Mere flattery don't make a good salesman.

Mere cajolery don't make a good salesman.

Mere gift of gab don't make a good salesman.

Mere undue influence don't make a good salesman.

Mere "putting it over" don't make a good salesman.

Neither can you combine any two of them and make a good salesman.

Pleasing personality is one of the ingredients.

Knowledge of human nature another.

Knowledge of what you are selling another.

Common business sense still another.

Keep your eye on the finish.

### What is Enthusiasm?

ENTHUSIASM IS THE STEAM THAT MAKES THE POT BOIL OVER.

A VALUABLE ASSET FOR EVERY SALESMAN.

Every salesman should cultivate enthusiasm.

Enthusiasm helps your associates.

Enthusiasm helps yourself.

Enthusiasm encourages you to think.

Enthusiasm makes you a firm believer in the property you are selling.

Enthusiasm is the greatest invention of the world.

Enthusiasm keeps you living in amounts of five figures, while your income is in the four (4) figure column.

The cultivation of enthusiasm should go with the cultivation of good judgment.

Judgment and enthusiasm are success twins.

Judgment and enthusiasm will make your life's hill climb easy.

Enthusiasm makes a salesman all interest in his work.

Enthusiasm forbids half-hearted devotion to your work.

Enthusiasm compels you to devote all your energy to accomplish the thing you set out to do.

Enthusiasm creates "the smile that won't come off."

Tact is one of the most important qualifications of a salesman.

Euthusiasm is contagious. See if you can't catch it.

Enthusiasm is manufactured or made up from:

Faith.

Courage.

Hopefulness.

Earnestness.

Devotion.

Fervor.

Intensity.

Vehemence.

Ardor.

Eagerness.

Ecstasy.

Excitement.

Frenzy.

Inspiration.

Passion.

Rapture.

Warmth.

Zeal.

Boil daily, mix equally, use hourly and you'll have enthusiasm that will sell anything.

#### THE BEST SALESMAN.

The best Salesman is the Salesman who can tell the most truth.

The best Salesman don't try to tell everything in a single sentence.

The best Salesman knows it's

very dangerous to make sentences too long.

The Past-master is the Salesman who makes good his promises.

The best Salesman stops talking when all is said.

The best Salesman tells it as it is, not as it will sound best.

The best Salesman is always industrious.

The best Salesman is always busy.

The best Salesman never lingers to talk it over after the sale is closed.

The best Salesman wears a suit of grit and perseverance.

The best Salesman is the best posted.

The best Salesman wins.

#### 4. How to Become a Successful Real Estate Salesman.

A successful Real Estate Salesman will never dress in a loud manner.

A successful Real Estate Salesman must be honest to the core.

A successful Real Estate Salesman never exaggerates.

Never drops his nerve.

A successful Real Estate Salesman keeps still.

A successful Real Estate Salesman is cordial.

Is never familiar.

A successful Real Estate Salesman gets close to his prospects heart without touching them physically, either on the shoulder or any other part of the body.

The successful Real Estate Salesman is always dignified and earnest.

The successful Real Estate Salesman never tries to make a sale through "Pull."

The successful Real Estate Salesman never tries to make a sale to his prospect because he is a second cousin of the second vice-president of his firm.

The successful Real Estate Salesman stands squarely on his own feet and talks straight from the shoulder.

The successful Real Estate Salesman always tries to figure out to his prospect, how he can save the buyer money.

The successful Real Estate Salesman calls his prospect by name pronouncing it correctly upon the first interview.

The successful Real Estate Salesman makes a skillful approach.

The successful Real Estate Salesman wins from his prospect, due confidence.

The successful Real Estate Salesman wins confidence from his prospect in what he has to sell.

The successful Real Estate Salesman demonstrates with tact.

The successful Real Estate Salesman creates a desire.

The successful Real Estate Salesman compels action.

The successful Real Estate Salesman closes at the right moment.

The successful Real Estate Salesman shows the prospect he cannot lose and proves it.

Shows his prospect that he takes no chance.

The successful Real Estate Salesman proves it to him.

The successful Real Estate Salesman talks to his customer about his affairs.

The successful Real Estate Salesman gets the pronoun "YOU" into his talk as quickly as possible.

The successful Real Estate Salesman never takes a defensive attitude.

Never asks or expects a prospect to understand in 30 minutes, what has taken him months to learn.

Never talks as if he were to prove to his prospect that he wasn't a liar.

The successful Real Estate Salesman when he says a thing, he states it as an undeniable fact.

The successful Real Estate Salesman learns to size his prospect.

Learns his prospect's peculiarities.

Learns his prospect's mood.

The successful Real Estate Salesman banks on facts to fetch his man.

The successful Real Estate Salesman makes them clear as glass.

Makes them few.

Makes them strong.

The successful Real Estate Salesman never tries to drive his prospect.

The successful Real Estate Salesman always tries to lead his prospect.

The successful Real Estate Salesman looks into the eyes of his prospect, steadily and frequently.

The successful Real Estate Salesman beware of the prospect who smiles and nods and never buys.

The successful Real Estate Salesman treats every office caller as a prospect.

The successful Real Estate Salesman casts aside all attempts at being a clever talker.

The successful Real Estate Salesman is always natural.

Is always sincere.

The successful Real Estate Salesman gets admissions from his prospect in the preliminary skirmish.

The successful Real Estate Salesman knows when to close.

The successful Real Estate Salesman learns when the proper times comes to close the deal.

A successful Real Estate Salesman never talks to a prospect who is not listening attentively.

Never pounds the desk or shakes his finger at his prospect.

Never hollers at his prospect as if it would take the place of common sense.

Never talks excitedly under the nose of his prospect.

Never compels a prospect to do loud or fast talking.

A successful Real Estate Salesman makes his prospect believe that he has something to say and is going to say it quickly.

A successful Real Estate Salesman never antagonizes his prospect.

Never interrupts his prospect when he is talking.

A successful Real Estate Salesman makes his prospect feel that he is honest with him from start to finish.

Makes his prospect feel that he has come to talk business.

Makes his prospect feel that he is a gentleman in every sense of the word.

The successful Real Estate Salesman never makes a long preamble.

The successful Real Estate Salesman when asked a direct question answers it directly.

The successful Real Estate Sales-

man makes his appointments definite.

The successful Real Estate Salesman believes in Progress.

The successful Real Estate Salesman is not a slave to precedent.

Is not a slave to prejudice.

Is patient.

Is prompt.

The successful Real Estate Salesman says today.

The successful Real Estate Salesman never neglects his business.

Never waits for things to come his way.

The successful Real Estate Salesman takes hold of things and turns them the way they ought to be.

The successful Real Estate Salesman never wonders what is going to happen.

The successful Real Estate Salesman proceeds to create those events and circumstances favorable to his purpose.

The successful Real Estate Salesman searches for new ideas.

The successful Real Estate Salesman uses practical methods.

Uses his brains to influence brains.

The successful Real Estate Salesman draws 90 percent of commission on what he knows, and the remaining 10 percent for what he does.

The successful Real Estate Salesman don't do things in the same old way.

The successful Real Estate Salesman is modern.

Is down-to-the-minute.

The successful Real Estate Salesman locates the "Nigger in the wood pile."

The successful Real Estate Salesman regards his work seriously.

The successful Real Estate Salesman is always seeking instruction. Is an educated enthusiast.

Is always a clean-cut gentleman.

The successful Real Estate Salesman has no time for idle words.

The successful Real Estate Salesman never indulges in useless sentences.

Never is guilty of light remarks.

The successful Real Estate Salesman despatches his business with courtesy.

The successful Real Estate Salesman backs up his selling talk with arguments.

The successful Real Estate Salesman uses words which put new ideas in his prospects mind, favorable to closing the sale quickly.

The successful Real Estate Salesman draws big commissions.

The successful Real Estate Salesman is shrewd.

The successful Real Estate Salesman has a persevering hustle.

The successful Real Estate Salesman in moments of discouragement hears a whisper "never lie down."

The successful Real Estate Salesman when exhausted, hears a voice "Don't give up, I'll pull you out."

The successful Real Estate Salesman depends solely upon his own skill and energy.

The successful Real Estate Salesman has faith in his own ability to sell.

The successful Real Estate Salesman never complains about his surroundings.

The successful Real Estate Salesman has faith in what he is selling.

The successful Real Estate Salesman when hunting for diamonds begins in his own back yard.

The successful Real Estate Salesman discovers and applies his own powers.

The successful Real Estate Salesman stands what comes.

The successful Real Estate Salesman won't give in.

The successful Real Estate Salesman says "NO" to discouragement.

The successful Real Estate Salesman never knocks.

The successful Real Estate Salesman goes out and digs up business.

The successful Real Estate Salesman shows what he is by what he does.

The successful Real Estate Salesman considers his work a pleasure.

The successful Real Estate Salesman considers his work a privilege.

The successful Real Estate Salesman is a Salesman all over and through and through.

The successful Real Estate Salesman stimulates desire.

The successful Real Estate Salesman knows how to talk.

Knows what to talk about.

The successful Real Estate Salesman always keeps a stock of unused power in reserve for closing.

The successful Real Estate Salesman believes himself what he tries to make his prospect believe.

The successful Real Estate Salesman fights the hardest when on his back.

The successful Real Estate Salesman uses all the energies of his hand.

Uses all the energies of his eye.

Uses all the energies of his tongue.

Uses all the energies of his heart.

Uses all the energies of his brain.

The successful Real Estate Salesman sticks to his business, that's why it sticks to him.

The successful Real Estate Salesman practices the rule of the stick-to-ative-ness.

The successful Real Estate Salesman thinks more about his work than he does about himself.

The successful Real Estate Salesman is not a self-worshipper.

The successful Real Estate Salesman has learned that selling talk and foolishness do not mix well.

The successful Real Estate Salesman is brim-full of knowledge of what he is selling.

The successful Real Estate Salesman uses good judgment.

The successful Real Estate Salesman's steam gauge registers 120 degrees enthusiasm.

The successful Real Estate Salesman keeps posted.

The successful Real Estate Salesman loads his gun with buck shot selling talk.

The successful Real Estate Salesman takes careful aim.

The successful Real Estate Salesman trains the sight on closing the sale.

The successful Real Estate Salesman fires and hits the Bull's Eye.

The successful Real Estate Salesman aims where he hits.

The successful Real Estate Salesman hits where he aims.

The successful Real Estate Salesman is a game salesman.

The successful Real Estate Salesman is never afraid of his competitor.

The successful Real Estate Salesman never mixes HIMSELF with what he is trying to sell.

The successful Real Estate Salesman forgets self.

The successful Real Estate Salesman thinks of the Real Estate Business only.

The successful Real Estate Salesman watches his temper.

Watches his tongue.

Watches his disposition.

Watches within.

Watches without.

The successful Real Estate Salesman is vigilant.

Is not easily surprised.

The successful Real Estate Salesman never fights back.

Never kicks back.

Never talks back.

The successful Real Estate Salesman keeps himself under control.

Keeps away from the danger line.

The successful Real Estate Salesman uses his head to make his plans.

Uses his head to carry them out.

The successful Real Estate Salesman never neglects the promptings of his heart.

The successful Real Estate Salesman combines head action with heart action.

The successful Real Estate Salesman never insists upon keeping HIMSELF before his prospect.

The successful Real Estate Salesman knows that the prospect is not interested in him.

Knows too, he is not interested in his prospect.

The successful Real Estate Salesman begins as soon as possible by talking about his prospects situation.

The successful Real Estate Salesman demonstrates deep interest in his client.

The successful Real Estate Salesman has a voice of cheeriness.

Has a voice of gentleness.

The successful Real Estate Salesman cultivates the hand-shake of sympathy.

Cultivates the hand-shake of whole-souled genuineness.

The successful Real Estate Salesman never becomes antiquated in his selling methods.

The successful Real Estate Salesman is progressive.

Is aggressive.

The successful Real Estate Salesman marches forward with the times.

The successful Real Estate Salesman is a Booster.

Is a "Business-Getter."

Is always composed but aggressive.

Is keen and dignified.

Is self-poised and genial.

Is a "Wear-weller."

Is an "Up-and-inner."

The successful Real Estate Salesman has educated enthusiasm.

Has unswerving fidelity of purpose.

Has persistent determination to win.

Has a thorough knowledge of what he is selling.

The successful Real Estate Salesman is a hard worker.

The successful Real Estate Salesman combines work with brains.

Combines work with diplomacy.

Combines work with optimism.

The successful Real Estate Salesman wins from the start.

The successful Real Estate Salesman keeps everlastingly winning.

The successful Real Estate Salesman never becomes impatient.

The successful Real Estate Salesman keeps his viens filled full of faith.

The successful Real Estate Salesman thinks thoughts that count.

The successful Real Estate Salesman thinks them.

The successful Real Estate Salesman acts them.

The successful Real Estate Salesman trains himself.

The successful Real Estate Salesman keeps himself in constant training.

The successful Real Estate Salesman declares to himself "I can."

Declares to himself "I will."

The successful Real Estate Salesman thinks right.

The successful Real Estate Salesman does right.

The successful Real Estate Salesman has no fear of opposition.

The successful Real Estate Salesman is watchful.

Is always optimistic.

The successful Real Estate Salesman only sees the winning side.

The successful Real Estate Salesman keeps his brain active.

The successful Real Estate Salesman leads a strenuous life.

The successful Real Estate Salesman continually fights for bigger and better results.

The successful Real Estate Salesman sets his goal-post far out in the field of endeavor.

The successful Real Estate Salesman knows no rest.

The successful Real Estate Salesman is willing to sweat blood until he closes the sale he starts after.

The successful Real Estate Salesman spurns the habit of indifference.

The successful Real Estate Salesman avoids the habit of fault-finding.

The successful Real Estate Salesman never criticises his superiors.

The successful Real Estate Salesman has no use for the order of "The Sons of Rest."

The successful Real Estate Salesman cultivates confidence in the value of new ideas.

The successful Real Estate Salesman never skimps his work.

The successful Real Estate Salesman has no dull months.

The successful Real Estate Salesman believes in doing his duty every day.

The successful Real Estate Salesman believes in doing his duty faithfully.

The successful Real Estate Salesman has a singleness of purpose.

The successful Real Estate Salesman promises little and does much.

The successful Real Estate Salesman believes that hard work seldom kills.

The successful Real Estate Salesman thinks deeply.

That no one can rise in his profession who slights his work.

The successful Real Estate Salesman speaks concisely.

Possesses execution.

And

Avoids all unnecessary action.

The successful Real Estate Brok-

er does his work not only well, but completely.

The successful Real Estate Broker wears a smile.

And

Never knows what he can do until he tries.

The successful Real Estate Broker works hard, plays hard.

And

Knows that working hard comes first.

The successful Real Estate Broker keeps his head cool, his feet warm, and his mind busy.

The successful Real Estate Broker plans his work ahead, and then he sticks to it rain or shine.

The successful Real Estate Broker does his today's work in the morning, and his tomorrow's work in the afternoon.

The successful Real Estate Broker pays his bills promptly.

The successful Real Estate Broker believes that ease is the road to disease.

Real Estate Salesmen earn more as they learn more.

The best Real Estate Salesman can learn from the good Real Estate Salesman.

No one Salesman can know it all.

No Real Estate Salesman can afford to bury his head on his desk and remain content with his own personal knowledge of the Real Estate Business.

Get new ideas.

Get the ideas of other Real Estate Brokers.

Get suggestions from other Real Estate Salesmen.

Get information.

Don't be afraid to ask questions.

REAL ESTATE BROKERS  
WHO CAN'T WIN.

- The high-sighted Salesman.
- The back-boneless Salesman.
- The "only" honest Salesman.
- The spendthrift Salesman.
- The suspicious Salesman.
- The conceited Salesman.
- The modern Shylock Salesman.
- The narrow-gauge Salesman.
- The unfortunate Salesman.
- The foolish Salesman.

REAL ESTATE BROKERS  
WHO WIN.

- The Salesman who believes in the stuff he is handing out.
- The Salesman who believes in his clients.
- The Salesman who believes in his ability.
- The Salesman who believes in boasting.

The Salesman who believes he gets what he goes after.

The salesman who believes in doing things today.

The Salesman who believes in faith.

The Salesman who believes in courtesy.

The Salesman who believes in kindness.

The Salesman who believes in generosity.

The Salesman who believes in good cheer.

The Salesman who believes in friendship.

The Salesman who believes in honest competition.

The Salesman who believes there is something to do somewhere, and he is always ready to do it.

### The Way To Win.

Say "I will!" and stick to it—  
That's the only way to do it.  
Don't build up a while and then—  
Tear the whole thing down again.  
Fix the goal you wish to gain,  
Then go at it heart and brain,  
And, though clouds shut out the blue,  
Do not dim your purpose true  
with your sighing.  
Stand erect, and like a man  
Know "they can who think they can,"  
Keep a-trying.

## CHAPTER V.

Business Getting Suggestions, Adages,  
Maxims, Wit, Humor, Etc.

Egotism is an alphabet of one letter.

Philosophy avails a woman nothing when she feels there is a mouse in the room.

"We let other people do our thinking for us, and then we complain of the results."

"ANGER is the worst leak in a man's self-respect."

The pessimist anticipates the worst, but the optimist makes the best of it.

The most difficult ups and downs of this life are keeping expenses down and appearances up.

Two sets of writers possess genius; those who think and those who cause others to think.

I look at what I have not, and think myself unhappy; others look at what I have, and think me happy.

Nothing worth having comes to us unless we make an effort to get it.

That which deceives us and does us harm, also undeceives us and does us good.

A fine quotation is a diamond on the finger of a man of wit, and a pebble in the hand of a fool:

"Some people take a rest as if they were taking something that didn't belong to them."

"WAIT AWHILE" is a very serious menace to progress.

"WAIT AWHILE" has defeated many a good intention.

"WAIT AWHILE" has caused innumerable hardships.

"WAIT AWHILE" works mischief.

Opportunity passes behind the man who waits for it.

The man who looks for trouble is the man who finds it.

The Big Chief in the lodge is rarely Big Chief in business too.

The man with a grouch has a long, hard road to travel.

The man on the firing line sees the tactics that lead to victory.

Ready money is one of the necessities of personal liberty.

There is always a woman at the beginning of our greatest things.

"I would rather have my little piece of pie every day I live, than wait until I am old so my teeth won't chew it." (F. Hopkinson Smith.)

Some men look for work and are afraid they will find it.

Some men are like dogs, pet them on the head and they will put their feet in your lap.

Happiness is a buy-product of industry.

Foresight leads to fortune.

"There's no such motto as good enough."

"Better still," is the motto of the hustler.

No bill looks as big when you contract it as when you pay it.

The value of money isn't taught by the handling of it, but by the earning of it.

There is no such thing as luck.

—Phil Armour.

"There are three faithful friends:

AN OLD WIFE.

AN OLD DOG.

AND READY MONEY."

A man's life is what he makes it.

"Cheerfulness is the daughter of employment. I have known a man to come home in high spirits from a funeral, merely because he had had the management of it."

"No one ever got anywhere by sitting in the depot and consulting time tables."

"Half the world doesn't know how the other half lives, but it is trying its level best to find out, just the same."

"There are three kinds of people in the world—the WILLS, the WONT'S and the CAN'TS. The first accomplish everything, the second oppose everything, the third fail in everything."

"When the dentists of this country can discover a way to pull teeth without making a man wish he had been born a hen, life will have twice as much brightness."

NO MAN'S TROUBLES ARE AS GREAT AS HIS SIGHS.

Any meal tastes good to a sixteen-year-old-stomach.

An engaged girl is kissed a great deal more than a married woman.

No man ever became an anarchist until after he had been a loafer a long time.

Nothing looks prettier on a

woman than a white apron with a big bow at the back.

But the dog isn't the only loafer who is loved a good deal more than he deserves.

If a man lives to be 30, he becomes careful about risking his life on thin ice, and tries to eat himself to death.

The list of satisfied customers doesn't include any man who paid a high price for his headache the night before he got it.

The colored preacher said: "Life, my brethern, are mostly made up of prayin' for rain an' den wishin' 'twould cl'ar off."

Though confidence is very fine,

And makes the future sunny,  
I want no confidence in mine,

I'd rather have the money.

The only man who never makes a mistake is the man who never does anything.—Theodore Roosevelt.

You find yourself refreshed by the presence of cheerful people. Why not make earnest effort to confer that pleasure on others?

"Let the evening's amusement be such as will bear the morning's reflection."

"It is a pleasure to know that thee has come of good ancestry, but after all, if thee does not live up to the notch thyself it will do thee very little good."

If heaven doesn't begin in this world, we have no guarantee that it will ever begin.

"If some people knew that the sun had spots on it, they would worry themselves to death."

A man of character is never content unless he is part of the world of action.

Great privileges never go save in company with great responsibilities.

"People are not half so bad as they are kodacked."

A waking dog barks from afar at a sleeping lion.

"He can not provide for the wants of others whose own are numerous and craving."

"When the outlook is not good, try the uplook."

"You are in the very center of great opportunities. Do not seek them; they are crowding upon you constantly. Be always ready."

"To know thy bent, and then pursue,

Why, that is genius, nothing less; But he who knows what not to do, Holds half the secret of success."

"Keep in the sunlight; nothing beautiful or sweet grows or ripens in the darkness."

"There are two sides to every question; ours and the wrong side."

"Everyone's task is his life preserver."

"Taste consists in adopting wise means to good ends. Whatever is necessary is in good taste."

"To have what we want is riches; but to be able to do without is power."

The wheel that turns gathers no rust.

When I did well, I heard it never; when I did ill, I heard it ever.

Good works will never save you; but you cannot be saved without them.

Deeds are fruits, words are but leaves.

Better do it, than wish it done.

Brave actions never want a trumpet.

Don't make two bites of a cherry. The good you do is not lost though you forget it.

Learn the luxury of doing good. Words are for women, actions for men.

Never be weary of well-doing.

Better to wear out than to rust out.

A good action is never thrown away.

The better the day the better the deed.

A mewling cat is never a mouser. It is not the hen that cackles most that lays the most eggs.

Promise little and do much.

Good actions carry their warrant with them.

What is done cannot be undone.

If you wish a thing done, go; if not, send.

Do well is better than say well.

He that is afraid of doing too much, always does too little.

If you would have a thing well done, do it yourself.

What you do yourself is well done.

Many ways to kill a dog besides hanging him.

Whipping the devil around the stump.

A blunt wedge will sometimes do what a sharp axe will not.

One must cut his coat according to his cloth.

Where you cannot climb over you must creep under.

Take things always by the smooth handle.

It is hard to teach an old dog new tricks.

Suit yourself to the times.

The right man in the right place.  
He that maketh a fire of straw  
hath much smoke, and but little  
warmth.

It is no time to swap horses when  
you are crossing the stream.

Be slow of giving advice, ready  
to do a service.

A word before is worth two after.

Nothing is so liberally given as  
advice.

It is better to seek advice at the  
beginning than at the end.

Man gives nothing so willingly  
as advice.

Advisers are not givers.

Give neither counsel nor salt till  
you are asked for it.

A fool may give a wise man  
counsel.

Keep your own counsel.

Counsel must be followed not  
praised.

Good counsel has no price.

Counsel after action is like rain  
after harvest.

Good counsel comes over night.

Happy counsel flows from sober  
feasts.

He that cannot be counseled  
cannot be helped.

It is easier to give good counsel  
than to follow it.

It is well to take counsel of one's  
pillow.

To give counsel to a fool is like  
throwing water on a goose.

An indifferent agreement is bet-  
ter than carrying a cause at law.

It takes two to make a bargain.

Hearts may agree, though heads  
differ.

Union is strength.

United we stand, divided we fall.

Practice what you preach.

No wind can do him good who  
steers for no port.

Take the will for the deed.

Where there's a will, there's a  
way.

To him that wills, ways are not  
wanting.

If the mountain will not come to  
Mahomet, Mahomet must go to the  
mountain.

The paths of glory lead but to  
the grave.

He has a bee in his bonnet.

He who pitches too high won't  
get through his song.

AMBITION has no rest.

Ambition is the last infirmity of  
a noble mind.

Ambition, like a torrent, never  
looks back.

Ambition, thou powerful source  
of good or ill.

Black ambition stains a public  
cause.

Much kindred, much trouble.

Anger is often more hurtful than  
the injury that caused it.

Wake not a sleeping lion.

ANGER is the fever and frenzy  
of the soul.

He overcomes a stout enemy,  
that overcomes his own anger.

Anger makes a rich man hated,  
and a poor man scorned.

Anger begins with folly, and  
ends with repentance.

The anger of a good man is the  
hardest to bear.

RAGE IS A BRIEF INSAN-  
ITY.

Anger and haste hinder good  
counsel.

An angry man heeds no counsel.

Anger and love give bad counsel.

Anger first and pity afterward.

What'er is begun in anger ends in shame.

The sun should never set on our anger.

When angry, count ten; when very angry a hundred.

The more violent the storm the sooner it is over.

Nothing is well said, or done, in a passion.

No man can guess in cold blood what he may do in a passion.

When passion entereth at the foregate, wisdom goeth out of the postern.

The end of passion is the beginning of repentance.

The passions are like fire and water; good servants, but bad masters.

He that shows a passion, tells his enemy where he may hit him.

Govern your passions, otherwise they will govern you.

The wrath of brothers is the wrath of devils.

A man never appreciates ashes until he slips on the ice.

**A BAD VESSEL IS SELDOM BROKEN.**

We never know the worth of water till the well is dry.

What costs little is little esteemed.

A single fact is worth a shipload of argument.

That which proves too much proves nothing.

Use soft words and hard arguments.

Assertion is no proof.

A mischievous cur must be tied short.

If you can't make a man think as you do, make him do as you think.

The more we have the more we want, and the more we want, the less we have.

It is not want, but abundance, that makes avarice.

A miserly father makes a prodigal son.

The miser and the pig are of no use till dead.

It matters less to a man where he is born, than where he can live.

Who buys has need of eyes, but one's enough to sell the stuff.

Trade knows neither friends nor kindred.

Change of pasture makes fat calves.

Business neglected is business lost.

Never refuse a good offer.

Keep thy shop, and thy shop will keep thee.

**THE BEST IS CHEAPEST.**

Buyers want a hundred eyes, sellers none.

Drive thy business; let not that drive thee.

Do business, but be not a slave to it.

He that cheateth in small things is a fool, but in great things is a rogue.

Good ware makes a quick market.

Who sells upon credit has much custom but little money.

If thou wouldst keep money, save money.

Sell not thy conscience with thy goods.

He is most cheated who cheats himself.

He who disparages wants to buy.

From small profits and many expenses.

Come a whole life of sad consequences.

That which is everybody's business is nobody's business.

A fair exchange brings no quarrel.

A man without a smiling face must not open a shop.

A nimble sixpence is better than a slow shilling.

BUSINESS BEFORE PLEASURE.

Business sweetens pleasure, and labor sweetens rest

The borrower is a slave to the lender, the debtor to the creditor.

When one borrows one cannot choose.

He that goes a borrowing, goes a sorrowing.

Neither a borrower nor a lender be.

If you would know the value of a dollar, try to borrow one.

Borrowing dulls the edge of husbandry.

Nothing is certain in this world but death and taxes.

He that is surety for another is never sure himself.

Confidence begets confidence.

Confidence cannot be won in a day.

They conquer who believe they can.

Confidence is the companion of success.

Three removes are as bad as a fire.

A rolling stone gathers no moss.

It takes a life time to build up a good reputation, it may be lost in a moment.

A good reputation is a fair estate.

If a man would know what he is let him anger his neighbor.

The iron will of one stout heart shall make a thousand quail.

True merit is like a river, the deeper it is the less noise it makes.

Who would wish to be valued must make himself scarce.

Where there is much light the shade is deepest.

Every cloud has a silver lining.

If there were no clouds we would not enjoy the sun.

Who has no courage must have legs.

Put a coward to his mettle, and he'll fight the devil.

THE BULL IS ALWAYS A COWARD.

He that always fears danger always feels it.

Fear kills more than the physician.

Do not hang all on one nail.

Don't put all your eggs in one basket.

Never venture out of your depth till you can swim.

Who never climbed, never fell.

Nothing venture, nothing have.

He that stays in the valley shall never get over the hill.

A pitcher that goes oft to the well, is broken at last.

Try the ice before you venture upon it.

Venture a small fish to catch a great one.

If thou canst not see the bottom wade not.

Keep the common road, you are safe.

It is easy to keep a castle that was never assaulted.

Do not speak ill of the dead.

Dead men tell no tales.

## NEVER SAY DIE.

When the fox preaches, beware of your geese.

The fox does not go twice into the same trap.

There is cunning in a pointed chin.

If the camel once gets his whole body into the tent, his whole body will enter.

Borrowed garments never fit well.

An ass is but an ass, though laden with gold.

Many men continually attempt to make augur-holes with a gimlet.

The ass is not learned though he be loaded with books.

Defer not until tomorrow what may be done today.

He has three hands, right, left, and a little-behind hand.

It is too late to cover the well when the child is drowned.

It is too late to lock the stable when the steed is stolen.

No one can have all he desires.

First deserve, and then desire.

If wishes were true, farmers would be kings.

Wishing never can fill a sack.

If wishes were horses, beggars would ride.

## NECESSITY IS A GOOD TEACHER.

Necessity is a hard master.

Necessity is a hard nurse, but she raises strong children.

Necessity is the mother of invention.

Necessity hath no law.

If you can't help, don't hinder.

The cat in gloves catches no mice.

Pretention is better than cure.

Many go off for wood, and come home shorn.

Reckon not your chickens before they are hatched.

No one knows what will happen to him before sunset.

What keeps out the cold keeps out the heat.

A monkey remains a monkey though dressed in silk.

Every bird is known by his feathers.

Appearances are often deceitful. He's not the best carpenter that makes the most chips.

Never judge from appearances.

A broad hat does not always cover a venerable head.

## BLACK COWS GIVE WHITE MILK.

Not every one that dances is glad.

All leaf and no fruit.

Drink injures a man externally, internally and eternally.

Grape juice kills more than grape shot.

Though you get the best of whiskey, it will get the best of you.

Adam's ale is the best brew.

Drunkenness is an egg from which all vices are hatched.

Wine hath drowned more men than the sea.

Drunkenness turns a man out of himself, and leaves a beast in his room.

## WHEN THE WINE IS IN, THE WIT IS OUT.

Don't make your nose blush for the sins of your mouth.

Wine neither keeps secrets nor fulfils promises.

He'd go to mass every morning if holy water were whiskey.

Do unto others as you would be done unto.

Do what you ought, come what may.

Speak when you are spoken to; come when you are called.

The proof of obedience is found in small matters more than great.

He that will thrive, must rise at five; he that hath thriven, may lay till seven.

An hour in the morning is worth two in the evening.

Better three hours too soon than a minute too late.

Punctual pay gets willing loan.

Punctuality is the soul of business.

Be slow to promise, quick to perform.

Where remedies are needed sighing avails not.

STRIKE WHILE THE IRON IS HOT.

No sooner said than done.

Deliberate slowly, execute promptly.

Pay what you owe, and what you're worth you'll know.

Great boast, small roast.

If you cannot bite, never show your teeth.

Believe a boaster as you would a liar.

A barking dog was never a good hunter.

'Tis easier to know how to speak than how to be silent.

Silence is more eloquent than words.

Speaking is silver, silence is golden.

Better have a dog for your friend than for your enemy.

NEVER GRIEVE OVER SPILT MILK.

When a thing is done, make the best of it.

Yielding is sometimes the best way of succeeding.

Better bend than break.

Don't find fault with what you don't understand.

Straight trees have crooked roots.

It is a good horse that never stumbles, and a good wife that never grumbles.

Eating little and sleeping little can never do a man harm.

He that banquets every day never makes a good meal.

Where reason rules, appetite obeys.

When the stomach is full, the heart is glad.

Any excuse will serve when one has not a mind to do a thing.

He that does amiss never lacks excuses.

A friend is not known till he is lost.

He is a good friend who speaks well of us behind our backs.

A friend is never known till needed.

You will never have a friend if you must have one without a fault.

WHO HAS NO FRIENDS ONLY HALF LIVES.

Who makes friends of all, keeps none.

Without a friend, the world is a wilderness.

A friend at court is better than a penny in the purse.

While the pot boils friendship blooms.

Better be alone than in bad company.

To know one perfectly one must live in the same house with him.

Who keeps company with a wolf, will learn to howl.

A scolding wife and a smoky chimney are two bad companions.

Great minds and great fortunes don't always go together.

The greater the man, the greater the crime.

TALL TREES CATCH MUCH WIND.

The highest tree hath the greatest fall.

A great mark is soonest hit.

Genius cannot be transmitted by last will and testament.

Genius must be born and never can be taught.

If the blind lead the blind both shall fall into the ditch.

Follow the river and you will get to the sea.

Every one can navigate in fine weather.

It's a sad heart that never rejoices.

The laughter of the cottage is the most hearty.

Much laughter, little wit.

A contented man is always rich.

He has enough who is content.

The cottage is a palace to the poor.

A contented mind is a continual feast.

NEVER FALL OUT WITH YOUR BREAD AND BUTTER.

The discontented man finds no easy chair.

He that wants health wants everything.

More people are slain by suppers than by sword.

Health is not valued until sickness comes.

After dinnner sit awhile; after supper walk a mile.

Sickness comes on horse-back and departs on foot.

A good appetite does not want sauce.

Live not to eat, but eat to live.

Men make houses but women make homes.

Every bird likes his own nest the best.

Home is home, be it ever so homely.

EAST OR WEST, HOME IS BEST.

A man's house is his castle.

A mother is a mother all the days of her life.

A father maintains ten children better than ten children one father.

Children should be seen, not heard.

Plain dealing is more praised than practiced.

Do as you would be done by.

Ill-gotten goods seldom prosper.

Make not fish of one, and flesh of another.

Into the mouth of a bad dog falls many a good bone.

The mills of the gods grind slowly, but they grind fine.

BE JUST BEFORE YOU ARE GENEROUS.

Where law ends, tyranny begins.

No good lawyer ever goes to law himself.

The lawyer's vocation is to make the worse appear the better reason.

Better a little with honor, than much with shame.

Plough deep whilst sluggards sleep, and you shall have corn to sell and to keep.

They who make the best use of their time have none to spare.

It is better to wear out than to rust out.

Industry pays debts but despair increaseth them.

Idleness has poverty for wages.  
IDLENESS LEADS TO VICE.

An idle brain is the devil's workshop.

They must hunger in frost, that will not work in heat.

No man should live in the world that has nothing to do with it.

Better be idle than not well occupied.

They that do nothing, learn to do ill.

Doing nothing is doing ill.

Laziness travels so slowly that poverty soon overtakes him.

A lazy boy and a warm bed are difficult to part.

To a lazy man every day is a holiday.

Who is lazy in youth must work in old age.

SLOTH IS THE MOTHER OF POVERTY.

Sluggards are never great scholars.

A slothful man never has time.

Never answer a question until it is asked.

A little leaven leaveneth the whole lump.

A little bait catches a large fish.

Drop by drop the lake is drained.

A small matter hurts one that is sore.

One cloud is enough to eclipse all the sun.

Take care of the pence, the pounds will take care of themselves.

MANY LITTLES MAKE A MICKLE.

Every day a thread makes a skein in a year.

There is no bush so small but casts its shadow.

The prick of a pin is enough to make an empire insipid for a week.

One link broken the whole chain is broken.

Little strokes fell great oaks.

The greatest things are done by the help of small ones.

A small spark makes a great fire.

Small wounds, if many, may be mortal.

A little pot is soon hot.

A short horse is soon curried.

Little and often fills the purse.

CONSTANT DROPPING WEARS THE STONE.

It is a poor rule that will not work both ways.

Speak well of your friends, of your enemy, say nothing.

Good words cost nothing and are worth much.

Good temper oils the wheels of life.

Write injuries in dust, but kindnesses in marble.

A merciful man is merciful to his beast.

Be not weary in well doing.

He that is unkind to his own will be unkind to others.

They hurt themselves, that wrong others.

If you save a rogue from the gallows, he will rob you the same night.

Let him who has bestowed a benefit be silent, let him who has received it tell of it.

Gratitude is the least of virtues, ingratitude the worst of vices.

The hog never looks to him that threshes down the acorns.

ALL DOORS OPEN TO COURTESY.

Keep your eyes wide open before marriage and half shut afterward.

A deaf husband and a blind wife are always a happy couple.

It is better to marry a quiet fool than a witty scold.

He that marries for wealth sells his liberty.

That which is not understood is always marvelous.

Wonders will never cease.

Meddle not with what you don't understand.

No good ever comes of minding other men's matters.

Report makes the wolf bigger than he is.

Listeners hear no good of themselves.

Misfortune is a good teacher.

Misfortunes seldom come alone.

No fence against ill-fortune.

WHEN A MAN IS DOWN EVERY BODY RUNS OVER HIM.

What appear to be calamities are often the sources of fortune.

Calamity is the touchstone of a brave mind.

ADVERSITY HAS NO FRIENDS.

Adversity is the parent of virtue.

Adversity makes men, prosperity monsters.

He that was never acquainted with adversity has seen the world but one-sided, and is ignorant of half the scenes of nature.

In prosperity caution, in adversity patience.

Sweet are the uses of adversity.

He that wants should not be bashful.

Obedience is the mother of happiness.

He that complies against his will is of his own opinion still.

If a man is right, he cannot be too radical; if wrong, he cannot be too conservative.

In politics nothing is contemptible.

I'll fight it out on this line if it takes all summer.

THINK OF EASE, BUT WORK ON.

Perseverance brings success.

It is the quiet people who are dangerous.

Poverty shows us who are our friends and who are our enemies.

No one is poor but he who thinks himself so.

It is no sin to be poor.

Poor men seek meat for their stomach; rich men stomach for their meat.

He that has no silver in his purse, should have silver on his tongue.

He's a wise man that can wear poverty decently.

An empty purse fills the face with wrinkles.

When poverty comes in at the door, love leaps out at the window.

He bears poverty very ill who is ashamed of it.

NEVER HOWL TILL YOU'RE HIT.

Praise not the ford till you are safely over.

Never cross a bridge until you come to it.

Never cry hello till you are out of the woods.

Preparation for war is sometimes the best security for peace.

A promised dollar is not worth half.

Don't promise what you can't perform.

A man apt to promise is apt to forget.

A great cry but little wool.

No autumn fruit without spring blossom.

Promises are like pie crust, made to be broken.

Promises may get friends, but 'tis performances that keep them.

All claim kindred with the prosperous.

In prosperity think of adversity.

Prosperity gains friends, and adversity tries them.

Prosperous men seldom mend their faults.

He who swells in prosperity will shrink in adversity.

Hoist your sail when the wind is fair.

Nothing succeeds like success.

Success has many friends.

They never fail who die in a great cause.

The secret of success is constancy to purpose.

The surest way not to fail is to determine to succeed.

BETTER BE ENVIED THAN PITIED.

Deserve success, and you shall command it.

Success makes a fool seem wise.

He who would catch fish must not mind getting wet.

Who begins too much accomplishes little.

Give every man thine ear, but few thy voice.

He that payeth before hand shall have his work ill done.

They who would be young when they are old, must be old when they are young.

Be sure before you marry, of a house wherein to tarry.

Lock the stable door before the steed is stolen.

A stitch in time saves nine.

It is a silly goose that comes to a fox's sermon.

It is a silly fish that is caught twice with the same bait.

Two ears to one tongue, therefore hear twice as much as you speak.

Be first at a feast and last at a fight.

SAVING IS GETTING.

Who says little has little to answer for.

One should not sell the egg until it is laid.

One ounce of discretion is worth a pound of wit.

Saving is a greater art than gaining.

The art is not in making money but in keeping it.

A farthing saved is twice earned.

Beware of little expenses; a small leak will sink a great ship.

Take care of the pence, the pounds will take care of them selves.

A penny saved is a penny gained.

Keep the wolf from the door.

It takes two to make a quarrel.

Better a red face than a black face.

Be not the first to quarrel, nor the last to make it up.

A little explained, a little endured.

A little forgiven, the quarrel is cured.

Two dogs strive for a bone, and a third runs away with it.

The mob has many heads but no brains.

No and yes often causes long disputes.

Deep rivers move in silence; shallow brooks are noisy.

EVERY HILL HAS ITS VALLEY.

A good dog deserves a good bone.

To the victors belong the spoils. It is a dangerous thing to dig pits for other folks.

He that pelts every barking dog, must pick up a great many stones.

YOU GET AS GOOD AS YOU BRING.

Revenge is an expensive luxury. To forget a wrong is the best revenge.

A full purse never lacks friends.

A light purse makes a heavy heart.

He is not rich who is not satisfied.

Riches fall not always to the lot of the most deserving.

Riches comes better after poverty than poverty after riches.

The rich can only eat with one mouth.

Wealth and content do not always live together.

When fortune knocks, open the door.

A man without money is like a ship without sails.

Bad money always comes back.

Put not your trust in money but your money in trust.

Rather a man without money, than money without a man.

Money is a good servant, but a dangerous master.

Would you know the value of money, go borrow some.

MUCH COIN, MUCH CARE.

A corporation has no soul to be damned nor body to be kicked.

A secret is seldom safe in more than one breast.

Hedges have eyes and walls have ears.

The only way to keep a secret is to say nothing.

NEVER TRUST TO ANOTHER WHAT YOU SHOULD DO YOURSELF.

Let every tub stand on its own bottom.

Every man for himself, and God for us all.

Every man is the architect of his own fortune.

He that can travel well afoot keeps a good horse.

Self-defense is nature's oldest law.

Self-confidence is the first requisite of human greatness.

Self-preservation is the first requisite of human greatness.

Self-preservation is the first law of nature.

He is twice a conqueror, who can restrain himself in the hour of victory.

He's a wise man that leads passion by the bridle.

'Tis skill, not strength, that governs a ship.

You may be a wise man, though you cannot make a watch.

The fish may be caught in a net, that will not come to a hook.

A little oil may save a deal of friction.

A bird may be caught with a snare, that will not be shot.

All fish are not caught with flies.

He who sows thorns will never reap grapes.

He who sows little reaps little

Hurry is not haste.  
 They that make the best use  
 of time have none to spare.  
 Time enough is little enough.  
**TIME IS MONEY.**  
 Time works wonders.  
 To save time is to lengthen life.  
 Every day in thy life is a leaf  
 in thy history.  
 Employ thy time well, and since  
 thou art not sure of a minute  
 throw not away an hour.  
 Each day is the scholar of yester-  
 day.  
 The longest day must have an  
 end.  
 Never is a long day.  
 One hour today is worth two  
 tomorrow.  
 He that has most time has none  
 to lose.  
 One today is worth two to-  
 morrows.  
 Time is the herald of truth.  
 Time devours all things.  
 Lost time is never found again.  
 There is no appeal from time  
 past.  
 There is no better counselor  
 than time.  
 All things comes to him who  
 waits.  
**TIME DISCOVERS TRUTH.**  
 Time moves slowly to him whose  
 employment is to watch its flight.  
 It is never too late to mend.  
 One of these days is none of  
 these days.  
 Any time means no time.  
 There is a time for all things.  
 Opportunities do not wait.  
 The mill cannot grind with the  
 water that is past.  
 The opportunity is often lost by  
 deliberating.

Trusting too much to others is  
 the ruin of many.  
 Try your friend ere you trust  
 him.  
 Never trust much to a new  
 friend or an old enemy.  
 Never trust to fine promises.  
 He who knows nothing is con-  
 fident of everything.  
**CONFIDENCE BEGETS CON-  
 FIDENCE.**  
 Confidence cannot be won in a  
 day.  
 Confidence is the comparison of  
 success.  
 Truths and roses have thorns  
 about them.  
 Speak the truth, and shame the  
 devil.  
 Truth is the best buckler.  
 Truth seeks no corners.  
 Truth never grows old.  
 Truth makes the devil blush.  
 The maintaining of one vice  
 costeth more than ten virtues.  
 Through not spending enough  
 we often spend too much.  
 He that is not sensible of his  
 loss has lost nothing.  
**HE WHO LOSES IS ALWAYS  
 IN FAULT.**  
 Lose a leg rather than life.  
 Losses make us cautious.  
 No man can lose what he never  
 had.  
 One man's profit is another man's  
 loss.  
 All things are easy that are done  
 willingly.  
 A willing helper does not wait  
 until he is asked.  
 Nothing is hard to a willing  
 mind.  
 Nothing is easy to the unwilling.  
 Better an empty purse than an  
 empty head.

No wisdom like silence.

He is never alone that is in company of noble thoughts.

A flow of words is no proof of wisdom.

He's a wise man who can make a friend of a foe.

Do as the bee does with the rose, take the honey and leave the thorn.

Better be wise than rich.

No one is so wise that he cannot become wiser.

The wise man has long ears and a short tongue.

The wise man makes more opportunities than he finds.

There is no one so wise he does not slip sometimes.

He has killed the goose that laid the golden egg.

The folly of one man is the fortune of another.

The fool is busy in every one's business but his own.

Fools make feasts, and wise men eat them.

A fool may ask more questions in an hour than a wise man can answer in seven years.

If a man empties his purse into his head, no man can take it from him.

He that inquires much, learns much.

Knowledge is power.

Speak well of the dead.

Labor conquers all things.

It is hard to put old heads on young shoulders.

Old men for counsel, young men for war.

Once a man, twice a boy.

A wild colt may become a sober horse.

THE OLDEST MAN THAT EVER LIVED DIED AT LAST.

## Rules for Foretelling the Weather

Adapted for use with Aneroid Barometers.

### A RISING BAROMETER.

A rapid rise indicates unsettled weather.

A gradual rise indicates settled weather.

A rise with dry air and cold increasing in Summer indicates wind from the Northward; and if rain has fallen, better weather may be expected.

A rise with moist air and a low temperature indicates wind and rain from the northward.

A rise with southerly winds indicates fine weather.

### A STEADY BAROMETER.

With dry air and seasonable temperature indicates a continuance of very fine weather.

### A FALLING BAROMETER.

A rapid fall indicates stormy weather.

A rapid fall with westerly wind indicates stormy weather from the northward.

A fall with a northerly wind indicates storm, with rain and hail in Summer, and snow in Winter.

A fall with increased moisture in the air, and heat increasing, indicates wind and rain from the southward.

A fall with dry air and cold increasing in Winter indicates snow.

A fall after very calm and warm weather indicates rain with squally weather.

The barometer rises for northerly winds, including from northwest by north, to the eastward for dry, or less wet weather, for less wind, or for more than one of these changes, except on a few occasions when rain, hail or snow comes from the northward with strong wind.

The barometer falls for southerly wind, including from southeast by south to the westward, for wet weather, for stronger wind or for more than one of these changes, except on a few occasions when moderate wind, with rain or snow, comes from the northward.

## CHAPTER VI.

### Suggestions on Banking.

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>1—Introduction.</li> <li>2—How to open an account.</li> <li>3—How to make a deposit ticket.</li> <li>4—What is interest?</li> <li>5—How to make an endorsement.</li> <li>6—How to draw checks.</li> <li>7—The importance of presenting checks for payment as soon as possible.</li> <li>8—What is a certified check?</li> <li>9—What is "Exchange?"</li> <li>10—How to make collections.</li> </ul> | <ul style="list-style-type: none"> <li>11—Lost paper, lost checks, what to do.</li> <li>12—How to secure a loan.</li> <li>13—What is a certificate of deposit?</li> <li>14—What is an overdraft.</li> <li>15—The importance of identification.</li> <li>16—What is a promissory note?</li> <li>17—What is a note?</li> <li>18—What is an investment?</li> <li>19—What is discount?</li> <li>20—What is speculation?</li> </ul> |
|--|--|

#### 1. INTRODUCTION.

The business man of the present, in order to meet the continually increasing demands upon his capabilities, is ever studying how to save time and insure correctness by systematizing his business transactions in the most complete manner.

The bank, being the repository of the funds of all branches of trade is compelled to handle a very large amount of business every day with the utmost accuracy and dispatch.

The average person who patronizes a bank does not realize the amount of annoyance and unnecessary labor that can be caused the bank officers and clerks by a little carelessness or want of information on the part of those outside of the counter.

In order to be prepared to conduct your dealings with your banker in a capable and intelligent manner, it is advisable to be thoroughly posted on a few of the every day customs and forms of the business.

With the object in view of placing before the depositor in a compact form and in the fewest words some information which is likely to be of service to him in every day intercourse with the bank, this chapter has been written.

It is further to be desired that the points contained herein may serve as a guide to those unacquainted with the banking business, and lead them to an understanding of the advantage and convenience of relations with a reliable banker.

#### 2. TO OPEN AN ACCOUNT.

The first step to be taken in opening an account is so secure an introduction to some officer of the bank, through some responsible person known to him.

This interview will disclose to him the probable magnitude of your future dealings with the concern and whether your account will be of advantage to the bank, or merely a convenience to yourself.

You will be given a pass-book, the credit entries on which will always be made by the receiving teller, and will be your receipt for the various sums deposited.

This book should be left at the bank monthly to be balanced, and will be returned to you on application a day or two later, showing your balance, accompanied by your canceled checks.

It is your duty to examine carefully the account and checks, and report at once any possible errors.

The pass-book, while kept by the customer, is really the property of the bank, and nothing should be written in it by the depositor.

The custom of some persons using their bank pass-books as personal memorandum books causes endless annoyance and labor to the book-keeper, who has to handle large numbers of these books in a short space of time.

At the time of opening an account, your signature will be taken on cards kept for that purpose, and all subsequent signatures and indorsements by you should be written precisely the same, to avoid confusion.

For instance, if you give your signature to the bank as G. W. Smith, do not afterwards sign as George W. Smith or G. Washington Smith.

### 3. HOW TO MAKE A DEPOSIT TICKET.

The blank deposit tickets furnished by the bank should always be filled out by the depositor and proved by the teller.

This serves as a double check on the transaction, and if at any future time a question should arise as to the total amount deposited, or any separate item, the ticket in your own handwriting can be produced by the bank as unquestionable proof.

The cash items are to be written opposite the words "Silver," "Gold" and "Currency," in proper amounts, and the checks, drafts or other papers must be listed separately in the various columns as noted on the Deposit Ticket.

If depositing checks on local banks, write the name of the bank on which they are drawn opposite the amount, and if out-of-town paper, write the name of city on which drawn.

Write the figures in a column, add it up, and write the total amount below.

Present your pass-book, deposit ticket and items of deposit to the Receiving Teller, and see that the proper amount is entered to your credit in your book.

### 4. INTEREST.

Interest is the premium paid for the use of money or the accumulation on an unpaid debt.

It is calculated by counting a certain percent of the principal, and is made payable at stipulated periods during the time the debt or loan is in force.

## 5. ENDORSEMENTS.

A check or other negotiable instrument is said to be endorsed when it is signed on the back.

It is endorsed in blank when simply the signature of the persons endorsing is written.

Such an endorsement makes the instrument payable to the bearer, and if lost or stolen and the payer is not notified, the instrument could be cashed, as the person presenting it is presumed to be in rightful possession of the same.

It is therefore far safer to make what is called a special endorsement; that is, above your signature specify in writing to whose order the instrument should be paid.

Thus, "Pay to the order of John Smith (Signature of endorser,)"

Such an endorsement is then payable only when endorsed by John Smith.

When depositing checks or drafts you should write on the back of the check, "Pay to the order of \_\_\_\_\_," under which should be signed your name.

Such an endorsement as "For deposit to the credit of (signature of depositor)" is termed a restrictive endorsement and will not be accepted by your bank except for deposit.

When you endorse a check, note or draft, you undertake that the instrument and all signatures upon it are genuine.

That you have a good title to it.

That all prior parties to the instrument have capacity to contract.

That the instrument is valid and that you are prepared to take it up in case it is not paid.

## 6. HOW TO DRAW CHECKS.

The check is the simplest of all bank forms, being merely an order for the bank to pay a certain sum to the person designated out of amounts appearing to your credit on the books of the bank.

Checks may be made payable either to order or bearer.

In the former case the payee must be known to be the proper person and must endorse the check before the money will be paid.

While a bank cannot be held responsible for the payment of a bearer check to the wrong person, if suspicious circumstances warrant such action, the Paying Teller may refuse to cash it until an investigation is made.

In writing a check, a maker should take every care to protect himself against the dishonest intentions of any future holder of his paper.

Never write or endorse a check with a lead pencil—always with pen and ink.

Commence to write amount as far to the left as possible, so that nothing can be inserted before it.

Fill up the remainder of space intended for the amount with a heavy line, so that nothing can be added after the amount.

Write your figures plainly and see that the amount in figures corresponds with the written amount.

Unless you take ordinary precautions to guard against fraud, you are in a measure responsible for the consequences arising therefrom.

## 7. PRESENT CHECKS FOR PAYMENT AS SOON AS POSSIBLE.

Always present a check for payment as soon as possible.

Much annoyance, and sometimes heavy loss is avoided by following this rule.

In the first place, the drawer of checks usually prefers you have them paid with as little delay as possible, so he does not have to keep track of outstanding checks.

Secondly, if the holder of the check neglects to present it for payment at once, and the bank fails before he has done so, according to the law of custom he cannot have recourse to the maker of the check if more than a reasonable time, in which to present it, has elapsed since the check was given.

As a further illustration of the advisability of presenting checks for payment at once, a case is cited of a man who loaned his local school board the sum of \$500.00, giving his check for the amount.

The check was not presented at once, and the bank upon which it was drawn failed.

The drawer of the check, claiming that he had virtually loaned the cash, brought an action against the school board to recover the amount of the loan, and won his case, although the defendants had never had a dollar of the money.

Furthermore, if the drawer of the check were to die before it was presented at the bank, it could not be cashed at all.

## 8. CERTIFIED CHECKS.

A certified check is guaranteed by the bank on which it is drawn to be good when properly endorsed.

This is a legal acceptance, and binds the bank to pay the check whenever presented, if in the hands of the rightful owner.

Certified checks are charged to the drawer's account at the time they are certified, so as to preclude all possibility of having no funds to meet them when presented for payment.

It is strictly against the law for a bank to certify a check for more than the amount of the balance to the credit of the drawer.

Certified checks circulate as cash, but no one is compelled to receive them in payment, as they are not legal tender.

Remember that, if you get your check certified, and wish to replace it with another for a different amount, it will be a very unwise proceeding

on your part to destroy the first one, as the bank will require of you a bond of indemnity before it will issue a duplicate, no matter how truthful you may be, or how earnest your explanation as to the mistake.

## 9. EXCHANGE.

The term "Exchange" means simply a check or draft drawn by a bank in one city on its correspondent banker in another city, payable on demand to the order of the person named on the face.

A draft is bought by any person wishing to make a remittance to another at a distance, and the sender pays the face of the draft to the issuing bank, in addition to a small charge for the accommodation.

Drafts should be made payable to the purchaser and endorsed over to the parties for whom the money is intended.

This caution of Banking Exchange forms the safest, cheapest and most convenient mode of transmitting money by mail, as the money can only be collected upon proper identification and endorsement.

And, if lost or destroyed, the issuing bank will give a duplicate or refund the money after waiting a reasonable time.

## 10. COLLECTIONS.

The collection department is an important branch of a banking business, and of great convenience to its customers.

Notes, drafts and all negotiable paper will be received for collection upon payment of a small per cent.

Notes intended for collection should be left at the bank several days before maturity, as banks always notify the payer a few days before the note falls due.

## 11. LOST PAPER.

If a check is lost, payment should be stopped at once by notifying the bank of the fact.

Especially should this be done if the check is payable to bearer, as any one coming into possession of it can present it for payment.

If a check is lost by the lawful owner thereof, and subsequently comes into the hands of a bona fide holder, for value, and without knowledge that it has been lost, he is entitled to receive the amount from the bank, and if it refuses payment by reason of instructions to that effect from the drawer, the holder may recover the amount from the drawer, but the instrument is then subject to the same defense as if it were non-negotiable.

## 12. LOANS.

Banks are always ready to loan money on proper security and in reasonable sums, to its regular customers.

The National and State laws governing banking regulate to a certain extent what kind of security a bank may take, so that some institutions are compelled to decline what others would readily accept.

The depositor is at liberty to offer his banker any paper he may want discounted, provided it is, in his opinion, first-class security, and should remember that the banker is under no obligation to take it, or even to give his reasons for declining to do so.

## 13. What is a certificate of deposit?

A certificate of deposit is a paper given by the bank in return for money left on special deposit.

Such deposits are not entered in the pass-book and are not subject to check, and will be paid only upon the surrender of the certificate.

A certificate of deposit is both a receipt for the money deposited and the banks promise to pay it to the proper person upon surrender of the certificate properly endorsed.

If it is desired to withdraw a part of the sum deposited, the first certificate is surrendered to the bank and another issued for the balance left on deposit.

## 14. Overdrafts.

The fact of you having kept a credit balance with your banker for a considerable length of time does not, as some persons appear to believe, entitle you to overdraw your account.

The law on this point is very clear and states that a Cashier or Teller has no right to pay money on a check when the funds to the credit drawer are insufficient.

It further states that the drawer of the check is a part to the wrongful act, and that the bank can recover the amount.

In handling a great number of active accounts every day it is almost impossible to prevent overdrawn in a few cases, but it is one of the strictest and most important laws of banking to allow no overdrafts.

It is the bank's business to loan its money, but not without proper security and interest.

## 15. Identification.

A very necessary banking custom, and one which many persons but imperfectly understand, is the formality of identification.

In order to be protected against the dishonest practices of unknown persons, banks are compelled to require that all strangers shall be introduced by some responsible acquaintance of the bank who can vouch for the identity of the other.

In cases where out of town checks or checks on other local banks are presented for payment, the bank requires the identifier as well as the payee to endorse the paper, so that in case the check should prove worthless the bank will be protected by an endorser known to its officers.

Identification often causes annoyance to persons unacquainted in the locality of the bank, but it is not only a protection to the bank, but to all honorable persons who are in the habit of giving their checks in lieu of cash.

## 16. Promissory Notes.

A promissory note is a written promise to pay a certain sum of money at a specified time.

There are three kinds, individual promissory notes, or those made by one party to pay another a certain sum of money at a specified time.

Joint promissory notes, the same as the foregoing, only signed by two or more parties, in which case all liable jointly but not severally.

Joint and several promissory notes, in which two or more parties severally and separately agree to pay a certain sum at a specified time.

Each signer of such note is responsible for the whole payment.

## 17. What is a Note?

A note is a contract.

A note cannot carry interest at a greater rate than the legal rate.

A note written in pencil, or signed with a cross (x) properly witnessed is perfectly valid.

Demand payment of a note should be made at the time and place mentioned in the note.

Notice of protest should be given all endorsers.

Releasing the maker of a note, releases the endorser.

Making a note payable to your own order and endorsing it in blank is perfectly valid.

If you wish to avoid the responsibilities of Endorser write "without recourse" above your name.

A note dated on Sunday is in-valid.

A minor's note is not binding.

A note transferred after maturity is open to all defense even in the hands of an innocent party.

A note falling due on Sunday or a holiday is payable on next succeeding business day.

## INVESTMENTS.

### 18. What is an investment?

An investment is the act of making money.

There is an element of speculation in every investment.

## 19. Discount.

Discount is an allowance made for the payment of money before it becomes due, and is either the interest on the debt for the time, which is called true discount, or upon such a sum as will amount to the face of the debt when due, which is called bank discount.

It will be observed that by true discount the interest is considered due when the debt is due, but by bank or business discount it is considered due when the note is discounted.

## 20. Speculation.

To speculate, is to discount the future.

---

## Salary of the President.

The salary of the President of the United States was the cause of discussion in the First Congress, in view of the fact that the Constitution declared that the President should receive compensation for his services. Washington had notified his fellow citizens that he desired no salary. The limits suggested in Congress ranged from \$15,000 to \$75,000. The salary was finally placed at \$25,000 and this remained the compensation until President Grant's second term (March 3, 1873), when it was increased to \$50,000. Chapter 2918 of the Laws of the Second Session of the Fifty-ninth Congress, Approved March 4, 1907, appropriated "for traveling expenses of the President of the United States, to be expended at his discretion and accounted for by his certificate solely, \$25,000." In the Second Session of the Sixtieth Congress the matter of increasing the President's salary was again considered, and it was decided that the President's salary be fixed at \$75,000 a year. At the second Session of the Sixty-first Congress an appropriation of \$25,000 was made for traveling expenses to be available during the fiscal years 1910 and 1911.

## CHAPTER VII.

### Contracts.

- |  |   |
|--|---|
| 1—What is a contract?                            | valid sale.   |
| 2—What is a proposition?                         | 12—How to draw a contract for the sale of Real Estate.                    |
| 3—What is an acceptance?                         | 13—Subdivision Sale Contract. (form).                                     |
| 4—Five necessary elements in every contract.     | 14—Exclusive Listing Contract for the Sale of Real Estate. (form.)        |
| 5—What is the meaning of "Performance?"          | 15—Buyer and Seller's agreement for the Sale of Real Estate. (form).      |
| 6—What is the meaning of "Specific Performance?" | 16—Advantages of an Exclusive Selling Contract between Seller and Broker. |
| 7—What is the meaning of "Place of Performance?" | 17—Sale contract adopted by the Cincinnati Real Estate Exchange. (form).  |
| 8—Methods of making contracts.                   | 18—Building Contract and Specifications three-story brick residence.      |
| 9—What is a contract of "Sale?"                  | 19—Contract for the sale of Real Estate.                                  |
| 10—What constitutes a "Sale?"                    |   |
| 11—Three essentials necessary to a               |   |

#### WHAT IS A CONTRACT?

A **CONTRACT** is a deliberate agreement between competent persons upon a legal consideration, to do or abstain from doing a particular thing.

Every contract should be in writing and signed by both parties and witnessed, when this can be done; although the law absolutely requires witnesses in very few cases, and in none of mere contracts.

It is prudent, however, to have them, for it is a rule of law that things which cannot be proved and things which do not exist, are the same in law.

Every thing agreed upon should be written out distinctly, and care should be taken to say all that is meant, and just what is meant and nothing else; for it is a rule of law that no oral testimony shall control a written agreement, unless fraud can be proved.

Against fraud nothing stands.

An agreement should always show a good and valid consideration.

A written contract executed by an agent on behalf of a known principal ought to purport on its face to be the contract of the principal and to be signed with the name of the principal, and not with that of the agent alone.

#### 2. Proposition.

A **PROPOSITION** is a mere offer made from one person to another, and may be either oral or written.

### 3. Acceptance.

An ACCEPTANCE is an assent to the offer made and completes the bargain.

There can be no agreement without a proposition and an acceptance, this being legally known as "a meeting of the minds," an essential to every contract.

When a proposition is made orally, in order to be binding the acceptance must be immediate or within such a time as the parties had in contemplation, unless a definite period of time in which to accept or reject is stipulated, but such a proposition may be withdrawn before the expiration of the stipulated period if not accepted beforehand.

If the acceptance is to be written the proposition is accepted as soon as the letter is placed in the mail or telegram is left with the telegraph company.

### 4. Necessary Elements.

Every contract must contain the five following essential elements in order to be binding.

1.—Parties thereto must be competent to contract.

2.—There must be consideration expressed or implied.

3.—A certain thing to be done or not to be done must constitute the subject matter.

4.—Mutual assent must be present.

5.—There must exist an agreed period for the performance of the contract.

### 5. Performance.

A person who undertakes to perform a piece of work by special contract, must perform his contract before he is entitled to his pay.

If a person is hired for six months, or other definite time, and leaves before the end of it, without reasonable cause, he loses his right to wages for the period he has served.

But if he is dismissed without cause he can recover for the whole term—at its expiration.

It is not sufficient cause for abandoning one's contract, that he was put upon work not contemplated at the time the contract was made, but if he is prevented by sickness from laboring during the stipulated period, he may recover for his services as much as his services were worth, for the time he labored.

### 6. Specific Performance.

The law side of the court cannot enforce the specific performance of a contract.

It can only allow damages for the failure to perform, or for breach.

On the equity side of the court, certain contracts may be enforced specifically.

They most commonly relate to the sale of real property.

## 7. Place of Performance of Contract.

If a contract is made in one state, say New York, but is to be performed in another state, as New Jersey, can it be enforced in New Jersey or must suit be brought in New York?

In other words, is the contract a New York contract or a New Jersey contract.

In a case of this kind suit may be brought in any state where service can be had on the party in default, or in any state in which the party in default has property that can be attached.

The point probably intended by the preceding inquiry is as to whether the contract would be construed under the laws of New York or under those of New Jersey.

If the contract must, by its terms, be performed in New Jersey, it is a New Jersey contract and would be so construed.

## 8. Methods of Making Contracts.

At common law no formality is necessary to the making of a sale.

The seller and the buyer agree upon the price, which the buyer pays, the seller thereupon delivering the goods thus completing the sale.

A binding contract to sell for, and to pay, a certain price, however large, is good at common law, and remains good now in all cases where the price is not large enough to bring the contract within the statute of frauds.

## 9. Contract of Sale.

This is governed by the same principles of law as other contracts.

## 10. Sale.

A sale is the transfer of the title in the thing sold from the vendor to the vendee in consideration of a certain money price.

It assumes absolute immediate transfer.

## 11. Essentials Necessary to Valid Sale

The elements that are essential to a valid sale are:

1. The thing or subject matter of the sale.
2. The Price.
3. The mutual consent of the parties who have the ability to contract.

## 12. How to Draw a Contract for the Sale of Real Estate.

A Real Estate contract may be:

1. An agreement to sell.
2. An agreement to buy, or
3. An agreement to buy and sell and relating to the transfer of one party to another of a certain property at a certain price and upon certain terms.

Every contract for the sale of lands, or any interest therein should be in writing.

Every contract that by its terms is not to be performed within one year from the making thereof, should be in writing.

Every contract to answer for the debt, default or misdoings of another should be in writing.

In some states an agreement employing or authorizing an agent or Broker to purchase or sell Real Estate for compensation or commission must be in writing.

Also, such an agreement, if made by the agent of the party sought to be charged, is invalid, unless the authority of the agent be in writing subscribed by the party sought to be charged.

Not only should a contract for the purchase or sale of Real Estate be in writing but it should contain within itself, without resort to external evidence, the whole agreement, including the names of the contracting parties, the price to be paid, and all of the stipulations intended to bind the parties, and such a description of the land as will enable any one acquainted with it to learn, upon reading the contract, what property was intended to be sold.

It is not necessary that the memorandum should be in one written instrument.

The negotiations containing the offer and acceptance may have been concluded by means of correspondence.

All writings so connected by their own internal evidence constitute one document in law.

A contract, when once reduced in writing, and executed and delivered by the parties thereto, becomes the sole repository of the agreement between them, and excludes all prior negotiations and conferences on the subject.

If the terms of the written agreement are ambiguous, they may be explained verbally; but no evidence to contradict what is incorporated in the writing can be offered to show that the parties at the time intended something different, unless it is proven that there was fraud in the transaction.

The writing must be signed by the party to be charged and is valid though not signed by the party insisting on the performance of it.

It is not necessary that the signing should be at the end of the paper.

It is an implied condition in all sales that the seller shall produce a fair marketable title to which no reasonable objection can be made.

If, upon investigation of the title, it is discovered, before the deed is delivered, that the seller does not possess title to the extent required by the contract, he is liable to damages for the defect, abating a proportionate part of the price; or, if the defect is material, the buyer may decline to go on with the bargain.

If there are any incumbrances on the property not disclosed at the time of the sale, the buyer may require them to be paid off before he takes his deed.

No purchaser is bound to accept a title dependent upon doubtful questions of the law or upon facts which are impracticable for him to investigate with satisfactory results at the time the deed is tendered.

It sometimes happens, after one has entered into an agreement to purchase a certain piece of land, that the seller declines to execute and deliver a deed, in performance of his part of the agreement.

The obligation of the buyer in such case is complied with by an offer of performance, or "tender" as it is called.

A TENDER to be good must be absolute, unconditional and strictly within the terms of the contract.

A tender does not bar or extinguish the debt.

The debtor is still liable to pay it., but the tender bars the claim to subsequent damages, interests and costs.

The offer may be made to the seller wherever he can be found.

The tender must be made in United States gold coin, or in legal tender certificates.

It is always safe to produce and show the money.

A tender for more money than is due is good for what is due.

The seller sometimes purposely evades the buyer in order that a tender cannot be made.

In such a case, the buyer must use reasonable diligence to find the seller within a reasonable distance from the residence, or place of business of the seller.

If the contract of sale fixes a time for the tender, it must be made at that time, within reasonable hours, and not before or afterwards.

In some States the obligation for the payment of money is extinguished by a due offer of performance if the amount is immediately deposited in the name of the creditor in a bank of good repute, and notice thereof is given to the creditor.

An offer of partial performance is of no avail; nor an offer of complete performance of any effect unless the person making it is able and willing to perform according to the offer.

A majority of real estate sales are made through real estate agents or brokers.

Each agent has his own form of agreement.

The buyer makes a deposit of say from \$50 to \$500, according to the magnitude of the transaction, when he signs the contract of sale.

The larger the deposit the less likely the buyer is to forfeit it.

The agent then brings the contract of sale to seller for his signature, by way of ratification of what the agent has done.

At least, that is what the agent should do.

This brings the terms of the contract of sale before both buyer and seller, and each is then committed in writing to the transaction.

The seller or seller's agent should make it a rule to receive the deposit into his possession, and if it is in the form of a check, to have the check converted into cash as quickly as possible.

The seller should see that the agreement provides that if the buyer does not pay the balance of the purchase price within a certain time, (say thirty or forty days) the deposit shall be forfeited to the seller as liquidated damages.

The seller should have an understanding with the agent to the effect that if the deposit is forfeited and the sale not consummated, the agent will accept a certain part of the deposit for his services in the matter.

The contract should also provide who is to pay the taxes, if any, which have been assessed but are unpaid at the date of the sale, or which have been partially paid.

If there is a mortgage on the premises, which the debtor is to assume, the agreement should so provide, with a statement to the effect that the seller will pay the interest on the mortgage to the date of the transfer.

If the premises are insured, the agreement should provide for the transfer of the un-expired policy of insurance, and should state whether or not the same is to be assigned to the buyer, without charge.

In short, the more complete the agreement, the more smoothly and effectually will the deal be carried through after the contract has been signed.

The contract should be executed in duplicate or triplicate by both of the parties and one copy delivered to and retained by each party, and one for the agent.

The purchaser, where he buys through a real estate broker, has nothing to do with the payment of the broker's commission, although he does, as a matter of fact, pay it indirectly.

The commission must be borne by the seller, and arranged for by him.

It sometimes happens that some miserly chap will not allow a commission on the sale of his property, and in case the seller will deal only through and upon the advice of a certain broker, the buyer, if he ardently desires the property, may find it expedient to arrange to pay the broker a commission.

The contract, in any case, is the final act of purchase and sale; and a complete agreement pre-supposes and a prior investigation into facts on which to base it.

Where the contract is for value, and is made by persons competent on both sides to bind themselves, gives rights which the parties may mutually enforce against each other, and its enforcement in terms is practicable and necessary for the purpose of complete justice, a court of equity will ordinarily, in its sound discretion, at the suit of either buyer or seller, decree a specific performance of the agreement by requiring the buyer to pay the price and the seller to execute a deed.

Where the contract of sale is silent on the subject, the seller is entitled to the possession of the premises until he delivers his deed and receives payment in full; but the buyer is considered as the equitable owner from the date of the contract and is entitled by any increase in the value of the land, and is subject to the risk of any decrease or loss.

A contract made on Sunday is void unless ratified on a week day.

Never make a contract with a person who is under the influence of liquor.

Don't waste time making a contract with a minor.

Always specify a consideration in every contract.

A contract may be oral.

A contract may be written.

Always tender the exact amount in legal tender for a sum due on a contract.

All contracts under seal can only be amended, altered or nullified by an instrument under seal.

All contracts involving more than \$50.00 should be in writing.

All contracts for one year or more must be in writing.

The construction of a contract is always governed by the intent of the parties thereto.

All contracts should be read before signing.

A contract made in pencil is valid.

All contracts should be signed by the parties by writing their full names legibly.

Ignorance of the law will not help you out of a bad deal.

Never make a contract with a person under restraint, compulsion or duress.

Never assume that silence means assent.

Secure a written or oral statement showing that two minds have met.

Never make a contract with a married woman unless it concerns her own private property.

When making a contract with a person who cannot write or sign his or her own name, have his or her mark witnessed by a third person.

Marriage is a contract.

A judgment carries interest.

You cannot hold a person liable when, what is known as the "act of God" prevents the performance of the contract.

Pledged property cannot be sold unless Pledger has due notice or the contract contains a waiver of notice.

All changes or alterations in a contract should be referred to by note in margin as having been made before contract is signed.

A husband is liable for his wife's contracts for necessities.

Guarantee for payment of an indebtedness must be so stated in writing.

Releasing the principal obligor releases the surety.

Never withdraw a bid after the property has been "Knocked down" to you.

Always satisfy yourself that an agent has authority to bind his principal before you accept a contract signed by him as agent.

### 13. Subdivision Sale Contract.

#### THIS AGREEMENT

Made this ..... day of ..... in the year of our Lord, 19....; BETWEEN THE ..... COMPANY, a corporation duly incorporated and organized under the laws of the State of ..... party of the first part and ..... of No. .... Street in the City of ..... and State of ..... party of the second part.

WITNESSETH: That said first party agrees to sell and convey by Deed of GENERAL WARRANTY in fee simple, to said party of the second part all that certain lot, or piece of ground situated in ..... Township, ..... County, ..... being lot ..... numbered ..... upon the plan known and designated on the recorded plat of THE ..... COMPANY'S Subdivision of lots, known as ..... Addition as filed in the office of the County Recorder of the County of ..... for the sum or price of ..... (\$ ) Dollars, payable as follows, viz:

SAID SECOND PARTY is to pay to said first party the sum of ..... (\$ ..... ) Dollars, in cash upon the execution and delivery of this agreement, the receipt whereof is hereby acknowledged, the residue of said purchase price to be paid in weekly payments or installments of not less than ..... (\$ ..... ) Dollars, per week.

BUT SAID SECOND PARTY has the privilege of paying all of the remainder of said purchase money in cash at any time, and in case the said second party elects to pay cash in full for said lot ..... within thirty (30) days from this date, then the above mentioned price shall be reduced ten (10) percent and the Deed as aforesaid shall be delivered at once to the said second party, upon compliance with said terms. Or if said second party elects to pay cash in full for said lot ..... within six months from this date, then the above mentioned price shall be reduced seven and one-half (7½) percent and the Deed as aforesaid, shall be delivered at once to said second party. Or, if said second party elects to pay cash in full for said lot ..... within one year from this date, then the above mentioned price shall be reduced five (5) percent and the Deed as aforesaid, shall be delivered at once to the said second party.

But in case said second party does not so elect to pay cash in full for said lot, then said second party to receive an allowance of interest at 4 percent on each payment as made and credited on account of said purchase, annually for a period of three (3) years from date of this agreement, or until residue is paid in full in the meantime. Said payments or installments to be made each and every week, until the full amount of said purchase money shall have been paid to said first party at ..... of ..... or at such other places as may, from time to time, be designated in writing by said first party.

And the said second party agrees to purchase the said premises for the above price, and on the terms herein set forth. And on account of extended time and small payments, the second party agrees to keep the times of payment in mind and waives notice or demand of them.

IT IS FURTHER UNDERSTOOD AND AGREED, That prompt payment and time are part of the consideration and of the essence of this contract and,

THEREFORE, if default is made of any one or more of said payments of the principal for Thirty Days after the same shall fall due, the first party, at its election without waiving other remedies, may declare, consider and hold as forfeited the second party's estate, right, title and interest in the property and so much of the purchase money as the second party may have paid; and to accomplish such forfeiture, the second party hereby waives notice and demand of payment and all other proceedings, judicial or otherwise, and agrees that said forfeiture shall become valid and effectual by lapse of time and non-payment as aforesaid, and thereupon said second party's interest and estate in the property, and all moneys theretofore paid under this contract shall become forfeited and belong to the first party as liquidated damages. But it is further agreed that if the said party of the second part should on account of being unemployed, or on account of sickness, or death, be unable to pay said weekly payments, THE ..... COMPANY, will not lapse the account for a period of Ninety (90) Days.

IN CASE NO SUCH FORFEITURE takes place the Deed to be made and delivered subject to the provisions hereinafter stated at any time, on the payment of the whole of the purchase money hereinbefore provided

THE SAID FIRST PARTY, shall until the date of the maturity of this agreement..... 19.. or delivery of deed (in the meantime) as herein provided, pay all taxes legally assessed against said premises, not, however, to include street, sewer and water assessments, and all taxes after the maturity of this contract (.....19....) or delivery of Deed (in the meantime) to be paid by the said second party.

THE DEED, AS AFORESAID, to be delivered subject to all the reservations, conditions, covenants, terms and provisions set forth and entered on the face of the aforesaid plan, and in the instrument of writing mentioned and referred to in the adoption of the said plan, and recorded contemporaneously therewith, and made a part thereof by this reference thereto; otherwise the land to be conveyed as aforesaid, shall be clear of all encumbrances.

SAID DEED shall contain the following restrictions imposed upon the premises for the benefit of the purchasers of other lots on said plat, and said second party is bound by said restrictions from the date of this contract.

RESTRICTIONS.

First—No building or part thereof, shall be erected upon any lot nearer than .....feet to the front line of said lot, except for business purposes.

Second—That the above described premises or any part thereof, cannot be sold or leased to any one except a person or persons of the White or Caucasian Race. (Any other restrictions needed may be inserted here).

These restrictions to remain in force until A. D.....

AND IT IS FURTHER AGREED that no transfer, sale, assignment or pledge of this contract shall be binding upon the first party, nor shall it be of any validity or force unless such assignment, sale, pledge or transfer be made on the original copy in the hands of the first party.

THIS AGREEMENT embodies and sets forth the full understanding of the parties, hereto and no statement made or alleged to have been made, prior to the execution hereof, contrary to or conflicting with this agreement, shall have any force, weight or effect.

The conditions of this agreement shall extend to and bind the heirs, executors, administrators successors and assigns of the respective parties.

IN WITNESS WHEREOF, on the day and year first above written, the party of the first part, THE.....COMPANY, has hereunto set its corporate name to duplicates hereof, by its president and secretary thereunto lawfully authorized by action of its Board of Directors, and the party of the second part has hereunto subscribed.....name..... and to a duplicate copy hereof set.....hand.....

THE..... Co.

BY.....

President.

Signed in presence of

Secretary.

14. Exclusive Listing Contract, for The Sale of Real Estate.

To..... (1).....

..... hereby agree to sell an authorize you to procure a purchase for the following property (of which.....the true and lawful owner.....and have full power to sell and convey the same) described as follows, viz:.....

Sale price of said..... (2)..... property to be..... (\$.....) Dollars, or such a sum as..... may hereafter agree to accept.

In consideration of your efforts to find a purchaser for the above described..... property, it is hereby agreed should a contract of sale or exchange, acceptable to the undersigned..... (3)..... (owner of the above described..... property) be made by you to any person, firm or corporation within or during the life of this contract to whom you have presented said..... property, or should a sale or exchange of said property be made in any other manner, through, or by you or any other person then a commission of..... (\$.....) Dollars, becomes payable to you..... (4)..... on demand.

It is further understood that the title of said property is good and vested in the undersigned, .....and that any defect in the title of said property, or any failure by vendor or vendee to comply with, or fulfill any agreement that may hereafter be made, during the life of this contract, relative to the sale or exchange of said, ..... (2) ..... property, shall not change the amount of commission or release the undersigned, ..... (3) ..... from payment of the same.

This contract to take effect forthwith and to remain in force for a period of ..... (5) ..... months from the ..... day of ..... A. D. 19... and to continue after the above specified term (..... (5) ..... months) in full force and effect until said property is sold, or this contract is terminated by a Thirty (30) Day written notice, given after the time above specified has expired, by the undersigned ..... (3) ..... withdrawing the sale of said property.

It is also further agreed that this contract embodies and sets forth the full understanding of the parties hereto, and no statement made or alleged to have been made, prior to the execution hereof, contrary to or conflicting with this contract, shall have any force or effect.

The conditions of this contract shall extend to and bind the heirs, executors, administrators, successors and assigns of the respective parties as named herein.

In witness whereof, ..... have hereunto set, ..... hand, ..... this, ..... day of, ..... A. D. 19..

Made in duplicate and signed in presence of Signed, ..... (Husband) Signed, ..... (Wife)

Accepted this, ..... day of, ..... A. D. 19... Signed, ..... Broker.

Note. No Real Estate Broker should list a piece of Real or Chattel property without an Exclusive Sale Contract).

- (1) Insert Agents name
(2) Insert kind of property, Real or Chattel.
(3) Insert owner's name.
(4) Insert Agents name.
(5) Time Contract is to run.

15. Agreement for the Sale of Real Estate.

AGREEMENT, Made this, ..... day of, ..... A. D. 19..... between, ..... City of, ..... County of, ..... and State of, ..... party of the first part, and, ..... City of, ..... County of, ..... and State of, ..... party of the second part.

Witnesseth: The said first party agrees to sell and convey by, ..... to said party of the second part all that, ..... together with the appurtenances thereunto belonging for the sum or price of, ..... Dollars, payable as hereinafter set out; and the second party agrees to purchase the said property for the above price, and on the terms herein set forth, and to pay to said first party the sum of, ..... Dollars in-cash upon the execution and delivery of this agreement, the receipt whereof is hereby acknowledged, and pay the residue of said purchase price in the following manner:

The, ..... as aforesaid, to be delivered subject to otherwise the said, ..... to be conveyed as aforesaid, shall be clear of all encumbrances, and possession to be given upon delivery of, ..... on or before, ..... 19.....

It is further understood and agreed, that time is part of the consideration and of the essence of this contract.

THIS AGREEMENT embodies and sets forth the full understanding of the parties hereto, and no statement made or alleged to have been made, prior to the execution hereof, contrary to or conflicting with this agreement, shall have any force, weight or effect.

The above hand money, ..... Dollars is to be left in trust with, ..... until delivery of, ..... and refunded if the title to the above property is not clear or cannot be made clear, as above provided, otherwise to apply as part payment as herein stated.

The conditions of this agreement shall extend to and bind the heirs, executors, administrators successors and assigns of the respective parties.

IN WITNESS WHEREOF the said parties have hereunto set their hands this..... day of.....19..... Signed in presence of.....

State of..... } County of..... } ss. BE IT REMEMBERED, That

On this.....day of.....A. D. 19....., before me, a Notary Public, in and for said County, came the above named..... And acknowledged the foregoing agreement to be.....act and deed, and desired the same to be recorded as such.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name, and affixed my official seal on the day and year aforesaid. (Seal) Notary Public. in and for .....County.

16. ADVANTAGES OF AN EXCLUSIVE SALE CONTRACT.

- 1. When you have an exclusive selling contract you'll not waste your money advertising the property and let some other Broker collect the commission. 2. You know the exact amount of your commissions. 3. You know when your commission becomes due. 4. You know exactly the terms upon which the property can be sold. 5. Your commission becomes due the moment the contract of sale for the property is executed and earnest money paid. 6. Defective titles do not prevent you collecting your commission. 7. Vendor or vendee failing to perform their part of the contract does not interfere with your collecting your earned commission.

By all means Mr. Broker, secure an exclusive sale contract for every piece of property you list.

The duty of a Real Estate Broker is to bring the minds of Buyer and Seller to an agreement of a sale.

An agreement of sale either upon the terms laid down by the vendor or upon such terms acceptable to the vendor and vendee.

As soon as the sale agreement is executed that moment the Real Estate Broker's commission accrues.

His work is done and he is entitled to his pay.

(See form of Exclusive Contract elsewhere in this chapter.)

This form of contract saved one Broker in Cincinnati Ohio., an

\$800.00 commission on a \$16,000 sale. Another Broker \$5,000 on one years business.

Exclusive Sale Contracts save litigation.

Commission agreements supposed to be for "All in excess of a fixed price" are seldom satisfactory and often fatal to the Broker.

Court rulings often put peculiar constructions on such contracts.

The writer would suggest that every Real Estate Broker secure an Exclusive Contract always for the sale of each and every piece of property he offers for sale.

If you sell a piece of property through another Broker's office, have an understanding in writing.

It hurts no one and you'll always be friendly toward each other.

### COMMISSIONS.

As a rule the Real Estate Broker's compensation for selling property comes in the forms of commissions.

A Real Estate Broker may make any agreement he pleases as to these commissions, and such an agreement made in advance of the sale is binding on both parties.

A Real Estate Broker should always have an agreement or Selling Contract for every piece of property he offers for sale.

Get an Exclusive Contract from the owner, then sell the property.

Never cut your commission.

The owner is just as anxious to sell as you are to get your commission.

Learn to do things and you'll have no trouble securing the Exclusive Sale of all property you can handle.

The Real Estate Broker who sells, who gets results, never has to ask "Can I have your property to sell."

### 17. Sale Contract Adopted by the Cincinnati Real Estate Exchange.

I hereby agree to sell the following property, viz: (describe property) for the sum of ten thousand dollars (\$10,000,) payable (set out terms) and authorize.....to procure a purchaser for the same and agree to pay him a commission of two per cent on the amount for which said property may be sold.

I guarantee the title good, and will convey by deed of general warranty,

In consideration of his efforts to find a purchaser, I agree that he shall have the exclusive right to sell said property, for six months and thereafter until I give him written notice withdrawing the same.

It is further agreed that he shall be entitled to his commission, if the property is sold during the existence of this contract by him, or the undersigned, or any other person, at any price acceptable to the undersigned, or any other person, at any price acceptable to the undersigned.

Cincinnati, Ohio, .....19

I hereby accept the agency for said property on the terms above stated.

Cincinnati, Ohio, .....19....

I hereby agree to purchase the above described property at the price and upon the terms above stated.

18. Building Contract.

This agreement, between.....party of the first part (designated below as the employer), and ..... party of the second part (designated below as the contractor).

WITNESSETH, 1. That the contractor agrees to furnish all the material, and do all the work of whatever kind, required by, or reasonably to be inferred from, the plans and specifications (said plans and specifications being hereby incorporated with, and made a part of this contract), for the full and entire completion of a three-story brick house on a lot situated on ..... Street between.....and.....Streets, in the city of .....belonging to the said..... as in said plans and specifications set out (designated herein as the improvement), for the sum of ten thousand dollars.

2. The said contractor further agrees that all materials called for by the said plans and specifications are to be of the best qualities of their respective kinds, and that all work shall be done in the most thorough and workmanlike manner, and that he will not vary in any manner from the said plans and specifications without the written order of the employer.

3. The said contractor further agrees that he will entirely complete the said improvement by the first day of January, nineteen hundred and ---; and it is expressly agreed between the parties that the damages by each day's delay beyond that date are fairly to be estimated at \$50 per day, and are therefore, to avoid dispute, hereby fixed by agreement at that sum per day, and the amount of damages estimated upon the basis so fixed is to be deducted from the contract price as liquidated damages and not by way of penalty.

4. The said employer reserves the right to order in writing, any alteration he may deem proper in the said plans and specifications.

It is agreed between the parties that upon the delivery of any such order to the contractor, or person in charge of said work, it shall be the duty of either party, claiming any allowance in consequence of such alteration, to notify the other party in writing, before the alteration is actually commenced, and if the parties are able to agree upon the amount to be added to or deducted from the contract price, in consequence of such alteration, it shall be reduced to writing and signed by them.

If they can not so agree, then the said amount shall be fixed by..... or in case he can not act, then by some one to be appointed by said ..... who shall make his decision in writing and furnish both parties with a copy, and such decision shall be final.

5. It is expressly agreed by the parties that no such alteration shall in any way vitiate or annul this contract, and further, that in case of an alteration causing a deduction in work or materials, the contractor is not to claim or bring suit for any damage by way of loss of profits, on account of not being allowed to do this work, nor is the referee to admit this element into his decisions.

6. The said contractor expressly covenants and agrees that he will not, in any event, claim suit for any greater sum, for the entire completion of the said improvement, than the contract price, with such additions or deductions as may be fixed by the written contracts or decisions above provided for.

7. The said parties expressly agree that no acts of any kind whatever, of either party, or both parties, shall be construed to be a waiver of the provisions of this contract, which require a written order for, or the fixing by written agreement or decision of a price for, any alteration from the said plans and specifications; and further expressly agree that the making of any alterations without a written agreement fixing the allowance to be made therefor, shall be taken to be an express agreement that the aggregate price shall not be changed at all in consequence of such alteration.

8. The said employer reserves the right to appoint a superintendent, or inspector, of this improvement, and it is expressly stipulated and agreed that no claim shall be made, or suit brought for any sum due, or claimed to be due, for said improvement, unless upon certificate of the said superintendent, or inspector, that the improvement has been made in strict accordance with the contract and plans and specifications, or such alterations as may have been made therein in accordance with the stipulations of this contract.

9. Said parties further stipulate that, upon the failure by the contractor to proceed with said improvement to the satisfaction of the employer, so as to secure the completion of the improvement within the stipulated time, or upon his failure to comply with the requirements of this contract, it shall be lawful for the employer, after giving ten days' written notice of his intention so to do, to be served upon the contractor (or either of them, if there be more than one), or left at his or their last usual place of abode, either, first, to complete said improvement, by contract or days' work, at the expense of the said party of the second part, and to be recovered from said contractor and his sureties the additional expense thereby incurred, if any, over the amount due according to this contract, or, second, at the option of the employer, to entirely avoid the contract, and bring suit at once against said contractor and his sureties for the damages occasioned thereby, in which latter case, all work done, and materials on the ground, are to become the property of the employer, without any further payment.

10. The said employer agrees, upon the production of the certificate of the superintendent or inspector, to pay for the full and entire completion of the said improvement in accordance with the plans and specifications, the contract price above stipulated, with such additions or deductions as may be fixed by written agreement or decision as above stipulated, or may be due as liquidated damages for delay as above agreed, and no more. The payment to be made in the following manner:

Five thousand dollars to be paid when the brick work is complete, and five thousand dollars when the building is complete according to the plans and specifications.

In witness whereof, the said parties have hereunto set their hands this tenth day of February, nineteen hundred and .....

Attest.....

An agreement of this kind must be made out as follows:

First. A drawing should be made, showing the dimensions of the house, the thickness of the walls, the height of each story, the dimensions of each room, the doors, windows, fire-places, clothes presses, pantries, sinks, etc., etc.

Second. Specifications of all the work, and the mode in which it is to be done.

Third. The agreement between the builder, carpenter, etc., and the employer.

The drawing cannot be given here.

SPECIFICATIONS.

No. 1. Specifications for digging the cellar of a house; a drawing of which is hereunto annexed: The cellar to be dug out three feet, each way, larger than the dimensions of the buildings (so that the mason can conveniently face and plumb the outer side of the wall from the foundation).

If there are any soft parts in the ground above the lines of the foundation, trenches, shall be cut through these parts, for the footings of the walls, to a sufficient depth to insure a proper foundation.

The bottom of the cellar to be dug out five feet below the surface at the northeast corner thereof, and the same to be trimmed and worked smooth and level throughout.

The surplus earth to be smoothly spread around the building, within thirty feet thereof, and as ..... may direct.

The stone from the cellar to be removed and piled up thirty feet from the cellar.

No. 2. Specification of the mason work for the cellar of a dwelling house; the drawing of which is hereunto annexed:

The stone to be squared at the ends, flushed in mortar.

The wall faced on both sides, eighteen inches thick, seven feet high from the surface of the cellar, laid in good mortar, well tempered.

The mason to find tenders.

Sand to be sifted through a screen whose wires shall be at equal distances, and not less than thirty in every foot in breadth.

The window and door frames to be properly bedded and pointed in good mortar, and the sills underpinned.

Side walls, with stone steps of six inches rise to each step, to be built at the cellar doors.

The openings in the wall to be estimated and paid for as solid wall.

The corners to be estimated by measuring the whole length of the wall on each side.

No. 3. Specifications of bricklayer's work for a dwelling house the drawing of which is hereunto annexed:

The outer walls to be built thirteen inches, and the partition walls nine inches thick.

The hardest and best burnt brick to be laid to the weather, and selected of a uniform color.

The side fronting the street to be laid in Flemish bond; the whole laid and flushed solid (the joints filled up) in mortar, with the apertures and of the heights, however, as specified in the drawings.

The mortar to be composed of the best well-burnt lime, and clean, sharp sand well tempered, and sifted through a screen whose wires shall be at equal distances, and not less than thirty in every foot in breadth.

Fluid mortar shall be poured into the middle joints, made with hot lime and sand.

Arches to be turned, to support the hearths and chimneys.

The hearths to be laid, and the bricks of the hearths, jambs, and breasts to be rubbed smooth.

All the flues to be fourteen inches square in the clear, and drawn in above the fire-place to the proper size, and then carried up of a uniform opening, and plastered throughout with mortar mixed with.....

An oven to be built in the kitchen.

All the window and door frames to be properly bedded in mortar, and the stone sills underpinned. The walls to be carried up in an upright, substantial and workmanlike manner.

Wooden bricks to be fixed into the wall, and put holes to be filled up.

To find tenders, all the ropes, ladders, boards, tackle and workmanship.

In estimating the work and price per thousand to be paid, all holes and apertures to be deducted, and corners to be measured but once.

4. Specification of carpenter's and joiner's work upon a brick house, a drawing of which is hereunto annexed:

To prepare from time to time, as wanted, all lintels and wooden brick; and to put up the joists, etc., from time to time, when the walls or brick work is ready to receive them.

To square, frame, and put in all girders, joists, trimmers, studding, rafters, and all other timbers proper and necessary for the said house, and reference being had to the dimensions, etc., mentioned in the said drawing.

The joists to be eighteen inches apart, and framed into the girders.

Rafters eighteen inches apart.

To be shingled with joint shingles, four inches to the weather.

Gutter made in cornice, solid timber.

Facia and plain cornice with bed mold, returns, covered, etc.

The window frames in the cellar to be made of scantling, with bars and rabbeted for sash and sashed.

Trap doors to cellar to be grooved and planed on both sides, with cheeks framed.

All other door frames for outside to be of two-inch oak plank planed, bed on edge, rabbeted; done in best manner.

Window frames two-inch oak, planed, with sash and shutter rabbets; molding in front.

Sash to be for twelve lights, 12 x 6 glass, oval, and to be fitted, etc.

Venetian shutters for all the windows (except those in cellar), made of one and one-half inch plank; the blinds to be morticed in the frame; bead on edge of frame, mitered.

The doors and windows in the room marked A on the drawing hereunto annexed, to be finished with plain pilasters of two-inch plank six inches wide, with plinths and sub-plinths, and washboard to correspond.

The doors to be six panels, raised on both sides, with mouldings sprigged on.

The stairs from cellar to first floor, and garret stairs, to be plain and planed; the stairs from first to second to be six and a half inches rise for each step, scotia under nosing, plain bracketed, dog leg stairs.

The mantel in the room, marked A on the drawing hereto annexed, to be finished with Ionic columns and capitals, with heavy plain cornice, etc., to correspond.

The mantels in the other rooms to correspond with the finish above described.

Steps, with platform and handrailing, for the outside doors, to correspond with the finish above described.

Steps, with platform and handrailing, for the outside doors, to correspond with the stairs from first to second floor above described.

The closets marked on the drawing hereunto annexed, to be finished with shelves planed on both sides, and panel doors, raised on outside.

Pantry in kitchen to be finished with shelves and two large drawers.

The floors to be plowed and tongued, secret nailed, and not exceeding six inches wide.

Sink water-tight, six feet by four, with spout, etc., for kitchen.

The sides of the rooms that are made of brick walls, to have wedges inserted between the bricks and upright strips of waste boards nailed thereon, ten inches apart, to receive the lath.

To do all the other carpenter's and joiner's work in and about said dwelling, not herein, nor in said drawing mentioned, which may be necessary to finish and complete the wood work in and about said dwelling, to the turning of the door keys.

All the said work to be in a good and workmanlike manner.

## 19. Contract for the Sale of Real Estate.

This agreement, made and entered into at..... this second day of January, nineteen hundred and ....., by and between.....(1)....., county of..... and state of.....

WITNESSETH: That the said .....(2).....hath sold, and doth agree to convey in fee simple unto said .....(3)....., his heirs and assigns forever, by a good and sufficient deed of general warranty, on or before the first day of February, nineteen hundred and .... (upon the punctual payment by said .....(3)..... of the consideration money hereinafter mentioned), the following premises, situated in ..... and bounded and described as follows:

(Here describe the premises as in a deed), together with all the privileges and appurtenances to the same belonging, and all the rents, issues and profits thereof.

And the said .....(2)..... for himself, and for his heirs, executors, administrators, and assigns, does covenant and agree to and with .....(3)....., his heirs and assigns, that he will pay to the said .....(2)....., his heirs or assigns, the sum of \$6,000, the consideration money for said premises, in the manner following:

\$2,000 at the time the said .....(2)..... shall execute a good and sufficient deed of general warranty; \$2,000 in one year; and \$2,000 in two years thereafter, the same to be secured by notes and mortgage on the premises.

All assessments and taxes that now are or may hereafter be levied or assessed on said premises, are to be paid in the manner following:

All assessments levied hereafter to be paid by the said .....(3).....

The said .....(2)..... to pay the taxes due and payable June, nineteen hundred and ....

The said .....(2)..... hereby agrees that the said .....(3)..... shall enter into possession of said premises on the ..... day of ..... nineteen hundred and ..... to use and improve as his own, in a good and husbandlike manner.

It is understood and agreed by and between the parties to this agreement, that if the said ..... (3)..... fail to pay the said consideration money, or the assessments or taxes as herein stipulated, then this agreement is to be void as it regards the said .....(2)..... at his option.

In testimony whereof the said .....(2)..... and .....(3)..... have hereunto set their hands and seals, the day and year first above written.

Signed and sealed in presence of us ..... (Seal)  
 ..... (Seal)

- (1) Insert names of Seller and Buyer.
- (2) Insert name of Seller.
- (3) Insert name of Buyer.

### Texas Land Measure.

(Also used in Mexico, New Mexico, Arizona, and California.)

26,000,000	square varas (square of 5,099	varas) = 1 league and 1 labor	= 4,605.5	acres
1,000,000	square varas (square of 1,000	varas) = 1 labor	177.136	acres.
25,000,000	square varas (square of 5,000	varas) = 1 league	= 4,428.4	acres.
12,500,000	square varas (square of 3,535.5	varas) = $\frac{1}{2}$ league	= 2,214.2	acres.
8,333,333	square varas (square of 2,886.7	varas) = $\frac{1}{3}$ league	= 1,476.13	acres.
6,250,000	square varas (square of 2,500	varas) = $\frac{1}{4}$ league	= 1,107.1	acres.
7,225,600	square varas (square of 2,688	varas)	= 1,280	acres.
3,612,800	square varas (square of 1,900.8	varas) = 1 section	= 640	acres.
1,806,400	square varas (square of 1,344	varas) = $\frac{1}{2}$ section	= 320	acres.
903,200	square varas (square of 950.44	varas) = $\frac{1}{4}$ section	= 160	acres.
451,600	square varas (square of 672	varas) = $\frac{1}{8}$ section	= 80	acres.
225,800	square varas (square of 475	varas) = 1-16 section	= 40	acres.
5,645,376	square varas (square of 75,137	varas) = 4,840 square yards	= 1	acres.

To find the number of acres in any number of square varas, multiply the latter by 177 (or to be more exact, by 177  $\frac{1}{4}$ .) and cut off six decimals.

1 vara = 33  $\frac{1}{4}$  inches.

1,900.8 varas = 1 mile.

## CHAPTER VIII.

### Real Estate Advertisements.

- 1—Original Thought is not a Crime. (An advertisement for getting new business.)
- 2—A Gentleman's Suburban Home. (A Real Estate Advertisement.)
- 3—Advice to Farmers. (A Real Estate Advertisement.)
- 4—Where to Build a Home. (A Real Estate Advertisement.)
- 5—A Suburban Home. (A Real Estate Advertisement.)
- 6—What your Wife will say. (A Real Estate Advertisement.)
- 7—A Rent Payer 49 years. (A Real Estate Advertisement.)
- 8—How Money Grows. (Real Estate talk.)
- 9—How a Dollar Bill will grow. (A Real Estate Advertisement.)
- 10—Plaintiff's Testimony. (A Real Estate Advertisement.)
- 11—One Hundred Reasons. (A Real Estate Advertisement.)
- 12—Real Estate Phobia vs Real Estate Mania. (A Real Estate Advertisement.)
- 13—A Young-Man-afraid-of-an-Investment. (A Real Estate Advertisement.)
- 14—Ten Room Residence. (A Real Estate Advertisement.)
- 15—A Stucco Residence. (A Real Estate Advertisement.)
- 16—Just one Home. (A Real Estate Advertisement.)
- 17—Own a Home. (A Real Estate Advertisement.)

#### ORIGINAL THOUGHT IS NOT A CRIME.

(A Real Estate Advertisement  
For getting new business.)

##### ORIGINAL.

Every man with a new idea should be thankful that it is not a crime to create a new idea.

No man can estimate how much the world has lost by the innate tendency in human nature to reject everything that is new.

##### THOUGHT.

I have a new idea! That is, I have a new plan of selling Real Estate. I fully realize that I am "up against" a mass of indifference; I fully anticipate that a few will say "funny," some "ridiculous," others "impracticable," "he's a joke," "impossible," "preposterous," "nonsense," and others will say "prove it."

##### IS

"Prove it!" To the man who says "prove it" is my man—He's the gentleman I'm interested in—I'll not only prove with argument but with cold red blooded facts. It's my purpose and aim to attract, interest and convince that man that my new idea is the "Right Kind" of a method used in selling his Real Estate.

##### NOT.

I will convince that man that my plan is original and entirely different from the conventional and stereotyped methods in vogue in Real Estate Publicity. My plan is a message that every owner of Real Estate who has property for sale should hear, consider and investigate.

##### A

Methods of selling change in every line of merchandise—old plans are being discarded—new plans formulated—why shouldn't the Real Estate fraternity change their plans? Why shouldn't a Real Estate Broker create new ideas? The man with a new idea must not expect every owner of Real Estate to agree with him that his plan is feasible—practical, and that it will be successful—NO!

##### CRIME.

The second paragraph of this "ad" reads, "I have a new idea." That means the writer whose name you'll find below has a new idea how to sell Real Estate. I am fully prepared—"Fore-armed." I anticipate that not a single person will be interested in my plan at first but that I am going to MAKE some person interested later on.

Knowing these difficulties I am prepared to conquer—I will reach for men with open minds—I will not only reach for them but get hold of them and convince them that I can sell their real estate. I am at your command.

.....  
Special Agent.

## 2. Description of a "Gentleman's Suburban Home."

(A Real Estate Advertisement.)

Just outside the city limits.

On direct, through electric line.

Just 30 minutes from Post-Office.

Three full acres.

Improved artistically.

New modern buildings.

Home with every convenience.

Nothing omitted.

Large well shaded porches.

Verandas on all sides.

House and barn painted.

Out buildings of latest designs.

Arbors and fences.

Best style—best finish.

Cement walks (flower lined).

Velvety lawns on the sloping hill side.

Here and there a great tall spreading elm.

Sycamores that add grandeur to the place.

The wooded dale.

Cool shaded brook.

Reservoir stocked with fish in variety.

The rustic-foot-bridge from Bank to Bower.

A restful place.

Where you will want to linger.

## 3. Advice to Farmers.

(A Real Estate Advertisement.)

Some day you will be old.

Some day you wont be able to work as now.

Some day that income of yours wont be as ample as it is to-day.

Some day those strong hands of yours won't be so strong.

Some day those husky boys of yours will be married and gone.

Some day there will be a vacant chair and you and mother will be alone.

Some day, yes certainly some day, wouldn't it be nice to have a little ten acre tract of land, with a cottage among the trees, the trees full of happy singing birds, a pretty little garden, a fine big orchard, with trees that are heavy with luscious fruit?

Some day don't you want a home like this in the country?

Some day don't you want to live where there are no extremes of heat and cold?

Some day don't you want a home where your neighbors are good?

Some day don't you want a home where your neighbors are honest?

Some day don't you want a home where you will have lots of friends?

Some day don't you want a home that will make you independent for life?

Some day don't you want a home where nature's own sunshine and copious rains bring forth the fruit?

## 4. Where to Build a Home.

(A Real Estate Advertisement.)

The place to build a home.

Where health and happiness go hand in hand.

Where it is ten degrees cooler in summer than in the city.

Where you may own a summer home at small cost.

Where drinking water is good.

Where taxes are light.

Where housekeeping is a pleasure.

Where the appearance of a dress suit would cause an alarm.

Where the appearance of a silk hat would cause criticism.

Where it is good for your family physically.

Where the children are always well and happy.

Where the children keep busy and always clean.

Where there is no dust, the greatest conveyor of disease germs.

Where deep breathing is a delight.

Where the atmosphere is used.

Where the picturesque views of the surroundings at once rest weary eyes, and tired brain.

Where there is no hay-fever.

Where there is no malaria.

Where there is no typhoid.

Where there is no dyspepsia.

Where physicians love to go on their vacations because there is nothing for them to do.

Where country dinners improve the health, and reduces the living expense.

Where if you buy now you make money quickly.

5.

Suburban Home.

(A Real Estate Advertisement.)

A SUBSTANTIAL SUBURBAN RESIDENCE.

A MODERN HOME IS BEING OFFERED STRICTLY ON ITS MERITS.

This home is located where the city and country have lost their dividing line.

This home is located where the attractions of both city and country abound.

This home was built to be inherited by generations to come.

This home combines grace and picturesque features.

This is a home where the front, side and back lawns insure plenty of sunshine and pure air.

This is a home where the appearance in the rear harmonizes with the front.

This is a home where no part of construction has been cheapened.

This is a home where the door-ways are broad and spacious.

This is a home where the stair-way is a delight to look upon, and lavatory very conveniently located.

This is a home with a kitchen designed with masterly conceptions of convenience.

This is a home that is easily and properly ventilated.

This is a home where every room has spacious closets.

This home has electricity throughout.

This home has hardwood floors.

This home has a servant's room with a large closet.

This home has five bed rooms.

This home has large porches.

This home has an attractive dining-room.

This home has a very pretty music room (living room.)

This is a home where the whole effect is charming.

This home is modern in every respect.

This is a home where you can enjoy the cool breezes from the beautiful shade trees surrounding.

Plenty of fruit trees, and the grounds are one-hundred by four-hundred feet fronting on one of the best car-lines leading out of . . . . .

This home is suitable for a family who loves suburban life.

This home is suitable for a family who wants a home where the trees are more pleasing than walls of brick.

This home is suitable for a family who want a home where the oaks and elms are more fascinating than steeples and chimneys.

This home is suitable for a family who want a home where they can see the rising and setting sun.

This home is suitable for a family who want to become acquainted with the stars and clouds.

This home is suitable for a family who want the constellations as their friends.

This home is suitable for a family who loves to hear the patter of the rain drops on the roof.

This home is suitable for a family who love to listen to the rhythm of the sighing winds.  
This home is suitable for a family where they are awakened by the resurrection called

Spring.

This is a home where every view is a landscape.

This home is suitable for those who find delight in nature, and those who find pleasure in a pretty lawn, a garden of appetency, blooming flowers, dense foliage, pure air and freedom.

The price is \$....., terms can be made to suit the purchaser.

There are many other points of interest about this home to tell you, therefore if you are interested in the purchase of a \$.....home substantially constructed, conveniently arranged, with a superb location in one of the exclusive suburban residence sections of ....., then it will pay you to see your own Real Estate Broker, or telephone ..... Special Agent.

**6. What Your Wife Will Say.**  
(A Real Estate Advertisement.)

She will say, "Buy a home because it has such a beautiful location.

She will say, "Buy a home because it is so near town"

She will say, "Buy a home because it is in such a good neighborhood.

She will say, "Buy a home because there will be such good influences for the children.

She will say, "Buy a home because there are so many beautiful trees, and I dearly love nature."

She will say, "Buy a home that will have telephone and electric-service.

She will say, "Buy a home where the building restrictions insure pretty homes all around us.

She will say, "Buy a home surrounded with all the conveniences.

Cut the rent knot.

**7. A Rent Payer for 49 Years.**  
(A Real Estate Advertisement.)

**49 YEARS.**

The man who pays rent for 49 years pays for the house he lives in seven times.

**SEVEN TIMES.**

And don't own a nail or a shingle in the house—nothing but a stack

of worthless rent receipts.

Mr. Rentpayer. \_\_\_\_\_

Did you ever stop to consider that you are paying for the house you live in every seven years? Figure it up some night after supper—you'll be surprised.

**HOW TO STOP IT.**

Begin today and save \$1.00 a week, or more, if you can. Invest it in a home site at.....  
...."up where the sun shines." In three years your lot is paid for. In seven years from that time your home is paid for.

**JUST LIKE RENT.**

That's all there is to it. The time to begin is just now. Had you started 10 years ago, today you would be living in a home of your own.

**\$120**

Buys a lot 40 x 120 feet at \$2.10 down and \$1.00 a week. Then you get 4 per cent interest on your payments, which helps pay for your lot in three years. There are less than

**TWO HUNDRED**

Out of 1515 building sites from which to make your selection, but plenty of good and desirable locations. Go out some afternoon this week.

## 8. Real Estate Talk.

### "HOW MONEY GROWS."

The aim of this message is to give you a few facts and FIGURES concerning the rapid growth of money when planted and invested SAFELY, Wisely and regularly, and to set forth a number of undisputed FACTS that should interest you, taking it for granted, that you have a desire to make the money you have saved and the MONEY you are saving now, bring you the largest returns consistent with absolute safety. Viz.

- (1) SAVING.
- (2) INVESTING.
- (3) A HOME OF YOUR OWN.

You can easily be more prosperous if you will consider for a few moments "HOW MONEY GROWS". You can also be much more saving.

Mark Twain once said that "The lack of money was the root of all evil." If that be true, then a good remedy for this evil would be plenty of money.

The greatest desire among the majority of people to-day is the PILING up of money—the accumulation of gold and silver.

The first step toward successful accumulation of money is "BEGIN TO SAVE" and then watch its steady growth which will act as a stimulus to your saving and make it much more interesting.

You must dismiss the thought from your mind at once that to make money, it is not at all necessary to have a BANK ROLL to start with.

The secret of making money is to save your money, then invest it where it will grow.

No amount is too small to save.

Save the PENNIES DOLLARS will save themselves.

Don't think now, that saving alone is going to make you rich—you must invest as well as save—you must invest or plant your SAVINGS where they'll grow.

Begin by saving your PENNIES, then your nickels, then your dimes, then your quarters, then your half-dollars and see how quickly your DOLLARS will save themselves.

The KEY to wealth is to SAVE and then put your savings to work.

"SAVINGS BANKS" are a God-send to every wage-earner because they encourage thrift and frugality.

But, Listen! You are now interested in something much better than any "SAVINGS BANK"—however, based on the "HOME SAVINGS BANK" 5% idea.

You are interested in something just as safe as GOVERNMENT BONDS and safer than NATIONAL BANKS.

You are NOW interested in planting or investing your savings where they'll GROW.

This MESSAGE to you is not only to encourage the "SAVINGS BANK" habit but to impress deeply upon your mind that there is still a much BETTER plan and a much better place than the Savings Bank to plant your savings and with absolute safety.

#### NOTE THE DIFFERENCE.

The majority of Savings Banks pay you 3% interest—a few 4%. That's all.

Putting your savings in a Savings Bank they must work for others.

Investing your savings where the principal is sure to double—your savings are working for you (yourself.)

How does money grow "When Planted in Real Estate?" One illustration: You plant \$100.00 in a "Savings Bank" account on Ledger folio 767. On page 768 there is an account planted by your nearest neighbor of \$200.00.

Does your neighbors account on page 768 increase the value of your account on page 767? The answer is no! But you plant \$200. in two lots in (The "Home Savings Bank" Home Sites) and your neighbor comes along and plants \$1700 in a home on his lot adjoining. What effect has his \$1700 investment on your \$200 already planted? Does it increase the value of your investment? It surely does! The difference speaks for itself.

Start a SAVINGS ACCOUNT in (The "Home Savings Bank" Home Sites) and plant your savings regularly and "watch 'em grow."

Remember SAVING and planting money, every penny counts, and the most essential fact you must constantly keep in mind about money growing is that it will not grow unless it is first SAVED and then planted, and don't fail to plant it regularly.

Planting your savings in a "Savings Bank" is good—but planting and investing your savings (The "Home Savings Bank" Home Sites) where your principal is sure to double in value is MUCH BETTER.

Put your savings to work and make them do something for yourself.

"Savings Banks"—mean 'Let your savings work exclusively for others'.

Investing or planting your savings in (The "Home Savings Bank" Home Sites) where they'll grow, means that your SAVINGS will work exclusively for you.

Think it over!

Interest upon Interest makes your money grow rapidly.

Money grows better out-doors.

## 9. How a Dollar Bill Will Grow.

(A Real Estate Advertisement.)

A DOLLAR BILL, planted at 4% interest for 20 years amounts to \$2.19.

One dollar a week for 20 years amounts to \$30.97.

One dollar a week saved and planted at 4% interest will in 20 years amount to \$1577.70.

One dollar planted every week regularly for 30 years will become \$58.30. That is, the Dollar Bill becomes \$58.30 and 52 Dollar Bills planted each 52 weeks will become \$3000.00.

DOLLAR A DAY.

How many people foolishly spend \$1.00 a day every day of their lives?

If you plant \$1.00 a day at 4% interest for 10 years it will roll up to \$4455.74.

NOW YOU KNOW.

How a Dollar Bill will grow if given a chance.

First thing to do is to save the Dollar Bill. The next thing to do is to plant the Dollar Bill and plant it where it'll grow.

MONEY GROWS.

At ..... "Up where the Sun Shines."

For the next ten days a Dollar Bill secures any unsold lot on the subdivision.

Less than 150 from which to make your selection.

DOLLAR DOWN, DOLLAR A WEEK.

\$210.00 lots; \$1.00 down, \$1.00 a week.

\$360.00 lots; \$1.00 down, \$1.00 a week.

\$450.00 lots; \$1.00 down, \$1.00 a week.

Any unsold lot, \$1.00 down, \$1.00 a week.

We pay you 4% interest.

We pay your taxes for three years.

We macadamize your streets free.

We build your cement sidewalks free.

We plant your shade trees free.

Your investment sure to double in value.

10 DAYS.

Ten days left for you to get in on this Dollar Bill Growing contest.

After Nov. .... 19 ...., all unsold lots (if any) will be advanced 25 per cent and taken off the market until next year, possibly year after. Don't delay a single moment. Go out to ..... within the next 24 hours.

PIN A DOLLAR BILL IN YOUR

HAT BAND.

Plant it in real estate and watch it grow.

Don't stop for cloudy weather.

Don't stop for rain.

Don't stop for mud.

Go and go now, because tomorrow the very lot you wanted may be sold to the man who as out to-day.

Delays are mighty dangerous, and at this moment in this Dollar Bill contest doubly so.

In fact, delays just now are suicidal.

KEEP IN MIND.

SAVE! PLANT! Save regularly. Plant cautiously. Plant where it is safe.

Plant where it's sure to double.

"Up where the sun shines" is the place, and that now, just now, is the time.

A SINGLE DOLLAR BILL.

Does it all. Dollar down starts you. Dollar a week keeps you on the road to a home of your own—the road to prosperity, the road to success.

\$210.00 lots; \$1.00 down, \$1.00 a week.

\$360.00 lots; \$1.00 down, \$1.00 a week.

\$450.00 lots; \$1.00 down, \$1.00 a week.

Any unsold lot, \$1.00 down, \$1.00 a week.

A DOLLAR BILL

Will grow if you give it a chance.

Will you? Of course you will!

It's now or never, and it's all up to you.

Will you, or will you not?

Remember, the biggest profits come to those who don't wait.

## 10. Plaintiff's Testimony All In.

AND SHOULD CONVINCe ANY JURY TO BRING IN A VERDICT  
AGAINST THE DEFENDANT.  
(A Real Estate Advertisement.)

No. 16,211.	Salesman	State
N. C. H.	(Plaintiff)	of
J. P.	vs.	.....
	PURCHASERS (Prospective)	
	(Defendant.)	

The case being argued daily between SALESMAN and PURCHASER at .....  
will possibly go to the jury November 1st, 19..... The quest ion which brought about the trial of  
this remarkable case between SALESMAN and PROSPECTIVE PURCHASER, as follows, viz;

WILL AN INVESTMENT IN.....  
REAL ESTATE PAY? WILL VALUES DOUBLE?  
THE SALESMAN'S TESTIMONY.

On the ..... day of ..... 19....., in answer to a telegram, I arrived at ..... ;  
"Up where the Sun Shines," coming from Pittsburg.

Of course, was glad to see such a pretty stretch of country and take advantage of the  
warm bath under the golden sun.

I discovered in a few hours that ..... was a 300 acre cornfield and was  
going to be developed into a small city. The weeds were higher than the corn.

The fence rows hadn't been cleaned up for a half century.

A couple hours after my arrival, I found a crowd of people gathering; 6 teams of mules  
came on the ground and plowed up and down through one field (now ..... Avenue)  
to show the people where they intended making a street and build cement sidewalks. 100 lots were  
sold that day from Blue Prints—since that day to this there has been several miles of streets made—  
several miles of cement sidewalks laid—streets graded—macadamized and shade trees planted and  
nearly 1500 lots sold.

## 31 PEOPLE.

On the the day of ..... 19....., ..... was owned by 31  
people, today over one thousand people own.....Real Estate.

Out of 1,515 lots offered for sale, less than 150 unsold to-day.

To be more explicit and show you what has been accomplished, I will outline what has  
been done at the extreme north end of our sub-division.

HERE'S THE EVIDENCE.  
THAT CONVINCES.

On ..... there were 69 lots for sale on ..... Avenue.

To-day all sold but 8.

Plenty of shade trees on ..... Avenue, 3 grocery stores, one church,  
one schoolhouse, one business house (The Building & Supply Co.) one lumber company, one bakery,  
and 20 dwelling houses.

ON THE ..... OF ..... THERE WERE 40

Lots for sale on ..... Avenue. Now they are all sold but six, and two new  
residences on this Avenue.

ON JUNE ..... THERE WERE 134

Lots on ..... for sale. Now 3 unsold.

Five new residences on ..... Avenue.

ON JUNE ..... THERE WERE 142

Lots for sale on ..... Avenue. Now 2 unsold.

The prettiest avenue in the subdivision, and 3 new residences already completed.

ON JUNE ..... THERE WERE 28

Lots on ..... Avenue for sale. Now none.....all sold.

This avenue faces the railroad and the new car line will wend its way down this avenue.  
Two cement Block Factories, one concrete shingle factory, two residences and a grocery  
store already completed on ..... Avenue.

This avenue will be one of the main Business thoroughfares.

ON JUNE..... THERE WERE 50

Lots for sale on ..... Avenue. Now 6 unsold.

Main thoroughfare through to.....

Catholic church site to be given away free on this avenue.

One new residence completed.

ON JUNE ..... THERE WERE 20  
 Lots for sale on ..... Avenue.....Now none.  
 Every one sold.  
 One new residence on this Avenue.

ON JUNE ..... THERE WERE 20  
 Lots for sale on ..... Avenue. Now 5 unsold.  
 Two new residences and occupied.

ON JUNE ..... THERE WERE 20  
 Lots for sale on ..... Avenue. Now just one unsold.  
 Four new houses on.....

I might go on and name every street in the subdivision and give the number of lots that were for sale on June..... and tell you the number sold, but space forbids. Will sum up in round numbers and give you (Prospective Purchaser and the jury) the benefit of the doubt.

Out of 940 lots, covering the south end of our subdivision (known as Section.....) less than 150 remain unsold.

NEED I SAY.

More—I needn't; as I candidly believe this case ought to be taken from the jury just now, but I'll go on.

Every Prospective Purchaser, will admit and must admit, that when the population of any city doubles, values in real estate quadruple.

A few months ago a cornfield; see it to-day—weigh the testimony.

Inspect one street, then another.

See what has been done.

Lots in Section..... have been advanced in price three times since June....., 19.... and out of the 575 lots in Section..... less than 30 remain unsold.

FACTS.

Burning facts—the proof is there staring you in the face.

Mile after mile of cement sidewalks—miles of graded streets.

Macadamizing now going on.

WILL AN INVESTMENT PAY.

It can't help but pay.

It must pay.

Will values double?

They must double.

Nothing under the Shining Sun can prevent values from doubling.

THIS CITY.

Has been growing northward for the last hundred years.

Why?

Because it can't grow in any other direction.

I LEAVE FOR .....

Tuesday, ..... On Monday....., the fourth and last act closes—the curtain drops.

Until that time, Monday, .....

A DOLLAR BILL

Secures any unsold lot on the subdivision and one Dollar a week pays for it.

If you want to invest a dollar Bill where it will be sure to double.

Go to ..... within the next 24 hours.

\$210 Lots—\$1.00 down, \$1.00 a week.

\$360 Lots—\$1.00 down, \$1.00 a week.

\$450 Lots—\$1.00 down, \$1.00 a week.

Any unsold lot \$1.00 down and \$1.00 a week.

IS YOUR COUSIN ON THE JURY?

If the above evidence will not convince any jury that it'll pay you, Mr. Prospective Purchaser, to invest in Real Estate, then you must have a cousin on the jury.

However, I'm willing to abide by your own good judgment and stand by your own decision if you only go out and see ! Inspect! And Investigate!

Before closing, I want to impress on your mind that we pay your taxes for three years.

We pay you 4% interest.

We grade and macadam your streets free.

We lay the cement sidewalks free.

We plant the shade trees free.

WILL IT PAY?

WILL VALUES DOUBLE.

I will leave it to the jury—you can be the jury if you wish—

Plaintiff rests.

.....

.....

Special Agent.

**11. One Hundred Reasons.  
Why You Should Buy.**

(A Real Estate Advertisement.)

- ( 1) Location highest point in  
.....County.
- ( 2) Accessibility unparalleled.
- ( 3) Property restricted.
- ( 4) Highly improved.
- ( 5) Correctly priced.
- ( 6) Terms are inviting.
- ( 7) Title is perfect.
- ( 8) Broad Streets and Aven-  
ues.
- ( 9) Streets graded and
- (10) Cement sidewalks.
- (11) No taxes for three years.
- (12) Building restrictions.
- (13) No unsightly buildings.
- (14) Sold on "Savings Bank"  
4 per cent interest plan.
- (15) Natural drainage.
- (16) Improvements free to pur-  
chaser.
- (17) High and dry.
- (18) Surroundings, light, sun-  
shine and pure air.
- (19) Low prices.
- (20) Easy terms.
- (21) No smoke.
- (22) No fog.
- (23) Values are there now.
- (24) Values sure to double.
- (25) Strictly one price.
- (26) Sunshine always.
- (27) Cool breezes when needed.
- (28) No bad lots.
- (29) There can never be an-  
other.....
- (30) Natural beauty and at-  
tractiveness.
- (31) No charge for deed.
- (32) Title-free and perfect.
- (33) You don't have to be rich  
o own your own home at.....

- (34) A home-lover's Eden.
- (35) No floods.
- (36) Located where values are  
increasing the fastest.
- (37) Has a wonderful future.
- (38) No buildings placed close  
to street lines.
- (39) Pleasant surroundings.
- (40) Lots selling rapidly.
- (41) No other suburbs so at-  
tractive.
- (42) No other property so in-  
viting.
- (43) No other property so in-  
teresting.
- (44) No other property so low  
in price.
- (45) No other property with  
as many natural advantages.
- (46) No other property sold  
on such easy terms.
- (47) No other property affords  
such unrestrained freedom from  
the undesirable features of unre-  
stricted and unimproved property.
- (48) The beauty suburb of....
- (49) Such an opportunity will  
never come again.
- (50) Warm, kindly sunshine.
- (51) Perpetual Beauty as-  
sured.
- (52) Air pure and bracing.
- (53) Away from the noise.
- (54) Attractive surroundings.
- (55) Charming views.
- (56) Embrageous shade.
- (57) Picturesque scenery.
- (58) Free from conglomerate  
smells of the city.
- (59) No assessments.
- (60) No interest to pay.
- (61) You get 4 per cent interest  
on each payment.
- (62) The chance of your life-  
time.

- (63) This is your opportunity.
- (64) The proof is there staring you in the face.
- (65) Visit this wonderful property to-day.
- (66) See it for yourself.
- (67) Big enough for a city of 15,000 people.
- (68) Fourteen months ago a cornfield; to-day a small city.
- (69) Pure water.
- (70) Growing population.
- (71) Churches, schools, stores.
- (72) Large demand for houses.
- (73) Extensive house building now going on.
- (74) Unexcelled.
- (75) Exclusive.
- (76) Stands Pre-eminent.
- (77) Safe-guarded.
- (78) Faultless.
- (79) Unrivalled.
- (80) Unequaled.
- (81) Unparalleled.
- (83) Not only exceptional, but remarkable.

- (83) Profitable.
- (84) Entirely different.
- (85) Every sale makes a friend.
- (86) Terms to suit everybody.
- (87) Nothing like our terms anywhere.
- (88) Prices will suit you.
- (89) Property just suited for a cozy home.
- (90) Property for investment.
- (91) Every buyer a booster.
- (92) Every buyer satisfied.
- (93) Eight hundred buyers now.
- (94) Eight hundred more between now and.....
- (95) Liberal discount to each buyer.
- (96) Nothing misrepresented.
- (97) No better values offered anywhere.
- (98) Refinement assured.
- (99) Now or never sale going on.
- (100) It's this year or never—and its up to you.

12.

**Real Estate Phobia.**

vs

**Real Estate Mania**

(A Real Estate Advertisement.)

Two diseases—Phobia being the most Prevalent in the city of .....

Real Estate Phobia is a disease that nearly all rent-payers are afflicted with, and the real meaning of the disease is FEAR.

**AFRAID TO OWN  
REAL ESTATE.**

Are you afflicted? If you are we have a remedy that will cure the worst case. We have cured cases in its last stages. We have cured cases of 49 year's standing.

**HERE'S THE REMEDY.**

Buy a lot. Build a home. Buy it just now at....., "Up above the Smoky Smoke." Up where the doctors starve to death that's the place to live—where you never have any use for a doctor.

Up where the air is pure. Water as pure as crystal. Golden sunshine for the children. Away from the filth, slime, dirt, dust and smoke. Up where you can buy a

**\$210.00**

Lot for \$2.10 down and \$1.00 a week. No taxes no assessments, no interest to pay.

**ONLY A FEW DAYS.**

Left in which to get in on the deal. Less than 200 lots out of 1515 a few months ago. The writer need not describe.

**REAL ESTATE MANIA**

As few of the good people of . . . . . are afflicted. It's the Phobia that needs attention just now. To you who have the Phobia are the people we are interested in. We have a safe and sure remedy. Go out to . . . . . and be convinced. Go! See! Inspect! Investigate! Select! Invest! and

**YOU'LL SOON FORGET.**

You ever had the Real Estate Phobia (fear to buy a home) (take . . . . . car to the end of the line Automobiles and ushers waiting to show you over the property.

**13. Young=Man=Afraid=of=an=Investment.**

(A Real Estate Advertisement.)

Listen to this:

You know whether your Pay Envelope on Saturday night contains Ten (\$10.00) Dollars or one Hundred (\$100.00) Dollars and you also know that you ought to save PART of it.

You know very well that unless you soak away a part of your earnings every month and get it out of your pocket that you will spend it all.

You know that it is a FACT that every man that has made money did it by starting to save.

Remember this talk is not for the fresh young "Guy" who blows his wages every Saturday night before he comes home.

We are talking to the young man who has ambition, who has too much self-respect to set off like a Skyrocket the bunch of money, in the earning of which, he has put his whole soul and body for a week.

There are two ways of saving money.

- (1) Saving your money via the Real Estate Route.
- (2) Saving your money via the Savings Bank Route.

Read the evidence submitted below and decide which route to take.

**VIA THE SAVINGS BANK ROUTE.**

Start a Savings account in the Bank and put in Two Dollars and Fifty Cents (\$2.50) per week, if you can't do more.

If you have enough will-power to put money in the Bank when you are not obliged to do it, go ahead and GOOD LUCK to you.

No doubt you will say occasionally, "I ought to save but I can't."

Here is an example in simple arithmetic.

**REAL ESTATE INTEREST vs SAVINGS BANK INTEREST.**

**REAL ESTATE.**

Price of lot (Payments \$10.00 per month) . . . . .	\$360.00
First years payments . . . . .	\$120.00
Second years payments . . . . .	120.00
Third years payments . . . . .	120.00

Total Investment . . . . .	\$360.00
Increase in value on said lot in three years \$2.50 per front foot	
per year, a total profit of . . . . .	\$300.00

Total value . . . . . \$660.00

SAVINGS BANK.	
First years deposits.....	\$120.00
First years interest.....	\$ 2.40
Second years deposits.....	120.00
Second years interest.....	2.40
Second years interest on first years Deposit.....	4.89
Third years deposits.....	120.00
	\$360.00
Third years interest on 3rd years deposit.....	2.40
Third years interest on first and second years deposits.....	9.98
	22.07
Total investment.....	\$360.00
Total profit 3 years.....	22.07
Total value 3 years.....	\$382.07

A difference of \$277.93 in favor of the "Real Estate Route,"

When you buy the lot you are kept "On the Bit" and say "By Golly! I've got to keep enough to make that payment."

When putting your money in the bank there is no compulsion on your part.

If you have a Grouch and don't feel like making a deposit, you say, "Oh! What's the difference, I will do it next month."

Study the above table and decide for yourself.

#### 14. Extraordinarily Well Furnished 10 Room Frame Residence To be Sold.

- Hot water heat.
- Electric lights.
- Brick foundation.
- Large porches.
- Outside vestibule.
- Cut glass in door.
- Living room 15 x 20.
- Mahogany finish.
- Green decorations.
- Fine tile fire place for gas or wood.
- Dining room 14 x 15.
- Dark oak.
- Brown decorations.
- Built-in china cabinets.
- Window seat.
- Cozy den. 9 x 10.
- Dark oak finish.
- Built-in book cases.
- Fireplace etc.
- Large well-lighted kitchen.
- Pantry.
- Ice room.

- Lavatory (first floor.)
- Radiators, set in Bay.
- 4 fine bed rooms.
- Tile bath room.
- White enamel finish.
- Birch doors.
- One bed room with mantel and fireplace.
- Closets with outside windows.
- Large mirrors in closet doors.
- Linen chute.
- Drawers under windows.
- Maids room (3rd floor).
- Billiard room (3rd floor).
- Trunk room (3rd floor).
- All hardwood floors.
- Fixtures and decorations extra fine.
- Fine light cellar.
- Cellar ceiling plastered.
- Pipes covered.
- 3 tray laundry.
- Fruit room.
- Shown by appointment.
- Price quoted only on application not by phone.

### 15. Description of a New House all Completed and Ready for Inspection.

Stucco House.

Very attractive inside and out.

Living room entire width of the house.

Neat brick fire place at one end.

Large dining room.

Den off the dining room.

Can be used for library.

Can be used for bed-room.

Kitchen complete.

Living rooms all finished in oak.

Oak-beam ceiling.

Walls tinted.

Very tasty lighting fixtures.

Three large bed-rooms.

Large solarium.

Outside sleeping porch.

Bath room complete.

Large attic.

Full cemented basement.

Brick foundation.

Pressed brick exterior.

Hot water heat.

Plenty of radiation.

Instantaneous gas heater.

Hot Water in 30 seconds.

Gravity coal chute.

Automobile garage.

\$6250.00 is the price.

Easy terms can be arranged.

### 16. Let us Describe Just One Home.

Fine porch 8 x 22 ft.

Rear porch off kitchen.

Living room 12 x 21.

Beautifully decorated.

Large windows.

Dining room (16x21.)

China closets built in wall.

Window seats—large kitchen.

Nobby electrical fixtures.

Fine Dinnerware closet.

Cellar under entire house.

Laundry trays.

Gas water heater.

Furnace.

3 large bed rooms.

Fine bath room.

Best of open plumbing.

Large attic.

Price reasonable.

Terms to suit purchaser.

### 17. Own a Home.

This property is on the edge of the density belt.

Go out and use your judgment in the selection of a lot.

Make a down payment.

Arrange for the balance in 40 equal payments.

You will find the investment fascinating.

It will take you out of the old rut.

It will give you a new grip on life.

It will make you interested in the neighborhood.

It will make you interested in the community.

Out of self interest you'll become interested in the tax rate and spending of public money.

It will make you a better all around citizen.

Real Estate is the best possible investment.

It will not depreciate in value.

Use the money you are now using buying rent receipts.

60 years ago John Hunt of New York City was tried for insanity because he paid \$2400.00 for a piece of real estate that sold since for \$1,825,000.00.

# CHAPTER IX.

## Building Specifications.

- 1—How to prepare Building Specifications and contract for a two (2) story frame residence. (Form.)
- 2—How to prepare Building Specifications for a Four (4) room Bungalow. (Form.)
- 3—How to prepare Building Specifications for a two and a half (2½) story frame residence (Form.)
- 4—How to prepare Building Specifica-

- tions for a Three (3) room cottage. (Form.)
- 5—How to prepare Specifications for street, sidewalk and sewer improvements. Sub-divisions. (Form.)
- 6—How to prepare a Bid, contract and Specifications grading, curb and gutter, Crossings, cement paving, stone paving, and brick paving. (City Form.)
- 7—How to prepare a Fidelity Bond. (Form.)

### 1. SPECIFICATIONS AND CONTRACT

For a Two Story Frame Residence.

BETWEEN

.....Owner

AND

.....Contractor

#### SPECIFICATIONS

Of labor and material required for the erection and completion of a ..... story frame dwelling, at ..... and to be completed on or about ..... 19.... subject to delays, caused by fire, strikes and other causes beyond the control of the contractor or contractors.

#### DIMENSIONS.

All dimensions and sizes to be as shown on plans, except where figures are given, which will rule over scale measurements.

#### EXCAVATING.

Excavate the cellar, as shown on plans, to a depth of ..... feet below the under side of first floor joist; also for cellar way and piers; excavations to be larger than dimensions given on plans, and excavated earth to be filled in, and packed against walls, after mortar is dry.

#### FOUNDATION.

All walls to begin on a foundation of ..... and to be ..... in. thick, and carefully laid in a good mortar, well filled and flused on both sides, and laid up to the grade line, and not exposed parts, with ..... all exposed walls above grade line to be topped out with ..... courses of ..... to a height of ..... feet. Point up all inside walls, and all outside walls above the surface with good cement mortar.

#### BRICK AND CEMENT WORK.

All chimneys shall be built of good hard burnt brick, to correspond with plans, and topped out to a proper height above the roof with ..... flues to be ..... in. thoroughly plastered with lime and cement mortar on the inside .....

#### TIMBER AND FRAMING.

All framing lumber to be of good, ..... and sizes as follows. Girders ..... x ..... Sills ..... Joists first floor ..... x ..... spaced ..... in. on centers. Joists second floor ..... x ..... spaced ..... in. on centers. Joists attic ..... x ..... spaced ..... in. on centers. Ceiling ..... x ..... spaced ..... in. on centers. Studding ..... x ..... spaced ..... in. on centers. Rafters ..... x ..... spaced ..... in. on centers.

Plates ..... x ..... All joists to have one row of cross bridging through the center, and double joists or a sill running parallel under partitions. Height first story ..... feet. Second story ..... feet. Attic ..... feet.

#### SIDING.

Cover all exterior walls with clear, dry ..... (siding, double nailed) at each studding .....

CORNICE.

Cornice at all eaves and gables to be .....in. frieze, .....in. plancher, .....in. crown mould, .....in. bed mould,.....

WINDOW AND DOOR FRAMES.

All window frames size shown on plans with outside casing.....x..... and all two light frames made for pulleys, cord and weights. All door frames, size shown on plans, with outside casing .....x.....Window and door frames to be.

WINDOWS.

All sash shall be clear white pine, and two sash windows to be balanced with weights and cord. Sizes and locations as shown on plans.

ROOFING AND SHEET METAL WORK.

Cover roof with..... Gutters and valleys with..... including all necessary flashing around chimneys, where porch roofs intersect siding, etc., same to be painted both sides with.....and place gutters and conductors where necessary as shown on plans.

PORCHES.

Build porches as shown on plans, floors to be.....Ceilings ..... Posts.....x.....Railing.....x.....Balusters..... Brackets ..... Steps .....

FLOORS.

First Floor. Hall .....Parlor ..... Dining room ..... Kitchen .....Second Floor. Hall .....Bed Rooms ..... Bath Room ..... Attic ..... All to be secretly nailed to every joist.

PLUMBING.

All supply pipes to be..... All waste pipes to be..... with trap and carefully connected with soil pipe. All soil pipes properly connected with sewer, and all joints caulked with oakum and run with molten lead and all lead connections wiped.....

BOILER. A.....gal. ....lbs. test, galvanized iron boiler to be mounted on stand where indicated on plans, and supplied through a.....inch pipe and have a sediment cock at bottom Heater.....

Sink in..... shall be.....x.....

bath tub in bath room to be .....

Lavatory in bath room to be .....

Water closet in bath room to be .....

Floor drain ..... Sill cock .....

All to be placed as indicated on plans. Place stop and waste cocks on hot and cold water line to sink and bath room, cold water line to boiler and main line inside cellar wall and sill cock. All pipes must drain to cocks.

GAS FITTING.

The main supply pipe shall be.....in. to meter in.....with branches from this as follows: Boiler.....Furnace.....Lights. Cellar..... Ceiling.....bracket. First floor.....ceiling ..... bracket. Second floor..... ceiling .....bracket. Attic.....ceiling .....bracket. Placed as marked on plans. Fire places and kitchen to have ..... All branches to be tested to a 10 lb. pressure and left capped. All work to comply with the rules and regulations of ..... All fixtures to be furnished by owner, unless otherwise specified.

ELECTRIC WIRING.

Wiring for all electric lights to all outlets, indicated on plans. One meter outlet in..... one main outlet and to all switch outlets indicated on plans, including cut outs and switches. All wires shall be run concealed in walls and ceilings, and to be rubber covered, No.....B. & S. gage and run through porcelain tubes, where passing through wood; all other places to be run on porcelain knobs, not over.....feet between bearings. All work to be done according to the rules and regulations of the National Board of Fire Underwriters. Lights, switches and plugs as marked on plans. Basement lights.....ceiling.....bracket..... switch .....plug. Porch lights .....ceiling.....bracket..... switch.....plug. First floor lights.....ceiling .....bracket..... switch .....plug. Second floor lights.....ceiling.....bracket..... switch .....plug. Attic lights .....ceiling .....bracket..... switch .....plug. Door bell .....System..... City certificate of Inspection, to be furnished by electrical contractor. All fixtures to be furnished by owner unless otherwise specified.

HEATING.

HOT AIR Furnace, Kind ..... No. .... to be furnished completed and set up in basement, including all necessary pipes, dampers, regulators, register boxes, etc. Pipes for conveying heat to second floor to be placed. .... of partitions and ceilings to be covered with asbestos paper where coming in contact with woodwork.

Registers, first floor No. .... kind ..... finish ..... floor ..... side wall ..... Registers, second floor, No. .... kind ..... finish ..... floor ..... side wall ..... All placed as shown on plans.

STEAM OR HOT WATER. Boiler, kind ..... No. .... having a rated capacity of ..... sq. ft., furnished complete and set up in basement, including all necessary piping, fittings, hangers, expansion tank, risers, radiators, plates, dampers, etc. All placed as shown on plans.

Radiators, first floor, No. .... kind ..... columns ..... height. .... Second floor, No. .... kind ..... Columns ..... height. .... All radiators to be furnished with ..... air valves and bronzed or painted, as owner desires; including all exposed pipes. Risers to radiators above first floor to be run. .... of partitions.

LATHING AND PLASTERING.

Walls, partitions and ceilings to be lathed with ..... Plaster all walls from floor to ceiling and all ceilings, with two coats of ..... plaster, and finish with hard white coat, except behind wainscoting, etc.

DOORS.

Lumber for doors to be sound, clear, kiln dried and doors to be smoothed and sand papered before being hung, and to be carefully fitted and hung so as to open and close easily.

Front door to be ..... panel. .... Side or rear door to be ..... panel. .... Doors on first floor ..... panel. .... Rolling doors ..... panel. .... Doors on second floor to be ..... panel. ....

All doors to be of same material, as used for interior finish, in rooms where doors are used, and and placed where marked on plans.

INTERIOR FINISH.

All lumber for interior finish to be sound, clear, kiln dried, and to be smoothed and sand-papered before put on, and put up with neat tight joints.

Window casing, Parlor ..... x. .... Dining ..... x. .... Kitchen ..... x. .... Bed rooms ..... x. .... Door casing, Reception hall ..... x. .... Parlor ..... x. .... Dining room ..... x. .... Kitchen ..... x. .... Bed rooms ..... x. .... Base, moulding, wainscoting, etc., First floor. Hall ..... Parlor ..... Dining room ..... Kitchen ..... Second floor. Hall ..... Bed rooms ..... Bath room ..... Attic .....

STAIRS. All stairs to be built where located on plans. The main stair case to be ..... and have treads 1 1-8 in., risers 7/8 in. .... x. .... hand rail ..... x. .... balusters, ..... newel posts ..... x. .... Back stairs to second floor ..... Attic stairs ..... Cellar stairs. ....

MISCELLANEOUS.

Mantel ..... China Closet ..... Closets ..... Cupboard ..... x. .... in. .... with ..... panel doors, flour chest, drawers, etc. ....

HARDWARE.

Front hall. Lock ..... Trimmings ..... Parlor. Locks ..... Trimmings ..... Dining room. Locks ..... Trimmings ..... Bed rooms. Locks ..... Trimmings ..... Kitchen and bath room. Locks ..... Trimmings ..... The above to include all necessary locks and trimmings on all doors, windows, closets, cupboards, etc.

GLASS.

Front hall ..... Parlor ..... Dining room ..... Bed rooms ..... Kitchen, bath room, etc..... Sizes as marked on plans and to be glazed in sash, and in perfect condition when building is completed.

PAINTING.

All outside woodwork; priming to be done soon as work is completed; followed by..... coats of pure linseed oil and..... colors to be selected by owner. All metal work to be painted with..... coats of..... Inside woodwork as follows: Front halls..... Parlor ..... Dining room ..... Bed rooms ..... Kitchen ..... Bath room ..... Other inside work..... These specifications to include all labor and materials necessary for the erection and completion of the building. The entire work to be constructed and finished in every part in a good, substantial and workmanlike manner, according to the drawings and specifications. Each contractor to provide all labor and material necessary, unless otherwise specified.

The contractors in all trades shall comply with all city ordinances and requirements.

It is also understood that the owner shall have the right to make any alterations, additions or omissions, before or during the progress of the building, that he may desire, or find necessary, the value of same to be agreed upon, between said owner and contractor, before the work is commenced.

CONTRACT.

In consideration, for the erection and completion of this building, according to the plans and specifications, the owner thereof, agrees to pay the contractor, the sum of (\$..... Dollars, to be paid as follows:

..... Dollars, to be paid as follows:

OWNER

Signed.....

Owner.

SEAL

Signed.....

Contractor.

CONTRACTOR

No..... Date..... 19..... By.....

2

Specifications.

FOR THE CONSTRUCTION OF A FOUR ROOM BUNGALOW

According to the Blue Print Plans and List of Material Furnished by

Also description of Labor Necessary for Completion of Said House.

For Mr.....

DRAWINGS.

The several drawings, with all the figures, dimensions, written explanations thereon, and these specifications, together with the list of material, annexed, are to be the basis for the Construction of the house.

The drawings are as follows:

- Sheets 1, 2, 3, 4, Elevations
Sheet 5, Foundation Plan
Sheet 6, 1st Floor Plan
Sheet 7, 2nd Floor Plan
Sheet 8, Details

GENERAL INSTRUCTIONS.

The work shall be under the supervision of the owner or such persons as he shall appoint who will have power of inspection over the work, as it progresses to completion. The material furnished shall be all new, and of the grade and class specified as shown in the appended list of material, as furnished by the Owner or Contractor will provide the necessary permits as required by the law of the community in which the house is to be erected.

EXCAVATION AND MASON WORK.

Excavations.

Before starting the excavations, the owner is to secure the correct lines from which to lay out the building site. The contractor is then to excavate the ground for foundation according to the basement plan, allowing for footings according to sections and to the requisite depth. He is to dig all trenches for all foundations, chimney, piers, etc., inside and outside of the building where shown on the plans. After the foundation walls are in place suitable soil shall be filled in about foundation walls and thoroughly tamped and graded.

**Foundation.**

If the foundation is to be of concrete, the Contractor will furnish the necessary lumber to make the Forms, which will be put in place immediately after excavations. He will first lay all footings of the width and dimensions as shown on plans, upon which he will erect the Forms. These Forms must be built of material which when removed will leave concrete walls with a smooth surface. The mixture usually used consists of the following proportions: One part Portland Cement, three parts of coarse sharp sand and six parts of crushed stone.

No stone or gravel shall be used that cannot pass through a 2" ring.

All concrete shall be turned over twice when dry and twice after introduction of water, to insure an even mixture.

**Brick.**

When brick foundations or piers are used, all brick will be hard burned brick, regardless of color when not exposed, and to be laid in cement mortar when exposed to dampness. Otherwise in best fresh burned lime and clean sand mortar. All joints to be neatly struck on walls where brick work is exposed.

See that bricks are dry and wet, cold and damp weather, and wet in dry hot weather.

If laid in cold weather use a small portion of cement mortar with lime mortar. Place headers at every fifth course.

**Stone.**

If stone foundation is used care should be taken to see that walls are well bounded with through headers or bonding stones. Use cement mortar only and fill in all joints flush with same. Use all square edge firm stones where possible without seams or squalls.

**Chimneys.**

Build all chimneys and vent flues as shown by drawings. All widths to be not less than 4 inches thick, and the flues to be carried up separately to the top. Plaster the inside or provide fire clay flue linings of all chimneys and vent flues. Provide and set in all flues where directed thimbles of sheet iron. Chimney is to be topped as per plan with neatly struck joint.

**LATHING AND PLASTERING.**

Unless otherwise agreed upon, all walls and all partitions and ceilings are to be lathed with No. 1 lath, as specified in material bill, to be nailed on horizontally with 3d fine wire nails. Joints to be broken every eighth lath. Care should be taken at all corners and angles to make them solid, and no lath are to extend through partitions. Plaster all the ceilings, partitions closets and soffits also under stairs on first floor, work to be done in the best manner, to be 2 or 3 coat work of such plaster as is selected later by the owner. If patent plaster is used, the mixture is furnished by the manufacturer. All hair is to be well soaked and beaten before used.

On all houses showing cement veneer on the exterior, Byrkit's Patent Sheathing Lath are to be used under the cement. They are to be well nailed with 8D nails at each bearing, and all joints are to be broken. The cement veneer to be used is to consist of three parts of sharp sand to one part of Portland Cement, both for first and second coat work. A small proportion of lime mortar may be used with the cement for first coat work. All to be trowelled to a smooth and even surface.

**CARPENTER WORK.****Frame.**

The size and style of material to be used in this work are to be as specified in Bill of Material and detailed in the Blue print plans, and unless otherwise specified or agreed upon, all joists, girders, studs, etc., will be of a good grade of Yellow Pine free from imperfections that will impair their strength.

The basement girders will be built up of three pieces of 2x6 or 2x8, as may be specified in the bill of material.

**Wall Plates.**

Place 2x6 wall plate on all outside basement walls and cross walls. Care should be taken that they are perfectly level and solid at every point.

**Joists.**

Unless otherwise specified in the bill of Material, the first and second floor joists will be 2x8 placed on 16 inch centers, to have at least 3 inch bearing, and to be set with crowning edges up. Where the bearings are 12 ft. or less apart, one row of cross bridging is to be used to re-enforce these joists. Where the bearings are more than 12 feet apart, two rows of cross-bridging are to be used, all to be well nailed with 2-9d nails at each end. Frame around all chimney and stair openings and avoid as much as possible unnecessary cutting and waste. All ceiling joists to be as specified in plans and Bill of Material, also to be placed 16 inches on centers and bridged whenever necessary. Joists are to be doubled under all bearing partitions, also around stair walls and around chimney openings.

**Studs.**

Place a 2x4 plate under all outside studs as well as under all partition studs, and two pieces of 2x4 on top of the outside studs, also on top of all partition studs, forming a support for upper floors. All studs are to be 2x4 placed 16 inches on centers unless otherwise specified, and to be doubled at all corners, door and window openings. Truss over all openings on inside bearing partitions so as to form a solid support for the upper floors. Place a 1x4 or 1x6 ribbon board where shown on plans, which is to be nailed well with three 8d nails to each bearing. Provide furring and backing at all angles and corners for lathing purposes. Nail 1x1 grounds around all door openings, around room for base, also where chair rail is placed.

**Rafters.**

Roof rafters to be of size shown on plans or as specified in Bill of Material, and to be spaced as indicated in the Blue print drawings. Use 1x6 ridge piece unless otherwise shown. All hip and valley rafters are to be 2x6 unless otherwise specified, and are to be well framed and put together in a workmanlike manner.

**Sheathing.**

All box sheathing to be square edged, sound stock surfaced two sides unless otherwise specified in bill of material. All to be put on horizontally and to be nailed at each bearing with two 8d nails. All joints are to be broken. Sheathing to extend from foundation walls to rafters. Care should be taken to avoid unnecessary waste at door and window openings.

**Sub-Flooring.**

Cover the entire first floor joists with square edged boards of the same quality as for the box sheathing, all to be laid parallel and well nailed to every joist. Joints to be broken at every bearing.

**Roof Sheathing.**

Unless otherwise specified the roofsheathing to be 1x4 boards to be spaced 2 inches apart for shingles. To be nailed with 8d nails and joints to be broken at every bearing.

Where Prepared Roofing is to be used the roof to be covered with 1x6 dressed and matched Sheathing unless otherwise designated in bill of material, the same to be driven up close and nailed with 8d casing nails at each bearing.

**Siding.**

Wherever plans show exterior of building to be finished in beveled siding, use  $\frac{1}{2}$ x4 or  $\frac{1}{2}$ x6 inch beveled siding, as may be decided by the owner, of the kind and qualities specified on plans or designated in bill of material, all to be put on straight and true and well nailed with 6d nails at every bearing. Wherever shingles are used for the exterior, Star A Star Red Cedar Shingles are to be used, to be laid not more than 5 inches, to the weather and to be nailed with 3d Galvanized Wire Nails.

**Shingles.**

Wherever shingles are designated for roof covering use Extra Star A Star Red Cedar to be laid  $4\frac{1}{2}$  inches to the weather with 3d galvanized wire nails. Shingles to be spaced sufficiently far apart to allow for swelling and contracting and to prevent cupping up. They are to be laid in even rows, straight and true, and in a first class manner. Use tin shingles at intersections of siding and porch and dormer, and valley tin in all valleys, also flash around chimney.

When prepared roofing is used, as specified in bill of material, Roofing is to be put on with joints well lapped, nailed with large headed nails as furnished with this roofing. All joints to be well cemented.

**Flooring.**

Unless otherwise agreed upon the finished floors for both first and second stories are to be first quality of Yellow Pine, to be driven up with close joints and blind nailed at every bearing with 8d casing nails. Floor to be well planed and scraped if necessary, to make smooth and even surface.

**Exterior.**

Place a 1x8 water table around the bottom of the house well nailed with 8d wire nails at every bearing, allowing it to lap over wall sufficiently to form a perfect water shed. On top of this place a water cap of the size specified in bill of material, before putting on the beveled siding. All corner boards, frieze, fascia, and belt course to be of the size shown on detail drawings, all to be furnished in No. 1 White Pine stock surfaced on two sides and to be well nailed to the sheathing and put up in first-class workmanlike manner. All exterior mouldings such as crown mould, bed moulding, etc., must be put in position and well fitted at corners so as to leave the whole in a perfect condition when completed. All to be worked to conform with detail drawings as shown on general plans. Casing nails are to be used for this work. Cornice soffits are to be built up as shown on plans, either out of one piece stock, or where space is wider than 10 inches (No. 1 Southern Pine Ceiling is to be used, the same to be well driven up and laid with close joints and blind nailed.

**Porches.**

All porches to be built up as detailed on plans, and the material to be used is to be of the size shown on the plans and specified in bill of material. Roof girder to be of the proper size as shown on detail drawings and to be put up in first-class workmanlike manner. All porch ceiling and soffits to be finished in  $\frac{3}{4}$ "x4 No. 1 Southern Pine Ceiling, to be driven up close and blind nailed with 6d casing nails. Porch flooring to be as shown on list of material, to have at least  $\frac{1}{4}$ " inch drop to every foot in depth and to be laid in one piece lengths to cover entire porch and allow for planed nosing. Roof to be covered same as main building and finished in manner shown on plans. Place all columns, newel rails, balusters, etc., as indicated on drawings, all to be well nailed and put in a mechanical manner, and all nails to be properly set. All lattice work under porches where shown on plans is to be worked out as indicated on the drawings, of the kind of material listed in the material list accompanying the plans. All to be done in a first-class, workmanlike manner and left ready for the painters.

**Door and Window Frames.**

All outside door frames to be made of 1 $\frac{1}{2}$ " jambs rabbited to receive the doors and to be finished with 1 $\frac{1}{4}$ "x4 $\frac{1}{2}$ " outside casing and 1 $\frac{1}{2}$ " drip cap. All window frames to be provided with pockets and pulleys for weights, to consist of  $\frac{3}{4}$ " inch pulley stile, 1 $\frac{1}{4}$ "x4 $\frac{1}{2}$ " outside casing and 1 $\frac{1}{2}$ " drip cap. All frames to be supplied machined out, but furnished in the knock-down to be put up by the contractor. Care should be taken to see that they are square and well braced before being set. All inside door frames to be made of  $\frac{3}{4}$ "x5 $\frac{1}{2}$ " jambs provided with 1 $\frac{3}{4}$ " inch O. G. stop, and unless otherwise specified will be of clear grade Yellow Pine stock.

**Doors.**

All inside doors to be of the size marked on the plans, and of the style indicated in the detail drawings. All inside doors will be hung by 3 $\frac{1}{2}$ "x3 $\frac{1}{2}$ " inch Loose Pin Butts and be provided with mortise locks. All 1 $\frac{3}{4}$ " doors to be provided with 4x4 L. P. Butts. Escutcheons should not be put on the doors until after the paint. Care should be taken to give the lock edge of the door a slight bevel to prevent binding, and if any of them should bind after painting is done, they should be eased before lock is put on. All doors to be provided with rubber-tipped base knobs.

**Windows.**

Windows to be of the size and style shown on plans and material list. All check rail windows to be plowed and bored for weights and to be properly fitted and evenly balanced. If windows are put into frames before the house is plastered, they should be refitted and balanced on weights after the house is dry. Care must be taken that all are well and evenly balanced and work freely in the pulley stiles.

**Stairs.**

Unless otherwise specified, the stairs are to be supported on 2x10 carriages carefully shaped to fit the risers and treads. The rough work to be put up and self supporting. If stairs have open strings, the risers and treads are to be membered into the wall string. Treads to be properly nosed and returned at exposed ends and provided with cove underneath. Newel rails and balusters to be of the size and kind shown on detail drawings, all to be put up in first class, workmanlike manner.

All stair material, unless otherwise agreed upon, will be supplied in a clear quality of Yellow Pine. If stairs are erected before plastering is done, they must be well covered with boards and papers so as to prevent injury by other mechanics.

**HARDWARE.**

All interior hardware will be of the size, style and kind shown on detail plans or in list of material. All doors to be provided with mortise locks. Front door to have night lock. All locks to be put on plumb and true, also all butts, so that the doors will swing freely and not bind. Windows to be provided with sash locks and sash lifts, cast iron weights and cords. Place coat and hat hooks where directed by owner.

**Galvanized Iron Work.**

Put up galvanized iron gutters, eave troughs, down spouts, etc., as shown on plans. Style to be shown on list of material accompanying same. All valleys are to be properly protected by valley tin, and to be one continuous piece.

**PAINTING.**

Paint to be selected by the owner. All yellow Pine or Georgia Pine finish on the inside to be finished as directed by the owner or finished naturally. First coat is to consist of liquid wood filler to be applied with a brush, after which two coats of best hard oil varnish are to be applied. Smooth and rub the last coat with pumice stone to a dull finish if desired.

**Outside Painting.**

As soon as possible after siding the building thoroughly prime all outside work. Before applying this priming coat shellac all knots, pitch, sap stains, etc. The paint to be used is the best grade of mixed paint or white lead and linseed oil as may be directed by the owner.

**Floor Finish.**

All Yellow Pine floors should be given a coat of liquid filler, followed by two coats of best floor varnish, all floors to be left in smooth and polished condition.

Paint all sheet metal work with one coat before placing in position and two coats of mineral paint afterwards.

PLUMBING AND HEATING.

Plumbing and heating specifications are furnished under separate cover, and will be furnished complete for this house when contract is made.

3. Specifications.

FOR A TWO AND ONE HALF STORY FRAME RESIDENCE.  
GENERAL CONDITIONS.

All work shall be executed in accordance with the laws and ordinances pertaining thereto and according to the drawings and specifications and such explanations and supplemental drawings as may become necessary.

Figured dimensions, detail drawings and written descriptions shall have preference over small scale drawings.

The contractor shall furnish all materials, tools, labor machines, transportations and scaffolding required to execute the work.

The owner will procure the building permit and the contractor the other permits.

The General Contractor shall keep the work insured against loss by fire and policies being made payable to the owner and contractor as their interests may appear.

The contractor shall prosecute the work with the utmost dispatch.

Each contractor shall be held responsible for the safety and good condition of work and material embraced in his contract, until the completion and final acceptance of the same as an entirety, and he must leave his work clean and in an acceptable condition.

The contractor shall be held liable for all damages, injury or delay to his own or other branches of work, or injury to neighboring premises, persons, or property of the public, and shall hold the owner harmless from any damages resulting therefrom, whether caused by carelessness, accident or otherwise.

If any alterations should be required during the progress of the work the contractor shall proceed with them upon the notice from the architect. Such alterations shall not invalidate the contract, but the value approved by the architect shall be added to or deducted from the amount of the contract, and any disputes regarding such valuation shall be decided by arbitration.

Should any doubts arise as to the true meaning of the drawings and specifications, reference shall be made to the architect, whose decision thereon shall be binding on all parties.

The owner will have house staked out.

EXCAVATION.

The cellar is to be excavated under entire house to a depth as shown on plans. All surplus earth to be left on premises and lot to be graded and sodded. ALL THIS WORK TO BE DONE BY OWNER.

FOUNDATION WORK.

Build cellar walls, foundations for chimneys, cellarways, footings, piers, etc. as shown on plans of the best quality of hill limestone on flat beds of suitable sizes and the best quality of lime mortar, using one part of fresh burnt brown or black lime to three parts of clean, sharp sand, well tempered with clean water.

All work is to be well bonded with through stones. All piers to start on a heavy bed of mortar and all work to be well slushed up throughout, and outside work, hammered work of uniform courses of 5" or 6". Stone work where exposed above grade to have a clean blue surface, free from clay. Walls to be perfectly level at top. Exposed work where exposed above grade to be neatly pointed in cement mortar, colored with a joint. All inside and cellar, laundry walls to be neatly pointed in limed mortar.

Chimneys to be built to first floor joist and build in all flues in cellar. Cellar flues to have soot pockets.

The inside window jambs and all inside angles are to be built up plumb and hammer dressed. Level off properly with cement all cellar window stools.

The stone mason is to set all free-stone window sills for all cellar windows. Leave proper openings for supplies and drains.

ALL FOUNDATION WORK TO BE DONE BY.....  
CHIMNEYS.

Construct the chimneys of red, hard burnt brick.

All brick laid with the best Springfield lime mortar.

Turn trimmer arches for all hearths.

All fire-places to have segment arches turned over wooden pieces.

Brick layer to put on cement copings.

PLASTERING.

All stud partitions, walls, chimneys, closets and undersides of stairways on first, second and attic stories and over all openings will be lathed with first quality of yellow pine or poplar lath, well seasoned, well nailed and broken jointed every 8th lath, and then plastered two coats of mortar with hard white finish.

All plaster is to be mixed in proper proportions and tempered with clean water. Lime to be freshly burned Springfield lime sand to be clear sharp and thoroughly screened. Hair to be long cattle hair. Plaster of Paris to be of the best kind. Plaster must stand until it is properly tempered before putting on. All plaster must be true and even, plumb and full to floor jambs. Perform all patching and pointing after inside finish is on and leave all walls in perfect condition.

Provide sheet iron collars for all smoke inlets.

Plasterer must clean out all plaster's dirt when his work is finished and he must furnish his own scaffolding and materials not mentioned in these specifications and all boards and beds required for his work. No plaster to be mixed on floors.

PAINTING AND GLAZING.

All glass on first and second floors to be best quality of double strength Pittsburg A. Glass; well sprigged and puttied and all lights of glass left free from paint on completion of the building. Glass in cellar and attic to be single strength.

All metal work to have two coats of best metallic paint. All sash to be primed before being glazed. All frames to be primed before being placed in building.

Entire house will be finished in yellow pine, to have one coat of filler and two coats of best varnish well flowed on, and well sanded between coats.

All outside woodwork is to be primed one coat of yellow ochre and lead mixed in equal parts and to have two coats of best quality of white lead and oil paint of such colors as may be selected by owner.

No wood is to be varnished until it is thoroughly cleaned.

All nail holes to be neatly puttied and to match wood work.

All finish must be protected and left clean and all oil, paint and varnish spots must be removed from finish.

The whole is to be left in the neatest and most workmanlike manner and left in good condition on completion.

ROOFING.

Entire main roof to be covered with Bangor slate, size of same to be 10"x20" and porches and bay to be covered with tin, same to be painted on undersides before laying.

Flash and counter-flash around all chimneys. Secure tin work well to wood work. Ridges to be made of No. 26 galv. iron, corrugated, well soldered together and to be well secured with proper bands and to run into drains. Put copper wire screens in all down spouts.

All tin used to Old Process, "Lawson's or Huencfeld's." Roofer to warrant his work for one year. Put tin pans under and tin caps over all windows where directed by superintendent.

CEMENT WORK

Entire cellar to have cement floor laid as follows:—Lay cinders 4" thick and ram well, cover with 2 1/2" of concrete to consist of one part cement to six parts of clean sharp sand and gravel, on top of this lay 1/2" of cement to consist of one part of cement to two parts of clean sharp sand, troweled smooth with proper fall to cess pool. Floor to be marked in sections.

Build walk from side walk to front of house 3 1/2 feet wide and 2 feet wide around side of house to rear cellarway and rear porch. Walks to be made as follows:—Dig trenches and fill with 6" cinders thoroughly rammed, cover with 3 1/4" of concrete and 3/4 of cement troweled smooth. Concrete and cement for walks to be mixed as above specified. Walks to be marked in 4 ft. sections.

Only best American Portland Cement to be used. All cement work to be guaranteed for one year.

THIS WORK TO BE DONE BY.....

PLUMBING.

Gas Piping.

Rough in for illuminating gas and for fuel gas in the kitchen.

Bath Room.

Rough in for bath room supplies, toilet and wash stand.

Furnish and connect bath tub. Bath tub to be a 5 ft. white enameled lined iron with rolled rim and to be supplied with hot and cold water through 3/8" extra strong nickel-plated brass pipes and to have trapped waste and nickel-plated chain, strainer and rubber plug.

Sink.

Set up in kitchen one white enameled lined iron sink, size of same to be 20"x30", to be supplied with hot and cold water through 3/8" brass pipes and trapped waste.

Sewer Work.

ALL SEWER WORK TO BE DONE BY.....

Waste Pipe Drains.

Rough in for all drains.

CARPENTER WORK AND LUMBER

All rough lumber and timber, unless otherwise specified, to be mill sawed yellow pine of good merchantable quality.

First and second floor joist to be 2x10.

Attic floor joists to be 2x8.

Frame joists for stairs, chimneys, etc., with double headers and double trimmers, to be mortise and tenons.

All joists to be placed 16" on centers.

#### Bridging.

Put cross bridges between all joists on first and second and attic floors, same running parallel courses and to be 1x3 well nailed. Parallel bridging on first floor in bearing partitions.

#### Studding.

2" x 4"—16" on centers and double at corners and on both sides of openings. Bearing partitions to have 4x4 plates. Other partitions to have 2x4 sills and caps. Truss over all openings 5 feet or more wide.

#### Roof Rafter.

Roof rafters to be 2x6x16" on centers.

#### Sheathing and Siding.

Best quality of poplar siding to be used of standard size, shown 4¾" to the weather.

Sheath all the sides of building, main roof and line all gutters with third common tongued and grooved yellow pine sheathing ¾" thick and not over 7 inches wide, blind nailed to ever studding and rafter.

All other timbers, furring strips, lumber, etc., required to complete the work as per drawings to be provided as directed or required.

All sides of building will be covered with heavy building paper.

#### Porches.

The porch floor joist to be 2x8x16" from centers.

Porch floors to have slight fall to outer edge.

Flooring to be cypress ¾" x 3½" full length boards, all joists to be painted before laying.

Front porch rafters to be 2x4x16" on centers.

Porch columns to be of dry poplar and of style as shown on plans.

Ceilings of porch and undersides of projections of corners of house to be ceiled with ¾" by 4" beaded tongued and grooved yellow pine material.

Porch steps to have 2x12 carriages and 1½" treads and 1x¼" risers, all strongly braced and put together.

Finish porch floors and steps with nosing and scotia.

Put lattice work where shown.

All lumber for outside finish, unless otherwise specified, to be well seasoned first common cypress, thoroughly seasoned and free from sap, shakes and black knots.

#### Floors.

All floors and second stories, will be first standard yellow pine ¾" thick and 2½" wide tongued and grooved and blind nailed.

Attic to have first standard yellow pine flooring ¾" thick and 3¼" wide, tongued and grooved and blind nailed.

Carpenter is to frame around all register openings. Also mould base around all wall registers, and cut out for mantels and hot air pipes.

#### MILL WORK.

#### Doors.

All doors to be yellow pine, to be glued, wedged and hand finished for varnishing. All doors to be 5 cross paneled with white pine stiles. All doors except as otherwise specified, to be 1¼" thick, outside doors to be 1¾" thick. Outside doors to be white pine made for glass as shown on plans. Sliding doors to be 1¾" thick with astrical fronts of hardwood.

#### Windows and window Frames.

All cellar windows to be cypress plank frames rabbited for 1¼" thick sash, to be hung on steel butts and to have iron bolts, hooks and eyes to secure same to undersides or joist when open.

All other windows in house to have box frames.

Sash to be 1¼" thick white pine.

For sizes of frames, see elevations.

#### Casing and Inside Finish.

All base, casings and inside finish will be clear yellow pine, moulded head finish except in attic.

6" beveled base in closets and attic and 8" O G Base elsewhere, with floor strip; moulded window stools with aprons and nosing. Corner staffs where necessary. Picture moulding in all rooms in first and second floors except kitchen and bath.

All closets to have shelves as indicated on plans and a strip for hooks with plenty of Japan Wardrobe Hooks.

#### China Case.

China case as shown with sets of sliding doors, upper set glazed, and two drawers.

#### Sink.

Sink to have 1¼" thick cypress top, one piece drip board as shown on plans. To have 16" splash board with 7" apron made of cypress. Turned cypress legs.

HARDWARE.

All hardware to be oxidized copper finish of neat design on genuine bronze, except in kitchen and attic, where black hardware will be used. All doors to have rubber tipped door bumpers.

STAIRS.

Stairs to be as shown on plans with yellow pine treads and risers and to have neat handrail and turned balusters where necessary.

Cellar stairs for inside and outside are to be known as mill steps and are to be made out of 2" material properly housed and well spiked together.

HEATING.

Building to be heated by warm air furnace of sufficient heating capacity to heat all rooms in which registers are placed to a temperature of 70 degrees during zero weather.

All materials to be of the best of their respective kinds. Registers to be placed in all rooms on first and second floors and one in attic.

FIXTURES.

GAS FIXTURES TO BE PURCHASED BY OWNER

MANTELS.

OWNER TO PURCHASE THE MANTELS.

ELECTRIC WORK.

Bells.

Furnish and set up one electric bell in kitchen with the necessary wires, batteries and push button at front door to match hardware.

Also buzzer in kitchen with push button at rear door.

4. Specifications for Modern Home, Frame House (3 room cottage.)

To be Erected For

Mr. ....

To be built on .....
In the City of ..... County of ..... State of .....
According to drawings, specifications and bill of materials as furnished by .....
of ..... and under the owner's or his superintendent's personal supervision and direction.

Drawings.

The several drawings herein referred to are designated as follows:

- FRONT ELEVATION REAR ELEVATION FLOOR PLANS
RIGHT SIDE ELEVATION DETAIL PLAN ROOF PLAN
LEFT SIDE ELEVATION CELLAR PLAN LONGITUDINAL SECTIONAL PLAN.

Also height of stories and pitch of roofs. Drawings and all writings, interlineations, figures and detail drawings, made or to be made as the work progresses, are to be considered a part of and as illustrating the plans and specifications and must be accurately followed. When figures are not given, the drawings must be carefully followed according to their scale on plans.

The contractor shall be at full liberty at any time to consult with ..... as to any questions regarding, the drawings, specifications or bill of materials.

General Conditions

The contractor for this work or any part is required to give his personal superintendence to obtain all necessary permits, correctly lay out his own work, furnish all materials (except such part or parts, as agreed owner will furnish, also the labor under the different heads as well as the minor omissions not especially mentioned, including scaffolding, cartage, labor, materials, apparatus and utensils needful in performing the work in the best manner according to the plans and specifications. The contractor is also required to remove all obstructions from the site, and shall cover, protect and use the proper care in bracing and securing all parts of the work against injury or defacement during the erection and until the completion of the building, and to remove from and about the premises all apparatus, scaffolding, utensils and rubbish pertaining to his work on completion of the building. Should the contractor introduce any material different from the quality herein described or meant to be implied, it shall be immediately removed at the contractor's expense at any time when his attention is called to unsuitable work or material. Should such quality or unsuitable work or material be retained, a sufficient sum will be deducted from the contract price to reimburse the owner for the damage.

All work to be executed in the best and most substantial and thorough workmanlike manner:

The contractor or a competent foreman will be expected to be on the work all the time, who will carry out the directions that may be given from time to time by the owner of the building, also to afford sufficient facilities for the inspection of the work.

The contractor must also protect the building during construction against all damages of every kind, also any damage to the adjoining premises arising from this construction in the carrying out of all work mentioned in the plans and specifications. The contractor shall also properly care for and protect all materials used in the construction of the house as soon as they are delivered at the proper place.

Should the owner at any time during the construction of the said building desire any alterations of, deviations from, additions to, or omissions made from this contract, he shall have the right and power to make such change or changes and the same shall be in no way injuriously affect or make void this contract, but the difference shall be added to or deducted from the amount of the contract, as the case may be, by a fair and reasonable valuation and no extra shall be paid for unless ordered by the owner. All changes shall be authorized in writing and a written agreement shall be executed to that effect where such changes entail extra expense.

Should any dispute arise respecting the true construction or meaning of the drawings, specifications or bill of materials, or regarding the true value of any extra work or of work omitted, same shall be valued by an arbitrating committee composed of three persons, one employed by the owner and one by the contractor, and these two shall have the right and power to name the third party; the decision of the majority of the arbitrating committee shall be binding on all parties.

The general contractor shall be responsible for the proper location of the building on the grade according to the drawings.

The general contractor shall allow no inside finish of any kind to be used or put in place which will be affected by dampness until the plastering is thoroughly dry. The owner shall be protected against all liens of labor, material, etc., and the contractor shall prove to the satisfaction of the owner before the final payment is made and the building accepted that all claims for labor and materials have been paid.

#### **Excavating.**

Excavate the ground for foundation, according to the area of the plans and sections, Said excavations to be large enough to admit all footings and all necessary pointing of walls, piers, chimneys, etc., in and outside of foundation where shown on plans, and to the depth requisite; also dig trenches for all footings of walls, chimneys, and all piers, inside and outside of building where shown on the plans. After the foundation walls are in place, suitable soil shall be filled in against foundation walls as back fill, thoroughly tamped and graded to shed water from foundation. Place and grade soil as directed by owner, leaving the fertile soil on top, removing all surplus from the premises as directed by owner. Soft and mushy foundation work, if such is found, to have good gravel puddling of sufficient depth and dimensions to protect the walls or piers from settling.

#### **Stonework.**

Build all stone walls as shown on plans, in the best workmanlike manner, of the best local stone, in the best half cement mortar. All walls to be true and plumb and neatly pointed on all sides with mortar composed of one part of Portland cement to two parts of clean sharp river or bank sand. Also build good footings under all piers and chimneys as shown, of extra heavy stones. All walls and piers to start below frost line. Where the owner desires concrete substituted for foundation, it shall be composed of one part approved Portland cement, two parts of clean sharp sand and five parts of broken stone or gravel. See sections and details.

#### **Brickwork.**

Build all chimneys and piers where shown on plans of the best hard burnt brick, using the BEST for all brick exposed to the weather. Said brick shall be wet if laid in warm, dry weather and shall have solid joints of the best lime mortar. All chimneys shall be smoothly plastered in the inside and have pipe thimbles where directed. All walls, etc., shall be true and plumb. All piers and chimneys exposed to the weather to be laid in half cement mortar.

#### **Timbers.**

All timbers including girders, trimmers, truss beams, studdings, etc., shall be sound, well seasoned and free from large, loose or dead knots or other imperfections which are liable to impair the durability or otherwise weaken the timber, and of the grade and kind specified in bill of materials unless changed in writing by the owner. All timbers must be prepared, framed and constructed according to the drawings and sections and as itemized in the bill of materials. The particular kind of materials and their dimensions must be exactly as described and figured on plans and specifications and bill of materials. All rafters to be 2x4 inch, sized, unless shown different on plans, notched 1 inch on to plates, well spiked. Attic collar beams 2x4 inches on every third rafter. All outside studding and partitions to be 2x4 inch, sized. Corners and all opening studs and headers to be also doubled for plate. All floor joints, studdings and rafters to be set 16 inches center to center to be well nailed in the best manner. Joists to be sized and laid crown side up. Wall sills on, stone walls to be sized as shown in details. Joists all around entire building and also around outside

porches to be doubled, all to be well spiked in their respective places. Also put double joists under main bearing partitions. Lap each joist by each other the full width of girder and well spiked together and to the girder.

#### Headers and Trimmers.

All headers and trimmers around all openings must be put on double thick and thoroughly spiked, leaving all openings of sufficient size for the finish of all doors, stairs, etc., as specified and shown in drawings and bill of materials.

#### Roofing Boards.

Cover all roofs with No. 3 roofing boards surfaced one side and laid not to exceed 1 inch apart for shingles, and in case felt roofing is used, the roofing boards must be nailed close together. All roofing boards to be fastened with 10d common nails and securely nailed to each rafter.

#### Shingles.

The entire roof, if prepared roofing is not used, to be shingled with the best grade of clear shingles, laid in the best manner,  $4\frac{1}{2}$  inches to the weather, with not less than  $1\frac{1}{2}$  inch lap, all to be well nailed with 3d common nails. Make perfectly watertight around all chimneys, etc.

#### Tinwork.

All down spouts or conductor pipes must be made of corrugated galvanized steel of standard gauge and must be well secured with hooks and must extend down to the water table and finished with an elbow or shoe to turn the water away from the foundation. All eaves troughs or gutters to be placed on the roof as shown on the elevation, and to be laid in with the shingles in the best workmanlike manner. All flashings around chimneys to be put up in the best manner and to be absolutely watertight. All valleys and end flashings where two roofs join each other must be flashed with 14 inch galvanized steel valley. All ridging on roof of main building and porches to be covered with V angle galvanized steel cap, as specified in bill of materials.

Provide wire screens over all openings for down spouts.

#### Sheathing.

Enclose the entire building all around with surfaced No. 2 sheathing boards as shown in detail drawings and as itemized in the bill of materials, same to be close and properly laid and well nailed with 10d common nails to each studding; cut out all bad knots and shakes and make good joints.

#### Building Paper.

Cover all sheathing boards with a good grade of 40 pound red rosin sized sheathing paper well lapped.

#### Siding.

The entire building should be sided with 4 inch gum siding, laid not to exceed  $2\frac{1}{8}$  inches to the weather, cut close joints against casings, corner boards, water tables, etc. All siding to be in straight line and spaced with the tops and bottoms of all windows in the best workmanlike manner and securely nailed to each studding.

#### Closets.

Each closet to have a 3 inch plain strip extending around the closet on the inside with one row of good hooks, as specified in the bill of materials, placed 14 inches apart, also one shelf 8 inches wide, well secured to a 2 inch strip.

#### Pantry.

Place all shelves and other fixtures in pantry as shown in details.

#### Sinks.

Placed in kitchen where shown in details. The sink of the size and quality as shown in details and described in the bill of materials, put upon cast iron brackets and fitted with a drip board and sink cap and apron and fitted with soil pipe and connected with outlet or sewerage.

#### Doors.

All doors in this building must be of the material and finish of the respective rooms and to be of the styles, numbers and dimensions as shown in the plans, details and bill of materials. All doors to be fitted and hung in the best workmanlike manner, and to have hardwood thresholds.

#### Windows.

All windows for this building must be the styles and dimensions as shown on plans and itemized in the bill of materials. Hang all two-light check rail windows on balancing sash weights with sash cord as itemized in the bill of materials. All single and cellar sash to hang on hinges and to be provided with bolts for locking and hooks to hold them open. The hinges, bolts, etc., should be as itemized in the bill of materials.

#### Glass.

All windows to be made of clear stock suitable for oil finish.

All windows larger than 24x24 inches to be glazed with good quality double strength glass, unless otherwise specified in details or bill of materials. All windows 24x24 inches and smaller, and single sash to be glazed with good quality single strength glass, unless otherwise specified. All glazed doors and ornamental windows or sash to be glazed as shown in details and itemized in bill of materials. All glass to be well set in good putty.

#### Window and Door Frames.

All door frames shall be made as shown in drawings, and bill of materials and to be made of select mill finishing lumber. Outside door jambs shall be 1  $\frac{3}{4}$  inches thick and rabbeted for outside doors. All inside door jambs to be  $\frac{7}{8}$  inch thick, of the same kind of wood each room is finished with. All window and sash frames to be as shown in plans, details and described in bill of materials. All outside casings to be 1  $\frac{1}{2}$  inch thick.

#### Finish.

All inside finishing lumber, casing and base, and all mouldings and trimmings to be of designs and quality as shown in details and itemized in the bill of materials. All the above mentioned materials shall be well seasoned and free from all defects where exposed in view. All interior trimming to have perfect joints and must be put up in the best workmanlike manner.

#### Flooring.

All flooring to be of the quality and description shown in the plans, details and itemized in the bill of materials, which shall be free from bad knots and shakes and make good smooth joints and well nailed to every joist. The first story floor not to be laid until the plastering is finished. All floors to be protected with a good heavy paper while the work is in progress.

#### Floor Lining.

The first floor must be lined with No. 2 1 inch boards, surfaced one side, laid diagonally, nailed close together with 10d common nails securely nailed to each joist.

#### Bridging.

All joists to be well crossed bridged centrally between each span with good sound 1x2 inch stuff, well fitted and nailed at the angles and put in as soon as the joists are leveled. Put suitable supports between joists in the exact center of each room to secure hooks for hanging lamps or chandeliers.

#### Grounds.

Put up grounds for the finish of all doors, windows, base, casing etc., before plastering. Grounds to be proper size, well nailed.

#### Porches.

Build all porches on piers, as shown in detail drawings, using flooring, porch columns, rail balusters and other material shown in details and itemized in the bill of materials, all to be well nailed in their respective places and constructed in the best workmanlike manner.

#### Cornice.

Exterior cornice to extend around the entire building as shown on elevations. All to be in straight lines with close joints and close against casings, corner boards, etc., and well nailed with 8d common nails. All dimension cornice lumber, corner boards, water table, apron, etc., to be of red gum finishing lumber as itemized in the bill of materials. All finishing lumber to be well seasoned and put up in a workmanlike manner. All outside moulding to be of good stock pattern as shown and described by number in details, drawing and itemized in bill of materials.

#### Lathing.

Lath all outside and partition walls and ceilings, except basement and attic, with No. 1 pine laths, free from red knots and bark. Break joint every 16 inches and lath not to exceed  $\frac{3}{4}$  inch apart on walls and between  $\frac{3}{4}$  inch and  $\frac{1}{2}$  inch apart on ceilings, and each lath to be nailed with four 3d fine lathing nails. All corners to be made solid before nailing; there must not be any lathing through angles from one room to another. Under no circumstances must lath stop and form a long vertical joint, nor can any lath be put on vertically to finish out to corners or angles. All lathing to run down to the floor and behind wainscoting.

#### Plastering.

Plaster all the lathed walls, ceilings and chimney surfaces in plastered rooms with two coats of plaster, the first coat to be composed of good brown hair mortar. When preparing the brown mortar, nothing but the best grade of sharp sand, live quicklime and a good grade of hair, well picked apart, are to be used, which will be mixed by slacking and straining the lime, working in as much sand and such portions of hair as can be used and still enable the plasterers to put the same on the walls and ceilings. Before mixing with the hair and sand, lime must be allowed to stand eight days after slacking. After allowing the first coat of plaster to become sufficiently dry, apply a coat of plaster paris hard finish, float straight edge and smooth and free from cracks and all other defects. The entire job is to be straight edge work; all corners square and plumb. Plasterer to do all necessary patching and pointing after all other work is done.

**Hardware.**

The contractor must put in place all necessary hardware, such as locks, butts, knobs, latches and all hardware trimmings and fastenings of every description, as described in the bill of materials. All hardware must be properly fixed to all doors, sash, etc., in the best workmanlike manner.

**Painting.**

Paint all the exterior woodwork and galvanized iron work with two coats of Seroco Ready Mixed Paint in colors to suit the owner. All nail holes and cracks to be properly puttied.

**Inside Painting.**

All the interior woodwork in finished rooms to have a good coat of Seroco Liquid Wood Filler and two coats of Seroco Extra Light Hard Oil Finish unless otherwise specified. Each coat shall have 24 hours in which to dry, then to be sandpapered smooth with No. 0 sandpaper before the next coat is applied. All finger marks and other stains to be removed from woodwork before painting or varnishing.

These plans, specifications and bill of materials are only for the construction of this building, and when all work is done complete and the premises cleaned up of all rubbish that may have accumulated during the work, and when all is acceptable to the owner, the contractor before the final settlement is to return same to the owner. The owner reserves the right to reject any or all bids.

BILL OF MATERIALS FOR MODERN HOME.  
MILL WORK.

**Doors.**

- Cass Front Door, 2' 8"x6' 8", 1½"
- 3 Doors, 2' 8"x6' 8", 1½", 5 Panel.
- 2 Doors, 2' 6"x6' 8", 1½", 5 Panel.
- 1 Door, 2' 8"x6' 0", 1½", 4 Panel.

**Sash.**

- 1 Crystal Window, 2lt., 40"x42", 1½" Ck. Rail, Bot. Gla. D. S., Top Leaded Sheet.
- 6 Windows, 2'lt., 28" x 28", 1½" Ck. Rail, Glazed Double Strength.
- 1 Window, 2 lt., 24"x24", 1½" Ck. Rail, Glazed Single Strength.
- 4 Cellar Sash, 3 lt., 8"x10", 1½" Glazed Single Strength.
- 2 Gable Sash, 2' 0"x2' 5", 1½" Glazed Single Strength.

**Frames.**

- 2 Outside Door Frames, 2' 8"x6' 8", 1½" Rabbet.
- 1 Cellar Door Frame, 2' 8"x6' 0", 1½" Rabbet.
- 1 Pulley Window Frame, 2 lt., 40"x42", 1½" Ck. Rail.  
Opng. 3' 8"x5' 2".
- 6 Pulley Window Frame, 2 lt., 28"x28", 1½" Ck. Rail.  
Opng. 2' 8¼"x5' 2".
- 1 Pulley Window Frame, 2 lt., 24"x24", 1½" Ck. Rail.  
Opng. 2' 4¼"x4' 6".
- 2 Sash Frames, Opng. 2' 0"x2' 5", 1 lt., 1½" Ck. Rail.
- 4 Cellar Sash Frames, 3 lt., 8"x10", 1½" Rabbet Opng. 2' 4"x1' 2"

**Inside Door Jambs.**

- 2 Sets Inside Door Jambs, 2' 8"x6' 8".
- 2 Sets Inside Door Jambs, 2' 6"x6' 8".

**Inside Finish.**

- 231 Ft. Casing, 13—16"x4¼".
- 60 Ft. Head Casing, 13—16"x4¼".
- 37 Ft. Window Stool.
- 35 Ft. Window Apron.
- 220 Lin. Ft. ¾"x1½", Door and Window Stop
- 170 Lin. ft. Base Board.
- 170 Lin. ft. Carpet Strip.
- 100 Lin. ft. Picture Moulding.
  - 1 Corner Bead.
- 25 Base Corners.
- 6 Thresholds.
- 38 Croner Blocks, 4 ½"x4 ½"x1¼".
- 1 Oak Sink Board, 22"x24".
- 8 Lin. Ft. Sink Cap.
- 8 Lin. Ft. Sink Apron.

**Outside Mill Work.**

- 40 Lin. Ft.  $1\frac{1}{4}$ "x $2\frac{1}{4}$ " Porch Nosing.
- 1 Turned Porch Column, 4"x4"x8".
- 2 Turned Porch Column, 6"x6"x8".
- 18 Lin. Ft.  $1\frac{3}{4}$ "x3", Top Rail.
- 18 Lin. Ft.  $1\frac{3}{4}$ "x3", Bottom Rail.
- 1 Crate of 50 Balusters,  $1\frac{3}{4}$ "x20".
- 10 Balusters,  $1\frac{3}{4}$ "x20".
- 100 Lin. Ft. Cove.
- 200 Lin. Ft. 13—16"x24", Crown Mould.
- 100 Lin. Ft. Drip Cap.
- 3 Gable Ornaments.
- 155 Lin. Ft. Bed Mold.

**Flooring, Ceiling, Siding and Finishing Lumber.**

- 135 Ft.  $\frac{1}{2}$ "x4" No. 1 Yellow Pine Beaded Ceiling for Porch.
- 1350 " 4" Select Gum Siding.
- 660 " 4" Select Gum Flooring.
- 30 " B. M.,  $1\frac{1}{4}$ "x12" Porch Steps.
- 60 " "  $1\frac{1}{4}$ "x4" Corner Board.
- 45 " "  $1\frac{1}{4}$ "x3" Corner Board.
- 200 " "  $\frac{1}{2}$ "x8" Cornice
- 42 " "  $\frac{1}{2}$ "x3" and Porch
- 60 " "  $\frac{1}{2}$ "x6" Frieze
- 30 " "  $\frac{1}{2}$ "x6" Extra Lumber
- 8 " "  $\frac{1}{2}$ "x4", Bot. Mem. for Box Frieze.
- 56 " "  $\frac{1}{2}$ "x8", Water Table Base.

**Building Paper, Pipe, Gutter, and Sash Weights.**

- 3 Rolls of Building Paper.
- 4 Pcs. Conductor Pipe, 3", 10' Length.
- 1 Doz. Conductor Hooks, 3".
- 3 Conductor Elbows, 3".
- 3 Conductor Shoes, 3".
- 8 Pcs. Galv. "V" Angle Ridge Cap, 10' Length.
- 7 Pcs. Galv. Gutter' 10' Length.
- 2 Doz. Hangers.
- 1 Roll 50 Ft. Galv. Valley, 14" Wide.
- 2 Sash Weights, 8 lbs. 16 lbs.
- 2 " " 11 lbs. 22 lbs.
- 24 " " 6  $\frac{1}{2}$  lbs. 156 lbs.
- 4 " " 4  $\frac{1}{2}$ " 18 lbs.

---

212 lbs.

**Hardware.**

- 1 Front Door Lock Set.
- 6 Inside Lock Sets.
- 8 Sash Locks.
- 1 Doz. Sash Lifts.
- 7 Prs. Door Butts,  $3\frac{1}{2}$ " x  $3\frac{1}{2}$ ".
- 1 Doz. Coat and Hat Hooks.
- 1 Pr. Wrought Steel T Hinges, 6".
- 5 Hooks and Screw eyes, 4".
- 1 Doz. Base Knobs.
- 1 Cellar Door Pull.
- 1 Front Door Bell.
- 5 Bolts, 3".
- 1 Doz. Screws,  $\frac{1}{2}$ " No. 6.
- 4 Doz. Screws,  $\frac{3}{8}$ " No. 7.
- 1 Ash Pit Door, 8"x8".
- 2 Bcls. Sash Cord.

**Nails.**

- 20 Lbs. 3 Penny Common.
- 5 Lbs. 6 Penny Common.
- 1 Keg 10 Penny Common.
- 25 Lbs. 20 Penny Common.
- 1 Keg 8 Penny Common.
- 5 Lbs. 10 Penny Finishing.
- 10 Lbs. 8 Penny Casing.
- 3 Lbs. 6 Penny Finishing.
- 5 Lbs. 4 Penny Finishing.
- 25 Lbs. 8 Penny Flooring.

**Painting.**

- 1 Bucket 5 Gal., Seroco Ready Mixed Paint, Any color except Special Colors.
- 4 Cans, 1 Gal., Seroco Ready Mixed Paint, Any Color Except Special Colors.
- 2 Cans, 1 Gal., Seroco Liquid Wood Filler.
- 4 Cans, 1 Gal., Seroco Extra Light Hard Oil Finish.
- 1 Can Putty, 4 Lbs.

**Lumber Bill.**

- 3 Pcs. 6"x6"x6' Posts.
- 1 " 6"x8"x12' Girder.
- 150 " 2"x4"x10' Wall Studs, Porch Rafters.
- 50 " 2"x4"x16' Scaffold, Studs and Rafters.
- 20 " 2"x4"x18' Inside Studs.
- 12 " 2"x6"x12' Ceiling Joists.
- 12 " 2"x6"x20' Ceiling Joists and Valleys.
- 20 " 2"x6"x14' Porch Joists.
- 15 " 2"x8"x12' Steps and Joists.
- 20 " 2"x8"x20' Plates, Floor Joists.
- 10 " 2"x8"x14' Wall Plates.
- 200 Lin. Ft. 1"x2" Bridging.
- 1000 Ft. 6" D & M Sheathing.
- 1300 Ft. Roof Boards and Floor Lining.
- 3100 Laths.
- 8500 Shingles.

**5. Specifications for Street, Sidewalk and Sewer Improvements.  
(Sub=Divisions)**

THE.....COMPANY,

OWNERS.

**General Specifications.**

1. Whenever the word "Engineer" is used it shall be held to mean the Engineer employed by the owner.
2. Whenever the word "Contractor" is used, it shall be held to mean either any contractor or firm of contractors, or any member of a firm of contractors, or any corporation undertaking the contract.
3. The work to be done will be staked out by the Engineer and the contractor will be required to preserve all stakes until authorized to remove them by the Engineer, and any expense in replacing said stakes, which the contractor or his subordinates may have failed to preserve, shall be borne by the contractor.
4. The entire work shall be under the charge of the Engineer employed by the owner, and subject to his inspection, approval and acceptance; any work which does not, in the opinion of the Engineer, fully comply with these specifications shall be taken up and replaced according to directions and at the expense of the contractor.
5. The right is reserved to increase or diminish or omit entirely any of the work herein set forth, but any such action on the part of the owner shall not vitiate or annul these specifications or any contract that may be made in accordance with same, but on the contrary the same shall remain in full force and effect, subject only to this proviso; that the value and amount of all such omissions, as aforesaid, shall be deducted from the amount which would otherwise be due, and that the value and amount of all other modifications, alterations and substitutions shall be either deducted from or added to the amount which would otherwise be due. Any increase in the amount of work shall entitle the contractor to a reasonable extension of the time allowed for the completion of the work, to be determined by the Engineer and approved by the owner.
6. All claims for damages, or for any other matter or thing of which the contractor may consider himself entitled to extra remuneration, must be made in writing to the owner at the time of damages occur or the cause for the claim arises; and unless such claim is so presented, it shall be held that the contractor has waived such claim and shall not be entitled to claim or receive any pay for the same.

7. No extra or customary measurements of any kind will be allowed in measuring the work under this contract and specifications; but the actual length, area, solid contents, or number shall only be considered, except that no deduction will be made for any obstruction containing two (2) square feet or less.

8. It is understood that the completion of the work under this agreement includes any and all work that may be necessary to connect the work done with the adjoining work.

9. In making excavations and embankments, the contractor to keep them clear of water, from whatever source, at his own expense.

10. All materials shall be of the best quality of their respective kind and no material of any kind shall be used until it has been examined and approved by the Engineer, who shall have full power to condemn any work or material not in accordance with these specifications, and to require the contractor to remove any work or material so condemned, and at his own expense to replace said work or material to the satisfaction of the Engineer, and the decision of the Engineer shall be final as to the quality of the work or material, and if the contractor shall fail, when ordered, to remove any work or material they may be removed or replaced by the owner at the contractor's expense.

11. All necessary day and night watchmen, barricades, or lights shall be employed and erected by the contractor, who hereby agrees to hold the owner harmless from any and all claims for damages resulting from any neglect on the part of the contractor, his agents or employees.

12. The contractor will be required without additional compensation, to make good any settlement of the embankment or pavement, or any derangement in the alignment and grades of the curbing, gutter or crossings, which may occur within one year after the final acceptance of the work by the Engineer and shall keep the roadway in good repair for one year after the above date, except where same is torn up by the owner or others.

#### CLEARING AND GRUBBING.

Clearing and grubbing will be required in all cuts and fills over the entire sub-division, except such trees as the owner or Engineer may designate to be left standing which trees the contractor will be required to protect against any injury that might result in consequence of the work being done by him, and no stock shall be hitched to said trees or any material piled against or around same. All timber cut from the ground in clearing and grubbing to be the property of the contractor, who must remove same and all refuse timber, brush and limbs to be either removed or burnt, in no case will they be allowed to be thrown into any fill or left in any place where they will be covered by any fill; the price bid for excavation, per cubic yard, will be held to include the cost of all clearing and grubbing.

#### EXCAVATION.

The top soil, to the depth of eight inches, must first be stripped from all ground upon which excavation is to be made, and piled in some convenient place; after the excavation has been properly finished to the established sub-grade, said top soil to be evenly spread over same, except that portion occupied by the streets. The excavation shall be made to such grades and sub-grades including side slopes as may be designated and the excavated material shall be deposited in such places upon the sub-division as may be designated. No extra compensation will be allowed for what may be termed unclassified materials, and the price bid per cubic yard for excavation will be held to include any and all kinds of material that may be encountered during the progress of the work; the price bid per cubic yard for excavation will also include the removal and piling of the top soil and the placing of all other material in embankment without any allowance for extra haul; the contractor will be allowed per cubic yard for spreading top soil over the sub grade, one half the price bid per cubic yard for excavation.

#### EMBANKMENT.

All the excavated material shall be placed in embankment horizontal layers not exceeding ten inches in thickness, and in no case will dumping off at the end of excavation or bank be permitted; the movement of all carts, wagons and scrapers to be regulated that all parts of each layer will be traversed and compacted by the same. Grading will be paid for as excavation only and the price bid per cubic yard for excavation will be held to include the placing of all excavated material in embankment.

#### LIMESTONE MACADAM PAVEMENT.

The sub-grade will be brought to an even surface, parallel with the grade proposed for the pavement, by making necessary excavation or embankment. Soft or spongy earth, or other material not affording a firm foundation must be removed, and the space filled with broken or crushed stone which shall be solidified by rolling or ramming, as hereinafter specified. The subgrade surface will be compacted by rolling with a roller operated by steam power, which shall give a weight pressure of not less than 250 pounds per lineal inch of roller. Any portion not accessible to the roller shall be thoroughly compacted by ramming. When the rolling and ramming shall have been done, the surface shall be true and smooth and eight inches below the proposed finished grade of the pavement. Cost of removing soft or spongy material, refilling said spaces with broken stone, and ramming and rolling the same, will be included in the price bid per cubic yard for broken stone; upon the subgrade thus prepared, the entire surface of the roadway between the gutters will be evenly spread with a layer of sound hard lime stone broken or crushed into fragments as nearly regular as practicable, which shall not measure more than four inches and less than two inches on longest diameters; when spread upon the street the stone must be free from clay or dirt and contain no vegetable or perishable matter. This layer will be of such thickness that its upper

surface shall be at a uniform height of four inches above the true surface of the subgrade after being thoroughly compacted by rolling. Upon the first layer of stone prepared as described, shall be evenly spread a layer of crushed lime stone to such depth that after being thoroughly wetted, compacted and pressed into the top of the first course by rolling; the surface shall be true compact and at the roadway grade, uniformly eight inches above the true subgrade. The stone for this second layer shall be sound hard lime stone, crushed into fragments varying uniformly in size from two inches to one and one half inches, measured on longest diameters. This top course must be kept thoroughly wet with water in advance of the rolling. The rolling shall be continued until ultimate compression has resulted and the surface is firm, compact and even. Fresh material to be added and the surface re-rolled, if necessary to secure this condition. The second layer shall then be covered with about two inches of gravel, measured loose; subject however, to an increase or decrease in depth on proportions of the roadway if ordered by the Engineer. This gravel must be screened before being spread, through a one and one quarter inch screen, and must not contain more than ten per cent of clay or loam. The gravel to be kept thoroughly wet with water in advance of the rolling. Sprinkling to be repeated as frequently and extensively as the Engineer may direct. The gravel to be rolled until forced into the interstices of the crushed stone and the roadway is hard and smooth and satisfactory to the Engineer. The custom of running the roller over the surface one time will not be permitted or paid for. By rolling is meant that the roller shall pass over the surface to be rolled as often and as many times as the Engineer may direct, to insure thorough compression and the refusal of the contractor to roll as many times as the Engineer may direct, will be considered a pounds per lineal inch of roller. The rolling will be paid for per square yard as follows:

Rolling the subgrade.

Rolling the first layer, broken or crushed stone.

Rolling the second layer, crushed stone.

Rolling the gravel.

Broken or crushed stone will be estimated at eight inches in depth (compacted.) Gravel will be measured loose before rolling in the manner to be determined by the Engineer.

#### CEMENT COMBINED CURB AND GUTTER

The curb and gutter will be what is known as the combined cement curb and gutter, to be built according to drawings.

The trench will be excavated to a width of twenty-seven inches and to a depth of fourteen inches below the proposed line of the surface of the gutter. The trench will be filled with clean cinders to such a depth as will give a bed or foundation of eight inches after having been thoroughly rammed. Upon this foundation will be laid a cement combined gutter in forms constructed for that purpose. The curb and gutter will be constructed in alternate sections about six feet long; the curb to be six inches thick, with a six inch face, and the gutter six inches thick with a sixteen inch face. The cinders must be wet and thoroughly rained before commencing construction on the combined curb and gutter. The body of the combined curb and gutter will consist of Portland cement concrete, made in the portion of one part by measure of Portland cement, two parts of clean sharp sand, and four parts of clean washed pebbles, measuring from one half inch on their shortest diameter to one inch on their longest diameter, or large pebbles or boulders, free from dust or dirt and crushed to same dimensions. The mixing of the concrete for the cement curb and gutter will be done in a manner satisfactory to the Engineer, and with such proportion of water as, in the opinion of the Engineer, will give satisfactory results. The top of the curb will be rounded to a radius of one inch on the edge next the gutter and one quarter inch on the edge next the sidewalk, and the angle of the curb with the gutter shall be rounded to a radius of one inch and the edge next the roadway to a radius of one-quarter inch. The top finish to be of mortar uniformly one-half inch thick, and composed of one part of Portland cement and one part of clean white sand put on before the concrete shall have set, troweled to a true smooth surface and finished with a brush. The curb and gutter at street corners will be of such radii as the Engineer shall direct. The price bid for cement combined curb and gutter to include besides the curb and gutter the trenches for same, the cinder foundations for same and the cost of the forms in place. The price bid for straight curb and gutter, will be held to cover all of work above described, single measurements only allowed on curves. The cement used in the construction of Cement Combined Curb and Gutter must be of the best grade of Portland cement, newly manufactured. The cement while in storage or upon the work or while being hauled to same shall be properly protected, and no cement which in the opinion of the Engineer, has been damaged by age or exposure, shall be used. Briquettes, of neat design, one inch square in section, must stand a tensile strain of five hundred pounds without breaking, at the expiration of seven days after being moulded, the briquettes having been immersed in water the last six of these days. A row of limestone blocks not less than six inches in length by six inches in depth by four inches in width shall be placed next to the outer edge of the gutter, with their surface, after being thoroughly rammed, one inch above the surface of the gutter, these blocks to be set on a bed of six inches of packed gravel, and will be paid for by the square yard including the gravel for same.

#### CROSSINGS.

Crossings, of four feet in width, composed of Portland cement concrete, will be laid at such intervals as the owner may direct.

The concrete for crossings will be made in the same manner as that for the cement curb and gutter. The thickness of the concrete, however, to be seven inches and the top coat one inch, to be laid on eight inches of cinders of the same quality as specified for curb and gutter. The crossings to be cut into blocks of not over six feet in length; the surface to be grooved in such manner and the radius of the edges to be such as the Engineer may direct.

#### ALLEY.

Alley ten feet in width to be constructed of same material and in same manner as specified for crossings.

#### CEMENT SIDEWALKS.

Trenches for foot-ways must be excavated to a depth of twelve inches and to a width of four inches wider than the footway, soft or spongy places not affording firm foundation must be dug out and refilled with gravel to such a depth as may be designated by the Engineer.

#### FOUNDATIONS.

Upon the bottom of the trench there must be spread a layer of good, clean, coarse cinders, ten (10) inches thick and rammed down to eight (8) inches, the top surface of the cinders to be kept thoroughly wetted while the concrete is being laid on the same.

#### PORTLAND CEMENT CONCRETE.

Upon the foundation as above described will be laid a layer of concrete equal in width to the width of the footway, and three inches in thickness after being thoroughly rammed. This concrete must be composed of one part of approved Portland cement; two parts of clean, sharp sand, free from all impurities, and four parts of clean gravel, free from all impurities, stone in same to measure not exceeding one and one-half inches; the whole to be thoroughly mixed on clean mortar beds and used immediately after mixing. This layer must be separated into blocks four feet long by strips.

#### TOP AND FINISHED COAT.

Upon the layer described, there will be well trowled or, a finishing coat one (1) inch in thickness, composed of one part of cement of the same brand as used in the concrete and two parts of clean sharp sand, screened through a No. 5 screen, to be entirely free from all impurities, all to be thoroughly mixed with clean water upon clean mortar beds and used immediately after mixing, and cut into blocks four feet in length, the joints to be immediately over those in the concrete, this coat must be applied before the concrete is dry and any concrete, that becomes dry or is left over night must be removed and replaced by fresh concrete.

#### EXPANSIONS JOINTS.

Expansions joints  $\frac{1}{2}$  inch width, extending down through the concrete must be made wherever side-walk against any curb and at a distance of five hundred feet apart, as directed by the Engineer.

#### SEWERS. TRENCHES.

##### Excavation.

1. The trenches shall be excavated to the width and depth required to construct the sewers. Where excavation is in rock, hard-pan, or other firm earth, it shall be made to conform as nearly as practicable to the form of the invert of the sewer, and any irregularities in excavation beyond the line of the form of the invert of the sewer will be filled in with concrete, as hereinafter specified to shape the bottom of the trench to the required form of the invert which shall be done and the concrete to be used shall be included in the price bid per lineal foot of sewer. The excavation and the cost of refilling the trench, and disposal of surplus material, as hereinafter provided, must be included in the price bid per lineal foot for sewer.

##### No Tunneling Allowed.

2. No tunneling will be allowed unless, in the opinion of the Engineer, it may be necessary. Sheeting, etc.

3. The sides of the trenches shall be supported by suitable braces, rangers and sheeting wherever necessary. All such braces, rangers and sheeting must be left in place, if so ordered by the Engineer, and the cost of the same amount must be included in the price bid for each class of sewer. The sheeting must be cut off at a depth of not less than one foot below the original surface of the excavation.

##### Water and Gas Pipe etc

4. The contractor will be required to sustain by timbers and sufficient chains all water or gas pipes or conduits which may in any way be affected by the work, and to do everything necessary to protect, support and sustain said water or gas pipes, lamp posts, service pipes and other fixtures laid along or across the street. In case any of the said gas or water pipes or conduits shall become damaged, they shall be repaired by the authorities having control of the same, and the expense of said repairs shall be deducted from the amount due the Contractor on his final estimate.

**Streets and gutters to be kept open.**

5. The contractor shall make provisions at all cross streets for the free passage of vehicle and foot passengers, either by bridging or otherwise, and shall not obstruct the gutters of any street nor prevent in any manner the flow of water in same, but shall use all proper and necessary means to permit the free passage of the surface water along the gutter special care being taken to inconvenience as little as possible the citizens residing along the line of work. The contractor shall immediately cart away all offensive matter, exercising such precautions as may be directed by the Engineer

**Trench to be Fenced and Lighted at Night.**

6. The contractor shall erect and maintain a fence or railing around the excavation, is required, and place sufficient red lights on or near the work, and keep them burning from twilight in the evening until sunrise, and shall employ a watchman as an additional security whenever the same shall be needed or required by the Engineer; and will be held responsible for any damages that any party or the owner may sustain in consequence of neglecting the necessary precaution in prosecuting this work.

**Length of Trench.**

7. No more than one hundred (100) feet of trench shall be opened at any time in advance of the completed portion of the sewers, unless by permission of the Engineer.

**Pumping and Bailing.**

8. The contractor shall pump out or otherwise remove any water which may be found or shall accumulate in the trenches and shall form all dams or other work necessary for keeping the excavation clear of water. No work will be allowed to be laid in water, and no water will be allowed on any work until the cement has set perfectly.

**Quicksand.**

9. When running sand, quicksand or other bad or treacherous ground is encountered, the work shall be carried on with the utmost vigor, and shall be proceeded with day and night, should the Engineer so require.

**Foundations.**

10. Whenever, in the judgment of the Engineer, the natural bottom of the trench is not a suitable one on which to build a sewer, the Contractor shall excavate the trench to such increased depth and width as the Engineer may decide to be necessary and shall bring it up to the required level and form, with such material and such manner as the Engineer shall determine; and if the price for such extra foundation is not in the schedule, then the price shall be determined as provided for in these Specifications.

**CEMENT.****Kind and Quality.**

11. All cement used on the work shall be Portland cement. The same, when made into a stiff paste without sand, must be capable of standing, without rupture, a tensile strain of not less than five hundred (500) pounds per square inch at the expiration of seven (7) days after being moulded into briquettes, the samples having been immersed in fresh water the last six of these days.

12. Cakes of the paste about one-half ( $\frac{1}{2}$ ) inch in thickness, after a week's immersion in fresh water, must not show any cracks or softness. All cement furnished under these specifications will be subject to rejection, by the Engineer.

**MORTAR.****Proportion of Cement and Sand.**

13. The mortar shall be made of one part by measure of the above-described cements and two parts clean sharp sand.

**How Made.**

14. The cement and sand to be measured in a bucket or some other suitable measure and well mixed in a dry state a short time before required for use. When wanted, it must be wet with clean water, well mixed and tempered, and used immediately, and none remaining on hand so long as to have SET shall be remixed and used. In mixing mortar, care must be taken to use only enough water to thoroughly mix the mass. All mortar must be mixed in a proper box made for the purpose and in no case upon the pavement or ground.

**Neat Cement to be used if Ordered.**

15. If the Engineer shall consider it desirable to vary the above specified proportions of cement and sand, or to use a neat cement, or to make any other alteration in mortar or concrete, the Contractor will be required to follow the written instructions of the Engineer; and if the costs be more than the above-specified proportion, due allowance shall be made.

## CONCRETE.

**How Made.**

16. Concrete shall be composed of clean crushed or broken stone or clean gravel, as the Engineer may designate; best Portland Cement (same brand as approved by the Engineer for mortar,) and sharp, clean sand. To be made as follows; One measure of cement; two measures of sand; five measures of stone. The one measure of cement and the two measures of sand will be thoroughly mixed dry, and then made into a mortar with least possible amount of water; the broken stone or gravel, drenched with water, in the heap, will then be incorporated immediately with the mortar.

17. Each batch of concrete will be thoroughly mixed, the mixing to be continued on the board until each piece of stone is completely coated with mortar; it will then be spread and at once be thoroughly compacted by ramming until free mortar appears upon the surface; the whole operation of mixing and laying each batch will be performed as expeditiously as possible, with the use of a sufficient number of skilled men. The fragments of crushed or broken hard limestone shall measure not more than two (2) inches on their longest diameters, or less than three-fourths ( $\frac{3}{4}$ ) of an inch in their shortest diameters.

18. The whole to be thoroughly mixed in a box or on a platform, according to the directions of the Engineer, and water to be added to only so much of the materials as can be used at once. It shall be immediately laid carefully in place, in layers of not less than four (4) inches nor more than nine (9) inches in thickness, and shall be settled into its place by gentle ramming, only sufficient to flush the mortar to the surface. Before any layer is covered by another its surface shall be scored so as to make a key, or bond, between the layers.

**Must be Protected.**

19. When in place, all wheeling, working or walking on it must be prevented until it is sufficiently set; and, if the Engineer shall require it, the Contractor must keep the freshly laid concrete covered with canvas or tarpaulins to protect it from the sun.

## PIPE SEWERS.

**Quality of Pipes.**

20. The pipes furnished by the Contractor shall be of the best quality of vitrified stoneware SOCKET pipes, thoroughly burned, true in form and free from warps, cracks or imperfections of any kind, and shall be well and smoothly salt-glazed in the best manner over their entire inner and outer surfaces.

**Thickness of Pipe.**

21. No pipe shall have a less thickness than one twelfth (1-12) of its internal diameter, and they must be uniform in thickness.

**Curved Pipes.**

22. When required, Y-curved or any other form of pipes shall be furnished and laid.

**How laid.**

23. Each pipe is to be laid on a firm bed, and in perfect conformity with the lines and levels given. The bottom of the trench under each socket must be excavated so as to give the pipe a solid bearing for its entire length. The pipes must be fitted together and matched before being lowered into the trench, so as to secure the truest line possible on the bottom of the inside of the pipes. They must be marked when in this position and laid in the trench as marked, and in no case shall they be laid until this has been done.

24. When required by the Engineer, the pipe to be furnished shall be subjected to the following absorption test:

**Tests.**

25. Fragments of pipe, averaging four (4) inches square, shall be immersed in water for seventy-two (72) hours; and any pipe, the material of which thus shows an absorption of more than two per cent of their weight will be rejected.

**How Joined.**

26. When laid in the trench as above specified, the joint shall be finished in the usual manner, by filling it with cement mortar made as before specified. (Sec. 11)

**Pipes to be Kept Clean.**

27. The interior of the pipes shall be carefully cleaned from all dirt, cement and superfluous material of every description. After the pipes are laid, no walking on working over them will be allowed until there is at least thirty (30) inches of earth over them.

**Pipes to be laid by pipe-layer appointed by the city.**

28. When the trench is properly prepared for laying the pipes, the Contractor must notify the Engineer, who will thereupon direct the pipe-layer to lay the pipes. No other work will be done by the said pipe-layer but the actual laying and jointing of the pipes, and the Contractor will be re-

quired to do all other handling of pipes and cement, and all other labor whatsoever, and to furnish the said pipe-layer with every assistance and facility for his work. In no case will any sewer pipes be allowed to be laid by any other person or in any other manner. The salary of the pipe-layers will be paid by the Contractor.

**Proper tools and trusty Men.**

30. After any sewer with its required foundations is laid or built, the work shall be carefully backed in, and packed and rammed under and around the sewer with proper material, by trusty men, with proper tools; but no sewer or any part thereof shall be covered without orders from the Engineer or Inspector in charge of the work. In refilling, the earth or sand shall be faithfully rammed as such work progresses, in horizontal layers not exceeding nine (9) inches in thickness, or the trench may be compacted by flushing, according to the directions of the Engineer. Special care must be taken in filling around the sewer and to keep the earth at the same height on both sides of it, and in no case shall the number of men refilling be more than the number of those ramming. The trench must in all cases be filled to the proper grade, and in unimproved streets and rights of way due allowance to be made for the settlement of the material used in refilling.

**Where pipe sewers are laid.**

31. Where pipe sewers are laid special care must be used. The earth must be carefully laid in so as not to disturb the pipes, and tamped or rammed solidly under and around them with proper tools for the purpose. The trench shall be filled in layers, as before described, and the layers for the first nine (9) inches above the top of the pipes shall be carefully thrown in with shovels, and not dumped from barrows or carts. In case of rock excavation, suitable material must be provided and refilled in the manner above described for a height of at least eighteen (18) inches above the top of the pipe.

**Kind of Earth to be used.**

32. The material excavated shall be refilled, except that whenever pipe sewers are laid the refilling for at least eighteen (18) inches above the top of the pipe shall be entirely free from stones.

**Removal of Surplus material.**

33. As the trenches are filled in and the work completed, the Contractor shall remove all surplus earth, stone or other material from the ground, or such places on the line of the work as the Engineer shall direct; but in no case shall any excavated material be sold or taken off the work. If the Contractor fails to remove the surplus material, as required in this section, within twenty-four (24) hours after a written notification of the same, delivered to himself or his agent on the work, it will be removed by the owner at the Contractor's expense.

**Deficiency of Material.**

34. Should there be a deficiency of proper material for refilling, the Contractor will be required to furnish the same at his own expense; and in all cases the streets, alleys or rights of way must be refilled to the same height as previously existed unless the Engineer shall otherwise direct.

**EMBANKMENT.**

**Grubbing and Cleaning.**

35. The ground shall be prepared by thoroughly grubbing and clearing, and removing all loose rock, stone, muck or improper material of every description; and the cost of same shall be included in the price bid per lineal foot of sewer.

**All Sewers must be Covered.**

36. All sewers and foundations, when completed, shall be covered with not less than three (3) feet of earth at any point. In case there is not sufficient earth on the work for this purpose, the Contractor must provide suitable earth.

**BRANCHES.**

**In Pipe Sewers.**

37. Six-inch Y-branches for house connections must be built in at such intervals as may be determined by the Engineer. Such other slants, or Y-branches, as the Engineer may consider necessary to be built in any sewer for connecting lateral sewers, catch-basins, or for any other purpose, must be built in according to his instructions. All slants, or Y-branches, must have a proper socket on the outer end; and when not immediately used must be closed by bricks laid flat in cement or by a cover made for the purpose and approved by the Engineer; the cost of said covers to be included in the price bid for Y-branches.

**MANHOLES.**

38. Manholes will be built of concrete, where shown on drawings or ordered by the Engineer. The price bid for manholes to include the cost of castings for cover.

**INLETS.**

39. Inlets will be built of concrete according to detail drawings, where designated on plan or ordered by the Engineer. The price bid for inlets to include cast iron cover for same.

## 6. City Specifications for Street Paving.

**Note**

Bidders will bear in mind that the city will furnish and deliver on the street dressed curb, gutter and crossing stones. The Contractor will therefore bid on furnishing the remainder of the material and performing the work complete.

### Bid.

To the Council of.....

The undersigned propose ..... to improve.....  
 ..... from ..... to  
 ..... by .....  
 including any and all work and materials that may be necessary in a proper and workmanlike  
 manner and in accordance with plans and specifications and contract bound herewith and under the  
 direction and to the satisfaction of the City Council at the following rates, to-wit:

	Prices to be written in words in this column.		Prices in figures in this column.	
	DOLLARS.	CENTS.	\$	C.
Extra Excavation..... per cubic yard	.....	.....	.....	.....
Extra Fill..... per cubic yard	.....	.....	.....	.....
Limestone Curb and Gutter..... per lineal foot	.....	.....	.....	.....
Cement Curb and Gutter..... per lineal foot	.....	.....	.....	.....
Brick Pavement for Sidewalk..... per square yard	.....	.....	.....	.....
Cement Pavement for Sidewalk..... per square foot	.....	.....	.....	.....
Stone Pavement for Sidewalk..... per square foot	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....

Hereby agreeing that the City Council has the right to reject any or all bids and the undersigned shall not be allowed to dispute the correctness of the quantities used in calculating the lowest bid. Also all parties interested in the work have there names hereto annexed.

..... Bidder.

### BOND.

We, the undersigned, are held and firmly bound unto the CITY OF.....  
 in the sum of..... dollars to be paid  
 to said City, its heirs or assigns; for which payment well and truly to be made we hereby jointly  
 and severally bind ourselves, our executor or assigns.

Sealed with our seals, dated the..... day of.....  
 .....191 .....

The condition of this obligation is such, that in case.....  
 Contractor be awarded the work here specified, and he shall honestly and faithfully discharge and  
 perform all the obligations of said contract, then the above obligation to be void, otherwise to be of  
 full force and effect.

.....(Seal.)

.....(Seal.)

**Contract.**

This contract entered into this.....day of.....191  
 between the City of.....of the first part and.....Contractor  
 of the second part witnesseth; that the said.....of the second part agree with  
 party of the first part for the consideration hereinafter mentioned to construct in good, substantial  
 and workmanlike manner ..... from .....  
 on ..... from .....  
 to..... for the following prices to-wit:

	Prices to be written in words in this column.		Prices in figures in this column.	
	DOLLARS.	CENTS.	\$	C.
Extra Excavation.....per cubic yard	.....	.....	.....	.....
Extra Fill.....per cubic yard	.....	.....	.....	.....
Limestone Curb and Gutter.....per lineal foot	.....	.....	.....	.....
Cement Curb and Gutter.....per lineal foot	.....	.....	.....	.....
Brick Pavement for Sidewalk.....per square yard	.....	.....	.....	.....
Cement Pavement for Sidewalk.....per square foot	.....	.....	.....	.....
Stone Pavement for Sidewalk.....per square foot	.....	.....	.....	.....
Stone Pavement for Sidewalk.....per square foot	.....	.....	.....	.....
.....	.....	.....	.....	.....

Said party of the second part agree to commence said work within five days after award of contract, and to complete the same within.....days thereafter. Said party of the second part further agrees to faithfully perform said work, and repair and make good any defect for a period of two years from its completion. It is further agreed that all loss or damage arising out of the nature of the work-to be done under this contract or from any unforeseen obstructions, legal or otherwise that may be encountered in the prosecution of the work shall be borne by the Contractor. The party of the second part shall maintain suitable barricades, danger lights and adopt all proper precautions for public safety and shall hold the City of.....free from any damage that may result from negligence on his part.

When party of the first part is satisfied that the work has been completed in accordance with the terms of the contract and specifications; said party binds itself to pay in assessment bonds at par within thirty (30) days after the passage of the assessment ordinance; said bonds being liens of the property improved and payable on the general duplicate; except that said party of the first part retains ten (10) per cent. of the value of the work done to insure any repair necessary within two years. In no case will the party of the first part be responsible except for failure to exercise its power of assessment at the time required.

**CONDITIONS AND SPECIFICATIONS.**

Bids will be received until 12 o'clock M. (central standard time) for the improvement of ..... from ..... to .....  
 .....by.....

The bids will then be submitted to the Engineer for computation and the Council will proceed without unnecessary delay to award the work to the lowest responsible bidder with adequate security. No bid will be accepted from any person who has failed to execute a contract with the Corporation, who is a defaulter as surety or who is in arrears to the Corporation upon debt or contract. Names of all parties interested shall be on the bid. It shall be free from collusion or fraud; and also no municipal officer shall be either directly or indirectly interested in the profits thereof.

The Engineer's estimate upon which the relative rates of bids will be computed is as follows.

Extra Excavation .....	cubic yards.
Extra Fill .....	cubic yards.
Limestone Curb and Gutter.....	lineal feet.
Cement Curb and Gutter.....	lineal feet.
Brick Pavement for Sidewalk.....	square yards.
Cement Pavement for Sidewalk.....	square feet.
Stone Pavement for Sidewalk.....	square feet.

These quantities are considered as approximate and are not to be held as entitling the Contractor to any claim for extra time or any other claim for damages should the work either prove greater or less than herein estimated.

EXTRA GRADING.

In excavation, the extra excavation will be estimated from the top surface of the walk. In filling the amount necessary to bring the ground to sub-grade of walk.

Filling shall be done in six (6) inch layers and thoroughly compacted by overhaul or tamping, or such other manner as special cases may require. In case the fill is so great as to render non-settlement doubtful no work shall be done thereon until it has thoroughly settled.

LIMESTONE CURB AND GUTTER.

The curbing used will be composed of good, sound, hard Flat Rock..... or the best of the..... stone and will be firmly set on three (3) inches of packed gravel.

All stone used to be not less than three (3) feet long, eighteen (18) inches deep and five (5) inches thick; bases to be not less than nine-tenths (9-10) of their top length. The stone to be squared and tooled to a width of 5 inches on top, 10 inches on each end, 10 inches or to the under side of the gutter stone on the face and 3 inches on the back next the top. The stone to be so dressed that the joints shall nowhere exceed one-quarter ( $\frac{1}{4}$ ) of an inch.

At corners of streets and alleys circular curbs of a radius to be given by the Engineer will be laid in the same manner heretofore described.

The Contractor will receive no additional compensation for circular curbing but will embrace the total in his bid per lineal foot for curb and gutter.

The gutters will be laid at the same time with the curbing. They will be composed of the same material as the curbing, sixteen (16) inches wide, four (4) inches deep and not less than three (3) feet long, set on three (3) inches of packed gravel and so set as to break joints with the curbing.

The upper sides to be smoothly hammered dressed, and the ends squared to form joints not exceeding one-quarter ( $\frac{1}{4}$ ) inch. The sides next to the curb to be at true right angles to the ends and so dressed as to admit of the top closely fitting the curb with the inside..... inches and the outside..... inches below the top of the curbs.

For a distance of nine (9) inches on gravel streets there will be placed limestone paving eight (8) inches deep, not less than three inches in width and nine (9) inches in length, selected and so laid as to form courses of uniform width and broken joints. To be roughly dressed or broken so as to form close joints and even surface on top.

The whole to be paved upon a bed of well compacted, good clean gravel containing not more than 15 per cent. loam four (4) inches in depth. All the interstices to be solidly filled with the same material and the whole thoroughly rammed down and covered with two inches of fine gravel.

On macadam streets this will not be done except where grades exceed three (3) feet in one hundred (100) where in both gravel and macadam this width above specified will be increased to 18 inches with same specifications as before. Bidders will state price complete for curb and gutter per lineal foot.

All work to be done in strict accordance with lines and levels furnished by the Engineer. Wherever the character of the ground would make necessary a greater depth of gravel for foundation of curb and gutter the same may vary together with the depth of curbing at the discretion of the Engineer.

CROSSINGS.

Crossings will be laid at all intersections. Where two streets cross each other, four (4) double rows of crossings will be laid. They will be composed of limestone similar in quality to descriptions for curbing and guttering..... inches wide, not less than four (4) inches thick and two feet in length, set one foot apart. The upper surface to show no inequality exceeding one-half ( $\frac{1}{2}$ ) inch, and the ends squared and hammer dressed so as to form joints not exceeding one-quarter ( $\frac{1}{4}$ ) inch in width. The stone to be set on three (3) inches of fine gravel packed and the stone rammed so as to be perfectly solid.

The space between the stone and nine (9) inches on each side to be bouldered and done as follows: The outside edges to be roughly dressed and between the crossing stone and nine inches on each side there will be used bouldering well down on three (3) inches of packed gravel. Boulders to be no greater than five (5) inches in their greatest diameter or less than three (3) inches, assorted in sizes and laid in good and workmanlike manner. The crossing stone to be tamped solid. The boulders rammed after laying, then covered with one (1) inch of clean, sharp sand, and finally well rammed and rendered perfectly solid. Bidders will state price for crossing stone complete per lineal foot. All work to be done in strict accordance with lines and levels furnished by the Engineer.

GUTTER CROSSINGS.

Wherever it be necessary to construct gutter crossings at intersections for surface drainage it will be done as follows: A good limestone similiar in quality to those prescribed for gutter stones will be used, not less than 10 inches wide, 4 inches thick and three feet long. The top to be smoothly hammered dressed and the ends squared so as to form joints not exceeding one quarter ( $\frac{1}{4}$ ) of an inch. The outside edges to be roughly dressed. To be set on four (4) inches of packed gravel and rammed and rendered perfectly solid. On each side of this will be bouldering..... feet wide constructed in a manner similar to the specifications for crossings.

CEMENT CURB AND GUTTER.

Bids will be received on the basis of a lineal foot of curb and gutter laid complete.

Excavation obtained for curb and gutter shall be immediately removed without injury to existing improvements.

The curbing will be not less than six (6) inches of gravel (after compacting) shall be place thereon. On this coat will be placed a fine layer of clean, sharp, medium coarse sand. The concrete mixed as heretofore described will then be placed on this prepared bed and moulded five (5) inches at the base to a form at the top as shown by this sketch.

The top coat of the same material as prescribed for the finished coat of paving shall be constructed as shown in sketch.

The length to be not less than three (3) feet separated by tar strips. To be trowled smooth and meet all requirements asked for in paving material. The gutter will be made as follows: Excavation seventeen (17) inches below curb grade and such other depths as the Engineer may desire, the same requirements governing curb and gutter sub-grade that applies to paving sub-grade. On the sub-grade thus prepared is placed a layer of gravel six (6) inches thick after ramming. On this is spread a thin layer of clean sand and this followed by a layer of concrete three (3) inches in thickness prepared and applied as before specified. On this the top coat is applied two inches thick.

The width of the cement gutter stone is, when completed sixteen (16) inches with the inside edge.....inches and the outside edge.....inches below the top of the curb. For a distance of nine (9) inches outside the gutter stone there will be limestone paving eight (8) inches deep, not less than three (3) inches in width and nine (9) inches in length, selected and so laid as to form courses of uniform width and broken joints, to be roughly dressed or broken so as to form close joints and even surface on top. The whole to be paved upon a bed of well compacted, good, clean gravel containing not more than 15 per cent. of loam four (4) inches in depth; all the interstices to be solidly filled with the same material, and the whole thoroughly rammed down and covered with two (2) inches of fine gravel. Where grades exceed 3 feet in 100 paving to be increased as mentioned heretofore.

All specifications concerning the ingredients, proportions and working of the cement paving also apply to the curb and gutter.

If Contractor can work curb and gutter in one this is preferably done.

CEMENT PAVING.

The price per square foot of cement paving shall include excavation for foundations, concrete paving, lateral drains and all necessary work to construct artificial stone pavements on streets to be improved. All material excavated shall be promptly removed without injury to any portion of the existing street improvement.

In excavating the Contractor shall go a depth of 12 inches below the finished grade of walk and if soft, spongy places be encountered these to be removed and a layer of clean gravel substituted. After the bottom is surfaced and rendered firm by ramming a layer of good, clean gravel will be placed thereon, which shall be eight (8) inches in depth after being thoroughly rammed and wet, also, if necessary to render it compact.

Should the ground require it two (2) inch drain (farm) tile may be run along the outer edge of the trench, said pipe to be laid in gravel, the bottom six (6) inches below the walk with outlets at such points as the Engineer may direct.

Upon the foundation above described will be laid a thin coat of clean, coarse sand, then concrete of the best German Portland Cement, Germania, Stettin Star, Stettin Anchor, Alsen Dieckerhoff or other brands equally good; to be without lumps, fine ground and standing a tensible

strength of two hundred and seventy-five (275) pounds to the square inch in briquettes one week old. This concrete to be three (3) inches in thickness after thorough ramming and to be composed of the following mixture.

One part German Portland Cement.

Two parts clean, sharp sand free from mud or clay.

Four parts gravel measuring from  $\frac{1}{2}$  inch to  $1\frac{1}{4}$  inches in diameter, well screened and free from dirt or vegetable matter.

The cement and sand to be thoroughly mixed dry; then made into mortar with but little water and well mixed with the gravel by experienced men with shovels and hoes on a close plank floor, until every piece of gravel is coated with mortar, then shoveled into place and thoroughly rammed. The concrete shall be used immediately after using and each course shall be separated into three (3) foot lengths by strips of tar paper.

Upon the concrete thus prepared will be a finishing coat one (1) inch in thickness of Portland Cement of the same brand as that used for the concrete, mixed in the following proportions:

One part Portland Cement.

Two parts clean, sharp, medium coarse sand, free from clay or other harmful matter. To be first mixed dry together, and sufficient water added and additional mixing to render it plastic and trowled hard into place in the courses above mentioned.

The coat must be perfectly smooth in finish and full one (1) inch thick. Great care must be taken that this coat is applied before the concrete has "SET," otherwise the concrete shall be at once removed at the Contractor's expense.

Before the top coat is applied, the concrete shall be roughened so as to make a more perfect bond. The outer edge of the top coat shall be slightly rounded. After completion the pavement to be protected from the action of the weather (sun and rain) until it has thoroughly hardened.

Where carriage-ways cross pavements the concrete will be four (4) inches thick and the top coat will be two (2) inches thick, and roughened in the usual manner.

Gas, water or other pipes passing under the walks will be covered by concrete arches so they may be removed without injury to the pavement.

The Contractor shall sprinkle newly made walks daily for a length of time to protect it.

All walks to be of a uniform width and rise subject to special plans of the Engineer.

#### STONE PAVING.

Stone paving will be paid by the square foot. All stone to be good, sound, hard Flat Rock, Sandstone or other stone of the best quality. To be dressed or sawed on top perfectly smooth, the edges at right angles and forming joints not to exceed one-eighth ( $\frac{1}{8}$ ) of an inch. To be not less than five (5) feet by three (3) feet upper dimensions and four (4) inches thick. To have a foundation of first four (4) inches gravel after packing on a prepared sub-grade as heretofore prescribed for cement.

On this a layer of concrete 3 inches of thickness prepared as before described and on this concrete before it is "SET," the stone will be placed. Such rise and elevation next the curb will be given as the Engineer may determine.

All dimensions of curbing, paving, etc., may vary with different streets and these may be changed as the Engineer may deem proper on streets presented to Council and bidders are cautioned to closely observe plans to see if such alterations be made.

#### BRICK PAVING.

All material obtained in excavating shall be promptly removed. All brick paving must be of good, sound, hard burnt (best quality) paving brick.

The ground to be excavated to a depth of nine (9) inches below the finished surface of walk unless good gravel be encountered when the Contractor will go such depths as may be required by the Engineer or Inspector.

The sub-grade thus obtained shall be leveled and packed and there shall be spread thereon four and one-half ( $4\frac{1}{2}$ ) inches of good packed gravel; on this will be placed two (2) inches of clean sharp sand.

The brick will then be laid on this, rendered firm by tamping and covered with a coat of the same quality of sand one (1) inch in depth.

The walk to be of a uniform width the entire length of the improvement with such rise and form as the Engineer may determine.

7. Fidelity Bond.

Bond No. ....

AMOUNT, \$.....

ANNUAL PREMIUM \$.....

Whereas, ..... hereinafter called the "Employee," has been appointed to the position of ..... hereinafter called the "Employer," and has been required to furnish a Bond for his honesty in the performance of his duties in the said position.

AND WHEREAS, the Employer has delivered to the ..... Company, a corporation of the Commonwealth of ..... hereinafter called the "Company," a statement in writing setting forth the nature and character of the office of position to which the Employee has been elected or appointed, the nature and character of his duties and responsibilities and the safeguards and checks to be used upon the Employ in the discharge of the duties of said office or position, and other matters, which statement is made a part thereof.

NOW THEREFORE, in consideration of the sum of ..... Dollars paid as premium fr the period from ..... 19 .....

at 12 o'clock noon, and upon the faith of the said statement as aforesaid by the Employer hereby warrants to be true, it is hereby agreed and declared, that subject to the provisions and conditions herein contained, which shall be conditions precedent to the right on the part of the Employer to recover under this Bond the Company shall, within three months next after notice, accompanied by satisfactory proof of a loss as hereinafter mentioned, has been given to the Company, make good and reimburse to the Employer all and any pecuniary loss sustained by the Employer, of money, securities or other personal property in the possession of the Employee, or for the possession of which he is responsible, by any act of fraud, or dishonesty on the part of said Employee in the discharge of the duties of his' office or position as set forth in said statement referred to, amounting to larceny or embezzlement, and which shall have been been committed during the continuance of this Bond, or any renewal thereof, and discovered during said continuance, or within six months thereafter, or within six months from the death or dismissal, or retirement of the Employee from the service of the said Employer, Provided always, that said Company shall not be liable, by virtue of this bond, for any mere error of judgment or injudicious exercise of discretion on the part of said Employee, in and about all or any matters wherein he shall have been vested with discretion, either by instruction, or rules and regulations of the said Employer. And it is expressly understood and agreed that the said Company shall in no way be held liable hereunder to make good any loss that may accrue to the said Employer by reason of any act, or thing done, or in pursuance, of any direction, instruction, or authorization conveyed to and received by him from said Employer, or its duly authorized officer in its behalf; and it is expressly understood and agreed that the said Company shall in no way be held liable hereunder, to make good any loss by robbery, or otherwise, that the said Employer may sustain, except by the direct, or connivance of the said Employee.

THE FOLLOWING PROVISIONS are also to be observed and binding as a part of this Bond:

The Company shall be notified in writing addressed to the President of the Company, at its offices in the City of ..... Commonwealth of ..... of any act of omission or commission on the part of the Employee which may involve a loss for which the Company is responsible hereunder immediately after the occurrence of such act shall come to the knowledge of the employer. That any claim made in respect to this Bond, shall be in writing addressed to the President of the Company as aforesaid, immediately after the discovery of any loss for which the Company's responsible hereunder, and within six months after the expiration, or cancellation of this Bond as aforesaid. And upon making such claim, this Bond shall wholly cease and determine as regards any liability for any act or omission of the Employee committed subsequent to the making of such claim, and it shall be surrendered to the Company on payment of such claim.

THE COMPANY shall not in any wise be responsible to the Employer, under this Bond, to a greater extent than ..... Dollars.

IF THE EMPLOYER shall at any time hold concurrently with this Bond, any other Bond, or guarantee of security from, or on behalf of the Employee, the Employer shall be entitled in the event of loss by default of the Employees, to claim hereunder only such proportion of the loss as the amount covered by this bond bears to the whole amount of security carried, whether valid or not.

IF THE COMPANY shall so elect, this bond may be cancelled at any time, by giving one month's notice to the Employer, and refunding the premium paid, less a pro rata thereof, for the time said Bond shall be in force, remaining liable for all, or any default covered by this Bond, which may have been committed by the said Employee, up to the date of such determination, and discovered and notified the Company, within the limit of time hereinbefore provided for, but in the event that the Employer shall make any claim hereunder either before or after such cancellation said pro rata part of the premium shall be forfeited, and shall be returned to the Company if paid by it before claim was filed.

THAT should the Employee become guilty of an offense covered by this bond, the Employer will immediately on being requested by the surety to do so, lay information before a proper officer covering the facts and verify the same as required by law, and furnish the Company every aid and assistance, not pecuniary, capable of being rendered by the Employer, his or its agents and servants, which will aid in bringing the Employee promptly to justice, and such action when required of the Employer shall be a condition precedent to recovery under this Bond.

The Company shall not be liable under this Bond for the amount of any balance that may be found due the Employer from the Employee, and which may have accrued prior to the date hereof, and which may be discovered within the period hereof, nor for any loans or advances made by the Employer to the Employee for any purpose; nor shall it at any time during the continuance of this Bond or any renewal thereof, the duties and responsibilities of the Employee shall be increased and enlarged or the Employee shall without notice to the Company and its written consent thereto obtained, be required or permitted than that set forth and described in said statement, it being the true intent and meaning of this Bond that the Company shall be responsible only as aforesaid for moneys, securities, or property diverted from the Employer through fraud or dishonesty, amounting to larceny or embezzlement as aforesaid, on the part of the Employee within the period specified in this Bond, while in the discharge of the duties of the office or position to which he has been elected or appointed.

This bond will become void as to any claim for which the Company is responsible hereunder to the Employer, if the Employer shall fail or notify the Company of the occurrence of any act creating a responsibility immediately after it shall have come to the knowledge of the Employer. And, if without previous notice to and consent of the Company thereto, the Employer has entrusted or shall entrust the Employee with moneys, securities, or personal property, after having discovered any act of dishonesty, or condones any act for which the Company may be liable hereunder, or makes any settlement with the Employee for any loss hereunder, this bond shall be null and void, and any willful misstatement or suppression of facts in any claim made hereunder renders this Bond void from the beginning.

No suit or action of any kind against the Company for the recovery of any claim, under, or by virtue of his Bond, shall be sustainable in any Court of Law, or Equity, unless such suit or action shall be commenced, and the process served on the Company within the term of twelve months (365 days) next, after the presentation of such claim, and in case any suit or action shall be commenced against the Company after the expiration of the said period of twelve months, the lapse of time shall be deemed as conclusive evidence against the validity of the claim thereby so attempted to be enforced.

If the Employer's written statement hereinbefore referred to shall be found in any respect untrue, this Bond shall be void.

The Company, upon the execution of this bond, shall not thereafter be responsible to the Employer, under any Bond previously issued to the Employer on behalf of said Employee, and upon the issuance of any Bond subsequent hereto upon said Employee in favor of said Employer, all responsibility hereunder shall cease and determine, it being mutually understood that it is the intention of this provision that but one (the last) Bond shall be in at one time, unless otherwise stipulated between the Employer and the Company.

This Bond is issued on the Express understanding that the Employee has not within the knowledge of the Employer at any former period been a defaulter, and will be invalid and of no effect unless signed by the Employee.

No one of the above conditions, or the provisions contained in this Bond, shall be deemed to have been waived by or on behalf of said Company, unless the waiver be clearly expressed in writing, over the signature of its President or Vice-President and Secretary or Assistant Secretary and its seal thereto affixed.

AND THE SAID EMPLOYEE doth hereby for himself, his heirs, executors and administrators, covenant and agree to and with the said Company, from and against all loss and damage of whatever nature or kind, and from all legal and other costs and expenses, direct or incidental which the said Company shall, or may at any time, sustain, of be put to (whether before or after any legal proceedings by, or against it to recover under this Bond, and without notice to him

thereof), or for, or by reason, or in consequence of the said Company having entered into the present Bond.

IN WITNESS WHEREOF, the said... (the said Employee) hath hereunto set his hand and seal, and the said Company has caused this Bond to be sealed with its corporate seal, attested by its... Secretary, this... day of... nineteen hundred and...

Signed Sealed and delivered by the said Employee in the presence of

..... Seal Employee. Bonding & Insurance Co. (Atty. in fact.) President.

Attest: ..... Atty. in fact.

8. Building Operations in the United States.

A report on building operations in the leading cities of the United States in 1909 was published by the Department of the Interior July 24, 1910. The following is an abstract:

One hundred and thirty-seven cities reported for 1909 building operations costing \$930,520,713 under 273,883 permits. Of these cities, 128 reported 264,536 permits, work under which cost \$903,385,954. Of these totals, the new buildings constituted 90.3 per cent. of the cost and the additions, alterations and repairs, 9.7 per cent. Taken by classes, the new wooden buildings constituted 24.61 per cent. of the cost and the additions, alterations and repairs to wooden buildings, 3.34 per cent. new brick buildings 55.82 per cent., additions, etc., 5.67 per cent.; new stone buildings 3.1 per cent., additions 0.25 per cent; new concrete buildings 3.39 per cent., additions 0.13 per cent.; all other fire resisting buildings 3.83 per cent., additions 0.31 percent. Of the cost of new buildings 73.24 per cent. was for fire resisting buildings and 26.76 per cent. for wooden buildings. Of the cost of all new fire resisting buildings 84.39 per cent. was for brick buildings, 4.69 per cent. for stone buildings, 5.13 per cent. for concrete buildings, and 5.8 per cent. for miscellaneous fire-resisting buildings. Of the cost of additions, alterations and repairs 34.45 per cent. was for wooden buildings and 65.55 per cent. for fire resisting buildings. Of the last item 89.27 per cent. was for brick buildings, 3.84 per cent. for stone buildings, 1.96 per cent. for concrete buildings and 4.93 per cent. for all other additions and repairs.

Operation on brick buildings (new buildings, additions, alterations and repairs) constituted 61.49 per cent. of the entire cost of all operations in these 128 cities, all other fire resisting buildings amounting to but 11.01 per cent. This shows conclusively the great popularity of brick as building material.

The average cost in 1909 for new wooden buildings was \$2,269, for new brick buildings \$5,922, for stone buildings \$11,679, for concrete buildings \$17,099, and for miscellaneous fire-resisting buildings \$63,890.

Seattle had the largest number of new wooden buildings, 7,355, with an average cost of \$1,338 each. Los Angeles was second in number of wooden buildings, 5,284, with an average cost of \$1,553 each. New York reported 823 permits for buildings of wood costing \$3,697,555, an average cost of \$4,492; these were almost entirely in the Borough of the Bronx. In Philadelphia but 24 new wooden buildings were erected at a total cost of \$38,000, or an average cost of \$1,583.

New York reported the construction of fire-resisting buildings at a cost of \$181,918,337, or 27.78 per cent. of the total for this class of buildings; Chicago was second, with a cost of \$79,105,500, or 12.08 per cent. of the total; Brooklyn was third, reporting fire-resisting buildings costing \$54,658,721, or 8.35 per cent. of the total; Philadelphia was fourth, with \$42,570,770, or 6.5 per cent. of the total.

The leading city in the number and cost of concrete buildings was Chicago, which reported 519 buildings, costing \$9,894,800, or 32.31 per cent. of the cost of all concrete buildings. The city ranking second in cost of concrete buildings was Seattle, which reported \$2,872,400, or 9.38 per cent. of the total, followed closely by Philadelphia, with \$2,014,300, or 6.58 per cent. of the total. Out of the 128 cities reporting, 79 erected new concrete buildings, 1,791 in number, which shows the widespread use of this material as a building agent.

Miscellaneous fire-resisting buildings, which include steel skeleton buildings, were reported from 33 cities. New York was the leading city in this class of buildings, reporting them to the cost of \$12,863,100 with Newark second with a cost of \$3,323,000.

## CHAPTER X.

### Letter Writing.

(Suggestions)

#### LETTER WRITING.

- 1—Selection of material very important.
- 2—When to answer a letter.
- 3—How to conduct friendly correspondence.
- 4—There should be five parts to every letter.

- 5—Where to place the heading of a letter.
- 6—Position of the address.
- 7—Where to begin the body of a letter.
- 8—Where and how to express complimentary close.
- 9—Don'ts in letter writing.
- 10—General suggestions on how to write a good letter.

#### 1. Selection of Material.

In the selection of writing material consult good taste rather than the "latest style."

Envelopes and paper should match.

#### 2. When to Answer.

Answer a business letter at once or drop your correspondent a line to let him know that it has been received and then write him more at length at your earliest convenience.

Read and re-read the letter to be answered, so that you may know what is wanted and be able to give a clear and definite reply, covering every point in few words.

If you are taking the initiative in the correspondence, be no less clear and concise.

If applying for a situation, state briefly your qualifications.

Be not afraid, or too modest to speak dispassionately of yourself, but be exact in all your statements, and give no false impressions.

Give references.

Write plainly, without flourishes.

Exercise care about punctuation, spelling, grammar, and the use of capitals.

Study to please.

Avoid a brusque style, and all rudeness.

Give the "soft answer" that "turneth away wrath."

#### 3. Friendly Correspondence.

In friendly correspondence be natural.

Avoid affectation and sentimentalism.

Do not use the same forms always, but vary according to circumstances.

Write as you would talk, only with more care and seriousness.

Words spoken may soon be forgotten, but once on paper, if not well chosen and perfectly proper, they are liable to appear at any time to your discredit.

Then, too, words and expressions may look different in writing than when merely spoken.

Webster marks a large number of words with colloq., meaning colloquial, and this word "collo-

qual" means, "pertaining to, or used in conversation, especially common and familiar conversation."

Read carefully your letters before sending them, and let none go out that you would not be willing to have preserved and read by—you know not whom.

Use apologies sparingly, and never make the worst of all apologies a request to have the letter destroyed when read.

Do your best; and you will seldom have need to make excuses for tardiness, bad writing, poor spelling, or anything of the kind.

Have a purpose in all that you write, and arrange your thoughts in a systematic order.

Express yourself fully in the letter, and so avoid postscripts.

Only that which is foreign to the subject of the letter, should be added in postscript.

#### 4. Forms and Parts.

There are five parts to a letter;

1—The heading, or place and date.

2—The introduction, or address and salutation.

3—The body of the letter.

4—The conclusion, or complimentary close, and signature.

5—The superscription (address on the envelope,) or name and place of the person addressed.

#### 5. The Heading.

The heading should occupy the first line, or two lines, according to its length and the length and width of the page; and it should extend very nearly to the right hand edge.

If unruled paper is used, place

the heading about an inch and a half or two inches from the top.

The place should be given in detail in the heading, or if preferred it may follow the signature on the last page.

This will be your correspondent's guide in addressing to you his reply, and will more fully identify the author of the latter, which, in not a few instances, has proven to be much to his advantage.

Sometimes the exact address is wanted, for the purpose of sending a communication by telegraph, or by a special delivery letter.

#### 6. Address.

The address should stand at the left.

It should begin one or two lines below the heading, and a half inch or more from the edge of the page; and should consist of the full name and post office address of the person to whom you are writing and some appropriate salutation.

Another form which is preferred by some, is to omit the address from the first part of the letter, and place it on the last page, below the signature, and at the left.

Some omit it altogether, but this is unwise, for it is liable to be separated from its envelope, and in that event, it might not reach its destination.

Or having gone through all trouble or annoyance might be occasioned later, by the supposition that it was addressed to some other person.

The salutation generally consists of some term of honor, af-

fection, or relationship; as Dear Sirs, Messrs., Gentlemen, Ladies, Dear Madam, Dear Friend, My dear friend, My Beloved Wife, My dear Broker, etc.

### 7. Body.

The body of the letter may be begun on the same line with the salutation, being separated from it by a comma and a dash, or by a colon and a dash.

The more preferable place, however, to begin the letter is on the line below the salutation, and just below the punctuation following the salutation; and in this case the dash is omitted by most writers.

A uniform margin should be left on the left hand of each page, from a half inch to a inch in width.

And each paragraph should begin uniformly about twice as far from the edge.

Leave no margin on the right hand side of the page.

### 8. The complimentary close.

The complimentary close consists of some expression of respect or affection; as Respectfully yours, Sincerely yours, Your sincere friend, Your affectionate mother, etc.

The first word only, should be capitalized, and a comma should be used at the close.

On the preceding line an expression like the following may be used if desired:

With kind regards, I remain,  
Awaiting your reply, I am, etc.

No punctuation follows these expressions.

The writer should sign his name in full, especially if writing to a

stranger,

And a lady should let it appear whether she is a Miss or Mrs. by enclosing the proper title in parentheses, just preceding her signature.

The distinction between a married woman and a widow, is shown by the former using her husbands given name, and the latter using her own Christian name.

The second line of the conclusion should begin further to the right than the first, and if a third is used it should begin further to the right than the second.

The letter should be folded with the first page inside.

The first line of the superscription consists of the title and the name of the person addressed.

It should be placed, as a rule, about midway between the top and the bottom of the envelope, and equidistant from either end.

On long envelopes a great space should be at the left.

Each succeeding line should begin a little further to the right than the one next above it.

The second line consists of the number of the post-office box and the name of the post office, if in the country or a village; and of the house number and the name of the street, if in the city.

The third line gives the county or the city, and the fourth the state, province, or country.

If preferred, the superscription may be shortened to three lines by placing the number and street or the county in the lower left hand corner of the envelope.

The stamp should be affixed

with care in the upper right-hand corner.

In case of all business correspondence and important letters, the return address should be placed in the upper left-hand corner of the envelope, with a request to return if not delivered within a certain number of days.

#### 10. A few general Suggestions on letter writing.

Never write on a half sheet of paper.

Never write in pencil.

It is always careless, often rude.

Notes of compliment must always be written in the third person.

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

When sending a letter requiring an answer upon your own business, always enclose a stamp for the reply.

A letter of introduction should never be sealed, as the bearer to whom it is given should know its contents.

Never write carelessly.

You can never be sure that your letter will meet only the eyes for which it is intended.

Date every letter clearly and carefully.

It is often of the utmost importance to know when a letter was written.

If you make an ill-formed letter, let it alone.

You will not improve it by patching, but the endeavor to do so will be distinctly visible in most cases.

Use simple, correct language, and avoid all efforts at fine sen-

tences or forced smiles.

Pure, sound English is more elegant than quotations in a foreign tongue.

Never write an anonymous letter or, even if you are certain you know the author of one received, never answer it.

Nothing but silent contempt should meet such cowardly, underhand epistles.

In writing letters:

Be live.

Be wide-awake.

Be well informed on the subject with which you are dealing.

Never forget the demands of courtesy or self respect.

Make letter writing a careful study.

Take pains with your letters.

When your letter is finished read it over carefully.

Study its weak points.

Then correct them.

Try again.

Keep on trying.

Keep on until you feel certain that you have hit on a style that will bring you business.

In your follow up letters:

Keep your prospect in touch with you.

Write Heart-to-heart Business getting letters.

Write Elbow-to-Elbow Business holding letters.

Never "beat around the bush."

Face the issue squarely.

Handle your proposition as becomes a gentleman.

Select your words.

Select your sentences.

Think right and you'll write right:

Look well to your words.

Express yourself correctly.

Make your words as good as your bond.

Make every letter you write a letter of credit.

### 9. Don'ts in Letter writing.

Whatever else you may neglect in your preparation for life's work, do not fail to learn what are the requisites of a good letter; for there will be frequent occasions to write letters of business and of friendship.

Give special attention to spelling and to the use of the pen.

Don't flourish.

Don't fail to take time and pains to execute the work correctly, and to give to your letter a respectable appearance.

If mistakes or accidents occur copy and re-copy until your letter shows a commendable degree to respect for the writer and for the person addressed.

Avoid the use of the blunder's mark (the caret,) but if you must use it, don't invert it.

It's proper place is just beneath the line, with the point upward between the words or letter where the omitted part belongs, and the words or letters to be supplied should be written directly above.

Don't fail to make every letter distinct and plain, especially in proper names as there is usually nothing in the nature of such words to aid in determining what the letters are.

Don't omit the subjects of your sentences.

Don't use the character & for the word "and".

Use numerical figures for dates, but don't use them in the body of the letter.

Don't display egotism by making too frequent use of the pronoun I, but when you do use it let it be a capital.

Don't use a capital without having a good reason for so doing.

Let its use be in compliance with some known rule.

Don't fill up the whole letter with chat about yourself and your concerns.

Show a kindly interest in your friend, and talk about things with which he is connected and which are of especial interest to him.

Don't make an attempt at diffuseness for fear you will not have enough matter to fill up the sheet.

Say what you have to say and then stop.

Don't strain.

Be simple, easy and natural.

Avoid all appearance of effort, far-fetched ornaments, and attempts at display; but, on the other hand, don't indulge in affected simplicity.

In addressing a person, don't be too familiar; and on the other hand don't be too formal.

Don't use fancy paper or colored inks.

Provide a good quality of paper, but don't be extravagant in its use; neither be stingy.

Always use one whole sheet, at least.

The second page to be left blank and the letter finished on the third page, but never go back and write on the second page.

Don't write in vertical lines.

Don't conclude a letter by writing in the margins.

Take another sheet, or half sheet.

Don't disfigure your letter by the frequent underlining of words to make them emphatic.

This is very bad taste.

Don't use postal cards, except for matters of business.

Don't intrude long preambles and explanations into business letters.

Cover all the points, but make them clear, by a few well-chosen words.

Don't trust to memory to recall what you write.

Keep a copy of all important letters.

Don't pay any attention to anonymous letters.

They are not supposed to be worthy of any consideration.

Don't mix up things of a general nature with a letter of congratulation.

Make such letters, brief, sincere, and to the point.

Don't continue to receive letters after you wish the correspondence decrease.

Request the writer plainly and decidedly to break off the correspondence, then if the letters continue to come, return them unopened.

Don't neglect your friends, but do not waste time and incur ex-

pense in foolish, frivolous, or needless correspondence.

Give your address in every letter to which you expect a reply.

Avoid stock phrases as; "Beg to advise." "Beg to inquire," "Beg to acknowledge."

Don't "beg at all."

Don't say "kindly" for "please."

Don't write "would say."

Don't say "Enclosed herewith."

Don't "reply" to a letter.

"Answer" it is better.

Don't use a big word where a short word will do.

"Begin" is better than "commence."

"Home" is better than "residence."

"Buy is better than "purchase."

"Live" is better than "reside."

"At once" is better than "immediately."

"Give" is better than "donate."

"Start" better than "inaugurate."

Never try to be funny.

Avoid sarcasm.

Cut out superlatives.

When writing, as Jones and Company, never use "I" when "we" is correct.

When you must make a personal reference use "the writer."

Don't write "If I was" when "If I were" is correct.

Don't say "we was" when we were is correct.

Don't use unnecessary phrases.

They are incorrect and cumbersome.

# CHAPTER XI.

## Letters.

- 1—What is a letter?
- 2—What is a business letter?
- 3—How to write the "Right Kind" of a letter.
- 4—How to write a Business letter.
- 5—How to write a Sales letter.
- 6—How to write a Collection letter.
- 7—How to write a Complaint letter.
- 8—How to write a letter of "Application."
- 9—How to write a letter of "Recommendation."
- 10—How to write a letter of "Apology."
- 11—How to write a letter of "Advice."
- 12—How to write a letter of "Condolence."
- 13—How to write a letter requesting a "Favor."
- 14—How to write a letter of "Congratulation."
- 15—How to write a letter of "Introduction."
- 16—"Don'ts" in writing Business letters.

### 1. What is a Letter?

A letter is a representative.

A letter properly written is a skillful salesman.

A letter properly written can take the place of a diplomat.

A letter will link you and capital together.

A letter can sell.

Anything a male can sell the mail can sell.

The right kind of a letter will do the work of years in months—months in days.

A paying letter is written salesmanship.

To write a letter that will sell, you must know the underlying principles of selling.

Know how to apply them.

Know how to disseminate them.

A correct letter represents conversation at a distance.

When talking to a customer through a letter.

Do it kindly.

Do it friendly.

### 2. Business Letters.

There are two kinds of business letters.

(1) Paper, ink and formality.

(2) Logical, human appeal attracts the eye, pulls, sways and convinces.

Number one (1) is the product of carelessness.

Number two (2) is conscientious creation.

Fill your letters with enthusiasm.

Fill your letters with magnetism.

Make them talk.

Make them stand out.

Make them dominate the readers daily mail.

Words are the key in writing letters as well as in advertising.

### 3. Right Kind of Letters.

The right kind of a letter does

what a personal representative can do.

The right kind of a letter sells goods.

The right kind of a letter collects money.

The right kind of a letter adjusts complaints.

The right kind of a letter carries on business.

The right kind of a letter is advantageous.

The right kind of a letter saves heavy traveling expenses.

The right kind of a letter saves hotel bills.

The right kind of a letter follows up persistently.

The right kind of a letter makes no false representations.

The right kind of a letter makes no verbal promises.

The right kind of a letter must be employed intelligently.

The right kind of a letter must be the product of analytical thought.

The right kind of a letter must contain arguments to convince.

The right kind of a letter must be planned logically.

The right kind of a letter paints a mental picture.

The right kind of a letter must contain real inducement.

Study your letters.

Study every letter that goes out over your name.

#### 4. How to Write a Business Letter.

A business letter is simply talking to your man on paper.

(1) Compel attention.

(2) Arouse an interest.

(3) Argument—proof — conviction.

(4) Persuasion.

(5) Inducement.

(6) Closing climax and clincher.

Picture the article you want to sell.

Picture its use.

Picture its advantages.

Picture it vividly.

Give a definite idea.

Picture by suggestions.

Every business letter should be written on business stationery.

A copy should be kept of every business letter that leaves the office.

In writing a business letter be honest.

Be frank.

Be straight-forward, above board, guileless.

From the date-line at the top of your letter to the stenographer's hieroglyphics at the bottom, let every word, phrase, sentence and paragraph impress your reader as being wholly and unreservedly "on the level."

The letter without an inducement leaves a loop-hole for procrastination, which often proves to be a thief of countless sales.

All that is necessary in your letter to get a quick response is the proper inducement.

In every letter you write give each proposition your best. Finish it. And then forget it.

Make your letters talk.

Put things straight from the shoulder.

Make your letters pull.

Be natural.

Be live.

Be original.

The man who can write a letter

that does what another man must make a personal call to do, is the greatest, most independent power in the modern business world.

Write personal business letters.

Write just as you would talk if you were to meet them on the street or in their office or in their homes.

Personal letters, (the right kind) will bring you new business.

Personal letters (the right kind) will hold old customers.

Write heart-to-heart letters.

Write letters that show you have a strong personal interest in your customers.

Write letters that talk.

Throw away the old shop-worn types of the customary style.

Begin your letter in an easy, natural conversational manner.

Always have something to write about.

Think hard the best way to write it.

Write just as though you were talking.

Think about the party you are writing to.

Think about what you are going to say.

Write your letter in a manner that you feel certain will please and interest your customer.

Put your customers interest to the front.

Keep yourself in the background.

Introduce your proposition gracefully.

Introduce your proposition in a friendly style.

Avoid meaningless sentences.

Get right into the heart of your proposition.

Make your points.

Tell them briefly.

Tell them vividly.

Tell them connectedly.

Close your letter politely.

Close your letter pleasantly.

Bring your customer as close to you in your letter as if he were sitting at your elbow.

#### 4. A Successful Business Letter.

Every successful business letter must be built.

Every successful business letter must win its own audience.

Every successful business letter must talk face to face with its prospect.

Every successful business letter leads the prospect gradually.

Every successful business letter leads the prospect tactfully.

Every sentence in a successful business letter should have a reason for being there.

Every successful business letter has a definite route.

Every successful business letter has a definite end.

Every successful business letter is prepared with as much care as an important speech.

#### 5. Sales Letter.

Every successful sales letter is based upon the same principles as salesmanship.

(1) You must win attention in the opening of your letter. Say something that will prompt your reader to read on farther in the letter.

(2) Picture the proposition in his mind by giving a complete description and explanation.

(3) State strong arguments

that will create a desire. Tell of its value—tell the advantages.

(4) Persuade the reader to your way of thinking. Show him that he needs what you have to sell. Above all persuade him that he needs it now.

(5) Give good inducements.

(6) Prompt him to act at once, which clinches the sale.

### 6. Collection Letters.

A collection letter is another form of salesmanship on paper.

A collection letter simply sells the settlement of an account.

A collection letter consists largely of persuasion.

A collection letter should contain a striking climax.

Don't resort to threats or severity in a collection letter.

Your willingness to be reasonable will get you money.

Threats make you wait.

Arouse the spirit of fairness.

### 7. Complaint Letters.

A complaint letter is selling satisfaction.

Customers worth having are worth satisfying.

Back talk only aggravates.

Genuine complaint letters can be traced to two sources:

1—Real grievances.

2—Misunderstandings.

Answer promptly.

Take the complaint seriously.

Look at the trouble through the complainants eyes.

Don't argue.

Explain.

In answering a complaint letter, talk to him just as if he were in your office.

Picture your customer sitting in your office.

Then talk to him.

### 8. Letters of Application.

Merchants, manufacturers and others in need of "Help" often use the columns of newspapers anonymously, rather than give publicity to their wants, and thus be annoyed by an army of personal applicants.

Such advertising brings the advertiser hundreds of letters from writers of all grades, age and degrees of qualification, and although the advertiser may have stated explicitly the age and requirements of the person wanted, probably one-half will send in their application who possess none of these qualifications, and as but one of the many applicants can secure the vacant position, the writer should bear in mind that the advertiser will examine these letters in every business way, all letters written on scraps of paper, foolscap or soiled paper will be thrown at once into the waste basket without perusal.

The letters containing misspelled words, errors in grammar, interlineations and erasures will be noted, the penmanship and style scanned, and quite a correct estimate of the character and competency of the applicant will be formed from the application.

### 9. Letters of Recommendation.

Recommendations are those in which the writer, for the purpose of promoting the interest, happiness, or benefit of another, com-

mends, or favorably represents his character and abilities.

They should be given judiciously, and only when necessary.

A lavish and indiscriminate use of them all will make them totally valueless, and will seriously injure the writer's own character as a business man, and make him, to a certain extent, responsible for the character and conduct of another person; hence great care should be exercised in giving them.

Never recommend an unworthy person.

It may be hard to refuse a testimonial, but it is dishonorable to give a false one.

Recommendations may be special or general.

A letter of recommendation addressed to some particular person like an ordinary letter, is special; when not limited as to person or occasion it is general.

### 10. Letters of Apology.

Letters of apology or excuse, to be of any value, should be written as promptly as may be.

Such letters are not very pleasant, as they are called forth by some neglect or impropriety of the writer, but if written frankly, and gracefully expressed, will seldom fail to carry their object.

Any tardiness on your part will imply that your letter is sent unwillingly, or betray a second neglect as had at the first.

If you are apologizing for an unintentional slight or broken engagement, state the reasons for your conduct, and express your regret sincerely.

Letters of apology should not be

too stiff or formal, or it will appear a forced reparation; while a hearty expressed note will make your desire to atone apparent.

Any exaggeration in language will prove as bad, as it will appear often insulting.

A happy medium of graceful sincerity is best.

If every engagement is met promptly, and every obligation discharged when due, the necessity for an apology is avoided.

### 11. Advisory Letters.

Letters of advice should not be written unless by request, or an absolute necessity for them; for even if they are earnestly solicited they are very apt to prove disagreeable, and often will give offense, though they may be written with the best motives.

They should be written with perfect frankness, as sincerity, and singleness of purpose will often carry their own conviction.

Avoid all affectation of superiority, or in giving your opinion do not endeavor to make it law, or be offended in your advice is disregarded; your friend may have counselors besides yourself, a circumstance unknown to you, to guide his course.

Never offer advice after a folly has been committed; it will be a waste of words.

Sympathy of reproof may be given if it will benefit; or if the desire of the writer is to prevent a repetition of the error, then a few judicious words, pointing out the preventives, may be productive of good.

Never let your letter of advice

be written from selfishness, nor motives of interest dictate it.

Let an honest desire promote your friend's welfare and interest actuate you.

Such letters must be used judiciously and sparingly.

## 12. Letters of Condolence.

Letters of condolence or sympathy are the most difficult and important of any which friendship or affection can dictate.

At no time is an omission or slight more deeply felt or hard to forgive than when affliction is calling for sympathy.

The letter should not be too long, but earnest and sincere.

Do not underrate or make light of your friend's misfortune.

If it is a loss of worldly goods speak cheerfully and hopefully of the future, but admit that there is a cause for sorrow.

Great care should be taken not to hint that the sorrow is partly caused by the neglect or error on the part of your friend.

It is insulting and wounding in the greatest degree.

## 13. Letters of Favor.

A letter requesting a favor is not easy to write.

They should be worded as simply and plainly as possible.

Do not urge your claims too strongly, lest your request savor of begging; but you may let them see that you fully appreciate that the compliance will be a favor.

A letter conferring a favor should be worded to lessen as much as possible the sense of the obligation.

A letter offering a favor should

carefully avoid implying that there is any obligation conferred.

A genial, pleasant style should be adopted.

Letters declining favors should be kindly worded, and lessen as much as possible in manner their disagreeable matter.

If possible, state your reasons for refusing, and express your regret at being unable to give a more favorable reply.

A letter acknowledging a favor should be most cordial and frank.

Be careful and not let your correspondent suspect that you feel any obligation, or even hint at a future service on your part.

If an opportunity should arise to return the kindness, hasten to do so.

## 14. Letters of Congratulation.

Congratulatory letters are those written to a friend who has experienced some good fortune, success, prosperity or great joy.

Such letters should be full of lively sentiment and hearty expressions of pleasure and good will, and should be free from all admixture of envy or foreboding.

Let your friend see that you sincerely rejoice at his good fortune and are willing to sympathize to the fullest extent.

If you have a painful subject to communicate concerning yourself or any one else, or any advice to give, and you must send it, never send it in a letter of congratulation.

Send it by a separate letter, even if it has to go by the same mail.

While it is your desire to make your expressions of pleasure and good will hearty and cheerful, great care should be taken that you do not use exaggerated expressions of joy, as they have an air of insincerity and should all therefore be avoided.

To sum up all in a word; feel right and write as you feel.

Let your congratulations be offered as soon as possible after the occasions that call them forth.

If they are delayed they are totally valueless.

### 15. Introductory Letters.

Letters of introduction are those which a person introduces a friend who is absent.

There are two kinds, Social and Business.

Letters of introduction should always be as short and concise as possible.

The utmost brevity is important.

If you wish to send any information to your friends about their visitor, send it in a separate letter.

Letters of introduction should never be given except to persons well known to the person introducing them, and addressed to those only who have had a long-standing friendship for the writer.

A letter of introduction should not, unless circumstances make it absolutely unavoidable, be delivered in person.

It should be sent with the card of the person introduced to the person to whom it is addressed.

The person receiving it should then call at once or send a written invitation to his house, and the

person introduced may then call in person.

Letters of introduction to and from business men, for business purposes, may be delivered by the bearer in person and etiquette does not require the receiver to entertain the person introduced as the private friend of the writer.

Such letters should mention the errand and business of the party introduced, and if the party has been known but a short time, mention should be made by whom he was introduced to the writer.

Letters introducing professional artists may contain a few words expressive of the pleasure conferred by the talent or skill of the person introduced.

There is no rule of etiquette prescribing the exact amount of attention required to be shown to whom it is addressed, but as a rule, the most generous hospitality and courtesy it is possible to give, should be extended to your friend's friend.

It is a compliment to both the bearer and the writer of the letter.

La Fontaine says: "A letter of introduction is a draft at sight, and you must cash it."

Letters of introduction should bear upon the envelope the name and address of the party introduced, written in the lower left-hand corner, thus—

J. T. Green,

49 Pennsylvania Ave.,

Allegheny City, Pa.

Introducing

John K. Cuthbertson,

Letters of introduction are very useful to travelers or those

about to change their place of residence.

Care, however, should be especially taken in the latter case to present persons to each other only who will be mutually agreeable, as it will prove no friendly act to force upon a friend a life-long acquaintance, perhaps, with un congenial persons.

In traveling it is impossible to have too many letters of introduction.

They occupy very little room in a trunk, and will prove invaluable when you are a stranger in a strange place.

## 16. "DON'TS."

### Special Suggestions.

Don't reproduce a 22 story building on your letter head when you occupy but one room in the building.

Don't intimate that you have several departments in your office when but one.

A perfect business letter represents a conversation at a distance.

One grain of politeness often saves a ton of correction.

Be just as polite in what you say in your letters as if you were talking personally to your customer.

Be frank in your letters.

Say exactly what you mean and no more.

Don't use the following phrases:

"We would say."

"We would state."

"We beg to say."

"We beg to inform you."

"Enclosed herewith."

"At the present time."

"We beg to acknowledge receipt."

"Enclosed please find."

"Allow us to explain."

"Permit us to advise you."

"We have your favor of 24th, contents of which have been carefully noted."

### Dates in the World's Progress.♦

First jury 907.

Pins made 1450.

Needles used 1545.

Matches made 1829.

First cast iron 1544.

First newspaper 1494.

Coal used as fuel 1834.

Surnames used 1162.

First gold coin B. C. 206.

Tobacco introduced 1583.

First steam railroad 1830.

First postage stamps 1840.

Kerosene introduced 1826.

Lead pencils used in 1594.

Window glass used in 604.

Electric light invented 1874.

Iron found in America 1815.

First insurance, marine 533.

First American Express 1521.

First wheeled carriages 1859.

First illuminating gas in 1792.

Latin ceased to be spoken 580.

Musical notes introduced 1338.

Bible translated into Saxon 637.

Gunpowder used by Chinese 80.

Bible translated into Gothic 872.

Photographs first produced 1802.

Old testament finished B.C. 430.

Emancipation proclamation 1863.

Paper made by Chinese B.C. 220.

Bible translated into English 1534.

## CHAPTER XII.

### Words and Phrases Commonly Used in the Real Estate Business and Their Meaning.

**ABSTRACT OF TITLE:** The history of the ownership of the title to a particular piece of land.

**ABSOLUTE INDORSEMENT:** An indorsement binding the indorser to pay when notified that the prior parties have failed to do so.

**ACKNOWLEDGEMENT:** A statement made to an officer or court by a party to a deed or other instrument that he signed and delivered it.

**ABQUITTANCE:** A written release of a debt not under seal.

**ACRE:** 4,840 square yards of land, 160 square rods.

**ACREAGE:** A measurement of land by the acre.

**ACCOUNT:** The record of any business transaction.

**ACCRUED DIVIDEND:** The increment accumulating at any time before a regular dividend payment.

**ACTUAL ASSETS:** Money; property of certain value.

**ACCEPTANCE:** When the drawer of a draft writes the word "accepted" across its face, with date and signature, it is his agreement of acceptance.

**ACCEPTANCE SUPRA-PROTEST:** An acceptance of a draft

by a third party after protest, to save the honor of the drawer or some endorser.

**ACCOMMODATION NOTE:** A note given to one without a consideration for the purpose of enabling him to raise money.

**ACCRUED INTEREST:** The current interest due on interest-bearing paper, but not payable till the time fixed in the paper.

**ACTUARY:** A Managing or Computing officer of an insurance Company.

**ADVENTURE:** A venture or speculation.

**ADVICE:** A letter or telegram conveying mercantile information.

**ADJUSTMENT BOND:** A bond issued to secure money, as for improvements.

**ADJUSTMENT MORTGAGE:** 1. A mortgage usually covering improvements. 2. A second mortgage.

**ADEMPATION:** Any act of the maker of a will, which revokes a legacy therein under given.

**ADJACENT:** Adjoining, bordering.

**ADMINISTRATOR DE BONIS NOW:** One appointed in the place of an administrator who has died or been removed.

**ADVANCES:** Moneys paid by an agent to a principal before he has a right to claim the same.

**ADVERSE POSSESSION:** Occupying land under a claim of title, hostile to another claim of title.

**AFFIDAVIT:** A sworn statement, made before a competent official.

**AFFIX:** To annex, to attach.

**AGENCY:** The business of a factor or agent.

**AGENT:** A substitute, a deputy, a factor.

**AGRARIAN:** Relating to fields or grounds.

**AGRARIANISM:** Equal division of land.

**AGREEMENT:** Concord stipulation, compact.

**AIR-SHAFT:** A passage for air.

**ALIENATION:** The transfer of the absolute ownership of property from one person to another.

**ALLEY:** A narrow walk in a garden, a passage.

**ALLODIUM:** Land held by absolute right.

**ALLONGE:** Paper pasted to a note to receive endorsements when the back of the note is full.

**ALLOTMENT:** 1. Share or portion. 2. In under writing, the amount assigned a member or subscriber.

**ANCESTOR:** One from whom property is derived by descent.

**ANNUITY:** A sum of money agreed to be paid yearly for rent.

**ANTEDATED:** Paper dated ahead of its real time.

**APPRAISE:** To set a price upon.

**A P P R A I S E M E N T :**

Setting a value on property or goods.

**APPRAISAL:** Official valuation.

**APPORTIONMENT:** A division among several owners, according to their respective rights, as of a month's rent between the former owner, and one who becomes such during the month.

**A P P U R T E N T A N C E :** Something as incident belonging to something else as principal, as a right to reach a farm over another's land.

**AQUEDUCT:** An artificial channel for water.

**ARBITRATE:** To give judgment.

**ARBITRATION:** Determining by persons mutually chosen by disputants.

**ARBITRATOR:** An umpire, a judge.

**ARENA:** An open space of ground.

**ARPENT:** An acre of ground.

**ARREARS:** That which remains unpaid.

**ARRHA:** Earnest money. (Latin.)

**ARTESIAN WELL:** A well sunk through an impervious stratum, such as clay, into a water-bearing one which rises to the surface at a level higher than the mouth of the well and has another impervious stratum beneath it.

**ASSESSMENT:** A demand upon stockholders for a specified sum per share of stock.

**ASSETS:** Total worth of property, as of a person.

**ASSIGNMENT:** A written transfer of the ownership of personal or real property or any

interest therein.

**ASSIGN:** To allot, to make over to another.

**ASSIGNEE:** One to whom property is assigned.

**ASSIGNOR:** One who assigns.

**ASSOCIATION:** An organization for a common object.

**ATTACHMENT:** Taking and holding of goods by legal process; also the writ.

**ATTACH:** To seize.

**ATTORN:** To become the tenant of a new landlord of the same property.

**ATTORNMENT:** The act of becoming the tenant of the purchaser of property leased.

**AUCTION:** Public sale of property.

**AUCTIONEER:** One who sells by auction.

**AUDIT:** To verify accounts by examination of entries and vouchers.

**AUTHORITY:** Legal power, influence.

**AVAL:** Guaranty; indorsement.

**AWARD:** The decision of an arbitrator, referee or umpire.

**AWAY-GOING-CROP:** A crop which will ripen after the lease expires, to which a tenant has a right.

**BACKING:** Indorsement.

**BALE:** Market form of raw cotton, usually 555 pounds.

**BALLOONING:** Inflating a stock value. (Colloquial.)

**BANK NOTE:** The demand note issued by a bank as money.

**BANKRUPT:** An insolvent person or corporation.

**BANKRUPTCY:** Inability to pay debts, insolvency.

**BARTER:** To trade by exchange of commodities, instead of money.

**BARGAIN:** To make contract, to agree.

**BEAR:** One who seeks to lower market prices:

**BEARING THE MARKET:** Working to force prices down.

**BEQUEATH:** To make a legacy.

**BEQUEST:** A legacy.

**BETTERMENTS:** Improvements made to an estate.

**BID:** An offer to give a certain price.

**BIDDER:** One who bids or offers.

**BILL:** A written statement of articles sold.

**BILL OF EXCHANGE:** The set (usually) of drafts drawn from foreign purposes. Domestic or inland bills of exchange (usually two) are drawn between remote parts of the same country.

**BILL OF LADING:** A transportation company's negotiable receipt for goods delivered for shipment.

**BILL OF SALE:** A written instrument by means of which title to goods and chattels is conveyed.

**BISECT:** To divide into two parts.

**BLANKET MORTGAGE:** A general mortgage.

**BLIND POOL:** A money pool to be use at the manager's discretion.

**BLOCK:** A bunch or lump of shares of stock, and bought or sold in such bunch, lump or block.

**BLOW-OUT:** A spreading out-crop.

**BOARD OF TRADE:** 1. An organization formed to promote mercantile or commercial interests. 2. An exchange or trading organization the members of which conduct large speculative operations.

**BODY-CORPORATE:** A corporation.

**BONA-FIDE:** In good faith.

**BOND:** A sealed instrument binding the maker to do not or to do what is specified in it; also a certificate of ownership issued to a holder of a mentioned part of the secured indebtedness of a corporation.

**BONDED:** Goods deposited in a bonded warehouse till withdrawn on payment of duties, are said to be in bond, or bonded.

**BONDED WAREHOUSE:** The government, or private, bonded warehouse in which goods are stored upon entry till withdrawn on payment of the duty.

**BONUS:** The premium or extra sum paid on a loan.

**BOROUGH:** An incorporated town, that is not a city.

**BORROW:** To ask or to receive as a loan.

**BOUNDARY:** A limit, a bound termination.

**BOXDRAIN:** An underground drain.

**BOOM:** Sudden inflation of values and rush of business.

**BOTTOMRY BOND:** The lien on a vessel to secure money advanced to its master.

**BRAND:** Class or kind of goods; one's trade-mark.

**BRANCH BANK:** A bank under the control and supervision of a larger bank; not permitted under the national bank act.

**BREACH:** The violation of a contract or duty.

**BREACH OF TRUST:** Any violation of duty committed by a trustee with respect to his trust.

**BRIEF:** A concise written or printed statement of the arguments in detail, including a list of precedents, which counsel submits to the court upon the questions to be decided in lawsuit.

**BROKER:** An agent for another in the buying and selling of articles of property on commission.

**BROKERAGE:** A broker's fees; also, his business.

**BUCKET SHOP:** The illegal or covert place where bits are made on fluctuations of stocks and other securities.

**BUDGET:** A collection, a financial statement.

**BULL:** One who manipulates the market for higher prices; opposite of bear.

**BULLION:** Gold or silver in bars.

**BULLING THE MARKET:** Working to make prices higher.

**BUYER FOUR, TEN, TWENTY, etc.** Bought for delivery on any day demanded by the buyer within the number of days specified (4-10-20-etc.) on one day's notice to the seller.

**BY-LAWS:** The rules of a corporation for the government of itself, its officers and agents.

**CALLED BOND:** A bond issued with the privilege of redemption after a certain time, interest to cease on such call.

**CALL:** Right to buy at an agreed time and price.

**CALL LOANS:** Loans of money made to be paid at the

call of the lender.

**CANCEL:** To make void.

**CAPTAIN OF INDUSTRY:** A leader in the creation and development of important industries in the United States.

**CAPITAL:** Money or property invested in business.

**CASHIER:** The bank officer who has charge of the cash.

**CASH ASSETS:** Assets in money or readily convertible into money.

**CATS AND DOGS:** Worthless securities. (Colloquial)

**CAUSE OF ACTION:** A right to sue.

**CENTAL:** One hundred pounds avoirdupois.

**CENTIME:** A hundredth part of a franc, or one-fifth of a cent.

**CERTIFICATE:** A testimony in writing.

**CERTIFY:** To attest, to verify.

**CERTIORARI:** A writ issuing from a superior court to remove a cause from an inferior one.

**CESTUI QUE USE:** The beneficiary of a use. (see use).

**CESTUI QUE TRUST:** (Saw-ker trust:) The beneficiary of a trust.

**CHAMPERTY:** A bargain to pay for legal services by giving a portion of the property recovered by suit.

**CHANCERY:** A court of equity.

**CHARTER:** A grant of land, or of a special privilege.

**CHATTEL:** Any item of property that is not realty.

**CHATTEL MORTGAGE:** A mortgage on chattels or personalty.

**CHATTEL-REAL:** In New York, the term applied by statute

to a lease.

**CHOSE IN ACTION:** A right to bring suit for damages or money.

**C. C. F.** Initials of "charges, insurance and freight."

**CIPHER:** Private arrangement of words, letters or characters by means of which persons can communicate by letter, telegraph, etc., briefly and without exposure.

**CIRCULATION:** 1. Money in use. 2. Notes issued by national banks.

**CLEAR:** To make a vessel ready for sailing. To settle balances in a clearing house.

**CLEARING:** A tract of land cleared of wood.

**CLEARANCE:** Grant of leave for a vessel to sail issued by the port authorities.

**CLEARING HOUSE:** An organization of banks in money centers which settles daily the balances of its members, by the use of certificates.

**CLEARINGS:** The amount of checks and drafts exchanged between the banks as a clearing house.

**CLOSE CORPORATION:** A company, the stock of which is held by a few persons and is not on the market.

**C. O. D.:** Initials of "collect on delivery."

**COIN:** Metallic currency.

**COLLATERAL:** The security placed in pledge when money is borrowed.

**COLLATERAL LOAN:** A loan on paper secured by a pledged security.

**COLLATERAL NOTE:** A

promissory note secured by a pledge.

**COLLECTION CHARGE:** A charge for collecting out-of-town paper.

**COLLATERAL RELATIVES:** Descendants from a common ancestor but not from one another, as brothers and sisters, uncle and nephew.

**COLLUSION:** An agreement between several persons to defraud another.

**COMBINE:** A common term equivalent to "trust" in its offensive sense.

**COMMERCE:** Trade interchange; largely significant to traffic between different countries.

**COMMERCIAL PAPER:** Business paper of negotiable quality.

**COMMISSION:** The per cent. or amount charged by brokers or agents for buying and selling stocks or commodities.

**COMMITMENT:** The act of giving an order to buy or sell.

**COMMON STOCK:** Ordinary shares of a corporation, second in place to preferred stock.

**COMMUNITY OF INTEREST:** Joint ownership or control for the maintenance of harmonious relations.

**COMPENSATORY DAMAGES:** An amount adjusted equivalent to a sustained loss.

**CONSIGN:** To send goods to a Consignee. The sender is a consignor.

**CONSIGNEE:** The one to whom goods are sent.

**CONSIGNMENT:** Goods shipped or forwarded by one person to another.

**CONSOLIDATED MORT-**

**GAGE:** A mortgage replacing two or more mortgages previously made.

**CONSTRUCTION ACCOUNT:** The account showing the amount of building and equipment investment, as of a railroad.

**CONTROLLING COMPANY:** One owning control though not operating another company.

**CONTRA:** Against, or on the other side.

**CONVERSION:** Exchange of a bond for its equivalent in stock of the same Company.

**CONCESSION:** A grant.

**CONDITIONAL LIMITATION:** A term used where an estate is to end upon a certain event, and where the ownership then goes to another of his heirs.

**CONDITION PRECEDENT:** Something which according to a deed, a statute, or an agreement, must happen to be done before an estate or a right is acquired, or before a party is bound to perform.

**CONDITION SUBSEQUENT:** Something which according to a deed, a statute, or an agreement must happen to defeat an existing right or to cut off an estate.

**CONFISCATE:** To seize private property, transferred to the public treasury as forfeit.

**CONSANQUINITY:** The relationship existing between the descendants of a common ancestor.

**CONTINGENT ESTATE:** An estate in remainder which is to come into existence only upon the occurrence of something uncertain, as the birth of a male heir.

**CONTRACT:** Any written or spoken agreement.

**CONVEYANCE:** The transfer of title to land, a deed.

**COPARTNERSHIP:** Partnership.

**COPARCENARY:** A term applied to an estate which two or more persons inherit.

**CORPOREAL PROPERTY:** A tangible property, like land and goods, which does not consist of a mere right, like an easement in light and air.

**CORNER:** The withholding of a commodity from the market, in order to create an appearance of scarcity and raise price.

**CORPORATION:** A body of men duly authorized by law to act as an individual.

**COSTS:** The sums of money which the law awards to a successful party in a suit as part compensation for his legal expenses.

**COSTS IN EQUITY:** The sums not fixed by statute which courts of equity grant as compensation for legal expense or service.

**CREDIT:** Business integrity; selling not for cash; an amount due.

**CREDITOR:** The one to whom a debt is due.

**COUPON:** The detachable form showing the amount of interest due at a certain date, being negotiable the same as a check.

**COUNTER-AFFIDAVIT:** An affidavit made to be used in answer to one already made.

**COVER:** To buy for the purpose of making good short contracts.

**COVENANT:** A contract under seal.

**CUMULATIVE STOCK:** Pre-

ferred stock bearing a dividend, which if not paid regularly, accumulates, and must be paid before a dividend on common stock.

**CURRENT ASSETS:** Such assets as change from day to day.

**CURRENT LIABILITIES:** Liabilities changeable daily.

**CURBSTONE MARKET:** The outside or sidewalk market for stocks, conducted by speculators.

**CURRENCY:** That which is current as money.

**DAMAGES:** The sums of money recoverable in a suit to recompense a party for his loss or injury.

**DAMAGES FEASANT:** The injury done by the animals of one person upon the land of another.

**DATING:** Extension of credit beyond the ostensible term by placing the date ahead.

**DEAL:** A timber merchant's name for a piece of timber nine to eleven inches wide and three inches thick, with edges sawn true.

**DEAD ASSETS:** Unproductive assets.

**DEBENTURE:** A bond which in terms pledges property for the repayment of the amount of the bond and interest.

**DEBIT:** Amount due. To charge up a debt.

**DEBTOR:** One who owes.

**DECLARATION OF TRUST:** A statement of a person that he holds the title to property as trustee for another, a writing containing such a statement.

**DECRÉE:** A judgment of a court of equity.

**DECRETAL ORDERS:** Applied to certain classes of orders

in equity which are of the nature of judgments.

**DEED:** A settled instrument.

**DEED POLL:** A deed poll is a sealed agreement or grant, made and signed by one party, and not signed by the other. It differs from an indenture which refers to "party of the first part" and "party of the second part" in that it reads "I, F. L. M. do agree," etc.

**DEFAULT:** Failure to pay.

**DEFERRED BOND:** A bond the interest of which is put off for a certain period.

**DEFRAUD:** To deprive by fraud.

**DEFRAY:** To bear the charge, to pay.

**DEMISE:** A deed granting an estate in lands. A lease.

**DEMONSTRATIVE LEGACY:** A legacy to be paid out of a specific fund.

**DEMURRAGE:** Charge for delay or detention of cars and vessels beyond usual time.

**DEPOSIT:** Amount in bank; to place money in bank.

**DEPONENT:** One who makes a statement under oath or affirmation.

**DEPOSITION:** The written testimony of a deponent.

**DEPRECIATE:** To under value, to disparage.

**DEPRECIATION:** Decrease of value.

**DESIGNATIO PERSONAE:** The description of the parties to a contract.

**DEVASTAVIT:** The waste of an estate by an executor, administrator, or trustee.

**DEVISAVIT VEL NON:** A question as to the validity of a

will raised in court.

**DEVISE:** A gift of real estate made in a will.

**DEVISEE:** One to whom real estate is given by a will.

**DEVISOR:** The maker of a will.

**DIES NON:** A day on which no legal business can be done, as Sunday.

**DIFFERENTIAL RATE:** In transportation, a lower rate to the same or competing points.

**DIRECT LIABILITIES:** Determined, undisputable obligations.

**DISCOUNT:** Deduction made upon an account, debt, demand or upon a bill or note not due.

**DISPOSSESS:** To deprive, to put out of possession.

**DISSEISIN:** The depriving of an owner of his land under a claim of title.

**DISTRAIN:** To take the property of another as a pledge.

**DISHONOR:** Refusal to accept a draft or to pay a written obligation.

**DIVIDEND:** A share paid to creditors, profits of a bank or stock company.

**DONATIO MORTIS CAUSA:** A gift of personal property made during what is supposed by the giver to be his last sickness, to take effect in case of death resulting from any sickness.

**DOWER RIGHTS:** One-third interest in a husband's real estate.

**DRAWBACK:** A rebate allowed on freight rates. A refund of duties allowed on the export of manufacturers made from duty-paid articles.

**DRAUGHTSMAN:** One who

draws pleadings, plans, maps or other drawing.

**DUN:** To persistently press a debtor for payment.

**DUPLICATE:** A second original paper.

**DUTY:** The tariff or tax on imported goods.

**EARNEST MONEY:** A sum of money paid at the time a bargain or sale is made to bind the parties to it.

**EFFECTS:** One's personal property.

**EMBEZZLEMENT:** Fraudulent appropriation of money to one's own use.

**EMPOWER:** To authorize, to enable.

**EMPTOR:** A buyer.

**ENDOW:** To settle an income upon, to furnish with money or its equivalent.

**ENTAIL:** A fee that can descend only to the issue or certain classes of issue, instead of to all the heirs.

**ENTANGLE:** To involve, to confuse, to entrap.

**ENTRY:** Qualification of a ship to land its cargo. To make record of.

**EQUIPMENT BOND:** One of a series of bonds given for money to equip a railroad with rolling stock.

**EQUITY:** The difference between the value of encumbered property and the incumbrance standing against it.

**EQUITABLE ESTATE:** The estate of a beneficiary in trust property.

**EQUITABLE MORTGAGE:** A lien created by equity and treated as a mortgage.

**EQUITY OF MAINTENANCE:** A wife's equity of maintenance; is a married woman's right to have in a court of equity a certain portion of the property; which she brought to her husband upon her marriage, set apart for her support under special circumstances.

**EQUITY OF REDEMPTION:** The right of a mortgagor in his property over and above the mortgage.

**ESCHEAT:** To be forfeited by failure of heirs to hold the same.

**ESTATE:** May mean either real or personal property or both.

**ESTATE PER AUTRE VIE:** An estate for the life of another.

**ESTOVERS:** The right which a farm tenant has to take wood for fuel, fences, and other agricultural purposes.

**EVICTION:** Depriving a person of his lands or tenants.

**EVOKE:** To call or summon forth.

**EXCHANGE:** 1. The payment of an obligation in one place by the transfer of credit from another place. 2. A draft. 3. A place where purchases and sales are made.

**EXCAVATE:** To hollow, to dig out and remove, as earth.

**EX-CONTRACTU:** From contract.

**EXCISE:** Commodity tax within a country.

**EX-DIVIDEND:** Ex-dividend stock is that which is sold without the dividend, it having been retained by the seller.

**EXECUTOR:** The one whom a testator appoints in his will to execute it.

**EXECUTION:** A writ delivered

to a sheriff to enforce a judgment.

**EXECUTE:** To sign, seal, and deliver, a deed or other instrument.

**EXECUTED:** Performed, vested.

**EXECUTORY:** Having or exercising authority.

**EXEMPT:** To grant immunity, to excuse, free by privilege.

**EXEMPLIFICATION:** A perfect copy of a record or office book lawfully kept.

**EX-OFFICIO:** By virtue of the office.

**EXPARTE:** Of the one part, one side.

**EXPARTE MATERNA:** On the mother's side.

**EXPARTE PATERNA:** On the father's side.

**EXPECTANCY:** An estate which a party will or may become the owner of, at some future time.

**EXPERIMENT:** To try, to search out by trial, a trial proof, test.

**EXPERT:** One who has skill experience or extensive knowledge.

**EX POST FACTO:** After the fact. Expost facto law, a statute which applies to something done before it was passed.

**EXPORTS:** Commodities sent out of a country.

**EX-STORE:** When a buyer buys goods in stock agreeing to pay all expenses of delivery, he buys, "ex-store," out of store.

**EXTENSION:** Giving more time for the payment of a debt.

**EXTENSIVE:** Having great extent, wide, large.

**FACE VALUE:** The amount written on the face of commercial paper.

**FAIL:** To become insolvent.

**FAILURE:** Omission, insolvency.

**FALSE PRETENCES:** Obtaining property through falsehood.

**FARM LET:** To lease.

**FEE:** A bribe, a reward for services, a tenure.

**FEE SIMPLE:** An estate of inheritance of land.

**FEE SIMPLE ABSOLUTE:** The largest possible estate in land.

**FEE TAIL:** An inheritable estate which descends to a certain class of heirs only.

**FIAT MONEY:** Money by decree of the government.

**FIERI FACIAS:** A common-law execution.

**FINANCE:** To furnish the money to start an enterprise.

**FINANCES:** Moneyed means of a person or corporation.

**FINANCIER:** A manager and manipulator of finances.

**FINAL DECREE:** The judgment of a court of equity which ends the suit.

**FINISH:** To complete, to put an end to.

**FINANCE COMMITTEE:** A board directing monetary affairs.

**FINANCIAL STATEMENT:** A balance sheet.

**FIRM:** A partnership.

**FIRST MORTGAGE:** A mortgage that must be satisfied before all others.

**FISCAL YEARS:** The twelve months considered a year in financial operations, that of the United States government ending on June 30.

**FLAT:** Stocks are sold "flat"

when the accrued interest is not considered.

**FLOTSAM:** Shipwrecked or overboard goods which float on the surface.

**FLYER:** A turn or chance in speculation.

**FOOT:** The basis of anything twelve inches.

**F. O. B.** Initials for "free on board."

**FORECLOSE:** To sue out a mortgage whose conditions have been broken.

**FOREIGN EXCHANGE:** Drafts drawn on foreign money centres.

**FORCED LOAN:** A loan made to conform to the requirements in hand, as that of a bank which has paid an overdraft afterwards not covered.

**FOREIGN CORPORATION:** A corporation of another state or nation.

**FORFEIT:** To lease by some breach of condition, a forfeiture, a mulct.

**FRANCHISE:** A special privilege granted to an individual by a legislature, as a charter, a right to carry on a ferry, toll bridge etc.

**FREE:** To exempt, to clear, unrestrained.

**FREEHOLD:** Any estate in fee or life estate, all other estates are leaseholds.

**FRONTAGE:** The fore part of a building or lot.

**FUNCTUS OFFICIO:** Performed its purpose, like a note that has been paid.

**FULL AGE:** The age of twenty-one.

**FULL STOCK:** Stock at the face value of \$100.

**FUNDED:** Gathered into a permanent interest-bearing loan.

**FUTURES:** Contracts to sell for future delivery.

**GAIN:** To obtain, profit, benefit, to acquire.

**GARNISHMENT:** A notice to the debtor of a defendant in a suit not to pay him where an attachment is issued.

**GENERAL MORTGAGE:** A blanket mortgage.

**GENERAL ASSIGNMENT:** An assignment of all of a debtor's property, for the benefit of his creditors.

**GOLD BOND:** A bond payable only in gold, principal and interest.

**GOLD POINT:** That period in the buying and selling of foreign exchange when it permits the importation or exportation of gold.

**GOLD RESERVE:** The fund in gold, \$150,000,000, set aside in the United States Treasury for the redemption of greenbacks.

**GOOD WILL:** The trading or money-making advantage of an establishment over and above all its own resources.

**GOVERNMENT DEPOSITORY:** A national bank designated to receive government deposits.

**GRANGER ROADS:** Western railroads, especially those carrying farm products.

**GROSS:** Not net. The total without tare allowance.

**GROSS EARNINGS:** Total earnings.

**GROUND RENT:** Rent paid for land without buildings.

**GUARANTEED BOND:** A bond issued by one company and

having the principal and interest guaranteed by another.

**GUARANTEED STOCK:** A stock issued by one Company and guaranteed by another.

**GUARANTEE:** A warrant or assurance of payment or performance.

**GUARANTOR:** A sort of surety. This word is sometimes erroneously used for warrantor.

**GUARDIAN AD LITEM:** A guardian appointed to take care of the interests of an infant party to a lawsuit.

**HABENDUM:** The second part of a formal deed, which describes the extent of the estate granted.

**HALF-STOCK:** Stock the par value of which is \$50.

**HEARING:** A trial in equity, or before a referee.

**HECTARE:** A French land measure equivalent to nearly two and one-half acres.

**HEDGE:** To buy "long" in one market and sell "short" in another, in order to avert a loss.

**HEIR:** One who takes real property from an interstate.

**HEIRESS:** A female heir.

**HEIR APPARENT:** One who will certainly be the heir, if he outlives the owner of real property.

**HEIRLOOM:** Any chattel which descends to the heir with the inheritance.

**HEIR PRESUMPTIVE:** One who will be the heir if no nearer heir to be born.

**HEREDITAMENTS:** Any property capable of being inherited.

**HIGH-ROAD:** A public road or passage.

**HIGHWAY:** A public road, street, or passage.

**HOLDING COMPANY:** Same as securities company.

**HONOR:** To accept and pay a draft.

**HYPOTHECATION:** Depositing collateral security for a loan.

**ILLEGAL:** Contrary to law, unlawful.

**IMPLEADED:** To be sued with another.

**IMPORTS:** To bring goods into a country.

**IMPOST:** Import tax on goods.

**INALIENABLE:** Not transferable.

**INCHOATE:** Not completed.

**INCIDENT:** Some minor thing connected with a principal thing.

**INCOME:** Revenue, profit, rent, receipts, salary.

**INCORPOREAL:** Not corporeal, incorporeal rights are such as do not consist of the ownership of things, as a right to cross another's land, patent rights, etc.

**INCUMBRANCE:** A land hindrance, a legal claim on an estate.

**INDEBTED:** Being in debt, obliged to.

**INDEMNITY:** A compensation for loss, damages, or injury.

**INDENTURE:** To bind by indentures, a covenant, or written contract.

**INDORSE:** To write one's name on the back of a paper, to sanction.

**INDORSEE:** One to whom a bill, etc., is endorsed.

**INDORSEMENT:** Any writing on back of an instrument or paper

**INDUCEMENT:** A consideration.

**INDUE:** To invest, to furnish with, to endow.

**INDUSTRIAL STOCK:** Stock of a manufacturing company.

**INFRINGE:** To break as laws or contract, to encroach.

**INFRINGEMENT:** A violation, a breach.

**INJUNCTION:** A court process requiring the performance or stoppage of an act.

**IN SIGHT:** The quantity or amount of commodities of any kind which are available for the markets.

**INSOLVENT:** Unable to pay one's liabilities.

**INSTALLMENT:** Separate payable part of a debt.

**INSPECTION:** The examination of property or anything.

**INTEREST.** Premium for loan of money.

**INTERESSE TERMINA:** An interest in a term of lease.

**INTER PARTES:** Between two or more parties.

**INTERVENOR:** One who comes into a suit upon his own application.

**INTESTACY:** Without leaving a will.

**INTESTATE:** A person who has died without have made a will.

**INVEST:** To put money into, to surround.

**INVESTIGATE:** To search out, to inquire into.

**INVESTIGATION:** Research, inquiry.

**INVESTIGATOR:** One who closely examines a subject.

**INVESTITURE:** The giving legal possession, covering.

**INVESTMENT:** Capital laid out to produce profit.

**INVESTOR:** One who invests money for interest or profit.

**INVENTORY:** List of assets or goods, showing kind and estimated value.

**INVESTMENT:** Buying to hold not for speculation.

**INVOICE:** A seller's list of goods sold and their prices for the use of the buyer.

**INVESTMENT SECURITIES:** Stocks, bonds, or the like, considered as safe and desirable as regards dividends.

**IRRIGATE:** To cause water to flow over land.

**I. O. U.** A memorandum of a debt.

**IRON-CLAD NOTE:** A collateral note.

**IRREDEEMABLE CURRENCY:** Fiat money.

**IRISH DIVIDEND:** Face-tious expression for an assessment.

**JOBBER:** The intermediary buyer and seller between manufacturers and retailers.

**JOBLOT:** A mixed, low-priced assortment of goods sold generally by the lump.

**JOINT BOND:** A bond on which two or more parties are bound, as in certain railroad issues.

**JOINT MORTGAGE:** A mortgage issued jointly by two or more parties.

**JOINT-STOCK COMPANY:** A company having its capital stock divided into shares of equal amount.

**JOINTURE:** An estate in land owned by husband and wife jointly.

**JUDGMENT NOTE:** A promissory note bearing a warrant of attorney authorizing the entry of a judgment without process against the maker in case of non-payment.

**JUDICIAL:** A sale offered to be made BY A COURT, and made by an officer authorized by law for that purpose.

**JUNK:** Cats and dogs. (Colloquial.)

**JUS ACCRESCENDI:** The right of a survivor to take the whole of joint property.

**JUS DISPONENDI:** The right of disposing.

**KIN:** Relationship by blood or marriage, relatives.

**KITING:** The incurring of a fresh obligation to discharge an old one, as by exchanging checks with a confederate.

**KNOCKED DOWN:** Sold at the price bid, sale of goods auctioned.

**LACHES:** Delay in seeking a legal or equitable right.

**LANDLOCK:** To inclose or encompass by land.

**LANDLORD:** One who owns land, and rents or leases land, or houses, hotelkeeper.

**LAND GRANT BOND:** A bond issued under a land grant mortgage.

**LAND GRANT MORTGAGE:** A mortgage on a grant of land, for the insurance of bonds.

**LAPSED LEGACY:** A legacy which fails to take effect because the legatee dies before the time arrives when it was to become his.

**LEASE:** A written conveyance of property for a specified time upon rental.

**LEASED LINE:** A railroad held by another subject to a lease.

**LEASEHOLDER:** A tenant under a lease.

**LEGACY:** A gift of money or personal property in a will or testament.

**LEGAL:** Permitted or authorized by law.

**LEGALIZE:** To make legal or lawful.

**LEGAL TENDER:** That kind of money which by statute cannot be objected to, when offered in payment of debts.

**LEGATEE:** One to whom a gift of personal property is made by will or testament.

**LEND:** To grant on condition of return, or repayment.

**LESSEE:** One to whom a lease is given.

**LESSOR:** One who grants a lease to another.

**LET:** To permit, to lease.

**LETTER OF ADMINISTRATION:** The written evidence of the authority of an administrator, issued by a probate-judge or court.

**LEVIABLE:** That may be levied or assessed.

**LEVY:** To raise, to collect, to impose, act of raising money or men, the quantity, amount or number raised.

**LIABILITIES:** Debts.

**LICENSE:** A permission to go upon the land of another, an authority from the government to do an act which otherwise would be unlawful.

**LIEN:** A right in the property of another as security for a debt.

**LIVE TENANT:** The owner of an estate in lands for life.

**LIMIT:** To confine within certain bounds, bound, border.

**LIMITED LIABILITY:** Responsibility of stockholders for company debts only to the amount of stock held; indicated by the word "Limited" in the title.

**LINEAL DESCENDANTS:** Relatives descending from one another, as grandfather, father, son.

**LIQUIDATE:** To clear, to adjust as an account.

**LIQUIDATION:** Ascertaining and closing out of indebtedness. In a speculative sense the selling out of property previously bought.

**LIQUID ASSETS:** Assets in or readily convertible into cash.

**LISTED STOCKS:** Stocks included in the list of those admitted to dealings at an exchange.

**LITIGATION:** A judicial contest, a lawsuit.

**LOAM:** Kind of rich soil, a mixture of sand, clay, etc., used for large castings.

**LONG:** One who has bought for a rise.

**LOWLANDS:** Country that is low or marshy.

**MAIN:** The principal pike leading to or from a reservoir.

**MALAFIDE:** In bad faith.

**MANAGE:** To conduct, to govern, to continue.

**MANDATE:** A judicial order, directed to an officer of the law.

**MANIFEST:** Itemized list of a ship's cargo.

**MARGIN:** Difference between what a speculator advances for a stock and its true value. Also, the money or security given to a broker to protect contracts.

**MARKED CHECK:** A check

bearing a private mark without which it is not valid.

**MARSH:** A bog, a watery tract of land.

**MATERNAL PROPERTY:**—Property which comes from the mother, or her side of the family.

**MATURITY:** Arrival of the time of payment of commercial paper.

**MERGER:** A trust.

**MESNE PROFITS:** Rents recoverable in an ejectment suit for the period of the wrongful withholding of the land.

**MESNE PROCESS:** All the writs in a suit between the first and the last.

**MESNE TENANT:** A tenant who sublets.

**MESSUAGE:** The dwelling-house, yard, garden and out-buildings.

**METES AND BOUNDS:** The boundary lines, points and angles of a piece of land.

**METROPOLIS:** The chief city of a country.

**MINOR:** Less, subordinate, one less than twenty-one years of age.

**MINORITY:** The smaller number, under age.

**MISMANAGE:** To manage or administer wrongly.

**MISMANAGEMENT:** Bad management.

**MITIGATION:** That which reduces the damages, or partly excuses the offence.

**MONOPOLY:** Power of dealing to the exclusion of all others.

**MORTGAGE:** A defeasible deed given to secure a debt. It becomes void on payment of the debt. The one who mortgages,

his property is called the mortgagor; the party to whom it is given the mortgagee.

**MORTGAGEE:** One to whom a mortgage is given.

**MORTGAGOR:** One who gives a mortgage.

**MULTIFARIOUSNESS:** The uniting in one bill of complaint, matters which properly form the subject of two equity suits.

**MUTATIS MUTIS ANDI** The necessary changes being taken in account.

**MUNICIPAL BOND:** A bond issued by a borough, town or city having a self-governing charter of incorporation.

**NEGOTIATE:** To transfer a business, to treat with.

**NEGOTIATOR:** One who treats with others.

**NEGOTIABLE:** An agreement which can be transferred by simple delivery like a bank note, or by endorsement is called negotiable.

**NEGOTIABLE INSTRUMENT:** Any paper that may be transferred by assignment, indorsement or delivery.

**NET:** 1. Clear of all expense, as earnings. 2. Not subject to any deduction, as a price.

**NET CASH:** Immediate payment; payment on the delivery of the goods.

**NOLLE PROSEQUI:** An entry on the record of the abandonment of a criminal or civil suit.

**NOMINAL DAMAGES:** Generally six cents.

**NOMINAL ASSETS:** All assets, particularly those of doubtful value.

**NON-ASSENTED STOCK OR BONDS:** Stock or bonds held by

parties refusing to deposit their securities on a readjustment of the affairs of a corporation.

**NON-ASSESSABLE STOCK:** Stock not to be assessed.

**NON-CUMULATIVE STOCK:** Stock on which no passed dividend has to be made good; opposed to cumulative stock.

**NO PROTEST:** Not to be protested if not paid.

**NOTARY PUBLIC:** An officer whose functions is to administer oaths, take acknowledgements, protest notes, etc.

**NOTICE:** To note, to heed, to attend to, observation.

**NOTIFY:** To declare, to make known.

**NOVATION:** An agreement whereby B, the debtor of A, becomes the debtor of C in place of A, a debtor of C.

**NUDUM PACTUM:** A contract not binding because without consideration.

**NUDE CONTRACT:** A contract without a consideration.

**NULL:** Void, of no force, useless.

**NULLIFICATION:** Act of rendering void, and of no effect.

**NULLIFY:** To annul, to make void.

**OATH:** A solemn affirmation or promise.

**OBLIGATION:** Engagement, bond, binding power of a promise, contract, etc.

**OBLIGEE:** One who is bound by contract.

**OBLIGOR:** One who binds himself by contract.

**OBLIGATORY BOND:** Any bond having the interest at a fixed rate payable at designated intervals.

**OCCUPANT:** One who is in the actual possession of a thing.

**OFFER:** To bid, to tender, a proposal, a price bidden.

**OFFSET:** A perpendicular let fall from the main line to the fence or extremity of an enclosure.

**O. K.:** Stands for "oll korrekt." A common way for marking paper as correct.

**OPEN POLICY:** A policy in which the interest of the insured is not stated,

**OPERATING COMPANY:** The company carrying on a road, the ownership of which rests elsewhere.

**OPPORTUNITY:** Fit time, or place, occasion.

**OPPOSE:** To act against, to hinder, to resist.

**OPTION:** An agreement binding upon the party giving the option, and upon the other party only on his election to take the benefit of it.

**OPTIONAL BOND:** A bond that may be retired by the issuer at a designated earlier date.

**ORDINANCE:** A law of a city corporation.

**OUSTER:** Dispossession, ejection.

**OUTLAWED:** A debt unpaid after the statute of limitation has begun to run.

**OVERCAPITALIZATION:** Capitalization for an amount not warranted by the profits.

**OVERCERTIFICATION:** The certification of a check by an officer of a bank, the drawer not having sufficient funds to cover it.

**OVERDRAFT:** A check drawn on a bank not having sufficient

funds to the credit of the drawer.

**OVERHEAD PRICE:** A price covering cost and all charges.

**OVERISSUE:** Issue of stock beyond that authorized.

**OVERLYING MORTGAGE:** A mortgage subsequent in claim to another mortgage.

**OVERDRAWN:** To draw a check for more than the drawer's deposit in bank.

**OVERDUE:** Past time of payment, or arrival.

**OVERT:** Open, public, apparent.

**OVERRATE:** To rate or value too highly.

**OVERVALUE:** To rate at too high a price, to value excessively.

**OVERISSUE:** Issuing of stock beyond the amount of authorized capital.

**OWELTY OF PARTITION:** The money upon the partition of land among co-owners to equalize the value of their shares.

**PACE:** A linear measure of uncertain extent, to measure by steps.

**PAID-UP STOCK:** Stock paid for in full.

**PAPER PROFITS:** Probable profits from transaction not closed.

**PAR:** Face value.

**PARENT COMPANY:** A company from which other companies derive authority.

**PARITY:** A price (of a stock) equivalent or equal to the price of the same stock quoted on a different basis.

**PAR LIST:** A list issued by a bank to correspondents or customers, giving a list of cities and

towns, the checks of which will not be charged exchange.

**PARTIAL PAYMENT:** Payment of part of a debt.

**PARTNER:** A business associate.

**PASSED DIVIDEND:** A dividend that a corporation has failed to declare.

**PAROL CONTRACTS:** Contracts made by word of the mouth or in writing not under seal.

**PARTICULAR ESTATE:** An estate carved out of a larger estate as in the case of a life estate and a remainder, the life estate is the particular estate.

**PARTICULAR LIEN:** One on the property upon which work was done or money loaned, as distinguished from a general lien which is one upon any property of the hirer or borrower.

**PARTY-WALL:** A common wall separating two tenements.

**PARTICIPATING BOND:** A bond sharing in a distribution of profits as well as guaranteed interest.

**PASSING A DIVIDEND:** Failure to make a regular dividend.

**PASSIVE BOND:** A non-interest bearing bond having some other benefit attached.

**PEGGED:** A stubborn or glutted market.

**PERSONALITY:** A property that is not real estate.

**PENALTY:** A sum of money fixed by a statute as a punishment for its violations.

**PENDENTE LITE:** While the suit lasts.

**PERMIT:** To grant, a written permission.

**PERPETUATION OF TES-**

**TIMONY:** A means for securing the testimony of witnesses who might die before a suit was brought, and a party in possession of property might thereby lose his right for the want of such evidence when sued.

**PIT:** The part of an exchange in which brokers trade on their individual account.

**PLAIN BOND:** A bond having no mortgage or collateral security and without a sinking fund provision.

**PLANT:** The permanent appliances necessary to conduct any business.

**PLEAS IN ABATEMENT:** A defence which, if true, will end a suit.

**POINT:** A raise or fall of a stock equal to a dollar a share.

**POOL:** Stock or money paid in by a combination to accomplish a certain purpose.

**POST DATE:** A date after the real day.

**POSTHUMOUS:** Born after a parent's death.

**POWER:** An authority to act, an authority to deal with real estate as an owner.

**POWER OF ALIENATION:** A right to dispose of real estate.

**POUND:** The english gold sovereign is the equivalent of a sterling pound (\$4.86.)

**POWER OF ATTORNEY:** A duly acknowledged instrument authorizing one party to act for another.

**PREFERRED STOCK:** Stock which must receive a dividend and participate in a distribution of assets before common stock.

**PREMIUM:** The amount of

excess over the par value. 2. The sum paid by a policy-holder for insurance.

**PREMISES:** House and lands.

**PRESUMPTION:** That which is considered true until the contrary is proved.

**PRIVIES:** Successors in interest or ownership.

**PRIVITY:** Mutual or successive relationship.

**PRIVATE COMPANY:** A close corporation. (English.)

**PROMOTER'S STOCK:** Stock issued to one interested in the promotion of a company, for services rendered.

**PROPRIETARY COMPANY:** A controlling company.

**PROTEST WAIVED:** Without necessity of protest (to indorser.)

**PROXY:** A person authorized to represent another; also, the instrument granting such authority.

**PROMOTERS:** Those whose business is to organize companies.

**PRO RATA:** Proportionate and equitable division.

**PROTEST:** A notary's act and notice showing non-acceptance or non-payment of negotiable paper in time, and that endorsers are held responsible for payment.

**PROPERTY:** May mean either real or personal property or both.

**PROTHONOTARY:** An official who keeps a record of notaries appointed for his county and certifies to their acts.

**PUR AUTRE:** During the life of another.

**PURVIEW:** That which is contained within a statute.

**PUT:** A contract by which one person, in consideration of

money paid to another, acquires the privilege of selling or delivering to the latter within a certain time some designated article at a stipulated price.

**PYRAMIDING:** Using profits to enlarge operations.

**QUALIFIED INDORSEMENT:** An indorsement without recourse.

**QUARRY:** A place from which stone is obtained.

**QUASI CORPORATION:** A body of persons which has some of the legal peculiarities of a corporation.

**QUINTAL:** In the metric system 220.46 lbs. avoirdupois; otherwise 100 or 112 pounds, according to scale.

**QUORUM:** The number of persons required to be present at a meeting before business can be transacted.

**QUOTA:** A rate, share, or proportion.

**QUARANTINE:** Place where a vessel is stopped to be examined for and cleared of infectious diseases. Also, the stopping of such vessel.

**QUARTER:** Fourth of 100 or 112 pounds; also a fourth of a ton or the equivalent of eight bushels of wheat.

**RATE:** To estimate, to value, proportion, price tax.

**REAL ACTION:** Any action relating to real estate.

**REAL PROPERTY:** Land and things pertaining to land.

**REBATE:** Return of part of what has been paid.

**RECEIPT:** To give a written acknowledgement, act of receiving.

**RECITAL:** The statement of something past, in contracts re-

citals are generally put after the word "whereas."

**RECORD:** To register anything, to enroll.

**RECOUP:** To reimburse, to regain that lost.

**RECOUPMENT:** A right to a reduction of damages, a counter claim for money.

**REDENDUM:** Any reservation out of the estate granted.

**REDEMPTION:** Benefit of equity in mortgaged premises.

**REFEREE:** An arbitrator; in New York, a person appointed by a court to try a case, to take evidence, or to perform some other duty for a court.

**REFERENCE:** An examination, a proceeding, or a trial before a referee.

**REFUND:** To pay what is received, to restore.

**REGISTER:** To record, to enroll.

**REGISTERED BOND:** Government bonds payable only to a registered owner.

**REGISTERED COUPON BOND:** A bond bearing coupons payable to bearer, but itself payable only to owner.

**REGISTERED STOCK:** Stock recorded in the company books and transferable only by surrender of the stock-certificate, not by indorsement. (English.)

**REGISTRAR:** The keeper of the records of transfers of securities, verifying the signatures of registered owners.

**RELEASE:** To set at liberty, to dismiss, acquittance from a debt.

**REMAINDER:** An estate in land, being the entire ownership left after a life estate or any

greater estate less than an absolute fee simple.

**REMAINDER-MAN:** The owner of a remainder.

**REMITTANCE:** Money or other value sent.

**RENEWAL:** Giving of a new note in place of one whose time has run out.

**RENOVATE:** To make new, to renew.

**RENT:** To take by lease, to let to a tenant.

**RENUNCIATION:** To surrender of a right, as the right to act as an executor.

**REPLEVIN:** Recovery by writ of goods wrongfully taken.

**REORGANIZATION:** Compulsory financial reconstruction.

**RESOURCES:** The collective amount of cash and property equivalent to cash.

**RESTRICTIVE INDORSEMENT:** An indorsement so worded as to qualify further negotiability.

**RESCISSION:** Cancellation, annulment.

**RESIDUARY DEVISE:** In a will a gift of all the property not otherwise disposed of.

**RESULTING TRUST:** A trust created by law as in favor of a party who paid for property taken in the name of another.

**REVERSION:** The estate will come to a party or his heirs after a lesser estate which he has granted ceases.

**REVERSIONER:** The owner of a reversion.

**REVOCATION:** The recalling of an authority given to an agent or attorney or the canceling of a grant of an instrument.

**RIGHT:** The privilege to subscribe (a certain amount) to an issue of a security. 2. In underwriting, an allotment or accepted subscription.

**RIPARIAN OWNERS:** They who own land along a stream.

**SALTING:** Strewing a mine with good ore in order to deceive.

**SALVAGE:** Money paid for saving property in danger of loss at sea.

**SATISFACTION PIECE:** A formal receipt given upon the payment of a mortgage or a judgment.

**SCALPER:** A trader in options; an irregular seller of tickets. Scalping is buying and selling stocks at small profit or loss.

**SCRIP:** 1. A certificate for a fraction of a share of stock, usually exchangeable for shares when presented in sufficient quantities. 2. United states paper currency of less than \$1.00 denomination, not now issued.

**SCHEDULE:** A list of goods and prices.

**SEASONED SECURITIES:** Stocks or bonds having an established value.

**SEARCH:** The examination in a public office for liens or incumbrances upon property or the deeds, mortgages, etc.

**SEARCH WARRANT:** A warrant issued to an officer to search a house for property alleged to have been stolen.

**SECURITIES COMPANY:** A company owning the securities of other companies and depending for its income upon the income derived from such securities.

**SECURITY:** Safety, confidence, pledge, bail.

**SEISIN:** The right of possession with the ownership of a freehold state.

**SEIZURE:** The act of taking by a sheriff, constable, or marshal of the property of a debtor to satisfy a judgment against him.

**SEIGNIORAGE:** Difference between the bullion and face value of coin.

**SEWAGE:** The water, etc., flowing in sewers.

**SEWER:** A passage to convey water, filth, etc., under ground.

**SEWERAGE:** The drainage of a city or town by means of sewers.

**SEQUESTRATION:** The taking possession of the property of a party to compel performance of some act or to satisfy a judgment.

**SERIAL BONDS:** Bonds redeemable in specified installments.

**SET-OFF:** A claim which cancels or sets off all or part of a counter claim.

**SHORT:** One who is "a short" who sells what he has not, and does not intend to deliver until he afterwards buys it.

**SHORT MARKET:** A market in which contracts to deliver are in excess of the supply.

**SILVER CERTIFICATES:** Government non-legal tender certificates, passing as money, issued against treasury silver dollars.

**SINGLE NAME PAPER:** Unindorsed paper.

**SINKING FUND:** A fund to which are added certain amounts of money at specified times to close off a debt.

**SINKING-FUND BOND:** A bond to be paid by a sinking fund.

**SINKING FUND MORTGAGE:** A mortgage to be paid by a sinking fund.

**SOLENT:** Able to meet one's liabilities.

**SOVEREIGN:** See pound.

**SPECULATE:** To buy or sell with the hope or ambition to make profit.

**SPOT CASH:** Cash on delivery of goods.

**SPECIAL AID BOND:** A bond issued by a government or municipality to facilitate a beneficial enterprise.

**SPHINX:** An Egyptian image, with the face of a virgin and the body of a lion.

**SLOW ASSETS:** Property not to be quickly turned into cash.

**STALE CHECK:** A check not presented for a considerable time.

**STIPULATION:** A clause in an agreement; an agreement between opposite attorneys or parties in a suit.

**STERLING EXCHANGE:** Draft or bill of exchange drawn on London.

**STOCK:** Company or corporation certificates to the effect that the person mentioned in it is a registered member of the company and entitled to participate in its powers and profits.

**STOCK EXCHANGE:** A corporation organized for the purpose of buying and selling stocks, etc.

**STORAGE:** The charge for keeping goods in store.

**STRADDLE:** To buy in one market for future delivery and sale in another.

**SURETY:** One who signs with the principal of an instrument as

a guarantee of faithful performance.

**SUB-COMPANY:** A subsidiary company.

**SUBSIDIARY COMPANY:** A company, the stock of which is owned or controlled by another company.

**SUBURB:** A town in the vicinity of a city.

**SUBURBAN:** Being in or relating to the suburbs.

**SUBROGATION:** The transfer to a surety who has paid the debt of his principal of the property which the creditor held as extra security for the debt.

**SUITE:** A set of rooms.

**SUSPENSION OF THE POWER OF ALIENATION:** When the power to convey an absolute fee simple estate in land does not exist in a living person.

**SURVEY:** To inspect, to measure and estimate.

**SURPLUS:** Profit remaining after deductions are made.

**SYNDICATE:** A number of capitalists uniting to finance and carry out some plan or scheme.

**TARIFF:** Duty on goods imported or exported.

**TAX:** To assess, to charge, a rate of duty on income or property.

**TAX BOND:** A state bond receivable for taxes.

**TENANT:** One who rents anything from another.

**TENANT BY SUFFERANCE:** A tenant who is tolerated in possession of the property after his lease has expired.

**TENEMENTS:** Any property which can be held.

**TENURE:** The mode by which a person holds a lease.

**TERM:** Any limited time.

**TITLE:** The ownership of property.

**TIME LOAN:** Money borrowed for a specified period.

**TONNAGE:** A ship's capacity; extent of cargo.

**TONTINE:** An endowment life insurance policy which entitles the holder to participate pro rata in the premiums on lapsed policies paid in during the endowment period.

**TOWN:** Any collection of houses larger than a village.

**TOWNSHIP:** District belonging to a town.

**TRACT:** Quantity of land.

**TRANSACT:** To carry through, to perform.

**TRANSFER:** To make over, to convey.

**TRANSCRIPT:** A copy of an original entry or writing.

**TRADE DISCOUNT:** A usual per cent. reduction on the price of goods sold by merchants.

**TRADE MARK:** A registered design used on his goods or labels by a manufacturer.

**TRADE SALES:** Specially appointed sales by particular classes of dealers.

**TRESPASS:** Any act of one person which injures the person or property of another.

**TRUST:** A right of property on one person for the benefit of another.

**TRUST MORTGAGE:** A mortgage made to a trustee for the benefit of creditor or lender, or of several independent bond-holders. Railroad bonds are generally secured.

**TRUSTEE PROCESS:** A

proceeding to reach property of a debtor in the hands of a third person.

**TRUNK HANDS:** Main or through lines of railway, especially those from the Atlantic to the central and far West.

**TRUST:** In its perverted sense, a combination of similar interests for the purpose of restraining production, checking competition, and selfishly advancing prices.

**TURNPIKE ROAD:** A public road for the right to travel over which toll is collected.

**UNDERWRITER:** One who issues insurance, especially marine.

**UNDERLYING MORTGAGE:** A prior mortgage.

**UNDERTAKING:** A promise; an agreement made in a suit by sureties to pay a certain sum of money in case a party on whose behalf it is given, is unsuccessful in the suit.

**UNILATERAL CONTRACT:** An agreement in which one party only agrees to do something.

**UNLIQUIDATED DAMAGES:** Damages, the amount of which are to be ascertained.

**UNFUNDED DEBT:** A floating debt.

**USE:** A kind of a trust estate in land.

**USE AND OCCUPATION:** The enjoyment of the possession of the property of another as a tenant without any amount of rent being stated, in which case the law fixes it at a reasonable sum.

**USUFRUCT:** A right to enjoy a privilege in the property of another.

**USURY:** Interest beyond the legal rate.

VACANT: Empty, void, free.  
 VACATE: To quit possession of.  
 VALID: Of binding force.  
 VALUE: To rate at a certain price; to appraise, equivalent, estimation.  
 VALUED POLICY: A policy of insurance in which is stated the value which has been set upon the thing insured.  
 VENDOR: A seller.  
 VERIFIED: Sworn or affirmed to.  
 VESTED: Where the right to ownership of anything has become perfect.  
 VOID: To evacuate, to leave, vacant, empty, ineffectual, null.  
 VOLUNTARY CONVEYANCE: A transfer of an estate without an adequate consideration.  
 VOUCHER: Any receipt or paper which is held to show and establish the fact of a transaction.  
 WAREHOUSE: Storage place for commodities.  
 WAREHOUSE RECEIPT: The receipt given by a warehouse when goods are stored therein. Their assignment passes title to the goods.  
 WATERED STOCK: When capital stock is increased without increase of assets.

WORKING CAPITAL: Money necessary for operating expenses.  
 WHARFAGE: Charge for the use of a wharf.  
 WITHOUT RECOURSE: When an endorser writes "without recourse" over his signature it relieves him of responsibility.  
 WAIVER: Letting a right go.  
 WASTE: Damage to an estate caused through the wrongful act or neglect of a tenant or the party in possession.  
 WIDOW'S GUARANTEE: The forty days after the death of her husband during which a widow has a right to reside in their mansion.  
 WITHOUT RESERVE: A phrase used at public auctions, meaning that the property will be sold at that time to the highest bidder.  
 WITHOUT IMPEACHMENT OF WASTE: A phrase which means that a tenant is not to be held responsible for any waste except such as wantonly causes.  
 YARD: A small inclosed ground around, or in front of a house; a measure, 3 feet.  
 ZIRCONIA: An infusible mineral consisting of Oxide of Zirconium and silicic acid. It is used for the mantels of incandescent gas burners.

**Thousand-Dollar Illustration.**

Income, \$1,000 . . . . . Expenditure, \$999.99=Happiness.  
 Income, 1,000 . . . . . Expenditure, 1,000.99=Misery.  
 Income, 1,000 . . . . . Expenditure, 1,000.00=Gay time.

## CHAPTER XIII.

### Insurance.

- |  |  |
|--|--|
| <p>1—What is Insurance?<br/>         2—What is Fire Insurance?<br/>         3—What is Life Insurance?<br/>         4—How Premiums are graded.<br/>         5—Effect on concealment.<br/>         6—Form of Policies.<br/>         7—Payment.<br/>         8—Suicide.<br/>         9—Notice of death.<br/>         10—What is Casualty Insurance?<br/>         11—What is Accident Insurance?<br/>         12—What is Fidelity Insurance?</p> | <p>13—What is Credit Insurance?<br/>         14—What is Title Insurance?<br/>         15—What is Plate Glass Insurance?<br/>         16—What is Elevator Insurance?<br/>         17—What is Steam Boiler Insurance?<br/>         18—What is Marine Insurance?<br/>         19—Effect of fraud.<br/>         20—Warranty.<br/>         21—Losses.<br/>         22—Hints on soliciting Fire Insurance.<br/>         23—Advertising Phrases for selling Fire Insurance.<br/>         24—A Fire Insurance Advertisement, "NEVER OUT"</p> |
|--|--|

#### INSURANCE

INSURANCE is a contract whereby for a stipulated consideration one party undertakes to compensate the other for loss on a particular subject for a specified peril.

The party agreeing to make the compensation is called the insurer, or the underwriter, the other party to the contract being the insured.

The written contract is called the policy, and the event insured against, the risk.

#### 2. Fire Insurance.

Fire insurance is a contract by the insurer to indemnify the owner or person having interest in the property insured for loss or damage by fire during a specified period.

A policy of fire insurance may be open or valued.

By the former, the amount of liability is left to be determined according to the actual loss.

By the latter, a certain valuation is fixed above which the insurer is not liable for loss.

In the absence of statute or charter provision, the policy may be in any form; but to avoid looseness and ambiguity, statutes in some jurisdictions have prescribed the use of a standard policy.

#### 3. Life Insurance.

A life insurance contract is, in its simplest form, an agreement upon the part of the insurer to pay a specific

sum of money upon the death of a certain person, called the insured, to a specific person called the beneficiary.

The consideration paid by the insured is called the premium, and is generally a certain amount payable annually or monthly.

The agreement may take the form of what is termed an endowment insurance, whereby the insured, after paying the premium for a given number of years, will receive a certain sum of money, or if he dies before the expiration of the period, the amount of the policy will go to the beneficiary.

The beneficiary, instead of being a specific person, may be the estate of the insured.

#### 4. Premiums.

The premiums on life insurance are gained according to the age of the risk.

The person insured must undergo a physical examination, as only healthy persons are insured.

The amounts of the premiums are determined by average results computed upon the length of life of a large number of persons carefully arranged and tabulated.

These results so arranged are called "mortality tables."

#### 5. Effect of Concealment.

The contract of life insurance, like that of fire insurance, requires the exercise of good faith between the parties, but to avoid the policy the concealment of a material fact not made the subject of an express inquiry must be intentional.

A material misrepresentation invalidates a policy.

#### 6. Form of Policies.

There is no standard form of life insurance policy, and the forms of the different companies vary materially.

It is customary to have the policy provide that the application be made a part of the contract, thereby making the statements in the application express warranties.

So a denial that one is affected with a disease avoids the policy if untrue.

The application often requires as to what other insurance is carried, and a deceptive statement on this point is fatal to the policy.

So also a statement as to age is material and the answer must be correct.

## 7. Payment.

The conditions of the policy as to payment of premiums must be strictly complied with or the policy fails, sickness or other inability to pay being no valid excuse.

## 8. Suicide.

If the policy contains no express stipulation to the contrary, the insurance is liable on a policy if the party insured commits suicide, in case a third party is the beneficiary.

If the insured is the beneficiary, the rule will be otherwise.

The policy frequently contains a clause exempting the company from liability if the insured commits suicide.

## 9. Notice of Death.

In life insurance the company generally requires immediate notice of death and due proof that the person insured is dead.

## 10. Casualty Insurance.

Casualty insurance is an indemnity against loss resulting from bodily injury or the destruction of certain kinds of property.

It may be accident insurance, which is an indemnity against personal injury by accident, or it may be one of the numerous classes of insurance that have sprung up within the past few years, granting indemnity against almost every conceivable form of catastrophe.

Among these special forms of casualty insurance may be mentioned plate glass, boiler, tornado, employer's liability, fidelity, credit, and title insurance.

## 11. Accident Insurance.

Accident insurance is a branch of life insurance, the latter insuring against death by any cause, while the former insures against death or injury caused by accident.

This class of insurance usually provides a certain payment in the case of accidental death, a weekly indemnity for either permanent or total disability by reason of accident and a fixed sum for such permanent injury as the loss of one or both of the hands, feet, or eyes.

An accident in this sense is an unforeseen event which results in injury to one's person.

## 12. Fidelity Insurance.

Fidelity or guaranty insurance is a contract by which

an employer is insured against loss by the fraud or dishonesty of an employee.

Fidelity insurance companies also issue bonds guaranteeing the faithful performance of contracts, as those executed by persons holding places of trust.

### 13. Credit Insurance.

Credit insurance protects merchants and tradesmen from loss through the insolvency or dishonesty of their customers.

For a certain premium the insurance company guaranteed the merchant against bad debts.

The merchants must usually bear a certain small per cent, and all losses over that amount are paid by the insurance company.

### 14. Title Insurance.

Title insurance is a guaranty to the owner of real property that his title is clear.

It is an insurance against defects in the title to the property insured, and in case of loss by reason of liens or incumbrances prior to the interest of the insured, the company indemnifies him.

### 15. Plate Glass Insurance.

Plate glass insurance is another branch of casualty insurance frequently employed, the premium being based upon the cost price of the windows.

### 16. Elevator Insurance.

Elevator insurance consists of a contract which covers the risk incidental to the use of elevators, including both the damage to the elevators themselves and to persons or property that may be injured by the use of, or by accident occurring to such elevators.

### 17. Steam Boiler Insurance.

This insurance covers injury to property or persons by reason of the explosion of steam boilers.

### 18. Marine Insurance.

Marine insurance is a contract by which the insurer agrees to indemnify the insured against certain perils or risks to which his ships, cargo, and profits may be exposed during a certain trip or during a specified time.

## 19. Effect of Fraud.

The requirement of good faith between the parties is even greater in marine insurance than in any other branch of insurance.

The reason for this is that the insured has every opportunity to know all of the facts and the insurer but limited time to determine them.

A concealment or misrepresentation of a material fact either innocently or fraudulently avoids the contract.

## 10. Warranty.

A warranty, as in fire insurance, must be strictly performed.

In marine insurance there are three implied warranties which are understood in every contract.

They are in respect to seaworthiness, deviation, and legality.

Seaworthiness is the condition of a ship when reasonably fit to perform the services and encounter the ordinary perils incident to the voyage.

The second implied warranty is that there shall be no voluntary deviation or departure from the course fixed by mercantile usage, for the voyage contemplated by the policy; and also that there shall be no unreasonable delay in commencing or making the voyage.

The third implied warranty is that the voyage shall be legal, both in its nature and in the manner in which it is prosecuted.

Smuggling voyages and trading trips to an enemy's port are cases of illegal voyage.

## 21. Losses.

The loss may be total, in which case the whole insurance is ordinarily recoverable; or it may be partial, and then only a pro rata part can be recovered.

## 22. Hints on Soliciting Fire Insurance.

Recognize every obvious source of prospects.

Create some of your own.

Don't drift with an apparent disregard for the future.

Three Conditions exist:

1—Every person should carry insurance.

2—The common rate.

3—The indifference of prospects as to what Company will insure them.

Nearly every person is a prospect.

Present property owners.

Possible owners of the future.  
 Those who should be insured.  
 Those who are not carrying a sufficient line.  
 Keep posted on Real Estate transfers.  
 Keep posted on building Permits.  
 Fire losses.  
 Expansion of mercantile houses.  
 Mortgages.  
 Loans.  
 Marriages.  
 Watch the spring mover.  
 Canvass every source possible.  
 Canvass daily.  
 Solicit the business while build-ings are in the air,  
 While on paper  
 And,  
 Before they are sold.  
 Keep your solicitations up to the minute.  
 Watch the prospect who shows any promise of becoming a client.  
 Advertise continuously.  
 Arouse the curious interest of the reader.  
 Suggest a want.  
 In all your advertising individualize yourself.  
 Don't scatter.  
 Hit the mark.  
 Make each advertisement a unit.  
 If you lose in range, make up on effectiveness.  
 Make your "ad" a selling talk.  
 Make each "ad" contain three arguments.  
 1—Price.  
 2—Companies.  
 3—Service.  
 Don't cut the price.  
 This you dare not do.  
 Improve the risk.  
 Lower the cost of protection.

Encourage inexpensive Fire Extinguishers.  
 Advertise persistently.  
 Prove your assertions.  
 Make personal calls.  
 Advertise the fact that you represent strong Companies.  
 Remember that there are a few Companies in the field whose record will bear investigation.  
 "Who carries your Insurance?"  
 Let that be your slogan.  
 Remind the public through your "ads" that it is a very important matter to know the strength of the Company carrying the risk.  
 Also their method of prompt settlement.  
 Show the individual strength of each Company you represent.  
 Show its standing.  
 Show its age.  
 Show its un-impeachable record.  
 Show the service you offer.  
 Show how the rates of Insurance can be lowered.  
 Offer extensive service.  
 Invite the people to call at your office.  
 Offer your counsel on Insurance matters free.  
 Advertise vacation Insurance.  
 Advertise peace of mind for the vacation seeker.  
 Advertise prompt settlements.  
 Advertise testimonials from clients.  
 Advertise 4th of July dangers.  
 Advertise Xmas tree dangers.  
 Advertise "Dry Spells."  
 Advertise moving seasons.  
 Do your own advertising.  
 The advertising of the Companies is good but yours is more effective.  
 Retain old business.

Secure new business.  
 Sell satisfaction.  
 Sell service.  
 Keep the name of your agency before the people continuously.  
 Watch your renewals.  
 Follow up your leads.  
 Reach the un-insured.  
 Reach the elsewhere insured.  
 Reach the under insured.  
 Reach your friends.  
 Reach your acquaintances.  
 Reach the strangers.  
 Reach for expiration dates.  
 Send out a neat booklet of 10 or 12 pages and call it "The Residence Inventory."  
 Insert on one page "what to do in case of fire."  
 Give instructions how to make an Inventory.  
 Give date lines of the original Inventory.  
 Advise them to revise the Inventory annually.  
 Devote one page to each room.  
 Show number of articles inventoried.  
 Show memorandum of each article.  
 Show date of purchase.  
 Show cost.  
 Give description.  
 In sending out these booklets enclose a personal letter describing the use and purpose of "The Residence Inventory."  
 Use your own advertising ideas.  
 Be original.  
 Impress upon the minds of the people "Is your Insurance in the best Companies you can get."  
 Tell them to call.  
 When you send out advertising matter furnished by your Company always enclose a personal

letter.

The most valuable "ad" is the one which bears the agent's name.  
 After a big fire is a good time to get busy.  
 Advertise.  
 Send out personal letters.  
 Make personal calls.  
 Get a letter out the night of the fire if possible.  
 Send one to your entire mailing list.  
 They'll read your letter the next morning with more interest and possibly before they read the newspaper.  
 When you advertise:  
 Send out snappy insurance information.  
 Send out information of vital interest to the insured.  
 Make personal calls.  
 Indulge in hearty "hand-shakes."  
 Produce stimulating arguments.  
 Send out:  
 Circulars.  
 Calendars.  
 Blotters.  
 See the prospect in person.  
 Send out your calendars in February or March made up without previous months.  
 Sell Fire Insurance strictly on a business basis.  
 Use tact.  
 Ingenuity.  
 Resourcefulness.  
 Persistency.  
 Knowledge of your Companies.  
 Knowledge of your rival's Companies.  
 Remember the three vital arguments.  
 Strong Companies.  
 Terms.

Service.

Show unquestionable strength.

Demonstrate financial responsibility.

Impress the promptness of settlement.

Show your prospect that no other agent can underbid you.

Show service.

Show where you have saved your clients money.

Give the prospect figures and testimonials.

Don't give up.

### 23. Advertising Phrases for Selling Fire Insurance.

"Who carries your Insurance."

The Fourth largest Company doing business in the United States.

Doing a healthy business since 1826.

We pay losses promptly.

We pay losses without demur.

We do business on broad lines.

Our settlements are fair.

We make returns quickly.

We have paid Eight Millions of Dollars in losses in the past 50 years.

Any kind of Insurance anywhere.

Vacation Insurance.

We give prompt service.

We give valuable service.

At the lowest rates.

A fire might swipe out the savings of years.

Don't take a chance.

Don't stop now where you once started.

Better be safe than sorry.

"Better be insured than sorry."

"Sixteen years without a con-

test."

Fifty fires.

Fifty pleased clients.

After the fire what then?

**BURNED OUT!**

**FIRE LOSSES!**

Heaviest usually on those who can least afford the loss.

Fire Insurance is one of the main considerations in your business.

Insure with the Company giving the best service.

One of our policies is the answer.

They prevent worry.

They permit prompt rebuilding when the fire comes.

Our service is the best.

We represent only Standard Companies.

Our Companies are fair.

Unimpeachable records for prompt payment of claims.

To-morrow may wipe out your resources.

Be prepared.

Insure in any one of our reliable Companies.

No alarm of fire can disturb your peace of mind.

You cannot afford to run the risk of remaining unprotected.

The leading fire Company of the world.

Before a fire any Company will do.

After a fire have our policy.

You are safe.

All losses promptly paid.

Rates equitable.

Indemnity real.

The greatest Company on the face of the earth.

Fair, just and liberable.

Though cities burn our Company pays.

\$7,000,000.00 paid in cash without discount.

None stronger in the world.

Insurance that Insures.

Its promptitude in adjusting and paying losses is proverbial.

Security against loss by fire.

The best is the cheapest.

Endorsed by all the leading Banks.

Endorsed by all the Railroads.

Would you like to lose your home which you have labored for all your life.

Would you like to lose your Business,

Which you have labored for all your life?

If you are un-insured see me.

If you are insured look up the standing of your Company.

Insure with a Company that don't higgler over technicalities.

Don't insure with a company that goes to court just in order to cut down its obligation.

I have not had a disputed settlement in 25 years.

The best Company in the world can't make a satisfactory settlement on an imperfect agreement (Policy.)

See that the conditions are properly expressed.

See that the facts are carefully worded.

Perfect indemnity brings prompt and equitable adjustment.

We will make you a concession of 10%.

We insured a barn for 3 years which was never built.

Another while it was a fire.

Losses were paid.

A brick dwelling can be insured five hundred and thirty-two times for a sum equal to the sum insured.

## 24. NEVER OUT.

(A Fire Insurance "Ad").

In the ancient Forum in Rome are the ruins of the celebrated Temple of Vesta, the Goddess of Fire, worshipped by the Romans in olden times.

In those days, 2000 years before the discovery of the lucifer match, the care of fire for common use was so important a matter that fire was, with great ceremony, kept burning in the temple of Vesta and it was Never Out.

It has taken these 2000 years to produce a fire insurance Company whose world-wide business is so large that the fires for which it is paying are NEVER OUT.

Nineteen . . . . . was simply an average year but, because of its vast business, the . . . . . Insurance Company, Limited, incurred losses at the rate of one every eight minutes and thirty-nine seconds the whole year round.

This means that before one fire is put out a new one starts somewhere else in property insured in our Company.

The protection afforded our customers is unexcelled.

## CHAPTER XIV.

### Tables---Weights---Measures.

- 1—Avoirdupois.
- 2—Apothecarie's.
- 3—Ale or Beer.
- 4—Cisterns (capacity)
- 5—Circular.
- 6—Copying.
- 7—Cubic or Solid.
- 8—Drawing Paper.
- 9—Dry.
- 10—Folded Sheets.
- 11—Fluid.
- 12—Land (In General Use.)
- 13—Linear.
- 14—Miscellaneous.
- 15—Paint (amounts required for given surface.)
- 16—Paper.
- 17—Roof Elevations.
- 18—Square.
- 19—Shoemaker's.
- 20—Surveyor's.

- 21—Size of Sheets.
- 22—Troy.
- 23—Unity.
- 24—Wine or Liquid.
- 25—Information for Contractor's (cement and concrete work.)
- 26—How to estimate fields into lots.
- 27—Weights of cement and concrete, etc.
- 28—Weight and comparative fuel value of wood.
- 29 Table of areas of circles in inches.
- 30—Approximate cost of Pipe laying.
- 31 Table of inches reduced to decimals of a foot.
- 32 Table for reducing perches to feet.
- 33—Spikes nails and tacks.

### MEASURES—WEIGHTS.

The standard avoirdupois pound is of the weight 27.7015 cubic inches of distilled water weighed in air 39.83 degrees, the barometer at thirty inches; one cubic inch of such water weighs 252.6937 grains, and one cubic foot weighs very nearly 1,000 ounces.

All coarse articles of merchandise, such as hay, grain, chandler's ware, and all metals except gold and silver are weighed by this measure.

One ounce Avoirdupois equals 18 pwt.  $5\frac{1}{2}$  grs. Troy, or  $437\frac{1}{2}$  grains.

One pound Avoirdupois equals 14 ounces 11 pwts. 16 grs. Troy, or 7000 grains.

#### 1. Avoirdupois.

- 16 drams make.....1 ounce.
- 16 ounces make.....1 pound.
- 28 pounds make.....1 quarter.
- 100 pounds make.....1 cwt.
- 20 hundred weight.....1 ton net.
- 112 pounds make.....1 cwt. gross
- 2240 pounds make.....1 ton gross.
- 56 pounds make.....1 firkin.
- 100 pounds, fish.....1 quintal.
- 196 pounds make.....1 bbl. flour.
- 200 pounds make.....1 bbl. pork or beef
- 14 pounds, iron or lead.....1 stone.
- $2\frac{1}{2}$  stone make.....1 bushel.
- 8 pigs make.....1 bushel.
- 62 pounds, fine salt.....1 bushel.
- 75 pounds common salt.....1 fother.
- 85 pounds coarse salt.....1 pig.
- 240 pounds.....1 cask lime.
- 300 pounds.....1 cask cement.
- 100 pounds make.....1 cask of raisins.

#### 2. Apothecaries'

- 20 grains make.....1 scruple.
- 3 scruples make.....1 drachm
- 8 drachms make.....1 ounce.
- 12 ounces make.....1 pound.

**3. Ale or Beer.**

2 pints make.....	1 quart.
4 quarts make.....	1 gallon.
9 gallons make.....	1 firkin.
2 firkins or 18 gallons make.....	1 kilderkin.
2 kilderkins or 36 gallons make.....	1 barrel.
1½ barrels or 54 gallons make.....	1 hogshead
1¾ hogsheads or 72 gallons make.....	1 puncheon
1½ puncheons or 108 gallons make..	1 butt.

**4. Capacity of Cisterns.**

For a Circular Cistern, take the diameter in feet, square that and multiply by .785398; that gives the area in feet.

Multiply this by 1.728 and divide by 231, and you will have the number of gallons capacity of one foot in depth of the cistern, from this calculate the depth.

If for a Square Cistern, multiply length by breadth, and proceed to multiply the result by 1.728 and to divide by 231, as before.

Calculated in this way we find that each foot in depth of a Circular Cistern.

	Bbls.
5 ft. in diameter holds.....	4.66
6 ft. in diameter holds.....	6.71
7 ft. in diameter holds.....	9.13
8 ft. in diameter holds.....	11.93
9 ft. in diameter holds.....	15.10
10 ft. in diameter holds.....	18.65

**SQUARE CISTERN.**

5 ft. by 5 ft. holds.....	5.92
6 ft. by 6 ft. holds.....	8.54
7 ft. by 7 ft. holds.....	11.63
8 ft. by 8 ft. holds.....	15.19
9 ft. by 9 ft. holds.....	19.39
10 ft. by 10 ft. holds.....	23.74

In calculating the capacity of cisterns, etc., 31½ gallons are estimated to 1 barrel, and 63 gallons to 1 hogshead.

**5. Circular Measure.**

Used in measuring latitude and longitude.

60 seconds make.....	1 minute.
60 minutes make.....	1 degree.
30 degrees make.....	1 sign.
360 degrees make.....	1 circle.

**6. Copying.**

75 words make....	1 folio sheet of Common Law.
90 words make....	1 folio sheet of Chancery.

**7. Cubic or Solid.**

Cubic measure is used for measuring stone, timber, earth, capacity of rooms, ships, and such other things as have length, breadth and thickness.

1728 cubic inches make.....	1 cubic foot.
27 cubic feet.....	1 cubic yard.
40 cubic feet of round timber.....	1 ton.
50 cubic feet of hewn timber.....	1 ton.
42 solid feet make.....	1 ton of shipping.
8 cord feet or.....	1 cord wood.
128 cubic feet.....	1 cord wood.
24¾ cubic feet of stone make.....	1 perch.
A cord of wood is a pile 4 feet high and 8 feet long.	
1 cubic foot makes.....	four-fifths of a bu.
64 cubic inches (2x4x8) make....	1 brick.
16 cubic feet (2x2x4) make....	1 cord foot.
128 cubic feet (4x4x8) make.....	1 cordwood.

The weight of anthracite coal per cubic foot varies with the different qualities. Lackawanna coal weighs 48.89 pounds per cubic foot; Lehigh, 55.32 pounds. There are 45.8 cubic feet in a ton of Lackawanna, and 40.5 cubic feet in a ton of Lehigh.

1 ton of 6-inch granite paving will cover	1 superficial yard.
1 ton of 7-inch granite paving will cover	3½ superficial yards.
1 ton of 8-inch granite paving will cover	3 superficial yards.
1 ton of 9-inch granite paving will cover	2½ superficial yards.
1 ton of pebble paving will cover	4 to 4½ superficial yards.
1 ton of rag stone paving will cover	5 to 5½ superficial yards.

**8. Drawing Paper (Sizes)**

Cap.....	13	x 16	inches.
Demy.....	22	x 18	inches.
Demy.....	19½	x 15½	inches.
Medium.....	22	x 18	inches.
Royal.....	24	x 19	inches.
Super Royal.....	27	x 19	inches.
Elephant.....	37¾	x 22¼	inches.

Imperial.....	29	x 21	$\frac{1}{4}$ inches.
Columbier.....	33	$\frac{3}{4}$ x 23	inches.
Atlas.....	33	x 26	inches.
Theorem.....	34	x 28	inches.
Double Elephant.....	40	x 26	inches.
Antiquarian.....	52	x 31	inches.
Emperor.....	40	x 60	inches.
Uncle Sam.....	48	x 120	inches.

### 9. Dry Measure.

Used to measure all dry articles, such as grain, coal, salt, fruit, etc,

2 pints make. 1 quart.....	67.2	cubic inches.
4 quarts make, 1 gallon....	268.8	cubic inches.
2 gallons make 1 peck.....	537.6	cubic inches.
4 pecks make. 1 bushel....	2150.4	cubic inches.
36 bushels make 1 chaldron of coal....	57.25	cubic feet.

4 bushels, in England, make.....	1	coom.
2 cooms, in England, make.....	1	quarter
5 quarters, in England, make.....	1	Wey.
2 weys, in England, make.....	1	last.

The standard bushel of the United States is the Winchester bushel of England. It is a circular measure 18 $\frac{1}{2}$  inches in diameter and 8 inches deep, and contains nearly 2150.42 cubic inches.

It contains 77.627413 Avoirdupois pounds of distilled water at its maximum density.

A gallon dry measure contains 268.8 cubic inches.

In purchasing anthracite coal 20 bushels are generally called a ton.

### 10. Folded Sheets.

Folio, 1 fold, 2 leaves.....	4	pages.
Quarto, 2 folds, 4 leaves.....	8	pages.
Octavo, 4 folds, 8 leaves.....	16	pages.
12mo, 6 folds, 12 leaves.....	24	pages.
16 mo, 8 folds, 16 leaves.....	32	pages.
18 mo, 9 folds, 18 leaves.....	36	pages.
24 mo, 12 folds, 24 leaves.....	48	pages.
32 mo, 16 folds, 32 leaves.....	64	pages.

### 11. Fluid Measure.

60 minims make.....	1	drachm.
60 minims make.....	1	drachm.
8 ounces make.....	1	ounce.
16 ounces make.....	1	pint.
8 pints make.....	1	gallon.

### 12. Land (In General Use).

7.92 inches make.....	1	link.
25 links make.....	1	rod.
16.50 feet make.....	1	rod.
4 rods make.....	1	chain.
10 chains make.....	1	furlong.
8 furlongs make.....	1	mile.
320 rods make.....	1	mile.
5,280 feet make.....	1	mile.
10 square chains make.....	1	acre.
160 square rods make.....	1	acre.
640 acres make.....	1	square mile.
43,560 square feet make.....	1	acre.
60 geographical miles make.....	1	degree.
1,728 cubic inches make.....	1	cubic foot.
27 cubic feet make.....	1	cubic yard.
Gunter's chain, 22 yards of 100 links.		
A section is 640 acres.		
A township is 36 sections, each 1 square mile.		
A span is 9 inches.		
A knot—nautical—is 6,086 feet.		
A fathom—nautical—is 6 feet.		
A stone is 14 pounds.		
A square acre is 208 7-10 feet on each side.		

### 13. Linear Measure.

Used in measuring distances where length only is considered.

3 barleycorns or 12 lines make.....	1	inch.
12 inches make.....	1	foot.
3 feet make.....	1	yard.
5 $\frac{1}{2}$ yards, or 16 $\frac{1}{2}$ feet, make.....	1	rod.
40 rods make.....	1	furlong.
8 furlongs make.....	1	mile.
3 miles make.....	1	league.
69 77 Statute or 60 geographical miles 1 deg. on the equator 360 degrees the circumference of the earth.		

The United States measure is a brass rod, which at the temperature of 32 degrees, is a standard yard—3 feet or 36 inches.

### 14. Miscellaneous Measures

3 inches make.....	1	palm.
4 inches make.....	1	hand.
9 inches make.....	1	span.
12 inches make.....	1	foot.
3,280 9 inches make.....	1	metre.
18 inches make.....	1	cubit.
28 inches make nearly.....	1	sacred cubit.
28 inches make.....	1	pace.
3 feet make.....	1	yard.
6 feet make.....	1	fathom.
120 fathoms make.....	1	cable.
3 feet make.....	1	pace.
A hair's breadth is .02083 or 1.48 part of an inch.		
1 yard is .000568 of a mile.		
1 inch is .000158 of a mile.		

### 15. Amount of Paint Require for a Given Surface.

It is impossible to give a rule that

will apply in all cases, as the amount varies with the kind and the thickness of the paint, the kind of wood or other material to which it is applied, the age of the surface, etc.

The following is an approximate rule:

Divide the number of square feet of surface by 200.

The result will be the number of gallons of liquid paint required to give two coats; or, divide by 18 and the result will be the number of pounds of pure ground white lead required to give three coats.

16. Paper.

- 24 sheets make.....1 quire.
- 10 1/2 quires make.....1 token.
- 20 quires make.....1 ream.
- 2 reams make.....1 bundle.
- 5 bundles make.....1 bale.

17. Roof Elevations.

By the "Pitch" of a roof is meant the relation which the height of the ridge above the level of the roof-plates bears to the span, or the distance between the studs on which the roof rests.

The length of rafters for the most common pitches can be found as follows from any given span:

- If 1/4 pitch, multiply span by .559 or 7-12 nearly.
- If 1-3 pitch, multiply span by .6 or 3-5 nearly.
- If 2/3 pitch, multiply span by .625 or 5/8 nearly.
- If 1/2 pitch, multiply span by .71 or 7-10 nearly.
- If 3/4 pitch, multiply span by .8 or 4-5 nearly.
- If full pitch, multiply span by 1-12 or 1. 1-8 nearly.

To length thus obtained must be added amount of projections of rafters at the eaves.

As rafters must be purchased of even lengths, a few inches more or less on their lengths will make a difference in the pitch so slight

that it cannot be detected by the eye.

EXAMPLE—To determine the length of rafters for a roof constructed one-half pitch, with a span of 24 feet—24 x 71 equals 17.04; or, practically, just 17 feet.

A projection of one foot for eaves makes the length to be purchased 18 feet.

18. Land or Square Measure.

- Used in measuring surfaces.
- 144 sq. inches make.....1 sq. foot.
- 9 sq. feet make.....1 sq. yard.
- 30 1/4 sq. yards, 272 1/4 sq. inches, make, 1 sq. rod or perch.
- 40 Sq. rods or perches make.....1 sq. rood.
- 4 sq. roods or 10 sq. chains make.....1 acre.
- 640 acres make.....1 sq. mile or section.
- 220 x 198 feet sq. or 43,560 sq. feet make 1 acre.
- 36 sq miles (6 miles sq) make.....1 township.

19. Shoemaker's Measure.

Number 1 is 4.125 inches in length, and every succeeding number is .333 of an inch. There are 28 numbers or divisions in two series of numbers, to-wit: 1 to 13 and 1 to 15.

20. Surveyor's Long Measure.

Used by civil engineers, surveyors, etc.

The surveyors or Gunter's chain is generally used in surveying land. It is 66 feet or 4 poles in length and is divided into 100 links.

Engineers commonly use a chain or measuring tape 100 feet long.

- 7 92-100 inches make.....1 link.
- 25 links make.....1 rod.
- 4 rods or 100 links make.....1 chain.
- 80 chains make.....1 mile.

21. Size of Sheets.

- Flat Letter.....10x16
- Flat Fools Cap.....13x16
- Flat Cap.....14x17
- Legal Cap.....13x16
- Crown.....15x19

Double Flat Letter.....	16x20
Demy.....	16x21
Double Demy.....	21x32
Folio Post.....	17x22
Cardboard (allowing ¼ in. for trimming).....	22x28
Check Folio (Royal).....	19x24
Extra Size Folio.....	19x23
Double Cap.....	17x28
Medium, writing.....	18x23
Medium, printing.....	18x24
Double Medium.....	23x36
Regular Bank.....	19x24
Double Royal.....	24x38
Super Royal.....	20x28
Elephant.....	23x28
Double Elephant.....	27x40
Columbier.....	23x34
Imperial.....	22x30
Imperial.....	22x32
Book.....	24x36
Atlas.....	26x33
Antiquarian.....	31x53

The size of the paper used will indicate the dimensions of the folded sheets, Royal, Octavo, Crown, Quarto, Medium, Folio, etc., etc.

**22. Troy Measure.**

For weighing gold, silver and precious stones.

24 grains make.....	1 pennyweight.
20 pennyweights make.....	1 ounce.
12 ounces make.....	1 pound.

The standard Troy pound is the weight of 22.79437 cubic inches of distilled water, and is less than the pound avoirdupois.

The troy pound is the one adopted by the mint at Philadelphia and elsewhere, and may be regarded as the standard of weight. The following tables show the formula of Troy weight, and the difference between Troy and Avoirdupois weights:

The Troy pound contains:

5670 grains equal to,	240 pwt. equal to	12 ounces equal 1 lb. Troy.
480 grains equal to,	20 pwt. equal to	1 ounce.
24 grains equal to,	1 pwt.	

The difference is shown as follows:

7000 Troy grains make..	1 pound Avoirdupois.
437 ½ Troy grains make.	1 ounce Avoirdupois.
175 Troy ounces make,	192 ounces Avoirdupois
175 Troy pounds make.	144 pounds Avoirdupois
1 Troy pound makes.	822857 pounds Avoirdupois.

1 Avoirdupois pound make 1.215278 pounds, Troy.

One pound Troy is equal to 1 pint of Wine Measure.

**23. Unity.**

12 units make.....	1 dozen.
20 units make.....	1 score.
12 dozen make.....	1 gross.
12 gross make.....	1 great gross.

**24. Wine or Liquid Measure.**

Wine, spirits, cider, vinegar, oil, honey, etc., are measured and sold by this measure.

The standard unit for measurement of liquids adopted by the U. S. Custom House is the wine gallon, 231 cubic inches, and contains 8.388822 Avoirdupois pounds, or 58373 Troy grains of distilled water.

All liquors except milk, beer and ale are bought and sold by this measurement.

4 gills make.....	1 pint.
2 pints make.....	1 quart.
4 quarts make.....	1 gallon.
31 ½ gallons make.....	1 barrel
42 gallons make.....	1 tierce.
100 gallons make.....	1 anker
18 gallons make.....	1 runlet.
63 gallons make.....	1 hogshhead
2 hogshheads make.....	1 pipe or butt
2 pipes or 4 hogshheads make.....	1 tun.

One pint wine measure is equal to one pound Troy weight.

Wine, beer and dry measure, and all measures of volume, differ from the cubic measure only in the unit which is used as a standard.

The English Imperial Wine gallon is equal to about 1.2 times the wine gallon of the United States. The wine gallon of the United

States contains 231 cubic inches.

One barrel of wine or brandy in Great Britain or the United States equals.....	31½	gallons.
One-half barrel in Pennsylvania equals.....	16	gallons.
One double barrel in Pennsylvania equals.....	64	gallons.
A puncheon in Pennsylvania equals.....	84	gallons.
A tierce in Pennsylvania equals.....	42	gallons.

The usual custom in the United States to reduce liquid measures to English or British, ones of the same denomination, is to divide by 1.2, or to be exact, by 1,20032; or to change British to United States measures, multiply by 1.2.

**25. Information for Contractors.**

One thousand shingles, laid four inches to the weather, will cover one hundred square feet of surface, and five pounds of shingle nails will fasten them on.

One-fifth more siding and flooring is needed than the number of square feet of surface to be covered, because of the lap in siding and flooring.

One thousand laths will cover seventy yards of surface and eleven pounds of lath nails will nail them on.

Eight bushels of good lime, sixteen bushels of sand and one bushel of hair will make enough good mortar to plaster one hundred square yards.

One cord of stone, three bushels of lime and a cubic yard of sand will lay one hundred cubic feet of wall.

Cement one bushel, and sand two bushels, will cover 3½ square yards, one-inch thick; 4½ square yards ½ inch thick, and 6¾ square yards, ¾ inch thick.

One bushel of cement and one bushel of sand will cover 2¼ square yards one inch thick; 3 square yards 1 inch thick, and 4½ square yards ½ inch thick.

**CEMENT PLASTER.**

1 Bbl Portland cement 1 bbl sand

½" thick will cover.....	136	sq. feet.
¾" thick will cover.....	102	sq. feet.
1" thick will cover.....	68	sq. feet.

1 Bbl Portland cement 2 bbl sand

½" thick will cover.....	196	sq. feet.
¾" thick will cover.....	148	sq. feet.
1" thick will cover.....	99	sq. feet.

1 Bbl Portland cement 3 bbl sand

½" thick will cover.....	260	sq. feet.
¾" thick will cover.....	195	sq. feet.
1" thick will cover.....	130	sq. feet.

**Material Required Per Cubic Yard of Concrete of Various Mixtures.**

Cement	Sand	Stone	Bbl. Cement	Cyd. Sand	Cyd. Stone
1	1	2	2.63	0.440	0.80
1	1	3	2.10	0.322	0.96
1	1.1-2	3	1.90	0.43	0.87
1	1.1-2	4	1.61	0.37	0.88
1	2	4	1.48	0.45	0.90
1	2	5	1.29	0.29	0.98
1	2.1-2	5	1.21	0.46	0.92
1	2.1-2	6	1.07	0.41	0.98
1	3	5	1.14	0.52	0.87
1	3	6	1.02	0.47	0.93

**26. Contents of Fields and Lots.**

220 ft. by 198 ft.....	equals 1 acre.
440 ft. by 99 ft.....	equals 1 acre.
110 ft. by 369 ft.....	equals 1 acre.
60 ft. by 726 ft.....	equals 1 acre.
120 ft. by 363 ft.....	equals 1 acre.
240 ft. by 181½ ft.....	equals 1 acre.
200 ft. by 108 9-10 ft.....	equals ½ acre.
100 ft. by 145 2-10 ft.....	equals ½ acre.

There are 12 city lots, 25 x 100 feet, in an acre with the street cut through.

## 27. Weights of Cement Concrete etc.

Weight of bag of natural cement about 94 pounds.

Weight of bag of Portland Cement about 94 pounds.

A barrel of natural cement—3 bags—and weighs about 282 pounds.

A barrel of Portland cement—4 bags—and weighs about 376 pounds.

A cubic foot of loose measured broken trap stone weighs about 90 pounds.

A cubic foot of broken stone well shaken down weighs about 100 pounds.

A cubic foot of crusher run stone weighs about 100

A cubic foot of cinder concrete averages 112 pounds.

A cubic foot of conglomerate concrete averages 130 pounds.

A cubic foot of gravel concrete averages 150 pounds.

A cubic foot of limestone concrete averages 148 pounds.

A cubic foot of sandstone concrete averages 143 pounds.

A cubic foot of trap concrete averages 155 pounds.

Loose unrammed concrete weighs from 5% to 25% less than when well tamped.

## 28. Weight and Comparative Fuel Value of Wood.

1 Cord Air-dried Hickory or Hard Maple weighs about 4500 lbs., and is equal to about 2000 lbs. coal.

1 Cord Air-dried White Oak weighs about 3850 lbs., and is equal to about 1715 lbs. coal.

1 Cord Air-dried Beech, Red Oak, and Black Oak, weighs about 3250 lbs., and is equal to about 1450 lbs. coal.

1 Cord Air-dried Poplar (whitewood,) Chestnut and Elm weighs about 2350 lbs., and is equal to about 1050 lbs. coal.

1 Cord Air-dried Average Pine, weighs about 2000 lbs., and is equal to about 925 lbs. coal.

From the above it is safe to assume that 2½ lbs. of dry wood are equal to 1 lb. average quality of soft coal, and that the full value of the same weight of different woods is very nearly the same—that is, a pound of hickory is worth no more for fuel than a pound of pine, assuming both to be dry. It is important that the wood be dry, as each 10 per cent. of water or moisture in wood will detract about 12 per cent. from its value as fuel.

29. Tables of Areas of Circles in Inches.

Diameter.	Area.								
.012	5½	21.65	15½	182.65	25½	500.74	40½	1288.2	
.049	5½	23.76	15½	188.69	25½	510.71	41	1320.3	
.110	5½	25.97	15½	194.83	25½	520.77	41½	1352.7	
.196	6	28.27	16	201.06	26	530.93	42	1385.4	
.307	6½	30.68	16½	207.39	26½	541.19	42½	1418.6	
.442	6½	33.18	16½	213.82	26½	551.55	43	1452.2	
.601	6½	35.78	16½	220.35	26½	562.00	43½	1486.2	
1	7	38.48	17	226.98	27	572.56	44	1520.5	
1 ½	7½	41.28	17½	233.71	27½	583.21	44½	1555.3	
1 ¼	7½	44.18	17½	240.53	27½	593.96	45	1590.4	
1 ⅝	7½	47.17	17½	247.45	27½	604.81	45½	1626.0	
1 ¾	8	50.26	18	254.47	28	615.75	46	1661.9	
1 ⅞	8½	53.46	18½	261.59	28½	626.80	46½	1698.2	
1 ⅘	8½	56.74	18½	268.80	28½	637.94	47	1734.9	
1 ⅙	8½	60.13	18½	276.12	28½	649.18	47½	1772.1	
2	9	63.62	19	283.53	29	660.52	48	1809.6	
2 ½	9½	67.20	19½	291.04	29½	671.96	48½	1847.5	
2 ¼	9½	70.88	19½	298.65	29½	683.49	49	1885.7	
2 ⅓	9½	74.66	19½	306.35	29½	695.13	49½	1924.4	
2 ⅔	10	78.54	20	314.16	30	706.86	50	1963.5	
2 ⅘	10½	82.51	20½	322.06	30½	730.61	50½	2003.0	
2 ⅚	10½	86.59	20½	330.06	31	754.76	51	2042.8	
2 ⅞	10½	90.76	20½	338.16	31½	779.31	51½	2083.1	
3	11	95.03	21	346.36	32	804.25	52	2123.7	
3 ½	11½	99.40	21½	354.66	32½	829.57	52½	2164.8	
3 ¼	11½	103.87	21½	363.05	33	855.30	53	2206.2	
3 ⅓	11½	108.43	21½	371.54	33½	881.41	53½	2248.0	
3 ⅔	12	113.10	22	380.13	34	907.92	54	2290.2	
3 ⅘	12½	117.86	22½	388.82	34½	934.82	54½	2332.8	
3 ⅙	12½	122.72	22½	397.61	35	962.11	55	2375.8	
3 ⅚	12½	127.68	22½	406.49	35½	989.80	55½	2419.2	
4	13	132.73	23	415.48	36	1017.90	56	2463.0	
4 ½	13½	137.89	23½	424.56	36½	1046.3	56½	2507.2	
4 ¼	13½	143.14	23½	433.74	37	1075.2	57	2551.8	
4 ⅓	13½	148.49	23½	443.01	37½	1104.5	57½	2596.7	
4 ⅔	14	153.94	24	452.39	38	1134.1	58	2642.1	
4 ⅘	14½	159.48	24½	461.86	38½	1164.2	58½	2687.8	
4 ⅙	14½	165.13	24½	471.44	39	1194.6	59	2734.0	
4 ⅚	14½	170.87	24½	481.11	39½	1225.4	59½	2780.5	
5	15	176.71	25	490.87	40	1256.6	60	2827.4	

Diameter Squared x .7854 = Area.

Diameter x 3.14159 = Circumference.

Circumference x .318309 = Diameter.

30. Approximate Cost of Pipe Laying, as Determined by Actual Practice under Varying Conditions.

ITEMS	SIZE PIPE													
	4 Inch	6 Inch	8 Inch	10 Inch	12 Inch	14 Inch	16 Inch	18 Inch	20 Inch	24 Inch	30 Inch	36 Inch	42 Inch	48 Inch
Weight pipe per length laying														
12 feet.....	.213	.364	.538	.739	.949	1.232	1.496	1.730	2.128	2.735	2.930	5.096	7.000	8.700
Weight pipe per foot, lbs.....	.18	.30	.45	.62	.79	1.03	1.25	1.45	1.78	2.28	3.28	4.25	5.83	7.25
Weight yarn per joint, lbs.....	.19	.36	.5	.6	.75	.84	1.	1.1	1.2	1.5	1.8	2.16	2.5	3.
Weight yarn per foot, lbs.....	.017	.03	.042	.05	.063	.07	.084	.093	.1	.13	.15	.18	.21	.25
Weight lead per joint, lbs.....	8.	12.	15.	20.	22.	25.	28.	32.	35.	42.	53.	63.	84.	96.
Weight lead per foot, lbs.....	.66	1.	1.3	1.66	1.83	2.08	2.33	2.66	3.	3.5	4.41	5.25	7.	8.
Cost, price per foot (@ \$30.00 net ton.....)	.27	.45	.68	.93	1.19	1.55	1.88	2.18	2.67	3.42	4.92	6.38	8.75	10.88
Cost, yarn per foot (@ 7 cents lb.....)	.0012	.0021	.003	.0035	.0044	.0049	.0059	.0065	.007	.0091	.0105	.0126	.0147	.0175
Cost, lead per foot (@ 5 cents lb.....)	.033	.05	.065	.083	.0915	.104	.1165	.133	.15	.175	.2205	.2625	.35	.40
Cost, cartage per foot (@ 75 cents net ton.....)	.007	.011	.018	.023	.03	.038	.047	.054	.067	.088	.12	.15	.23	.25
Cost, trenching and refilling 4-foot cover.....	.056	.065	.11	.12	.15	.18	.23	.28	.32	.46	.54	.60	.85	1.00
Cost, pipe laying, caulking and cutting.....	.015	.02	.025	.028	.03	.045	.07	.09	.12	.20	.25	.30	.40	.50
Total cost for average work per foot.....	.3822	.5981	.4.90	1.18	1.49	1.92	2.34	2.74	3.33	4.35	6.06	7.70	10.59	13.04
Additional for shoring, per foot, if needed.....	.04	.05	.08	.11	.12	.13	.15	.20	.20	.25	.30	.40	.45	.50
Cost, setting hydrants, length pipe.....	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00
Cost, setting valves and boxes	1.25	1.50	1.75	2.00	2.50	2.70	2.80	3.00	3.50	3.50	3.50	3.50	3.50	3.50

Rock requiring blasting will cost on average \$3.00 per cubic yard.  
 Replacing Telford surface will cost 30 cents per square yard.



32. Table for Reducing Perches to Feet.

Perch	Feet.	Perch	Feet.	Perch	Feet.	Perch	Feet.	Perch	Feet.
1	16.6 in.	21	3.46.6 in.	41	6.76.6 in.	61	10.06.6 in.	81	13.36.6 in.
2	33.0	22	3.63.0	62	6.93.0	62	10.23.0	82	13.53.0
3	49.6	23	3.79.6	43	7.09.6	63	10.39.6	83	13.69.6
4	66.0	24	3.96.0	44	7.26.0	64	10.56.0	84	13.86.0
5	82.6	25	4.12.6	45	7.42.6	65	10.72.6	85	14.02.6
6	99.0	26	4.29.0	46	7.59.0	66	10.89.0	86	14.19.0
7	1.15.6	27	4.45.6	47	7.75.6	67	11.05.6	87	14.35.6
8	1.32.0	28	4.62.0	48	7.92.0	68	11.22.0	88	14.52.0
9	1.48.6	29	4.78.6	49	8.08.6	69	11.38.6	89	14.68.6
10	1.65.0	30	4.95.0	50	8.25.0	70	11.55.0	90	14.85.0
11	1.81.6	31	5.11.6	51	8.41.6	71	11.71.6	91	15.01.6
12	1.98.0	32	5.28.0	52	8.58.0	72	11.88.0	92	15.18.0
13	2.14.6	33	5.44.6	53	8.74.6	73	12.04.6	93	15.34.6
14	2.31.0	34	5.61.0	54	8.91.0	74	12.21.0	94	15.51.0
15	2.47.6	35	5.77.6	55	9.07.6	75	12.37.6	95	15.67.6
16	2.64.0	36	5.94.0	56	9.24.0	76	12.54.0	96	15.84.0
17	2.80.6	37	6.10.6	57	9.40.6	77	12.70.6	97	16.00.6
18	2.97.0	38	6.27.0	58	9.57.0	78	12.87.0	98	16.17.0
19	3.13.6	39	6.43.6	59	9.73.6	79	13.03.6	99	16.33.6
20	3.30.0	40	6.60.0	60	9.90.0	80	13.20.0	100	16.50.0

33. Spikes, Nails and Tacks.

Standard Steel Wire Nails.						Steel Wire Spikes			Common Iron Nails		
Sizes.	Length Inches	Common		Finishing		Length Inches	Diam. Inches	No. Per Pound	Sizes.	Length Inches	No. per Pound
		Diam. Inches	No. Per Pound	Diam. Inches	No. per Pound						
2d	1	.0524	1060	.0453	1558	3	.1620	41	2d	1	800
3d	1½	.0588	640	.0508	913	3½	.1819	30	3d	1½	400
4d	1¾	.0720	380	.0508	761	4	.2043	23	4d	1¾	300
5d	1¾	.0764	275	.0571	500	4½	.2294	17	5d	1¾	200
6d	2	.0808	210	.0641	350	5	.2576	13	6d	2	150
7d	2½	.0858	160	.0641	315	5½	.2893	11	7d	2½	120
8d	2½	.0935	115	.0720	214	6	.2893	10	8d	2½	85
9d	2½	.0963	93	.0720	195	6½	.2249	7½	9d	2½	75
10d	3	.1082	77	.0808	137	7	.2249	7	10d	3	60
12d	3½	.1144	60	.0808	127	8	.3648	5	12d	3½	50
16d	3½	.1285	48	.0907	90	9	.3648	4½	16d	3½	40
20d	4	.1620	31	.1019	62	.....	.....	.....	20d	4	20
30d	4½	.1819	22	.....	.....	.....	.....	.....	30d	4½	16
40d	5	.2043	17	.....	.....	.....	.....	.....	40d	5	14
50d	5½	.2294	13	.....	.....	.....	.....	.....	50d	5½	11
60d	6	.2576	11	.....	.....	.....	.....	.....	60d	6	8

## Tacks.

Title Ounce	Length Inches	Number Per Pound	Title Ounce	Length Inches	Number Per Pound	Title Ounce	Length Inches	Number Per Pound
1	$\frac{1}{8}$	16000	4	$\frac{7}{16}$	4000	14	$\frac{13}{16}$	1143
1 $\frac{1}{2}$	$\frac{3}{16}$	10666	6	$\frac{1}{16}$	2666	16	$\frac{7}{8}$	1000
2	$\frac{1}{4}$	8000	8	$\frac{3}{8}$	2000	18	$\frac{13}{16}$	888
2 $\frac{1}{2}$	$\frac{5}{16}$	6400	10	$\frac{11}{16}$	1600	20	1	800
3	$\frac{3}{8}$	5533	12	$\frac{1}{4}$	1333	22	1 $\frac{1}{16}$	727
						24	1 $\frac{1}{8}$	666

## Wrought Spikes.

Number to a Keg of 150 lbs.

Length Inches	$\frac{1}{4}$ in. No.	$\frac{5}{16}$ in. No.	$\frac{3}{8}$ in. No.	Length Inches	$\frac{1}{4}$ in. No.	$\frac{5}{16}$ in. No.	$\frac{3}{8}$ in. No.	$\frac{7}{16}$ in. No.	$\frac{1}{2}$ in. No.
3	2250	.....	.....	7	1161	662	482	445	306
3 $\frac{1}{2}$	1890	1208	.....	8	.....	635	455	384	256
4	1650	1135	.....	9	.....	573	424	300	240
4 $\frac{1}{2}$	1464	1064	.....	10	.....	.....	391	270	222
5	1380	930	742	11	.....	.....	.....	249	203
6	1292	868	570	12	.....	.....	.....	236	180

## CORPORATIONS.

A corporation is an association of individuals authorized by law to act under a corporate name as a legal being.

-It is by far the most convenient and effective form of combination where a number of persons wish to unite their efforts, their resources, or any part of either for some common purpose.

Hence there are corporations of many kinds, business, municipal, religious, charitable, educational and others, each with features peculiar unto itself.

The business corporation and the usages relating to it are of recent growth and were called into being to avoid the many and serious disadvantages of the common partnership.

## CHAPTER XV.

### Commissions for Selling Real Estate.

- |   |   |
|---|---|
| <p>1—Schedule of rates East and Middle West</p> <p>2—Private Sales (Vacant)</p> <p>3 Farm Property.</p> <p>4—Auction Sales-Improved Property.</p> <p>5—Auction Sales—Outside City limits.</p> <p>6—Exchange of Property.</p> <p>7—Leasing Property perpetually.</p> <p>8—Leasing Property with privelege of purchasing.</p> <p>9—Selling and leasing Property.</p> <p>10—Renting and Leasing Property.</p> <p>11—Sale of Ground Rents.</p> <p>12—Broker's and Auctioneer's.</p> | <p>13—Regulations as to private Sales.</p> <p>14—Regulations as to agents and management of Property.</p> <p>15—Appraisement charges.</p> <p>18—New York Auction fees.</p> <p>17—Salesroom fees.</p> <p>18—Legal Sales fees.</p> <p>19—Auction Sales.</p> <p>20—Exchange fees.</p> <p>21—Buyer and Seller.</p> <p>22—Agent acting for both parties.</p> <p>23—Important decision in favor of Real Estate Brokers.</p> |
|---|---|

#### SCHEDULE OF RATES.

Cincinnati Real Estate Exchange.  
1910.

Rates of Commission and Rules Governing same.  
Article XII.

Schedule of rates-Private Sales Improved Property.

On all sales amounting to twelve hundred and fifty dollars or less, a fee of twenty-five dollars.

On all sales of twelve hundred and fifty dollars, or over, a fee of two per cent.

The above rates to prevail on all sales made of property situated with in the limits of the City of Cincinnati. On all sales made of property situated outside of the limits of the City of Cincinnati, the rate to be three per cent. and no sale to be made for less than twenty-five dollars.

**2. Private sales—Vacant Property.**

On all sales the fee shall be three per cent. and no sale shall be made for less than twenty-five dollars.

**3. Farm Property.**

On all sales, the fee shall be five per cent. and no sale to be made for less than twenty-five dollars.

**4. Auction Sales—Improved Property.**

No sale to be made for less than twenty-five dollars and the expenses of advertising.

On all sales in excess of twelve hundred and fifty dollars and up to fifty thousand dollars, a fee of two per cent and all expenses.

On all sales in excess of fifty thousand dollars, a fee of two per cent. on the first fifty thousand dollars and one per cent. in excess of that amount, and all expenses.

#### **5. Auction Sales—Unimproved Property and outside City Limits.**

On all sales, the fee shall be three per cent. and no sale shall be made for less than twenty-five dollars, and all expenses, except in legal sales, when the rate shall be two per cent.

Property offered at public sale and not sold, the owner to pay all expenses of sale, and such fee as may be agreed upon.

#### **6. Exchange of Property.**

On all exchanges of property, the fee shall be on the basis of private sales—each party to pay their own commission and the fee to be chargeable on both sides.

#### **7. Leasing Property Perpetually.**

Leasing property perpetually with or without a privilege of purchase, the fee shall be the same as at private sales, and the valuation shall be based upon a capitalization of five (5) per cent.

#### **8. Leasing Property with Privilege of Purchasing.**

Leasing property with privilege of purchase where a cash payment is made, or lessee agrees to make improvements of sufficient value to secure ultimate purchase, the commission shall be the same as at private sales, based on the total value of the property.

#### **9. Selling Leasehold Property.**

At public or private sale, the commission shall be charged on the total value of the property in fee simple. When there is no privilege of purchase, the ground rent to be considered as being at the rate of five (5) per cent. and the valuation to be capitalized on that basis.

#### **10. Renting and Leasing Property.**

A fee of four per cent. on the first year's rent, and one per cent. additional on the yearly rental for each additional year leased; provided that where a lease contains a privilege

of renewal the broker shall receive the commission of one per cent. per annum on the additional years when such renewal is made.

Where a privilege of purchase is given the broker shall receive the regular commission on the same if the privilege is exercised, less any commission he may have received when the transaction was first made.

**11. Negotiations of Loans and Sale of Ground Rents.**

In the negotiation of loans or sale of ground rents, the fee shall be two (2) per cent. in the absence of any special agreement; also attorney's fees for examination of title and preparing and recording the necessary papers.

Renewals of loans shall be made at the same rate of commissions.

Rules governing the payment of Commissions.

The seller or lessor is expected to pay the commission on any sale or lease of his property unless otherwise provided for by special agreement with the broker.

**12. Brokers' and Auctioneers' Commissions.**

The following table of commissions is that adopted by the Real Estate Board of Brokers of New York and published in its official year book.

**13. Regulations as to Private Sales.**

The following commissions shall be chargeable on private sales, except where a special contract has been previously made.

- 1st. For selling real estate with in the limits of  
 New York and Brooklyn . . . . . 1%  
 Leaseholds . . . . . 2%
- 2d. For selling real estate in the suburbs in of New York,  
 Brooklyn and country property . . . . . 2½%
- 3d. Western and southern lands . . . . . 5%
- 4th. Selling leases and leaseholds in the suburbs of  
 New York . . . . . 5%
- 5th. Procuring loans, 1 per cent. or by agreement.

In the case of exchanges, a full commission shall be paid on each side. No sales shall be made for a commission of less than \$25.

Should the title of property prove imperfect, whereby a sale cannot be consummated, the claim for commission shall not be invalidated thereby.

Brokerage shall be deemed to be earned when the price and terms are arranged between buyer and seller, the minds of both parties having fully met. It shall be due and payable when the contract is signed.

#### 14. Regulations as to Agents and Management of Property.

The following commissions shall be charged for the management and letting of property, except where a special contract has previously been made.

Renting for a term under three years on first year's rental or fraction thereof . . . . .	2½%
Renting for less than one year, by special agreement.	
Leasing for a term of three years and upward, on gross rental, except by special agreement . . . . .	1%
Leasing country property, first year . . . . .	5%
Each subsequent year to same party . . . . .	2½%
On renting and collecting, except by special agreement	5%

#### 15. Appraisalment Charges.

For appraising real estate in the Boroughs of Manhattan, Bronx and Brooklyn, from \$10 to  $\frac{1}{4}$  of 1 per cent upon valuation, or according to agreement.

Suburban property,  $\frac{1}{2}$  of 1 per cent, or according to agreement.

#### 16. New York Auction Fees.

The following regulations governing the fees for auctioning real estate are those adopted by the Real Estate Auctioneers' Association of the City of New York.

#### 17. Regular Salesrooms Fees.

Knockdowns on all real estate . . . . .	\$5.00
Auctioneers not renting stands to pay double rate . .	10.00

#### 18. Legal Sales Fees.

Knockdowns on all sales of real estate by order of the court . . . . .

	\$2.00
--	--------

Salesroom fees on property offered at upset prices shall be the same as if sold. In all cases where property is offered at an upset price and not sold, or where the property is bid in by the owner, or on his behalf, the auctioneer shall so inform the manager immediately after the sale.

#### 10. Commissions on Auction Sales.

Commissions on sales of real estate shall be as follows, viz: On New York and Brooklyn property, not less than  $\frac{1}{2}$

of 1 per cent. to be paid by the seller in addition to the expense of maps, advertising and salesroom fees; and no member of the association shall be allowed to divide this commission with any person except a real estate broker bringing a sale direct.

On country property and leasehold property, wherever situated, the commission shall be not less than 1 per cent, to be paid by the seller in addition to the expense of maps, advertising and salesroom fees.

The purchaser shall also pay the auctioneer's fee of \$20 on each numbered lot, except on sales of property producing less than \$1,000, when the fee shall not be less than \$10 on each lot.

All legal sales shall be at the legal rate, viz: \$15 auction fee and \$2 salesroom fee, to be paid by the purchaser.

The auctioneer shall be entitled to his commission on any real estate advertised by him and sold by the owner previous to the day of sale, the same as if sold at auction.

### BROOKLYN AUCTION FEES.

The following regulations governing exchange and auction are those adopted by the Brooklyn Real Estate Exchange.

#### 20. Exchange Fees.

Knockdown on real estate to auctioneers renting stands .....	\$2.00
Knockdown on real estate to auctioneers not renting stands .....	6.00
Knockdown on all sales of real estate by order of the court .....	2.00
Auctioneers' stands, terms per annum, from May 1, payable in advance quarterly .....	100.00

#### 21. Commission on Auction Sales to be Paid by Buyer and Seller.

The commission on auction sales of real estate shall be as follows, viz; On New York and Brooklyn property,  $\frac{1}{2}$  of 1 per cent, and on country property, 1 per cent, to be paid by the seller, in addition to the expense of maps, advertising and salesroom fees. The purchaser shall also pay the auctioneer's fee of not less than fifteen dollars, except on sales of property producing less than \$1,000, when the fee shall not be less than ten dollars on each lot. All legal sales shall be at the legal rates, viz; fifteen dollars auction fee and two dollars salesroom fees, to be paid by the purchaser.

## 22. Real Estate Agent Acting for Both Parties.

Can a real estate agent act for both buyer and seller so as to earn a commission from each?

Not properly, unless both parties know of his double relation and agree to it.

The position is one the law does not approve, and only full disclosures to both parties interest and their approval or acquiescence therein, will give the agent a valid claim on which he can base a suit.

With the knowledge and consent of both parties, the agent may act for both and may then, if necessary, collect his commission from both by suit.

## 23. Important Decision in favor of Real Estate Brokers.

“All the broker has to do is to bring the parties together, and if there is a failure, provided the broker did not contribute to the failure, he is entitled to his commissions as a matter of law.” ..... John A. Murphy.

The above is the gist of an opinion in a real estate case delivered by Judge Murphy, of the Common Pleas Court, recently, and is one of the most important that has been rendered recently bearing on the sale of real estate.

In these few words the court sizes up the situation where there is any controversy over the collection of a real estate man's commission. It will be seen that this ruling, which is one of the most direct upon the subject, that it is necessary for a deal really to be consummated, if the deal falls through after it is arranged by the broker and he has succeeded in getting the parties to agree.

The court holds that then, a broker's services have entitled him to his regular commission, and so decided in the cases of Frederick A. Schmidt vs. Florence Laws and Frederick A. Schmidt vs. Blanche L. Bradford and Harry Laws.

In this suit the property opposite the Grand Opera House, on Vine Street, which was purchased for a theatre site, was involved.

Frederick A. Schmidt and Frank J. Wade, the latter now deceased, brought the parties together, and the court instructed the jury to bring in a verdict for the brokers, allowing their commissions of \$2,400 each.

## CHAPTER XVI.

### Property.

- |   |   |
|---|---|
| <p>1—What is property.<br/>                 2—What is real property.<br/>                 3—What is corporeal real property?<br/>                 4—What is incorporeal real property?<br/>                 5—What is personal real property?<br/>                 6—What is land?<br/>                 7—What does tenements hereditaments include.<br/>                 8 Fixture, What is a Fixture?<br/>                 9—What is ownership?<br/>                 10—What is a Remainder?<br/>                 11—What is a Reversion?</p> | <p>12—What is an Estate?<br/>                 13—What is an Estate for years?<br/>                 14—What is an Estate Inheritance?<br/>                 15—What is an Estate at Will?<br/>                 16—What is an Estate for life.<br/>                 17—What is an appurtenance?<br/>                 18—What is Community Property?<br/>                 19—What is Courtesy?<br/>                 20—What is a Dower?<br/>                 21—What is a Title?<br/>                 22 Lost property.</p> |
|---|---|

#### 1. Property.

Property is anything of which there may be ownership. Land, buildings, clothing, domestic animals, copyrights, and the good will of a business, are examples of property. There are two kinds of property—real and personal.

#### 2. Real Property.

REAL PROPERTY is divided into two classes—corporeal and incorporeal.

Real property in each State is governed by the law of that State, except as to property the title to which is in the government of the United States.

#### 3. Corporeal Real Property.

CORPOREAL REAL Property includes all things which are visible and capable of possession, such as lands, mines, rights of way, water courses, etc.

#### 4. Incorporeal Real Property.

INCORPOREAL REAL Property consists of rights and profits issuing out of and annexed to corporeal real property, such as rents, etc.

## 5. Personal Property.

“PRIVATE PROPERTY,” says St. Thomas, “is necessary to human life for three reasons: first, because everyone is more solicitous to look after what belongs to himself alone than what is common to all or many; secondly, because human affairs are handled more orderly when on each individual is the care of managing something; thirdly, because thereby peaceful state of society is secured, while each one is content with his own.”

## 6. Land.

LAND comprises the solid material of the earth, including that which is visible, as well as that which lies under lakes and rivers, and it extends from the center of the earth to an indefinite distance upward. All things growing upon or built on land, as well as all metals and mines beneath the surface, are considered a part of the land. Buildings upon land are so generally understood to be a part of the land that they will pass with the land in a deed of conveyance without being named.

Land, because of its immovability, its indestructibility and its relative permanance in value, as well as on account of the many fine sentiments that cluster about its ownership, always has been and is now esteemed above all other forms of property.

## 7. Lands—Tenements—Hereditaments

LANDS, TENEMENTS and HEREDITAMENTS. The phrase, “lands, tenements and hereditaments” includes:

- (1) The land itself.
- (2) Anything, either lands or buildings, which may be held by a tenant.
- (3) Everything which passes from the ancestor to the heir.

## 8. A Fixture.

A FIXTURE is an article which may be either real or personal according to circumstances. A thing is said to be affixed to land when it is attached to it by means of roots, as in the case of trees, vines and shrubs; or imbedded in it, as in the case of walls; or permanently resting upon it, as in the case of buildings, or permanently attached to that which is so permanent, as by means of cement, plaster, nails, bolts and screws.

## 9. Ownership.

**OWNERSHIP.** The ownership of a thing is defined to be the right of one or more persons to use and possess it to the exclusion of others. The right of ownership in land was recognized as far back as the days of the patriarch Abraham. Persons are natural or artificial. A natural person is a living human being. An artificial person, or a corporation, as it is called, is a creature of the law and has certain powers and duties of a natural person. The owner of the land in fee is entitled to the surface and to everything permanently situated above or below it. He may grant the minerals and remain the owner of the surface of the land; or he may grant the use of the surface of the land and remain the owner of the minerals by specifically excepting the minerals in the grant. All property has an owner. Public property is owned by the State; private property by individuals. Any person, capable of making a contract, be citizen or foreigner, may take, hold and dispose of both real and personal property. Ownership may be absolute or qualified. In absolute ownership, a single person has absolute dominion over the property, and may use or dispose of it at his pleasure, subject to general laws.

In qualified ownership, two or more persons participate as owners, or, the time of the enjoyment of the property is deferred, limited or, the use to which the property may be put is restricted.

## 10. A Remainder.

A **REMAINDER** is a future estate, other than a reversion, and is dependent on some estate which preceded it. Thus, in the case above, where Smith granted a life estate to Jones, the interest which Smith still has in the land would be an estate in reversion, as the land would revert to Smith, or his successors, upon the death of Jones. Again, if Smith were to grant a life estate to Jones, the land to become the property of Brown upon the death of Jones, the interest which Brown had in the land while Jones was in possession, would be called an estate in remainder. A remainder is limited to a third person; a reversion belongs to the grantor.

## 11. A Reversion.

A **REVERSION** is the residue of an estate left, by operation of law, in the grantor or his successors. The fee simple of all lands must abide in some one, and if he who before possessed the whole estate, carved a smaller estate

out of it and granted it away, whatever was not so granted, remained in him.

## 12. An Estate.

AN ESTATE is the degree, nature, quantity or interest which one has in real property. In respect to the duration of their enjoyment, there are four estates in real property namely:

- (1) Estate for years.
- (2) Estate of Inheritance.
- (3) Estates at will.
- (4) Estates for life.

## 13. Estates for Years.

ESTATES FOR YEARS, or Leasehold Estates, are contracts for the possession and profits of real estate for a fixed period with reservation of rents.

## 14. Estate of Inheritance.

ESTATE OF INHERITANCE, or perpetual estates. Every such estate is a fee—that is, an estate which may continue forever, and is the largest possible estate, and every such estate which is not defeasible or on condition, is a fee simple or absolute fee.

## 15. Estate at Will.

ESTATES AT WILL, are the letting of land by one person to another, to be held at the will of the party so letting it. Estates at will have been found to be so uncertain that they have become well nigh obsolete as the tendency of the courts is to construe them to be tenancies from year to year.

## 16. Estates for Life.

ESTATES FOR LIFE. A person, that is to say, Smith, owning a parcel of land, may grant it to Jones, to be held by Jones as long as Jones lives. In such case, Jones' interest in would be termed a life estate, and Jones would be a tenant for life. The duty of the life tenant is to so care for the property as to prevent deterioration or waste from neglect or decay. He may make reasonable use of wood on the premises for fuel fences or repairs. The tenant for life may lease the property or occupy it himself. He cannot sell or mortgage the property, nor dispose of it at his death, but he may sell or mortgage his life-ownership or interest.

### 17. An Appurtenance.

AN APPURTENANCE is that which is incidental to or by right used with the land for its benefit, as in the case of a fence, gate or windmill.

### 18. Community Property.

Community property is that acquired by husband and wife, or either, during marriage, when not acquired as the separate property of either.

### 19. Estate by Courtesy.

Courtesy is the life estate which a husband has in the property of his wife after her death.

### 20. Dower.

Dower is the life estate which the wife has in her husband's property which was acquired during their marriage, and usually means one-third of the estate.

### 21. Title.

TITLE is defined to be the means whereby the owner has just possession of his property.

(1) A PERFECT TITLE is one that is good and valid beyond all reasonable doubt. It should be free from litigation, palpable defects and grave doubts, should consist of both the legal and the equitable title, and should be fairly deducible from the public records.

(2) TITLES ARE GOOD, MARKETABLE, DOUBTFUL OR BAD. A good title is one which entitles the owner of the property or estate to the lawful possession thereof.

(3) A MARKETABLE TITLE is one which a court of equity would consider to be so clear that it would enforce the acceptance of such title by a purchaser.

(4) A DOUBTFUL TITLE is one which a court of equity would not enforce and yet one which would not be defective enough for a court to declare bad. A bad title would convey no property whatever.

THE FINDER of lost property has a clear title against all the rest of the world except the owner. If a sum of money for instance, is found in a store, the proprietor has not right to demand it because it was found on his premises. He could enforce regulations made with his employes regarding property so found, but the public would not be affected thereby. The police have no special rights in this connection, unless conferred by statute.

## CHAPTER XVII.

### Leases.

- |   |  |
|---|--|
| <p>1—What is a lease.<br/>         2—Two kinds of leases, (oral and written.)<br/>         3—Term.<br/>         4—Covenants are either expressed or implied and why?<br/>         5—Landlords and Tenants rights and liabilities under a lease.<br/>         6—When can a lease be assigned or sub-let.</p> | <p>7—How to evict.<br/>         8—Inside repairs.<br/>         9—When to record a lease.<br/>         10—When notice to vacate is unnecessary.<br/>         11—How to cancel a lease under seal.<br/>         12—What every lease should contain.<br/>         13—Back rent.<br/>         14—Landlord's neglect a counter-claim for damages.</p> |
|---|--|

#### 1. What is a Lease?

A lease is a contract between Landlord and tenant.  
 There are two kinds of leases.

#### 2. Oral and Written.

In most states a lease must be in writing, if for a longer time than one year.

Generally, if for one year or less it may be made orally, and this is true even though the term is to commence at a date in the future.

In a few states leases can be made for only a limited number of years, while in others a lease for more than a certain number of years must be recorded.

**COVENANTS.**—Aside from the above provisions, any further agreement between the parties may be incorporated in the writing.

A lease is but a contract, and the full agreement of the parties should be set forth.

Frequently the following covenant is inserted:

"The party of the second part hereby covenants not to sublet said premises, or any portion thereof, without the written consent of said party of the first part."

**TERM** The term of the lease is the time for which it is to run.

If the tenant has been in possession under a lease for one or more years, and he retains possession without executing a new lease, he is presumed, in the absence of some agreement, to be a tenant from year to year, which means that his term

after the expiration of the lease is one year, and if he remains in possession after the next year he is a tenant for another year.

#### 4. Express and Implied Covenants.

The covenants contained in a lease are either expressed or implied.

The implied covenants exist whether they are mentioned or not.

The express covenants must be included in the express conditions of the lease, and may be many or few.

The implied covenants, on the part of the lessor, are those regarding quiet enjoyment and the payment of taxes.

The usual words of grant in a lease are "demise and lease," or "grant and demise," these words being said to import a covenant of quiet enjoyment.

This covenant is broken when the tenant is evicted by some one who has a paramount title.

The landlord also impliedly covenants that he will pay all taxes assessed against the premises during the term.

There is no implied covenant on the part of the lessor, or landlord, that the premises are in a tenable condition.

On the part of the lessee, or tenant, there is an implied covenant that he shall pay the rent stipulated for; and, although no sum is specified in the lease, the tenant must pay a reasonable rent, unless it appears that it was the intention of the parties that none was to be paid.

The lessee also impliedly to keep the premises in ordinary repair.

#### 5. Rights and Liabilities Under a Lease.

Aside from the covenants in a lease there are certain rights and liabilities which arise from the relation of landlord and tenant.

In the absence of an agreement to the contrary the tenant is entitled to the exclusive possession of the premises.

He is liable for waste and is stopped from denying his landlord's title; that is, the tenant cannot for any purpose claim that the premises do not belong to his landlord.

The landlord is under no obligation to repair unless the lease expressly binds him to such duty.

And he is entitled to the fixtures annexed to and made a part of the realty.

#### 6. Assigning or Subletting of Lease.

Unless the tenant is restrained by an express covenant

against subletting or assigning, he may assign or sublet his lease without the consent of the landlord.

If the interest granted by the lessee is for a shorter time or for rights inferior to those granted in his own lease, it is a sublease.

### 7. Eviction.

At the expiration of the lease the landlord is entitled to the possession of the premises, and if the tenant does not surrender them, the landlord may institute proceedings to evict him.

The statutes in the different States provide the procedure by which the tenant holding over after his lease has expired may be evicted on short notice.

This is termed "summary proceedings."

This form of procedure is also provided by statute for the eviction of the tenant when he does not pay his rent.

Where the tenancy is not for any fixed period, but is a tenancy from year to year or month to month, it cannot be terminated by either party except by notice.

Under the common law a tenancy from year to year could be terminated by notice six months before the expiration of the period, and in the case of a tenancy for a shorter period, as from month to month, by a notice equal to the length of the period.

Until this notice has been given, the landlord cannot evict the tenant, and until the tenant has given a like notice to the landlord, he is liable to be held for the rent unless the landlord accepts his surrender of the premises.

The statutes in the different states have in many instances changed the common law rule and a shorter notice is rendered sufficient.

## HINTS ON RENTING AND LEASING PROPERTY.

### 8. Inside Repairs.

Renting property for more than one year should be done only by a written lease.

A written lease cannot be varied by parole evidence.

A Landlord don't have to make inside repairs unless said repairs are specified in the lease.

### 9. Recording.

A lease for three (3) years or more should always be recorded.

Permanent articles in leased premises, as, if built in or firmly fixed to the property, become fixtures and cannot be removed.

#### 10. Notice to Vacate.

Notice to vacate is unnecessary upon the expiration of your lease.

It's not right to move into premises until you get your written lease or agreement.

Putting in a tenant in your place does not release you from the responsibility for the payment of rent due or that may become due.

#### 11. Under Seal.

A lease under seal can only be canceled by a writing under seal.

Always get the Landlords consent before taking a sub-lease.

Monthly tenants must be given notice before they can be dispossessed.

Before dispossessing a tenant demand the exact sum due for rent in writing.

Just because a Landlord accepts the keys of his premises when you vacate same does not release a tenant from the payment of unpaid rent.

#### 12. What Every Lease Should Contain.

Every lease should contain:

- (1) Names of Parties.
- (2) Description of Premises.
- (3) Time to run.
- (4) Amount of rent.
- (5) How paid.

A tenant is not obliged to show the premises unless the lease so provides.

Every lease should provide for the contingency of fire.

#### 13. Back Rent.

A warrant of dispossess terminates your lease.

Ejectment for non-payment of rent does not release you from paying back rent.

Landlord is entitled to judgment.

Acceptance of rent from a sub-lessee is consent to the sub-tenancy.

#### 14. Landlord's Neglect.

A Landlord's neglect is a Counter claim for damages caused tenant on a suit for payment of rent.

## CHAPTER XVIII.

## Words used in Building and Construction and their Meaning.

**ABUTMENT:** The support of an arch.

**ACCUMULATOR (Electrical):** Secondary Battery, Storage Battery. Apparatus in which electrical energy from an external is stored by being converted into chemical energy by electrolytic action.

**ACCUMULATOR (Hydraulic):** In hydraulic machinery using water intermittenly, as lifts, presses etc., there are regular or irregular periods during which the consumption is greater than the supply, and vice versa.

**ACETYLENE GAS:** A hydro carbon Gas of high illuminating power, existing in ordinary coal Gas, and manufactured separately by the decomposition of Calcium Carbide in water.

**ADOBE:** A dried brick.

**AISLE:** The wing of building, a passage-way in a church.

**AKIMBO:** Arched, bent crooked.

**ALABASTER:** A species of soft white marble.

**ALIGNMENT:** Adjusting to a level or straight line.

**AMPERE:** The unit of quantity, as distinct from intensity, in measurement of electrical currents.

**AMPHITHEATRE:** A place for the audience in theatre or lecture room, circular or elliptical, with raised seats.

**AMAGLYPN:** An embossed or chased ornament.

**ANCOMES:** Ornamental brackets cut on the key-stones of arches.

**ANGLE IRON:** Bar iron or steel having a transverse section thus, L. One of the commonest standard forms of bar iron used in structures generally for the purpose of forming a junction, with rivts or bolts, between two portions of the structure which are perpendicular to each other, or for stiffening a flat surface, or an edge.

**ANGULAR:** Having angles, or corners.

**ANNEX:** To subjoin, an addition to a building.

**ANTIQUUE:** Ancient, a piece of antiquity, anything very old.

**APOPHYGE:** The part of a column where it springs out of its base.

**ARC:** A segment of a circle, an arch.

**ARCADE:** A walk arched over.

**ARCHITECT:** One who plans a building.

**ARCHITECTURE:** The art or science of building.

**ARCHITRAVE:** The moulding placed around a door or window.

**ARCHWAY:** A passage under an arch.

**ARC LAMP:** That class of Electric Lamp in which the light

is produced by an electric arc formed by the passage of a current of electricity across the space between two carbon points.

**AREA:** Any vacant space around the sunken basement of a building.

**ARTISAN:** A mechanic, a handicraftsman.

**ASHLAR:** Freestone, roughly squared in a quarry.

**ASHLAR WORK:** In engineering, a class of masonry composed of bonded courses of stones, each measuring twelve to eighteen inches thick (vertically,) and having a bedding surface of six square feet. In architecture, a facing of finely wrought masonry on a core of rough stone or brickwork.

**ASHLERING:** Quartering for lathing to in garrets.

**ASKANCE:** Sideways, obliquely.

**ASQUINT:** Obliquely.

**ASSESSOR:** One who assesses, a legal adviser.

**ASTRAGAL:** A little moulding round the top or bottom of a column, in the form of a ring.

**AUGER:** An instrument for boring holes.

**AWL:** A pointed instrument to bore holes with.

**BALCONY:** A projecting gallery in front of a window.

**BALK:** A piece of timber of square transverse section, the width of whose sides is not less than six inches.

**BALUSTER:** A small column of pilaster used for balustrades.

**BALUSTRADE:** A range of balusters for a guard, or support in stair cases.

**BANDELET:** A little band of flat moulding.

**BARGE BOARD:** **VERGE-BOARD:** A board fixed to the end of a roof where it overhangs the gable, to cover the joint between the roof and the wall, and to throw off the wet.

**BASAL:** Relating to the base or bottom.

**BASE:** The lower part of anything, pedestal of a statue, etc.

**BASEMENT:** The ground floor of a building.

**BASILICA:** A magnificent church, a large hall.

**BASIS:** Foundation, first principles.

**BAS RELIEF:** In sculpture, low relief, or figures which do not stand out from the surface.

**BATTEN:** A narrow piece of board or scantling.

**BATTER:** The leaning back of a wall or piece of timber or other material which does not stand upright.

**BEAD:** A rounded moulding.

**BEAM;** Horizontal piece of timber in a building, a part of a balance.

**BEARER:** Any upright piece used for support'.

**BELVEDERE:** A pavillon on the top of a building.

**BESSEMER CONVERTER:** A cylindrical iron vessel, lined with refractory material, in which molten pig iron is submitted to the oxidizing action of a stream of air for the purpose of converting it into steel by the Bessemer Process.

**BESSEMER STEEL:** A variety of Mild Steel (q. v.), some-

times called Ingot Iron produced from Cast Iron by blowing air through it when in a molten state.

**BEVEL:** To cut to a bevel angle, inclination of a surface from a right angle.

**BLACK POWDER:** A name given to ordinary gunpowder to distinguish it from Smokeless Powder, which has a brown color.

**BOLSTER:** A round, long pillow, a support.

**BONDING:** In brickwork, the disposal of the bricks in such a manner that the vertical joints in consecutive courses shall not be in the same plane. If the bricks are laid in alternate courses of Headers and Stretchers (q. v.) they are said to be in English Bond, if alternate headers and stretchers occur in each course, breaking joint with the courses above and below, they are in the Flemish Bond.

**BOSSAGE:** A stone in a building left projecting and rough, to be afterwards carved.

**BRACE:** To bind, to strain up, that which holds anything firmly.

**BRATTICE:** A partition in a coal mine, or other underground work.

**BREAKING JOINT:** When recurring objects in two or more series of rows are so placed that their position do not coincide in any two consecutive series, they are loosely said to "break joint." The term was originally applied to joints in brickwork and masonry.

**BRICK-NOGGING:** Brick work between timber framing.

**BRIDGE:** A pathway erected over water, etc.

**BUTTRESS:** A pier built to support the main wall.

**CABLING:** The filling up of the lower part of a fluting of a column.

**CAISSON:** (pronounced Ca-oossn): A name applied indifferently to the pontoon sometimes used for closing the entrance of a dock, and the water tight casing within which subaqueous foundations for bridge piers and other structures are built.

**CAMBER:** The slight upward curve given to a bridge or girder to neutralize the deflection produced by its own weight and that of the load. The term is also applied to the curve of railway springs.

**CAMPANILE:** A tower for bells, a belfry.

**CANCELLED:** Resembling lattice work.

**CANTILEVER:** A lever fixed at one end, and supporting a weight or resisting a force by virtue of its own stiffness and the strength of its attachment to the support.

**CAPITAL:** The upper part of a column.

**CARYATIDES:** Figures of women instead of columns supporting entablatures.

**CASEMENT:** A window opening upon hinges.

**CAST:** To mould, anything formed from a mould.

**CAUSA PROXIMA:** The immediate cause.

**CAUSA REMOTA:** A cause operating through another cause.

**CEILING:** The upper surface of a room.

**CENTERING:** The frame on which an arch is supported during its construction.

**CENTRIFUGAL PUMP:** A type of pump in which water, being set in rapid rotation by revolving vanes, has a centrifugal tendency imparted to it which causes it to rise through a pipe whose mouth faces tangentially the direction of rotation.

**CHAMFER:** To channel, to flute, as a column. A sort of beveled acute-angled edge.

**CLAMP:** To strengthen by a clamp; strengthening piece of iron.

**CLERESTORY:** The upper story or row of windows lighting the nave of a Gothic church; also the windows in the lantern of a tower.

**CLOACA:** A subterranean conduit, a sewer.

**COFFER-DAM:** A water tight case to exclude water in laying the foundation of piers, bridges, etc.

**COFFERS:** The sunk panels in vaults and domes.

**COLONNADE:** A series of open columns disposed in a circle.

**COLUMN:** A cylindrical pillar.

**CONCAVE:** With a curved hollow.

**CONCRÈTE:** A substitute for masonry and brickwork much used for the foundations of piers, walls, buildings, or other structures, and machinery, and recently (in moulded blocks or in mass) for entire bridges, viaducts, tunnel linings, and lighthouses.

**CONDUCTORS OF ELECTRICITY:** Substances capable of conveying electric current, which allow the current to pass more or less freely through them when introduced into a circuit between the

poles of any electric generator.

**CONDUIT:** A water-pipe, a vessel or canal.

**CONSOLE:** A bracket for the support of a cornice, balcony etc.

**CONSTRUCT:** To erect, to build, to form.

**COPE-STONE:** A stone for forming a coping.

**COPING:** The highest course of masonry in a wall; wider than the wall.

**CORBEL:** A projection of stone, timber, or brickwork giving support to some part of a structure.

**CORINTHIAN:** An order of Grecian architecture.

**CORNER-STONE:** The stone that unites the two walls at the corner, the principal stone.

**CORNICE:** The uppermost moulding of a wall.

**CORONA:** A large flat member of a cornice usually of considerable projection, to carry off the rain that falls on it.

**CORRIDOR:** An open passage of gallery leading to different apartments.

**CRADLING:** A frame work of wood, the timber for sustaining the lathing and plastering of vaulted ceilings.

**CREOSOTING OR KREASOTING:** A system of preserving timber from decay by forcing Kreasote (a product of the distillation of coal tar) into its pores. Much used for the preservation of Railway Sleepers.

**CROWN:** The uppermost member of a cornice, including the cornice.

**CUBE:** Regular solid body bounded by six equal squares.

**CUBIC:** Having the properties

of a cube.

**CUBIT:** A measure of about 18 inches.

**CULVERT:** An arched drain or covered water course.

**CUNEATE:** Shaped like a wedge.

**CUNEIFORM:** Having the form of a wedge.

**CUPOLA:** A dome-shaped roof.

**CURRENT:** (Electrical): Active Electricity. The condition produced in any electrical conductor when it forms a circuit connecting the two poles of an electric generator. Also used to signify the quantity of current, as distinguished from its intensity.

**CURTILAGE:** The enclosed yard of a dwelling house.

**CYMA:** A moulding of the cornice, profile.

#### D

**DADO:** The square base of a column, the moulding round the lower part of a wall, etc.

**DAIS:** A platform at the upper end of a dining hall; the canopy of an altar.

**DECASTYLE:** A portico with ten columns in front.

**DENTIL:** An ornament in cornices bearing some resemblance to teeth.

**DESICCATION:** A process of drying timber by means of a current of hot air, used as a substitute for the ordinary process of seasoning with a view to the saving of time.

**DIKE:** A channel to receive water, a mound to prevent low lands from being inundated.

**DIMINUTION:** The contraction of a diameter of a column as

it ascends from its base to its capital.

**DISAFFIRMANCE:** The act of ending a voidable contract.

**DIVIDERS:** Small compasses used by draughtsmen.

**DIVINING-ROD:** A forked branch, used for discovering water under ground.

**DODECAGON:** A figure of twelve angles and sides.

**DOVE:** A cupola or arched roof.

**DORIC:** The most ancient order of Grecian architecture.

**DORMER:** A vertical window pierced through a sloping roof.

**DORMENT:** A beam or sleeper tenoned with a girder to support the ends of joists on both sides.

**DOVETAIL IN JOINERY:** The joining of two boards by indenting them one into the other.

**DRAUGHT:** Of boiler furnaces: The current of air and hot gases which is produced, either naturally, or artificially, in boiler furnaces, flues and chimneys. On its rapidity and volume depends the rate of combustion of the fuel.

**DRIFT:** The horizontal force which an arch exerts, tending to overset the piers.

**DYNAMO-ELECTRIC MACHINE:** A machine by which mechanical work is converted into electrical energy, loosely called "electricity."

**EAVES:** The overhanging edges of a roof.

**EBONITE: VULCANITE:** A black, horny substance, made by heating Caoutchouc with melted sulphur.

**ECHINUS:** A form of moulding.

**EFFICIENCY, MECHANICAL:** The ratio between the whole of the work actually performed on, or transmitted by a machine, and that portion of it which, not having been absorbed in overcoming the resistances of the machine itself, remains available for the purpose intended.

**ELECTRIC ARC:** The intensely bright arc of light produced between two carbon points in air when a current of electricity passes from one to the other across a gap.

**ELECTRICIAN:** One versed in electricity.

**ELECTRIC TRACTION:** The propulsion of trains, tram-cars, canal boats, etc., by means of electrical energy generated by steam or other motive power, and distributed through continuous conductors to electric-motors carried by the vehicles or vessels propelled. There are three systems of distribution of current in common use; the Overhead Wire or Trolley Wire system, the Conduit system; and the third Rail or Live Rail System.

**EMBANK:** To heap up as bank.

**EMBANKMENT:** A raised bank.

**EMBLEMENTS:** The right of a farm tenant to take away after his term has ended, crops which he saved during his tenancy.

**EMINENT DOMAIN:** The power to take private property for public use.

**ENTABLATURE:** The architrave, frieze, and cornice of a pillar.

**ENTASIS:** The convexity of outline of the shaft of a column.

**ENURE:** To go into effect, to serve to the benefit of a person.

**ERECT:** To build, to lift up, upright.

**ERECTION:** A structure, elevation, construction.

**ESTIMATE:** To rate, to compute, a set price, calculation.

**EXTRADOS:** The exterior of an arch.

#### F

**FACADE:** The front of a building.

**FACING:** Surface of anything.

**FANLIGHT:** A window over an inside or outside door.

**FESTOON:** A garland or wreath hanging down.

**FILLET:** Any small scantling, less than a batten.

**FILLUM: AQUAE** The center line of a stream.

**FIRE-BARS: FURNACE BARS:** Cast or wrought iron bars forming the grate on which the fuel rests in a furnace. Space is preserved between them for the passage of air to the fire by projections on their sides, or on the bar by which they are supported at their ends.

**FIRE-BRICK:** A brick used for lining furnaces, etc.

**FIRE-BOX:** That part of a steam boiler which contains the burning fuel as distinguished from those parts which contain only flame or smoke. Generally used in reference to boilers of the Locomotive type, in which it forms a rectangular appendage distinct from the cylindrical barrel.

**FIRE-CLAYS:** A series of clays found in the coal measures,

which, owing to the absence of alkaline earth from their composition are capable of resisting great heat without melting. They are used in the manufacture of fire-resisting articles, such as Fire-bricks, Retorts, Crucibles.

**FITTINGS:** Shop fixtures, equipment.

**FLAGSTONE:** A flat, smooth stone used in paving.

**FLASHINGS:** Pieces of lead or other metal let into the joints of a wall so as to lap over the gutters.

**FLASH-POINT:** The temperature at which the vapors of any volatile oil or spirit becomes ignited.

**FLATTING:** A mode of painting in which the paint being mixed with turpentine, leaves the work flat, or without gloss.

**FLOOR:** To cover with a floor the bottom of a room, a story of a building.

**FLUE:** A long pipe of a chimney.

**FLUSH:** Even, or level with.

**FLUTE:** A groove made in wood.

**FLUTING:** Fluted work made in a pillar.

**FOLDING WEDGES:** Ordinary wedges used in pairs, with their thin ends pointing in opposite directions, so that the upper and lower surfaces of the pair are parallel.

**FOOT POUND:** The unit of mechanical work. The amount of work which must be performed to raise one pound weight through one foot of height, and, conversely, the work done by 1 lb. in falling from the height of a foot.

**FOOT RULE:** A measure of twelve inches.

**FOOTINGS:** The spreading courses in the foundation of a wall.

**FORCE:** That which sets matter in motion, accelerates or retards it when in motion, or produces a "strain" or change of shape in anything it is applied to.

**FORCED DRAUGHT:** A current of air forced through the fire in a boiler furnace by fan or blower, delivered beneath the grate.

**FORGINGS:** Articles made by hammering or pressing metal which has been rendered plastic by heating.

**FOUNDATION:** The basis of a structure, first principles.

**FRAMING:** The act of constructing frame work.

**FRESCO:** A method of decorative art.

**FRET:** Ornamental work in relief.

**FRET-WORK:** Ornamental openwork, or work in relief.

**FRONTISPIECE:** The engraved, face or fore front of a house.

**FUSIBLE PLUG:** A safeguard against the overheating of boiler furnaces through lack of water. A plug made of an alloy which melts at a temperature below that of red-hot iron is screwed into the crown of the furnace.

## G

**GABLE:** The triangular end of a house.

**GALLERY:** A corridor, a balcony round a building, a room for exhibiting.

**GALLOWAY BOILER:** A type of stationery land boiler for large powers.

**GALVANIZED IRON WARE:** Iron articles which have been coated with a thin skin of zinc either by dipping them in molten metal or by electro-deposition for the purpose of protecting them from oxidation (rust).

**GAS CYLINDERS:** Strong steel portable vessels, of cylindrical shape, in which various gases are stored under high pressure and supplied commercially for scientific or other purposes.

**GARNISH:** To embellish, ornament, showy, decorations.

**GARRET:** A small room in the top story of a house.

**GAUGE:** To measure with regard to capacity, a standard, a mixture of fine stuff and plaster used for ceilings, mouldings and sometimes or setting walls.

**GAULT:** A stiff, calcareous clay or marl, varying in color from a light gray to dark blue, found in the lower division of the chalk formation.

**GENERAL RAFTERS:** Rafter of a lighter section and occurring at more frequent intervals than the Principal Rafters, and to which the covering is directly fastened.

**GIRDER:** A beam of iron or steel, supported at each end and loaded between.

**GLUTINATE:** To join with glue, to cement.

**GOTHIC:** Style of architecture.

**GRANT:** Transfer or bestowal of a right by deed.

**GROIN:** The hollow intersection of vaults crossing each

other.

**GROOVE:** To cut into channels or grooves; a furrow or long hollow cut with a tool.

**GROSS NEGLIGENCE:** The omission of that care which thoughtless men fail to take care of their own property.

**GROUND WORK:** Basis, first principle.

**GROUT:** To fill up the space between stones.

**GUILLOUHE:** A twisted ornament on mouldings.

## H

**HEADER:** Bricks laid transversely to the surface of the work are called Headers, in distinction from the Stretchers, which are laid longitudinally.

**HEAD OF WATER:** The height of water above any given point, from which is computed the magnitude of the pressure which it can exert at that point and the amount of work it will do in falling from that height.

**HELIX:** A spiral line.

**HEPTAGON:** A figure of seven equal sides.

**HEXAGON:** A figure of six sides and six angles.

**HEXAHEDRAL:** Having six sides or faces.

**HEXAHEDRON:** A solid body of six equal sides.

**HEXANGULAR:** Having six angles or corners.

**HYDRANT:** A pipe for discharging water, a water plug.

**HYDRAULIC RIVETING:** A system of closing rivets by hydraulic pressure, much used in the construction of ships, boilers, girders, and other structures.

## I

**ICHOGRAPHY:** A horizontal section of a building.

**IMBRICATED:** Overlapping like tiles.

**IMPOST:** The moulding on top of a pillar or pier from which an arch springs.

**INLAY:** To diversify with pieces of wood.

**INLAYING:** The art of diversifying work with various materials.

**INSULATION, ELECTRICAL:** A non conducting covering applied to a conductor of electricity to prevent electrical contact between it and any other conductor.

**INTERCULMINATION:** The space between the columns of a colonade.

**INTERSECT:** To meet and cross each other.

**INTERTIE:** A short horizontal timber framed between two posts, in order to tie them together.

**INTRADOS:** The interior and lower line or curve of an arch.

**INVERT:** An inverted arch, used to withstand on upward thrust such as sometimes occurs beneath the floor of a tunnel, or to distribute the weight of a structure over a larger surface of ground.

**ISAYON:** A figure having equal sides.

## J

**JACK:** A portable machine for lifting heavy bodies.

**JAMB:** The upright side of a door, window, etc.

**JOGGLE-NOTCH:** A joint used in connecting two timbers when one of them transmits a diagonal thrust to the other.

**JOINT TENANTS:** Two or more owners of an estate in land, the whole of which upon the death of one owners, the survivor takes.

**JOINER:** One who makes the inner woodwork for houses.

**JOINTS:** The timbers in a floor which are necessary to the support of the boarding or ceiling.

**JOIST:** A peice of timber supporting a floor.

## K

**KEY-STONE:** The central stone of an arch.

**KING-POST:** A beam in the frame of a roof rising from the tie-beam to the ridge.

**KNEE:** A piece of timber bent to receive another to relieve another to relieve a weight or strain.

## L

**LACUNAR:** The under surface of any part, when it consists of compartments sunk without spaces between the panels.

**LANTERN OR LANTHORN:** A transparent case for a light, on top of a dome or other apartment.

**LATH:** A thin slip of wood used in plastering.

**LATTICE:** To form with cross-bars and openwork a frame work of crossing laths.

**LATTICE GIRDER:** A type of girder in which the Web is made up of diagonal steel or iron bars forming a lattice between the Flanges.

**LEAN-TO:** A slight building placed against the wall of a larger structure.

**LEDGER:** A piece of timber to support the plat form of a scaffolding.

**LEVEL:** To make even, to free from inequalities; even, plain,

flat, smooth.

**LEWIS:** Contrivance for lifting heavy stones by means of a split wedge.

**LINTEL:** The upper part of a door frame.

**LIVE LOAD:** Any moving, varying, or intermittent load on a structure, as distinguished from the Dead Load-i. e., that due to the weight of the structure itself, together with any other stationery or uniform stress which it may bear.

### M

**MALLEABLE IRON CASTINGS:** Iron castings which have been rendered soft and ductile by prolonged heating in contact with a decarbonizing substance, such as oxide of iron, which, by depriving them of some of the carbon combined with them, converts their metal to a greater or less depth into malleable iron.

**MASON.** One who builds with stone or brick.

**MASONRY:** The work of a mason.

**MEASURE:** To mark out, or distribute by measure, a standard a rule proportion.

**MEASURELESS:** Immense, boundless.

**METOCHE:** The space between two dentils.

**METRIC SYSTEM:** A decimal system of weights and measures.

**MEZZANINE:** A low story between two higher ones.

**MILD STEEL:** A class of steel of great tenacity and ductility.

**MITRE:** A junction of two boards at an angle.

**MODEL:** To plan, to shape, to mould, a pattern, a mould, standard.

**MODULE:** A measure for regulating the proportion of columns.

**MORTISE:** A hold made in timber to a mit a tenon, or to receive a lock.

**MOSAIC:** Inlaid work of colored glass or stones.

**MULLION:** An upright bar dividing two lights of a window, screen etc.

### N

**NATURAL DRAUGHT:** The draught or current set up in a furnace by the natural ascent of the hot, and therefore light, gases from the fire, followed by a flow of air through the fire-gate.

**NERNST ELECTRIC LAMP:** A lamp in which the light is obtained from small rods or refractory oxides heated to incandescence by the passage through them of a current of electricity.

**NEWEL:** The upright post about which is formed a winding stair.

**NICHE:** A hollow recess in a wall for a statue, etc.

**NITRO-GLYCERINE:** An explosive fluid which is prepared by dissolving glycerine in a mixture of nitro and sulphuric acid. It is many times more powerful than gunpowder, and can be detonated whether wet or dry, but its fluidity hinders its use for many purposes. To avoid this difficulty, and to diminish the danger of transport, a very porous siliceous earth is impregnated with Nitro-glycerine, forming Dynamite. Nitro-glycerine and Dynamite can only be exploded by percussion.

**NOSING:** Projecting rounded part of a moulding, as on the edge of a step.

**OBELISK:** A lofty monolithic column.

**OBLIQUE:** Not erect or perpendicular.

**OBLONG:** Longer than broad, a figure longer than broad.

**OBTUSE:** Not pointed.

**OCTAGON:** A figure having eight sides and eight angles.

**OCTASTYLE:** A building with eight columns in front.

**ORDER:** A system of several members, ornaments and proportions of columns and pilasters, as the Tuscan, Doric, Ionic, Corinthian and Composite.

**ORNAMENTAL:** Giving embellishment.

**OSCILLOGRAPH:** An instrument for recording graphically the extremely rapid fluctuations of intensity in electric currents which are caused by peculiarities of construction or arrangement of the generating machinery.

**OUTHOUSE:** Small outlying building.

**OVULO:** A round moulding.

#### P

**PANEL:** A square of wainscot.

**PANTOGRAPH:** An instrument for copying plans, etc.

**PARALLEL:** In the same direction, a line equally distant throughout from another line, similarity.

**PARALLELOGRAM:** A right lined quadrilateral figure whose opposite sides are parallel and equal.

**PARAPET:** A wall breast high.

**PARGET:** A rough plaster, to plaster over as a wall.

**PAVE:** To lay, or cover with bricks, stone, etc.

**PAVILLION:** A building or a part of a building with a tent-shaped roof.

**PEDESTAL:** The base of a column or state.

**PEDIMENT:** A triangular facing, as a decoration over porticoes, windows, etc.

**PERIDROME:** The open space of a peripetery between the columns and the walls.

**PERIPTERAL:** Having a range of columns all around and edifice.

**PERPENDICULAR:** Standing at right angles, upright.

**PERSPECTIVE:** A view, a term in drawing.

**PIAZZA:** An open square surrounded by buildings, the upper stories of which are generally supported over an arched promenade by pillars; the colonnaded walk itself.

**PIER:** A mass of solid stone work for supporting an arch, the timber of a bridge, or other building.

**PILASTER:** A small, square column or pillar.

**PILES:** Large stakes driven into the earth to support a building.

**PILLAR:** detached column for support, of any shape, foundation or support.

**PLAN:** To devise, to form in design, to form a draught of any intended work.

**PLANE:** To level, to smooth with a plane, flat or even surface, a carpenter's tool.

**PLASTER:** To overlay to cover with plaster, a composition for coating walls.

**PLAT-BAND:** A border of flowers, a flat square moulding,

the lintel of a door or window, a fillet between the flutings of a column.

**PLINTH:** The lowermost square-shaped, projecting part or base of a column, a pedestal or a wall.

**PLUMB:** To sound, to regulate, by plummet, perpendicular or vertical.

**PNEUMATIC RIVETING:** A method of closing rivets (see rivet) by machinery actuated by compressed air. There are two types of machines for this purpose—the Pressure machine and the Percussive Machine.

**PORTICO:** A covered walk or entrance inclosed by columns.

**POST:** A piece of timber set upright, usually larger than a stake, and intended to support something.

**PORTAL:** A gate, the frame of a gateway.

**PRINCIPAL RAFTERS:** The diagonal timbers of a Roof Principal, which met together at the ridge, and whose lower ends abut against the Tie-beam.

**PRISM:** A solid whose two ends are parallel and equal, and sides parallelogram.

**PRISMATIC:** Relating to or formed like a prism.

**PROFILE:** The contour or outline of a figure, building, etc.

**PROMENADE:** A walk, a place for walking.

**PROP:** To support by placing something under or against.

**PROSCENIUM:** The front part of the stage of a theatre.

**PROSTYLE:** A portico in which the columns stand in advance of the buildings, a temple

with a portico in front.

**PURLINE or PURLIN:** A piece of timber lying horizontally to support the common rafters.

**PUTLOG:** A short piece of timber for the floor of a scaffold to rest on in a building.

**PYCNOSTYLE:** A colonnade in which the columns stand very close.

**PYRAMID:** A solid figure standing on a triangular base and terminating in a point.

## Q

**QUADRANT:** An instrument for taking altitudes, the quarter of a circle.

**QUEEN POSTS:** Secondary upright bars or timbers standing upon the tie-beam of a roof on each side of the center, or on the King post.

**QUIRKED-MOULDING:** A moulding whose convexity is sudden in the form of a conic section.

**QUOINS:** An instrument to raise anything; the external angle of a wall.

## R

**RABBET:** A groove in the edge of a board.

**RADIO-ACTIVITY:** The property possessed by certain substances of acting upon their surroundings by means of energy omitted in the form of spontaneous and continuous radiations of electromagnetic origin and complex nature, accompanied by such extremely slow changes in the material of the radiating bodies that they will remain exhausted for years, or even centuries.

**RADIUM:** A recently discovered element which possesses

greater power of radio-activity (q. v.) than any other known substance, and is capable of imparting activity to its surroundings.

**RAFTER:** The inclining roof timber of a house.

**RAIL:** A wooden or metal bar extending from one support to another, as in fences, a balustrade or stair case.

**REINFORCED CONCRETE:** A system of building construction in which concrete, strengthened by a network of light iron rods embedded in it, is used for walls, floors, roofs, bridges, and other structures.

**RELIEF:** Prominence in sculpture beyond the ground or plane on which it is formed.

**RESISTANCE COILS:** The quantity of electric current supplied to a motor lamp may be regulated by inserting one or more coils of wire of known resistance into the circuit, which absorb the energy that is not required to pass.

**RETICULATED WORK:** A species of masonry formed of small square stones or bricks placed lozenge-wise.

**RISER:** The upright board of a stair.

**RIVET:** To fasten with rivets, to clinch, a fastening pin clinched at both ends.

**ROD:** A long slender stock; 16½ feet long.

**ROOF:** The covering of a building.

**ROOF PRINCIPAL:** Each of the framed structures which give rigidity to a roof or iron or timber and carry the rafters and covering, is called a Principal.

**ROLLED JOISTS:** Beams of rolled iron or steel, generally of an I section. Much used, either singly or in combination, in buildings and structures.

**RUBBLE:** Rough masonry work of stones dressed only on the outward face and bedded in thick layers of mortar. A core of rough stonework in the interior of a mass of masonry faced with Ashlar.

**RUSTIC WORK:::** In a building, when the stones, etc., in the face of it are hacked and pecked, so as to be rough.

## S

**SAG:** To sink in the middle, to bend.

**SASH:** A window frame.

**SCAFFOLD:** A temporary structure in a building.

**SCANTLING:** Timber cut in small pieces.

**SCENOGRAPHY:** A representation of an object on a perspective plane.

**SCOTIA:** A hollow moulding in the base of a column.

**SCREW PILE:** A form of iron pile used where the ground is soft, generally to support structures built over water, such as promenade piers, etc.

**SCULPTOR:** A carver, an artist in sculpture.

**SCULPTURE:** Carved images or statues.

**SHAFT:** In architecture, the part of a column between its base and its capital.

**SHAKES:** In timber, the cracks produced by shrinkage of the wood during the process of drying or seasoning.

**SHEET-PILE:** A form of pile used when it is desired to make a

continuous wall or partition of piling for the exclusion or inclusion of water.

**SHIELD:** A machine used in the construction of subaqueous tunnels in soil which is too soft and pervious to stand without support or prevent the incursion of water during excavation.

**SHINGLE:** To cover a roof with shingles; loose stones and pebbles.

**SHINGLES:** Thin pieces of wood to roof buildings.

**SHORE:** To prop, to support, a support of a building.

**SILL:** The piece of timber on which a structure rests. the timber or stone at the foot of a door or window.

**SIZING:** A weak glue used in various trades.

**SKETCH:** An outline, a rough draft.

**SKEWBACK:** An inclined surface or iron, masonry, or brickwork, at the springing of an arch, through which its thrust is transmitted to the abutments.

**SKIRTING:** The narrow, vertical board placed round the margin of a floor.

**SLEEPER:** The foundation timber.

**SOCLE:** A plain block or plinth forming a low pedestal to a statue, column, etc., also a plain face or plinth at the lower part of a wall

**SOFFIT:** A small ceiling formed into panels as over a window; the under part of a cornice presenting a flat surface.

**SPANDREL:** The irregular triangular space between the curve of an arch and the rectangle inclosing.

**SPAN:** A long piece of timber.

**SPECIFICATION:** Description at length.

**SPIGOT-AND-SOCKET JOINT**  
A method of joining the ends of pipes, commonly used for such as are not subject to a high internal pressure or longitudinal tension, such as gas, water, and drain pipes.

**PILE:** A large driven stake supporting a superstructure.

**SPLICE:** To join the ends of a rope, timbers, etc.

**SPRINGER:** The rib of a groined roof.

**SPRINGING:** The impost, or point at which an arch unites with its support.

**STATUARY:** A group of statues.

**STATUE:** An image in marble, bronze, or wax.

**STAVE:** A narrow, thin, bent piece of wood.

**STILE:** A set of steps to pass from one inclosure to another, an upright piece in framing or paneling.

**STORY:** A floor of a building.

**STRETCHER:** Bricks laid with their sides parallel to the surface of the work are called stretchers in distinction from Headers, which are laid transversely to the surface.

**STRUCTURE:** A form, an edifice.

**STRUT:** Any beam or bar or structure which resists or transmits a compressive stress acting in the direction of its longitudinal axis, in a roof Principal the diagonal spring from the foot of the King Post and abutting against the Principal Rafters are Struts.

**STUCCO:** A fine kind of plaster for walls.

**SWING BRIDGE:** A bridge which can be swung round on a pivot, so as to leave a clear passage way for ships, etc., which would be too high to pass under it. When in use the bridge rests upon abutments at each end, but when it is to be swung it is raised slightly from these by a hydraulic press in the pivot. Swing Bridges are sometimes pivoted in the middle, leaving a channel on each side when swung. Others are pivoted near one end, and leave the channel entirely unobstructed.

## T

**TALUS:** A slope formed by the accumulation of loose debris of weathered and decayed rock at the foot of a cliff or precipice.

**TELPHERAGE:** A system of transporting materials by means of a receptacle suspended from a small wheeled truck propelled by an electro motor and running on a cable stretched overhead from point to point.

**TENSILE STRESS:** A force or load tending to stretch or tear asunder that to which it is applied.

**THEATRE:** A building appropriated to the representation of dramatic performances, a lecture-room.

**THRUST:** To drive with force, the action of a beam against a wall.

**TIE-BEAM:** The horizontal timber which connects together the lower ends of the principal rafters in a roof, and relieves the walls of the building of horizontal thrust.

**TIMBER:** Wood, proper for building, etc.

**TIMBER SCANTLINGS:** A name denoting the various portions into which timber-trees are divided by timber merchants. Balk, Quartering, Plank, Deal, Batten.

**T-IRON:** Bar iron or steel having a T section. A common standard form of bar much used in structure and for stiffening flat plate surfaces.

**TOOTHING:** Bricks projecting at the end of a wall in order to bond thereinto a continuation of the wall when carried up.

**TORUS:** A large moulding used in the bases of columns.

**TRIANGLE:** A figure of three angles and three sides.

**TRIGONOMETRY:** The art of measuring triangles.

**TRIPARTITE:** Of three parts, as a tripartite agreement made between "A, of the first part; B, of the second part and C, of the third part—"

**TROWEL:** A tool used by bricklayers.

**TUBE:** A pipe, a long, hollow body or cylinder.

**TUBE-WELL:** A well in which the water-bearing stratum is reached by driving a steel tube of small diameter into the ground, or lowering it into a hole bored for it. The water is raised by pumping.

**TUBULAR BRIDGE:** One in which the girders are in the form of a rectangular tube, with the roadway passing through it.

**TURBINE; WATER:** A type of water motor in which a wheel is caused to rotate by a stream of falling water which, being deflected from its natural path by curved vanes attached to the wheel, ex-

erts a pressure or reaction upon them in a tangential direction. The effect is increased by fixed "guide blades" giving the water a direction contrary to that imparted by the moving vanes.

**TURBO-GENERATOR:** A generator of electricity combined with and driven by a Steam Turbine.

**TURBO-PUMP:** A centrifugal pump combined with and driven by a Steam Turbine.

**TURNPIKE ROAD:** A public road for the right of travel over which toll is collected.

**TYMPANUM:** The panel of a door; a triangular space or table in the corners of sides of an arch.

## U

**UPRIGHT:** Perpendicularly erect.

## V

**VACUUM:** The effect in the interior space of a closed vessel when all air or gas has been removed from it, either by pumping the condensation of vapor, or the weight of a column of mercury.

**VALLEY RAFTERS:** Those which are disposed in the internal angle of a roof to form the valleys.

**VAULT:** An arched roof; a cellar; a cave.

**VENEER:** To cover with a thin layer of wood; a thin layer of costly wood placed over common material.

**VENTICAL:** Perpendicular, plumb.

**WISE:** An instrument with a grip.

**VOUSSOIR:** One of the truncated wedge-like stones forming part of an arch.

**VULCANIZED INDIA-RUBBER:** Caoutchouc which has 2 or 3 per cent of sulphur incorporated with it, which increases its elasticity and hardness, and renders it insoluble in turpentine and naphtha.

## W

**WALL-PLATES:** Pieces of timber placed horizontally upon a wall, on which joists, etc., rest.

**WARP:** To turn or twist out of shape.

**WATER GAS:** A fuel gas of high calorific power consisting chiefly of Hydrogen and produced by the decomposition of steam in contact with incandescent carbonaceous fuel.

**WATER TABLE:** A string-course, moulding or other projection in the wall of a building to throw off the water.

**WELD:** To press into firm union when heated, as iron.

**WELT:** A border; a guard; an edging.

**WHITEHEAD TORPEDO:** A self-propelling torpedo whose motive power is compressed air stored in its interior. The engine is of the three-cylinder type, and drives a screw propeller at the after end. The bursting charge of guncotton is carried in a detachable "head," and is fired when a trigger projecting at the fore end and comes in contact with any object.

**WINDWARD SIDE:** That side of anything which faces the quarter from which the wind is blowing.

**WIRELESS TELEGRAPHY:** A system of transmitting messages through space and matter without the use of connecting wires by the agency of electro-magnetic impulses conveyed by undulations of the universal ether.

**WRIGHT:** A worker in wood; a mechanic.

## Y

**YARROW WATER-TUBE BOILER:** A boiler of the small tube or "express" class, used generally in torpedo destroyers and other vessels in which extreme lightness is essential.

**YIELDING AND PAYING:** A phrase used in a lease and which imports a covenant on the part of the lessee to pay rent.

## THE CAPITOL AT WASHINGTON.

The Capitol is situated in latitude  $38^{\circ} 53' 20''.4$  north and longitude  $77^{\circ} 00' 35''.7$  west from Greenwich. It fronts east, and stands on a plateau eighty-eight feet above the level of the Potomac.

The entire length of the building from north to south is seven hundred and fifty one feet four inches, and its greatest dimension from east to west three hundred and fifty feet. The area covered by the building is 153,112 square feet.

The dome of the original central building was constructed of wood, covered with copper. This was replaced in 1856 by the present structure of cast iron. It was completed in 1865. The entire weight of iron used is 8,909,200 pounds.

The dome is crowned by a bronze statue of Freedom, which is nineteen feet, six inches high and weighs 14,985 pounds. It was modeled by Crawford. The height of the dome above the base line of the east front is two hundred and eighty-seven feet five inches. The height from the top of the balustrade of the building is two hundred and seventeen feet eleven inches. The greatest diameter at the base is one hundred and thirty-five feet five inches.

The rotunda is ninety-seven feet six inches in diameter, and its height from the floor to the top of the canopy is one hundred and eighty feet three inches.

The Senate Chamber is one hundred and thirteen feet three inches in length, by eighty feet three inches in width, and thirty six feet in height. The galleries will accommodate one thousand persons.

The southeast corner-stone of the original building was laid September 18, 1793, by President Washington with Masonic ceremonies. The corner-stone of the extensions was laid July 4, 1851, by President Fillmore.

The room now occupied by the supreme Court was, until 1859, occupied as the Senate Chamber. Previous to that time the court occupied the room immediately beneath, now used as a law library.

# CHAPTER XIX.

## Specifications for a Macadamized Road. State Highway.

- 1—Sealed Proposals.
- 2—Instructions to bidders.
- 3—Specifications.
- 4—Macadam.
- 5—General requirements.

- 6—Approximate Estimate.
- 7—Bid.
- 8—Contract.
- 9—Contractor's Bond.

### SEALED PROPOSALS

STATE HIGHWAY DEPARTMENT,

Sealed proposals will be received at the office of the Commissioners of.....County, at....., until 12.o'clock, noon....., 1910 for grading and macadamizing 2.9 miles of road in..... Township, under the provisions of the state highway law.

Specifications, plans and profiles on file in the office of the County Commissioners and the State Highway Department.

Copies of specifications may be obtained at the latter office.

Estimated cost of construction, \$.....

Certified check \$.....

The State Highway Commissioner reserves the right to reject any and all bids.

State Highway Commissioner.

STATE OF .....  
HIGHWAY DEPARTMENT

## Instructions to Bidders

---

Proposals will be made upon the blank form which follows these specifications, which specifications with the original bid will be attached to and form a part of the contract.

Each bid shall contain the full name and address of every person interested in the same, and must be accompanied by a draft or certified check in the sum of three hundred dollars (\$300.00), payable at sight to the State Highway Commissioner, as a guarantee that if the bid is accepted a contract will be entered into, and performance thereof properly secured, within five days of notice of acceptance of bid.

The successful bidder will be required, before entering upon the work, to give bond in a penal sum in the amount of five thousand dollars (\$5,000.00) for the faithful performance of the contract, which bond must be signed by not less than two good and approved sureties, or an acceptable Surety Company bond of like amount.

The addition in writing of any condition, limitation or provision will be liable to render the proposal informal and to cause its rejection.

The previous experience and responsibility, as well as the present ability of the bidder will be considered in determining which is the best bid.

Bidders are invited to be present at the office of the County Commissioners when the bids are opened.

The contract to be entered into with the successful bidder shall be upon the form that is hereto attached.

The following papers shall be bound with, and form an essential part of the contract.

1. The specifications for this work.
2. The proposal for this work.
3. Final bond for the completion of this work.

STATE OF.....

HIGHWAY DEPARTMENT

## Specifications

Specifications for the construction of a macadamized road under the provisions of chapter eighteen, division two, title three, part first, of the General Code of .....

The work herein specified consists of grading and macadamizing a section of the ..... Road in ..... Township, beginning at a point on the ..... State Line on the ..... Road, thence northeasterly along said road to the Suspension Bridge over ..... River, a distance of ..... feet.

### LOCATION.

The center line is marked by a stake at each station of 100 feet, and a numbered side stake at distances from center as shown on profile. The right of way extends ..... feet each side of the center line. If should be insufficient for the side slopes in cuts, the County Commissioners shall provide the land necessary for the slopes.

### GRUBBING, ETC.

All trees, stumps and large stones within the limits of the road that will interfere with the proper construction of the road as specified, shall be grubbed out and removed, except that corner stones or other monuments to land lines must not be disturbed, except under the personal direction of the Resident Engineer, who will superintend the raising or sinking of the same.

### GRADE LINE

The center of the completed road shall be constructed in accordance with the grade line represented on the profile of said road. If the excavation should exceed the embankment required, the surplus dirt must be distributed on the fills so as to uniformly widen the same.

### FILLS.

Fills two feet in height must be not less than 26 feet wide on top, and for each additional foot of height one foot must be added to the top width of the fill, but an additional width exceeding three feet on either side will not be required. The additional width on either side will be based on the difference in elevation between the edge of the roadbed and the bottom of the slope. The side slopes of fills must be not less than  $1\frac{1}{2}$  horizontal to one vertical.

All fills must be rolled in layers not exceeding one foot in thickness and must be built up full width from the bottom, to avoid the necessity of widening on the edges after the center has been brought up to the grade line.

The backfilling of all excavations that are located within the limits of the road metal or paved surface, or within 18 inches of the same, shall be rammed thoroughly in courses of not more than 6 inches of loosely filled earth. This provision will apply to all excavations made in doing work under this contract and to any other excavation that may have been made and not backfilled as herein provided.

All surfaces on which embankments are to be placed shall be broken up, unless the fill thereon is more than two feet in depth, and all side slopes on which fills are to be placed shall be furrowed horizontally too secure a footing for fill.

#### ROADBED

The roadbed shall be made as shown by the cross-section drawings for this improvement.

The width of the macadam surface of the road shall be 16 feet, and the total width including berms 24 feet.

The ditches shall have a minimum depth of 18 inches below the edges of the furnished berms of the road, and such necessary additional depth as ordered by the State Highway Commissioner.

The ditches must be so constructed so as to thoroughly drain the road-bed and carry the water to the proper outlets, leaving no standing water or pools.

The sides of the ditches next to the road bed shall be a true and regular slope from the bottom of the ditch to the edge of the road-bed.

At the cross-roads in front of barns and dwellings, wherever possible without injury to the road, ditches will be dispensed with. The bottom line of the ditches must be cut parallel to the line of the road.

In excavation, the sides shall be kept lower than the centers at all stages of the work and sufficient drains shall be opened and maintained to dispose of water to the proper outlets.

All wet or seepy places in the road-bed shall be properly drained with tile drains to side ditches.

#### ROLLING.

After the surface of the subgrade has been properly shaped and before any foundation material is placed thereon it shall be thoroughly rolled and compacted, but the rolling will not be allowed until after the required side ditches are constructed. This rolling shall be done with a steam road roller, weighing not less than ten tons, which shall be the charter and weight of the roller used throughout the work, and of such construction as to cover the whole width of its track. It is desirable that the roller be provided with coned drivers and that at its extreme width does not exceed 78 inches where the macadam is not over 12 feet wide. The roller and its use to be subject to inspector in charge of the work. All hollows, soft places and depressions which develop during rolling, or before the foundation is placed on the road, shall be filled

with acceptable material and rolled and so treated until no depressions appear.

#### CULVERTS AND DRAINS

The culverts will be of the material and dimensions and at the location shown on the profile. The work of constructing these culverts will be let by the County Commissioners as a separate contract, and it will be provided that they shall finish in advance of the grading.

#### SEWER PIPE

All sewer pipe shall be of the best quality, thoroughly vitrified, salt glazed and free from cracks and blisters. Pipe must be straight, with no appreciable variation in the diameter.

All pipe must have a thickness equal to at least one-twelfth the internal diameter.

## Macadam

#### TWO COURSE LIMESTONE.

Upon the sub-grade surface prepared as above described shall be placed a covering of macadam, which shall be when completed, 16 feet wide, 8 inches deep at the center and 6 inches deep at the sides, the cross-section of the surface to be an arc of a circle as shown on cross-section drawings.

**QUALITY OF BROKEN STONE**—The macadam shall be of limestone of approved quality and with fracture faces. Stone with water worn surfaces will not be accepted. The stone must be of good and uniform texture. Disintegrated and rotten stone will not be accepted. The stone must be clean before crushing and must be well screened. If a bidder proposes to use stone from a quarry that has not been previously used and tested by the highway department, he shall submit a sample of such stone, consisting of not less than 25 pounds, with his bid. Stone furnished on the contract must not be inferior to the sample submitted.

**CLASSIFICATION OF BROKEN STONE**—The product of the crusher shall be separated into three grades by means of a rotary screen having round openings of the following diameters: Three-fourth inch, two inches and three and one half inches. These grades will be hereinafter designated as screenings, number two and number three grades respectfully.

The macadam will be constructed in two courses:

**BOTTOM COURSE**—No. 2 grade stone will be used in the bottom course. This stone will be spread to a depth of five inches at the center and four inches at the sides. Earth berms shall then be built against the sides of the stone as shown on plans. This layer and the berms shall be thoroughly rolled down together, with the above described roller, and no rolling will be permitted when the foundation is wet or soft.

The rolling shall begin on the sides with the outside driver covering equal parts of the stone and bermes, and the roller shall be run forward and backward along the edge of the stone, until the berme and stone are firmly bound together.

When the berme and the sides of the macadam have been firmly rolled, the rolling should move gradually towards the center from each side until the entire surface has been thoroughly keyed and the interstices of the stone reduced to a minimum and all settlement has ceased. Any low places that develop during rolling shall be brought up with the same kind of material of which this course is constructed.

When compacted and keyed sufficiently, screenings shall be applied during the finishing process of dry rolling in such an amount as will fill completely the interstices and form a compact mass.

Screenings shall not be dumped on the surface of the stone, but shall be cast with a spreading motion of the shovel from piles at the roadside, in order to secure proper and even distribution. The filler must not be allowed to cake or bridge on the surface of the stone in such a manner as to prevent the perfect filling of all voids and the direct bearing of the roller on the surface of the stone. It shall be swept in with rattan or steel brooms and rolled dry. The spreading, rolling and brooming in of screenings shall be continued until no more will go in dry.

Water shall then without delay be applied freely and the rolling continued and filler added until a wave of grout is produced in front of the roller over all parts of the surface and until the stones cease to sink under or creep in front of the roller. No excess of screenings shall be applied before applying water; only enough being used to fill voids. After water has been used, enough screenings shall be added to form grout over the entire surface.

**TOP COURSE**—When the bottom course has been finished to the satisfaction of the engineer, No. 3 grade stone shall be spread over its surface to form the top course. After being placed this course shall first be thoroughly harrowed and any thin flat stones that appear on the surface shall be broken or removed. This course will then be treated in the same manner as the bottom course. When the work is completed the finished macadam must have the specified depth.

The macadam shall be kept wet at least 24 hours before the final rolling and it shall be thoroughly watered as many times as may be necessary to secure satisfactory results. The road shall then be left to dry, after which it shall be opened to travel. The road surface shall be maintained until the whole road has been accepted.

**METHOD OF CONDUCTING THE WORK**—The work of placing the macadam on the road must be conducted in such a manner that there will be not more than 500 linear feet of either course unfinished at any time.

No allowance will be made for material driven in to the sub-grade by the roller, wagons or other means, or for any mistakes made by the contractor in preparing sub-grade.

**SPRINKLER**—The sprinkler shall be so constructed that it will deliver the water evenly over the surface of the road not less than six feet wide. It is desirable that the sprinkler should be arranged to deliver water at at least two rates of speed.

The tank should be mounted on trucks with no reach, to allow for short turning. The tires should be not less than six inches wide and the front axle shorter than the rear axle.

## General Requirements

No extras will be allowed, and all materials, machinery and labor necessary for the prompt and complete execution of the work shall be furnished by the contractor. The work must be done in a workmanlike manner and to the satisfaction of the State Highway Commissioner, or his agent, and notice to foreman or person in charge of the work shall be notice to the contractor if the latter is not on the road. And said Commissioner may, if the work is not commenced and carried forward satisfactorily, notify the bondsmen of the contractor and re-let the work at the expense of the contractor and bondsmen, or complete the work by force account, employing machinery, teams, superintendents, labor, etc., and charge same to said contractor and bondsmen.

The work shall be staked out by the resident engineer or assistant; and the contractor will be required to carefully preserve stakes until authorized to remove them, and any expense of replacing same by reason of negligence in this respect by the contractor or his subordinates will be charged against the contractor.

Permits to place macadam or foundation for paving on the roadbed must be in writing, signed by the resident engineer.

All wagons used in any construction shall have tires not less than three inches wide.

The right is reserved to reject any and all bids.

The words "State Highway Commissioner," "resident engineer" and "inspector" are used as interchangeable in these specifications, so far as supervision is concerned. During the progress of the work, it shall be open to inspection by the State Highway Commissioner or his agents, and these words are used interchangeably and with the same intent.

The work shall be commenced at such points as the State Highway Commissioner may designate. The said Commissioner shall not have the

right to stop the work altogether for more than one week at a time excepting that when ever, in the opinion of said Commissioner, the weather is not suitable for doing work, he may cause the work to be suspended. In case of any suspension, the time within which the contractor is required to complete the work shall be extended by as many days as the same was suspended.

The work shall not be unnecessarily scattered along the line of the improvement and the State Highway Commissioner may at any time require certain portions of said improvement completed in every detail, if, in his opinion, public need or the welfare of the improvement requires it.

All necessary day and night guardsmen, barricades, or lights shall be employed and erected by the contractor, who hereby agree to hold the state and county harmless from any and all claims resulting from the obstruction of the road, or from any neglect on the part of the contractor, or his agents, or employees, either in failing to keep guardsmen, barricades or lights, or otherwise.

When, in order to properly construct the road improvement, it becomes necessary to remove any fences, the contractor will be required to remove said fences, to the limits of the right of way, and leave the materials in good condition to be replaced after the improvement is constructed.

The plans and specifications are a part of the contract and will be held to cover any and all work that could reasonably be inferred as needed, taking the two together for a complete and workmanlike job. Work shown on the plans and not mentioned in the specifications, or vice versa, shall be done the same as if shown by both, when and where required.

Any differences as to measurements, or questions in dispute, will be determined by the State Highway Commissioner, who will act as arbitrator between the contractors and the state.

The successful bidder shall satisfy the State Highway Commissioner, before the contract is awarded to him, that he has or will promptly provide suitable and proper men, and all tools and machinery necessary to complete this work.

All work must be done in a workmanlike manner, and the contractor shall be responsible for any and all avoidable injury to persons or property. The work will be at the contractor's risk until final acceptance, and he shall not transfer or sub-let any part thereof without written consent of the State Highway Commissioner.

If work resulting from unforeseen contingencies and not included in the original contract is required, a supplemental contract will be executed for such work or material.

The contractor shall give his constant personal attention to the work while it is in progress, or he shall place it in charge of a competent and reliable foreman, who will have authority to act for the contractor and who must be acceptable to the resident engineer. The contractor shall at all times employ a sufficient number of workmen for the proper performance of the several classes of work which he shall prosecute to full completion in the manner and time specified. Any person employed by the contractor whom the engineer may deem incompetent or unfit to perform the work shall be at once discharged, and such person shall not be again employed without the consent of the engineer.

The approval of material and workmanship by the engineer in charge, or any employee of the Highway Department does not under any consideration preclude the right of the State Highway Commissioner to reject all or any part of the same at any time previous to the payment of the final estimate.

All excess or waste material shall be removed by the contractor before final acceptance and the road left with a neat and finished appearance.

Monthly payments to the amount of eighty per cent. of the estimates shall be made on the 15th of each month for the work of the preceding month, so long as the work is progressing satisfactorily.

When the contract is completed, the same shall be inspected by the State Highway Commissioner or the Assistant State Highway Commissioner, and if the work is completed to their satisfaction there shall be issued certificates of the amount of work done, and the contractor shall receive pay in full on said work.

### Approximate Estimate

The estimates below are only approximate, although the result of calculations, and the contractor must be responsible for his own data on which to base his bid.

14,000 cu. yds. excavation without classification.	@ \$0.25	\$3,500.00
40 cu. yds. concrete.....	@ 7.00	280.00
5,800 lbs. steel.....	@ .04	232.00
27170 sq. yds. macadam.....	@ .90	24,453.00
30 lin. ft. 12-inch double strength sewer pipe.	@ .50	15.00
30 lin. ft. 18-inch double strength sewer pipe.	@ 1.25	37.50
30 lin. ft. 24-inch double strength sewer pipe.	@ 1.50	45.00

Estimated cost of construction..... \$28,562.50

### BID

To the State Highway Commissioner of Ohio:

SIR:—The undersigned, having carefully examined the site, plans, profiles and specifications for the improvement known as the..... State Highway,.. County,..... propose to furnish all the materials, all the tools and do all the work necessary for said improvement in accordance with said plans, profiles and specifications, for the following gross price:

..... Dollars (\$.....)

Full name and Address of all Parties

.....  
Postoffice.....  
County.....  
State.....

NOTICE—Proposals must be sealed and addressed, "State Highway Department, Bid ..... Road,"

### RECEIPT FOR RETURN OF DEPOSIT CHECK.

....., 191.  
Received of the State Highway Commissioner my certified check in the sum of \$300, deposited with the above bid.  
.....  
Contractor.

### Contract

THIS AGREEMENT, made this..... day of.....  
 A. D. 191...., between the State of Ohio, hereinafter called the party  
 of the first part, and.....  
 .....  
 ..... of ..... or .....  
 successors, executors, administrators and assigns, hereinafter called the  
 party of the second part.

WITNESSETH, That the party of the second part, for and in con-  
 sideration of the payment or payments hereinafter specified and agreed  
 to by the party of the first part, hereby covenants and agrees to furnish  
 and deliver all the materials and to do and perform all the work and labor  
 required in the improvement of a certain section of highway known as  
 the .....Road, State Highway .., and located  
 in.....Township.....County, Ohio. Length of section  
 15,283 feet.

The party of the second part further covenants and agrees that said  
 materials of each and every kind shall be of the best of their several kinds  
 and that all of said work and labor shall be done and performed in the  
 best and most workmanlike manner, and that both materials and labor  
 shall be in strict and entire conformity with the specifications, a copy of  
 which is hereto attached and forms part of this agreement; and that all  
 of said materials and labor shall be subject to the inspection and approval  
 of the State Highway Commissioner, or his duly authorized assistant,  
 and in case any of said materials or labor shall be rejected by the said  
 State Highway Commissioner, or his assistant, as defective or unsuitable,  
 then the said materials shall be removed and replaced with other ma-  
 terials, and the said labor shall be done anew to the satisfaction and  
 approval of the said State Highway Commissioner, or his assistant, at  
 the cost and expense of the party of the second part.

The party of the second part further covenants and agrees that  
 said work shall be begun within 20 days and that all of said materials  
 shall be furnished and delivered, and all of said labor shall be done and  
 performed to the satisfaction and approval of the said State Highway  
 Commissioners on or before the expiration of ten months from date of  
 this contract, and if for any reason, except for the written consent of the  
 said Highway Commissioner, the completion of the said work shall be  
 delayed beyond that date, then the party of the second part shall pay  
 and forfeit to the party of the first part the sum of five dollars (\$5.00)  
 per day for each and every day during which said work shall be delayed;  
 provided that upon written receipt of written notice from said party of

the second part of the existence of causes over which said party of the second part has no control and which must delay the completion of said work, the said Highway Commissioner may, in his direction, extend the period allotted for its completion, and in such case the damages for delay shall become operative at the date at which such extension shall expire.

And it is further expressly understood and agreed by and between the parties to this agreement that if in the opinion of the said State Highway Commissioner the party of the second part shall be prosecuting the said work with an insufficient force of workmen or with an insufficient supply of materials for the prompt completion of said work, or shall be improperly performing the said work, or shall discontinue the performance of said work before completion, or shall neglect or refuse to remove such materials or to perform anew such labor as shall be rejected by the said State Highway Commissioner as defective or unsuitable, then in any such case it shall be lawful for the said State Highway Commissioner, and he is hereby authorized and empowered to employ by contract or otherwise and in such manner as he may elect, and at such prices as he may determine, any persons, and obtain any appliances, materials, tools and other means of construction which he may deem necessary to complete the work contemplated in this agreement at the cost and expense of the said party of the second part.

And it is further expressly understood and agreed by and between the parties to this agreement that the party of the second part shall, during the progress of said work, properly safeguard the same against injury or damage to the public, and that said party of the second part shall alone be responsible for any such injury or damage sustained by any person or persons.

In consideration of the foregoing premises the said party of the first part hereby agrees to pay to the party of the second part the sum of ..... dollars (\$.....), payment to be made monthly to the amount of 80 per cent of estimates.

IN WITNESS WHEREOF, the party of the first part hath hereunto subscribed by the hand of the State Highway Commissioner, and the party of the second part hath set his hand and seal.

Attest: State of .....  
....., By.....  
Chief Clerk. State Highway Commissioner.  
Approved by .....  
Contractor.  
.....  
.....  
.....  
Commissioners of .....County,.....

### Contractor's Bond

Know all men by these presents, that we.....  
 ..... ("1").....  
 .....  
 hereinafter called the principal, and .....  
 ..... ("2")  
 hereinafter called the surety, are held firmly bound unto the State of  
 .... in the sum of five thousand (\$5,000.00) dollars to the payment of  
 which sum, well and truly to be made, we do hereby jointly and severally  
 bind ourselves, our successors, heirs, executors, administrators and  
 assigns.

Signed by us, and dated this..... day of.....  
 ....., A. D. 191.....

The condition of the above obligation is such, that, whereas, the  
 said principal has filed a written bid or proposal for the improvement of  
 a certain portion of the public highway known as the  
 ..... Road, State Highway,  
 ..... County, .....

WHEREAS, pursuant to the requirements of Chapter . . . , Division . . . ,  
 Title . . . , Part First of the General Code of . . . . , the said principal is re-  
 quired to file a bond with the State Highway Commissioner of said  
 State of . . . . , to secure the performance of said work if said proposal  
 be accepted and a contract therefore awarded to said principal.

Now therefore, if the said principal shall be awarded said contract,  
 he (it) shall well, truly and faithfully comply with and perform each  
 and all of the terms, covenants and conditions of the same, on his (its)  
 part to be kept and performed, according to the tenor thereof; and he (it)  
 will perform the work embraced therein, upon the terms proposed and  
 within the time prescribed, and in accordance with the plans and speci-  
 fications furnished therefor and to which reference is here made and made  
 part hereof, as if fully incorporated herein; and shall fully pay all direct  
 or indirect damages that shall be suffered or claimed during the con-  
 struction of such road improvement by reason of the construction  
 thereof, and until the same is accepted; then this obligation shall be null  
 and void, otherwise to remain in full force and virtue in law.

And the said surety hereby stipulates and agrees that no change, extension, alteration, deduction or addition, in or to the terms of the said contract, or in or to the plans or specifications accompanying the same shall in any wise affect the obligation of said surety on its bond.

Signed, sealed and delivered in the presence of:

.....  
.....  
Principal.

The above bond is approved:

..... Postoffice.  
.....  
..... Postoffice.  
.....  
..... Postoffice.

Commissioners of . . . County, . . . Surety.

Attach corporate seal of principal if corporation.

Attach corporate seal of surety company if such surety is accepted.

("1) If a corporation, insert "Organized under the laws of the State of . . . , with its principal place of business at . . . in . . ."

("2) If a surety company, insert "Organized under the laws of the State . . . and duly authorized to transact business within the state of . . ."

## CHAPTER XX.

### Deeds-Mortgages-Liens.

#### DEEDS.

- 1—What is a deed?
- 2—The essential requisites required.
- 3—The orderly parts.
- 4—How to draw a deed.
- 6—Deed executed by attorney in fact.
- 7—Requirements of a valid deed.
- 8—Acknowledgement of deeds.

#### MORTGAGES.

- 1—What is a mortgage.
- 2—Why a mortgage should be recorded.
- 3—Why a mortgage can not be paid off before due.
- 4—What are the rights of a second mortgage?
- 5—Chattel mortgage. (Form.)

6—Assignment of a mortgage by an indorsement thereon.

7—Assignment of a mortgage (Short form.)

8—Cancellation of mortgage to be indorsed on mortgage.

9—Cancellation of mortgage to be indorsed on the records.

10—Statutory provisions of chattel mortgages in the different states and territories.

#### LIENS.

1—What is a lien?

2—Items of value concerning liens.

3—How to acquire a mechanics lien.

4—Mechanic's lien (short form.)

### 1. What is a Deed?

A deed is an executed contract in writing. It differs from some executed contracts in this respect, that it is signed ordinarily by only one of the parties.

A deed, by the owner of land, duly signed and acknowledged by him and delivered to the grantee, conveying land to the latter in fee simple, is one of the most solemn of civil acts.

### 2. The Essential Requisites Required.

The essential requisites or circumstances attending the execution of a deed, are:

- (1) The writing of the deed on paper or parchment.
- (2) Parties competent to make a contract.
- (3) Sufficient consideration.
- (4) A description of the land conveyed sufficient to identify it.
- (5) The signing of the deed.
- (6) The delivery of the deed by the grantor to the grantee.

### 3. The Orderly Parts.

The orderly parts of a deed are:

- (1) The Premises—The date; the names of the parties, the grantor and the grantee, and their places of residence; the recitals, if any; the consideration, and the receipt thereof.
- (2) The granting clause, to indicate the estate transferred.

- (3) The description of the land.
- (4) The exceptions, if any. (This clause is known as the "Redendum.")
- (5) The Habendum, or clause beginning "To have and to Hold."
- (6) Covenants of warranty and the like.
- (7) Conclusion—Testatum clause; signature; acknowledgement.

#### 4. How Many Kinds.

The several kinds of deeds take their designations or titles from the quantity of the estate conveyed, or from the capacity in which the party acts who executes them, and are known as Grant, Bargain, and Sale Deeds.

Quitclaim Deeds, Warranty Deeds, Deeds of Gift Deeds, Tax Collector's Deeds, Guardian's Deeds, Administrator's Deeds, Corporation Deeds, etc. Deeds executed by Sheriffs, Tax Collectors, Guardians, etc., are made under order of the court or in pursuance of law.

The correct forms of deeds for the several States may be obtained from stationers.

A Quitclaim Deed is used to dispose of any apparent interest which one may have in real estate, in order to perfect the title in the guarantee, or present owner.

#### 5. How to draw a Deed.

##### DIRECTIONS FOR DRAWING DEEDS AND MORTGAGES.

Throughout the United States the general doctrine, is that every citizen is capable of taking and holding lands by descent, devise, or purchase; and every person capable of holding lands (except, idiots, insane persons, and infants,) and siezed of , or entitled to, any estate in land, may convey the same, at his pleasure, under the regulations prescribed by the laws, of the several states.

All instruments of writing under seal are, in law, deeds; but in common parlance a deed is a conveyance of land, and to be valid, must be written, signed, sealed, and delivered.

1. The private parties must be able to contract, that is, they must be free from the disabilities above named.

2. It must be founded on a good consideration, such as natural love or affection; or a valuable consideration, such as money, marriage, and the like.

- 3. It must be written or printed on paper or parchment.
- 4. The subject-matter of the deed must be set forth in a legal and orderly manner.
- 5. It must be signed, and in some states sealed, by the grantor, or by his attorney in fact duly authorized by letter of attorney.
- 6. It must be attested by two witnesses. In some of the states witnesses are not necessary.
- 7. It must be acknowledged or approved.
- 8. Delivery by the grantor, or his attorney, duly authorized.
- 9. It should be recorded.

In drawing deeds, or other legal instruments of writing, great care should be taken to write plainly and legibly.

There should be no erasures or interlineations, but, if unavoidable, make note of it before the attestation of the witness.

The date should be written out in words, and not in figures.

The full names of the parties must be given.

The description of the land conveyed should be accurate, and such as to enable a person to find it and distinguish it from all others.

Designate it by number of the lot, quarter section, survey, etc., if it can be done; if not, by certain metes and bounds, and it may be well to add a reference to a former conveyance of the same premises.

**6. Deed executed by an attorney in fact.**

The power of attorney must be recorded before the execution of the deed. The deed must be executed in the same form as other deeds, the name of the principal being used in all parts of the deed. The testation clause should be as follows:

In witness whereof, the said.....has hereunto, by....., his attorney in fact, set his hand and seal, this first day of....., in the year of our Lord nineteen hundred and .....

Signed, sealed and acknowledged

in presence of us: .....(Seal.)

.....  
.....

The acknowledgement must comply with the requirements of the laws of the state where the deed is executed; the name of the principal should be used in it, in the following form, which is good in Ohio.

THE STATE OF OHIO,                    }  
 County of Hamilton.                } ss.

Be it remembered, that on the first day of . . . . ., in the year of our lord, nineteen hundred and . . . . ., before me, the subscriber, a notary public in and for said county, personally came . . . . ., by his attorney in fact, . . . . ., to me personally known, the grantor in the foregoing deed, and acknowledged the signing and sealing thereof to be his voluntary act and deed, and the voluntary act and deed of said . . . . ., for the uses and purposes therein mentioned.

If the wife must join in the deed to convey her interest, she may join in the power of attorney; and the deed shall contain the name of the wife in all parts with the husband, and her name must be inserted in the acknowledgement with that of the husband; the attorney in fact signing both names to the deed by himself, as attorney in fact.

## 7. Requirements of a Valid Deed.

A deed should be signed, sealed, witnessed and acknowledged.

All interlineations in a deed should be noted on margin of same before execution.

A minors deed is no good.

Deed of partnership must be signed by all the partners therein.

Deed of a Corporation must be executed in accordance with statute.

All deeds should be recorded promptly:

No person can give a better title than they have.

Neither can you take better title than Grantor has.

The language "more or less" in a deed merely means that the description is generally correct.

Title to land carries with it all rights to air above and contents of soil underneath.

A Grantor cannot be compelled to accept anything but legal tender at the time of conveyance.

An executor's deed is not valid unless specific power of sale appears in the will appointing him, or he is duly authorized to sell by court.

A deed from a married woman is not valid unless her husband joins therein.

A deed from a single person must contain a clause that the Grantor is single.

A wife has a dower right in a husband's real estate which can only be released by proper instrument.

Every deed must have a consideration stated therein.

A minor cannot act as a witness to a deed.

A wife does not need to join in a purchase money mortgage.

A Purchase Money mortgage should state that it is such.

Date of a deed or mortgage must be prior or on date of its acknowledgement.

It is not wise to pay for Real Estate in full until all the defects in the title have been perfectly satisfied.

### 8. Acknowledgement of Deeds.

An acknowledgement is the act of declaring the execution of an instrument, but the word also denotes the official certificate of such declaration.

All deeds and conveyances of land to be effectual as to third parties must be recorded upon previous proof or acknowledgement of their execution.

Erasures and interlineations should be noted previous to the execution, or referred to in the certificate of the officer taking the acknowledgement.

It is advisable to comply with the form of acknowledgement prescribed by the statutes of the various states.

Within the several states acknowledgements may be taken in general before the following officers.

Notaries public and justices of the peace generally within their territorial jurisdiction, and in any place of the state usually before judges and clerks of the supreme, circuit, probate and county courts, judges of the United States courts, chancellors, registers, masters in chancery, and court commissioners, country recorders, town clerks and their assistants, United States Commissioners, county surveyors, county auditors, registers of deeds, mayors, and clerks of incorporated cities may take acknowledgements within their jurisdiction.

Besides the foregoing, in several states also the deputies of the enumerated officers, and in Connecticut, commissioners of the school fund; in Louisiana, parish recorders and their deputies; in Maine, women appointed by the governor for that purpose; in Michigan, members of the legislature; in Mississippi, members of county board of supervisors; in Nebraska, the secretary of state; in New York, recorders of cities

and commissioners of deeds; in Pennsylvania, mayors, recorders, and aldermen of Philadelphia, Pittsburg, and Carbon-dale, In Rhode Island, state senators; in Vermont, registers of probate; in West Virginia, prothonotaries; in Wisconsin, police justices.

Without the state and within the United States, the following officers are authorized to take acknowledgement:

Judges and clerks of courts of record, notaries public, commissioners appointed for that purpose by the governors, and officers authorized to take acknowledgement within their respective states.

Besides the foregoing, also, in Colorado, secretaries of state; in Delaware, mayors of cities; in Illinois, justices of the peace, commissioners of deeds, and mayors of cities; in Kentucky, secretaries of state, in Michigan and Wisconsin, master in chancery; in New Jersey, New York, North Carolina, Pennsylvania, and Rhode Island, mayors and chief magistrates of cities.

Without the United States, the following officers may take acknowledgement:

Judges of courts of record, mayors or chief magistrates of cities, towns, boroughs, counties, notaries public, diplomatic, consular, or commercial agents of the United States resident and accredited in the county where the acknowledgement is taken.

The forms of deeds conveying lands are prescribed by several states, and such forms should be generally used.

The requisities of a valid deed are;

- (1) Competent parties.
- (2) Consideration.
- (3) The deed must be reduced to writing.
- (4) It must be duly executed and delivered.

The mode and effect of an acknowledgement or of a deed is governed by the law of the state where the land lies, and not by that of the place where the acknowledgement is taken.

Where the deed is executed by an attorney in fact, it is customary to have the power of attorney acknowledged by the principal and the deed acknowledged by the attorney.

A deed executed by several grantors should be acknowledged by each of them.

Seals or their equivalent (or whatever is intended as such) are necessary in Alaska, Connecticut, Delaware,

District of Columbia, Florida, Idaho, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, South Carolina, Vermont, Virginia, West Virginia, Wisconsin, Wyoming.

In almost all the states deeds by corporations must be under seal.

Forms are prescribed or indicated by the statutes of most of the states except Connecticut, Florida, Louisiana.

Separate acknowledgement by wife is required in Alaska, Arkansas, Delaware, District of Columbia, Florida, Georgia, Idaho, Kentucky, Louisiana, Montana, Nevada, New Jersey, North Carolina, Oregon, South Carolina, Tennessee, Texas.

One witness to the execution of deeds is required in District of Columbia, Maine (customary,) Maryland, Nebraska, New Jersey, (usual) Oklahoma Territory, Utah, Wyoming.

Two witnesses to the execution of deeds are required in Arkansas, Connecticut, Florida, Georgia, Louisiana, Michigan, Minnesota, New Hampshire, Ohio, Oregon, South Carolina, Texas, Vermont, Wisconsin.

## MORTGAGES.

### 1. What is a Mortgage.

A mortgage is the transfer of the title of property as security for the payment of a debt.

The maker is called "the mortgagor" and the party to whom it is made "the mortgagee."

A mortgage upon real property is a deed with the addition of a clause, called a defeasance, providing that upon the payment of the debt the conveyance shall be void.

### 2. Why a Mortgage should be recorded.

Mortgages, assignments of mortgage, defeasances, releases and satisfaction pieces, should always be recorded in the County where the land is situated.

### 3. Why a Mortgage can't be paid off before due.

A Mortgagor cannot pay off a mortgage before it becomes due, without the holder's consent, for the reason that the mortgagee has the right to earn the interest on his money during the time the mortgage has to run.

Any interest in real property which is capable of being transferred, may be mortgaged.

A mortgage does not entitle the mortgagee to the possession of the property, unless authorized by the express terms of the mortgage.

A mortgage can be created, renewed, or extended, only by a written instrument, executed with the formalities required in the case of a deed.

4. What are the rights of a second mortgage.

Can the holder of a second mortgage fore-close it for non payment of interest when the first mortgage on the property is neither due nor in default?

The holder of the second mortgage could in such case foreclose but the property would be sold subject to the lien of the first mortgage.

The holder of the second mortgage could not force the owner of the first mortgage to foreclose, nor could in any way extinguish the lien of the first mortgage.

If the first mortgage were due, the holder of the second mortgage would have his choice to either pay off the first mortgage, in which case his lien becomes that of a first mortgage, or to foreclose and have the proceeds of the sale applied first to extinguish the prior mortgage and second to pay his own mortgage.

5. Chattel Mortgage.

Know all men by these presents, that . . . . ., of . . . . ., in consideration of \$ . . . . ., to him paid by . . . . ., the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell and convey to the said . . . . ., his heirs and assigns forever; (describe premises,) and all the estate title and interest of the said . . . . ., either in law or in equity, of, in and to the said premises; together with all the privileges and appurtenances to the same belonging, and all the rents, issues and profits thereof; to have and to hold the same to the only proper use of the said . . . . ., his heirs and assigns forever. And the said . . . . ., for himself and his heirs, executors and administrators, does hereby covenant with the said . . . . ., his heirs and assigns, that he is the true and lawful owner of the said premises, and has full power to convey the same; and that the title, so conveyed, is clear, free and unincumbered; and further, that he will warrant and defend the same against all claim or claims, of all persons whomsoever: provided, nevertheless, that if the said . . . . . shall well and truly pay, or cause to be

paid, his certain promissory note of even date herewith, for \$....., drawn to the order of ....., and payable in one year from date, with interest at ..... per cent per annum, then these presents shall be void.

In witness whereof, the said..... has hereunto set his hand this first day of....., in the year of our Lord, nineteen hundred and .....

Signed and delivered

in presence of:

Add acknowledgement in same form as a deed.

.....  
.....

6. Assignment of a Mortgage by Indorsement thereon.

Know all men, that I, ....., in consideration of \$..... to be paid by....., of the county of ..... state of ....., the receipt whereof is hereby acknowledged, do hereby assign, transfer, and set over unto the said..... all my right, title, interest, and claim in and to the within mortgage and the premises therein set out, and the five several promissory notes secured thereby; and I hereby authorize said....., at his own proper costs and charges, to obtain payment of the same. And I covenant that there has been no payment or payments of any of said notes, or any part thereof, and that I am the lawful owner thereof, and have good right to sell and convey the same.

In witness whereof, I have hereto set my hand and seal, this ..... day of ....., nineteen hundred and .....

Witness: ..... (Seal.)

.....  
.....

7. Short form of Assignment of Mortgage.

For value received, I hereby assign and transfer to ..... all my right, title, and interest in and to the within mortgage and mortgaged premises, and the notes therein described. Given under my hand and seal, ....., 19.....

Witness: ..... (Seal.)

.....  
.....

**8. Cancellation of Mortgage to be indorsed on Mortgage.**

This is to certify that I have received satisfaction in full of note secured by the within mortgage, and of the within mortgage, and I hereby authorize and direct the recorder of.....county to cancel the same on record.

Witness my hand this.....day of....., nineteen hundred and .....

Attest: .....

**9. Cancellation of Mortgage to be Indorsed on the Records.**

This is to certify that I have received satisfaction in full the money secured by the mortgage, of which this is the record, and I hereby cancel said mortgage on record.

Witness my hand this first day of....., nineteen hundred and .....

Attest: .....

County Recorder.

Cancellation by a release may be in the form of a quit-claim deed, duly executed and recorded.

**10. Statutory, Provisions of Chattel Mortgages.**

The following extracts show the statutory provisions as to chattel mortgages in the different states and territories:

ALABAMA.—Must be recorded in the office of the probate judge where the mortgagor resides and also where the property is located.

Remains in force as long as the debt.

No renewal necessary.

If the property is moved to another county, the mortgage should be recorded there within three months.

Is not valid as to third parties on a stock of merchandise remaining in the possession of the mortgagor.

Is not valid as to third parties on after acquired property.

ARIZONA.—Must be filed in the office of the recorder where the mortgagor resides and where the property is located.

No renewal is necessary.

Is not valid as to third parties on stock of merchandise remaining in possession of mortgagor nor on after acquired property.

ARKANSAS.—Must be filed or recorded in the office of the recorder where the mortgagor resides.

If recorded, is good for the life of the debt, but in case of extension by partial payment, these payments must be recorded.

If it is filed, it is valid for one year and must be renewed within thirty days preceding the expiration of one year.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, provided he acts as agent for the mortgages when sales are made.

Is valid as to third parties on after acquired property if the mortgage provides therefor.

CALIFORNIA.—Must be recorded in the office of the recorder where the mortgagor resides and where the property is located.

Remains in force during the life of the debt.

No renewal is necessary.

If the property is removed to another county, the mortgage should be recorded there within thirty days.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, but not valid on after acquired property.

COLORADO.—Under \$300 it may be filed in office of recorder where the property is located.

In other cases it must be recorded in the office of the recorder.

Remains in force for two years on sums of \$2,500 or under, for five years on sums of \$2,500 to \$20,000, for ten years on sums of \$20,000 or over.

Must be renewed by annual statement showing unpaid amounts remaining due.

Mortgagee may take possession any time within thirty days after maturity and mortgage remains valid during that time.

It is valid as to third parties on stock of merchandise remaining in possession of the mortgagor if the mortgage so states and the property is applied to the mortgage debt.

It is also valid on all after acquired property except merchandise.

CONNECTICUT.—Must be recorded in the town clerk's office where property is located.

Only specific articles are subject to mortgage.

Need not be renewed.

Is not valid as to third parties on stock of merchandise remaining in the possession of mortgagor, or on after acquired property.

DELAWARE.—Must be recorded within ten days in the office of the recorder where the property is located.

Is valid for three years, at which time it must be renewed.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, but is not valid on after acquired property.

DISTRICT OF COLUMBIA.—Must be recorded in the office of the recorder where property is located.

Need not be renewed.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor, or on after acquired property.

FLORIDA.—Must be recorded in the office of the clerk of the circuit court where the property is located.

Need not be renewed.

Is not valid as to third parties on stock of merchandise remaining in possession of mortgagor.

GEORGIA.—Must be recorded in the office of the clerk of the superior court where the mortgagor resides, if he is a resident, and if he is not, then where the property is located.

No renewal is necessary.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor and on after acquired property.

IDAHO.—Must be recorded in the office of the recorder where the property is located.

If the property is removed to another county, mortgage must be recorded within ten days.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor unless the proceeds of sale go to the mortgagee.

Is not valid on after acquired property.

ILLINOIS.—Must be recorded in the office of the recorder where the mortgagor resides.

If the mortgagor does not reside in the state, must be recorded in the county where the property is located.

Is valid until the debt matures or for three years if the debt has not matured, and within thirty days of the maturity of the debt or at the expiration of three years may be renewed by filing an affidavit showing the amount due.

If the mortgagor resides in the state the mortgage must be acknowledged by a justice of the peace, in township where debtor resides.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor or on after acquired property.

INDIANA.—Must be recorded within ten days in the office of the recorder where the mortgagor resides.

Need not be renewed.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor.

INDIAN TERRITORY.—Must be filed or recorded with the clerk of the recording district where the property is located.

If recorded, no renewal is necessary.

If filed, it is not valid for more than one year unless within thirty days before the expiration of the year there has been filed an affidavit that the mortgage has not been paid.

It is valid as to third parties on stock of merchandise remaining in possession of the mortgagor if the mortgagor acts as agent for the mortgagee.

IOWA.—Must be recorded in the office of the recorder where the mortgagor resides.

On exempt property the wife must join except for the purchase price of the property.

No renewal is necessary.

It is valid as to third parties on stock of merchandise remaining in the possession of the mortgagor and on after acquired property.

KANSAS.—Must be filed with the register of deeds of the county where the property is located, and where the mortgagor resides if he resides within the state.

It is valid for two years from the date of filing.

Must be renewed within thirty days preceding expiration by affidavit showing the amount unpaid.

Is valid as to third parties on stock of merchandise remaining in the possession of the mortgagor if the mortgagor acts as agent for the mortgagee when sales are made.

Also valid on after acquired property if the mortgage provides thereof.

KENTUCKY.—Must be recorded with the county clerk where the property is located.

It is valid for five years after the maturity of the debt if no note has been given, and for fifteen years where a note has been given.

No renewal is necessary.

Is valid as to third parties on stock of merchandise remaining in the possession of the mortgagor if the goods can be

identified but is not valid on after acquired property.

LOUISIANA.—Chattel mortgages are unknown in this state.

MAINE.—Must be recorded in the office of the town clerk where the mortgagor resides, and if the mortgagor does not reside in the state must be recorded in the county where the property is situated.

No renewal is necessary.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, but is not valid on after acquired property.

MARYLAND.—Must be recorded within twenty days in the office of the clerk of the circuit court where the mortgagor resides, or if he does not reside in the state must be recorded in the county where the property is located.

No renewal is necessary.

MASSACHUSETTS.—Must be recorded within fifteen days with the town clerk where the mortgagor resides.

If the mortgagor is a non-resident, the mortgage must be recorded where the property is located.

No renewal is necessary.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, but is not valid on after acquired property.

MICHIGAN.—Must be filed with the city or town clerk where the mortgagor resides.

Remains in force for one year, and must be renewed within thirty days preceding expiration by affidavit showing amount unpaid.

Is valid as to third parties on stock of merchandise remaining in possession of the mortgagor and on after acquired property if the mortgage so provides.

MINNESOTA.—Must be filed with the city, town, or village clerk where the mortgagor resides and where the property is located.

Remains in force for six years after filing as against creditors or subsequent mortgages or purchasers.

No renewal is necessary.

Husband and wife must join, and two witnesses and an acknowledgement are necessary.

Is not valid as to third parties on a stock of merchandise remaining in the possession of the mortgagor, but if the mortgage so recites it is valid on after acquired property.

MISSISSIPPI.—Must be recorded with the chancery clerk where the property is located.

If property is removed, it must be re-recorded within one year.

No renewal is necessary.

It is not valid as to third parties on stock or merchandise remaining in possession of the mortgagor, but is valid on after acquired property.

MISSOURI.—Must be filed or recorded with the record where the mortgagor resides.

Is valid for five years if filed, and during the life of the debt if recorded.

No renewal is necessary.

Is not valid as to third parties on a stock of merchandise remaining in possession of the mortgagor unless the proceeds of sales go to the mortgagee in reducing the mortgage debt.

It is not valid on after acquired property unless the mortgagee takes possession before creditors secure a lien.

MONTANA.—Must be filed with the county clerk where the mortgagor resides.

If he does not reside in the state, must be filed in the county where the property is located.

Is valid until sixty days after the debt matures, not exceeding, however, one year and sixty days.

Must be renewed within sixty days after the debt becomes due by filing an affidavit in the office where the mortgage is filed, setting fourth the amount due.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor if made in good faith and proceeds of the sale go to the mortgagee.

NEBRASKA.—Must be filed with the county clerk where the mortgagor resides, and if he does not reside in the state, must be filed in the county where the property is situated.

Is valid for five years against others than the parties, but it is not valid as to third parties on stock of merchandise in possession of the mortgagor, or on after acquired property.

NEVADA.—Must be recorded in the office of the recorder where the mortgagor resides and where the property is located.

Remains in force for six years from maturity of the debt.

No renewal is necessary.

If the mortgage is recorded, it is valid as to third parties on stock of merchandise remaining in possession of the mortgagor.

NEW HAMPSHIRE.—Must be recorded with the town clerk where the mortgagor resides.

If the mortgagor does not reside in the state, must be recorded in the county where the property is situated.

No renewal is necessary.

Is not valid as to third parties on a stock of merchandise remaining in the possession of the mortgagor unless the proceeds of this sale go to the mortgagee in reduction of the mortgage debt.

NEW JERSEY.—Must be recorded with the county clerk or register of deeds where the mortgagor resides.

If he does not reside in the state, must be recorded in the county where the property is situated.

Need not be renewed.

If recorded, it is valid as to third parties on a stock of merchandise remaining in possession of the mortgagor.

If the mortgage so provides it is valid on after acquired property.

NEW MEXICO.—Must be filed or recorded with the probate clerk where the property is located.

Remains in force for one year.

Must be renewed within thirty days preceding its expiration by affidavit showing the amount unpaid.

Crops cannot be mortgaged until they have matured and are harvested.

It is not valid as to third parties on a stock of merchandise remaining in possession of the mortgagor.

NEW YORK.—Must be filed with the register of New York City or the county clerk if in a county seat, otherwise with a town clerk where the mortgagor resides.

If the mortgagor does not reside in the state, the mortgage must be filed in the county where the property is situated.

Remains valid for one year as against subsequent mortgagors and purchasers.

Must be renewed within thirty days preceding expiration by statement showing the amount due.

Is not valid as to third parties on a stock of merchandise remaining in possession of the mortgagor unless the mortgagor is in possession as agent for the mortgagee and the sale is for his benefit.

It is not valid on after acquired property.

NORTH CAROLINA.—Must be recorded with the register of deeds where the mortgagor resides.

If he does not reside in the state, must be recorded in the county where the property is located.

No renewal is necessary.

It is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor unless the mortgagor has possession as the mortgagee's agent and the proceeds go to the reduction of the mortgage debt.

It is not valid on after acquired property.

NORTH DAKOTA.—Must be recorded with the register of deeds where the property is located.

Remains in force for three years.

Must be renewed within ninety days preceding the expiration of three years by affidavit showing the amount unpaid.

Is valid as to third parties on a stock of merchandise remaining in possession of the mortgagor if the mortgagor is required to account to the mortgagee for the proceeds of the sale.

It is also valid on after acquired property.

OHIO.—Must be filed with the township clerk, or the recorder, if in the county seat where the mortgagor resides.

If the mortgagor does not reside in the state, must be filed in the county where the property is situated.

Remains in force for one year.

Must be renewed within thirty days after the expiration by an affidavit showing the amount unpaid.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor unless the mortgagee takes possession before the third party makes a levy or unless the mortgagor is by the terms of the mortgage made agent for the mortgagee and required to account to the mortgagee for all sales.

Is not valid on after acquired property unless the property is actually delivered to the mortgagee or the mortgagee takes possession before the rights intervene.

OKLAHOMA.—Must be filed with the register of deeds where the mortgagor resides if a resident of the state; if not, where the property is located.

Remains in force for three years.

Must be renewed within thirty days preceding expiration by affidavit showing the amount unpaid.

It is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, but is not valid on after acquired property.

OREGON.—Must be filed or recorded with the county clerk where the mortgagor resides.

If he does not reside in the state, must be filed or recorded in the county where the property is located.

Remains in force for one year and must be renewed within thirty days preceding expiration by affidavit showing the amount unpaid, unless it is executed and acknowledged as a Real Estate mortgage and recorded, in which case no renewal is required.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor or on after acquired property.

PENNSYLVANIA.—Must be recorded with the county recorder or register where the mortgagor resides.

If the mortgagor does not reside in the state, must be recorded in the county where the property is located.

Only specific articles can be mortgaged.

Must be renewed within three months after maturity.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor or on after acquired property.

RHODE ISLAND.—Must be recorded with the town clerk where the mortgagor resides.

If he does not reside in the state, must be recorded in the county where the property is located.

No renewal is necessary.

If property is recorded, it is valid as to third parties on stock of merchandise remaining in the possession of the mortgagor, but is not valid on after acquired property as against creditors who secure a lien before the mortgagee takes possession.

SOUTH CAROLINA.—Must be recorded within forty days with the register of conveyance where the mortgagor resides.

If he does not reside in the state, must be recorded in the county where the property is located.

No renewal is necessary.

It is valid as to third parties on stock of merchandise remaining in the possession of the mortgagor and also on after acquired property.

SOUTH DAKOTA.—Must be filed with the register of deeds where property is located.

Remains in force for three years.

Must be renewed within thirty days preceding expiration by an affidavit showing the amount unpaid.

It is valid as to third parties on stock of merchandise remaining in the possession of the mortgagor, provided the mortgagor is required to account to the mortgagee for the proceeds of sales.

It is also valid on after acquired property.

TENNESSEE.—Must be filed or recorded with the register of deeds where the mortgagor resides.

If he does not reside in the state, must be filed or recorded in the county where the property is located.

Remains in force for six years.

Need not be renewed.

Is not valid as to third parties on a stock of merchandise remaining in the possession of the mortgagor, nor on after-acquired property.

TEXAS.—Must be filed with the county clerk where the mortgagor resides.

If he does not reside in the state, must be filed in the county where the property is located.

Need not be renewed.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor.

UTAH.—Must be recorded in the office of the recorder

If he does not reside in the state, must be recorded in the county where the property is located.

Remains in force for one year.

Must be renewed within thirty days after one year from filing by affidavit showing amount unpaid.

It is not valid after five years.

It is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor.

VERMONT.—Must be recorded in the city or town clerk's office where the mortgagor resides.

If he does not reside in the state, must be filed in the county where the property is situated.

Need not be renewed.

Is not valid as to third parties on stock of merchandise remaining in the possession of the mortgagor.

VIRGINIA.—Must be recorded in the county or city clerk's office where the property is located.

Need not be renewed.

Is not valid as to third parties on stock of merchandise remaining in possession of the mortgagor has possession as mortgagee's agent, and the proceeds go to the reduction of the mortgage debt, but it is not valid on after acquired property.

WASHINGTON.—Must be filed and recorded with the county auditor where the property is located.

Remains in force for two years if less than \$300; if over \$300, for the life of the debt.

May be renewed within two years by an affidavit showing the amount unpaid.

It is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, but the mortgage should be so drawn that the mortgagor must apply sales in payment of mortgage debt.

It is valid on after acquired property.

E. T VIRGINIA.—Must be recorded with the county clerk where the property is located, and if property is removed must be recorded within three months.

No renewal is necessary.

It is not valid as to third parties on stock of merchandise remaining in possession of the mortgager, nor is it valid on after acquired property.

WISCONSIN.—Must be filed with the city or town clerk where the mortgagor resides.

If he does not reside in the state, must be filed in county where property is located.

Remains in force for two years.

Must be renewed within thirty days preceding the expiration by an affidavit showing the amount unpaid.

It is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, provided sworn statements are filed every sixty days, showing amount of goods sold, amount added, and payment made on mortgage debt, but is not valid on after acquired property.

WYOMING.—Must be recorded in the county clerk's office where the property is located.

Remains in force for two months after the debt is due.

If Property is removed, mortgage can be re-recorded.

Must be renewed within sixty days after maturity of the secured debt.

It is valid as to third parties on stock of merchandise remaining in possession of the mortgagor, provided the proceeds of the sales are applied to the debt secured.

It is also valid on after acquired property.

A chattel mortgage should be signed, sealed and filed.

A chattel mortgage is a lien for one year only.

A chattel mortgage does not cover after acquired property.

Every article to be mortgaged in a chattel mortgage should be mentioned therein or in the schedule annexed.

Mortgaged chattels cannot be removed without written consent.

### 1. What is a Lien.

A lien is an encumbrance upon real or personal property.

### 2. Items of value concerning Liens.

A MECHANICS LIEN is valid for one year.

Before making payment to a contractor ascertain if the property has been liened for labor done or material furnished at contractor's request.

A MECHANICS LIEN will attach the mortgaged property to the extent of the owner's equity therein.

All liens can be assigned and transferred.

Liens take effect according to priority in recording and filing same.

Payment for labor and materials furnished a tenant, without the owner's consent cannot be collected from the owner or his property liened.

RIGHT OF DOWER is a lien on Real Estate.

All liens are conditional and must be fore-closed to be effective.

PRIORITY of a lien gives a prior claim which is entitled to prior satisfaction out of the subject it binds.

Liens can exist by Common Law or can be created either by usage or statute or by express agreement of the parties.

A JUDGMENT LIEN may be transferred from one state to another by proper legal action on the judgment.

Notice must be given before beginning fore-closure proceedings.

Never take title to real estate without having the records searched for all liens and encumbrances.

A lien is an encumbrance upon real or personal property.

A contractor or workman can file a mechanics lien upon any real estate for services in connection therewith.

### 3. How to acquire a Mechanic's Lien.

#### LIEN OF MECHANICS, MATERIAL MEN, ETC.

The statutes of each state provide generally for a lien in favor of any mechanic, laborer, or material man, who does or furnishes any labor or material in the erection, alteration, or repair of any building, bridge, vessel, or water craft, or for machinery furnished in any mill or manufactory.

The lien attaches to the building and the ground on which the same stands.

In order to acquire such a lien, it is generally provided that the mechanic shall file a sworn statement, showing his account, the amount due, the description of the property, and the name of the owner, in the office of the clerk or recorder of the county, within a certain specified time.

The lien is generally of but short duration, unless a suit be brought to enforce it, in which event it is continued in force until final adjudication.

In many states sub-contractors, etc., may acquire a lien on the property to the amount due the contractor, etc., by giving notice of their claim to the owner.

The following form is used in Ohio, and will serve in nearly all the states.

4. Mechanic's Lien.

The State of..... }  
 County, of..... } ss. ...., 19..

..... being duly sworn, says that the account hereto annexed marked "Exhibit A," is a true, just, and correct account of the labor performed and materials furnished by..... to and for the said.....  
 ....., at said, ..... and that the prices thereof, set forth in said account, are just and reasonable, and that there remains due and unpaid thereon the sum of..... dollars; that said labor was performed, and said materials were furnished, at the time in said account mentioned, under and by virtue of a written (or verbal) contract, between said ..... and said ..... (a copy of said contract is hereto annexed, marked "Exhibit B") (if the contract is verbal, set out the terms of the same;) that said labor was performed and said materials were furnished in good faith, for the purpose of (here insert "erecting constructing, altering, or repairing," as the case may be) a certain ..... standing on a lot of land described as follows: (describe property as in a deed;) that at the time said contract was entered into, and said labor was performed, and said materials were furnished, the said..... was, and still is, the owner of said..... and said lot of land.

And that said labor was performed and materials furnished at the request of said ..... And this affiant further says that said ..... is the legal owner of the above mentioned claim.

This affidavit is made to secure a building lien on said premises for the use and benefit of the said.....by, whom said work was done and materials were furnished within (insert length of time the statute provides for the filing of the lien) month past. The said.....claims a lien in the premises.

(Signature)

Sworn to by said.....before me and by him subscribed in my presence, this.....day of.....19.....

MAXIMS WORTH HEEDING.

- Apologize, when you should—though it is hard.
- Admit error—though it hurts.
- Accept just rebuke gracefully—though it galls you.
- Shoulder deserved blame—though you wince.
- Follow your conscience—though you lose money, for it pays in the end. And it pays also.
- To begin over—though you are laughed at.
- To value character above reputation.
- To rise above success, as you would rise above failure.
- To be honest for honesty's, not policy's, sake.
- To think the best, instead of the worst, of a man.
- To resist temptation.
- To be "clean" inside and out, and
- To be true to your sense of duty.

## CHAPTER XXI.

Notes-Bonds-Power of Attorney-  
Options, Bill of Sale, Etc.

## NOTES.

- 1—What is a promissory note?
- 2—Promissory notes negotiable.
- 3—Bankable note.
- 4—Joint and Several Note.
- 5—Note not negotiable.
- 6—Note with interest from date.
- 7—Note payable on demand.
- 8—Note bearing legal interest from maturity.
- 9—Note with surety.
- 10—Note payable in specific articles.
- 11—Due bill.
- 12—Note with collateral security.
- 13—Judgment note.

## BONDS.

- 1—What is a bond?
- 2—Bond for payment of money with or without penalty.
- 3—Bond for payment of money.

## POWER OF ATTORNEY

- 1—What is a power of attorney?
- 2—General form of power of attorney.
- 3—Power of attorney to sell real estate.

4—Power of attorney to lease real estate.

5—Power of attorney to sell chattels.

## OPTIONS

- 1—Real Estate option.

## MISCELLANEOUS.

1—Contract to be signed by an Auctioneer.

2—Contract to be signed by Purchaser.

3—Bill of Sale.

4—Notice to leave the premises.

5—A letter of credit.

6—Order for merchandise.

7—Order for money.

8—Endorsement waiving protest.

9—Proxy.

10—What is a receipt.

11—What is arbitration?

12—What is an affidavit?

13—Form of affidavit.

14—Assignment of an account.

15—Assignment of a debt

16—Assignment without recourse.

17—Assignment with guarantee of payment.

## 1. Promissory Notes.

A promissory note is a written promise to pay money by one person to another, or his order, or assigns, or bearer, absolutely and at all events.

No particular form is necessary.

A promise to deliver or be accountable, or to be responsible for so much money, is a good note; but the writing must show an undertaking or engagement to pay to the person named in it, or to bearer, or holder, absolutely and exclusively a sum of money.

The maker or drawer of a note is he who signs it; the payee is he to whom it is made payable; the indorser he who indorses it; the indorsee, or holder, he to whom it is indorsed or delivered.

It should be made payable to the payee, his order, or assigns, or to bearer, to make it negotiable; but without them it is a valid instrument between the parties.

It cannot be transferred or negotiated so as to enable the holder to sue in his own name, if he wants negotiable words.

The words "value received" are usually inserted, but they are not indispensable, as value is implied in every note, bill, acceptance, and indorsement.

A note payable to.....Payee or Payer need not be indorsed.

The title to it passes by delivery, and its legal effect is the same as though the name had been omitted.

The bearer may sue in his own name.

If his title to it or the consideration is called in question, he must prove that he received it bona fide, and for a valuable consideration.

But he need not do this unless a suspicion be raised by showing it had improperly got into circulation.

Between the original parties, also between the indorser and indorsee, the consideration may be inquired into; and also where the indorsee takes the paper with notice of the want of a consideration or of an illegal one, or of any circumstances that would have avoided the note in the hands of the indorser, or when not taken in the course of mercantile business, or after it was due, or under circumstances which ought to have led to inquiry.

If negotiated after maturity, it is subject to any set-off the maker may have against the payee.

Joint and several notes are usually drawn in this manner: "We jointly and severally;" or, "We, or either of us, promise," etc., or if in the singular, "I promise to pay," and signed by two or more, will be a joint and several note.

If it is the wish of the parties to make a joint note only, it may be written thus: "We jointly," or, "We jointly, but not severally, promise," etc.

If payable to two or more payees who are not partners, each must indorse it.

If the payee wishes to transfer it without being responsible, his indorsement maybe as follows: "Pay to..... without recourse;" or "without recourse upon me."

The words "with interest" should be inserted; unless it is agreed the note shall not bear interest.

After maturity all notes and bills bear legal interest.

A note payable on demand is due at once for running of interest, running of statute of limitation, and for bringing of suit; it is due in a reasonable time for purpose of negotiation.

If not likely to be paid at maturity, make them payable one day after date; or add the words, "with interest."

A promissory note written over the signature of the maker, by a person duly authorized by the maker to do so, will be valid.

Although the holder of bills of exchange and negotiable notes be entitled to recover, and to exclude almost every equitable defense, yet the rule applies strictly to them, when taken bona fide before maturity, and in due course of trade.

If taken after due, the presumption is against the validity of the demand, and the purchaser takes it at his peril, subject to every defense existing against it before it was negotiated.

Blank indorsements are common, and may be filled up at any time by the legal holder.

When a note is so indorsed, it is like one payable to bearer, and passes by delivery.

Demand of payment must be made of the maker the day upon which the note or bill is due, and if not paid, notice must immediately be given to the indorsers, otherwise they will be discharged of their liability.

If payable at a bank or other place, demand must be made at the place where payable.

Mercantile paper is usually drawn payable at a bank or banker's office.

The notice of non-payment may be given by any person competent to serve it, but notaries public are usually employed for that purpose.

**2. Promissory Note Negotiable.**

\$.....,19....

Ninety days after date we promise to pay to the order of ..... dollars; value received.

**3. Note Negotiable and Payable in Bank.**

\$.....,19....

Sixty days after date we promise to pay to the order of ..... dollars, at the bank of .....; value received.

4. Joint and Several Note Negotiable without Indorsement.

\$.....,19....

Three months after date we, or either of us, promise to pay to ....., or bearer, ..... dollars value received.

.....  
.....

5. Note not Negotiable.

\$.....,19....

Six months after date I promise to pay to ....., .....dollars, for value received.

.....  
.....

6. Note with interest from date.

\$.....,19....

One year after date I promise to pay to the order of ..... dollars, with interest from date; value received.

.....  
.....

7. Note Payable on Demand.

\$....., 19....

On demand we promise to pay to the order of ..... dollars; value received.

.....  
.....

8. Note bearing legal Interest from maturity.

\$....., 19....

Six months after date I promise to pay to the order of ..... dollars; value received.

.....  
.....

9. Note with surety.

\$....., 19...

One day after date we ....., as principal, and ....., as surety, promise to pay to the order of .....dollars; value received.

10. Note payable in Specific Articles.

\$....., 19...

For value received, I promise to pay to....., on demand, at my store in.....dollars, in goods.

11. Due Bill.

\$....., 19...

Due.....dollars, for value received.

12. Note with Collateral Security.

\$....., 19...

Sixty days after date I promise to pay to the order of .....dollars, at the office of ....., for value received.

If not paid at maturity, to bear interest at the rate of ..... per cent per annum.

As collateral security for the payment of the same, I have this day pledged to the said....., or holder hereof, the following property viz:

Two shares in the capital stock of the..... Company.

And I hereby give to the holder hereof full power and authority to sell or collect, at my expense, all or any part or portion thereof, at any place, either in the city of..... or elsewhere, at public or private sale, at its

option, on the non-performance of the above promise, and at any time thereafter, and without advertising the same, or otherwise giving to me any notice.

In case of public sale, the holder may purchase without being liable to account for more than the net proceeds of such sale.

13. Judgment Note.

....., 19....  
One year after date I promise to pay to the order of ..... dollars,  
payable with interest at the rate of ..... per cent per annum,  
at the ..... Bank of .....  
....., for value received, and I hereby authorize and empower any attorney at law to appear in any court of record in the United States, at any regular term of such court, after the above obligation becomes due, and waive the issuing and service of process, and confess a judgment against me in favor of the holder hereof, for the amount then appearing due together with costs of suit; and thereupon to release all errors, and waive all right of appeal.

1. Bonds.

A bond is a written instrument under seal, by which the maker acknowledges some liability or duty, with a penalty for non-fulfillment.

The maker of the bond is called the obligor; the persons to whom it is made, the obligee.

No particular form of words is essential to constitute a bond, but any words which declare the intention of the parties, and denote that one is bound to the other, will be sufficient.

The amount first named in the bond for the payment of money is called the penal sum or penalty, and is commonly double the amount of the condition, in order to cover interest, costs, or other contingencies.

2. Form of Bond for payment of Money, with or without Penalty.

Know all men by these presents that I, .....,  
of ....., am bound unto .....  
....., of ....., for the  
payment of \$....., on the first day of .....

nineteen hundred and . . . . ., with interest at . . . . . per cent per annum; for which I bind myself, my heirs, executors, and administrators, to the said . . . . ., his executors, administrators, and assigns (in the penal sum of \$ . . . . .).

Witness my hand and seal, this day of . . . . ., nineteen hundred and . . . . . (Seal.)

3. Bond for payment of Money.

Know all men, that I, . . . . ., of . . . . ., . . . . ., am held and firmly bound unto . . . . ., of the said city, in the sum of \$ . . . . . good and lawful money of the United States, to be paid to the said . . . . ., his executors, administrators, and assigns; for which payment, well and truly to be made, I bind myself, my heirs, executors, and administrators, and everyone of them firmly by these presents. Sealed with my seal, dated the first day of . . . . . nineteen hundred and . . . . .

The condition of this obligation is such, that if the above bounden . . . . ., his heirs, executors, and administrators, or any of them, shall and do well and truly pay, or cause to be paid, unto the above named . . . . ., his executors, administrators and assigns, the just and full sum of \$ . . . . ., lawful money aforesaid, with legal interest for the same, on or before the . . . . . day of . . . . ., in the year of our Lord, nineteen hundred and . . . . .; then this obligation to be void and of no effect, otherwise to remain and be in full force and virtue.

Sealed and delivered  
in presence of: . . . . .  
. . . . .  
. . . . .

1. Power of Attorney.

A letter of attorney is a written instrument under seal whereby the person who executes it, called the constituent, or principal, authorizes another, called the attorney, to do some lawful act in his name for him.

The authority may be general, as to collect all debts, or special, as to convey a certain tract of land.

It is revocable when no interest is conveyed to the attorney; irrevocable when an interest is conveyed. All who are capable of acting for themselves may be appointed at-

torneys, and even those who are under disabilities; thus minors and married women may act as attorneys in fact for others.

For the conveyance of incumbrance of real estate, letters of attorney must be executed, acknowledged, and recorded, in the same manner as deeds.

**2. General form of Power of Attorney.**

Know all men by these presents, that I, ....., of the city of ....., do hereby make, constitute, and appoint ....., of ....., my true, sufficient, and lawful attorney, for me and in my name to (here state in plain terms the subject-matter of power,) and to do and perform all necessary acts in the execution and prosecution of the aforesaid business in as full and ample a manner as I might do if I were personally present.

In witness whereof, I have hereunto set my hand and seal, this .....day of ....., nineteen hundred and .....

Signed, sealed and delivered  
in presence of: ..... (Seal)  
.....  
.....

**3. Power of Attorney to sell Real Estate.**

Know all men by these presents, that I, ....., of ....., have made, constituted, and appointed, and by these presents do make, constitute, and appoint ....., of ....., my true and lawful attorney in fact, for me and in my name, place, and stead, to bargain, sell, and convey, in fee simple, by deed of general warranty, for such price, upon such terms of credit, and to such persons or persons, as he shall think fit, the following described premises, situated in the city of ..... county of ....., and state of ....., and described as follows: (describe property) giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do, if personally present with full power of substitution and revocation; hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do, or cause to be done, by virtue hereof.

In witness whereof, .....have hereunto set .....hand .....and seal, this .....day of ....., in the year nineteen hundred and .....

Signed, sealed and acknowledged

in presence of:

..... (Seal)

.....  
.....

This must be acknowledged in same form as a deed :

If it is necessary, under the laws of the state, that the wife join in the deed of her husband, then she may join in the power of attorney to sell lands, with the same form of acknowledgement as forms under Deeds.

**4. Power of Attorney to Lease Real Estate.**

Know all men, that I, ....., of the city of ....., state of ....., do hereby constitute and appoint....., of the city of ....., state of..... my attorney, for me and in my name to demise, lease, and to farm, let by leases, duly executed, for such term or number of years, to such person or persons, at such yearly or other rents, in money or kind, as he may think fit, the following premises, or any part thereof, situate in (here describe the premises.) Hereby ratifying and confirming all such agreements, receipt for rent, leases, and other things, which shall be made, executed or acknowledged in the premises, by my said attorney, the same as if I were personally present, and did the same.

In witness whereof, I, the said....., have hereunto set my hand and seal, this ..... day of ..... nineteen hundred and.....

Signed sealed and delivered

in presence of:

..... (Seal.)

.....  
.....

If it is necessary that the lease be acknowledged and recorded, then the power of the attorney must also be acknowledged and recorded.

**5. Power of attorney to sell chattels.**

Know all men by these presents, that I, the undersigned, for value received, do hereby irrevocably constitute .....to be my true and lawful attorney, for me, and in my name and behalf, to sell, transfer, and deliver unto....., or any other person or persons the following described chattel property.

In witness whereof, I have hereunto set my hand and seal this .....day of ....., nineteen hundred and .....

Attest: .....(Seal.)  
.....

1. Real Estate Option.

In consideration of the sum of \$. . . . ., paid to the undersigned by . . . . ., this option is hereby given to the said . . . . ., residing at . . . . ., . . . . ., to purchase within . . . . . from date hereof the following described land, in the county of . . . . ., in the state of . . . . . to-wit: (describe real estate,) for the sum of \$. . . . .

In case said . . . . . elect to purchase said land under this option, he is to pay at the office of . . . . ., within . . . . . days from the date hereof, \$. . . . ., and to secure the balance of the purchase price of said land by a purchase money mortgage, payable in . . . . . years from the date hereof, and bearing interest at the rate of . . . . . per cent per annum, payable semi-annually, when a warranty deed of said land shall be delivered, conveying said land free and clear of all valid incumbrances, and a complete abstract of title shall be furnished.

In case of the purchase of said land under this option as aforesaid, then the money now paid is to be applied towards the price of said land.

It is agreed that time is the essence of this option, and that this option shall never be construed to give to said . . . . . any equity of redemption, or any right, title, interest, or claim of any kind whatever in said land, in case he fails to make such payment of \$. . . . . punctually within . . . . . days from date hereof, as herein above provided; and it is further agreed that his failure to make such payment, last herein referred to, punctually, as herein above provided, shall be held to a complete surrender by him of all rights and privileges conferred by this option, unless an examination shall disclose material defects in the title to the property, and such defects are not cured within . . . . . days after written notice thereof.

In such case the money paid for this option shall be refunded, and this option shall cease.

Dated at . . . . . this . . . . . day of . . . . ., nineteen hundred and . . . . .  
.....

AUCTIONS.

1. Contract to be signed by an Auctioneer.

I hereby acknowledge that ..... has been this day declared the highest bidder and purchaser of (describe the real estate,) at the sum of \$.....; and that he has paid into my hands the sum of \$..... as a deposit, and in part payment of the purchase money; and I hereby agree that the vendor shall, in all respects, fulfill the conditions of the sale.

Witness my hand and seal, this first day of ....., nineteen hundred and .....

Attest: .....  
.....

2. Contract to be signed by Purchaser.

I hereby acknowledge that I have this day purchased, at public auction, all that (describe the real estate, etc.,) for the sum of \$....., and have paid into the hands of ..... the sum of \$....., as a deposit and in part payment of the purchase money; and I hereby agree to pay the remaining sum of \$....., unto (the vendor,) at....., on or before the first day of ....., nineteen hundred and ....., and in all other respects, on my part, to fulfill the annexed conditions of sale.

Witness my hand and seal, this ..... day of .....  
..... nineteen hundred and .....

Attest: ..... (Seal.)  
.....

3. Bill of Sale.

Know all men, that I, ....., in the consideration of \$..... to me paid by ....., have bargained and sold to said..... the following goods and chattels, to wit: .....

In witness whereof, I have set my hand and seal, this ..... day of ....., nineteen hundred and .....

Witness. ....  
..... (Seal.)  
.....

*Possession of the above goods and chattels should be delivered to the purchaser, otherwise the sale may be held fraudulent as against creditors.*

4. Notice to leave the premises.

....., you will please take notice that I want you to leave the premises you now occupy, and which you have rented of me, situated and described as follows (give descriptions of premises,) in..... county of....., and state of.....

Your compliance with this notice, on or before the.....day of....., nineteen hundred and....., will prevent legal measures being taken by me to obtain possession of the same, agreeably to law.

Yours respectfully,

....., 19.....

5. A Letter of Credit.

....., 19.....

Gentlemen: Mr....., of this city, is about to commence merchandising here, and will call on you in a few days to make some purchases; in your line.

I request the favor of your selling him such goods as he may select, to the extent of \$4,000, and I will hold myself accountable to you therefor, should Mr..... fail to pay you.

Please advise me of the amount for which you may give him credit; and should he make default in payment, give me immediate notice.

I am very truly,

6. Order for Merchandise.

\$....., 19.....

Mr.....: Please let Mr..... have goods from your store to amount of.....dollars. and charge.

7. Order for Money.

.....: Please pay....., or order,.....dollars, and charge account of.....

8. Indorsement Waiving Protest.

Demand, notice and protest waived.

### 9. Proxy.

Know all men by these presents, that I, . . . . ., of . . . . ., state of . . . . ., do hereby constitute and appoint . . . . ., of . . . . ., state of . . . . ., my attorney for me, and in my name, place, and stead, to vote at any stockholders' meeting of the . . . . . Company, a corporation, for the choice or election of directors, on the . . . . . day of . . . . ., nineteen hundred and . . . . ., or at any adjourned or special meeting of the stockholders of said corporation thereafter, during the year ensuing, and until this power is revoked, on all the shares of stock of said corporation, on which I should have right to vote, and in the same manner as I should do, were I then personally present, with power to substitute an attorney under him, for like purposes.

Witness my hand and seal, at . . . . ., this . . . . . day of . . . . ., nineteen hundred and . . . . .  
Witness: . . . . . (Seal.)  
. . . . .

### 10. Receipts.

A receipt is an acknowledgement in writing that the party who gives it has received from the person named therein the money or thing specified therein.

They may be either for a special purpose, for part payment of an account, for a special account, or in full payment of all demands.

And although expressed to be in full of all demands, it is, nevertheless, only prima facie evidence of what it purports to be and upon sufficient proof that it was obtained by fraud, or given under a mistake of facts, or in ignorance of law, it may be inquired into and corrected at law or in chancery.

A receipt for a less sum in full, for a greater sum, is not good unless there is some consideration other than the mere receipt of the less sum; therefore where a less sum is given in full payment of a larger sum, the receipt should express that it is done by the way of a compromise, or that there are other good and valuable considerations for the release of the greater sum.

### 11. Arbitration.

Arbitration is a reference of a matter in dispute concerning property, or a personal wrong, to the decision of a third party.

The act by which such reference is made is called a submission; the person to whom it is made, an arbitrator; when the reference is made to two or more, and provision made that in case they shall disagree, another shall decide, that other is called an umpire; the judgment made by an arbitrator or arbitrators is an award; that by an umpire, an umpirage, or less properly an award.

Parties may agree to refer a question by an oral agreement, or by a written agreement.

The form is not essential.

But it is always best to reduce the agreement to writing, and to express it carefully.

They are usually made by mutual consent, in which case the parties select the arbitrators, and bind themselves by bond to abide by their decision.

Such decision or award should be signed by the arbitrators, and a copy furnished to each party.

Arbitration may also be made by rule of a court of record, and the award should be sealed up and delivered to the court without delay.

Either party may revoke his submission at any time before the award is made, and thereby render the submission wholly ineffectual, except in cases of submission made by order of court.

The party so revoking the submission may, however, be held in damages for failing to fulfill his contract of submission.

Before entering upon their duties, the arbitrators take and subscribe an oath or affirmation that they will faithfully and honestly hear and examine the matters and things in controversy between the parties, and to make a just award according to the best of their understandings.

Their award must follow the submission; thus, if the submission be on a condition that the award be in writing, or under seal, or delivered on a certain day; in these cases, if the award is made after the day, or not in writing, or not under seal, it will be void.

## 12. Affidavits.

An affidavit is a declaration reduced to writing, sworn or affirmed to before some officer who is authorized to administer an oath. The following is the usual form:

13. Affidavit.

THE STATE OF ..... }  
.....County. } ss.

....., of the town of....., in said county, being duly sworn, says (here give the statement of the affiant in his own words as nearly as possible;) and further saith not.

Sworn to before me, and subscribed in my presence, this first day of June, nineteen hundred and..... (N. P. Seal) ....., Notary Public, .....County, .....

14. Assignment of an Account.

For value received, I hereby sell, assign, and transfer to ..... the annexed account against ..... of ....., and all my right, title, interest, and demand in and to the same, with full authority to collect and receipt for the same.

I guarantee to the said ....., that the said account is just and due, and that I have not received or discharged the same, or any part thereof.

Done this first day of ....., nineteen hundred and .....

15. Assignment of a Debt.

Be it known, that I, ....., of the city of ....., state of ....., in consideration of \$..... to be paid by ....., of ....., .....County, state of ....., have sold, transferred, and assigned to the said..... a certain debt due me from..... of..... aforesaid, viz., my book account, amounting to \$.....

And I authorize the said ..... in my name, but at his own costs and risk, to sue for, collect, and receive, or to sell and transfer the said debt so sold to him. And I covenant that the said sum of \$..... is justly due and owing to me by said....., and that I have not discharged or transferred said debt.

In witness whereof, I have hereto set my hand and seal, this..... day of ....., nineteen hundred and .....

Attest: ..... (Seal.)

**16. Assignment without recourse.**

For value received, I assign the within obligation, and all moneys due thereon, to....., not holding myself liable in any case for the payment of the same.

Done this first day of....., nineteen hundred and .....

**17. Assignment with Guaranty of Payment.**

For value received, I sell and assign the within obligation or account, and all moneys due thereon, to....., hereby guarantying the payment of the same to him or his assigns.

Done this ..... day of ....., nineteen hundred and .....

Table showing the distance at sea level at which objects are visible at certain elevations.

Feet.	Miles.	Feet.	Miles.
1.....	1.31	45.....	8.87
5.....	2.96	50.....	9.35
6.....	3.24	60.....	10.25
7.....	3.49	70.....	11.07
8.....	3.73	80.....	11.83
9.....	3.96	90.....	12.25
10.....	4.18	100.....	13.23
20.....	5.92	150.....	15.22
25.....	6.61	200.....	18.72
30.....	7.25	300.....	22.91
35.....	7.83	500.....	29.58
40.....	8.37	1000.....	33.41
1 mile.....		96.10	

## CHAPTER XXII.

# Interest Rules, Rapid Calculation; Interest Laws, Copyright Laws, Exemption Laws, Postal Information and Legal Holidays.

### INTEREST RULES.

- 1—What is Interest?
- 2—Short cut rules for computing interest.
- 3—How money grows at interest.
- 4—Lightning method for calculating Interest.
- 5—Banker's method of calculating Interest.
- 6—Time at which money doubles at Interest.

### RAPID CALCULATION.

- 1—Lightning method of multiplication
- 2—Lightning method of division.

### INTEREST LAWS.

### COPYRIGHT LAWS.

### EXEMPTION LAWS.

### POSTAL INFORMATION.

- 1—How to direct and mail letters.
- 2—Avoid thin envelopes.
- 3—Register valuable matter.

- 4—The convenience of letter boxes.
  - 5—The uses of mailing boxes.
  - 6—Affix stamps firmly.
  - 7—What postage may be paid with.
  - 8—Penalty for evasion of payment of postage.
  - 9—General suggestions.
  - 10—Rates of postage.
  - 11—Circulars defined.
  - 12—Postmasters may remove wrappers of packages.
  - 13—Unmailable matter.
  - 14—Weighing packages.
  - 15—Special delivery.
  - 16—Letters opened through mistake.
  - 17—Withdrawal of letters from mailing post office.
  - 18—Withdrawal by sender after dispatch.
  - 19—Letter Carriers.
- ### LEGAL HOLIDAYS.

## 1. What is interest.

Interest is commonly defined to be a compensation for the use of money or value, though literally it is the use of money.

The amount received or paid for interest is usually a percentage on the amount used, and is either fixed by contract or by statute.

Per cent signifies by the hundred and implies in interest, so many cents on the hundred cents, or so many dollars on the hundred dollars etc.

The usual custom is to reckon interest by the year, but it is better to express the time in the note or other instrument, as it is not necessarily understood.

The following simple rule for calculating interest at 6 per cent will be of assistance.

Call every year .06, every two months .01 every six days .001, and any less days sixths of one mill; then to ascertain the interest:

**RULE.**—Multiply the principal by the rate per cent expressed decimally; or cut off two figures from the right of dollars in the principal by a decimal point, and the result will be the interest for 60 days; then multiply this result by one-half the number of months required, to which add for days that proportion of the interest for 60 days, which the given number of days is of 60.

**2. Interest Rules.**

To find the interest of any sum at 3, 4, 5, 6, 7½, and 10 per cent for one month:

At 3 per cent remove the decimal point two places to the left, divide by 4 and the quotient will be the interest for one month.

At 4 per cent remove the decimal point two places to the left, divide by three and the quotient will be the interest for one month.

At 5 per cent remove the decimal point one place to the left, divide by 24 and the quotient will be the interest for one month.

At 6 per cent remove the decimal point two places to the left, divide by two and the quotient will be the interest for one month.

At 7½ per cent remove the decimal point one place to the left, divide by 16 and the quotient will be the interest for one month.

At 8 per cent remove the decimal point one place to the left, divide by 15 and the quotient will be the interest for one month.

At 10 per cent remove the decimal point one place to the left, divide by 12 and the quotient will be the interest for one month.

The following rules are in general use among business men, and may prove of assistance in calculating interest:

**RULE.**—Multiply the amount of the note or other instrument by the number of days before it becomes due, point off the right-hand figure and divide by the numbers stated in the following table:

4 per cent divide by..... 9	10 per cent divide by..... 36
5 per cent divide by..... 72	12 per cent divide by..... 3
6 per cent divide by..... 6	15 per cent divide by..... 24
8 per cent divide by..... 45	18 per cent divide by..... 2
9 per cent divide by..... 4	20 per cent divide by..... 18

The rule for computing interest, when the partial payments have been made, is to apply the payment, in the first place, to the discharge of the interest then due.

If the payment exceeds the interest, the surplus goes towards discharging the principal, and the subsequent interest is to be computed on the balance of the principal remaining due.

If the payment is less than the interest, the surplus of interest must not be taken to augment the principal; but interest continues on former principal until the period when the payments, taken together, exceed the interest due, and then the surplus is to be applied towards discharging the principal, and interest is to be computed on the balance.

**3. How Money grows at Interest.**

If one dollar be invested and the interest added to the principal annually, at the rates named, we shall have the following result as the accumulation of one hundred years.

One Dollar 100 years at 1 per cent.....	2.75
One Dollar 100 years at 2 per cent.....	7.25
One Dollar 100 years at 3 per cent.....	19.25

One Dollar, 100 years at 4 per cent . . . . .	50.50
One Dollar, 100 years at 5 per cent . . . . .	131.50
One Dollar, 100 years at 6 per cent . . . . .	340.00
One Dollar, 100 years at 7 per cent . . . . .	868.00
One Dollar, 100 years at 8 per cent . . . . .	2,203.00
One Dollar, 100 years at 9 per cent . . . . .	5,513.00
One Dollar, 100 years at 10 per cent . . . . .	13,809.00
One Dollar, 100 years at 12 per cent . . . . .	84,675.00
One Dollar, 100 years at 15 per cent . . . . .	1,174,405.00
One Dollar, 100 years at 18 per cent . . . . .	15,145,00.00
One Dollar, 100 years at 24 per cent . . . . .	2,551,799,404.00

#### 4. "Lightning Method" for calculating Interest.

WHERE THE TIME IS FOR DAYS ONLY.

Rule.—To find the interest on any given sum for any number of days, multiply the principal by the number of days, then point off two places and divide as follows:

- At 5 per cent divide by 72.
- At 6 per cent divide by 60.
- At 7 per cent divide by 52.
- At 8 per cent divide by 45.
- At 9 per cent divide by 40.
- At 10 per cent divide by 36.
- At 12 per cent divide by 30.

Example:—What is the interest on \$900.00 for 8 days at 6 per cent?

Solution:  $900 \times 8$  divided by 60 = \$1.20 interest.

#### 5. Bankers' Method of Calculating Interest.

In banking nearly all the business is transacted on the basis of 30, 60, and 90 days.

RULE.—To find the interest on any amount at 60 days, remove the decimal point two places to the left, and you have the interest at 6 per cent.

Increase or diminish according as the time is increased or diminished.

For 90 days add  $\frac{1}{2}$  of itself; for 30 days divide by 2; for 15 days divide by 4; for 120 days multiply by 2.

Example: What is the interest on \$240 for 90 days at 6 per cent?

\$2.40 interest for 60 days.

\$1.20 interest for  $\frac{1}{2}$  of 60 days, or 30 days.

\$3.60 interest for 90 days.

**6. Time at which Money doubles at Interest.**

Rate Per Cent.	Simple Interest.	Compound Interest.
2	50 years.	35 years 1 day.
2½	40 years.	28 years 26 days.
3	33 years 4 months.	23 years 164 days.
3½	28 years 208 days.	20 years 54 days.
4	28 years.	17 years 246 days.
4½	22 years 81 days.	15 years 273 days.
5	20 years.	15 years 75 days.
6	16 years 8 months.	12 years 327 days.
7	14 years 104 days.	10 years 89 days.
8	12 ½ years.	9 years 2 days.
9	11 years 40 days.	8 years 16 days.
10	10 years...	7 years 100 days.

**Rapid Calculation.**

**1. "Lightning Method" of Multiplication.**

To multiply by 125, divide by 8, and call it thousands, because 125 is  $\frac{1}{8}$  of a thousand.

To multiply by  $12\frac{1}{2}$ , divide by 8; call it hundreds.

To multiply by  $1\frac{1}{4}$ , divide by 8; call it tens.

To multiply by  $62\frac{1}{2}$ , divide by 16, and call it thousands.

To multiply by  $6\frac{1}{4}$ , divide by 16, and call it hundreds.

To multiply by  $31\frac{1}{4}$ , divide by 32, and call it thousands.

To multiply by  $333\frac{1}{3}$ , divide by 3, and call it thousands.

To multiply by  $33\frac{1}{3}$ , divide by 3, and call it hundreds.

To multiply by  $3\frac{1}{3}$ , divide by 3 and call it tens.

To multiply by 50, divide by 2, and call it hundreds.

To multiply by  $66\frac{2}{3}$ , divide by 15, and call it thousands.

To multiply by  $833\frac{1}{3}$ , divide by 15, and call it ten thousands, by annexing four ciphers.

To multiply by  $83\frac{1}{3}$ , divide by 12, and call it thousands.

To multiply by  $8\frac{1}{3}$ , divide by 12, and call it hundreds; because  $8\frac{1}{3}$  is  $\frac{1}{12}$  of a hundred.

The reason is similar in each case.

To multiply by  $166\frac{2}{3}$ , divide by 6, and call it thousands.

To multiply by  $16\frac{2}{3}$ , divide by 6, and call it hundreds.

To multiply by  $1\frac{2}{3}$ , divide by 6, and call it tens.

To multiply by  $37\frac{1}{2}$ , take  $\frac{3}{8}$  of the number, and call it hundreds;  $87\frac{1}{2}$ ,  $\frac{7}{8}$  of the number, and call it hundreds, etc.

**2. Lightning Method of Division.**

We simply reverse these methods to divide. To divide by 10, 100, 1,000 etc., we remove the point one, two and three places to the left.

To divide by 25, remove the decimal point two places to the left, and multiply by 4.

Removing the point two places divides by one hundred; hence the quotient is four times too small; hence we remove the point two places, and multiply by 4.

To divide by  $2\frac{1}{2}$ , remove the point one place to the left, and multiply by 4.

To divide by 125, remove the point three places to the left, and multiply by 8.

To divide by  $12\frac{1}{2}$ , remove the point two places to the left, and multiply by 8.

To divide by  $1\frac{1}{4}$ , remove the point one point to the left, and multiply by 8. There are about  $1\frac{1}{4}$  cubic feet in one bushel. Hence dividing the number of cubic feet by  $1\frac{1}{4}$  gives the number of bushels nearly.

To divide by  $133\frac{1}{3}$ , remove the point three places to the left, then multiply by 3 and divide by 4.

To divide by  $8\frac{1}{3}$ , remove the point two places to the left, and multiply by 12.

## Interest Laws of the United States, Showing days of Grace.

The following data give the state, penalty of usury, legal rate, maximum rate permitted, and whether days of grace are allowed on sight, demand and time negotiable instruments.

**ALABAMA.**—All interest forfeited; legal and maximum rates, 8 per cent; grace on all negotiable papers.

**ALASKA.**—Forfeiture of double interest 8 per cent; 12 per cent; grace on time papers only.

**ARIZONA.**—No penalty; 6 per cent; no limit; no grace.

**ARKANSAS.**—Principal and interest forfeited; 6 per cent; 10 per cent; days of grace on all negotiable papers.

**CALIFORNIA.**—No penalty; 7 per cent; no limit; no grace.

**COLORADO.**—No penalty; 8 per cent; no limit, no grace.

**CONNECTICUT.**—All interest over 6 per cent forfeited; 6 per cent no grace.

**DELAWARE.**—Forfeiture of a sum equal to the money lent; 6 per cent; 6 per cent; no grace.

**DISTRICT OF COLUMBIA.**—All interest forfeited; 6 per cent; 10 per cent; no grace.

**FLORIDA.**—All interest forfeited; 8 per cent; 10 per cent; no grace

**GEORGIA.**—All interest over 8 per cent forfeited; 7 per cent 8 per cent; grace on time paper only.

**IDAHO.**—Interest and 10 per cent per annum of principal forfeited; 7 per cent, 12 per cent; no grace.

ILLINOIS.—All interest forfeited; 5 per cent; 7 per cent; no grace.

INDIANA.—All interest over 8 per cent forfeited; 6 per cent; 8 per cent; grace on sight and time instruments.

IOWA.—Interest and 10 per cent per annum of principal forfeited; 6 per cent; 8 per cent; no grace.

KANSAS.—Forfeiture of all interest in excess of 10 per cent, and also on amount equal to the excess contracted for; 6 per cent; 10 per cent; grace on time paper only.

KENTUCKY.—All interest over 6 per cent forfeited; 6 per cent; 6 per cent; grace on demand paper only; grace on sight and time papers.

LOUISIANA.—All interest forfeited; 5 per cent; 8 per cent; grace on time paper only.

MAINE.—No penalty; 6 per cent; no limit; grace on sight paper only.

MARYLAND.—All interest over 6 per cent forfeited; 6 per cent; 6 per cent; no grace.

MASSACHUSETTS.—No penalty; 6 per cent; no limit; grace on sight paper only

MICHIGAN.—All interest forfeited; 5 per cent; 7 per cent; grace on sight and time instruments.

MINNESOTA.—All interest forfeited; 6 per cent; 10 per cent; grace on sight paper only.

MISSISSIPPI.—All interest forfeited; 6 per cent; 10 per cent; grace on all negotiable instruments.

MISSOURI.—All interest forfeited; 6 per cent; 8 per cent; grace on time paper only.

MONTANA.—No penalty; 8 per cent; no limit; no grace.

NEBRASKA.—All interest forfeited; 7 per cent; 10 per cent; grace on sight and time paper.

NEVADA.—No penalty; 7 per cent; no limit; grace on demand and time paper.

NEW HAMPSHIRE.—Forfeiture of three times the excess interest charged; 6 per cent; 6 per cent; grace on sight paper only.

NEW JERSEY.—All interest forfeited; 6 per cent; 6 per cent; no grace.

NEW MEXICO.—Forfeiture of double the interest and fine of not less than \$25 and not over \$100; 6 per cent; 12 per cent; grace on all negotiable instruments.

NEW YORK.—Principal and Interest forfeited; 6 per cent; 6 per cent; no grace.

NORTH CAROLINA.—All interest forfeited; 6 per cent; 6 per cent; grace on sight and time paper.

NORTH DAKOTA.—All interest forfeited; 7 per cent; 12 per cent; no grace.

OHIO.—Forfeiture of excess of interest; 6 per cent; 8 per cent; no grace.

OKLAHOMA.—All interest forfeited; 6 per cent; 12 per cent; grace on all negotiable instruments.

OREGON.—Principal and interest forfeited; 6 per cent; 10 per cent; no grace.

PENNSYLVANIA.—Forfeiture of excess of interest; 6 per cent; 6 per cent; no grace.

RHODE ISLAND.—No penalty; 6 per cent; no limit; grace on sight paper.

SOUTH CAROLINA.—All interest forfeited; 7 per cent; 8 per cent; grace on sight and time instruments.

SOUTH DAKOTA.—All interest forfeited; 7 per cent; 12 per cent; grace on all negotiable instruments.

TENNESSEE.—Forfeiture of excess of interest, and fine; 6 per cent; 6 per cent; no grace.

TEXAS.—All interest forfeited; 6 per cent; 10 per cent; grace on sight and time paper.

UTAH.—No penalty; 8 per cent; no limit; no grace.

VERMONT.—Forfeiture of excess of interest; 6 per cent; 6 per cent; no grace.

VIRGINIA.—All interest forfeited; 6 per cent; 6 per cent; no grace.

WASHINGTON.—Forfeiture of excess of interest; 6 per cent; 12 per cent; no grace.

WEST VIRGINIA.—All interest over 6 per cent forfeited; no grace.

WISCONSIN.—All interest forfeited; 6 per cent; 10 per cent; no grace.

WYOMING.—All interest forfeited; 8 per cent; 12 per cent; grace on all negotiable instruments.

## Copyright Law of the United States.

Section 4952 of the revised Statutes of the United States, in force December 1, 1873, as amended by the act of June 18, 1874, as amended by the act of March 3, 1891, provides that the author, inventor, designer, or proprietor of any book, map, chart, dramatic or musical composition, engraving, cut, print, or photograph or negative thereof, or of a painting, drawing, chromo, statuary, and of models or designs intended to be perfected as works of the fine arts, and the executors, administrators, or assigns of any such person, shall, upon complying with the provisions of this chapter, have the sole liberty of printing, reprinting, completing, copying, executing, finishing and vending the same; and, in the case of a dramatic composition, of publicly performing or representing it, or causing it to be performed or represented by others. And authors or

their assigns shall have exclusive right to dramatize or translate any of their words for which copyright shall have been obtained under the laws of the United States.

**PRINTED TITLE REQUIRED.**—A printed copy of the title of the book, map, chart, dramatic or musical composition, engraving, cut, print, photograph, or chromo, or a description of the painting, drawing, statue, statuary, or model or design, for a work of the fine arts, for which copyright is desired, must be delivered to the Librarian of Congress, or deposited in the mail, within the United States, prepaid, addressed "Librarian of Congress, Washington, D. C." This must be done on or before day of publication in this or any foreign country.

The printed title required may be a copy of the title-page of such publications as have title pages. In other cases, the title must be printed expressly for copyright entry, with name of claimant of copyright. The style of type is immaterial, and the print of a typewriter will be accepted. But a separate title is required for each entry. The title of a periodical must include the date and number; and each number of a periodical requires a separate entry of copyright. Blank forms of application are furnished.

**FEES.**—The legal fee for recording each copyright claim is 50 cents, and for a copy of this record (or certificate of copyright) under seal of the office an additional fee of 50 cents is required, making \$1 or \$1.50, if certificate is wanted, which will be mailed as soon as reached in the records. No money is to be placed in any package of books, music, or other publications. A money order or express order avoids all risk. In the case of publications which are the production of persons not citizens or residents of the United States, but who are citizens or subjects of any country with which the United States has copyright agreement, the fee for recording title is \$1, and 50 cents additional for a copy of the record. Certificates covering more than one entry in one certificate are not issued. Express orders, money orders, and currency only taken for fees. No postage stamps received.

**DEPOSIT OF COPIES.**—No later than the day of publication in this country or abroad, two complete copies of the best edition of each book or other article must be delivered at the office of the Librarian of Congress, or deposited in the mail within the United States, addressed "Librarian of Congress, Washington, D. C.," to perfect the copyright.

The freight or postage must be prepaid, or the publications inclosed in parcels covered by printed penalty labels, furnished by the Librarian, in which case they will come free by mail (not express,) without limit of weight, according to rulings of the Postoffice Department. Books must be printed from type set in the United States or plates made therefrom; photographs from negatives made in the United States; chromos and lithographs from drawings on stone or transfers made in the United States. In case of paintings, drawings, statuary, or models or designs for work of art, a photograph of the article is to be sent in lieu of the two

copies. Without the deposit of copies required the copyright is void, and a penalty of \$25 is incurred. No copy is required to be deposited elsewhere.

The law requires one copy of each new edition wherein any substantial changes are made to be deposited with the Librarian of Congress.

**NOTICE OF COPYRIGHT.**—No person shall maintain an action for the infringement of a copyright unless notice is given by inserting in every copy published, on the title page or the page following, if it be a book; or if a map, chart, musical composition, print, cut, engraving, photograph, painting drawing, chromo, statue, statuary, or model of design intended to be perfected as a work of the fine arts, by inscribing upon some visible portion thereof, or on the substance on which the same is mounted, the following words, viz: "Entered according to Act of Congress, in the year . . . . ., by . . . . ., in the office of the Librarian of Congress, of Washington," or at the option of the persons entering the copyright, the words: "Copyright, 19 . . . . ., by . . . . ."

The law imposes a penalty of \$100 upon any person who has not obtained copyright who shall insert the notice, "Entered according to act of Congress," or "Copyright," etc., or words of the same import, in or upon any book or other article, whether such article be subject to copyright or not.

**TRANSLATIONS.**—The copyright law secures to authors and their assigns the exclusive right to translate or to dramatize any of their works; no notice is required to enforce this right.

**DURATION OF COPYRIGHT.**—The original term of copyright runs for twenty-eight years. Within six months before the end of that time the author or designer, or his widow or children, may secure a renewal for further term of fourteen years, making forty-two in all.

**RENEWALS.**—Application for renewal must be accompanied by printed title and fee; and be explicit statement of ownership, in the case of the author, or of relationship, in the case of his widow or children, and must state definitely the date and place of entry of the original copyright. Within two months from date of renewal the record thereof must be advertised in an American newspaper for four weeks.

**TIME OF PUBLICATION.**—The time of publication is not limited by any law or regulation, but the courts have held that it should take place "within a reasonable time." Registration of title may be secured for a projected as well as for a completed work. But the law provides for no caveat or notice of interference—only for actual entry of title.

**ASSIGNMENTS.**—Copyrights are assignable by any instrument of writing. Such assignment is to be recorded in the office of the Librarian of Congress within sixty days from execution, "in default of which it shall be void as against any subsequent purchaser or mortgagee for a valuable consideration, without notice." The fee for this record and certificate is \$1 and for a certified copy of any record of assignment \$1. A copy of the record (for duplicate certificate) of any copyright entry

will be furnished, under seal of the office, at the rate of 50 cents each.

**INFRINGEMENT OF COPYRIGHT.**—Infringement is a very plain matter when the copyrighted work is simply produced. It becomes a complicated and difficult question when only extracts or quotations are made, or when resort is had to a book to make the public acquainted with its contents or to criticise its style or the substance of its thought. It has long been established that the identity of a literary work consists in its ideas and its language. The law does not protect an author against the use of his thoughts in a substantially different form. Unauthorized translation or dramatization of a copyrighted work is no infringement, nor is a true abridgement. An abridgement consists in a condensation of the author's language, and is substantially a different work. The rights of translation or dramatization may be, however, reserved by the author if he so desires.

**ABRIDGEMENT AND COMPILATION.**—In a compilation there is the act of taking the very words of the author, or with such slight changes as to show servile imitation, while abridgment, as before stated, consists in condensation and consequent rearrangement. The law at most tolerates the condensation and does not permit the copying of the author's words to such an extent as to do him substantial injury. Compilation is to some extent permitted in dictionaries, gazeteers, cyclopedias, guide-books, etc., where the main design and execution of the work are novel. In works of this class the sources from which information is drawn are not the same and the results must be very similar. Novelty and improvement in them in general consists in abridgement, changes in arrangement, more modern information, the correction for errors, etc.

#### LEGAL REMEDIES FOR VIOLATION OF COPYRIGHT.

When a copyright is violated the regular remedies are an action for damages or an injunction from a court of equity preventing the continuance of the acts of infringement. As incidental to this relief, the court may direct an account to be taken of the profits realized by the infringer.

Where an infringement consists in making use of part of a copyrighted work in connection with other matter, the injunction will be so granted as to prevent the publication of that portion of the infringer's books which is open to objection, without reference to the fact that the order of the court may make the book, thus shorn of a portion of its contents, valueless. Severe penalties and forfeitures are also imposed by statute law upon persons who knowingly violate the provisions of the copyright acts.

## Exemption Laws.

In most of the states there exists a homestead law which exempts certain real estate property from liability of attachment by the creditors of the owner. Certain personal property is also exempt, and in most

cases wages are exempt for a specified period. The following is approximately the law in the several states and territories:—

ALABAMA.—Homestead to the value of \$2000 or 160 acres of land not exceeding \$2000 in value. Personal property to the value of \$1000 and \$25 wages.

ALASKA.—No homestead law. Specified articles of personal property worth from \$750 to \$1000, and wages for thirty days preceding judgment.

ARIZONA.—Homestead to the value of \$4000 if claim is recorded. Personal property to the value of \$1000. Wages earned for thirty days preceding levy.

ARKANSAS.—Homestead of 160 acres in country or one-quarter acre in town or village, not exceeding in value \$2500. Personal property including wages for sixty days to the amount of \$500 for the head of a family and \$200 for a single person.

CALIFORNIA.—Homestead to the value of \$5000. Certain specified articles of personal property not to exceed \$1000. Wages for thirty days if necessary to support family, but one half of wages is liable for debts contracted for necessaries.

COLORADO.—Homestead to the value of \$2000 if claim is recorded. Certain specified articles of personal property, including library and instruments of professional men. Sixty per cent of any amount of wages due.

CONNECTICUT.—Homestead to the amount of \$1,000 if claim is recorded. Certain specified articles of personal property and wages to the amount of \$50.

DELAWARE.—No homestead exemption, and each county has a special law as to exemption of personal property.

DISTRICT OF COLUMBIA.—Specified articles of personal property not exceeding \$1000. Wages for two months not to exceed \$200 and the salary of all government employees.

FLORIDA.—Homestead consisting of 160 acres in country or one half acre in town. Personal property to the value of \$1000 for the head of a family residing in the state, and all wages.

GEORGIA.—Constitution of the state provides a homestead exemption of \$1600, either real or personal property, and the statutes allow fifty acres of land and five acres additional for every child under sixteen years of age. Certain specified articles of personal property and all laborers' wages.

IDAHO.—Homestead to the value of \$5000 for a married man and \$1000 for a single man, but declaration of homestead must be filed. Specified articles of personal property to the value of 1000 and wages for thirty days.

ILLINOIS.—Homestead to value of \$1000. Personal property, \$400 for married persons, \$100 for single persons. Wages to the amount of \$15 weekly for the head of a family.

INDIANA.—\$600 worth of either real or personal property is allowed as exemption to householders and married women residents of the state. One month's wages not to exceed \$25.

IOWA.—Homestead one half acre in town or forty acres in country. Specified articles of personal property not to exceed \$200 and wages for ninety days.

KANSAS.—Homestead one acre in town and 160 acres in country. Specified articles of personal property and wages for three months preceding levy.

KENTUCKY.—Homestead to the value of \$1000. Specified articles of personal property and wages to the amount of \$50.

LOUISIANA.—Homestead to the value of \$2000. Specified articles of personal property and all laborers' wages.

MAINE.—Homestead to the value of \$500 if recorded. Specified articles of personal property. Wages to the value of \$20 except in suit for necessaries and then \$10.

MARYLAND.—\$100 worth of personal property and wages to the amount of \$100.

MASSACHUSETTS.—Homestead to the value of \$800 if recorded. Specified articles of personal property and wages to the amount of \$20 except in suit for necessaries, and then \$10.

MICHIGAN.—Homestead to the value of \$1500. Specified articles of personal property and goods to the value of \$250. Eighty per cent of the wages of a householder not to exceed \$30, others forty per cent up to \$15.

MINNESOTA.—Homestead consisting of a city lot or one half acre in a town or eighty acres in the country, not allowed to a single man unless he resides on the property. Specified articles of personal property amounting to about \$1500 and wages to the amount of \$25.

MISSISSIPPI.—Homestead to the value of \$2000, but not over 160 acres if in the country. Personal property consisting of certain articles in the country, and to the value of \$250 in towns. Wages of \$100 per month to head of family, \$20 to others.

MISSOURI.—Homestead to the value of \$3000 in cities and \$1500 in country and towns. Personal property consisting of certain specified articles not to exceed in value \$300, including ninety per cent of wages.

MONTANA.—Homestead to the value of \$2500. \$2500. Specified articles of personal property and wages for thirty days.

NEBRASKA.—Homestead to the value of \$2000. Personal property not exceeding \$500, but not in addition to homestead, and wages for sixty days.

NEVADA.—Homestead to the value of \$5000. Specified articles of personal property and wages not to exceed \$50 earned in month process is issued.

NEW HAMPSHIRE.—Homestead to the value of \$500. Certain specified articles of personal property and wages to the amount of \$20 except as against debts for necessities.

NEW JERSEY.—Homestead to the value of \$1000 if advertised and recorded according to law. Personal property to the amount of \$200 and wearing apparel, also all wages.

NEW MEXICO.—Homestead to the value of \$1000. Personal property consisting of certain specific articles and \$500 when party does not own homestead. Wages for three months, except in certain specific cases.

NEW YORK.—Homestead to the value of \$1000 if notice is recorded. Certain specific articles to the head of a family, and personal property in addition to the value of \$250, except for purchase price. Wages for sixty days if necessary for the support of the family.

NORTH CAROLINA.—Homestead to the value of \$1000. Personal property to the value of \$500, and sixty days' wages if necessary for the support of the family.

NORTH DAKOTA.—Homestead to the value of \$5000. Personal property to the value of \$1000 to the head of the family residing in the state. Wages not exempt.

OHIO.—Homestead to the value of \$1000. Certain specific articles of personal property. Wages for three months if necessary for the support of the family.

OKLAHOMA.—Homestead consisting of 160 acres in the country, or one acre in city or town. Personal property consisting of certain specific articles. Wages for ninety days to the head of the family.

OREGON.—Homestead to the value of \$1500, not to be less than twenty acres in the country or one lot in the city or town. Personal property consisting of certain specific articles, and wages for thirty days if necessary for the support of the family.

PENNSYLVANIA.—Real or personal property to the value of \$300, and all wages.

RHODE ISLAND.—Household furniture to the value of \$300, tools and books to the value of 300, and library of professional men. Wages to the amount of \$10, except as against debts for necessities.

SOUTH CAROLINA.—Homestead to the value of \$1000. Personal property to the value of \$500. Wages for sixty days if there is a family depending on them for support.

SOUTH DAKOTA.—Homestead consisting of 160 acres in the country or one acre in city or town, to the value of \$5000. Personal property to the value of \$750, to the head of a family, and \$300 to a single person not the head of a family. No exemptions against purchase price. Wages for sixty days if necessary for support of family.

TENNESSEE.—Homestead to the value of \$1000. Certain specific articles of personal property, \$30 in wages.

TEXAS.—Homestead consisting of 200 acres in country, or city lot to the value of \$5000. Certain specific articles of personal property. Current wages for personal services.

UTAH.—Homestead to the value of \$1500, and \$500 additional for wife and \$250 for each child. Certain specific articles of personal property not exceeding \$1000, and one half of wages for thirty days, but not to be less than \$30.

VERMONT.—Homestead to the value of \$500. Certain specific articles of personal property, and wages to the amount of \$10.

VIRGINIA.—Homestead to the value of \$2000. Certain specific articles of personal property and one month's wages, not to exceed \$50.

WASHINGTON.—Homestead to the value of \$2000 if declaration is filed. Certain specific articles of personal property, and in the case of a house holder \$1000 in addition. Wages to the amount of \$100 if family is dependent thereon.

WEST VIRGINIA.—Homestead to the value of \$1000. Personal property, including wages, to the amount of \$200.

WISCONSIN.—Homestead consisting of one fourth acre in town or forty acres in the country. Certain specific articles of personal property, not to exceed \$200 in value. Wages for three moths, not exceeding \$60 a month.

WYOMING.—Homestead to the value of \$1500. Personal property to the value of \$800 for a married man, and \$300 for a single man. Wages not to exceed \$100.

## Postal Information.

The following extracts from the United States Official Postal Guide contain many valuable suggestions of general interest to the public.

### 1. How to Direct and Mail Letters.

Mail matter should be addressed legibly and completely.

Giving the name of the post-office.

if a city having a free delivery, the street and number.

And the post-office box of the person addressed should be added, if he has one.

It is well to add the county also.

And to spell the name of the State in full.

(This is not the usual custom.)

To secure a return to the sender in case of misdirection or insufficient payment of postage, his name should be written or printed upon the upper left-hand corner of all mail-matter.

The matter will then be returned to the sender, if not called for at its destination, without going to the dead letter office, and, if a letter, will be returned free.

Dispatch is hastened by mailing early, especially when large numbers of letters, newspapers, or circulars are mailed at once.

When numbers of letters or circulars are mailed together, addressed to the same destination, it is well to tie them in bundles with the addresses facing the same side.

On letters for places in foreign countries, especially Canada and England, in which many post-offices have the same names as offices in the United States, the name of the country as well as the post-office should be given in full.

Letters addressed, for instance, merely to "London," without adding "England," are frequently sent to London, Canada, and vice-versa, thereby causing delay, and often serious loss.

Letters addressed to Burlington, N. S. (Nova Scotia,) often go to Burlington, New York, on account of the resemblance between S. and Y. when carelessly written.

## 2. Avoid Thin Envelopes.

Thin envelopes, or those made of weak or poor, unsubstantial paper, should not be used, especially for large packages.

Being often handled, and in the mail bags subjected to pressure and friction, such envelopes are frequently torn, or burst open without fault of those who handle them.

## 3. Register Valuable Matter.

All valuable matter should be registered.

Registry fee is eight cents, which, with postage, must be prepaid, and the name of the sender must be given on the outside of the envelope or wrapper.

Money should be sent by a money-order or registered letter, otherwise its liability to loss is greater.

Postmasters, before receiving a letter for registration must require the sender to have it securely sealed with its contents, to have it fully and legibly addressed; to have his or her name or address indorsed across the end; and to have affixed the necessary stamps to fully prepay postage and fee.

Postmasters and their employees are forbidden to address a registered letter or package for the sender, to place the contents therein, to seal it, or affix the stamps thereto.

This must be done by the sender, or for him by some other person.

Any letter or package may be registered, and in cases in which the writer wishes to know positively whether his correspondent received his letter, the receipt returned to him from the office of delivery furnishes the proof.

## 4. The Convenience of Letter Boxes.

Patrons in cities where letter carriers are employed are advised to provide letter boxes at their places of business or private residences, thereby saving much delay in the delivery of mail matter.

## 5. The use of Mailing Boxes.

When dropping a packet into a mailing box, or into the receptacle at the post-office, care should be taken that the packet falls into the box, and does not stick in the passage.

Mail matter deposited in any receptacle erected by the Department, such as street mailing boxes for the reception of mail matter to be collected by letter carriers, or boxes in railroad depots for the reception of matter to be collected by employes of the railway mail service, cannot be reclaimed by any one under any circumstances.

On such receptacles erected in railroad depots a notice should be affixed that they are not intended for reception of matter for city delivery.

Persons depositing drop letters therein intended for city delivery, do so at their own risk, and cannot reclaim them, except through the dead letter office.

## 6. Affix Stamps Firmly.

Postage stamps should be placed on the upper right-hand corner of the address side of all mail matter, care being taken that they are securely affixed.

## 7. What Postage may be Paid with.

Postmasters are not required to accept in payment for postage stamps, etc., any currency which is so mutilated as to be uncurrent or as to render its genuineness doubtful.

Nor are they required to receive more than twenty-five cents in copper or nickel coins, nor to affix stamps to letters, nor to make change, except as a matter of courtesy.

They must not give credit for postage.

## 8. Penalty for Evasion of Payment of Postage.

Any person who shall conceal or inclose matter of a higher class in that of a lower class, and deposit or cause the same to be deposited for conveyance by mail, at a less rate than would be charged for both such higher and lower class matter, shall, for every such offense, be liable to a penalty of ten dollars.

## 9. General Suggestions.

A subscriber to a newspaper or a periodical who changes his residence and post office should at once notify the publisher, and have the publication sent to his new address.

The delivery of letters is not controlled by any statutory provision, but by the rules and regulations of the Post office Department.

The object of the department is to insure and facilitate such delivery to the persons for whom they are intended.

In case of money-orders and registered letters, the parties applying for them, if not known, should be required to prove their identity in

the same manner as in banking institutions, where parties presenting drafts, checks, etc., who are not known, are required to prove their identity.

In case of advertised letters parties applying should be questioned as to the place or places from whence they may be expecting correspondence.

In the general delivery of a post-office, the postmaster shall exercise a sound discretion in the delivery of letters to persons claiming to be the persons named in the address, and who may not be known to him.

Hotel matter should be returned to the post-office as soon as it is evident that it will not be claimed.

Proprietors of hotels, officers of clubs and of boards of trade or exchanges, should not hold unclaimed letters longer than ten days, except at the request of the person addressed.

When such letters are returned to the post-office they should be redirected for forwarding; and in the absence of more definite information as to where the person addressed may be found, the new address may be taken from the hotel register.

All inquiries, whether from postmaster or the public, relative to lost or missing mail-matter of every description, both foreign and domestic, ordinary and registered, should be addressed to the Chief Post Office Inspector, Post Office Department, Washington, D. C., to whom all the losses or irregularities should be reported as soon as knowledge is had of their occurrence.

All inquiries or communications relative to mail-matter which is supposed to have been sent to the dead letter office should be addressed to the Superintendent, dead letter office.

In such cases the letter of inquiry must state to whom and what post-office the article was addressed, and give the name and full address of the writer or sender, and the date and place of mailing, and a brief description of the contents.

It is not known when the missing matter was sent to the dead letter office, the date and reason for sending should be given.

If registered, the number should also be furnished.

If losses are promptly reported it will be the means of correcting irregularities, and the interests of the public as well as the efficiency of the postal service, will be enhanced thereby.

Letters addressed to persons temporarily so journeying to the city where free delivery system is in operation should be marked "Transient" or "General Delivery" if not addressed to a street and number or some other designated place of delivery.

Postal employees are not permitted to change the address upon misdirected letters and other mail matter.

Matter not directed to any post-office cannot be forwarded in the mails, but must be returned to the sender, if known, for better directions, or else to the dead letter office.

It is easier for the public to address their mail matter to a post-office than it is for the Department to ascertain where matter not addressed to a post-office should be sent.

Postmasters have been instructed to inform senders of the proper post-office address of matter returned to them because not addressed to a post office, or, if the proper address is not known, to advise them to apply to the nearest division superintendent railway mail service for the desired information.

Book manuscript, manuscript for magazines, periodicals, newspapers, and musical manuscript, are now subject to full letter rates of postage, except they be accompanied by proof sheets or corrected proof-sheets of such manuscript, or of which proofs such manuscript is a correction of addition, when the rate will be one cent for two ounces or fractional part thereof.

Manuscript, as above stated, may be sent otherwise than in the mails.

All mail-matter arriving at destination, upon which postage is collected in money from the recipient, upon delivery, must have affixed thereto a brown postage-due stamp or stamps equal to the sum collected.

Persons from whom such postage is required may, and are requested to demand that such postage-due stamps be affixed by the postmaster or his representatives when payment is made.

Proprietors of hotels should omit the return request from envelopes supplied gratuitously to their guests.

Guests using such envelopes should be careful to designate what disposition should be made of letters sent by them in case they cannot be delivered.

## 10. Rates of Postage, Etc.

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

Postal cards one cent each.

Postal cards are unmailable with any writing or printing on the address-side, except the direction, or with anything pasted upon or attached to them.

**SECOND CLASS.**—Newspapers and periodical publications, when sent by publishers or news-agents, one cent a pound or fraction thereof.

Newspapers or periodical publications, when sent by persons other than the publishers and news-agents, one cent for every four ounces or fraction thereof.

**THIRD CLASS.**—Printed matter, in unsealed wrappers only (all matter enclosed in sealed envelopes notched on the sides or corners must pay letter rates,) one cent for each two ounces or fraction thereof, which must be fully prepaid.

This includes books, circulars, chromos, hand-bills, engravings, lithographs, magazines, music, pamphlets, proof sheets and manuscripts accompanying the same, reproductions by the electric pen, hektograph, metallograph, papyrograph, photographs and "blue prints," and, in short, any reproduction upon paper by any process, except handwriting typewriting, and the copy-press, not in the nature of a personal correspondence.

Limit of weight four pounds, except for a single book, which may weigh more.

Third class matter must be fully prepaid, or it will not be forwarded.

FOURTH-CLASS.—All mailable matter not included in the three preceding classes which is so prepared for mailing as to be easily withdrawn from the wrapper and examined.

Rate, one cent per ounce or fraction thereof.

Limit of weight, four pounds.

Full prepayment compulsory.

## 11. Circulars Defined.

The term "circulars" is defined to be a printed letter, which according to internal evidence, is being sent in identical terms to several persons.

A circular shall not lose its character as much when the date and the name of the addressed and of the sender shall be written therein, nor by the correction, in writing of mere typographical errors.

## 12. Postmasters may remove Wrappers of Packages.

Postmasters at the office of delivery may remove the wrappers and envelopes from mail-matter not charged with letter-postage when it can be done without destroying them, for the purpose of ascertaining whether there is upon or connected with any such matter anything which would authorize or require the charge of a higher rate of postage thereon.

Overweight letters or other first class matter deposited for mailing in a post-office with one full rate of postage prepaid thereon will be marked "Due 2 cents," or whatever the amount may be due, and forwarded as other letters.

## 13. Unmailable Matter.

Obscene books, letters, papers, pictures, and postal cards, lottery circulars and letters, liquids (except as permitted in the Regulations.)

Gunpowder, and other explosives.

Live reptiles, animals and insects (except queen bees.)

Poisons, and any article liable to injure the mails or the persons of those handling them.

Also, matter without address, or so incorretly, insufficiently, or illegibly addressed that it cannot be forwarded to its destination.

#### 14. Weighing Packages.

If you have no scales, have all the packages weighed at the post-office.

Postage must be prepaid in full, or the package will not be forwarded.

RE-FORWARDING.—Letters will be re-forwarded from one post-office to another upon the written request of the person addressed without additional charge for postage; but packages of third class and fourth class matter cannot be forwarded or returned without a new payment of postage.

MONEY ORDERS.—Parties securing money orders should examine them to see that they are properly filled out and stamped.

This caution is necessary to avoid difficulties in the way of payment.

The maximum amount of a single order is \$100; and no more than three orders may be issued in one day to the same remitter, in favor of the same payer, payable at the same post-office.

Every person who presents a money order for payment is required to prove his identity to the postmaster, unless the latter is satisfied, without such proof, that the applicant is the rightful owner of the order.

If an order be paid to the wrong person, through lack of necessary precaution by the postmaster, he will be held accountable for such payment.

Care is taken that the signature of the payee is in no way inconsistent with the name given in the letter of advice.

When a money order has been lost by either the remitter, payee, or indorsee, a duplicate thereof will be issued by the Department, free of charge, to the owner of the original, upon his making application (stating the circumstances of the loss,) to be forwarded by the issuing or the paying postmaster, from each of whom he must obtain and furnish a certificate that the original order had not been and would not be paid or repaid as the case may be.

#### 15. Special Delivery.

The Special Delivery system is intended to secure, by means of special messengers, the immediate delivery at all postoffices, of letters or other articles of mail matter, bearing the special delivery stamps provided by law.

A special stamp, of the face valuation of ten cents, may be provided and issued, whenever deemed advisable or expedient, in such form and bearing such device as may meet the approval of the Postmaster General, which when attached to a letter, in addition to the lawful postage thereon the delivery of which is to be a free delivery office, or at any city, town or village containing a population of four thousand or over, according to the federal census, shall be regarded as entitling such letter to immediate delivery within the carrier limit of any free delivery office which may be designated by the Postmaster General as

the special-delivery office, or within one mile of the postoffice at any other office coming within the provisions of this section which may in like manner be designated as a special delivery office. (All post-offices are now special delivery offices.)

Such specially stamped letters shall be delivered from seven o'clock ante meridian up to twelve o'clock midnight, at the offices designated by the Postmaster General under section three of this act.

The hours within which immediate delivery shall be made shall be at least from 7 A. M., and further until arrival of last mail, provided that such arrival be no later than 9 P. M.

This requirement as to the hours of delivery does not necessarily extend to the transaction of any other postal business after the usual office hours.

Special orders for later delivery may be made for particular offices.

Special delivery matter must be delivered to the addressee, or to any one specially authorized to receive his mail matter.

In his absence and that of any one having such special authority, such matter may be delivered to any responsible member of the addressee's family, or any partner or clerk of his, or responsible person employed in his office; and to the officer or agent of any firm, incorporated company, or public institution to which addressed.

In the case of registered matter received for special delivery, the usual registry receipts, in addition to the special delivery receipts, must be taken, and all other requirements of the registry regulations must be observed.

#### 16. Letters "opened through mistake."

If there be two or more persons of the same name, and a letter intended for one is delivered to another, and returned by him, the postmaster will reseal the letter in the presence of the person who opened it, and request him to write upon it the words OPENED BY ME THROUGH MISTAKE, and sign his name.

He will then replace the letter in the postoffice.

#### 17. Withdrawal of Letters from Mailing Post Office.

To prevent fraud, the postmaster will not permit any letter put in his post-office for transmission by mail to be withdrawn by any person except the writer thereof, or, in case of a minor child, the parent or guardian of the same, and the utmost care should be taken to ascertain that the person applying for such letter is really the writer, or parent or guardian entitled to withdraw the same.

The postmaster acts at his peril in permitting such withdrawal, and would be liable to the party injured, and could not plead honest intentions as a defense to the action.

#### 18. Withdrawal by sender after Dispatch.

After a letter has passed from the mailing post-office, the delivery

of same may be prevented, and its return to the writer secured by an application by the writer to the postmaster at the office of mailing, stating reasons therefor, identifying the letter and supporting such application by sufficient proof in writing.

Upon such application and evidence, and upon a deposit being made by the writer of a sum sufficient to cover all expenses incurred, the postmaster, shall telegraph a request for the return of such letter to his office, if it has been forwarded, to the postmaster at the office of address carefully describing the same, so as to identify it and prevent the return of any other matter.

### 19. Letter Carriers.

A letter carrier is forbidden to deliver mail matter in the streets, even to the owners, unless they are personally known to him, and it can be done without unreasonable delay; but must deliver all matter at the houses to which it is addressed.

Carriers are forbidden to deliver anyailable matter which has not passed through the post-office or station with which they are connected or to exhibit any mail matter entrusted to them (except on the order of the postmaster or some one authorized to act for him) to persons other than those addressed. or to deviate from their respective routes, or to carry letters in their pockets, or to engage in any business not connected with this service during their hours of business.

Carriers are required, while on their rounds to receive all letters prepaid by postage stamps that may be handed to them for mailing, but are strictly forbidden to delay their deliveries by waiting for such letters, or to receive money to pay for postage on letters handed them for mailing.

A letter carrier has fulfilled his duty when he has delivered mail to the number of the house to which it is addressed.

If parties in the house delay or neglect to deliver mail to the parties addressed, the Department cannot control the matter.

The courts can be appealed to, if relief is sought.

## Legal Holidays in the Various States.

January 1. New Year's Day. In all the states (including the District of Columbia, Arizona, New Mexico, and Oklahoma,) except Massachusetts, Mississippi, and New Hampshire.

January 8. Anniversary of the battle Battle of New Orleans; in Louisiana.

January 19. Lee's Birthday; In Florida, Georgia, North Carolina, South Carolina, Virginia, and Alabama.

February 16, 1904. Mardi-Gras: In Alabama and the parish of Orleans, Louisiana.

February 12: Lincoln's Birthday: In Connecticut, Delaware,

Illinois, Minnesota, New Jersey, New York, North Dakota, Pennsylvania, Washington (state,) and Wyoming.

February 22. Washington's Birthday: In all states (including the District of Columbia, Arizona, and Oklahoma,) except Mississippi, where it is observed by exercises in the public schools only.

March 2. Anniversary of Texan Independence: In Texas.

March 4, in the District of Columbia, when it falls on the day the president is inaugurated.

April 1, 1904. Good Friday: In Alabama, Delaware, Louisiana, Maryland, Pennsylvania, Tennessee.

April 19. Patriots' Day: In Massachusetts.

April 21. Anniversary of the Battle of San Jacinto: In Texas.

April 26. Confederate Memorial Day: In Alabama, Florida, Georgia and Mississippi.

May 10. Confederate Memorial Day: In North Carolina and South Carolina.

May (Second Friday.) Confederate Day: In Tennessee.

May 20. Anniversary of the Signing of the Mecklenburg Declaration of Independence: In North Carolina.

May 30. Decoration Day: In all the states and territories (and District of Columbia) except Florida, Georgia, Idaho, Louisiana, Mississippi, North Carolina, South Carolina, Texas. In Virginia, known as "Confederate Memorial Day."

May (last Friday) Pioneer Day: In Montana, observed in public schools.

June (first Monday,) even years, general state election in Oregon.

June 3. Jefferson Davis' Birthday: In Florida, Georgia and Alabama. In Louisiana, known as "Confederate Decoration Day."

July 4. Independence Day: In all the states, District of Columbia, and territories.

July 24. Pioneer's Day: In Utah.

August 16. Bennington Battle Day: In Vermont.

September 5, 1904. Labor Day: In all the states and territories (and District of Columbia,) except Arizona, Mississippi, Nevada and North Dakota. In Louisiana, observed in Orleans Parish.

September 9. Admission Day: In California.

November 1. All saints' Day: In Louisiana.

November.—General Election Day: In Arizona, California, Colorado, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon (vote for presedental elections only,) Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, West Virginia, Washington, Wisconsin, and Wyoming, in the years when elections are held therein. In 1904 in states holding such elections the date was November 8.

November.—1905. Thanksgiving day (usually the fourth Thursday in November:) Is observed in all the states, and in the District of Columbia, Arizona, New Mexico and Oklahoma, though in some states it is not a statutory holiday.

December 25. Christmas Day: In all the states, and the District of Columbia, Arizona, New Mexico and Oklahoma.

Sundays and fast days are legal holidays in all the states which designate them as such.

There are no statutory holidays in Mississippi, but by common consent the Fourth of July, Thanksgiving and Christmas are observed as holidays. In Kansas Decoration Day, Labor Day and Washington's Birthday are the only legal holidays by legislative enactment; other legal holidays are so only by common consent. In New Mexico, Washington's Birthday, Decoration Day, Labor Day June (14,) and Arbor Day are holidays when so designated by the governor.

Arbor Day is a legal holiday in Arizona, Maine, Minnesota, New Mexico, Wisconsin and Wyoming, the day being set by the governor; in Texas, February 22; Nebraska, April 22; Utah, April 15; Rhode Island, May 11; Montana, second Tuesday in May; Florida, first Friday in February; Georgia, first Friday in December; Colorado (school holiday only,) third Friday in April; in Oklahoma, the Friday following the second Monday in March.

Every Saturday after 12 o'clock noon is a legal holiday in New York, New Jersey, Pennsylvania, Maryland, Tennessee, Virginia, the District of Columbia, and the city of New Orleans, and in Newcastle county, Del., except in St. George's Hundred; in Louisiana and Missouri in cities of 100,000 or more inhabitants; in Ohio in cities of 50,000 or more inhabitants; and June 1 to August 31 in Denver, Colo.

### National and Special Holidays.

There is no national holiday, not even the Fourth of July. Congress has at various times appointed special holidays. In the second session of the Fifty-third congress it passed an act making Labor day a public holiday in the District of Columbia, and it has recognized the existence of certain days as holidays for commercial purposes, but, with the exception named, there is no general statute on the subject. The proclamation of the President designating a day of Thanksgiving only makes it a legal holiday in the District of Columbia and the territories, and in those states which provide by law for it.

## CHAPTER XXIII.

### Partnership-Promotion-Stocks.

#### PARTNERSHIP.

- 1—What is Partnership?
- 2—Kinds of Partnership.
- 3—Kinds of Partners.
- 4—How to form a Partnership.
- 5—How soon is a Partnership in force.
- 6—Use of name in Partnership.
- 7—Sucing Partners.
- 8—How to dissolve a partnership.
- 9—Notice to be given.
- 10—Authority of Partners.
- 11—Liability of Partners.
- 12—Individual debts of Partners.
- 13—Liability of a new Partner.
- 14—Sale of Partners interest.
- 15—Special Suggestions.

#### PROMOTION.

- 1—The Art of Promotion.

- 2—Duties of a Promoter.

- 3—Where the Promoter usually lives.
- 4—Old Line Promoters.
- 5—How a promoter gets his pay.

#### STOCKS.

- 1—What is Capital Stock?
- 2—What is Unissued Stock?
- 3—What is Issued and Outstanding Stock?
- 4—What is Full Paid Stock?
- 5—What is Treasury Stock?
- 6—What is Common Stock.
- 7—What is Preferred Stock?
- 8—What is Watered Stock?
- 9—What is a Certificate of Stock?
- 10—What is Subscription to Stock?

### Partnership.

#### 1. What is Partnership?

A PARTNERSHIP is the contract relation subsisting between persons who have combined their property, labor or skill in a lawful enterprise or business for their common profit.

The partners make up the firm which is commonly held to be an entity the same as a corporation, though the law generally regards the partners as joint owners of the firm property.

#### 2. Kinds of Partnership.

A general partnership is one in which the parties thereto agree to enter into a specified business, no limitations or conditions being fixed.

A special or limited partnership is one in which there may be general partners with unlimited liability and special partners whose liability is limited upon the compliance with certain requirements.

#### 3. Kinds of Partners.

An ostensible partner is one who is known to the world as such.

A secret partner is one who is not openly or generally so declared.

He is not liable for debts contracted after his retirement, although he has given no notice of the same.

A dormant or silent partner is one who takes no part in the transaction or control of the business, but shares in the profits and losses according to certain agreements.

A nominal partner is held out to the world as such without actually participating in the profits and losses of the business.

#### 4. Formation of Partnerships.

All persons who are legally competent to do business for themselves may enter into partnership which may be formed by a mere verbal agreement and stand in law, but a written agreement is the one to be preferred.

The parties may agree as they please as to sharing profits or losses, but in the absence of writing to prove the contrary the law will assume that partners share profits and losses equally.

The articles of agreement should be drawn up with special care in writing the details of conditions, liabilities and proportionate share of profits or loss fully stated.

#### 5. How Soon a Partnership is in Force.

It is presumed that a partnership commenced at the time the articles of copartnership are drawn unless otherwise stated.

#### 6. Use of Name in Partnership.

When a partner withdraws from a firm, but allows his name to be used as before, or if one lends his name to a firm, in either case he is held responsible to third persons as a partner.

#### 7. Suing Partners.

It is generally supposed that one partner cannot sue another.

This is not wholly true.

The partner can sue for a balance due him after settlement of general accounts or for a balance due him on some specific account.

It is, however, best to appeal to a court of equity, for that court can do for partnership what the law cannot do.

#### 8. Dissolution of Partnership.

A partnership may be dissolved by mutual consent, by expiration of predetermined time, by death of one of the partners, by insanity, by the bankruptcy of either partner, or by the court for any good cause, such as dishonesty caused by habitual drunkenness or conviction of any crime.

A partner may withdraw at any time if no time for the continuation of the partnership is mentioned in the articles of agreement, but he must give due notice of his intention to the other partners.

If the time for the continuance of the partnership is mentioned, a partner can nevertheless withdraw at any time, but he is responsible to the firm for damages caused by the breach of his promise.

If a partner dies the surviving partners alone have the right to settle up the business.

To his heirs and legal representatives they need only to render an account of the business.

## 9. Notice to be Given.

Upon the dissolution of a partnership by mutual consent it should be indorsed on the articles of copartnership and a notice given in some prominent newspaper.

Special notice should also be sent to each one of the creditors of the firm.

## 10. Authority of Partners.

As a general rule the whole firm and each member of it is bound by the acts and contracts of one partner, because in law the act or contract of one is regarded as the act of all.

Each is regarded as the agent of all without any express authority being given.

Thus, loans, purchases, sales, assignments, pledges, or mortgages effected by one partner on the partnership account, and with good faith in the third party, are binding on all the firm.

So is also release by one a release.

Notice to one is notice to all.

Demand of one is demand of all.

In matters, however, not connected with partnership, but intended for his own personal interests, the firm is not bound.

## 11. Liability of the Several Partners.

For the payment of partnership debts the property of the firm, both real and personal, as also that of each individual partner, is held responsible for amount of the unpaid partnership debt.

## 12. Individual Debts of Partners.

A partner having individual debts makes the firm liable for such debts for his interest in the firm after the firm debts are deducted, the firm liabilities always having precedence.

## 13. Liabilities of a New Partner.

A new partner entering a firm cannot be held for firm debts contracted previous to his admission.

## 14. Sale of Partner's Interest.

An assignment of interest by one partner must be assented to by the other partner or partners.

## 15. Special Suggestions on Partnership.

Each and every partner is liable for the debts and losses of the concern.

A partnership may bind one or more partners to bear losses and exempt another partner, or other partners from losses.

This agreement is perfectly valid between the partners but it is, not good against creditors, unless such creditors, in dealing with the firm are aware of this agreement, and base their transactions on it.

The act of one partner binds all others.

Thus, if one partner gives a negotiable note for the use of the firm, and signs it with his individual name, such signature binds all the other partners.

Each partner is absolutely responsible to every creditor of the firm for the whole amount of the debt.

If his agreement with them limits the amount of his responsibility he may proceed against them to recover his loss.

A person lending his name to a firm, or causing or allowing it to be published as one of the partners in a concern, or allowing it to be used as a partner after he has withdrawn from the concern, is, in the meaning of the law, a partner as regards the claims of creditors.

The death of a partner dissolves the firm, and its affairs must be adjusted as soon as possible thereafter.

The interest of a partner in a business may be attached by the creditors for his private debts.

Such attachment operates as a dissolution of the firm.

A person who contributes his money to a firm and shares its profit without allowing his name to be used, is termed a secret or silent partner.

A person contributing to the capital and sharing the profits of the concern, but taking no active part in its management, is termed a sleeping or dormant partner.

Both of these are liable to the creditors for the debts of the concern, even though creditors did not know them to be members of the firm.

## Promotion.

### 1. The Art of Promotion.

The promoter has been defined as the man who can make two and two equal five.

This does not mean that chicanery is part of his make-up.

The first real impression one gets who examines promoters' business methods is that absolute honesty will win out every time and that the promoter who cannot be honest must expect to be unsuccessful.

He must make himself worthy of the confidence of many men, or he would better run a street car than try to promote anything.

### 2. Duties of a Promoter.

His duties are to effect judicious combination of capital and experience, capital and capital, experience and experience.

When you read that scores of manufacturing plants have been consolidated you may know that the promoter has been at work. He is the combiner, the adjuster.

He welds divergent interests together, makes old business prosper, and sets new ones on their feet.

And although he does not invest his own money he draws down fat fees and is often the object of envy.

In other days the promoter grew up by himself.

At the present day in large cities there are business schools and business systematizing houses that are graduating promoters.

### **3. Where the Promoter Usually Lives.**

To live at the best hotels, to drive the fastest horses, to wear the most expensive clothes, and to eat the most costly dinners are parts of a fate that not many men would fly from.

Add to them the opportunity, the duty, of meeting the brightest and the richest men in the country, and of having their finger always upon the pulse of events, and there at once is a combination distinctly alluring.

It is the promoter that does all these things.

His star just now is upon the rise.

It has been said that Chicago, as even most New Yorkers will attest, is the city which has developed more and shrewder promoters than any any other city in the world.

### **4. Old Line Promoters.**

The old line promoters, the men who have made Chicago famous as a hothouse of new and bold and successful plans, finds no more fitting type than the Moore brothers.

Lawyers they were in the beginning, and their legal skill was of much use to them in bringing about the combinations with which their names are so closely linked in the industrial world.

J. Pierpont Morgan and his great assistant, George W. Perkins, have done wide and successful promoting, and some that has not been so successful.

But there are many promoters who are not so widely known yet who earn great commissions and sometimes large salaries through their ability to make deals with conflicting interests and to bring strong, well organized and productive organizations out of chaotic conditions.

Often the promoter will be idle, sometimes willingly, sometimes involuntarily.

But there will come a transaction in which he will make more money than he could have made in many months of working upon a good salary.

### **5. How the Promoter Gets His Pay.**

He gets his pay usually in stock.

This stock is that of new corporations he has formed out of several old ones, or the new one he has created out of nothing but money and his skill.

"It dosen't make any difference whether he knows many business men or not".

Let him get a proposition that will appeal to business men and a small fortune is made.

"The ability to reduce another man's expenses or to increase his income is the best possible letter of introduction.

A promoter who can do either of these things, or who can show a business man how their business can be bettered is always sure of an audience and a respectful hearing.

"No man is ever too busy to listen to good suggestions.

He is never too economical to refuse to pay for them."

## Stocks.

### 1. Capital Stock.

The capital stock of a company is the amount, as estimated by the incorporation, required for the purposes of the business.

Authorized and fixed by the charter, it can be changed only by amendment of the instrument.

It is divided into shares, the face value of which is usually one hundred dollars, though the matter is discretionary with the incorporators and other amounts are often chosen.

Generally the state laws require that a certain minimum amount of the capital stock be subscribed and in some states paid in, before the corporation may begin business; thereafter additional stock may be issued as required, up to the charter limit.

### 2. Unissued Stock.

This is in itself a nullity.

It is merely the right to issue stock if subscribers can be found, and until so issued represents nothing.

### 3. Issued and Outstanding Stock.

This is stock actually subscribed for and the subscriptions accepted by the company, and, usually, for which stock certificates have been duly made out and delivered to the subscribers.

It is a liability of the company and the subscriptions or the cash and property received should be an equivalent asset.

### 4. Full Paid Stock.

Stock which has been subscribed, issued, and fully paid is termed full paid stock, and the words "Full paid and Non-assessable" should always appear plainly printed upon the face of its certificates.

### 5. Treasury Stock.

This term is commonly but erroneously applied to unissued stock, or even to stock subscribed but unpaid.

Strictly speaking, it is such stock which has been issued, paid for—usually in full—and then by gift of purchase has come back into possession of the company.

It may be taken in the name of the treasurer, or of a trustee, or may be held in the name of the corporation itself.

In either case it is accounted an asset of the company and may be held or sold at the discretion of the board of directors.

When sold below par the purchaser incurs no liability, for the stock if once full paid, remains so.

So long as held by the company, it can neither vote nor participate in dividends, but remains lifeless and without rights or powers.

It is issued stock, but, being in the treasury, is not outstanding stock.

This distinction does not, however, exempt such stock from the franchise taxes imposed under the laws of certain states, as New Jersey and Delaware.

## 6. Common Stock.

Stock issued without special privileges or restrictions—general or ordinary stock—is embraced in the term common stock.

Unless special stock of some kind is issued by the company, all its stock is common stock.

The owner of common stock has the right to attend and vote at all meetings of stockholders, to share in the profits of the business, and on the dissolution of the company, to have his due proportion of the final assets.

## 7. Preferred Stock.

This is a stock issued under an agreement that it is to receive a stated dividend from the profits before anything is allotted to the common stock.

It is sometimes called guaranteed stock, though this term is more applied to stock issued by one company with a certain dividend guaranteed by another company.

Preferred stock, unlike a bond, does not in any way represent a debt or liability of the corporation.

It is merely an investment.

Its owners are but stockholders.

Its dividends, while payable before anything is given the common stock, may be paid only out of profits, and the failure of dividends gives no grounds of action against the corporation.

For these reasons preferred stock, if it can be sold, is much preferable to bonds as a means of raising money.

Should the corporation become insolvent, usage as to preferred stock is not uniform.

Under the laws of New Jersey and certain other states, should the assets be sufficient, it is redeemed at its face value, after the debts are paid, and before the common stock receives anything.

## 8. Watered Stock.

That which purports to represent, but does not represent in good faith, money paid into the treasury of the company, or money's worth actually contributed to the working capital of the corporation, is watered stock.

For instance, if a certain stock is paying annual dividends of 10 per cent. as much more stock may be issued, giving each stockholder twice as many shares of stock bearing 5 per cent.

Companies having municipal franchises for lighting, water supply street railways, transportation and other semi-public functions, always as a matter of policy, issue sufficient "fictitious" stock to keep their dividends down to an apparently low figure.

In many cases, corporations judiciously "water" their stock to prevent rivals, or possible competitors, from knowing the real profits of the business.

Generally there is no legal prohibition against the "watering" of stocks, provided no one is defrauded thereby.

In many states, all such issues of "fictitiously paid-up" stock are prohibited.

These statutes, however, are frequently evaded.

## 9. Certificates of Stock.

The stock certificate is documentary evidence of ownership of stock in the corporation issuing such certificate, by certifying that the person named therein is the owner of record of a certain number of shares of the company's stock.

The ownership of the stock goes with the certificate and its signed indorsement, but the ownership of the record remains with the original holder till the transfer is made upon the books of the company.

In the meantime the original holder has power to exercise all the rights of a stockholder.

For this reason transfers should be made without delay.

## 10. Subscriptions to Stock.

A subscription to the stock of a corporation is an agreement on the part of the subscriber to take a specified number of its shares and if unqualified, is held to mean at par and for cash.

Stock subscriptions may be paid in property, and in most of the states, in labor or services when it has been so agreed.

Stock may be issued in this way for mines, factories, patent rights, the good will and other assets of a business, and for any other kind of property that might be purchased for cash.

The privilege of safely issuing stock for property is often of the greatest importance in the exploitation of mines, inventions and other speculative enterprises.

It is often abused that in some states it is most rigorously hedged about, and any over-valuation is made dangerous for both the officials of the company and the holders of the stock.

## CHAPTER XXIV.

### Hints-Helps-and-Headlines.

#### 1—HINTS FOR THE REAL ESTATE SALESMAN.

- (a) Give your best.
- (b) Service.
- (c) Down on his luck.
- (d) Lead don't follow.
- (f) Make the right impression.
- (g) Be prepared.
- (h) Building Homes.
- (i) Why it pays to be a Real Estate Specialist.

#### Specialist.

- (j) Mistakes.
- (k) Dig up your hidden ability.
- (l) Sparks just off the rail.

#### 2—HELPS ON HOW TO BUILD A BIGGER BUSINESS.

- (a) Keep your own counsel.
- (b) You make your own opportunity
- (c) He CAN who THINKS he can,
- (d) You are just what you think, not what you think you are.
- (e) Successful men go in herds.
- (f) Concentration.
- (g) Never say "DIE."
- (h) Expect better things.
- (j) Demand forgetfulness.
- (j) Fear creates worry.
- (k) Avoid the thoughts of trouble.
- (l) Integrity.
- (m) Opportunity.
- (n) Perseverance.
- (o) Pluck.
- (p) Self-reliance.
- (q) Courage.
- (r) Industry.
- (s) Honesty.
- (t) Cheerfulness.
- (u) Every real Estate Broker can succeed if he thinks he can.
- (v) The difference between Horse-power and Man-power.
- (w) How to save money.
- (x) How to determine the value of office buildings.
- (y) Qualifications of an Appraiser.
- (z) Why corner lots are worth more than inside lots.

(aa) The first Real Estate deal in the United States.

(bb) Agent representing both buyer and seller.

(cc) Immediate notice should be given the Insurer.

(dd) Invention contracts must be in writing.

(ee) Attractive office fixtures an asset.

(ff) Who is the most successful agent?

(gg) Sale of "good will."

(hh) Sales at Auction.

(ii) Preparing a booklet.

(jj) How contracts must be performed.

(kk) Consent of Insurance Companies should be obtained.

(ll) What a tenant may carry away.

(mm) How contracts are construed.

(nn) The amount of commission that can be collected in an exchange.

(oo) The object of a deed.

(pp) Why a Real Estate agent should always give a receipt.

(qq) A bad title does not prevent collecting your commission.

(rr) What makes Real Estate values.

(ss) How to buy Real Estate.

#### 3—ADVERTISING PHRASES AND HEAD LINES FOR THE SOUTH AND SOUTHWEST.

(a) An amazing decline.

(b) Photographs tell the story.

(c) Buy seed corn instead of full grown.

(d) There's a reason why.

(e) Why pay rent?

(f) Mother earth.

(g) Facts.

#### 4—MISCELLANEOUS.

(a) A Real Estate Collector's code.

(b) The Real Estate Alphabet.

(c) Ten rules for Real Estate Brokers.

(d) A Business-Getting decalogue.

(e) Own the soil beneath your feet (A Poem.)

## Hints .

### 1. Hints for Real Estate Salesmen.

Essentials of Real Estate Salesman ship are:

Personality.

Presentation of the property you offer.

Avoidance of mis-statements.

Perserverance in the right direction.

Securing the balance between what the Owner will take and the

Buyer will give.

Ability to draw up and secure the signing of a contract the moment the two minds are in agreement.

**PUSH.**

Every man has in him the germ of success.

This germ cannot expand.

This germ cannot propagate.

This germ cannot increase,  
Unless nurtured.

This germ must be encouraged.

**SHOW CONFIDENCE.**

You must have confidence in the proposition you are selling.

You must have confidence in your ability.

You must understand your proposition.

Arm yourself with confidence.

The first requisite of success in selling is confidence in what you are doing.

**SINCERITY IN BUSINESS.**

Get the reputation of being reliable.

Fair dealing is indispensable to every man who is engaged in the selling of Real Estate.

It actually pays better to be honest than otherwise.

It actually pays better to have the confidence of those with whom you deal than their distrust.

It actually pays better to work under the law of increasing returns than diminishing possibilities.

Sincerity begets confidence.

Confidence is the life of the Real Estate Business.

Confidence is the very soul of any Business.

Be sincere.

**a. Give your Best.**

Don't consider a sale made when its only made on one side.

Turn it over or some one may turn it down.

Be loyal to your task.

Study constantly to become more proficient.

The only way to keep pace with the constantly increasing demands of modern Salesmanship is by studious application.

Greater efficiency is what you need.

Give every demand eager response.

Tomorrow is too late in the keen competition of today.

Don't put off until another hour the thing that might be done now.

Some other salesman may see the same opportunity and step in ahead of you.

Every task assigned you give it your supreme effort.

The half-hearted try will not do.

The moderate effort is not sufficient.

The more difficult your task the more necessary that super-human effort be put forth.

If you expect the greatest achievements you must never be satisfied with less than giving your very best in everything.

Be loyal.

**b. Service.**

Through service The Real Estate Salesman is given an opportunity to grow.

To expand.

To express his inborn possibilities.

Service is the expression of character.

If your service is careless and cheap you should give it immediate attention.

If your service fails to win the confidence of those who you deal with, strengthen that weak spot.

Some Salesmen are what circumstances make them.

Some Salesmen are what they make of circumstances.

Some Salesmen are graspers of opportunities.

Some Salesmen are graspers of success.

Salesmanship is not a matter of luck.

Salesmanship is a SCIENCE unerring in cause and effect.

If you violate the laws of Salesmanship Science you may not bring upon yourself immediate disaster, but you will surely impair your ability and cripple your capacity.

The most successful salesman is the salesman who sells service.

Who sells satisfaction.

Who gives and gets value received.

### c. Down on his Luck.

A Real Estate Salesman who says that he is down on his luck and just as sure as the sun is coming up in the morning his luck will be down on him.

So long as you are in that frame of mind you'll not be able to put through anything you strive to accomplish.

Store up enough sunshine in your heart to carry you over the dark days.

Fill your lungs with pure air.

Fill your eyes with sunshine.

Fill your head with optimistic

thoughts.

The unsuccessful salesman says the successful salesman is lucky.

Its not "lucky" at all.

Its "plucky."

Just one letter difference.

Never give up until the best card is played.

Many a salesman has won on the last play.

Study every man you deal with.

Study men.

Study human nature.

Learn to know men.

Then you'll have the first principles of successful Salesmanship.

Learn to approach a prospect properly.

There is no one way.

There are thousands.

Use the one that will make a good impression on the man you are trying to interest.

Never allow or let your private troubles crop out in your conversation.

Look as though you were going to sell.

Feel as though you were going to sell.

Then sell.

Gain knowledge of yourself.

Gain knowledge of your fellow men.

Gain knowledge of the business of living.

Gain knowledge of how to apply knowledge.

Develop endurance.

The man who truly merits success in life does with all his might what his hand finds to do, whether it be wholly in accord with his tastes or not.

Discharge each obligation faithfully.

What you do depends upon the energy behind the effort.

Nothing of great value is to be had in this world except as the result of strong effort.

Never complain when necessity lays upon you its heavy hand.

Start out every morning thinking that you can do better work than you did yesterday and watch your business grow.

If you are a Real Estate Broker be ONE of the best Real Estate Brokers' in town.

Whatever you do, do a clean job.

Do your best in everything.

Try to be the BEST in your line.

#### d. Lead Don't follow.

If you want to progress and be of any substantial assistance to those who you seek to serve (Sell):—

You must look up.

Not down.

You must not be content to simply supply existing demands.

You must create new demands.

You must create greater demands.

You must create new ideas.

You must seek to express them.

The SPIRIT with which you work determines whether you go forward or whether you have reached the limit of your possibilities.

Whether you are going to be a leader or a follower.

Whether you are going to be just a plain every-day follower.

Now then:

Which are you?

A LEADER OR A FOLLOWER?

#### e. Make the right Impression.

Be careful how you impress the owner at the first meeting.

Unfavorable impressions created the first five minutes can never be over come.

By your personality you create the impressions that you are:

Intelligent,

Energetic

And

Persevering.

Dress in such a manner that your client will think that you are not sporty or frivolous.

In showing property don't talk too much.

Leave something to the purchasers imagination.

Don't insult your client by making him feel that you think he doesn't know anything.

Give him a chance to let his own mind play on the property.

Give him a chance to establish his own convictions.

Never misrepresent facts.

Misrepresentation of facts may invalidate a contract.

Be straight.

Be clean in all your dealings.

By all means never buy and sell Real Estate for yourself.

If it be known, purchasers get the idea that you snap up the good things and only offer what you don't want.

If you own property and want to sell it give it to another Broker to sell.

If you want to buy property—employ some other Broker to make the purchase.

Never dictate an important letter in haste.

There are many sales (commis-

sions) lost through untactful "follow-up."

The most expensive information is that which is gotten free of charge.

WHY?

Because it is never complete.

To make money in the Real Estate Business you must spend money.

The difference between a rut and the grave is the length and the breadth.

The successful Business Men can see faults without blinding themselves to virtues.

View other peoples ideas with out prejudice.

Be Confident but not over confident.

Optimistic but not reckless believing in luck and chance.

Abominate Red Tape.

Do things in a simple way.

A Real Estate Broker should:

Avoid unprofitable circularizing and the misuse of advertising.

#### f. Be Prepared.

See your proposition as the buyer sees it.

Be prepared to handle his objections.

Prepare for the interview by putting yourself in his place.

Look at your proposition as he will look at it.

Figure out the objections.

Make up your mind in advance that he is going to be against your proposition.

Don't believe that he is going to believe as you do until you have converted him to your view.

Take a good look at your proposition from the Buyer's side.

Tell him yourself at the outset the objections you know are in his mind and answer those objections before he has a chance to state them.

Don't let him spring them on you as surprises.

Take the wind out of his sails.

Knock them out before he forces them.

Lead your prospect around to your view.

Make him think as you think.

Then its easy sailing.

Study your customer.

Be ever on the alert for the change in your customer's attitude.

Never persist in un-necessary details.

Establish a fact, get your prospect to admit it, then stop on that point.

Never address the Jury until the evidence is all in.

Therefore never sum up the facts until you have established enough to win your case. (The signature.)

Avoid trying to close a sale before your customer is ready to sign.

Keep your fingers on the pulse of his emotions.

Summarize.

Summarize carefully.

Remember each conclusion which your client admitted.

Remember each point scored in your favor.

The points scored are what counts.

Catalogue these points in your mind.

Then you know all his prejudices.

You know his doubts.

You know his objections.

Never try to close until all the obstacles have been removed.

Get your prospect in a receptive state of mind.

Refer to favorable admissions on part of your client.

Refer to them in such a manner as to suggest they were voluntary expressed opinions.

Enumerate all the strong points.

Make each point stand out clearly.

Focus all the favorable impressions so that each shall seem related to the rest.

Prepare the mind of your customer systematically for the close.

Summarize forcefully.

The ability to close sales is the ability to convince.

All that goes before is surely preliminary.

Necessary of course.

But preliminary after all.

A man under the influence of conviction is bound to act.

Never ask your client to sign until you have him convinced.

Convince your man as soon as you can.

Do it in 3 minutes if possible.

Don't try to sign him until you have done so.

Convert your prospect with evidence.

Convert your prospect with reasons.

Have your reasons vividly drawn.

Have them perfectly grouped.

Have them thoroughly organized.

Have them harmoniously arranged.

Have them drawn, grouped, organized and arranged that they

will appeal to the eye of the mind as a painter's master-piece appeals to the human eye.

Have in your own mind a mental image of the real value and merit of your proposition.

Don't forget that your picture of this mental image is made of many parts.

Photograph all those parts that complete the picture upon the mind of your prospect.

Don't beg.

Don't coax.

Be a man.

Give your prospect to understand that if he doesn't buy that he loses more than you.

A salesman should learn to **SIZE-THINGS-UP**.

Get the personal side of your prospect.

Habits of thought.

Habits of living.

Likes.

Dislikes.

Needs.

Desires.

Ability to gratify.

Ability to buy.

Find out what he reads.

There are three ways of securing Prospective Buyers for Real Estate.

1—By waiting for customers to come into your office.

2—By hoping that the people for whom you did business last year will send their friends in this year.

3—By hustling—not waiting—not hoping but by going out after them.

All waiting propositions are unsatisfactory.

Waiting propositions are not the

kind that builds up a Real Estate Business.

Hoping propositions never give prompt results.

The one best way to get buyers is to hustle while your competitor waits.

ADVERTISE but do it judiciously.

The Real Estate Broker who advertises every day in the year is the Broker who gets the business.

Results are more effective than words.

How much money did you lose last year?

The difference between what you make and what you could make represents your loss.

How much better could your "ads" pull?

Who buys?

How reached?

Study the mind of the Buyer.

#### h. Building Homes.

Building Homes and Selling them on the Rent Paying plan is the most profitable branch of the Real Estate Business.

Establish the reputation of being an honest Builder and victory is yours.

You'll find 10 people who will buy a home on the Rent Paying Plan to one who will buy a vacant lot.

Don't build rows, when building in the suburbs.

Build different style houses.

What you or your architect might consider cozy, comfortable and convenient might not please but perhaps one out of 10 customers.

Advertise and get Home Buyers

into your office.

Get their ideas of the kind of a home they want.

Find out their wants or what they think they want.

Make notes.

Compare notes.

Have your architect draw plans along the lines suggested by prospective Buyers.

Build a house that is different from the rest.

Every time you lose the sale of a house just because it lacked this convenience or that convenience make a note of it.

In the course of time you can construct a home that will suit the most fastidious and the most curious.

Just because the art glass in the front door pleased the wife has sold a number of houses.

Cozy corners have sold homes.

Convenient kitchens have sold homes.

A closet here, a cupboard there, a drawer here, a shelf there does wonders.

Glass doors outside, sleeping porches, easy stairways, wide stairways are convincing selling points.

Build houses of distinction.

Build homes with broad doorways.

Build homes that can be easily ventilated.

Build homes with store rooms. Put in a cedar chest.

Build easy—house - keeping homes.

Build homes with no waste space.

Build homes with no dark corners.

Build homes that are cheerful.  
 Build homes with oak trim.  
 Build houses that are easily kept-in-order.  
 Build houses with every imaginable improvement.  
 Build houses with parquet floors.  
 Build houses with burglar proof doors.  
 Build houses with hardwood trim.  
 Build houses with extra large closets.  
 Build houses with mirror doors.  
 Build houses with large well-lighted cellars.  
 Build houses with built-in china closets.  
 Build homes with spacious halls.  
 Build homes with lockers.  
 Build homes with storage rooms.  
 Build homes with sun porches.  
 Build homes with beamed ceilings.  
 Build homes with window seats.  
 Built homes with built-in book cases.  
 Build homes with radiators in bay.  
 Build homes with gravity coal chutes.  
 Build homes with outside closet windows.  
 Build homes with plenty of radiation.  
 Build homes with linen chutes.  
 Build homes with trunk rooms.  
 Build homes with large solariums.  
 Build homes with cellar ceiling plastered.  
 Build homes with dinner ware closets.  
 Build homes to please the wives, they are the ones who should be considered.  
 Build homes that are different.

Build homes with art glass mullioned windows.  
 Build semi-suburban sun-light houses.  
 Build air-lite houses.  
 Build homes with every luxury of convenience known to architects.  
 Build homes and put in man's size bath tubs.  
 Build houses that will please.  
 Build houses that will sell.  
 Build houses that will stand the test.  
 Build houses which when stamped with your name means perfection.  
 Build houses with a "Tiffany Setting."  
 Build homes so arranged as to save the wife unnecessary steps.  
 One hundred steps a day saved means 36,500 steps saved in one year.  
 The wife is the person to please in building a home.  
 Every Broker knows that when a wife says "I like this house," it means a sale.  
 Keep the wife's idea of a model home uppermost when drawing your plans for a home.  
 It will mean a home that will sell quickly.  
 It will mean satisfaction.  
 Satisfaction means more houses to build.  
 More houses to build means more sales.  
 More sales means more profit.  
 Sell satisfaction.  
 Have a suggestion box.  
 Get each prospective customer you show a house too to make a suggestion, comment or criticism and put in the suggestion box.

Suggestions of any kind either for or against the construction of the house.

Suggestions how to improve the plan of the house.

Suggestions how to improve the conveniences.

Make note of each suggestion received.

Save these suggestions.

Study them.

In time you'll hit on a suggestion that will be valuable to you.

Perhaps several.

In the meantime you'll not be under any obligation to use any of them unless they suit your fancy.

#### i. Real Estate Specialists.

The Real Estate Broker who makes a specialty of selling farms usually makes more money than the Real Estate Broker who does a General Real Estate Business.

This is an age of specialists.

The farm specialist gets bigger commissions.

The Rent specialist gets bigger commissions.

The store specialist gets bigger commissions.

The Business Broker gets bigger commissions.

The Broker that makes central business property his specialty gets bigger commissions.

The sub-division specialist gets bigger commissions.

The Broker who will take up one branch of the Real Estate Business and make it a specialty and stick to it is bound to win.

There is a demand for Specialists.

There is a demand for Real

Estate specialists.

Select one branch and become a Specialist and you'll make money.

A list from which you can make a selection.

1—Farm Specialist—"Ten-acre farms."

2—Land Specialist—"Five-acre farms."

3—Subdivision Specialist—"One-acre farms."

4—Suburban Homes.

5—High-grade Homes.

6—Vacant Lots.

7—Country Homes.

8—Renting Business property.

9—Renting Offices in Office Buildings.

10—Renting Residences only.

11—Renting Stores.

12—Renting Flats and Apartments.

13—Room Renting Agency.

14—Promoting.

15—Securing Partners.

16—Furnishing Capital for Business enterprises.

17—Loaning money on First mortgages.

18—Loaning money on Second mortgages.

In large cities any one branch of the Real Estate Brokerage Business if made a specialty will pay.

Double up according to size of the town in which you are doing business.

In Law the Specialist gets the biggest fee.

In Medicine the Specialist demands the biggest fee.

In Architecture the Specialist draws the biggest salary.

In Manufacturing the Specialist Commands the biggest trade.

In Merchandising the Specialist

secures the most profitable patronage

In Photography the Specialist gets the better class of trade.

In Advertising the Specialist gets his own price.

In any business the Specialist makes the most money.

Why not in the Real Estate Business?

Become a Specialist in your own line and you can't help but win.

When I say Specialist I mean that you must be a Specialist, who knows all there is to be known in your line, and about your special line.

If you are a farm Specialist and sell farms only and a client comes in to your office and has a store to sell, refer him to a Broker who makes the selling of stores a specialty.

If you are a store Broker vice versa.

If you are a Farm Specialist:

Keep a 2, 3 or 4 line "ad" in the daily papers that you sell farms and farms only.

Keep an "ad" in every day.

Put in a 10 or 15 line "ad" Sunday.

Do this until your Business grows and it demands more advertising space.

Publish lists of all the property you have to sell.

Insert in each "ad" "send for my farm list."

Make this list attractive brief and newsy.

Keep your name before the public in such a way that every time any man or woman thinks of buying or selling a farm they think of you in the same breath.

Then when in the market they will come to you unconscious of the reason why.

Advertise in local papers.

Advertise in county papers.

Advertise in a few foreign papers.

In sending out your lists, be careful to give a correct and truthful description, underestimate it possible. (See chapter on "How to Advertise farms.")

The day for the Real Estate Specialist is here.

Get in the game.

#### j. Mistakes.

Every mistake can be converted into an asset.

Every mistake has a value.

The hardest thing in the world to say is

"I WAS WRONG."

The man who admits freely and frankly that he was wrong, just watch the balance swing in his favor.

When you make a mistake don't turn it over and over.

Don't play with it.

Don't coddle with it.

Find out the reason.

Impress that reason on your mind.

Burn it on your mind.

Then look forward and forget the past.

You can't change the past.

The future is in your hands.

Every mistake carries a penalty

Every mistake carries a reward.

Never try to hide your mistakes.

If you do, you only take on a car load of secret worries.

When you try to hide your mistakes.

You impair your efficiency.

You do harm to yourself.

Don't wast time trying to hide or cover up your mistakes.

Play the game as it should be played.

Avoid mistakes if you can.

Making mistakes only prove that you are human.

Apply judgment in all you do and say.

Don't be guilty of covering up the other fellows mistakes.

Don't associate with the man who never makes a mistake.

He is a dangerous creature.

Keep away from him.

The man who never makes a mistake will die of mental tuberculosis.

From failures comes wisdom.

The way to find out what to do is to discover what will not do.

The man who never made a mistake is a man who never made a discovery.

"Face your deficiencies and acknowledge them, but do not let them master you."

#### k. Dig up your hidden ability.

Some one has said "SALESMEN ARE BORN NOT MADE."

Wouldn't it give the Real Estate Fraternity a better chance and make us all feel better to say "SALESMEN ARE BORN AND MADE."

Salesmanship is a science—we might say a science of service, therefore, any man who possesses the DESIRE and WORKS may become proficient.

Don't rely on your natural ability  
Don't depend on your good fellowship.

Don't promise then fail to perform.

Don't belittle your competitor.  
Don't be satisfied with the "good old way."

But:—

Get a systematic knowledge of your business.

Learn to know everything about what you are selling.

Learn to know the Public.

Learn to know your customers.

Give your customers new ideas.

Show them new ways of doing old things.

Learn to supply and meet changing needs.

Live in the present.

The future depends only on what you make out of the present.

Forget the Past.

One of the prime requisites of good Salesmanship in selling Real Estate is to know all that is to be known about the property you are selling.

The salesman who profits most is the salesman who serves best.

#### l. Sparks just off the rail.

When business gets dull, don't just sit around and mourn.

This life is no funeral.

There are Real Estate Brokers who think so.

Don't try to save what runs out at the spigot.

Watch the waste at the Bung.

Change your "ads" daily.

What would you think of a preacher delivering the same sermon every Sunday.

Why do some Real Estate Brokers run the same "ad" week after week?

Change 'em!

Dress them differently each time they appear.

Tell the people something new.  
 Give them news.  
 Put spice into your "ads."  
 Put ginger into your "ads."  
 Put life into your "ads."  
 If fortune seems opposed to thee  
 Faint not.  
 Neither give thyself to despair.  
 Use your failures as spurs to  
 help you on to success.  
 Fear failure and you'll bring  
 failure on yourself.  
 Keep away from rash specu-  
 lations.  
 Run not thyself into debt.  
 Small debts double themselves.  
 Make no bargains over the  
 wine cup.  
 Employ no base methods to  
 gain your ends.  
 Forget not to praise him who  
 serves thee well.  
 Reward him for his services.  
 The Real estate Salesman who  
 is satisfied with what comes to  
 him unsolicited answers few knocks  
 at the door.  
 Don't be satisfied with to-day's  
 business.  
 Get more.  
 Lay out a new plan.  
 Lay out a new campaign for  
 new business.  
 Go after new business.  
 Exhaust every source.  
 Swing every inquiry into line.  
 Don't let your competition dic-  
 tate the boundaries of your busi-  
 ness.  
 Don't let custom hold you down.  
 Get away from your office.  
 Get out of that easy chair.  
 Opportunities are in perpetual  
 motion.  
 Go out after them.  
 More customers.

More "come backs."  
 More business.  
 When you get a prospect,  
 keep on his trail.  
 When you tree one, don't let  
 him forget where he belongs.  
 When you lose a prospect—go  
 after him again—also his neighbor.  
 Keep after them.  
 Nudge them.  
 Remind them.  
 Don't lose sight of your client.  
 Don't let him forget.  
 Go gently.  
 Go cleverly.  
 Aggressiveness is what sells Real  
 Estate.  
 You may be smart.  
 You may be quick.  
 You may have good address.  
 You may know the Real Estate  
 Line.  
 But you'll never succeed unless  
 you get out and dig.  
 Hustle to-day.  
 Hustle every day.  
 The salesman who succeeds is  
 the salesman who finishes his task.  
 Finish your task.  
 Stick to it.  
 Persist.  
 Prove your case.  
 Study your prospects needs.  
 Analyze your prospects case.  
 Show your prospect that you  
 know your business.  
 Prove it.  
 Concentrate.  
 Go to-day.  
 Go another day.  
 Go with new arguments.  
 Go with new persuasion.  
 Keep up with your task.  
 Do it better.  
 What was well done yesterday  
 is poor enough for to-day.

Don't let well enough alone.  
 Do it better.  
 Put your wits in motion.  
 Reach out.  
 A thing done wrong is just begun.  
 It will bob up serenely some day.  
 Save yourself embarrassment.  
 Settle to-day.  
 Do your work right.  
 Systematize.  
 The way to secure "come backs" is to sell satisfaction.  
 Every cent gained by mis-representation is lost in patronage.

Remember there is a "come back" on every sale if the sale is made right.  
 Don't drift.  
 Analyze your business.  
 Analyze your field.  
 Strike at the psychological moment.  
 Build confidence.  
 Keep at it.  
 Throw on the light.  
 Have a plan.  
 Keep your ear to the ground.  
 KEEP YOUR EYE ON THE RAIL.

## Helps.

### 2. Helps How to Build a Bigger Business.

SUCCESS in life is due entirely to the personality of the individual.  
 PERSONALITY CONSISTS OF CONFIDENCE.  
 JUDGMENT  
 DECISION  
 DETERMINATION  
 ASPIRATION  
 AND  
 TRUTH.  
 Thoughts are vital things.  
 Thoughts are living things.  
 Thoughts are actual things.  
 One thing at a time.  
 Keep on doing one thing at a time.

#### a. Keep your own counsel.

Keep still.  
 Develop strength.  
 Develop courage.  
 Develop power.  
 Develop force.  
 Develop push.  
 Develop good-will.  
 Don't be afraid.  
 Do your duty each moment.

Do it as well as you can.  
 Do it the best you can.  
 Hope for better things.  
 Expect better things.  
 Practice economy.  
 Don't be stingy.  
 SPEND YOUR MONEY FOR NEEDFUL THINGS.  
 Remember every thing wanted is not always needed.  
 The present is the result of the past.  
 The future will be the result of the present.  
 Expect poverty and you'll get it.  
 Expect failure and you'll get it.  
 People think of you just as you think of yourself.  
 If you think you are worthless to yourself and the world others think the same.  
 You are as much needed in your place as any other man is needed in his.  
 Have respect for yourself.  
 Gloom brings despondency.  
 Hate brings ill health.

Fear of poverty brings destitution.

Hope brings happiness.

Hope brings elasticity.

Courage brings success.

Determination brings success.

Energy brings success.

There are no mistakes in the operation of natural laws.

Every man gets what he draws to himself.

Your present position is the result of past thoughts.

Your future position will be the result of your present thoughts.

**b. You make your own opportunity.**

Show me a calm man.

Show me a determined man.

Show me a self-reliant man.

Show me an aspiring man.

AND YOU'LL

Show me a man BEYOND need.

THEN

Show me a weak man.

Show me a whining man.

Show me a melancholy man.

Show me a morbid man.

Show me a nervous man.

Show me a fretful man.

Show me a vacillating man.

Show me a man pushing one thing to-day.

Show me the same man pushing another thing tomorrow,

AND YOU'LL

Show me a man.

Physically.

Morally.

Mentally.

And

Financially a wreck.

**c. "He can who thinks he can."**

Keep the thought of

Courage

Peace

Strength

Power

Justice

Good-will

Decision

Force

Confidence and

Determination before you.

Live in it.

Dwell on it.

Demand it.

Pray for it.

Improve the character of your thoughts.

You'll naturally gravitate to something better.

You'll come in contact and in touch with opportunities that never would have been yours under old conditions.

Don't seek money.

Don't seek prosperity.

Choose the occupation you like.

**d. You are just what you think.**

Not

WHAT YOU THINK YOU ARE.

Think right and prosperity will seek you.

The determined man does not try to force things.

The determined man seeks the easiest possible road to the goal.

The determined man never loses sight of his purpose.

The determined man calculates.

The determined man reasons.

The determined man seeks new ideas.

The determined man seeks those ideas which seem better than his own.

Don't allow others to determine

what you shall do.

Have determination.

Be determined and

You'll succeed.

Remember that bullheadedness is not determination.

The most obedient boy in school often becomes a clerk for the worst rascal.

The man who is the most anxious to obtain money usually gets the least.

The man who is satisfied with a cottage gets no more.

The man who hates the most is loved the least.

The man who tries to frighten others is himself afraid.

The man who is educated and an independent thinker is the best man.

#### e. Successful men go in herds.

Un-successful men go in different herds.

The man who swears the loudest runs the quickest.

The size of the man (physical) has nothing to do with the accomplishment of his object.

The condition of the mind and the desire is what attracts.

"Know thyself" is the deepest and best advice ever given to man.

GET RID OF

Jealousy,

Envy,

Distrust,

Ill-will,

Anger,

Haste,

Fear.

If you want a better position in life make mental pictures of a better position.

Circumstances will CHANGE

as your MIND changes.

#### f. Concentration.

Concentration is the power of holding thought entirely focused on one subject about which you desire to think.

Don't try to do two or three things at once.

Your mind only has ability to do one thing at a time.

Concentration is only possible to courageous people.

Nervousness is nothing more than the lack of concentration.

Calmness comes from courage and concentration.

Develop good-will to all.

See yourself mentally as successful.

Be a man and results will take care of themselves.

#### g. Never say die.

Do not try to shape your own life at all.

No great success ever came through forced effort.

Success comes easily.

Success comes gently.

Success comes happily.

Don't waste your energy in fruitless expectations.

Don't be too hasty.

A scattered condition of your mind leads you to shun your present position.

Advice, logical or illogical is a useless waste of energy, unless you desire to change your mode of thought.

Seek courage.

Seek peace.

Seek wisdom.

#### h. Expect better things.

Demand more wisdom.

Determine to have more wisdom.  
Don't insist, however, upon something that will harm you.

Determine to know your inner self.

Do not force yourself.

Forget self.

Give yourself up to the thing you are doing.

Think of yourself of being rich and you'll grow rich.

But back up your thought by force of character and energy.

Anger is a species of insanity.

Anger produces sickness of the body.

Anger produces indigestion.

Anger produces headaches.

What you do is more important than how much you do.

One man can make a hundred dollars just as easy as another can make one dollar.

The one man thinks about hundreds of dollars.

The other man thinks about one dollar bills.

The one man is broad-minded, self-reliant and forceful.

The other man is weak, narrow-minded and feeble.

Helping others helps yourself.

FORGET YOUR TROUBLES.

Rest yourself and gather strength for renewed effort.

The power of forgetting is the best test of mental strength.

When everything looks gloomy get it off your mind.

When the sunshine is hidden by clouds of distrust forget it.

When everything looks like a failure, get it off your mind.

When everything looks like the world was a mistake forget it.

Interest yourself in something

light and happy.

Worry weakens the mind.

Happy employment of the mind strengthens it.

Don't take your business home with you.

Your mind requires food.

Determine to leave your business at your office.

Study your home life.

Attend wholesome places of amusement.

Forget your troubles if your mind is strong enough.

If not strong enough,

DEMAND FORGETFULNESS.

Think thoughts that will make you happy.

Worry is a mental disease and comes from FEAR.

Banish all fear from your mind.

The world is overrun with dependents.

The world is overrun with human top-toads.

The world is overrun with leeches

Every one trying to find some one to whom to cling for support.

Fear of failure brings failure to you.

j. Fear creates worry.

Worry drives many a business man to an early grave.

Develop courage.

Courage insures health.

Courage insures success.

Courage enables you to overcome difficulties.

Courage enables you to look at new and better projects squarely without flinching.

Courage dissects difficulties.

Courage dismisses them from your mind.

Courage enables you to forget business when at home with family and friends.

**k. Avoid the thought of trouble.**

Avoid the thought of poverty.

Avoid people who are failures.

No one can stand still in mentality.

Its just as easy for the forceful man to attract millions as for the peanut vendor to attract nickels.

Build up your business to expect thousands.

And thousands you'll get.

Be honest.

An honest man is seldom cheated.

Cultivate honesty.

One idea carried to a successful conclusion will produce larger returns, than a half dozen imperfectly carried out.

DEVELOP CALMNESS.

COURAGE.

Push.

Confidence.

Determination.

Concentration.

Justice.

Truth.

And you'll develop personality.

Develop any quality in which you are deficient.

Ideas for making money will come to you unsought.

The natural thing for you to do is always to do the right thing.

Every thought is an effort.

Every effort brings some effect.

Determined thought in the direction of success brings it to you.

STUDY YOURSELF.

Therein lies all the power.

**l. Integrity.**

Integrity without knowledge is

weak.

Knowledge without integrity is dangerous.

Knowledge without integrity is dreadful.

The successful business man is honest.

Sound from center to circumference.

True to the hearts core.

Steady.

The successful Business Man will stand for the right.

Tell the truth.

Look at the truth square in the eye.

Look the devil straight in the face.

NEVER BRAG.

NEVER RUN.

NEVER FLINCH.

The successful business man knows his own business.

The successful Business Man does not lie.

The successful Business Man avoids all base methods.

The successful Business Man avoids all servile methods.

Avoids all underhand methods.

Avoids all sneaking methods.

**m. Opportunity.**

The neglected opportunity never comes back.

The past life never comes back.

The spoken word never comes back.

The sped arrow never comes back.

Opportunity has hair in front.

Opportunity is bald behind.

Seize opportunity by the forelock.

Those who have no opportunities despise small ones.

Those who despise small opportunities never get large ones.

What may be done at any time will be done at no time.

Take time while time is.

**n. Perseverance.**

To overcome one difficulty gives you greater ability to overcome the next.

It is cowardice to grumble about circumstances.

More depends upon perseverance than upon genius.

Work is the order of the day.

The slow penny is surer than the quick dollar.

The slow-trotter will out-travel the fleet racer.

GENIUS DARTS.

GENIUS FLUTTERS.

GENIUS TIRES.

PERSEVERANCE WEARS.

PERSEVERANCE WINS.

The all-day horse wins the race.

The afternoon-man carries off the laurels.

The last blow finishes the nail.

Brains grow from constant use.

The greatest Business Man is the man who uses his brains the most.

If competition troubles you, work away.

Your competitor is only a man.

You ought to be beaten, if you shrink from the contest like a coward.

A Business Man can get what he wants if he is not flint hearted.

Toil is the price of success.

**o. Pluck.**

If you want fortune.

If you want success.

If you want fame.

Stick to your job piously.

Stick to your job determinedly.

Stick to your job bravely.

If you want to be anybody.

If you want to be anything.

Carry your project through to completion.

Believe that you were made for that particular job.

Believe that no one else can do it but yourself.

Put forth your whole energy.

ELECTRIFY YOURSELF.

Go forth to its completeness.

After your work is completed, you'll think more of yourself and so will others think more of you.

The world loves a determined doer.

Drive right along whatever you undertake.

Consider yourself fully capable.

You'll succeed.

**p. Self Reliance.**

He who begins with crutches will usually end with crutches.

Intelligence is capital.

Energy is capital.

Industry is capital.

The path to success in business is simply the path of common sense.

Outside help is a curse.

Outside helps handcuffs effort.

Outside help stifles aspiration.

Outside help turns the key on energy.

Poverty sometimes is a greater blessing than prosperity.

**Work.**

All work that is honest is honorable.

The noblest thing in the world is honest work.

**Energy.**

The difference between the feeble and the powerful is energy.

The difference between the great and the insignificant is energy.

Invincible determination wins.

Never suffer your energies to stagnate.

It's pluck that weaves the web of life.

It's pluck that turns the wheel of fortune.

It's pluck that amasses wealth.

It's pluck that crowns men with honors.

It's pluck that forgets the luxuries of life.

Good pluck is good luck.

**BAD PLUCK IS BAD LUCK.**

Avoid late morning naps.

Avoid late evening hours.

Be careful of how much time you spend in the bar room.

Don't spend too much time in the public ball room.

You can base your good pluck in folly.

You can lose your good pluck in fashion.

You can lose your good pluck in idleness.

You can lose your good pluck in high living.

You can lose your good pluck in dishonesty.

You can lose your good pluck in brawls.

You can lose your good pluck in sensualism.

#### **Bad Management.**

You can lose your pluck in bad management.

Bad management is at the bottom of nearly all bad pluck.

It's bad management to drink liquor.

It's bad management to eat tobacco.

It's bad management to burn tobacco.

It's bad management to lose your temper

It's bad management to abuse people.

It's bad management to mind other people's business.

It's bad management to neglect your own business.

It's bad management to expose your health.

It's bad management to over-tax your powers.

It's bad management to get sick.

It's bad management to take drugs.

It's bad management to be idle.

It's bad management to be mean.

It's bad management to be dishonest.

Idleness is death.

Activity is life.

The man who works is the hero.

It's the man with an indomitable "will" that succeeds.

It's the man with an inflexible purpose that wins.

A double-minded man is unstable in his methods.

**DON'T BE A WEATHER-COCK MAN.**

Decide promptly.

It requires purpose.

It requires will.

It requires oneness of aim.

It requires invincible determination to succeed.

Nothing is impossible to him who wills.

"Will" is the Root.

Knowledge is the stem and leaves.

Feeling the flower.

Learn!

Do!  
Try!

**q. Courage.**

The successful business man has courage.

The right kind of courage endures pain firmly.

The right kind of courage combats difficulties manfully.

The right kind of courage sustains misfortunes bravely.

The right kind of courage supports poverty nobly.

The right kind of courage encounters disappointments courageously.

Success is the child of confidence and perseverance.

Success is the best test of capacity.

Constant application.

Regular application.

Habitual application.

Systematic application to business must in time if properly directed produce great results and will lead to wealth.

Idleness leads to poverty.

Inattention leads to want.

**r. Industry.**

Whatever is useful in art comes from industry.

Whatever is useful in science comes from industry.

Whatever is useful in human attainment comes from industry.

Industry defies want.

Industry defies poverty.

Industry travels the same road with enjoyment.

Industry travels the same road with duty.

Progress is impossible without industry.

Industry wisely applied commands success.

Industry vigorously applied never fails of success.

Industry carries a man onward.

Industry carries a man upward.

Industry brings out your individual character.

Industry stimulates the action of others.

Industry is the heir of Fortune.

Industry is the companion of Honesty.

Industry is the partner of honor.

Industry is the beautiful sister of Temperance.

Industry is the wholesome brother of health.

Industry has a physical blessing.

Industry strengthens the limbs.

Industry braces the sinews.

Industry keeps the blood in circulation.

Industry repels disease.

Industry creates an appetite.

Industry renders welcome rest.

Industry discovered the oceans.

Industry discovered the rivers.

Industry discovered the deserts.

Industry fills the world with monuments.

Industry fills the world with memorials.

Industry renders life delightful.

Industry exalts.

Industry embellishes.

Industry beautifies the whole earth.

Industry proves the world.

**s. Honesty.**

Honesty is greatness.

Don't try to be honest just because its good policy.

Be honest because it makes you feel better for being honest.

Character is better than capital.

Honesty produces a clear conscience.

Honesty produces a pure mind.

Honesty produces rectitude with in.

Honesty produces rectitude without.

Character is stock in trade.

Character is power.

Character is influence.

Character makes friends.

Character creates funds.

Character draws patronage.

Character opens a sure way to success.

Character opens an easy way to wealth.

Character opens an easy way to happiness.

Character is what you are.

Reputation is what the people say you are.

Character is the true standard of man.

RIGHT vs. MIGHT.

There are good men.

There are bad men.

Good men do what they ought to do.

Bad men do what they can do.

Good men are right.

Bad men are sometimes mighty.

Right is loyal.

Might is tyrannical.

Right gains victories by Peace.

Might conquers by War.

Right rules by invitation.

Might rules by compulsion.

Right is for the whole.

Might is for one.

Right is unassuming.

Might is pompous.

Right reasons.

Might stalks.

The road ambition travels is

too narrow for friendship.

Too crooked for love, too rugged for honesty, too dark for science, and too hilly for happiness.

#### t. Be Cheerful.

Cheerfulness is to Business what the sun is to nature.

Cheerfulness is to business what the stars are to night.

Be cheerful and nature will smile upon you.

Cheerfulness makes the air balmy.

Cheerfulness makes the sky clear.

Cheerfulness makes the grass have a brighter green.

Cheerfulness makes the trees have a richer foliage.

Cheerfulness makes the flowers have a more fragrant smell.

Cheerfulness makes the birds sing more sweetly.

Cheerfulness makes the sun, moon and stars more beautiful.

Look on the bright side.

Don't allow the shadow of discouragement to fall across your path.

The harder the task, the more need of singing.

A gloomy and sad countenance don't make things any easier.

There's more virtue in one sunbeam than a whole hemisphere of cloud and gloom.

The cheerful are the busy.

When trouble knocks, cheerfulness sends word "engaged."

Frogs don't croak in running water.

The active mind is seldom troubled with gloomy forebodings.

Let come what will, NEVER DESPAIR.

Despair is death of the soul.

### **Trials of life strengthen.**

You never know how strong you are until you are thrown in a kettle of hot water.

Discouragements are stepping stones.

Disappointments are stepping stones.

Misfortunes are stepping stones.

Failures are stepping stones.

Adversities are stepping stones.

Calamities are stepping stones.

The ripest fruit grows on the roughest wall.

The small wheels of a carriage comes in first.

Adversity flattereth no man.

Adversity exasperates fools.

Adversity dejects cowards.

Adversity makes the idle industrious.

Every failure is a step to success.

Persevere and you are sure to conquer.

Yield not to the influence of sadness.

Yield not to the blighting power of dejection.

Quench the stings of slander.

Bury despondency in oblivion.

Fling melancholy to the winds.

Let no cloud darken thy spirit

Arouse ambition's smouldering fires.

### **Cling to hope.**

Burst the trammels that impede your progress.

Place high your standard.

Press steadily onward and victory is yours.

### **EVERY REAL ESTATE BROKER CAN SUCCEED IF HE THINKS HE CAN.**

To accomplish anything, ability is required.

"He CAN who THINKS he can."

When you think that you can succeed, you cause your business ability to develop.

Persistence is required.

Concentration of thought is necessary.

Thought is creative.

Thought makes you what you are.

Give your whole mind to one faculty, that faculty becomes remarkable.

Persistence is the secret.

Decide what you want to do.

Begin to think that you can.

Continue to think you CAN without ceasing.

Pay no attention to failures.

Know that you can.

Continue to think that you can.

Keep constantly before your mind.

"HE CAN WHO THINKS HE CAN."

Have faith.

Self-confidence.

Perseverance.

Persistence.

Do things.

Try to do bigger things.

Practice what ability you possess.

Think you can do more.

Think that you'll succeed.

Think success.

Become saturated with the very life of success.

Nothing succeeds like success.

Fill your system with the spirit of success and you'll never fail.

Whatever you have ability to do.

DO.

What you want to do,

Think that you can do.

Think you CAN and you'll overcome, everything.

Think you CAN and you'll change everything.

Think you CAN and you'll improve everything.

Everything you imagine you impress upon your mind.

Through imagination you can work yourself into almost any condition or state of being.

PICTURE THE BETTER SIDE.

Keep your mind steadily on that picture.

Change your thoughts for the better.

Keep your eye single upon the ideal pictures (the better side).

Refuse absolutely to think of the dark side.

Live and work as you think.

Let go completely of everything that has served its purpose.

Acquire the art of letting go.

Live.

Be what you are and all you are.

Don't try to be someone else.

Don't imitate.

Continue to be your real self.

Bring out your own INDIVIDUALITY.

Express your OWN individuality

Be satisfied to be what you are.

Don't be satisfied to be less than ALL that you are.

Self is inexhaustable.

There is no end to the possibilities that exist in your own life.

Acquire the art of letting go those things that you do not

want.

Acquire the art of improving upon those that you do want.

The "world" with all its perversions and obstacles is simply the raw material.

THE STRONG MIND BUILDS WHAT HE CHOOSES.

Work with the idea before you constantly that "he can, who thinks he can."

Develop interior insight.

Develop your mind.

Develop your mind into a strong mind.

Develop the attitude of self-supremacy.

Every event that transpires in your daily life contains an opportunity.

Develop the insight to see it.

Develop the power to employ it.

Be a model character that does things.

Give your best to everybody.

Every element in your life is governed by thought.

Every element in your life is directed by thought.

Changed by thought.

Modified by thought.

AS THOUGHT GOES, YOU GO.

As thought improves you improve.

As thought moves upward you move upward.

A discouraged mind is impressed with failure.

A discouraged mind is impressed with weakness.

A discouraged mind is impressed with inferiority.

A discouraged mind is impressed with tendency to go down grade.

The strong mind who thinks

"he can who thinks he can" must go the other way. (Upward.)

Turn your attention upon the ideal you desire to reach.

Try to see the ideal of yourself as well.

Like attracts like.

The ideal of yourself is you.

You are the ideal side of yourself.

The ideal side of yourself is the complete side.

The complete side is you.

**BE YOURSELF.**

Bring out all that exists in yourself.

Ideal freindship brings ideal friends.

Refinement in action brings refined people.

Refined thought brings refined thought people.

Greater ability brings greater results.

Give your best to the world.

And the world will give its best in return.

**v. The difference between Horse Power and Man Power.**

Mental Power

vs.

Physical Power

Better service—Get the Habit.

**POWER**

Two kinds:

**HORSE POWER.**

**MAN POWER.**

The Real Estate Salesman should use man power. (Mental power.)

Horse power requires physical Energy.

Man power none.

"Every Real Estate Broker needs more power more man

power, more mental power.

How to get it?

Give beter service to your clients to-day than you did yesterday.

Give better service to your clients tomorrow than to-day.

Think high—(not high living.)

Thinking right, thinking high generates man power.

Do the right thing.

Work hard.

You'll win.

Don't stop too soon.

Put on the "finishing touch.

Plan well.

**START WELL.**

Keep going well.

**FINISH WELL.**

There are thousands of fairly good Real Estate Salesmen.

A little extra effort would make them excellent.

If you are a fairly good salesman make a litle extra effort, put on that one final "Spurt."

Let yourself out.

You'll soon find things coming your way.

**WHY?**

Why don't more Real Estate Salesmen and more Real Estate Advertisers, keep up to date and take the professional view of their work.

How many Real Estate Salesmen read magazines and books covering their special field of endeavor.

The slow sale of such publications prove the lack of preparation among the Real Estate and Advertising fraternity.

There's a science of salesmanship.

There's a science of advertising.

Wake up.

Be more earnest.

**NEVER MISREPRESENT.**

When it becomes necessary to misrepresent its time to quit the business.

If you are right you can prove it.

If you can't prove it the chances are you are not right.

Every Real Estate Broker should be able to write the word "SERVICE" after his name.

Don't kill time.

Time is precious.

Don't wait for the crowd to pass by.

Walk around.

Climb over.

Tunnel straight through.

Analyze self.

Sum up your ability.

Discard the improper ballast

Let "ONWARD" and "UPWARD" be your motto.

**KEEP THE END IN VIEW.**

Don't work for the praise of the world.

Keep in mind honest self-encouragement.

Eternally hustle for it.

A character built of bricks with flattery for mortar is sure to fall.

Put the best that is in you in your daily work.

Tear yourself to pieces.

Tear your work to pieces.

Compare.

Analyze.

Think.

Don't be satisfied until you have done your best.

Do one thing at a time.

Get through with it.

Forget it.

Then take up the next thing and repeat the performance.

**GET THE HABIT.**

Get the habit of deciding to do things.

Do things even if you begin wrong.

Every time you decide to do something and fail to do it you weaken the force called "WILL."

Keep every resolution.

Put every wish into action.

Decide to drop a bad habit.

Do it now.

Decide to form a good habit.

Do it now.

Decide to increase your business.

Do it now.

Do things you decide to do and your work becomes easier every day that follows.

A Business Getter is not always a Business-Builder.

A Business-Builder however is always a Business-Getter.

Business is like a machine.

Dead and worthless without the guidance of Brain Capitalization.

Speaking the English language correctly is a BUSINESS ASSET.

Failures are stepping stones to success and for strong hearts determined to persevere.

**w. How to save Money.**

Economists tell us that a man's capital is a fund of wealth through which he expects to receive an income.

The acquisition of wealth implies certain moral and intellectual qualities.

The power of saving and postponing enjoyment is necessary to the formation of capital.

A man who desires to accumulate capital will have to pur-

sue the object steadily and under difficulties for a considerable length of time, and he must have a will strong enough to curb his appetite and an imagination broad enough to foresee the advantages which will accrue from the possession of capital; and that by means of capital he can lessen his toil and cease active efforts with a sense of comparative security in his declining years.

**TO ACQUIRE PROPERTY, ONE MUST HAVE SOME MONEY.**

It is difficult to save money and still more difficult to invest it profitably.

A man must succeed in something to be happy.

**HE MUST SAVE TO SUCCEED.**

He can save, if he will make it a fixed rule and principle of his life to invariably spend less than he earns.

If a man will do this, he will begin to accumulate capital.

In regard to saving, there is no time so opportune as the present in which to begin.

If a man neglects to save in his earlier years, he may not have as good an opportunity to do so later in life.

"No morning sun lasts the whole day."

The habit of saving must be formed.

**HABIT** is the regular performance of an act until it becomes almost involuntary or a second nature, requiring but little effort or thought.

The man or woman who acquires the habit of saving early in life has a most valuable asset.

Begin to save, repeat the act a

few times regularly and the habit will do the rest.

When one first begins to save, he should place his money in a savings bank, where it will draw interest, and thus set the money to work.

All reputable savings banks pay about the same rate of interest, and such being the case, there are but two points for the intending depositor to consider.

One is the safety of the deposit and the other is the selection of a bank where his business relations will be pleasant and agreeable.

**SAVINGS BANKS** are required to publish statements annually, and an idea of the safety of a particular bank can be obtained from its statement.

Its resources should be in cash or in items readily convertible into cash, such as coupon bonds and corporate stocks.

It should have a fair portion of its assets in ready cash.

Its liabilities should show a good paid-up cash capital and proportionate deposits.

There should be an item of surplus or undivided profits, which will indicate that the bank is prosperous and is making money.

Its directors and its principal shareholders should be men who have accumulated a fortune in reputable, legitimate, non-speculative lines of business.

Or, the budding capitalist may invest his savings in the stock of a building and loan association of known worth.

He should examine the annual statement, and inquire into the standing of the directors and

principal stockholders of the association, and also make inquiry among outsiders as to the reputation of the association.

Such an association loans the monies collected from its stockholders on improved real estate, the appraised value of which is generally made by men of excellent judgment, and the rule is to loan not over fifty per cent of the appraised valuation.

The loans made by the association are distributed over a large number of properties, so that the security is apparently much safer than if the individual were himself to loan his money on one parcel only, and the rate of interest is usually higher than that paid by a savings bank, being from 6 per cent to 10 per cent paid by the association as against 4 per cent paid by the bank.

Mr. Russell Sage, in his life time laid down the following rules:

"Thrift is the foundation of success in society.

Out of every dollar earned, save twenty-five cents.

Save Seventy-five cents, if you can, but never less than twenty-five cents.

**DON'T GAMBLE.**

Be circumspect in your amusements.

Be courteous in your manners.

Bad manners often spring from a bad heart.

Be honest.

Always have the courage to speak the truth.

Don't depend on others.

Even if you have a rich father, strike out for yourself.

Cultivate independence at the

very outset.

**LEARN THE VALUE OF MONEY.**

Realize that it stands, when honestly made, as a monument to your value as a citizen."

This is a tremendously practical world, and no man can get the most out of the world who is hampered by a constant want of money.

Every married man should make a vigorous effort to own a home.

As soon as he has accumulated sufficient money, he should invest in a home, where his family may live permanently.

A HOME owned is more than mere property.

It speaks to the heart, enlists the sentiments and ennobles the possessor.

Viewed as a matter of economy, a man can occupy a home of his own at less expense than he can rent, and avoid the inconvenience and expenses of frequent removals.

In addition, if he buys right, he may have the satisfaction of knowing that his property is steadily increasing in value while he occupies it.

**TWO CLASSES OF MEN:**

In one Class stand the men who rule.

In the other class the men who are ruled.

Man is a bundle of habits.

**SAVING IS A HABIT.**

Impulsive investments make poor men.

Ready money spends itself.

Are you money deaf?

Do you understand what money says when it talks?

Who doubts nothing, knows nothing.

**MORTGAGES.**

First decide to save.  
 Then select an investment.  
 Investments differ.  
 Select with care.  
 To see ahead, look back.  
 Be guided by the experience of others.

Safeguard your savings by First Mortgage.

**Secure mortgages on IMPROVED REAL ESTATE.**

On the best income Real Estate in the city.

On city property where you can see it.

**IN YOUR OWN CITY.**

Make your own selection of the men to manage it.

Have a guarantee of a fixed rate of interest.

Have a share of the excess profit.

Then your **DOLLARS WORK FOR YOU**, as hard as you worked to get them.

Money saved is money earned.

**BUY UNITS.**

You must save while you are young or be a pauper in old age.

Save thirty-five cents a day.

The accumulation of thirty-five cents a day will absolutely secure you against poverty in old age.

100,000,000 persons in America.

Each person should save from 3 to 35 cents a day to provide for the necessities of advancing years.

If your savings can be made to earn 6% interest instead of 3% and be equally as safe, the increased savings of each will provide:—

Two loaves instead of one.

Woolen garments instead of cotton.

Car fare instead of walking.

Two fish instead of one.

Warm rooms instead of cold.

Ease instead of drudgery.

The ordinary person needs an incentive to stimulate punctuality in saving.

**ACCUMULATIVE POWER OF 6%.**

The wonderful accumulative power of 6% compound interest is shown in the following table:

\$ 2.20 saved monthly for 20 years amounts to.....	\$1000.00
\$ 2.10 saved monthly for 30 years amounts to.....	2000.00
\$ 3.47 saved monthly for 15 years amounts to.....	1000.00
\$ 4.40 saved monthly for 20 years amounts to.....	2000.00
\$ 4.20 saved monthly for 30 years amounts to.....	4000.00
\$ 9.80 saved monthly for 7 years amounts to.....	1000.00
\$10.41 saved monthly for 15 years amounts to.....	3000.00
\$11.00 saved monthly for 20 years amounts to.....	5000.00
\$10.40 saved monthly for 30 years amounts to.....	10000.00
\$14.60 saved monthly for 5 years amounts to.....	1000.00
\$19.60 saved monthly for 7 years amounts to.....	2000.00
\$18.45 saved monthly for 10 years amounts to.....	3000.00
\$20.82 saved monthly for 15 years amounts to.....	6000.00
\$19.80 saved monthly for 20 years amounts to.....	9000.00
\$20.80 saved monthly for 30 years amounts to.....	20000.00

You can save 35 cents a day can't you.

Every self-respecting person must save that much or face poverty just around the corner of sixty or sixty-five years of age.

SAVE or you'll be a burden on your friends.

No matter how much you are making, or how good a business you have.

If you are a banker SAVE.

If you are a street cleaner SAVE.

If you are a Real Estate Broker SAVE.

You can't afford not to SAVE.

No matter how steady your position.

No matter how regular your income.

SAVE while you earn.

Unless you save while you earn,

You cannot hope to meet emergencies.

It's the man with a small salary and a steady job who is usually most careless in saving money.

Every man knows something about Real Estate values.

The richer the people the more Real Estate they own.

James A. Patten has saved millions of dollars by putting them into improved Real Estate.

The power of accumulation of compound interest is simply wonderful.

Follow the example of James A. Patten, the Goulds, Vanderbilts and the other rich people of to-day and save money.

#### x. How to determine the value of office buildings—points to consider.

1—Height an area of building.

2—Fire-proof or non fire-proof

3—Quality of construction, finish and equipment.

4—Cost.

5—Expense of maintenance and running expenses.

6—Income.

7—Architectural features.

8—Location.

9—Does the building suit the site.

#### y. Qualifications of an Appraiser.

1—A solid experience in buying and selling Real Estate covering a period of several years.

2—A thorough familiarity with neighborhood condition and neighborhood history.

3—A broad knowledge of prevailing industrial and social developments at large.

#### z. Corner Lots.

A corner lot is worth more than an inside lot.

Why?

1—Superior situation with reference to light and air.

2—Greater frontage for purpose of display and contiguity to passing crowds or possible Buyers.

3—Objective prominence for advertising advantage.

#### aa. First Real Estate Deal in the United States.

Here's a good illustration of "Getting There Ahead of the Crowd."

On the sixth day of May, 1626, Peter Minuet purchased the site of the City of New York for which he paid in present United States currency value, the sum of \$24.00 or Ninety cents per Thousand Acres.

The valuation of this property

in 1905 for the purpose of taxation was \$4,389, 144, 971.00.

**bb. Agent representing both Buyer and Seller.**

If an agent represents both buyer and seller, without their knowledge of such double representation, their interests being antagonistic, he cannot recover a commission from either.

**cc. Immediate notice should be given the Insurer.**

Immediate notice should be given to the insurer of any change in interest in the property, and circumstances affecting the risk.

**dd. Invention Contracts must be in writing.**

Any contract made respecting an invention or any assignment of the whole or part, must be in writing, and the written instrument must be recorded in the Patent Office to protect the rights of him who has contracted with the inventor and who has acquired an interest in the invention.

**ee. Attractive Office Fixtures.**

Remember that attractive office fixtures and decorations count nearly as much as the property you have to sell, and the systematic methods of your business will show your prospective customer your superior knowledge.

**ff. Who is the most successful Agent?**

The most successful agent is one who treats a possible customer with the utmost deference, and will extend the same courtesies to

a small buyer that he would to a large one.

**GET A DEPOSIT.**

Be sure to get a deposit (no matter how small) from every prospective purchaser, as any deposit will, in most cases, insure a sale.

By "good-will" is meant a man's business of the business of a firm as distinguished from the stock in trade or capital.

It is the reputation which a firm acquires by their business methods.

A purchaser of a business including the "good-will" should insist upon a contract specifying the amount he shall receive as damages should the Seller become interested in a competing business.

**hh. Sales at Auction.**

A public sale of property to the highest bidder is an auction sale and must be so conducted that fair and free competition may be had.

By-bidding and combination bidding is unlawful and renders the sale void at the option of an honest buyer.

**ii. In preparing a booklet consider.**

- Form.
- Composition.
- Proportion.
- Balance.
- Harmony.
- Symmetry.
- Tone.
- Perspective.
- Color.
- Light.
- Shade.

**jj. How contracts must be performed.**

Contracts must be performed according to their terms.

If one of the parties thereto fails to perform his part, the other may bring suit for damages, provided he himself has performed his own part, unless he has been prevented from doing so by the other party.

**kk. Consent of Insurance Company should be obtained.**

Consent of the Insurance Company should be obtained to leave a dwelling house vacant and to make any substantial alterations in the property.

No notice need be given of ordinary repairs.

**ee. What a tenant may carry away.**

In a number of states a tenant may carry away before the end of the term of lease all things of a personal character which he has himself erected upon the leased premises, for ornament, domestic convenience or in order to carry on trade.

The right to remove does not turn on the fact, as is commonly supposed, whether the article is attached by nails or screws.

In some States May 1st, is the only time in the year when a landlord can obtain possession of premises on less than five day's notice.

At this time possession can be obtained on twenty-four hours' previous notice.

All landlords should make their rentals due and payable on the first of each month.

Where a tenant has a lease not expiring within a term of five years, and the landlord has obtained possession of the premises through dispossess proceedings for non-payment of rent, the tenant has a legal right to redeem the premises on tendering to the landlord all arrears of rent due to the time of redemption.

**mm. How contracts are construed.**

Contracts are construed from the language of the instrument itself, and no verbal explanation will contradict the written terms.

**What is an Abstract.**

An abstract of title is a history of a title showing how it was originally acquired and all successive changes of ownership as well as all outstanding mortgages, restrictions and encumbrances upon it and trusts, if any, affecting it.

**nn. Amount of commission that can be collected in an Exchange.**

In case of exchange of property by agent, full commission shall be paid on each side.

**A MORTGAGE.**

May be given to secure the performance of a contract as well as the payment of a debt.

**oo. The object of Recording a Deed.**

The object of recording a deed is to preserve the evidence of it and to give notice to all persons who thereafter desire to deal with the property.

All fixtures belonging to the tenant which are not removed by him before the end of his term becomes the property of his landlord.

**pp. Why a Real Estate agent should always give a receipt.**

A Real Estate agent renting property should give receipt for deposit, subject to owner's approval and references.

**When is Brokerage cost earned?**

Brokerage cost shall be earned when buyer and seller sign the contract.

**qq. A Bad Title does not prevent collecting your commission.**

Should the title of property prove imperfect whereby a sale cannot be made, the claim for commission shall not be void thereby.

If the building upon the property is a substantial part of the purchase and is destroyed by fire before the day the purchaser is to take the title, the contract is at an end unless it is otherwise agreed.

**rr. What makes Real Estate values.**

POPULATION makes Real Estate values.

Mrs. Hettie Green's fortune is estimated at \$80,000,000.

Mrs. Sage has more money to invest than any other woman in world.

W. H. Vanderbilt, left a fortune of \$200,000,000

Real Estate is the steadiest thing on earth.

Real Estate values can't be

watered.

A deed for one lot cannot be made over into a deed for twenty lots.

A financial panic can't possibly destroy a city lot.

As your neighbor's lot across the street increases in value your lot advances also.

Three out of five of your well-to-do friends have made their money from planting their savings in Real Estate.

Real Estate values add up higher than big dividends.

Real Estate is the source of all wealth.

Real Estate is the Backbone of all safe investments.

A Real Estate investment is as Safe as a Government Bond.

Safer than National Banks.

When population doubles Real Estate values quadruple.

Transportation doesn't create population.

It locates it.

Your deed to a piece of Real Estate cannot be destroyed by a panic.

Real Estate cannot burn up.

Real Estate can not be blown away by a cyclone.

Real Estate is increasing in value all over the world.

Real Estate cannot run away.

Real Estate cannot be stolen.

Real Estate is the best money-maker in the world.

Real Estate is the safest and surest money-maker in the world.

It is not unusual for real estate to double in value every ten years.

A Real Estate investment is the safest.

A Real Estate investment is

the surest.

A Real Estate investment is the best.

An investment in well-selected real estate is better than Government Bonds, a Savings Bank Pass Book or an Automobile.

An investment in Real Estate marks a safe and sane mind with the hall mark of Progressive Perspicacity.

### ss. How to buy Real Estate.

Eight important points to consider before buying a home.

When property is purchased for a home, it is important to consider.

1—The general character of the neighborhood.

2—The reputation of the immediate neighbors.

3—The healthfulness of the locality.

4—The proximity to school and to the church edifice which the

family will attend.

5—The distance from the home of the business office of the head of the family.

6—The situation of the house with respect to receiving the sun in front in the morning or in the afternoon.

7—The convenience of the interior arrangement of the house.

8—The cheerful or gloomy aspect of the structure, and numerous other points favorable and unfavorable.

In buying real estate, for investment, the buyer should keep in mind four important points, viz:

1—The object or end for which the property is intended.

2—If the property in question fulfills, or will fulfill, that object.

3—Can the property be purchased at the minimum of cost.

4—Is the property readily salable at cost.

## HEADLINES.

### 3. Advertising Phrases and Headlines for selling Real Estate in the south and southwest.

The call of opportunity.

Nature laughs.

Buy land where sunshine and water make Dollars grow.

The best all-year-round climate on the Continent.

No blizzards.

No snow.

No sunstrokes.

No extreme heat.

No extreme cold.

Just the spot for people suffering with Catarrh.

Weak lungs made strong.

Where you can sleep out on the porch.

No drafts of air to bother you.

Where you sleep like a log.

Oh! that breeze.

The dry ozone laden air.

Dries up catarrh.

Heals the shattered lung.

No moisture.

Its not sticky.

Its not nasty.

The atmosphere is tempered by the delightful salt-laden sea breeze blowing off the Gulf.

No brush.  
 No cactus.  
 In the rain belt.  
 High elevation.  
 Inexhaustible supply of fresh water.

Excellent drainage.  
 Water from wells and river.  
 Beautiful open prairie.  
 The Home of the Bermuda onion.  
 The home of semi-tropical fruits.  
 No swamps.  
 No malaria.  
 No mosquitos.  
 The bright spot of Texas.  
 Attractive literature for the asking.

If the least bit interested write.  
 No better farm lands on earth.  
 The Home of Corn.  
 Cane.  
 Cotton.  
 Alfalfa.  
 Clover.  
 Peanuts.  
 Potatoes.  
 Onions.  
 And all kinds of truck.  
 Soil sandy loam.

Who'd insure your house after it is burned.

Who'd insure your life after you are dead.

Who'd knowingly buy land without a good title.

Ideal homes for particular people.

Buy a home where you don't have to fuss over the fuel question 6 months of each year.

Make up your mind that you want the best.

Investigate the tremendous profit possibilities.

Don't pass this proposition as an "impossible dream."

Not a "paper proposition.

But a convincing reality.

It has a future.

It has a great future.

It's so great that any reasonable prediction made now will not do it justice.

Located on one of the most magnificent land-locked, deep water harbors in the world.

\$5.00 a month means wealth to you.

This is no wild speculation.

Learn the facts.

The big southwest.

Big in extent.

A small investment insures a beginning.

**a The inexorable law of supply and demand.**

Has passed the experimental stage.

Anything worth while has a cash value.

If you are in a Target match;

Aim at the Bull's eye.

Don't shoot up in the air.

We always have time to attend to all our clients, present or prospective.

Standing still is just as good as going backwards.

Any man of average ability,

Can own as good a home as he can afford to rent.

Co-operation is the key to big profits.

**b. Photographs tell the story.**

Money is safety.

Money saved multiplies.

Ability to recognize opportunities and courage to take advantage of them brings success.

Never again!

Remember never again.

May fortune knock at your door.  
 Don't be foolish  
 Don't be short-sighted.  
 Don't be obstinate.  
 Don't refuse to accept absolutely irrefutable facts.

If you do, you don't deserve success.

We have done business here for 25 years.

We expect to do business with your children when you are gray-haired.

We cannot afford to mislead you.

Now for goodness sake act and act quick.

The man that makes the money is the man who anticipates the future and puts his money to work.

The next best thing to cash is credit.

Get one of the most desirable.

Location cannot be excelled.

Will satisfy the most exacting critic.

Houses for particular people.

Do you?

Do you want to improve your condition?

Do you want to live among earnest people?

Do you want to live among honest people?

Do you want to live in a locality where your efforts will bring maximum returns?

Do not form an opinion until you have seen our property.

Rent paying terms.

All Real Estate takes its values from the density of population.

The highest priced Real Estate in any country is in the cities that are on the ocean or near the ocean.

Little minds do little things.

One fourth of a wage earner's

wages go to pay rent.

Get in before the spring rush.

A Real Estate boom seems to carry a veil in front of it.

The solidity of Real Estate values is the wonder of the Business world.

Think what it means to be independent.

Think what it means to quit working for a small salary.

Think what it means to be a land owner.

Turn these things over in your mind.

Be honest with yourself.

Do something with yourself.

Make a certain future from this hour.

Don't trust uncertainties of chance.

Population increasing.

Acres of land.

A man with a poor top piece is like a house with a cheap cover.

Big in population.

Big in resources.

Big in agriculture pursuits.

Big in business activities.

Big in selling possibilities.

Here's the proof.

Here's the actual proof.

Why not come to our city?

All eyes are on our city.

Do you know our city leads.

As a city in which to live.

As a city in which to trade?

As a distributing centre?

As a city offering good investments?

As a city of rapid growth?

As a city with a brilliant future?

As a city of fine water?

As a city of fine schools?

As a city of magnificent churches

We give you credit without interest.

It's up to you.

Don't wait do it now.

No man can get rich from saving alone!

Invest your money where it will grow.

\$5.00 down "That's all."

\$5.00 a month "That's Easy."

Everything will work for your interest.

The greatest resource in the southwest today.

Put your money in something already developed.

Put your money in something that is growing.

#### c. Buy Seed Corn.

Instead of buying full grown corn.

BUY INCUBATORS.

Instead of buying full grown chickens.

Invest where your money will grow.

There is no better time than the present.

It is as much your interest as ours.

Therefore mutual.

Our system is not an experiment.

The Blue Ribbon Investment of the Great Southwest.

In 40 months you pay for your little farm

Then it pays you.

Not imaginary.

Not problematical.

But proven.

Accepted facts.

The truth is good enough.

Those who know the property best,

Are the most enthusiastic.

This industry, as yet, only in its infancy.

What faith and energy accomplished in 5 years.

An interesting story.

The Company's plan is simple.

Every element of speculation eliminated.

An investment of real worth.

An opportunity of exceptional profits.

Eminently safe.

Without sacrifice.

Individual ownership under centralized operation.

Modern business methods applied.

The greatest of nature's resources.

The largest margin of profit.

#### d. There's a reason why.

Investigate for yourself.

We can show you.

We have the property.

We have the experience.

We know the Real Estate Business.

Do your own thinking.

Do your own reasoning.

Do something.

Buy something.

Let us show you.

Solve the purchase problem.

Remarkable value in vacant lots.

Why live in squandery?

Why squander your money paying rent?

Why in this quandary?

#### e. Why pay rent?

Are you renting from force of habit?

We offer elevation.

We offer a healthful location.

We light by electricity.

We cook with gas.

We make our appointments by telephone.

We enjoy all the comforts of modern plumbing.

We have paved streets.

We have concrete sidewalks.

We have 10 minute car service.

What are you working for?

What are you living for?

Not thoughtlessly but to set you thinking.

Don't work all your life and leave a legacy of hard work for your children.

Buy Real Estate.

Unusual values in modern homes.

Three months out of each year the Rent payer works for his landlord exclusively.

Three months hard work each year goes for rent.

Three months salary each year goes for staying in another man's house.

Just think of this Human-life-energy-wasting habit.

A habit holding thousands of people in a vise-like-grip.

A habit that absorbs one-fourth of your Being.

**PAYING RENT IS WRONG.**

A thought wave is pulling at your latch string.

It's up to you,

To let her in.

When you buy land you can't lose.

It's a good sound proposition.

Consider what returns you are sure of.

Consider the security.

Here's the Evidence.

Here's the Proof.

Here's the Verdict.

Nearness to market gives you many advantages.

A home on a farm means

Liberty from your Landlord.

Economic house building is our specialty.

f. **Mother Earth. (Southern Talk)**

She's a liberal old soul.

She never rests.

Four crops a year.

Bountiful crops too.

You have the earth to back you.

The Real Estate sensation of the century.

Interesting facts.

Facts that will prove mighty interesting reading.

Facts with the greatest of all things.

Facts.

Achievements.

The workshop of the world.

Think of the time saving.

There is not a single thing connected with our plan that can ever work against your interest.

Eat your own vegetables.

Raised by your own hands.

Hundreds of chickens incubated.

A picture no artist can paint.

There are no drones.

His life wouldn't be worth a pea "shooter."

A metropolitan city of refinement and culture.

There are pleasures to be enjoyed.

Neither money or influence could PROVIDE such enjoyment elsewhere.

You have.

Hanting.

Fishing.

Birds.

Flowers.

Sunshine.

Boating.

Bathing.  
 Sports.  
 Level roads.  
 Good Fellowship.  
 Everything that's good to eat.  
 And an appetite to enjoy it.  
 No insect pests.  
 No sunstrokes.  
 No fevers.  
 No chills.  
 No malaria.  
 No catarrh.  
 No tuberculosis.  
 Plenty of salt water.  
 Plenty of pine timber.  
 Plenty of disease eradicators.

TERMS EASY.

Cash payment to suit your purse.  
 Monthly payments to suit your income.

NOW:

You are strong and well—That's pleasant.

You hope to remain so—That's natural.

You may be disappointed—That's possible.

Saving a little money each pay-day won't hurt any one else—

That's certain.

Get-rich schemes spell poverty—That's proven.

The only man who does anything is the man who begins something.

There can be no CONTINUANCE without a BEGINNING.

"We sell lots and lots of lots."

Easy to reach.

Why not decide on the best?

Why not buy the best?

So big.

So much going on.

Everybody so busy.

How you would talk.

How values would jump.

"Any little house that's a nice little house is the right little house for you."

AN UNPARALLELED ACHIEVEMENT.

"They are certainly beautiful."

"That's what they all say."

Another phenomenal Seller.

Selling rapidly.

Act quickly.

g. Facts.

Facts are stubborn things.

Facts are truths that cannot be contradicted.

Facts are certainties.

No person can deny the fact that Real Estate is the basis of all wealth.

No person can oppose the fact that its only sensible and right to provide or lay up something for the rainy day.

No person can deny the fact that saving money is necessary to a comfortable existence.

No person can dispute the fact that saving money is an art that few people master.

YOU cannot deny the fact that it's the Dollar saved—not the Dollar spent—that leads to prosperity and Independence.

YOU dare not deny the fact that living under your own roof in a home of your own, brings contentment—and contentment is the most prized jewel in the firmament of man's realm.

MISCELLANEOUS.

A Collector's code.

A—No attention paid to us.

B—In bad shape now. (State reason.)

C—Can not locate.

D—Disputes account.

E—Managers "Special" may have effect.

F—Can only be seen at place of employment.

G—Proposition not satisfactory. Trying to adjust same.

H—Can be communicated with by phoning evenings.

I—Making inquiries. Future information necessary.

J—A change of collectors may bring results.

K—Can not advise suit, as debtor has no resources.

L—Left collector's notice.

M—Moved. Give Address.

N-M—No money today.

N-W—Not working.

O—Party not home. Out.

P—Promises to pay very soon.

P-K—Promises, but does not keep them.

Q—Will pay when conditions improve.

R—Refuses to pay account.—(State reason.)

S—An interview with the Employer may bring results.

T—We recommend suit. Has property.

U—Old customer—expects privileges.

V—On vacation--will return.

W—C—Will call.

X—All efforts fruitless, Give over for collection.

Y—Want allowance. On what ground?

Z—Trying to get customer to office.

## THE REAL ESTATE ALPHABET.

A

Are you a renter?

B

Buy a home today.

C

Can't be duplicated.

D

Desirable homes.

E

Easy terms.

F

Farm life is healthful.

G

Good homes for good people.

H

How to own a home of your own.

I

In reach of every working man.

J

Judge not until you have seen our property.

K

Keep your eyes on the suburbs.

L

Look before you leap.

M

Mission finish is all the rage.

N

No money in renting.

O

Opportunity knocks at your door.

P

Particular people can be pleased.

Q

Quit paying rent.

R

Read real estate advertisements.

S

Strictly up-to-date.

T

This is a snap.

U

Uniform prices.

V

Very close-in.

W

Why not now?

X

Exactly as we say.

Y

Yes money Talks.

Z

Zealous buyers will be pleased with our property.

## OFFICE RULES

(Can be used by Real Estate Brokers).

*(Not original but a good thing.)*

RULE I. Don't lie--it wastes my time and yours. I'm sure to catch you in the end and that's the wrong end.

RULE II. Watch your work, not the clock. A long day's work makes a long day short, and a short day's work makes my face long.

RULE III. Give me more than I expect and I'll pay you more than you expect.

RULE IV. You owe so much to yourself that you can't afford to owe anybody else. Keep out of debt or keep out of my shop.

RULE V. Dishonesty is never an accident. Good men, like good women, can't see temptation when they meet it.

RULE VI. Mind your own business and in time you'll have a business of your own to mind.

RULE VII. Don't do anything here which hurts your self-respect. The employee who is willing to steal for me is also capable of stealing from me.

RULE VIII. It's none of my business what you do at night.

But if dissipation affects what you do the next day and you do half as much as I demand,

you'll last just half as long as you hope.

RULE IX. Don't tell me what I'd like to hear, but what I ought to hear. I don't want a valet to my vanity, but I need one for my dollars.

RULE X. Don't kick if I kick—If you're worth while correcting you are worth while keeping. I don't waste time cutting specks out of rotten apples.

## A BUSINESS GETTING DECA-LOGUE.

*(By Graham Hood.)*

I. Thou shalt not wait for something to turn up, but thou shalt pull off thy coat and go to work, that thou mayest prosper in thy affairs.

II. Thou shalt not be content to go about thy business looking like a loafer, for thou shouldst know that thy personal appearance is better than a letter of commendation.

III. Thou shalt not try to make excuses, nor shalt thou say to those who chide thee, "I didn't think."

VI. Thou shalt not wait to be told what thou shalt do, nor in what manner thou shalt do it,

for thus may thy days be long in the job which fortune hath given thee.

V. Thou shalt not fail to maintain thine own integrity, nor shalt thou be guilty of anything that will lessen the good respect for thyself.

VI. Thou shalt not covet the other fellow's job, nor his salary, nor the position that he hath gained by his own hard labor.

VII. Thou shalt not fail to live within thy income, nor shalt thou contract any debts when thou canst not see thy way clear to pay them.

VIII. Thou shalt not be afraid

to blow thine own horn, for he who so faileth to blow his own horn at the proper occasion findeth nobody standing ready to blow it for him.

IX. Thou shalt not hesitate to say "No" when thou meanst "No," nor shalt thou fail to remember that there are times when it is unsafe to bind thyself to hasty judgment.

X. Thou shalt give every man a square deal. This is the last great commandment, and there is no other like unto it. Upon this commandment hangs all the law and profits of the business world.

## POPULATION OF THE EARTH ACCORDING TO RACE.

(Based on estimate by John Bartholomew, F. R. G. S., Edinburgh, revised to 1910.)

Race	Location	Number
Indo-Germanic or Aryan (white)	Europe, Persia, etc.	625,000,000
Mongolian or Turanian (yellow and brown)	Greater part of Asia	630,000,000
Semitic or Hamitic (white)	North Africa, Arabia	65,000,000
Negro and Bantu (black)	Central Africa	150,000,000
Hottentot and Bushman (black)	South Africa	150,000
Malay and Polynesian (brown)	Australasia and Polynesia	35,000,000
American Indian (red)	North and South America	15,000,000
Total		1,520,150,000

## POPULATION OF THE EARTH BY CONTINENTS.

Continental Divisions	Area in Square Miles.	Inhabitants	
		Number	Per Sq. Mile
Africa	11,513,579	127,000,000	11.00
America, N.	8,037,714	115,000,000	14.31
America, S.	6,851,306	45,000,000	6.70
Asia	17,057,666	850,000,000	49.08
Australasia	3,456,290	5,200,000	1.50
Europe	3,754,282	380,000,000	101.10
Polar Regions	4,970,265	300,000	0.06
Total	55,641,102	1,522,700,000	27.10

"OWN THE SOIL BENEATH  
YOUR FEET."

---

Young beginners in life's morning,  
Don't forget the rainy day;  
Sunshine cannot last forever,  
Or the heart be always gay.  
Save the dime and then the dollar,  
Lay up something as you roam,  
Choose some blooming spot of beauty,  
Some fair spot, and plant a home

You, too, who have babes around you,  
Coming up to take your place;  
Give them something to remember,  
Homestead memories let them trace.  
Would you feel the pride of manhood,  
Let the sun your dwelling greet;  
Breathe the blessed air of freedom,  
Own the soil beneath your feet.

You, too, who perhaps have squandered  
Life's fair morn--'tis not too late,  
Start at once to woo bright fortune,  
Rail no more at so-called fate.  
Sow the golden seed of saving  
In the rich and quickening loam,  
Spend your last days not with strangers,  
Enter Heaven's gate from Home.

## CHAPTER XXV.

### Selling Sub-Divisions

1—How to sell sub-division property.  
 2—List of successful Sale names.  
 3—Appropriate names for Sub-divisions and Allotments.

4—Sales record. (Form.)  
 5—Office record. (Form.)

#### 1. Selling Subdivisions

Brass band methods are obsolete.

Balloon ascensions are a thing of the past.

Barbecues extinct.

Giving away cheap jewelry exterminated.

Giving away lots under water a non-entity.

THE COMING METHOD.

First, The buyer now says "SHOW ME."

Show me macadam streets.

Show me cement sidewalks.

Show me curb and Gutter.

Show me shade trees.

Show me cool sparkling water running through the pipes.

Show me the gas pipes.

Show me the sewer pipes.

Show me the abstract of title to your property.

Show me some building plans.

Show me some houses already built.

Show me some houses ready for occupancy.

Show me the contract of sale.

Second, A FEW QUESTIONS.

Can you build me a house?

Can I pay for it just like rent?

Can you secure a loan for me?

The Rent-payer can be persuaded much easier to buy a home already built than to purchase a vacant lot.

To develop suburban property rapidly,

Begin building.

Sell on the easy monthly rental plan.

10% down—10% a month.

10% down "That's all."

10% a month "That's easy."

There are thousands of vacant lots sold yearly.

There will be thousands of vacant lots sold yearly.

But not under the old methods.

New methods must be devised for the future.

The Builder of Homes has the preference.

The Builder of Homes makes the most money.

The Builder of Homes makes the most friends.

The Builder of Homes must do honest work.

The future slogan will be.

"Buy something."

"Build something."

"Buy a lot on the savings bank plan."

Build a home on the monthly Rental Plan."

Sell your customer a lot \$5.00 down

Balance in 40 monthly equal payments.

Don't charge him any interest.

Let the seller pay the taxes for the 40 months.

Let the seller pay him 5% interest on his payments.

Try it.

You'll sell lots.

If he puts his money in the Savings Bank he draws 4%.

Invest in a Building lot and draw 5%.

In 40 months his lot ought to be worth at least 50% more than he paid.

Two sources of profit.

5% on his payments.

Increase in the value of his purchase.

The Savings Bank Plan has been tried and proven successful.

(See phrases for selling suburban property and suburban lots Chapter 1.)

The development and quick sale of sub-divisions depend largely on the advertising campaign given the property.

The three best mediums for advertising suburban lots are:

Newspapers.

Street Cars.

Booklets (illustrated.)

Interspersed with

Cards, or leaflets

Circulars—personal letters.

Personal calls followed up systematically and continuously during campaign.

The booklet informs and educates.

The street car reminds.

The newspaper inspires action.

The personal letter persuades.

Your advertising fund should be figured on a 10% basis, then try and keep it under 5% of the sales and if judiciously handled success will crown your efforts without doubt.

## 2. A list of successful sales names for Sub-divisions.

A Stupendous 10 day sale.

Honest sale.

Drastic Clearance Sale.

Challenge Sale.

The Great-End-of-the-Season-Sale.

The First sale of the Season.

The Sale you have been Waiting for.

The Great—Winning—Windup-Sale.

Surprise Sale.

The Seven day sale.

The 47 Hour Sale.

Great Determination Sale.

A Sincere Sale.

A Startling Sale.

Clean-up Sale.

Sensational Sale.

Attention Sale.

Grand Opening Sale.

Great Re-Opening Sale.

A Gigantic Sale.

Unloading Sale.

Moonlight Sale.

Quick Business Sale.

Balloon Day Sale.

Combination Sale.

Now or Never Sale.

A Persistent Sale.

An Unforgettable-Sale.

Dollar Down—Dollar a Week Sale.

Prosperity Sale.

A Clean-Sweep Sale.

A Success Sale.

A Necessity Sale.

One Day Sale.

Money Raising Sale.

Working Man's Sale.

Extraordinary Sale.

Opening Advance Sale.

A Home Folks Sale.

### 3. Appropriate Names for Subdivisions and Allotments.

Aspinwall Hill.  
 Academy Hill.  
 Alamo Heights.  
 Asherton.  
 Arbor Park.  
 Agency Heights.  
 Algoa.  
 Ansley Park.  
 Army Terrace.  
 Archmont Heights.  
 Arverne.  
 Avondale.  
 Audubon Boulevard.  
 Ardmore.  
 Alta Vista.  
 Alberta.  
 Belford.  
 Beacon Hill.  
 Bright Waters.  
 Bon-Air.  
 Beech-hurst.  
 Beverly Hills.  
 Bronx Place.  
 Berkeley Heights.  
 Belle Isle.  
 Big Tree Park.  
 Breu-Wood.  
 Benonine.  
 Britton.  
 Belmont Place.  
 Bay Grove Place.  
 Boundbrook Park.  
 Black Land Farms.  
 Beaumont Place.  
 Belvidere.  
 Blue Ridge Park.  
 Blue Ridge Heights.  
 Beverly Hills.  
 Beautiful Flo-Claire.  
 Bay Ocean.  
 Battery Court.  
 Balboa by the Sea.  
 Belmar Place.  
 Belmont Heights.

Britton.  
 Beaconsfield.  
 Babcock.  
 Brain tree.  
 Beech Haven.  
 Breezy Heights.  
 Corey Hill.  
 Chestnut Hill.  
 Corpus Christi.  
 Crosby Heights.  
 Campfield Heights.  
 Cedar Hurst.  
 Cheswolds.  
 Clementon.  
 Chester Hill Park.  
 Carlyon.  
 Chevy Chase Heights.  
 Council Crests.  
 Cloudfcroft.  
 Centennial Park.  
 Crescent Heights.  
 Colonial Place.  
 Castle Hill.  
 Cedar Rocks.  
 City Heights.  
 Cannon Beach.  
 Chalmers.  
 Crystal Addition.  
 Clairmont.  
 College Crest.  
 College-Vue.  
 Coleman Highlands.  
 Dinsmore Park.  
 Delmont.  
 Delawanda.  
 Dalworth.  
 Dingee Park.  
 Drexel Park.  
 Delawanda Heights.  
 Dover Bay.  
 Dumas.  
 Emerson Heights.  
 Eastwood.  
 Elm Grove.  
 Edson.  
 Errol Heights.

- Edgewood.  
Etzel Heights.  
El-Reno.  
East Lawn.  
Ernhurst.  
Euclid Wickliffe.  
Eagle Point.  
Forest Hill.  
Fountain Square.  
Forest Cliff.  
Forest View.  
Forest-Vue.  
Forest Road.  
Fresno Heights.  
Fenfield.  
Floristan Heights.  
Fair fax.  
Fairview Lawn.  
Federal Heights.  
Flatbush Manor.  
Grainola.  
Gentility Terrace.  
Gladstone.  
Gregory Heights.  
Gallatin Road.  
Grandview.  
Greenwood Park.  
Glenwood.  
High Point.  
Holly Wood.  
Halstead Park.  
Harlandale.  
Harlingin.  
Hudson Heights.  
Highlawn.  
Holbrook Gardens.  
Homewood Park.  
Inwood Park.  
Irondale.  
Inspiration Heights.  
Inglewood.  
Irvington.  
Jordonton.  
Junius Heights.  
Lake View Gardens.  
Leland Place.  
Loveland Terrace.  
Lakota Heights.  
Lomita Farms.  
Lebanon Heights.  
Larchmont.  
Longwood.  
Livingston Heights.  
Laurel-Hurst.  
Longview Park.  
Lumley Heights.  
Lincoln Heights.  
Linden Heights.  
Linwood.  
Lacoda Heights.  
Millis.  
Medfield.  
Mozart Terrace.  
Melrose Heights.  
Miami.  
Merlow.  
Morsemere.  
Marlowe.  
Mt. Vernon Heights.  
Mt. Auburn.  
Mon-ma-wa-la.  
Meadow Lake Farms.  
Massapequa.  
Marshland Boulevard.  
Munger Place.  
Mayfield Park.  
Maple Heights.  
Manhattan Beach.  
Mariday Park.  
Mission Heights.  
Monument Annex.  
Mt. Pleasant View.  
Needham.  
Northport.  
Northwood Park.  
North Rugby.  
Norwood Heights.  
Nueces Valley.  
Norwaldo.  
Oak Cliff.  
Oriental Park.  
Outing Park.

Overlook Addition.  
 Oak Knoll Addition.  
 Overlook.  
 Othello.  
 Oak-Vue.  
 Overlook Park.  
 Overlook Heights.  
 Overbrook.  
 Oakland Place.  
 Potomac Heights.  
 Pinecroft Terrace.  
 Peone.  
 Pelhamwood.  
 Pines Riverbank.  
 Pulaski Heights.  
 Passadena Park.  
 Palisade Park.  
 Prospect Park.  
 Pine Beach.  
 Pomona Heights.  
 Roosevelt Heights.  
 Richland Heights.  
 Ross Heights.  
 Rosslyn.  
 Rossvale.  
 Rose City Park.  
 Royal Terrace.  
 Rochester Heights.  
 Red Plume.  
 Rock Ridge.  
 Rudecinda.  
 Ridgewood Heights.  
 Riverston.  
 Rockwood.  
 Runnymede.  
 Rock Hill Ridge.  
 Severna Park.  
 South Hills.  
 Southern Slope.  
 Scenic Boulevard.  
 Sterling Heights.  
 San Leon.  
 Southwick.  
 Salem Heights.  
 Success Heights.  
 Southland.

Speedway Terrace.  
 South Moor.  
 Silver Valley.  
 Swope Ridge.  
 Sunset Beach.  
 Stirling.  
 Scenic Addition.  
 Sunnyvale Acres.  
 Sunnydale.  
 Sherborn.  
 Shaker Heights.  
 Sunny Side Gardens.  
 Telkwa.  
 The "Queen Suburb."  
 The Switzerland of America.  
 The Uplands.  
 Trotwood Park.  
 The Lady of the Lake.  
 Toler Heights.  
 University Heights.  
 Ursuline.  
 Union Addition.  
 Vera Orchard.  
 Vernon View.  
 Vernon Place.  
 Vinita Park.  
 Westmoreland.  
 West Edgewood.  
 Warnall Park.  
 Wildwood.  
 Wild Wood Crest.  
 Wauneta Park.  
 Whitmore Park.  
 Waldemere.  
 Washington Heights.  
 Waverleigh Heights.  
 Westhampton Heights.  
 West Ravenswood.  
 West Okla.  
 Waldo Ridge.  
 Walnut Ridge.  
 Woodland Heights.  
 Woodland Park.  
 Wollaston Hills.  
 Wrentham.  
 Winthrop.

4. Sales Record.

THE.....REALTY CO.

Date of Sale.....

Lot No..... Contract.....

Name.....

Street Address.....

Town..... State.....

Price.....\$..... Premium \$.....

First Payment \$..... Discount \$.....

Payments Weekly \$..... Monthly \$.....

Salesman.....

5. Office Record.

Date of Entry.....

Sales Record Folio..... L. B. Folio.....

Number of Lots previously reported sold, .....

Number of Lots Sold, Contract No. ....

Total Number of Lots sold to date.....\$.....

Amount Sales previously reported.....\$.....

Amount Sale, Contract No.....\$.....

Total Amount Sales to date.....\$.....

Journal Folio..... Ledger Folio..... Index.....

Salesman Folio..... Index..... Report No.....

.....

Bookkeeper.

ASSESSABLE VALUATION OF NEW YORK CITY 1911.

New York City in 1911 had an assessable valuation of seven billion nine hundred and forty-one million, two hundred and forty-one thousand, three hundred and fifty-seven (\$7,941,241,357.00) dollars.

## CHAPTER XXVI.

### Money, Currencies and Practical Measurements.

#### MONEY AND CURRENCIES.

- 1—What is money?
- 2—What is coin?
- 3—United States money.
- 4—English money.
- 5—French money.
- 6—German money.

#### PRACTICAL MEASUREMENTS.

- 1—Lumber, boards, timber, etc.
- 2—Masonry and paving.
- 3—Capacity of bins, cisterns, etc.
- 4—Plastering, painting, kalsomining.
- 5—Papering.
- 6—Carpeting.
- 7—Specific Gravity.

#### MEASURE, ETC., ETC.

- 1—What is measure?
- 2—Measures are of seven kinds.
- 3—What is a table of measure?
- 4—United States standard sets of weights and measures.
- 5—English standards.
- 6—English standard of extension.
- 7—English standard of capacity.
- 8—English standard of weights.
- 9—English measures.
- 10—Measures of Extension.

- 11—Measures of Capacity.
- 12—United States measures.
- 13—Long or linear measure.
- 14—Surveyors' Long measure.
- 15—Square measure.
- 16—What square measure is used for.
- 17—Metric square measure.
- 18—Metric land measure.
- 19—Surveyors' square measure.
- 20—United States Land measure.
- 21—French Land measure.
- 22—Spanish Land measure.
- 23—Cubic measure.
- 24—Metric Cubic measure.
- 25—Metric Wood measure.
- 26—What is capacity.
- 27—Metric Capacity.
- 28—Long Ton Table.
- 29—Table of Avoirdupois pounds in bushels.
- 30—Metric weight.
- 31—How to measure corn in the crib.
- 32—How to estimate the weight of hay in a stack.
- 33—Measure of time.
- 34—How the calendar year is divided.
- 35—Leap year and the cause.

#### 1. What is Money?

Money is the commodity adopted to serve as the universal equivalent or measure of value of all other commodities, and for which individuals readily exchange their surplus products or their services.

#### 2. What is Coin?

Coin is metal struck, stamped, or pressed with a die, to give it a legal, fixed value, for the purpose of circulating as money. The coins of civilized nations consist of gold silver, copper, nickel, and bronze.

A MINT is a place in which the coin of a country or government is manufactured. In all civilized countries mints and coinage are under the exclusive direction and control of the government.

An ALLOY is a metal compounded with another metal of greater value. In coinage, the less valuable or baser metal is not reckoned of any value.

Note.—Gold and silver, in their pure state, are too soft and flexible for coinage; hence they are hardened by compounding them with an alloy of baser metal, while their color and other valuable qualities are not materially impaired.

An ASSAYER is a person who determines the composition and consequent value of alloyed gold and silver.

The FINENESS of gold is estimated by carats as follows:

Any mass or quantity of gold, either pure or alloyed, is divided into 24 equal parts, and each part is called a carat.

Fine gold is pure, and is 24 carats fine.

Alloyed gold is as many carats fine as it contains parts in 24 of fine or pure gold. Thus, gold 20 carats fine contains 20 parts or carats of fine gold, and 4 parts or carats of alloy.

An INGOT is a small mass or bar of gold or silver intended either for coinage or exportation. Ingots for exportation usually have the assayer's or mint value stamped upon them.

BULLION is uncoined gold or silver.

BANK BILLS OR BANK NOTES are bills or notes issued by a banking company, and are payable to the bearer in gold or silver, at the bank, on demand. They are substitutes for coin, but are not legal tender in payment of debts or other obligations.

TREASURY NOTES are notes issued by the general government, and are payable to the bearer, on demand.

CURRENCY is coin, bank bills, treasury notes, and other substitutes for money, employed in trade and commerce.

A CIRCULATING MEDIUM is the currency or money of a country or government.

A DECIMAL CURRENCY is a currency whose denominations increase and decrease according to the decimal scale.

### 3. United States Money.

The currency of the United States is decimal, and is sometimes called FEDERAL MONEY. The unit is the DOLLAR, and all the other denominations are divisors or multiples of it.

TABLE.

10 mills (m.)	= 1 cent (ct.)
10 cents	= 1 dime (d.)
10 dimes	= 1 dollar (\$).
10 dollars	= 1 eagle. (e)

Note.—Federal Money was adopted by Congress in 1786. The character \$ is supposed to be a contraction of U. S. (United States,) the U being placed upon the S.

The coins of the United States with their weight and fineness as established by the coinage acts in force June 30, 1893, are as follows:

COINS.	WEIGHT.	FINENESS.
Double Eagle (gold).....	516 grains.	.900
Eagle (gold).....	258 grains.	.900
Half Eagle (gold).....	129 grains.	.900
Quarter Eagle (gold).....	64.5 grains.	.900
Silver Dollar (silver).....	412.5 grains.	.900
Half Dollar (silver).....	192.9 grains.	.900
Quarter Dollar (Silver).....	96.45 grains.	.900
Dime (silver).....	38.4 grains.	.900
Five cent piece (nickel).....	77.16 grains.	.75 copper, .25 nickel.
One-cent piece (bronze).....	48 grains.	.95 copper, .05 tin and zinc.

Notes.—The double eagle = \$20, the eagle \$10, and the half eagle \$5. Bank bills are issued in denominations of \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, and \$1000.

#### CANADA MONEY.

The currency of the DOMINION OF CANADA is decimal, and the table and denominations are the same as those of the United States money.

Note.—The currency of the whole Dominion of Canada was made uniform July 1, 1871. Before the adoption of the decimal system, pounds, shillings, and pence were used.

COINS.—The gold coins used in Canada are the British sovereign, worth \$4,8665, and the half sovereign.

The bronze coin is the cent.

The silver coins are the 50 cent piece, 25 cent piece, 10 cent piece, and 5 cent piece. The 20 cent piece is no longer coined.

The intrinsic value of the 50 cent piece in United States money is about 46.2 cents; of the 25 cent piece, 23.1 cents; of the 10 cent piece \$.092; of the 5 cent piece \$.046 and of the 1 cent piece \$.01. In ordinary business transactions Canadian coins pass the same as United States coins of the same denomination.

GOVERNMENT STANDARD. The silver coins consist of 925 parts (.925) pure silver and 75 parts (.075) copper. That is, they are 925 fine.

#### 4. English Money.

ENGLISH or STERLING MONEY is the currency of great Britain, The unit is the pound STERLING, and all the other denominations are divisors of this unit.

#### TABLE.

4 farthings (far. or qr.)	= 1 penny (d.)	= \$0.0202
12 pence	= 1 shilling (s.)	= \$0.2433
20 shillings	= 1 pound or sovereign (£ or sov.)	= \$4.8665

Notes 1.—Farthings are generally expressed as fractions of a penny; thus, 1 far., sometimes called 1 quarter (qr.) is  $\frac{1}{4}$ d.; 3 far. =  $\frac{3}{4}$ d.

The old f, the original abbreviation for shillings, was formerly written between shillings and pence, and d., the abbreviation for pence was omitted. Thus, 2s. 6d. was written 2 f 6. A straight line is now used in place of the f, and shillings are written on the left of it and pence on the right. Thus, 2-6, 10-3, etc.

COINS.—The gold coins are the sovereign and the half-sovereign. The silver coins are the crown (= 5s. = \$1.216,) the half-crown (=2s. 6d. = \$.608,) the florin (=2s. = \$.486,) the shilling, the sixpence, the fourpence, and the three pence.

The copper coins are the penny (= \$.02,) the half penny, and the farthing.

Note.—The guinea (=21s. = \$5.11) and the half-guinea (=10s. 6d. sterling = \$2,555) are old gold coins, and are no longer coined.

GOVERNMENT STANDARD. The standard fineness of English gold coin is 11 parts pure gold and 1 part alloy; that is, it is 22 carats fine. The standard fineness of silver coin is 11 oz. 2 pwt. (= 11.1 oz.) pure silver to 18 pwt. (= 9 oz.) alloy. Hence the silver coins are 11 oz. 2 pwt. fine; that is, 11 oz. 2 pwt. pure silver in 1 lb. standard silver. This standard is 37 parts (37-40 = .925) pure silver and 3 parts 3-40 = .075) copper.

Note.—A pound of English standard gold is equal in value to 14.2878 lb. = 14 lb. 3 oz. 9 pwt. 1. 727 gr. of silver.

### 5. French Money.

The currency of FRANCE is decimal currency. The unit is the FRANC, of which the other denominations are divisors.

#### TABLE.

10 millimes	= 1 centime	= \$ .00193.
100 centimes	= 1 franc	= \$ .193

Scale uniformly 10.

COINS.—The gold coins are the 40, 20, 10, and 5 franc pieces. The silver coins are the 5, 2, and 1 franc the 50, 20. centime pieces. The bronze coins are the 10, 5, 2, and 1 centime pieces.

### 6 German Money.

The currency of GERMANY is decimal, the unit being the REICH-SMARK or MARK.

#### TABLE.

100 pfennigs	= 1 mark	= \$.2385.
--------------	----------	------------

COINS.—The gold coins are the 20, 10, and 5-mark pieces.

The silver coins are the 2-mark and 1-mark, and the 20-pfennig pieces.

The nickel coins are the 10-pfennig and 5 pfennig pieces, and the copper coins are the 2-pfennig and 1-pfennig pieces.

#### COMPARATIVE TABLE OF MONEYS.

ENGLISH.	U. S.	FRENCH.	U. S.
1 penny (d)	= \$.0202 +	1 Centime (ct.)	= \$0.00193
1 shilling (s)	= .2433 +	1 decime (dc.)	= 0.0193
1 florin (fl.)	= .4866 +	1 franc (fr.)	= .193
1 sovereign (sov.)	= 4.8665	German.	
		1 mark (mk.)	= 0.2385

The act of 1873, provides that the value of foreign coin as, expressed in United States money, shall be that of the pure metal of such coin of standard value.

## Practical Measurements.

### 1 Lumber, Boards, Timber, etc.

The unit of measure for boards, timber, plank, and joist is a square foot, 1 inch in thickness, which is called a BOARD FOOT.

In BOARD MEASURE all boards are assumed to be 1 inch thick unless otherwise specified. All boards over 1 inch in thickness to  $1\frac{1}{4}$  inches are reckoned as  $1\frac{1}{4}$  inches, over  $1\frac{1}{4}$  to  $1\frac{1}{2}$  inches as  $1\frac{1}{2}$  inches;  $1\frac{1}{2}$  to 2 inches as 2 inches; over 2 inches according to their thickness. Thus a board  $1\frac{1}{4}$  inches thick is equal to  $1\frac{1}{4}$  boards of the same size 1 inch thick; and a board 2 inches thick is equal to 2 boards of the same size 1 inch thick.

In practice the width of a board is reckoned only to the next smaller half-inch. Thus a width of  $5\frac{3}{8}$  is reckoned as 5 inches; a width of  $5\frac{3}{4}$  is reckoned as  $5\frac{1}{2}$  inches.

Since a board foot is only 1-12 of a foot thick, it contains  $1 \times 1 \times 1-12 = 1-12$  cu. ft. hence it takes 12 board feet to make a cubic foot. Board feet are therefore changed to cubic feet by dividing by 12, and cubic feet are changed to board feet by multiplying by 12.

LUMBER and SAWED TIMBER, as plank, scantling, etc., are usually estimated in board measure, HEWN and ROUND TIMBER in cubic measure.

To find the length or width of board feet when one dimension is given.

RULE.—I. When timber is not more than 1 inch thick, multiply the length in feet by the width in inches, and divide the product by 12.

II. When it is more than 1 inch thick, multiply the length in feet by the product of the width and thickness in inches, and divide the continued product by 12.

To find the third dimension when the cubic contents and the other two dimensions are given.

RULE.—Multiply the number of board feet by 12. Divide the product by the width in inches to obtain the length in feet, or by the length in feet to obtain the width in inches.

To find the third dimension when the cubic contents and the other two dimensions are given.

RULE.—Multiply the contents in cubic feet by 1728; divide the result by the product of the two known dimensions expressed in square inches; and divide this quotient by 12 to express the answer in feet.

## LOGS.

ROUND LOGS are estimated by the square lumber that can be cut from them. The number of board feet in a log 16 ft. or less in length is ascertained as follows.

RULE.—From the square of the diameter of the smaller end subtract twice this diameter. Take  $21-400$  of the remainder, and the result will be the number of board feet in a log 1 ft. long.

Note.—The diameter of the smaller end is always taken as a basis.

## 2 Masonry and Paving.

MASONRY is estimated by the cubic foot, and by the perch also by the square foot and the square yard.

MATERIALS are usually estimated by cubic measure; the work by cubic or square measure.

A perch of stone or of masonry is  $16\frac{1}{2}$  ft. long,  $1\frac{1}{2}$  ft. wide, and 1 ft. high, and is equal to 24.75 cu. ft. When stone is built into a wall, 22 cu. ft. make a perch,  $2\frac{3}{4}$  cu. ft. being allowed for mortar and filling.

EMBANKMENTS and EXCAVATIONS are estimated by the cubic yard.

A cubic yard of common earth is called a load.

BRICKWORK is generally estimated by the thousand bricks; sometimes in cubic feet. In walls, brickwork is estimated at the rate of a brick and a half thick.

North River bricks are 8 in. x  $3\frac{1}{2}$  x  $2\frac{1}{4}$ ; Maine bricks are  $7\frac{1}{2}$  x  $3\frac{3}{8}$  x  $2\frac{3}{8}$ ; Philadelphia and Baltimore bricks are  $8\frac{1}{4}$  in. x  $4\frac{1}{8}$  x  $2\frac{3}{8}$ ; and Milwaukee bricks,  $8\frac{1}{8}$  x  $4\frac{1}{8}$  x  $2\frac{3}{8}$ .

In estimating material, allowance is made for doors, windows, and corners. The length and breadth of a corner are each equal to the thickness of the wall.

In estimating the work, masons measure each wall on the outside, and ordinarily no allowance is made for doors, windows, and corners; but sometimes an allowance of one half is made, this being, however, a matter of contract.

#### To find the number of bricks in a cubic foot of Masonry.

RULE.—I. Add to the face dimensions of the kind of bricks used one half the thickness of the mortar or cement in which they are laid, and compute the area.

II. Multiply this area by the quotient of the thickness of the wall divided by the number of bricks of which it is composed; the product will be the volume of a brick and its mortar in cubic inches.

III. Divide 1728 by this volume, and the quotient will be the number of bricks in a cubic foot.

#### To find the Perches of stone required.

RULE.—I. Multiply the number of cubic feet in the wall, or work to be done, by the number of bricks in a cubic foot; the product will be the number of bricks required.

II. Divide the number of cubic feet in the work to be done by 24.75; the quotient will be the number of perches.

### 3. Capacity of Bins, Cisterns, etc.

The STANDARD BUSHEL of the United States contains 2150.42 cubic inches, and is a cylindrical measure  $18\frac{1}{2}$  inches in diameter and 8 inches deep.

Measures of capacity are all cubic measures, solidity and capacity being measured by different units, as seen in the tables.

Grain is shipped from New York by the quarter of 480 lb. (8 U. S. bu.,) or by the ton of  $33\frac{1}{3}$  U. S. bushels.

It is sufficiently accurate in practice to call 5 stricken measures equal to 4 heaped measures.

Ordinary anthracite coal measures from 36 to 40 cu. ft. to the ton; bituminous coal, from 36 to 45 cu. ft. to the ton.

Lehigh, white ash, egg size, measures about  $34\frac{1}{2}$  cu. ft. to the ton (2000 lb.); Schuylkill, white ash, 35 cu. ft., and gray or red ash, 36 cu. ft. to the ton.

Coal is bought and sold in large quantities by the ton; in small quantities by the bushel, the conventional rate being 28 bu. (5 pecks) to a ton, or about 43.5 cu. ft.

GAUGING is the process of finding the capacity or volume of casks and other vessels.

Note.—For ordinary purposes the diagonal rod is used which gives only approximate results.

#### To find the exact capacity of a bin in bushels.

RULE.—I. Divide the contents in cubic inches by 2150.42; the quotient will represent the number of bushels.

Since a standard bushel contains 2150.42 cu. in., and a cubic foot contains 1728 cu. in., a bushel is to a cubic foot nearly as 5 to 4; or a bushel is equal to  $1\frac{1}{4}$  cu. ft. nearly. Hence for all practical purposes.

II. Any number of cubic feet diminished by 1.5 will represent an equivalent number of bushels.

Thus, 250 cu. ft. — 1.5 of 250 cu. ft. = 200, the number of bushels in 250 cu. ft.

III. Any number of bushels increased by  $\frac{1}{4}$  will represent an equivalent number of cubic feet.

RULE.—Divide the contents in cubic feet or inches by the product of two dimensions in the same denomination.

#### To find the exact capacity of a vessel or space in gallons.

RULE.—Divide the contents in cubic inches by 231 for liquid gallons, or by 268.8 for dry gallons.

#### To find the volume of a cask in gallons.

RULE.—I. To find approximately the mean diameter of a cask, add to the head diameter  $\frac{2}{3}$  or, if the staves are but little curved .6 of the difference between the head diameter and the bung diameter.

II. To find the volume of a cask in gallons, multiply the square of the mean diameter by the length (both in inches,) and this product by .0034.

### 4. Plastering, Painting, Kalsomining.

Plastering, painting, and kalsomining are generally computed by the square yard.

The processes of calculating the cost of plastering, painting, and kalsomining vary so much in different localities that it is impossible to lay down any rule. Usually some allowance is made for doors, windows, etc., on which no work is done; but sometimes the measurements of walls are made regardless of such openings. At other times, one half the area of the opening is deducted.

### 5. Papering.

Wall paper is sold only by the roll, and any part of a roll is considered a whole roll.

American paper is commonly  $\frac{1}{2}$  a yard wide, and has 8 yards in a roll. Foreign papers vary in width and length to the roll. Borders and friezes are sold by the yard, and vary in width from 3 inches to 18 inches.

Paper is also often put up in double rolls which are 16 yards long and therefore equal to two single rolls.

It is not possible to find in advance the exact cost of papering a room, since there is frequently much waste, and a paper hanger will charge for the number of rolls actually used in doing the work; but it is well to make an approximate estimate.

RULE 1. Find the entire distance around the room in yards. Multiply this by 2 to find the number of half-yards, or strips, since the paper is only half a yard wide.

II. Divide the number of half-yards by the number of strips that can be cut from a roll, and the result will be the number of rolls required.

Note.—Since there are 24 ft. in a roll 8 yds. long, if the distance from baseboard to ceiling is 8 ft. or less, 3 strips can be cut from a roll; if more than 8 ft., and not more than 12 ft., 2; etc. In the former case the divisor would be 3; in the latter 2.

6. Carpeting.

Carpets are usually 1 yd. wide or 3/4 yd. wide, and are sold by the yard.

Note.—We cannot often estimate the amount needed by finding the square yards in a floor, as there may be waste in matching or in turning under.

RULE.—Find the number of breadths or strips required, and the length of each strip.

7. Specific Gravity.

The specific gravity of a substance is its weight compared with an equal bulk of water. Thus if a substance is twice as heavy as water, its specific gravity is 2, etc.

The following table gives the specific gravity of a number of substances.

Liquids.	Metals and Stones.	Sundries.
Water.....1.00	Granite.....2.78	Indigo......77
Alcohol, pure......79	Diamond.....3.53	Ice......92
Olive Oil......92	Zinc.....6.91	Gunpowder......93
Turpentine......99	Cast Iron.....7.21	Butter......94
Wine.....1.00	Bar Iron.....7.79	Clay.....1.20
Cider.....1.02	Tin.....7.29	Coal.....1.30
Cow's Milk.....1.03	Steel.....7.83	Opium.....1.34
<b>Timber.</b>	Brass.....8.40	Honey.....1.45
Cork......24	Copper.....8.95	Ivory.....1.83
Poplar......38	Silver.....10.47	Sulphur.....2.03
Maple......75	Lead.....11.35	Porcelain.....2.26
Beech......85	Mercury.....13.57	Marble.....2.70
Mahogany.....1.06	Gold.....19.26	Chalk.....2.79
Oak.....1.17	Platinum.....22.07	Glass.....2.89

A cubic foot of water weighs 62½ lb. or 1000 oz. avoirdupois. A cubic centimeter of water weighs 1 gram. A cubic decimeter or liter of water weighs 1 kilogram. A cubic meter of water weighs a tonneau or metric ton.

PRINCIPAL.—The specific gravity of water or of any substance is the same as the number of grams in a cubic centimeter of the substance, and number of kilograms in a cubic decimeter, or liter, or the number of metric tons in a cubic meter.

To find the specific gravity of a substance we must know the weight of the same volume of water. When a substance heavier than water is immersed in water, the water buoys it up or makes it as much lighter as the weight of the volume of water it displaces. Hence it is easy to find the weight and volume of water displaced.

To find the volume of a substance when its weight in air and water are given.

RULE.—I. Find the difference in pounds between the weight in air and water, and divide this by  $62\frac{1}{2}$ . The result will be the volume of the substance in cubic feet.

II. Find the difference between the weight in air and water expressed in grams, kilograms, or tonneaus. The result will be the same as the volume expressed in cubic centimeters, or cubic meters, respectively.

Note.—If the difference between the weight in air and water is expressed in ounces, divide this difference by 1000, and the quotient will be the volume in cubic feet.

To find the specific gravity of a substance when its weight in air and water are given.

RULE.—Divide the weight in air by the loss of weight in water.

To find the specific gravity of a substance when its weight and volume are given.

RULE.—I. If the weight and volume are expressed in pounds and cubic feet, multiply  $62\frac{1}{2}$  lb. by the number expressing the volume, and divide the given weight by the product.

II. If the weight and volume are expressed in grams and cubic centimeters, divide the number expressing the weight by that expressing the volume.

To find the weight of a substance when its volume and specific gravity are given.

RULE I. If the volume is expressed in cubic feet, multiply  $62\frac{1}{2}$  lb. by the number expressing the volume, and the product by the specific gravity. The result will be the weight in pounds.

II. If the volume is expressed in cubic centimeters, multiply the number expressing the volume by the specific gravity. The result will be the weight in grams.

Notes.—If the volume in cubic feet is multiplied by 1000 and the product by the specific gravity, the result will be the weight in ounces.

2. If the volume is expressed in cubic decimeters, the result after multiplying by the specific gravity will be the weight in kilograms; if in cubic meters, the result will be the weight in tonneaus.

To find the volume of any substance when its weight and specific gravity are given.

RULE.—I. If the weight is expressed in pounds, multiply  $62\frac{1}{2}$  lb. by the specific gravity and divide the number expressing the weight by the product. The quotient will be the volume expressed in cubic feet.

II. If the weight is expressed in grams, divide the number expressing the weight by the specific gravity; the quotient will be the volume expressed in cubic centimeters.

Notes.—1. If the weight is expressed in ounces, multiply the specific gravity by 1000, divide the weight by the result, and the quotient will be the answer in cubic feet.

2. If the weight is expressed in kilograms, divide by the specific gravity and the quotient will be in cubic decimeters. If the weight is expressed in tonneaus, divide by the specific gravity and the quotient will be the answer in cubic meters.

## 1. Measures.

MEASURE is that by which extent, dimension, capacity, quantity of matter, or money value is ascertained, determined according to some fixed standard.

Note.—The process by which the extent, dimension, capacity, etc., is ascertained, is called measuring; and consists in comparing the thing to be measured with some conventional standard or unit of measure.

**2. Measures are of seven kinds.**

**2. Measures are of seven kinds.**

- |                                 |                    |
|---------------------------------|--------------------|
| 1. Length.                      | 5. Time.           |
| 2. Surface or Area.             | 6. Angles.         |
| 3. Volume or Capacity.          | 7. Money or Value. |
| 4. Weight, or Force of Gravity. |                    |

The first three kinds may be properly divided into two classes,—Measures of Extension and Measures of capacity.

**3. What is a table of measure.**

A TABLE is a regular arrangement of the denominations used to express any measure, stating the number of units of each denomination equal to a unit of the next higher denomination.

**4. United States Standard sets of weights and measures.**

A uniform set of weights and measures for all the states was approved by Congress, June 14, 1836, and furnished to the States in 1842. The set furnished consisted of:

- |                                  |   |
|----------------------------------|---|
| 1. A yard.                       | 4. A wine gallon and its sub-divisions. |
| 2. A set of troy weights.        | 5. A half bushel and its sub-divisions. |
| 3. A set of avoirdupois weights. |   |

Each state furnishes standard sets of weights and measures to its counties and towns. A COUNTY STANDARD MAY CONSIST OF:

1. A large balance, comprising a brass beam and scale dishes, with stand and lever.
2. A small balance, with a drawer stand for small weights.
3. A set of large brass weights, namely, 50, 25, 20, 10, and 5 lb.
4. A set of small brass weights, avoirdupois, namely, 4, 2, and 1 lb., 8, 4, 2, 1,  $\frac{1}{2}$ ,  $\frac{1}{4}$ ,  $\frac{1}{8}$  and 1 1-16 oz.
5. A brass yard measure, graduated to feet and inches, and the first foot graduated to eights of an inch, and also decimally; with ax graduation to cloth measure on the opposite side; in a case.
6. A set of liquid measures, made of copper, namely, 1 gal.,  $\frac{1}{2}$  gal., 1 qt., 1 pt.,  $\frac{1}{2}$  pt., 1 gi., in a case.
7. A set of dry measures, of copper, namely bu., 1 pk.,  $\frac{1}{2}$  pk. (or 1 gal.), 2 qt. (or  $\frac{1}{2}$  gal.,) 1 qt., in a case.

**5. English Standards.**

The English act establishing standard measures and weights, called "The Act of Uniformity," took effect Jan. 1, 1826, and the standards then adopted form what is called the IMPERIAL SYSTEM.

The invariable standard unit of this system is the same as that of the United States, and is described in the Act of Uniformity as follows:

“Take a pendulum which will vibrate seconds in London, on a level of the sea, in a vacuum; divide all the parts thereof which lies between the axis of suspension and the center of oscillation, into 391393 equal parts; then will 10000 of those parts be an imperial inch, 12 whereof make a foot, and 36 whereof make a yard.”

## 6. English Standards of Extension.

The English standard unit of measures of extension, whether linear, superficial, or solid, is identical with that of the United States.

## 7. English Standards of Capacity.

The IMPERIAL STANDARD GALLON for liquids and all dry substances, is a measure that will contain 10 pounds avoirdupois weight of distilled water, weighed in air, at 62° Fahrenheit, the barometer at 30 inches. It contains 277.274 cubic inches.

The IMPERIAL STANDARD BUSHEL is equal to 8 gallons or 80 pounds of distilled water, weighed in the manner above described. It contains 2218.192 cubic inches.

## 8. English Standards of Weights.

The IMPERIAL STANDARD POUND is the pound Troy, which is identical with that of the United States Standard Troy pound of the mint.

The IMPERIAL AVOIRDUPOIS POUND contains 7000 Troy grains, and the Troy pound 5760 grains. They are identical with the United States avoirdupois and Troy pounds.

## 9. English Measures.

The denominations in the standard tables of measures of extension capacity, and weights, are the same in Great Britain and the United States. But some denominations in several of the tables are in use in various parts of Great Britain that are not known in the United States.

These denominations are retained in use by common consent, and are recognized by the English common law. They are as follows:

## 10. Measures of Extension.

18 inches.....	= 1 cubit.
45 inches or	
5 quarters of the standard yard	= 1 ell.

Note. The cubit was originally the length of a man's forearm and hand; or the distance from the elbow to the end of the middle finger.

## 11. Measures of Capacity, Liquid Measure.

9 old ale gallons	= 1 firkin.
4 firkins	= 1 barrel of beer.
7 ½ Imperial gallons	= 1 firkin.
52 ½ Imperial gallons or	
63 Wine gallons	= 1 hogshead.
70 Imperial gallons or	= 1 puncheon or
84 Wine gallons	= ¼ of a tun.
2 hogsheads, that is	
105 Imperial gallons or	= 1 pipe.
126 Wine gallons.	= 1 ppe.
2 pipes	= 1 tun.

Pipes of wine are of different capacities, as follows:

- 110 wine gallons = 1 pipe of Maderia.  
Barcelona.
- 120 wine gallons = 1 pipe of Vidonia, or  
Teneriffe.
- 130 wine gallons = 1 pipe of Sherry.
- 138 wine gallons = 1 pipe of Port.
- 140 wine gallons = 1 pipe of Bucellas, or  
Lisbon.

**DRY MEASURE.**

- 8 bushels of 70 pounds each = 1 quarter of wheat.
- 36 bushels of heaped measure = 1 chaldron of coal.

Note.—The quarter of wheat is 560 pounds, or  $\frac{1}{4}$  of a ton of 2240 pounds.

**WEIGHTS.**

- 8 pounds of butchers' meat = 1 stone.
- 14 pounds of other commodities = 1 stone or  $\frac{1}{2}$  of a cwt.
- 2 stone, or 28 pounds = 1 todd of wool.
- 70 pounds of salt = 1 bushel.

Note.—The English quarter is 28 pounds, the hundredweight is 112 pounds, and the ton is 20 hundredweight, or 2240 pounds.

**12. United States Measure.**

**MEASURES OF EXTENSION.**

EXTENSION has three dimensions,—length, breadth, and thickness.

A LINE has only one dimension,—length.

A SURFACE or AREA has two dimensions,—length and breadth.

A SOLID or BODY has three dimensions,—length, breadth and thickness.

**13. Long Measure.**

LONG MEASURE, or LINEAR MEASURE, is used in measuring lines or distances. The unit of linear measure is the YARD, and the table is made up of the divisors (feet and inches,) and the multiples (rods, furlongs, and miles,) of this unit.

**TABLE.**

- 12 inches (in.) = 1 foot (ft.)
- 3 feet = 1 yard (yd.)
- 5  $\frac{1}{2}$  yards, or 16  $\frac{1}{2}$  feet = 1 rod (rd.)
- 40 rods. = 1 furlong. (fur.)
- 8 furlongs, or 320 rods = 1 statute mile (mi.)

The following denominations are also in use:

- 3 barleycorns = 1 inch.
- 4 inches = 1 hand.
- 9 inches = 1 span.
- 21.888 inches = 1 sacred cubit.
- 6 feet. = 1 fathom.
- 3 feet = 1 pace.
- 5 paces = 1 rod.
- 1.15- $\frac{3}{4}$  statute miles = 1 geographic mile.
- 3 geographic miles = 1 league = 3.458 statute miles.
- 60 geographic miles = 1 degree of latitude on a meridian or
- 69 16 statute miles = of longitude on the equator.
- 360 degrees = the circumference of the earth.

Notes.—For the purpose of measuring cloth and other goods sold by the yard, the yard is divided into halves, fourths, eighths, and sixteenths. The old table of cloth measure is practically obsolete.

2. The inch of 3 barleycorns is used by shoemakers in measuring the length of the foot.

3. The hand of four inches is used in measuring the height of horses directly over the fore feet.

4. A span is the distance that can be reached, spanned, or measured between the end of the middle finger and the end of the thumb. Among sailors 8 spans are equal to 1 fathom.

5. The geographic mile is 1-60 of 1-360, or 1-21600 of the distance round the center of the earth. It is a small fraction more than 1.15 statute miles. It is also called a nautical mile.

6. The length of a degree of latitude varies, being 68.72 miles at the equator, 68.9 to 69.05 miles in the middle latitudes, and 69.30 to 69.34 miles in the polar regions. The mean or average length, as stated in the table, is the standard recently adopted by the U. S. Coast Survey. A degree of longitude is greatest at the equator, where it is 69.16 miles, and it gradually decreases toward the poles, where it is 0.

#### 14. Surveyor's Long Measure.

The unit in LAND SURVEYING is the GUNTER'S CHAIN, 4 rods or 66 feet long, consisting of 100 links, and the table is made up of divisors and multiples of this unit.

TABLE.

7.92 inches (in.)	= 1 link (l.)
25 links	= 1 rod (rd.)
4 rods, or 66 feet.	= 1 chain (ch.)
80 chains.	= 1 mile (mi.)

Note.—Distances are usually taken in chains and links. In measuring city lots a steel tape 50 ft. long is generally used, and the measure is expressed in feet and in tenths of a foot. An engineer's chain used by civil engineers is 100 ft. long and consists of 100 links.

#### 15. Square Measure.

A SQUARE is a figure having four equal sides and four equal corners or right angles.

AREA or SUPERFICIES is the space or surface included within any given lines; as, the area of a square, of a board, etc.

The contents or area of a square, or of any other figure having a uniform length and a uniform breadth, is found by multiplying the length by the breadth.

Thus, a square foot is 12 in. long and 12 in. wide, and the contents is  $12 \times 12 = 144$  sq. in. A floor 20 ft. long and 10 ft. wide is a rectangle containing  $20 \times 10 = 200$  sq. ft.

Note.—The measurements for computing area or surface are always taken in the denominations of linear measure.

**16. What Square Measure is Used For.**

SQUARE MEASURE is used in computing areas or surfaces; as of land, boards, painting, etc. The unit is the area of a square whose side is the unit of length. Thus, the unit of square feet is 1 foot square; of square yards, 1 yard square, etc.

TABLE.

144 square inches (sq. in.)	= 1 square foot (sq. ft.)
9 square feet.	= 1 square yard (sq. yd.)
30¼ square yards	= 1 square rod (sq. rd.)
160 square rods.	= 1 acre (A.)
640 acres.	= 1 square mile (sq. mi.)

Artificers estimate their work as follows: By the square foot glazing and stone cutting. By the square yard—painting, plastering, paving, ceiling, and paper hanging. By the square of 100 square feet—flooring, partitioning, roofing, slating, and tiling. Brick-laying is estimated by the thousand bricks, by the square yard, and by the square of 100 square feet; also sometimes in cubic feet.

Note 1.—In estimating the painting of moldings, cornices, etc., the measuring line is carried into all the moldings and cornices.

2. In estimating bricklaying by either the square yard or the square of 100 square feet, the work is understood to be 12 inches or 1½ bricks thick.

3. A thousand shingles are estimated to cover 1 square, being laid 5 inches to the weather.

4. The terms perch or pole are sometimes used for square rod.

**17. Metric Square Measure.**

The SQUARE METER is the metric unit for measuring ordinary SURFACES, as floorings, ceilings, etc.

TABLE.

100 sq. millimeters (sq. mm.)	= 1 sq. centimeter,	= .155 plus sq. in.
100 sq. centimeters (sq. mc.)	= 1 sq. decimeter,	= 15.5 plus sq. in.
100 sq. decimeters (sq. dm.)	= 1 SQ. METER (sq. m.)	= 1.196 plus sq. yd.

**18. Metric Land Measure.**

The ARE is the metric unit of LAND MEASURE, and is a square whose side is 10 meters, equal to a square decameter, or 119.6 square square yards.

1 centare (ca.)	= 1 sq. meter,	= 1.196034 sq. yd.
100 centares	= 1 ARE	= 119.6034 sq. yd.
100 acres (a)	= 1 hectare	= 2.47114 acres.
100 hectares (ha.)	= 1 sq. kilometer	= .3861 sq. mi.

Note.—The square kilometer is used in measuring the areas of countries, seas, etc.

**19. Surveyor's Square Measure.**

SURVEYORS' SQUARE MEASURE is used by surveyors in computing the area or contents of land.

TABLE.

625 square links (sq. l.)	= 1 pole (P.)
16 poles	= 1 square chain (sq. ch.)
10 square chains	= 1 acre (A)
640 acres,	= 1 square mile (sq. mi.)
36 square miles (6 miles square)	= 1 township (Tp.)

Note.—Canal and railroad engineers commonly use an engineer's chain, which consists of 100 links, each one foot long.

## 20. United States Land Measure.

The unit of LAND MEASURE in the United States is the ACRE. Measurements of land are commonly recorded in square miles, acres, and hundredths of an acre.

GOVERNMENT LANDS are usually surveyed into rectangular tracts, bounded by lines conforming to the cardinal points of the compass.

A BASE LINE on a parallel to latitude, and a PRINCIPAL MERIDIAN intersecting it, are first established. Other lines are then run six miles apart, each way, as nearly as possible. The tracts thus formed are called TOWNSHIPS, and contain nearly 23040 acres. A line of townships extending north and south is called a RANGE. The ranges are designated by their number east or west of the principal meridian. The townships in each range are designated by their number north or south of the base line.

Since the earth's surface is convex, the principal meridians converge as they proceed northward. This tends to throw the townships and sections out of square, and necessitates occasional lines of offset, called "correction lines."

Townships are subdivided into SECTIONS and sections into HALF SECTIONS, QUARTER-SECTIONS, HALF QUARTER SECTIONS, QUARTER-QUARTER SECTIONS AND LOTS.

TABLE.

6 mi. x 6 mi.	= 36 sq. mi.	= 23040 acres	= 1 Township.
1 mi. x 1 mi.	= 1 sq. mi.	= 640 acres	= 1 Section.
1 mi. x ½ mi.	= ½ sq. mi.	= 320 acres	= 1 Half Section.
½ mi. x ½ mi.	= ¼ sq. mi.	= 160 acres	= 1 Quarter Section.
½ mi. x ¼ mi.	= ⅛ sq. mi.	= 80 acres	= 1 Half Quarter Section.
¼ mi. x ¼ mi.	= ⅙ sq. mi.	= 40 acres	= 1 Quarter Quarter Section.

Note.—A LOT is a subdivision of a section, usually of irregular form, on account of bordering upon a navigable river or lake containing as nearly as possible the area of a Quarter-Quarter Section, and described as lot No. 1, 2, 3, etc., of a particular section. City and village plats are usually subdivided into Blocks, and these into smaller Lots.

## 21. French Land Measure.

The old FRENCH LINEAR, or LAND MEASURE, is still used to some extent in Louisiana, and on other French settlements in the United States.

TABLE.

12 lines	= 1 inch.	6 feet	= 1 toise.
12 inches	= 1 foot.	32 toises	= 1 arpent.
900 square toises = 1 square arpent.			

Note.—The french foot equals nearly 12.8 American inches.

The Arpent the old French name for acre, contains nearly 5-6 of one acre.

**22. Spanish Land Measure.**

SPANISH LAND MEASURES are still used in Texas, New Mexico, and other Spanish settlements of the U. S.

The unit of length is the VARA, equal in Texas to 33 1/3 inches, in California to 33 inches, and in Mexico to 32.9927 inches.

Land is measured in square varas, labors, and square leagues.

**TABLE.**

1000000 square varas	= 1 labor	= 177.136 acres (American.)
25 labors	= 1 league	= 4428.4 acres (American.)
1 acre	=	5645.376 square varas.

Note.—The Spanish foot = 11.11 plus in. (Am.); 1 vara = 33 1/3 in. (Am.); 108 varas = 190 yards, and 1900.8 varas = 1 mile.

**23. Cubic Measure.**

A CUBE is a solid, or body, having six equal square sides or faces.

SOLIDITY is the matter or space contained within the bounding surfaces of a solid.

A solid, or body, may have the three dimensions all alike or all different. A body 4 feet long, 3 feet wide, and 2 feet thick contains 4x3x2 = 24 cubic or solid feet.

The cubic or solid contents of a body is the product of the length, breadth and thickness.

CUBIC MEASURE or SOLID MEASURE is used in computing the contents of solids, or bodies; as wood, stone, etc. The unit is the solidity of a cube whose side is the unit of length. Thus, the unit of cubic feet is a cube which measures 1 foot on each side; the unit of cubic yards is 1 cubic yard.

**TABLE.**

1728 cubic inches (cu. in.)	= cubic foot (cu. ft.)
27 cubic feet	= 1 cubic yard (cu. yd.)
40 cubic feet of round timber, or	
50 cubic feet of hewn timber	= 1 ton or load (T.)
16 cubic feet	= 1 cord foot (cd. ft.)
8 cord feet, or	
128 cubic feet	= 1 cord of wood (Cd.)
24 3/4 cubic feet	= 1 (perch of stone) (Pch.)
	(or masonry.)

Notes.—1. A cubic yard of earth is called a load.

2. Railroad and transportation companies estimate light freight by the space it occupies in cubic feet, and heavy freight by weight.

3. A pile of wood 8 feet long, 4 feet wide, and 4 feet high, contains 1 cord; and a cord foot is 1 foot in length of such a pile.

4. A perch of stone or of masonry is 16 1/2 feet long, 1 1/2 feet wide, and 1 foot high.

5. Joiners, bricklayers, and masons make an allowance for windows, doors, etc., of one half the openings or vacant spaces. Bricklayers and masons, in estimating their work by cubic measure, make no allowance for the corners of the walls of houses, cellars, etc., but estimate their work by the girt, that is, the entire length of the wall on the outside.

6. Engineers in making estimates for excavations and embank-

ments, take the dimensions with a line or measure divided into feet and decimals of a foot. The computations are made in feet and decimals, and the results are reduced to cubic yards. In civil engineering, the cubic yard is the unit to which estimates for excavations and embankments are finally reduced.

7. In scaling or measuring timber for shipping or freighting, 1-5 of the solid contents of round timber is deducted for waste in hewing or sawing. Thus, a log that will make 40 feet of hewn or sawed timber, actually contains 50 cubic feet by measurement; but its market value is only equal to 40 cubic feet of hewn or sawed timber.

Hence, the cubic contents of 40 feet of round and 50 feet of hewn timber, as estimated for market, are identical.

## 24. Metric Cubic Measure.

The CUBIC METER is the metric unit for measuring ordinary Solids; as excavations, embankments, etc.

### TABLE.

1000 Cu. Millimeters (cu. mm.)	= 1 cu. centimeter	= .061 plus cu. in.
1000 Cu. Centimeters (cu. cm.)	= 1 cu. decimeter	= 61.026 plus cu. in.
1000 Cu. Decimeters (cu. dm.)	= CU. METER	= 35.316 plus cu. ft.

## 25. Metric Wood Measures.

The STERE is the unit of WOOD or SOLID MEASURE, and is equal to a cubic meter, or .2759 cord.

### TABLE.

	1 decistere	= 3.531 plus cu. ft.
10 decisteres (dst.)	= 1 STERE	= 35.316 plus cu. ft.
10 steres (st.)	= 1 decastere (dst.)	= 13.079 plus cu. yd.

## 26. Measures of Capacity.

CAPACITY signifies extent of room or space.

Note.—Measures of capacity are all cubic measures, solidity and capacity being equally referred to different units, as will be seen by comparing the tables. Measures of capacity may be properly subdivided into two classes,—Measures of Liquids and Measures of Dry Substances.

## 27. Metric Capacity.

The LITER is the metric unit of CAPACITY, both of Liquid and of Dry Measures, and is a vessel whose volume is equal to a cube whose edge is one tenth of a meter, equal to 1.05673 qt. Liquid measure, and .9081 qt. Dry Measure.

### TABLE.

10 milliliters (ml.)	= 1 centiliter.
10 centiliters (cl.)	= 1 deciliter.
10 deciliters (dl.)	= 1 LITER.
10 liters (l.)	= 1 decaliter.
10 decaliters (dl.)	= 1 hectoliter.
10 hectoliters (hl.)	= 1 kiloliter, or stere.
10 kiloliters (kl.)	= 1 myrialiter (ml.)

Note.—The measures commonly used are the liter and hectoliter, The liter is very nearly a quart and it is used in measuring milk, wine, etc., in moderate quantities. The hectoliter is about 2 bu. 3½ pk.. it is used in measuring grain, fruit, roots, etc. in large quantities.

28. Long Ton Table.

16 ounces (oz.) = 1 pound.  
 28 pounds = 1 quarter (qr.)  
 4 qr. = 112 lb. = 1 hundredweight (cwt.)  
 20 cwt. = 2240 lb. = 1 ton (T.)

The following denominations are also in use:

14 pounds = 1 stone.  
 100 pounds butter = 1 firkin  
 100 pounds grain or flour = 1 cental.  
 100 pounds dry fish = 1 quintal.  
 100 pounds nails = 1 keg.  
 196 pounds flour = 1 barrel.  
 200 pounds pork or beef = 1 barrel.  
 280 pounds salt at N. Y. S. Works = 1 barrel.  
 56 pounds salt at N. Y. S. Works = 1 bushel.  
 240 pounds lime = 1 cask.

The number of avoirdupois pounds in a bushel, as fixed by statute, varies in different states and with different articles.

29. Table of Avoirdupois Pounds in Bushels.

The following are the weights established in most of the states.

Commodities.	Weight in most States.	Weight in other States.	Commodities.	Weight in most States.	Weight in other states.
Apples.....	50	44-57	Hair.....	8	11
Apples, dried.....	24	22-28	Hemp seed.....	44	No excep.
Barley.....	48	46-50	Hungarian seed.....	50	48
Beans, castor.....	46	45-62	Malt, barley.....	38	30-35
Beans, white.....	60	62	Millet seed.....	50	48
Bluegrass seed.....	14	No excep.	Oats.....	32	26-36
Bran.....	20	No excep.	Onions.....	57	48-56
Buckwheat.....	52	40-56	Peas.....	60	No excep.
Clover seed.....	60	62-64	Potatoes, Irish.....	60	56
Corn, ear.....	70	54-72	Potatoes, sweet.....	55	46-60
Corn, shelled.....	56	52	Rye.....	56	54-60
Corn meal.....	50	46-48	Timothy seed.....	45	42-60
Cotton seed.....	32	28-40	Turnips.....	55	42-60
Flaxseed.....	56	55	Wheat.....	60	No excep.

30. Metric Weight.

The GRAM is the metric unit of WEIGHT, and is equal to the weight of a cube of distilled water, the edge of which is one hundredth of a meter, equal to 15.432 Troy grains.

TABLE.

10 milligrams (mg.)	= 1 centigram	= .15432 + gr. Troy.
10 centigrams (cg.)	= 1 decigram	= 1.54324 + gr. Troy.
10 decigrams (dg.)	= 1 GRAM	= 15.43248 + gr. Troy.
10 grams (g.)	= 1 decagram	= .35273 + oz. Avoir.
10 decagrams (dg.)	= 1 hectogram	= 3.52739 + oz. Avoir.
10 hectograms (hg.)	= 1 kilogram	= 2.20462 + lb. Avoir.
10 kilograms (kg.)	= 1 myriagram	= 22.04621 + lb. Avoir.
10 myriagrams (mg.)	= 1 quintal	= 220.46212 + lb. Avoir.
10 quintals	= 100 tonneau or ten.	= 2204.62125 + lb. Avoir.

Note.—The gram is used in mixing medicines, in weighing the precious metals, and whenever great exactness is required. The kilogram, or kilo is the usual weight for groceries and coarse articles generally.

It is very nearly 2 1-5 pounds avoirdupois.

The Tonneau is for weighing hay and other heavy articles. It is about 204 lbs. more than our ton.

### 31. To measure Corn in the Crib.

Find the length, breadth, and depth of the body of corn, in feet and multiply these three dimensions together; then multiply this product by .63.

This will give the heaped bushels of ears.

Sometimes one and one half bushels of ears are allowed for a bushel of shelled corn, and sometimes two bushels; the amount depending upon the shape of the ear, the size of the cob, etc.

### 32. The weight of Hay.

In estimating the weight of hay, allow 540 cubic feet for a ton, if on the wagon or newly stored, but if well settled in mow or stack, allow 512 cubic feet. 270 cubic feet of baled hay will weigh a ton.

Note.—To find the number of feet in a circular stack, multiply the average circumference in yards by itself, and this product by four times the height in yards; then divide this product by 100, and multiply the quotient by 27.

### 33. Measure of Time.

TIME is the measure of duration. The unit is the DAY, and the table is made up of its divisors and multiples.

TABLE.

60 seconds (sec.)	= 1 minute (min.)
60 minutes	= 1 hour (h.)
24 hours	= 1 day (da.)
7 days,	= 1 week (wk.)
365 days or 52 weeks 1 da.	= 1 common year (yr.)
366 days	= 1 leap year (yr.)
12 calendar months	= 1 year (yr.)
100 years	= 1 century (C.)

### 34. The Calendar year is divided as follows:

No. of month	Season	Name of months.	Abbreviations.	No. of days.
1	Winter	{ January	Jan.	31
2		{ February	Feb.	28 or 29.
3		{ March	Mar.	31
4	Spring	{ April	Apr.	30
5		{ May		31
6		{ June	Jun.	30
7	Summer	{ July		31
8		{ August	Aug.	31
9		{ September	Sept.	30
10	Autumn	{ October	Oct.	31
11		{ November	Nov.	30
12		{ December	Dec.	31

The number of days in each month may be easily remembered by committing the following lines to memory:

“Thirty days hath September,  
 April, June, and November;  
 All the rest have thirty-one,  
 Save February, which alone  
 Has twenty-eight; and one day more  
 We add to it one year in four.”

Notes. 1.—In most business transactions 30 days are called 1 month. For many purposes 4 weeks constitute a month.

2. The civil day begins and ends at 12 o'clock, midnight. The astronomical day, used by astronomers in dating events, begins and ends at 12 o'clock, noon. The civil year is composed of civil days, A. M. (ante meridian) is used to denote the time between midnight and noon; M. (meridian) to denote noontime; and P. M. (post-meridian) to denote the time between noon and midnight.

### 35. Bissextile or Leap Year.

The period of time required by the sun to pass from one vernal equinox to another, called the vernal or tropical year, is exactly 365 da. 5h. 48. min. 46 sec. This is the true year, and it exceeds the common year by 5 h. 48 min. 46 sec. (not quite a quarter of a day.)

If 365 days are reckoned as 1 year, the time lost in the calendar will be.

In 1 yr., 5 h. 48 min. 46 sec.  
 In 4 yr., 23 h. 15 min. 4 sec.

The time thus lost in 4 years will lack only 44 min. 56 sec. of 1 entire day. Hence,

If every fourth year is reckoned as leap year, the time gained in the calendar will be.

In 4 yr., 44 min. 56 sec.  
 In 100 yr., (=25x4 yr.) 18h. 43 min. 20 sec.

The time thus gained in 100 years will lack only 5 h. 16 min. 40 sec. of 1 day. Hence.

If every fourth year is reckoned as leap year, the centennial years excepted, the time lost in the calendar will be,

In 100 yr., 5 h. 16 min. 40 sec.  
 In 400 yr., 21 h. 6 min. 40 sec.

The time thus lost in 400 years lacks only 2 h. 53 min. 20 sec. of 1 day. Hence,

If every fourth year is reckoned as leap year, 3 of every 4 centennial years excepted, the time gained in the calendar will be,

In 400 yr., 2 h. 53 min. 20 sec.  
 In 4000 yr., 28 h. 53 min. 20 sec.

The following rule for leap year will therefore render the calendar correct to within nearly 1 day, for a period of 4000 years.

RULE 1.—Every year that is exactly divisible by 4 is a leap year, the centennial years excepted; the other years are common years.

II. Every centennial year that is exactly dividible by 400 is a leap year except those exactly divisible by 4000; the other centennial years are common years.

Notes 1.—Julius Caesar, the Roman Emperor, decreed that the year should consist of 365 days 6 hours; that the six hours should be dis-

regarded for 3 successive years, and an entire day be added to every fourth year. This day was inserted in the calendar between the 24th and 25th days of February, and is called the intercalary day. As the Romans counted the days backward from the first day of the following month, the 24th of February was called by them *sexto calendas Martii*, the sixth before the calends of March. The intercalary day which followed this was called *bis-sexto calendas Martii*; hence the name *bis-sextile*.

2. In 1582 the error in the calendar as established by Julius Caesar had increased to 10 days; that is, too much time had been reckoned as a year, until the civil year was 10 days behind the solar year. To correct this error, Pope Gregory decreed that 10 entire days should be stricken from the calendar, and that the day following the 3d day of October, 1582, should be the 14th. This brought the vernal equinox at March 21, the date on which it occurred in the year 325 at the time of the Council of Nice.

3. The year as established by Julius Caesar is sometimes called the Julian year; and the period of time in which it was in force, namely from 46 B. C. to 1582, A. D. is called the Julian Period.

The year as established by Pope Gregory is called the Gregorian year, and the calendar now used is the Gregorian Calendar.

5. Most Catholic countries adopted the Gregorian Calendar soon after it was established. Great Britain, however, continued to use the Julian Calendar until 1752. At this time the civil year was 11 days behind the solar year. To correct this error, the British Government decreed that 11 days should be stricken from the Calendar and that the day following the 2d day of September, 1752 should be the 14th.

6. Time before the adoption of the Gregorian Calendar is called Old Style (O. S.), and time since, New Style (N. S.). In Old Style the year commenced March 25, and in New Style it commences January 1.

7. Russia still reckons time by old Style, or the Julian Calendar; hence the Russians dates are now 12 days behind ours.

8. The centuries are numbered from the commencement of the Christian era; the months from the commencement of the year; the days from the commencement of the month, and the hours from the commencement of the day (12 o'clock, midnight.) Thus, May 23, 1890, 9 o'clock A. M., is the 9th hour of the 23d day of the 5th month of the 90th year of the 19th century.

## CHAPTER XXVII.

### 1910 Census.

- |  |   |
|--|---|
| <p>1—Census of United States, Porto Rico, Hawaii, Phillipines, Guam., Samo and Canal Zone.</p> <p>2—Census table with comparisons.</p> <p>3—Cities of over 500,000 inhabitants.</p> <p>4—Population of cities from 100,000 to 500,000.</p> | <p>5—Net debt per capita.</p> <p>6—The difference between the Purchasing Power of an acre from 1899 to 1909.</p> <p>7—Four years record of agricultural wealth.</p> |
|--|---|

### COST OF COUNTING IN THIRTEENTH CENSUS (1910) WAS NEARLY SIX MILLION DOLLARS.

The entire cost of the field work for collecting the statistics of population and agriculture in continental United States at the census 1910 was about \$5,855,500.00

In 1900 it was \$4,267,394.00

The number of enumeration districts finally established in continental United States was 69,025.

The number of enumerators employed in Continental United States 1910 census was about 71,110.

#### 1. General Summary.

UNITED STATES, .....	91,972,266
PORTO RICO AND HAWAII, .....	1,429,885
PHILIPPINES, GUAM, SAMOA, CANAL ZONE ...	7,697,849
 TOTAL .....	 <u>101,100,000</u>

2. Census Table with Comparisons.

STATES.	1910	1900	1890	INCREASE.				RANK IN POPULATION,	
				1900 to 1910.		1890 to 1900.		1900	1890
				Number.	P.C.	Number.	P.C.		
The United States (inclusive of Alaska, Hawaii and Porto Rico).....		77,256,630	62,979,766			14,276,864	22.7	.....	.....
Continental United States.....		75,994,575	62,947,714			13,046,861	20.7	.....	.....
New York.....	9,113,614	7,268,894	6,003,174	1,844,720	25.4	1,265,720	21.1	1	1
Pennsylvania.....	7,665,111	6,302,115	5,258,113	1,362,996	21.6	1,044,002	19.9	2	2
Illinois.....	5,638,591	4,821,550	3,826,352	817,041	16.9	995,198	26.0	3	3
Ohio.....	4,767,121	4,157,545	3,672,329	609,576	14.7	485,216	13.2	4	4
Texas.....	3,896,542	3,048,710	2,235,527	847,832	27.8	813,183	36.4	6	7
Massachusetts.....	3,366,416	2,805,346	2,238,947	561,070	20.0	566,399	25.3	7	6
Missouri.....	3,293,335	3,106,665	2,679,185	186,670	6.0	427,480	16.0	5	5
Michigan.....	2,810,173	2,420,982	2,093,890	389,191	16.1	327,092	15.6	9	9
Indiana.....	2,700,876	2,516,462	2,192,404	184,414	7.3	324,038	14.8	8	8
Georgia.....	2,609,121	2,216,331	1,837,353	392,790	17.7	378,978	20.6	11	12
New Jersey.....	2,537,167	1,883,669	1,444,933	653,498	34.7	438,736	30.4	16	18
California.....	2,377,549	1,485,053	1,213,398	892,496	60.1	271,655	22.4	21	22
Wisconsin.....	2,333,800	2,069,042	1,693,330	264,818	12.7	375,712	22.2	13	14
Kentucky.....	2,289,905	2,147,174	1,858,635	142,731	6.6	288,539	15.5	12	11
Iowa.....	2,224,771	2,231,553	1,912,297	7,032	0.3	319,556	16.7	10	10
North Carolina.....	2,206,387	1,893,810	1,617,949	312,477	16.5	275,861	17.1	15	16
Tennessee.....	2,184,739	2,020,616	1,767,518	164,173	8.1	253,098	14.3	14	13
Alabama.....	2,138,093	1,828,697	1,513,401	309,396	16.9	315,296	20.8	18	17
Minnesota.....	2,075,708	1,751,394	1,310,283	324,314	18.5	441,111	33.7	19	20
Virginia.....	2,061,612	1,854,184	1,655,980	207,428	11.2	198,204	12.0	17	15
Mississippi.....	1,797,114	1,551,270	1,289,600	245,844	15.8	261,670	20.3	20	21
Kansas.....	1,690,949	1,470,435	1,428,108	220,454	15.0	42,387	3.0	22	19
Oklahoma.....	1,657,155	790,391	258,657	866,764	109.7	531,734	205.6	38	46
Louisiana.....	1,656,388	1,381,625	1,118,585	265,038	23.5	263,037	23.5	23	25
Arkansas.....	1,574,449	1,311,564	1,128,211	262,885	20.0	183,353	16.3	25	24
South Carolina.....	1,515,400	1,340,316	1,151,149	175,084	13.1	189,167	16.4	24	23
Maryland.....	1,295,346	1,188,044	1,042,390	107,302	9.0	145,645	14.0	26	27
West Virginia.....	1,221,119	958,800	762,794	262,319	27.4	196,006	25.7	28	28
Nebraska.....	1,192,214	1,066,300	1,062,656	135,914	11.8	3,644	0.3	27	26
Washington.....	1,141,990	518,103	357,232	623,887	120.4	160,871	45.0	33	34
Porto Rico.....	1,118,012	953,243							
Connecticut.....	1,114,756	908,420	746,258	206,336	22.7	162,162	21.7	29	29
Colorado.....	799,024	539,700	413,249	259,324	48.0	126,451	30.6	31	31
Florida.....	752,615	523,542	391,422	224,077	42.4	137,120	35.0	32	32
Maine.....	742,371	694,466	661,086	47,905	6.9	33,380	5.0	30	30
Oregon.....	672,765	413,536	317,704	259,229	62.7	95,832	30.2	35	38
South Dakota.....	583,888	401,570	348,600	182,318	45.4	52,970	15.2	37	37
North Dakota.....	577,056	319,146	190,983	237,910	80.8	128,163	67.1	41	41
Rhode Island.....	542,610	428,556	345,906	114,054	26.6	83,050	24.0	34	35
New Hampshire.....	430,572	411,588	376,530	15,984	4.6	35,058	9.3	36	33
Montana.....	376,053	243,329	210,779	132,724	54.5	100,405	70.3	43	44
Utah.....	373,351	276,749	210,779	96,602	34.9	65,970	31.3	44	40
Vermont.....	355,956	343,641	332,422	12,315	3.6	11,219	3.4	40	36
District of Columbia.....	331,069	278,718	230,892	52,351	18.8	48,326	21.0	42	39
New Mexico.....	327,301	195,310	160,282	131,991	67.5	35,028	21.9	45	43
Idaho.....	325,594	161,772	83,548	165,822	101.3	73,224	82.7	47	45
Arizona.....	204,354	122,931	88,243	81,423	66.2	34,688	39.3	49	48
Delaware.....	202,322	184,735	168,493	17,587	9.5	16,242	9.6	46	42
Hawaii.....	191,909	154,001							
Wyoming.....	145,965	92,531	62,555	53,433	77.6	29,976	47.9	50	47
Nevada.....	81,875	42,335	47,335	39,540	93.4	5,020	10.6	52	49
Alaska.....	64,356	63,592	32,052	37,908	1.2	31,540	98.4	51	59
Military and Naval.....	55,608	91,219							

**3. Cities of over 500,000 Inhabitants.**

	1910
New York.....	4,766,883
Chicago.....	2,185,283
Philadelphia.....	1,549,008
St. Louis.....	687,029
Boston.....	670,585
Cleveland.....	560,663
Baltimore.....	558,485
Pittsburg.....	533,905

**4. Population of Cities from 100,000 to 500,000.**

Cities	Pop. 1910	Per Cent Increase over 1900
Albany, N. Y.....	100,253	6.5
Atlanta, Ga.....	154,839	72.3
Baltimore, Md.....	558,485	9.7
Birmingham, Ala.....	132,685	265.4
Boston, Mass.....	670,585	19.6
Bridgeport, Conn.....	102,054	43.7
Buffalo, N. Y.....	423,715	20.2
Cambridge, Mass.....	104,839	14.1
Chicago, Ill.....	2,185,283	28.7
Cincinnati, O.....	364,463	11.8
Cleveland, O.....	560,663	46.9
Columbus, O.....	181,548	44.6
Dayton, O.....	116,577	36.6
Denver, Colo.....	213,381	59.4
Detroit, Mich.....	465,766	63.0
Fall River, Mass.....	119,295	13.8
Grand Rapids, Mich.....	112,571	28.5
Indianapolis, Ind.....	233,650	38.1
Jersey City, N. J.....	267,779	29.7
Kansas City, Mo.....	248,381	51.7
Los Angeles, Cal.....	319,198	211.5
Louisville, Ky.....	223,928	9.4
Lowell, Mass.....	106,294	11.9
Memphis, Tenn.....	131,105	28.1
Milwaukee, Wis.....	373,857	31.0
Minneapolis, Minn.....	301,408	48.7
Nashville, Tenn.....	110,364	36.5
Newark, N. J.....	347,469	41.2
New Haven, Conn.....	133,605	23.7
New Orleans, La.....	339,605	18.1
New York, N. Y.....	4,766,883	38.7

Oakland, Cal . . . . .	150,174	124.3
Omaha, Neb. . . . .	124,096	21.0
Paterson, N. Y. . . . .	125,600	19.4
Philadelphia, Pa. . . . .	1,549,008	19.7
Pittsburg, Pa. . . . .	533,905	18.2
Portland, Oregon. . . . .	207,214	129.2
Providence, R. I. . . . .	224,326	27.8
Richmond, Va. . . . .	127,628	50.1
St. Louis, Mo. . . . .	627,029	19.4
St. Paul, Minn. . . . .	214,744	31.7
San Francisco, Cal. . . . .	416,912	21.6
Scranton, Pa. . . . .	129,867	27.3
Seattle, Wash. . . . .	237,194	194.0
Spokane, Wash. . . . .	104,402	183.3
Syracuse, N. Y. . . . .	137,249	26.6
Toledo, O. . . . .	168,497	27.8
Washington, D. C. . . . .	331,069	18.8
Worcester, Mass. . . . .	145,986	23.3

## 5. Net Debt Per Capita.

Figures giving the per capita net debt for cities in the United States, prepared by the Census Bureau, show that at the close of 1908 the per capita debt of New York was \$153.02.

Cincinnati \$125.40.

Boston \$114.63.

The large cities with the lowest per capita debt were:

Detroit \$22.95.

Milwaukee \$31.68.

Johnstown, Pa., with a debt of \$9.71 per capita, is lowest in the list.

Of the cities with more than 300,000 population those having the largest per capita payments for expenses were:

Boston \$25.50.

Washington \$25.73.

New York city \$24.99.

## 6. Purchasing Power—An Acre—from 1899 to 1909.

(From the Crop Reporter)

Representing by 100 the quantity of anything which could be purchased in 1899 with the value a farmer could take off one acre of corn, wheat, cotton, etc.

Then the relative quantity which could be purchased with the value of one acre in 1909 was as follows:

Kerosine 183; coffee 157; flour 130; soap 164; Dinner plates, 164; hats 153, and shoes, 133.

The farmer's crops in 1909 was 72.7 per cent more than in 1899.

The cost of articles purchased increased about 12.1 per cent.

The purchasing power of the produce of one acre in 1909 was about 54 per cent greater than the purchasing power of the produce of an acre in 1899. An acre of corn showed an increase of 60 per cent in purchasing power, wheat 91 per cent, cotton 48 per cent.

7. A Four Years Record of Agricultural Wealth.

	1910	1909	1908	1907
Corn.....	\$1,523,968,000	\$1,652,822,000	\$1,616,145,000	\$1,340,446,000
Wheat—Winter.....	413,575,000	459,154,000	410,330,000	361,217,000
Wheat—Spring.....	207,868,000	270,292,000	206,496,000	193,220,000
Oats.....	384,716,000	408,174,000	381,171,000	334,568,000
Barley.....	93,785,000	93,971,000	92,442,000	102,058,000
Rye.....	23,840,000	23,809,000	23,455,000	23,068,000
Buckwheat.....	11,321,000	12,188,000	12,004,000	9,975,000
Flaxseed.....	32,554,000	39,466,000	30,577,000	24,713,000
Potatoes.....	187,985,000	206,545,000	197,039,000	183,880,000
Hay.....	747,769,000	689,345,000	635,423,000	743,507,000
Tobacco.....	91,459,000	95,719,000	74,130,000	76,234,000
Rice.....	16,624,000	19,341,000	17,771,000	16,081,000

FORM OF PARTNERSHIP AGREEMENT.

Articles of agreement entered into at.....this.....day of....., 19....., by and between....., hereinafter designated as the first party, and..... hereinafter designated as the second party, both of..... Witnesseth:

1. Said parties agree to enter into a partnership for the purpose of engaging in, and carrying on a general.....business in the city of.....under the name of.....

2. The first party agrees to furnish his stock of goods, now located at his present hardware store in.....and said second party agrees to contribute \$5,000.00 in cash immediately upon the signing of the agreement, said stock of goods, and said \$5,000.00 to constitute the joint capital of the partnership.

3. Said parties agree to devote their entire time and attention to the interests of the partnership business.

4. Said parties agree to share equally the losses and expenses of said partnership, and at the expiration of each month to divide equally the net profits, reserving a fund sufficient to keep the original capital intact.

5. Said parties agree that the partnership shall continue as long as the partners shall mutually so desire. In the event of either party's desiring to withdraw, said parties agree that ea h shall choose one arbitrator, the two thus chosen to select a third, who shall appraise the assets of the firm and divide them into parts, which division shall be accepted as final by the parties hereto. And each party agrees to accept the portion allotted to him by said arbitrators.

In witness whereof, the parties hereto have set their hands the day and year above written.

Signed:.....

Signed in the presence of:.....

## CHAPTER XXVIII.

### Things Worth Knowing.

- |   |  |
|---|--|
| <p>1— What not to say and what to say.<br/>         2— Nicknames of Cities, States, Appellations etc.<br/>         3— Good Will. vs Ill will<br/>         4— Keep On Talking.<br/>         5— Things to Remember In Building A Home.<br/>         6— Good Advertising Copy.</p> | <p>7— A Few Things A Real Estate Broker Should Know.<br/>         8— Quotations from successful business men.<br/>         9— California Headlines.<br/>         10— Headlines (All Sorts)<br/>         11— General Property Restrictions.<br/>         12— Receivers.</p> |
|---|--|

#### 1. What not to say and what to say.

Don't say, "Between you and I;" it should be, "Between you and me."

Don't say, "What beautiful bread!" It should be, "What nice bread!"

Don't say, "I will write," or, "I will be there." It should be, "I shall write;" "I shall be there."

Don't say, "A new pair of shoes;" it should be, "A pair of new shoes."

Don't say "Restore it back to me; it should be, "Restore it to me."

Don't say, "I seldom or ever meet her;" it should be, "I seldom meet her."

Don't say, "If I am not mistaken," it should be, "If I mistake not."

Don't say, "Not no such thing;" it should be, "Not any such thing."

Don't say, "I had rather walk;" it should be, "I would rather walk."

Don't say, "Let you and I;" it should be, "Let you and me."

Don't say, "Rather warmish;" it should be, "Rather warm."

Don't say, "The weather is hot;" it should be, "The weather is very warm."

Don't say, "What a nice view!" it should be, "What a beautiful view!"

Don't say, "Bred and born;" it should be, "Born and bred."

Don't say "Says I;" it should be, "I said."

Don't say, "I ain't or "I arn't;" the proper expression is, "I am not."

Don't say, "If I was him;" it should be, "If I were he."

Don't say, "I have less friends than you;" it should be, "I have fewer friends than you."

In reply to the question, "Who is there," or "Who is it?" it should be, "I," or "It is I;" and not "Me" or "It is me."

Don't say, "Whether I be present or no;" it should be, "Whether I be present or not."

Don't say, "I had better go;" it should be, "It were better that I should go."

Don't say, "A quantity of people;" it should be, "A number of people."

Don't say, "Six weeks back;" it should be, "Six weeks ago."

Don't say, "A new pair of gloves;" it should be, "A pair of new gloves."

Don't say, "He was in eminent danger;" it should be, "He was in imminent danger."

Don't say, "Thinks I to myself," "Thinks I," "Says I," "Says he;" they are vulgarisms, and should be avoided.

Don't say, "Direct your letter to me;" it should be, "Address your letter to me."

Don't say, "Because why?" it should be, "Why?"

Don't say, "The best of the two;" it should be, "The better of the two."

Don't say, "There's fifty;" it should be, "There are fifty."

Don't say, "He need not do it," it should be, "He needs not do it."

Don't say, "It was spoke in my presence;" it should be, "It was spoken in my presence."

Don't say, "She said,said she;" it should be, "She said."

Don't say, "I don't think so;" it should be, "I think not."

Don't say, "My clothes have grown too small for me;" it should be, "I have grown too stout for my clothes." The change is not in your clothes, but in your figure.

Don't say, "On either side of the street;" it should be, "On each side of the street."

Don't say, "I took you for another person;" it should be, "I mistook you for another person."

Don't say, "Is Mr. Jones in?" it should be, "Is Mr. Jones within?"

Don't say, "His health has been shook;" it should be, "His health has been shaken."

Don't say, "That there man;" it should be, "That man."

Don't say, "Somehow or another;" it should be, "Somehow or other."

Don't say, Well, I don't know;" it should be, "I don't know."

Don't say, "Will I do this for you?" it should be, "Shall I do this for you?"

Don't say, "What will I do?" it should be, "What shall I do?"

Don't say, "Following up a principle;" it should be, "Guided by a principle."

Don't say, "I belong to the Masonic order;" it should be, "I am a member of the Masonic order."

Don't say, "I enjoy bad health;" it should be, "My health is not good."

Don't say, "Better nor that;" it should be, "Better than that."

Don't say, "Because I don't choose to;" it should be, "Because I would rather not."

Don't say, "We think on you;" it should be, "We think of you."

Don't say, "We called at William's;" it should be, "We called on William."

Don't say, "By this means;" it should be, "By these means."

Don't say, "All that was wanting;" it should be, "All that was wanted."

Don't say, "He is a bad statesman;" it should be, "He is not a statesman."

Don't say, "I am going over the bridge;" it should be, "I am going across the bridge."

Don't say, "I left you behind at Chicago;" it should be, "I left you at Chicago."

Don't say, "He ascended up the mountain;" it should be, "He ascended the mountain."

Don't say, "A beautiful house and gardens;" it should be, "A beautiful house and its gardens."

Don't say, "Mine is so good as yours;" it should be, "Mine is as good as yours."

Don't say, "Adequate for;" it should be, "Adequate to."

Don't say, "Pure and unadulterated;" that is repetition. If a thing is pure, it is unadulterated.

Don't say, "They are not what nature designed them;" it should be, "They are not what nature designed them to be."

Don't say, "How do you do?" it should be, "How are you?"

Don't say, "To be given away gratis;" it should be, "To be given away."

Don't say, "I acquit you from;" it should be, "I acquit you of."

Don't say, "He is coming here;" it should be, "He is coming hither."

Don't say, "I live opposite the park;" it should be, "I live opposite to the park."

Don't say, "The want of wisdom, truth and honor are more visible;" it should be, "The want of wisdom, truth and honor is more visible."

Don't say, "A surplus over and above;" it should be, "A surplus."

Don't say, "A winter's morning;" it should be, "A winter, or wintry morning."

Don't say, "I will send it comfortable to your orders;" it should be, "I will send it comfortably to your orders."

Don't say, "This ten days or more;" it should be, "These ten days or more."

Don't say, "I confide on you;" it should be, "I confide in you."

Don't say, "As soon as ever;" it should be, "As soon as."

Don't say, "I differ with you;" it should be, "I differ from you."

Don't say, "I am averse from that;" it should be, "I am averse to that."

Don't say, "The very best," or "The very worst;" it should be, "The best," or "The worst."

Don't say, "President Garfield was killed by a bullet;" it should be, "President Garfield was killed with a bullet."

Don't say, "No one hasn't called;" it should be, "No one has called."

Don't say, "I won't never do it again;" it should be, "I will never do it again."

Don't say, "I am conversant about it;" it should be, "I am conversant with it."

Don't say, "He died by consumption;" it should be, "He died of consumption."

Don't say, "The effort I am making for arranging this matter;" it should be, "The effort I am making to arrange this matter."

Don't say, "Your obedient humble servant;" it should be, "Your obedient servant."

Don't say, "You will some day be convinced;" it should be, "You will one day be convinced."

Don't say, "I am going on a journey;" it should be, "I am about (or going) to make a journey."

Don't say, "You are taller than me;" it should be, "You are taller than I."

Don't say, "You are mistaken;" it should be, "You mistake."

Don't say, "I suspect the veracity of his story;" it should be, "I doubt the truth of his story."

Don't say, "He was too young to have suffered much;" it should be, "He was too young to suffer much."

Don't say, "I hope you'll think nothing on it;" it should be, "I hope you'll think nothing of it."

Don't say, "His opinions are approved of by all;" it should be, "His opinions are approved by all."

Don't say, "Handsome is as handsome does;" it should be, "Handsome is who handsome does."

Don't say, "In case I succeed;" it should be, "If I succeed."

Don't say, "They loved one another;" it should be, "They loved each other."

Don't say, "The cake is all eat up;" it should be, "The cake is all eaten."

Don't say, "The river is all froze up;" it should be, "The river is frozen."

Don't say, "A large enough house;" it should be, "A house large enough."

Don't say, "We are traveling slow;" it should be, "We are traveling slowly."

Don't say, "It is raining hard;" it should be, "It is raining fast."

Don't say, "It is bad at the best;" it should be, "It is very bad."

Don't say, "The box fell on the floor;" it should be, "The box fell to the floor."

Don't say, "Universally beloved;" or "Universally admired," it should be, "Generally beloved, or "Generally admired."

Don't say, "He is noways to blame;" it should be, "He is nowise to blame."

Don't say, "He is tall in comparison to her;" it should be, "He is tall in comparison with her."

Don't say, "I went for to see him;" it should be, "I went to see him."

Don't say, "As I take it;" it should be, "As I understand, it" or, "As I see."

Don't say, "He jumped off the platform;" it should be, "He jumped from the platform."

Don't say, "A man of eighty years of age;" it should be, "A man eighty years old."

Don't say, "No thank'ee;" it should be, "No, I thank you."

Don't say, "I cannot continue without farther means;" "I cannot continue without further means."

Don't say, "Put your money in your pocket;" it should be, "Put your money into your pocket."

Don't say, "I thought I should have won this game;" it should be, "I thought I should win this game."

Don't say, "He has got money;" it should be, "He has money."

Don't say, "I have got to be there;" it should be, "I must be there."

Don't say, "Have you saw;" it should be, "Have you seen."

Don't say, "I seen him do it;" it should be, "I saw him do it."

Don't say, "No other but;" it should be, "No other than."

Don't say, "He rose up from his chair;" it should be, "He rose from his chair."

Don't say, "I knew it previous to his telling me;" it should be, "I knew it previously to his telling me."

Don't say, "It is equally of the same value;" it should be, "It is of the same value."

Don't say, "I could scarcely believe but what;" it should be, "I could scarcely believe but that."

Don't say, "It pains me to hear that;" it should be, "I am pained to hear that."

Don't say, "You was out when he was here;" it should be, "You were out when he was here."

Don't say, "Those papers I hold in my hand;" it should be, "These papers I hold in my hand."

Don't say, "She was a woman notorious for her beauty;" it should be, "She was a woman noted for her beauty."

Don't say, "I do so every now and then;" it should be, "I do so occasionally."

Don't say, "In its primary sense;" it should be, "In its primitive sense."

Don't say, "Nobody else but me;" it should be, "Nobody but me."

Don't say, "He fell down from the roof;" it should be, "He fell from the roof."

Don't say, "Except I am detained;" it should be, "Unless I am detained."

Don't say, "What may, or might your name be?;" it should be, "What is your name?"

Don't say, "She was a woman celebrated for her wickedness;" it should be, "She was a woman notorious for her wickedness."

Don't say, "His health was drunk with enthusiasm;" it should be, "His health was drunk enthusiastically."

Don't say, "I find him clothes;" it should be, "I provide him with clothes."

Don't say, "He stands six foot high;" it should be, "He is six feet high."

Don't say, "A heavy blow is this to him;" it should be, "This is a heavy blow to him."

Don't say, "The two first, the three first etc.;" it should be, "The first two, the first three, etc."

Don't say, "The first of all," "The last of all;" it should be, "The first," "The last."

Don't say, "The then Government;" it should be, "The Government of that time."

Don't say, "For ought I know;" it should be, "For aught I know."

Don't say, "Two couples;" it should be, "Four persons."

Don't say, "Before I do that I must first ask leave;" it should be, "Before I do that I must ask leave."

Don't say, "The latter end of the year;" it should be, "The close of the year."

Don't say, "I never dance whenever I can help it;" it should be "I never dance when I can help it."

Don't say, "The observation of the rule;" it should be, "The observance of the rule."

Don't say, "To get over this trouble;" it should be, "To overcome this trouble."

Don't say, "He died from negligence;" it should be, "He died from neglect."

Don't say, "He is a very rising person;" it should be, "He is rising rapidly."

Don't say, "I expected to have found you;" it should be, "I expected to find you."

Don't say, "I said so over again;" it should be, "I repeated it."

Don't say, "Will you enter in?" it should be, "Will you enter?"

Don't say, "Undeniable reference;" it should be, "Unexceptionable reference."

Don't say, "Undisputable proofs;" it should be, "Indisputable proofs."

Don't say, "The subject-matter of controversy;" it should be "The subject of controversy."

Don't say, "Whatsomever;" it should be, "Whatsoever."

Don't say, "When he was come back;" it should be, "Had come back."

Don't say, "Two spoonsful of sugar;" it should be, "Two spoonfuls of sugar."

Don't say, "Was you talking just now?" it should be, "Were you talking just now?"

Don't say, "Him and me went together;" it should be, "He and I went together."

Don't say, "He has went home;" it should be, "He has gone home."

Don't say, "I intend to summons him;" it should be, "I intend to summon him."

Don't say, "She is now forsook by her friends;" it should be, "She is now forsaken by her friends."

Don't say, "Who done it;" it should be, "Who did it?"

Don't say, "Who's got my book?" it should be, "Who has my book?"

Don't say, "I have rode ten miles to-day;" it should be, "I have ridden ten miles to-day."

Don't say, "Set down;" it should be, "Sit down."

Don't say, "Have you lit the fire?" it should be, "Have you lighted the fire?"

Don't say, "The rigid observation of the rule;" it should be, "The rigid observance of the rule."

Don't say, "I have always gave him good advice;" it should be, "I have always given him good advice."

Don't say, "Have you seen the Miss Browns yet?" it should be "Have you seen the Misses Brown yet?"

Don't say, "French is spoke in polite society;" it should be, "French is spoken in polite society."

Don't say, "He is now very decrepid;" it should be, "now very decrepit."

Don't say, "You have drank too much;" it should be, "You have drunk too much."

Don't say, "He has broke a window;" it should be, "He has broken a window."

Don't say, "Who do you mean?" it should be, "Whom do you mean?"

Don't say, "It was them who did it;" it should be, "It was they who did it."

Don't say, "It is me who am in fault;" it should be, "It is I who am in fault."

Don't say, "If I was rich, I would do this;" it should be, "If I were rich, I would do this."

Don't say, "It is surprising the fatigue he undergoes;" it should be, "The fatigue he undergoes is surprising."

Don't say, "I propose going to the play to night;" it should be, "I purpose going to the play to night."

Don't say, "He knows little or nothing of the matter;" it should be, "He knows little, if anything, of the matter."

Don't say, "He is condemned to be hung;" it should be, "He is condemned to be hanged."

Don't say, "We conversed together on the subject;" it should be, "We conversed on the subject."

Don't say, "He had sank before we could reach him;" it should be, "He had sunk before we could reach him;"

Don't say, "His loss shall be long regretted;" it should be, "His loss will be long regretted."

Don't say, "I had rather go now;" it should be, "I would rather go now."

Don't say, "He speaks distinct;" it should be, "He speaks distinctly."

Don't say, "We laid down to sleep;" it should be, "We lay down to sleep."

Don't say, "Let it be never so good;" it should be, "Let it be ever so good."

Don't say, "He is known through the land;" it should be, "He is known throughout the land."

Don't say, "I lost near ten dollar;" it should be, "I lost near ten dollars."

Don't say, "I grow vegetables;" it should be, "I raise my vegetables."

Don't say, "She was endowed with a fondness for music;" it should be, "She was endued with a fondness for music."

Don't say, "He was now retired from public life;" it should be "He had now retired from public life."

Don't say, "As far as I am able to judge;" it should be, "So far as I am able to judge."

Don't say, "Who did you inquire for?" it should be, "For whom did you inquire?"

Don't say, "Such another mistake;" it should be, "Another such mistake."

Don't say, "I shall call upon him;" it should be, "I shall call on him."

Don't say, "He combined together these facts;" it should be, "He combined these facts."

Don't say, "He covered it over with earth;" it should be "He covered it with earth."

Don't say, "I acquiesce with you;" it should be, "I acquiesce in your proposal, or in your opinion."

Don't say, "He did it unbeknown to us;" it should be, "He did it unknown to us."

Don't say, "I fear I shall discommode you;" it should be, "I fear I will discommode you."

Don't say, "I could not forbear from doing it;" it should be, "I could not forbear doing it."

Don't say, "He is a man on whom you can confide;" it should be, "He is a man in whom you can confide."

Don't say, "I can do it equally as well as he;" it should be "I can do it as well as he."

Don't say, "I am thinking he will soon arrive;" it should be, "I think he will soon arrive."

Don't say, "He was obliged to fly the country;" it should be, "He was obliged to flee the country."

Don't say, "You have no call to be vexed with me;" it should be, "You have no occasion to be vexed with me."

Don't say, "A house to let;" it should be, "A house to be let."

Don't say, "Before I do that I must first be paid;" it should be, "Before I do that I must be paid."

Don't say, "He has gotten over his sickness;" it should be, "He has recovered from his sickness."

Don't say, "A couple of dollars;" it should be, "Two dollars." A union of two objects is implied by the word couple.

Don't say, "You are like to be;" it should be, "You are likely to be."

Don't say, "All over the land;" it should be, "Over all the land."

Don't say, "At best;" it should be, "At the best."

Don't say, "I shall fall down;" it should be, "I shall fall."

Don't say, "Do you mean to come?" it should be, "Do you intend to come?"

Don't say, "Either of the three;" it should be, "Any of the three."

Don't say, "They both met;" it should be, "They met."

Don't say, "From hence;" it should be, "Hence."

Don't say, "From thence;" it should be, "Thence."

Don't say, "From here to there;" it should be, "From this place to that."

Don't say, "Either of them are;" it should be, "Each of them is."

Don't say, "A most perfect work;" it should be, "A perfect work."

Don't say, "The other one," or "Another one;" it should be, "The other," or, "Another."

Don't say, "From now;" it should be, "From this time."

Don't say, "My every hope;" it should be, "All my hopes."

Don't say, "For good and all;" it should be, "Forever."

Don't say, "He lives at Rome;" it should be, "He lives in Rome."

Don't say, "I am coming to your house;" it should be, "I am going to your house."

Don't say, "I suspicioned him;" it should be, "I suspected him."

Don't say, "Where do you come from?" it should be, "Whence do you come?"

Don't say, "They mutually loved each other;" it should be, "They loved each other."

Don't say, "I knew him some six years ago;" it should be, "I knew him six years ago."

Don't say, "Of two evils choose the least;" it should be, "Of two evils choose the less."

Don't say, "If I were her, I would do it;" it should be, "If I were she, I would do it."

## 2. Nicknames of Cities and States, Appellations, etc., etc.,

ACADEMIC CITY.—A name for Worcester, Mass., in allusion to its numerous educational institutions.

ADIRONDACKS.—A group of the Appalachian Mountain System in New York State, from the Iroquois name of the Algonkians, meaning "he eats Bark."

ALABAMA.—So called from its river Alabama, meaning in Indian "here we rest."

ALBION, NEW.—A name formerly applied to the west coast of North America; now included in the states of Oregon and Washington.

ALMIGHTY DOLLAR.—Personification of the supposed object of American idolatry. The expression originated with Washington Irving.

APPALACHIAN SYSTEM.—The mountain chain extending from Alabama to Quebec Canada, Nearly 1300 Miles: highest peak, Mitchell high Peak Yancey County, N. C., 6, 888 feet. The range includes the White Mountains, New Hampshire; Green Mountains, Vermont; Adirondacks, New York; Alleghenies, Pennsylvania; Blue Ridge, Virginia; Black Mountains, North Carolina.

ATHENS OF AMERICA:—A name sometimes applied to Boston, Mass., on account of its culture.

ARKANSAS.—An Indian name meaning "Bow Indians," expert with arrows. See Bear State.

BADGER STATE.—Nickname for Wisconsin on account of the badgers there.

BALTIMORE.—See Monumental City.

BARNBURNERS.—Nickname of Anti-Renters in New York State, who fired barns on patroon estates. Also name of a Democratic faction in that State in 1842 opposed to the Hunkers and extension of slavery.

**BATTLE OF THE KEGS.**—Title of a mock-heroic poem by Francis Hopkinson (1737-1791.) founded on the Revolutionary incident of the Americans letting loose in the Delaware River a number of charged kegs against the English shipping at Philadelphia.

**BAYOU STATE.**—Nickname for Mississippi, on account of its bayous.

**BAY STATE.**—Popular name for Massachusetts, because once the colony of Massachusetts Bay.

**BEAR STATE.**—Nickname for Arkansas, from the number of bears once there.

**BIG BEND STATE.**—Nickname for Tennessee, on account of the big bend in its river.

**BLACK MAN.**—Designation for the devil in New England witchcraft times.

**BLUE HEN'S CHICKENS, THE.**—Cant name for state of Delaware. One captain Caldwell raised game cocks on the theory that none could be good unless the mother was a blue hen. Hence for his breed was substituted the expression "Blue Hen's Chickens."

**BLUE LIGHTS.**—Certain Federalists during the War of 1812, who were charged with secretly signaling British vessels with a system of blue lights.

**BOSTON MASSACRE.**—Attack of part of the British garrison upon a street crowd in Boston, March 5, 1770, by which several were killed and wounded.

**BOSTON TEA PARTY.**—Popular name for the party distinguished as Indians, which boarded the British vessel, December 13, 1773, in Boston Harbor, and threw the cargo of tea overboard.

**BROOK-FARM COMMUNITY.**—A socialistic society, started in 1841 at West Roxbury, Mass. Dissolved 1847.

**BROTHER JONATHAN.**—A humorous designation for the collective people of the United States, said to have originated from Washington's reference to Jonathan Trumbull, Governor of Connecticut, as "Brother Jonathan."

**BUCKEYE STATE.**—Nickname for Ohio, from the buckeye trees which abound there.

**BUTTERNUTS.**—Nickname of the Confederates in the civil war, from the color of their clothes resembling the shell of the butter nut.

**CALIFORNIA.**—In Spanish the name signifies "abundance of gold." See Golden State.

**CASTLE GARDEN.**—Battery Park, New York City, originally Castle Clinton, built originally, 1807; successively a fort, place of entertainment and landing place for immigrants; now an aquarium.

**CENTENNIAL STATE.**—Popular name of Colorado, because admitted in 1876.

CINCINNATI.—A society established in the United States to perpetuate the friendship of officers of the Revolutionary Army and relieve the widows and orphans of those killed.

CINCINNATI.—See Porkopolis.

CITY OF BROTHERLY LOVE.—Philadelphia, Pa., is sometimes so-called from the literal meaning of its name.

CITY OF CHURCHES.—A popular name for Brooklyn, N. Y., on account of its numerous churches.

CITY OF ELMS.—Popular name for New Haven, Conn., on account of the Elm Trees which shade its streets.

CITY OF MAGNIFICENT DISTANCES.—Popular name of Washington, D. C., because it is laid out on a large and grand scale.

CITY OF SPINDLES.—Popular name of Lowell, Mass., on account of the extent of its cotton manufactures.

CITY OF STRAITS.—Popular designation of Detroit, Mich., from its location on the strait joining Lakes St. Clair and Erie, Detroit is French for "Strait."

CLAYTON-BULWER TREATY.—July 4, 1850, between the United States and Great Britain, provided that neither country should have exclusive control of any inter-oceanic canal in Central America, or erect fortifications in the country.

COLORADO.—Named after the Colorado or "bloody river" in Indian. See Centennial State.

CONNECTICUT.—Indian name for its main stream, "long river." See Nutmeg State and Land of Steady habits.

CORN-CRACKER.—Nickname for state of Kentucky. The inhabitants are often called "corn crackers."

CRADLE OF LIBERTY.—Popular designation of Faneuil Hall, Boston, as the place where the Revolutionary orators were accustomed to meet and speak.

CREOLE STATE.—Nickname of Louisiana, in which there are many Creoles, or descendants of French and Spanish settlers.

CRESCENT CITY.—Popular name for New Orleans, because founded on a bend, or crescent, on the Mississippi River.

DARK AND BLOODY GROUND.—Nickname for Kentucky, from the former fierce contest between whites and Indians.

DEAD RABBIT RIOTS.—Outbreak in the Bowery and Five Points, New York City, July 4-5, 1851, between gangs known as "Dead Rabbits" and "Boney Boys."

DEATH VALLEY.—A valley noted as fatal to life, in Inyo County, California, between Amargosa and Panamint Mountains.

DELAWARE.—Named after Lord De la War. See Blue Hen's Chickens and Diamond State.

DEMARCATIION POINT.—The arctic ocean at the Boundary between Alaska and British North America, at Longitude 141 degrees west.

DIAMOND STATE.—Nickname for Delaware, from its shape.

DIXIE.—An imaginary place in the Southern States, celebrated in negro melody as a kind of Paradise. Also a collective designation of the Southern States.

DOE, JOHN.—A sham plaintiff in ejectment actions, coupled with Richard Roe as defendant.

DORR'S REBELLION.—The attempt to extend suffrage in Rhode Island (1842) against charter restrictions.

DRY TORTUGAS.—An island in Monroe County, Florida, west of Florida Keys, on which are two lighthouses and a military prison.

EASTERN SHORE.—Those parts of Virginia and Maryland lying east of the Chesapeake Bay, noted for fruits and oysters.

EAST RIVER BRIDGE.—The new bridge over the East river, New York, opened for traffic December 19, 1903.

EGYPT.—Nickname for the southern part of Illinois, in the neighborhood of Cairo.

EMPIRE STATE.—New York State is sometimes so-called from its being the first state of the Union in population and wealth.

EMPIRE STATE OF THE SOUTH.—Georgia is so-called from its eminence among Southern States.

EVERGLADES.—The extensive swamp regions of Florida.

EXCELSIOR STATE.—The State of New York, so-called from the motto "Excelsior" on its coat-of-arms.

EXPOUNDER OF THE CONSTITUTION.—A title conferred on Daniel Webster (1782-1852) for his elaborate exposition of the Federal Constitution.

EXPUNGING RESOLUTION.—A resolution adopted by the United States Senate, March 16, 1837, cancelling the resolution of March 28, 1834, charging President Jackson with unconstitutional practices.

FATHER OF AMERICA.—Sobriquet of Samuel Adams, the Revolutionary orator.

FATHER OF THE COUNTRY.—An appellation popularly conferred in America on George Washington.

FATHERS OF WATERS.—A popular name of the Mississippi River, on account of its great length and numerous tributaries.

FLORIDA.—See peninsular State and Land of Flowers.

FLOUR CITY.—Nickname for Rochester, N. Y., from its numerous flour mills.

FLOWER CITY.—Springfield, Ill., is often so-called from its picturesque environs.

FOREST CITY.—Cleveland, Ohio; Portland, Me., and Savannah, Ga., are frequently so designated.

FREESTONE STATE.—An appellation to Connecticut, from its freestone quarries.

**GARDEN CITY.**—Popular name for Chicago, probably from the motto on its seal—"Urbs in Horto," city in a garden.

**GARDEN OF THE GODS.**—A valley in El Paso County, Colorado, covered with isolated and fantastically eroded rocks and curious imitative forms.

**GATE CITY.**—Savannah, Ga., from its strategical importance.

Keokuk, Iowa, is also so called from its location at the foot of the Mississippi rapids.

**GATES OF THE ROCKY MOUNTAINS.**—The gorge of the Missouri River, near Helena, Mont.

**GEM OF THE MOUNTAINS.**—Nickname for the State of Idaho.

**GENEVA AWARD.**—The findings and decision of the tribunal of arbitration sitting at Geneva, Switzerland, which, in 1872, adjudged that Great Britain should pay to the United States \$15,000,000 for damage done to American commerce during the Civil War by Confederate cruisers built, equipped and manned in British ports.

**GEORGIA.**—Name from George II. See Empire State of the South.

**GNADENBRUTTEN MASSACRE.**—The killing of Indian converts by Ohio volunteer militia, March, 1782.

**GOLDEN STATE.**—Nickname for California, from its gold.

**GOOD GRAY POET.**—A name bestowed by his admirers on the American poet, Walt Whitman.

**GOPHER STATE.**—A nickname for Minnesota, from the animal.

**GOTHAM.**—Popular name for New York City. First applied in Irving's "Salmagundi," and borrowed from the English nursery rhyme of "The Merry Take of the Men of Gotham," who were proverbial for their follies.

**GRANITE STATE.**—Popular name for New Hampshire, on account of its granite hills.

**GREEN MOUNTAIN STATE.**—Popular name for Vermont—"verd," green, and "mont" mount.

**GREENWOOD, GRACE.**—Pen-name of Sarah Jane Lippincott (nee Clarke,) a noted American authoress.

**GULF STREAM.**—That vast ocean current flowing from the direction of the Gulf of Mexico northward along the Atlantic coast of the United States, then diverted westward by Newfoundland toward Great Britain and Scandinavia.

**HARTFORD CONVENTION.**—The meeting of delegates from New England States to oppose President Madison's war policy. They were accused of plotting disunion.

**HAWKEYE STATE.**—Nickname for the State of Iowa.

**HAY-BUNAU-VARILLA TREATY.**—The treaty negotiated between the United States and the New State of Panama (1903,) relative to Right of way for the Panama Canal across the isthmus.

HELL GATE.—The narrow channel of East River, New York, formerly very dangerous. Rock removed in 1885.

HONEST ABE.—A sobriquet of Abraham Lincoln, sixteenth President of the United States.

HOOSIER STATE.—Nickname for the State of Indiana. Origin not known.

HUB OF THE UNIVERSE.—A burlesque designation of Boston, originating with Dr. Oliver Wendell Holmes.

IDAHO.—See Gem of the Mountains.

ILLINOIS.—From a confederation of Indian tribes, meaning "superior men." See prairie State and Sucker State.

INDIANA.—Probably from the word Indian. See Hoosier State.

IOWA.—From an Indian designation meaning "sleepy ones." See Hawkeye State.

IRON CITY.—Nickname for Pittsburg, Pa., on account of its iron manufactures.

KANSAS.—From Indian name of the Kansas River, meaning "smoky water."

KENTUCKY.—From the Indian name of its principal river. See Corn Cracker and Dark and Bloody Ground.

KEYSTONE STATE.—A name given to Pennsylvania; as the middle of the arch composed of the thirteen original states.

KING COTTON.—Personification of the chief staple of the Southern States. James H. Hammond of South Carolina, used the expression "Cotton is King" in a speech in the United States Senate, March 4, 1858.

KITCHEN CABINET.—Derisive title bestowed by the Whigs on the coterie of secret advisers of President Jackson because they called on him by the back door.

KRISS-KRINGLE.—The Dutch equivalent of St. Nicholas and Santa Claus, and Christmas benefactors of children.

KU-KLUX-KLAN.—A secret society formed in the Southern States, whose object was to prevent negroes and northern immigrants from holding political control.

LAKE OF THE CLOUDS.—A lake in New Hampshire, so-called from its elevation, 5,053 feet above the sea level.

LAKE STATE.—Popular name for the state of Michigan which borders on Huron, Erie, Michigan and Superior.

LAND OF FLOWERS.—The meaning of the word Florida, a name conferred on its discovery by Ponce De Leon, 1512.

LAND OF STEADY HABITS.—A designation of Connecticut, from the characteristics of its people.

LIBBY PRISON.—The notorious military prison at Richmond, Va., during the Civil War, formerly a tobacco warehouse.

LIGHT HORSE HARRY.—A popular sobriquet conferred on Gen. Henry Lee (1750-1818,) an American cavalry officer during the Rev-

olution, who distinguished himself by rapid marches through the Carolinas.

**LITTLE RHODY.**—A popular designation of Rhode Island, smallest State in the Union.

**LONE STAR STATE.**—Appellation of the State of Texas, from the device on its coat-of-arms.

**LOUISIANA.**—So named from Louis XIV of France. See Creole State.

**LUMBER STATE.**—The State of Maine is frequently so designated for its lumber.

**MAINE.**..It means "mainland;" that portion of New England granted by Charles I to Ferdinand Gorges, See Pine Tree State and Lumber State.

**MAN IN THE MOON.**—The dark spots in the moon to which superstition ascribes the figure of a man bearing brushwood on a fork. Numbers xv: 32-36, is doubtless accountable for the origin of the legend.

**MARYLAND.**—So named from Henrietta Maria, Queen of Charles I. See Oyster State.

**MASON AND DIXON'S LINE.**—The boundary between Pennsylvania and Maryland, surveyed by Charles Mason and Jeremiah Dixon (1763-1767,) and which afterward came popularly to mark the division between free and slave territory.

**MASSACHUSETTS.**—From the name of an Indian tribe. See Bay State.

**MICHIGAN.**—From the Indian name signifying "lake country." See Wolverine State.

**MILL-BOY OF THE SLASHES.**—Sobriquet conferred on Henry Clay (1777-1852,) born in Hanover County, Va., near a place known as the "Slashes," where a mill stood, to which he was often sent as a body

**MINNESOTA.**—Indian for "turbid water," probably the St. Peter's River. See Gopher State.

**MISSISSIPPI.**—An Indian term meaning "the great river." See Bayou State.

**MISSISSIPPI BUBBLE.**—Sometimes called "Law's Bubble" and "South Sea Bubble." The delusive speculation projected by John Law (1671-1729,) of Edinburgh, Scotland, whereby a Mississippi Company having land grants in Louisiana was expected to realize immense sums by planting and commerce.

**MISSOURI.**—An Indian name of a tribe and the river, meaning "muddy water."

**MISSOURI COMPROMISE.**—Name given to the Act of Congress passed in 1820, admitting Missouri as a slave state, but providing that slavery should not exist in the future in any State formed North of 36 degrees 30 minutes.

**MODERN ATHENS.**—An epithet applied to Boston, Mass., on

account of the intelligence of its citizens and number of literary institutions.

**MONUMENTAL CITY.**—The City of Baltimore, from its many monuments.

**MOTHER OF PRESIDENTS.**—A name frequently applied to Virginia, which has furnished many Presidents of the United States.

**MOTHER OF STATES.**—Virginia is sometimes so called from having been first settled of the thirteen States which united in the Declaration of Independence.

**MOUND CITY.**—Popular name of St. Louis, on account of the number of mounds on the site it now occupies.

**NEBRASKA.**—From Indian name of its river, meaning "shallow water."

**NEVADA.**—From the Spanish, meaning "snowy." The Sierra Nevada are the "snowy mountains." See Silver State.

**NEW ALBION.**—Name given to the Pacific coast now included in the state of Oregon and Washington.

**NEW AMSTERDAM.**—Early name of New York City, when occupied by the Dutch.

**NEW ENGLAND.**—Name under which are grouped Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut.

**NEW JERSEY.**—So named by its first proprietor, Sir George Carteret, in honor of the defense of the Isle of Jersey.

**NEW NETHERLANDS.**—Original Dutch name for the province afterward named New York State.

**NEW SWEDEN.**—The territory claimed by Sweden, in the seventeenth century, between Virginia and New York.

**NEW YORK.**—Originally New Amsterdam, after Amsterdam in Holland. Name changed in honor of Charles II when he was duke of York. See Empire State and Excelsior State.

**NORTH CAROLINA.**—Carolina was named after either Charles I of England or Charles IX of France. See Tar State and Old North State.

**NORTH RIVER.**—The Hudson near New York City is so called to distinguish it from the Delaware, or South River.

**NORTHWEST TERRITORY.**—The non-slavery region north of the Ohio River and between Pennsylvania and the Mississippi. Now divided into five States.

**NUTMEG STATE.**—Popular name for Connecticut, whose people have been accused of palming off wooden nutmegs for the genuine article.

**OHIO.**—An Indian name meaning "beautiful" or "great river." See Buckeye State.

**Old BULLION.**—A sobriquet conferred on Thomas H. Benton (1782-1858,) on account of his advocacy of a gold and silver currency.

OLD COLONY.—Popular name of that part of Massachusetts embraced in the Plymouth Colony, formed before the colony of Massachusetts bay.

OLD COMMONER.—Title applied to the Pennsylvania statesman, Thaddeus Stevens, on account of plain views and long service in Congress.

OLD DOMINION.—Popular name for Virginia, to distinguish it from all other colonies once embraced under the title "Colony and Dominion of Virginia."

OLD GLORY.—Popular name for United States flag.

OLD HICKORY.—A sobriquet conferred on Gen. Andrew Jackson by his soldiers in 1813.

OLD HUNKERS.—A nickname formerly conferred on the conservative element of the Democratic party, especially in New York State.

OLD NORTH STATE.—A popular designation of the State of North Carolina.

OLD PROBABILITIES.—A nickname for the United States Weather Bureau; curtailed to Old Probs.

OLD PUBLIC FUNCTIONARY.—Sobriquet applied to James Buchanan, by himself, in his annual message to Congress in 1859.

OYSTER STATE.—Name sometimes applied to Maryland, on account of its oyster industry.

PALMETTO STATE.—Nickname for South Carolina, from the palmetto tree on its coat-of-arms.

PANAMA CANAL.—The canal projected across the isthmus of Panama; begun by a French Company under De Lesseps, 1881; title sold to the United States, 1903, for \$40,000,000.

PANHANDLE STATE.—Nickname for West Virginia, from its long, narrow projection between the Ohio River and the State of Pennsylvania.

PENINSULAR STATE.—Florida is often so-called; from its shape.

PENNSYLVANIA.—From Penn and Sylva, wood, equal to Penn's wood, See keystone State.

PENNSYLVANIA FARMER.—Pen-name of John Dickinson (1732-1808,) of Pennsylvania, as a writer (1768) of a series of letters to the British colonies. They were published in London and Paris.

PICTURED ROCKS.—Cliffs on the southern shore of Lake Superior, consisting of eroded figures on the sea face.

PINE TREE STATE.—Popular name for the state of Maine, on account of its pine forests.

PURE, SIMON.—Name of the Pennsylvania Quaker introduced into Mrs. Centlivre's comedy of "A Bold Stroke for a Wife," "Simon Pure" has come to mean "the real man," "the genuine article."

PURITAN CITY.—A name sometimes applied to Boston, in

allusion to the character of its founders and early settlers.

**QUAKER CITY.**—Popular name for Philadelphia, settled by Penn and his colony of Friends.

**QUEEN CITY.**—A popular name for Cincinnati when it was its commercial metropolis of the West.

**RAIL SPLITTER.**—A popular designation of Abraham Lincoln (1860-1865,) from the fact that the splitting of rails was one of his employments when young.

**REDCOATS.**—A name given by the Americans to the British soldiery during the Revolution, from their scarlet uniform.

**RHODE ISLAND.**—With some, from the "Isle of Rhodes," with others, from the Dutch word "Roode," red island. See Little Rhody.

**SALT RIVER.**—An imaginary river up which defeated political candidates are supposed to be sent to oblivion, "To row up Salt River" is a phrase traceable to a Kentucky stream whose passage was made difficult by its crooked course, sand bars and shallows.

**SAM.**—A popular name for the Know-nothing or Native American party, in allusion to "Uncle Sam," personification of the United States Government.

**SAM, UNCLE.**—See Uncle Sam.

**SOUTH SEA.**—Name given the Pacific Ocean on its discovery by Balboa; 1513.

**SOUTH SEA BUBBLE.**—That stupendous English stock-jobbing scheme under the lead of the South Sea Company (1720), which burst in the same year, wrecking thousands of fortunes.

**STONEWALL JACKSON.**—A sobriquet of Gen. Thomas Jonathan Jackson (1824-1863) given during the Civil War, because of the brave stands made in battles by him and his confederate soldiers.

**SUCKER STATE.**—A cant name for Illinois, whose inhabitants are called "Suckers." The name is traced to the habit of early travelers who in making their way across the State, sucked their drinking water through a reed from the holes made by the freshwater crawfish.

**SWAMP FOX.**—A nickname for Gen. Francis Marion, of South Carolina, leader of a patriot band during the Revolution, who, after harassing the British, made many successful escapes into the swamps and forests.

**SYMMES' HOLE.**—Named after Capt. John C. Symmes, an American soldier (1781,) who supposed there was an immense opening on the earth at the Pole, communicating with the interior of the world.

**TAR STATE.**—Nickname of North Carolina, on account of its tar products.

**TENNESSEE.**—Perhaps so named from the Cherokee settlement called "Tanasse." See Big Ben State.

**TEXAS.**—Some say from an Indian tribe of the same name; some from the Spanish "tejas," covered houses. See Lone Star State.

**TIPPECANOE.**—Sobriquet of Gen. W. H. Harrison, conferred during his canvas for the Presidency, on account of his victory over the Indians, November 6 1811, at the junction of the Tippecanoe and Wabash Rivers.

**UNCLE SAM.**—Colloquial nickname of the United States Government. Uncle Sam was the local nickname of Samuel Wilson, Government inspector or provisions at Troy, N. Y., during the war of 1812. The initials U. S. (United States) marked on the casks were facetiously interpreted as standing for Uncle Sam, (Samuel Wilson.)

**UNCLE TOM.**—The negro slave, noted for piety and fidelity, whom Mrs. Stowe made the hero of her "Uncle Tom's Cabin."

**UNDERGROUND RAILROAD.**—Popular embodiment of the numerous ways in which negroes escaping from slavery were assisted in their fight to the North or to Canada.

**VERMONT.**—From the French *verd mont*, green mountain. See Green Mountain State.

**VIRGINIA.**—So called in honor of Elizabeth, "the Virgin Queen." See Old Dominion, Mother of States, Mother of Presidents.

**WESTERN RESERVE.**—The land reserve of 3,666,921 acres made by Connecticut at the time of the cession of the Northwest Territory to the United States. It is now a part of Ohio.

**WHISKEY INSURRECTION.**—Popular name of the outbreak of 1794 in Western Pennsylvania, on account of the excise on whiskey imposed by the law of 1791. It spread to Virginia, and was suppressed by an armed force led by Gen. Henry Lee, Governor of Virginia.

**WHITE HOUSE, THE.**—A name popularly given to the executive mansion at Washington, which is a large building of free-stone painted white. Colloquially, the office of the President.

**WINDY CITY.**—Chicago is sometimes so-called, on account of its severe lake winds.

**WISCONSIN.**—Named from its chief river, the "Ouisconsin" of the French, meaning "Flowing westward." See Badger State.

**WOLVERINE STATE.**—Nickname of Michigan and its inhabitants, probably from the number of wolves.

**YANKEE.**—Generally regarded as the Indian pronunciation of the English (Yengese) or the French word *Anglais*. A nickname generally applied to a native of New England or of a Northern State.

**YANKEE DOODLE.**—Name of a tune popularly adopted as one of the national airs of the United States; Also, humorously, a Yankee.

**YOUNG AMERICA.**—Popular collective name of American youth, and personification of their supposed characteristics.

### 3. "Ill Will" vs. "Good Will."

The "Ill Will" of a dog is bad.

The "Ill Will" of a man is a hundred times worse.

Earn "Good Will."

Earn the "Good Will" of every one if possible.

"Good Will" is a valuable asset.

"Good Will" is a very valuable Business asset.

#### How to overcome a difficulty.

Difficulty is a thing to be overcome.

Grapple with it at once.

Facility comes with practice.

Strength and fortitude with repeated effort.

Every thing we learn is the mastery of a difficulty.

The mastery of one difficulty helps to the mastery of others.

Indulging in the feeling of discouragement never helped any one over a difficulty and never will.

### 4. Keep on Talking.

Many salesman after presenting the several claims regarding their proposition, seem lost if the sale is not completed.

They drift away from their subject.

They try to avoid repetition.

Salesman wake up!

Talk.

Continue to talk.

Go over the ground repeatedly so long as you can sustain your customer's interest.

Clothe your talk in different words.

Approach your good points from different angles.

But talk.

Stick to your selling talk.

Don't drift.

Don't get away from the truth.

Keep hammering at what you know and believe to be good reasons why your customer should buy.

Repetition is good.

Repetition is good in advertising.

Repetition is good in education.

Repetition is good in selling.

Repetition makes a permanent impression.

Repeat:

But repeat the same thought in different ways.

Talk.

It's live talk that sells.

It's live selling talk that closes deals.

If you run short on selling talk

Get busy.

There is an unlimited amount of selling talk behind every good proposition.

Study your proposition.

Know its history.

Know its use.

Know its value.

Know every claim.

Know every objection.

Batter down the objections.

Build up the good Points.

Concentrate.

Rally.

Charge.

And.

Victory is yours.

## 5. Things to Remember in Building a Home.

Don't slight the plans.  
 Don't select the design hastily.  
 Don't choose your home site unwisely.  
 Don't fail to provide for good health.  
 Don't neglect the quality of your building material.  
 Don't construct in an unusual way.  
 Secure a good set of plans.  
 Secure a good Contractor who employs good workman with good tools.  
 Satisfy yourself before starting off that the plans are just exactly what you want.  
 Understand the plans yourself.  
 Study your plans in advance.  
 Get a picture of the house in your mind.  
 Know where each window is to be and how it will look.

Know where each door is to be located.

How it will open-whether convenient as to placing your furniture, whether there is enough space for your needs.

Instruct your architect.

Tell him how you want your home arranged.

Become familiar with every detail.

Do all this before the building is begun.

Your architect is not likely to be a mind reader.

Don't take anything for granted.

If you can't satisfy yourself, that the plans are just what you want- wait until they are drawn the way you want them.

Design your home to save steps.

## 6. Good Copy.

Take information from any source.

Remember that the mouse liberated the lion.

Writing copy is similar to preparing a speech.

You should spend plenty of time in preparing your advertising copy.

After an advertising solicitor has convinced you that you should advertise don't hand him a business card or a piece of electrotyped copy gotten up by somebody who knew no more about writing an advertisement than a hog does about side pock-

ets and instruct the newspapers to run such junk as copy for six months or a year.

As sure as you do furnish such copy its only a matter of time when you'll say:

"It don't pay to advertise."

"Don't say that the newspaper is no good as an advertising medium. Better call yourself names because you didn't furnish good copy."

Make your "ad" a high spot.

This is a noisy world.

You must shout to be heard at all.

This is the day of noise-makers.

This is the day of nerve-rackers.  
This is the day of peace-destroyers.

This is the day of honking.

This is the day of chugging autos.

This is the day of clanging trolleys.

This is the day of rushing railroad trains.

This is the day of slam-banging street traffic over cobble stones.

This is the day of buzzing telephones.

This is the day of clicking typewriters.

And

This is the day of thudding adding machines.

An "ad" to be heard or seen must shout above the din and thus command attention by brute force.

The busy reader can touch only the high spots.

IN DISPLAY ADVERTISING:

Make your "ad" one of those high spots.

Make your "ad" a bright spot.

Make your "ad" an attractive spot.

Make your "ad" an interesting spot.

If you don't it may go unnoticed.

The standing "ad" is doomed.

The standing "ad" is worse than no attempt to advertise.

The standing "ad" is an acknowledgement of mental weakness.

Change your copy daily.

When preparing your copy imagine you are on a large platform and that you are going to

talk to an audience of several thousand people, and that you'll have to shout to make that entire audience hear every word you say.

Not only make them HEAR what you say but HEED what you say.

Imagine that part of your audience is hard of hearing (partly deaf) and that you must make them hear or they will fall asleep or start a conversation with some one who wants to hear.

Start your "ad" with a big headline (high spot).

You must get the attention of your audience before you can interest them.

Start your "ad" with 24, 36 or 72 Point Type.

Get the reader's attention.

Get him interested.

After that is done you probably can drop to 6 or 8 point.

Your reader will still be interested in every word because it is money in his pocket.

Big advertisers should use:

Big space

And

Good Copy (High spot copy).

GOOD COPY AND BIG SPACE:

Will do in a few years

What small space could not do in centuries.

Gauge your space according to your proposition.

Big space for a big proposition.

Small space for a small proposition.

But advertise continually.

Copy, however, is the vital point.

Your copy must be good copy.  
Your copy must be striking copy.

Classified advertising is the only real small space advertising.

Classified advertising is sought out by people who are interested.

A classified "ad" simply tells the prospective buyer the place and number, and what you are offering for sale.

The display "ad" educates.  
The display "ad" and good copy is advertising.

The standing "ad" is not advertising.

Display advertising pays.  
Electrotyped advertising does not pay.

Use big space  
But  
Fill that big space with good copy.

### 7. A few things a Real Estate Broker should know.

There are between twelve and fifteen thousand commercial failures in the United States every year.

It is the diligent hand and head alone that maketh rich,

In self culture,  
Growth in wisdom,  
And  
In Business.

For convenience a Real Estate Broker should be able and competent to:

Write a contract.  
Write a deed. (any kind.)  
Write a lease.  
Write a mortgage.

Know how to transfer mortgages.

Know how to cancel mortgages.  
Know how to transfer a lease.  
Know how to transfer notes.

Know how to transfer Insurance policies.

Know how to prepare a mechanic's lien.

Know how to prepare a chattel mortgage.

Know how to prepare a Bill of Sale.

Know how to prepare a Power of attorney to sell Real Estate.

Know how to prepare a Power of attorney to lease Real Estate.

Know how to prepare a Power of attorney to sell chattels.

Know how to prepare an option.  
Know how to prepare a "Notice to quit Premises."

Know how to write a "Letter of Credit."

Know how to write an endorsement waiving protest.

Know how to write a Proxy.  
Know how to advertise.

Know how to sell Real Estate.  
Know how to examine the

County records.

Know how to sell satisfaction.  
Know how to estimate the cost of construction.

Know how to describe property.  
Know how to list property.

Know how to appraise property.  
Know how to compute interest.

Know how to figure discount.  
Know how to prepare a bond.

Know the laws and rules on Banking.

Know all about the Postal Laws.

Know all about Legal Holidays.

Know all about Interest Laws.

Know all about the Constitution.

Know all about Land measurement.

Know all about Money, Currencies, etc.

A Real Estate Broker should know all about how to conduct the sale and transfer of any kind of Real Estate from A to Z.

A Real Estate Broker should know so much about the transfer of titles that he would be looked upon as authority in such matters.

If you are a Real Estate Broker who can't write a contract either learn how, or get out of the Real Estate Business.

If your client wants an attorney to write the contract give him the privilege, but it's your duty to know and see that it is prepared correctly and unless you know how to do it yourself, you'll not be able to pass judgment on one prepared for you.

The Real Estate Broker or the Real Estate firm who can conduct a Real Estate transaction from beginning to end is the concern that is going to get the Business that pays.

Outside of the examination of titles a Real Estate Broker should be competent to begin and close any Real Estate Deal.

If you have no desire to be bothered with the details of a Real Estate Sale you should get out of the Real Estate Business.

Know how to do these things, your clerks, salesmen, and stenographers can do the work, but you should know how to do it yourself then you'll know when

the work entrusted to others is done right.

There are many sales lost just because the Real Estate Broker is unable to write a contract at the moment the two minds meet.

Getting a deposit is good.

But a contract is better. (Deposit included.)

Some people are afraid of Lawyers.

Some people are afraid of Real Estate Brokers.

And there are a few people afraid of themselves.

You are a Real Estate Broker negotiating deals daily.

The selling of property becomes an every day occurrence to you.

But Listen!

How many Buyers make but one Real Estate deal in a life time?

Perhaps have spent 10, 20, or 30 years preparing themselves and getting ready to buy property.

It is the biggest and most important transaction of their life.

Remember these points.

Consider them.

Give your Buyer every consideration possible.

Win his confidence.

A Real Estate Broker can save law suits.

Mr. Real Estate Broker for goodness sake,

Learn the Real Estate Business.

Study it as a lawyer studies law.

Learn it as a civil engineer learns his.

Be proficient and efficient.

Be conservative.

Don't think you are a good No. 1 Real Estate Broker, because you close deals and collect big commissions.

That is not the idea.

Close deals.

Close them and prepare the papers correctly, that there'll be no come back.

See that the title is perfect.

See about back taxes.

See about other assessments.

See that your client gets exactly what he contracted to buy.

If he was promised repairs see that he gets them.

Introducing Buyer to Seller, then after the Seller manages to make the sale for you to come around and demand commission is not selling Real Estate, neither should such a party doing so call himself a Real Estate Broker.

Introduce the Buyer to the Seller.

But do the selling yourself.

When you engage the services of an attorney you are not expected to try the case yourself, neither are you allowed the right or privilege to plead your own case.

You employed your attorney to do that part of the work.

Just so, in the Real Estate Business.

When your client gives you the exclusive right to sell his property it's your duty to sell it, do the work, furnish the Buyer and close the transaction.

If you don't know how to write a contract,

Learn how.

Learn the Real Estate Business as you would be required to learn any trade or profession.

Study the Real Estate Business.

You'll learn something new every day.

Learn how to close deals.

Learn how to prepare all papers, transfers, etc., connected with the deal.

Learn every detail of the Business.

Systematize your business.

Remember there is no limit to the Real Estate Brokerage Business.

The more you know about your business the better equipped you are for big business, big profits and big commissions.

Be an expert in your line.

Be a Past Master.

## 8. "Quotations From Successful Business Men."

IF DEATH catches me he'll find me busy. If I were to die tomorrow, I would plant a tree today. —STEPHEN GIRARD.

A PROMISE should be made with caution and kept with care. It should be made with the heart and kept with the head.

WILLIAM H. BALDWIN.

THE DARKEST hour in any man's career is that wherein he first fancies there is an easier way of gaining a dollar than by squarely earning it. —HORACE GREELY.

IT TAKES a great deal of boldness, mixed with a vast deal of caution, to acquire a great fortune; and then it takes ten times as much wit to keep it after you have got it as it took to make it.

—MAYER A. ROTHSCHILD.

SYSTEMATIC promptness lies at the foundation of success. Learn to drive your business, and never let your business drive you. Be careful what you agree to do, but do what you have agreed, and do it promptly.

—WILLIAM H. BALDWIN.

THE WAY to fortune is like the Milky way in the sky, which is a meeting of a number of small stars, not seen asunder, but giving light together. So there are a number of little and scarce discerned virtues or rather faculties and customs that make men fortunate.

—LORD BACON.

CREDIT is the sympathetic nerve of commerce. There are men who do not keep faith with those from whom they buy, and such men last only a little while. Others don't keep faith with those to whom they sell, and such men do not last long. To build on the rock, one must keep his credit absolutely unsullied, and he must make a friend of each and all to whom he sells.

—GEORGE PEABODY.

MEN DO NOT succeed by chance. Chance may put you into a position of power, but if you do not possess capacity you will never hold the place.

—STEPHEN GIRARD.

THERE are just six steps to the Ladder of Fortune; when you have ascended them you stand on the broad platform of success.

The FIRST is SELF-CONFIDENCE, for if you don't believe in yourself you can't expect anyone else to believe in you.

The SECOND is INDUSTRY, for no matter how much you may believe in your capabilities, if you are not industrious all your talent will go.

The THIRD is PERSISTENCE, for industry which goes by fits and starts its motive power which is wasted, while continued application conquers all things.

The FOURTH is PROBITY, for dishonest success is colossal failure.

The FIFTH is TEMPERANCE, for if you become drunk, either with wine or prosperity, you are on the road to ruin.

The SIXTH is INDEPENDENCE, and when you stand on this step you can dictate your own terms to the world.

—ANON.

THE WAY to get rich is simply to resist being a fool, for the fool spends more than he earns.

NO MATTER how well I may do a thing today, there will be a better way of doing that thing tomorrow.

HE WHO trusts to luck will not be lucky. It is the man who does the right thing at the right time who is lucky.

THERE is quite a difference between earning money, making money, and getting money. The first may be called Honesty, the second Speculation, and the third Robbery.

IF I wanted to become a tramp, I would seek information and advice from the most successful tramp I could find. If I wanted to become a failure, I would seek advice from men who have never succeeded. If I wanted to succeed in all things, I would look about me for those who were succeeding and get into their surroundings.

—JOSEPH MARSHALL WADE.

## 9. California Headlines.

Will accept some trade.  
 A good 9 room snap.  
 A nice home.  
 A fine home.  
 Here is one of the finest homes  
 for the money in the city.  
 Beautiful home.  
 Bright sunny rooms.  
 One of the handsomest.  
 Unexcelled view.  
 Something unusually choice.  
 High class bungalows.  
 Artistic Bungalows.  
 Who said a home?  
 A real Home!  
 Must have money.  
 A magnificent home.  
 Imposing appearance.  
 Delightful sleeping porch.  
 The newest and best of every-  
 thing.  
 Classy 7 room Bungalow.  
 Highly improved lawns and flow-  
 ers.  
 Charming neighborhood.  
 French doors to side porch.  
 Massive stone mantel.

"It pays to see us."  
 Built for a man of wealth and  
 good taste.  
 New and carefully built.  
 Charming new Bungalow.  
 Sunny bed rooms.  
 Beautiful and practically new.  
 Greatest of bargains.  
 Beautiful and brand new.  
 A cozy Bungalow.  
 The best buy in the city.  
 Money talks.  
 A few very choice houses.  
 At a big discount.  
 Awful sacrifice.  
 Listing with us insures quick  
 sales.  
 Two snaps.  
 We all have a chance in our life  
 time.  
 Ideal home place.  
 Beautiful and well built Bung-  
 alow.  
 Three good ones.  
 A Real snap.  
 Swell Bungalow.  
 Extraordinary chance.

Best buy in town.  
 Rent payer's chance.  
 Another Rent Saver.  
 Positively a bargain.  
 Got to sell.  
 Seek no farther.  
 Away below actual surrounding values.  
 Genuine sacrifice.  
 Must sell or rent; Rent to apply on purchase.  
 Built by day labor.  
 Built by myself.  
 Built by owner.  
 Its worth the carfare just to see the view.  
 Save your rent money.  
 Lots on sightly spots.  
 Stop and think this over.  
 Cream of the Business district.  
 Cream of the Residence district.  
 Cream of the Suburbs.  
 Watch it grow.  
 I need money badly.  
 Best buy on the Beach.  
 WHERE TO LOCATE.  
 Enjoy the splendid car service.  
 Enjoy the change of air.

Enjoy the most ideal residence conditions.  
 Good schools.  
 Municipal water system.  
 Petrolithic streets.  
 Electricity.  
 Gas.  
 Telephones.  
 Splendid stores.  
 Leading churches.  
 Parks.  
 Healthful elevations.  
 Surpassing views.  
 Practically fogless.  
 No mud.  
 No saloons.  
 High type citizens.  
 Pleasant social life.  
 Leading fraternities.  
 Excellent clubs.  
 Two boulevards.  
 Local newspaper.  
 Steady growth.  
 Business men's flyers.  
 Every city convenience.  
 Rapid growth.  
 Large public improvements.  
 Many Business Opportunities.

## 10. Headlines (all sorts.)

Thrillingly reduced.  
 We make statements but prove them.  
 Are you interested enough to write and "be shown."  
 Definite—  
 Convincing.  
 Incontrovertible.  
 To get country sales you must advertise in country newspapers.  
 Remember 70 % of the people live in the country.  
 The essential element is TRUTH.  
 "Perseverance is the great agent of success."

"God hates a quitter."  
 "Ten acres and Liberty."  
 "Back to the farm."  
 "Back to the land idea."  
 The most essential thing in all agricultural topics is climate.  
 "Ten acres and Freedom."  
 Accident does very little toward the production of any great result in life.  
 "Trifles make perfection."  
 "Perfection is no trifle."  
 "Ideas are seeds."  
 "Plant them carefully."  
 Plant them in the field from

which you are sure to reap the biggest harvest.

The land of the fabled "Fountain of Youth.

The land of the waiving palms.

The land of the beautiful flowers.

The land of the bluest of skies.

The land of the perpetual sunshine.

The ideal place of rest.

The ideal place for recreation.

If you are able to pay rent,

You are able to buy a home.

How can you afford to pay rent?

How can you afford to let the Landlord own the property?

How many properties have you paid for?

How many properties have you bought for the Landlord already?

If your income is big enough to pay rent, its big enough to buy a home.

"Two minute farm."

Don't tarry.

The natural advantages are many.

The famous "Highlawn Farm."

"The man with the hoe."

Now is the time to buy.

Don't let this get away from you.

Talk to the man with the hoe.

Clean cut business investment property.

Location Ideal.

Arrangement Ideal.

Construction Ideal.

English type of Architecture.

Of a character sure to please.

Interior very artistic.

Living room with ingle nook.

Mahogany.

Dark oak.

Silver gray oak.

Bog oak.

Enamel and natural finishes.

We are home builders.

We build to order.

We build well.

We believe in originality.

We are builders of real homes.

Watch for the sign of the pen-  
nant.

Just a minute Land Buyers.

When wanting accurate infor-  
mation,

Write to us.

This is probably the last chance.

The indications point unmis-  
takably to the fact that prices  
must soon take an upward turn.

It will pay you to investigate.

Our tremendous business has  
been built solely upon our re-  
liability.

## 11. General Property Restrictions.

FIRST.—No house shall be built upon said premises less than two stories in height nor costing less than Five Thousand Dollars (\$5000.00)

SECOND.—No building or part thereof shall be placed less than forty feet back from the line of any street abutting on the front or side of said lot, by the shortest line; windows, porticoes and other usual projections appurtenant thereto, are not to be allowed in said reserved space.

THIRD.—No double houses or block of houses or apartment houses shall be erected on said premises.

FOURTH.—No building shall be erected on said premises to be occupied as business property.

FIFTH.—No more than one dwelling house shall be built on a single lot according to the plat, and no more than one building other than the dwelling shall be erected on said lot—stables and garages must be built on rear line of lot and on corner lots as far back as possible; and shall not be less than 12 feet high to the square, and built with gable or hip roof construction—this provision shall not apply to children's play houses.

SIXTH.—No building to be moved on to any lot, all improvements to be erected on the premises.

SEVENTH.—All sanitary drainage must be effected by proper connection with the sanitary sewer and no cess pools shall be constructed on the premises.

EIGHTH.—No front fences shall be erected on said premises, and no side or partition fences built closer to the roadways than to the rear, of the house unless the same be of shrubbery.

NINTH.—Intoxicating liquors shall not be manufactured or sold on said premises.

TENTH.—No lot may be subdivided into smaller portions within .....years from the date of this contract, the intent being to carry out a general plan and to preserve each lot on said plat as an individual building site.

ELEVENTH.—Until the execution and delivery of the deed the taxes on said premises shall be paid by said first party, and until said date, said second party . . . . shall not be required to pay interest on the unpaid portion of the purchase price.

Said first party reserves the right to cut down or to fill any part or all of the above described premises in such course in his judgment be necessary in order to carry out the general plan of improvement laid out for the entire plat, and he may plant trees or shrubbery and in general do and perform such other things as may be necessary in order to fully carry out said plans.

## 12.

### Receivership.

Receivers are usually appointed when property is likely to be seriously injured, lost or consumed. The duties of receivers are about the same as those of assignees, except that they are under the direct control of the court. A receiver is appointed to preserve and keep together, while an assignee is appointed to distribute.

The receiver of an insolvent corporation represents both the creditors and stockholders, and may assert their rights when affected by the fraudulent or illegal acts of the institution.

A receiver is subject to all the rights and equities existing against the company. He takes the place of the company, and stands as its representative.

The receiver should allow every claim against the corporation which he is satisfied is justly due; but no claim which could not have been recovered against it, either at law or equity.

A receiver may be allowed to compromise disputed claims against the company, or to submit them to arbitration.

The receiver is the proper person to bring suit to enforce payment of a debt due the company.

A receiver, as much, is vested with all the rights of action which the company, of which he is receiver, had when he was appointed, and he can sue for torts committed before his appointment.

A common law receiver cannot sue in his own name, but may sue in the name of the Corporation, and may recover, against directors, penalties given by the charter to the corporation, and, in the event of its dissolution, to its creditors; but the declaration must aver that the suit is brought by the direction of the receiver.

A receiver cannot maintain a suit to collect assets of the corporation unless expressly authorized to "sue," authority "to collect" is not enough.

In a suit by the receiver against a stockholder, to recover unpaid subscription, the receiver must show a clear legal right to institute and carry on the same.

As often as required by law, a receiver of a corporation should present to and file with the court a full and definite account, verified by oath, itemizing with particularity the various claims made by him.

### 33. How to Make a Good Farm Paint.

Take 1 gal. of crude petroleum and add to it slowly 3 lbs. of Prince's Brown Metallic, mix thoroughly and if necessary thin down with a little coal oil. Apply in the same manner as ordinary paint. This makes a most excellent paint for all farm buildings and costs very little more than common whitewash. It is practically everlasting. We have seen it on outbuildings after 17 years' use and it looked as if it had been applied not more than a year ago. It protects wood from decay and gives a far better appearance than any whitewash (a deep reddish brown.) The petroleum costs about \$1.00 a barrel and the Prince's Brown Metallic about 2 cents per lb.

## CHAPTER XXIX.

### Facts and Figures

(MISCELLANEOUS)

- |  |  |
|--|--|
| <p>1—The average velocities of various bodies.</p> <p>2—Table of the principal alloys.</p> <p>3—How to mix printing inks and paints.</p> <p>4—Durability of different woods.</p> <p>5—Time in which money doubles.</p> <p>6—A dollar saved, a dollar earned.</p> <p>7—Value of metals.</p> <p>8—Value of metals as conductors.</p> <p>9—Tenacity of metals.</p> <p>10—Fluid density of metals.</p> <p>11—Weight of eggs.</p> <p>12—Percentage of alcohol in various liquors.</p> <p>13—Quantity of seeds required per acre.</p> <p>14—Wood for fuel.</p> <p>15—Weight of hay and straw.</p> <p>16—Weight of wool.</p> <p>17—Boxes of different measure.</p> <p>18—Expectation of life (Table).</p> <p>19—Origin of vegetables.</p> | <p>20—The longest rivers in the world.</p> <p>21—Amount of oil in seeds.</p> <p>22—Age and growth of trees.</p> <p>23—Number of miles to New York from the principal cities in the United States.</p> <p>24—Number of miles from New York by water to the principal cities of the world.</p> <p>25—Number of brick required to construct any building.</p> <p>26—Number of hills in an acre of ground.</p> <p>27—How to estimate rammed concrete.</p> <p>28—Number of trees to the acre.</p> <p>29—Distances for planting fruit trees.</p> <p>30—Comparative yield of various grains vegetables and fruits.</p> <p>31—How to tell the speed of a train.</p> <p>32—How to measure the height of a tree.</p> |
|--|--|

#### 1. The Average Velocities of Various Bodies.

- A man walks 3 miles per hour or 4 feet per second.
- A horse trots 7 miles per hour or 10 feet per second.
- A horse runs 20 miles per hour or 29 feet per second.
- A Steam-boat runs 20 miles per hour or 26 feet per second.
- A Sailing vessel runs 10 miles per hour or 14 feet per second.
- A moderate wind blows 7 miles per hour or 10 feet per second.
- A storm moves 36 miles per hour or 52 feet per second.
- A hurricane moves 80 miles per hour or 117 feet per second.
- A rifle ball moves 1,000 miles per hour or 1,466 feet per second.
- Sound, 743 miles per hour or 1,142 feet per second.
- Light, 192,000 miles per second.
- Electricity 288,000 miles per second.

#### 2. Table of the Principal Alloys.

- A combination of copper and tin makes bath metal.
- A combination of tin and copper makes bronze metal.
- A combination of tin, antimony, copper, and bismuth makes britannia metal.
- A combination of tin and copper makes cannon metal.
- A combination of copper and zinc makes Dutch Gold.

A combination of copper, nickel, and zinc, with sometimes a little iron and tin, makes German silver.

A combination of gold and copper makes standard gold.

A combination of gold, copper, and silver makes old standard gold.

A combination of tin and copper makes gun metal.

A combination of copper and zinc makes mosaic gold.

A combination of tin and lead makes pewter.

A combination of lead and a little arsenic makes sheet metal.

A combination of silver and copper makes standard silver.

A combination of tin and lead makes solder.

A combination of lead and antimony makes type metal.

A combination of copper and arsenic makes white copper.

### 3. How to Mix Printing Inks and Paints in the Preparation of Tints.

The first named color always predominates.

Mixing dark green and purple makes bottle green.

Mixing white and medium yellow makes buff tint.

Mixing red, black, and blue makes dark brown.

Mixing bronze, blue, lemon yellow, and black makes dark green.

Mixing white, medium yellow, and black makes drab tint.

Mixing white, lake, and lemon yellow makes flesh tint.

Mixing lemon yellow and bronze blue makes grass green.

Mixing white and black makes gray tint.

Mixing white and purple makes lavender tint.

Mixing red, black, and medium yellow makes maroon.

Mixing lake and purple makes magnetas.

Mixing medium yellow and purple makes olive green.

Mixing medium yellow and red makes orange.

Mixing white, ultramarine blue, and black makes pearl tint.

Mixing white and lake makes pink.

Mixing ultramarine blue and lake makes purple.

Mixing orange, lake, and purple makes russet.

Mixing white and ultramarine blue makes sky blue.

Mixing ultramarine blue, black, and white makes slate.

Mixing vermilion and black makes Turkey red.

Mixing white yellow, red, and black makes umber.

### 4. Durability of Different Woods.

Experiments have been lately made by driving sticks, made of different woods, each two feet long and one and one half inches square, into the ground, only one half an inch projecting outward.

It was found that in five years all those made of oak, elm, ash, fir, soft mahogany, and nearly every variety of pine, were totally rotten.

Larch, hard pine, and teak wood were decayed on the outside only,

while accacia, with the exception of being also slightly attacked on the exterior, was otherwise sound.

Hard mahogany and cedar of Lebanon were in tolerably good condition; but only Virginia cedar was found as good as when put in the ground.

This is of some importance to builders, showing what woods should be avoided, and what others used by preference in underground work.

The durability of wood when kept dry is very great, as beams still exist which are known to be nearly 1,100 years old.

Piles driven by the Romans prior to the Christian era have been examined of late, and found to be perfectly sound after an immersion of nearly 2,000 years.

The wood of some tools will last longer than the metals, as in spades, hoes, and plows.

In other tools the wood is first gone, as in wagons, wheelbarrows, and machines.

Such wood should be painted or oiled; the paint not only looks well, but preserves the wood; petroleum oil is as good as any other.

Hard wood stumps decay in five or six years; spruce stumps decay in about the same time; hemlock stumps in eight to nine years; cedar, eight to nine years; pine stumps, never.

Cedar, oak, yellow pine, and chestnut are the most durable woods in dry places.

Timber intended for posts is rendered almost proof against rot by thorough seasoning, charring, and immersion in hot coal tar.

## 5. Time in Which Money Doubles.

Per Ct.	Simple Interest	Comp. Interest	Per Ct.	Simple Interest	Comp. Interest
2	50 years	35 years	5	20 years	14 yrs. 75 da.
2½	40 years	28 yrs. 26 da.	6	16 yrs. 8 mo.	11 yrs. 327 da.
3	33 yrs. 4 mos.	23 yrs. 164 da.	7	14 yrs. 104 da.	10 yrs. 89 da.
3½	28 yrs. 208 da.	20 yrs. 54 da.	8	12 yrs.	9 yrs. 2 da.
4	25 yrs.	17 yrs. 246 da.	9	11 yrs. 40 da.	8 yrs. 16 da.
4½	22 yrs. 81 da.	15 yrs. 273 da.	10	10 yrs.	7 yrs. 100 da.

### 6. A Dollar Saved, a Dollar Earned.

The way to accumulate money is to save small sums with regularity.

A small sum saved daily for fifty years will grow at the following rate.

Daily Savings.	Result.	Daily Savings.	Result
One cent.....	\$ 950	Sixty cents.....	\$57,024
Ten cents.....	9,504	Seventy cents.....	66,528
Twenty cents.....	19,006	Eighty cents.....	76,032
Thirty cents.....	28,512	Ninety cents.....	85,537
Forty cents.....	38,015	One dollar.....	95,208
Fifty cents.....	47,520		

### 7. Pecuniary Value of Metals.

Few people have any idea of the value of precious metals other than gold, silver, and copper, which are commonly supposed to be the most precious of all.

There are metals more valuable and infinitely rarer. The following table gives the names and prices of all the known metals of pecuniary worth.

Name	Price Av. Lb.	Name	Price Av. Lb.
Gallium.....	\$68,600.00	Palladium.....	560.00
Vandium.....	10,780.00	Tellurium.....	490.00
Rubidium.....	9,800.00	Chromium.....	490.00
Thorium.....	8,330.00	Gold.....	300.00
Glucinium.....	5,800.00	Molybdenum.....	245.00
Calcium.....	4,900.00	Platinum.....	144.00
Lanthanum.....	4,900.00	Thallium.....	122.50
Lithium.....	4,900.00	Iridium.....	112.00
Indium.....	4,410.00	Tungsten.....	36.00
Tantalum.....	4,410.00	Potassium.....	28.00
Yttrium.....	4,410.00	Selenium.....	18.80
Didymium.....	4,410.00	Cobalt.....	8.00
Strontium.....	4,200.00	Magnesium.....	4.50
Arium.....	3,675.00	Bismuth.....	2.75
Erbium.....	3,675.00	Sodium.....	2.50
Ruthenium.....	2,695.00	Cadmium.....	1.30
Niobium.....	2,450.00	Manganese.....	1.10
Rhodium.....	2,450.00	Arsenic.....	.40
Barium.....	1,960.00	Aluminium.....	.34
Titanium.....	1,102.00	Tin.....	.25
Zirconium.....	1,040.00	Copper.....	.25
Osmium.....	1,040.00	Antimony.....	.16
Uranium.....	980.00		

### 8. Value of Metals as Conductors.

	Heat	Electricity		Heat	Electricity
Gold.....	100	94	Iron.....	37	16
Platinum.....	98	16	Zinc.....	36	29
Silver.....	97	74	Tin.....	30	15
Copper.....	90	100	Lead.....	18	8

### 9. Tenacity of Metals.

A wire, 0.84 of a line in diameter, will sustain weights as follows:

Lead.....	28 lbs.	Silver.....	187 lbs.
Tin.....	35 lbs.	Platinum.....	274 lbs.
Zinc.....	110 lbs.	Copper.....	302 lbs.
Gold.....	150 lbs.	Iron.....	549 lbs.

### 10. Fluid Density of Metals.

Zinc.....	6.48	Copper.....	8.22
Iron.....	6.88	Silver.....	9.51
Tin.....	7.03	Lead.....	10.37

### 11. Weight of Eggs.

The following table of the number of eggs per pound of various breeds of fowls and the number of eggs laid in a year is approximately fair, though it may vary under exceptionally adverse or favorable conditions:

Varieties.	Eggs per pound	No. Eggs Per Year.
Light Brahmas.....	7	130
Dark Brahmas.....	8	130
Partridge Cochins.....	7	130
Black, White, Buff Cochins.....	7	120
Plymouth Rocks.....	8	150
Houdans.....	8	155
La Fleche.....	7	135
Creve Coeurs.....	8	145
Black Spanish.....	8	155
Leghorns.....	8	160
Hamburgs.....	9	150
Dominiques.....	8	135
Games.....	9	140
Bantams.....	16	90

**12. Percentage of Alcohol in Various Liquors.**

Scotch Whiskey . . . . .	54.53	Currant Wine . . . . .	20.50
Irish Whiskey . . . . .	53.9	Port . . . . .	22.90
Rum . . . . .	53.68	Madeira . . . . .	22.27
Gin . . . . .	51.6	Teneriffe . . . . .	19.79
Brandy . . . . .	53.39	Sherry . . . . .	19.17
Burgundy . . . . .	14.57	Claret . . . . .	15.1
Cape Muscat . . . . .	18.25	Elder . . . . .	8.79
Champagne (still) . . . . .	13.80	Ale . . . . .	6.87
Champagne (Sp'rk'ng) . . . . .	12.61	Porter . . . . .	4.02
Cider . . . . .	5.2 to 9.8	Malaga . . . . .	17.26
Constantia . . . . .	19.75	Rhenish . . . . .	12.8
Gooseberry Wine . . . . .	11.48	Small Beer . . . . .	1.28

**13. Quantity of Seeds Required per Acre.**

Wheat . . . . .	1½ to 2 bu.	Beets . . . . .	3 lbs.
Rye . . . . .	1½ bu.	Carrots . . . . .	2 lbs.
Oats . . . . .	3 bu.	Ruta-Baga . . . . .	¾ lbs.
Barley . . . . .	2 bu.	Millet . . . . .	½ bu.
Peas . . . . .	2 to 3 bu.	Clover, white . . . . .	¼ qts.
White beans . . . . .	1½ bu.	Clover, red . . . . .	8 qts.
Buckwheat . . . . .	½ bu.	Timothy . . . . .	6 qts.
Corn, Bro'dc'st . . . . .	4 bu.	Orchard grass . . . . .	2 bu.
Corn, in drills . . . . .	2 to 3 bu.	Red Top . . . . .	1 to 2 pks.
Corn, in hills . . . . .	4 to 8 qts.	Blue grass . . . . .	2 bu.
Broom corn . . . . .	½ bu.	Mix'd lawn grass . . . . .	1 to 2 bu.
Potatoes . . . . .	10 to 15 bu.	Tobacco . . . . .	2 oz.

**14. Wood for Fuel.**

In regard to the relative value of woods as heat producers, different woods vary some by different methods of experimenting. The most accurate would be their value as steam producers. The following test was made from a fire tubular horizontal boiler:

Shellbark Hickory . . . . .	100	Hard Maple . . . . .	59
Pignut Hickory . . . . .	95	White Elm . . . . .	58
White Oak . . . . .	84	Red Cedar . . . . .	56
White Ash . . . . .	77	Wild Cherry . . . . .	55
Dogwood . . . . .	75	Yellow Pine . . . . .	54
Scrub Oak . . . . .	73	Chestnut . . . . .	52
White Hazel . . . . .	72	Yellow Poplar . . . . .	51
Apple Tree . . . . .	70	Butternut . . . . .	43
Red Oak . . . . .	67	White Birch . . . . .	43
White Beech . . . . .	65	White Pine . . . . .	30
Yellow Oak . . . . .	60		

These figures are from air-dried wood. No accurate result could be obtained from green wood, as it is not in a proper condition, and would vary considerably from any figures that might be made.

**15. Weight of Hay and Straw.**

Truss of Straw, 36 lb.

Truss of Old Hay, 56 lb.

Truss of New Hay, 60 lb.

Load, 36 Trusses of Straw, 11 cwt. 2 qrs. 8 lb; Old Hay, 18 cwt.; New Hay, 19 cwt. 1 qr. 4 lb.

**16. Weight of Wool.**

		Cwt.	Qr.	Lb.
7 Pounds.. .. .	1 Clove... 0	0	7	
2 Cloves.....	1 Stone ... 0	0	0	
2 Stones.....	1 Tod..... 0	1	0	
6½ Tods.....	1 Wey..... 1	2	14	
12 Sacks.....	1 Last.... 39	0	0	

**17. Boxes of Different Measure.**

A box 24 inches long by 16 inches wide, and 28 inches deep, will contain a barrel (3 bushels).

A box 24 inches long by 16 inches wide, and 14 inches deep, will contain half a barrel.

A box 16 inches square, and 8 2-5 inches deep, will contain one bushel.

A box 16 inches by 8 2-5 inches wide, and 8 inches deep, will contain half a bushel.

A box 8 inches by 8 2-5 inches square, and 8 inches deep, will contain one peck.

A box 8 inches by 8 inches square, and 4 1-5 inches deep, will contain one gallon.

A box 7 inches by 4 inches square, and 4 4-5 inches deep, will contain half a gallon.

A box 4 inches by 4 inches square, and 4 1-5 inches deep, will contain one quart.

18. Expectation of Life (Table).

Age	Expectation in years.	Age	Expectation in years.						
0	28.15	20	34.22	40	26.04	60	15.45	60	5.85
1	36.78	21	33.84	41	25.61	61	14.86	81	5.50
2	38.74	22	33.46	42	25.19	62	14.26	82	5.16
3	40.01	23	33.48	43	24.77	63	13.66	83	4.87
4	40.73	24	32.70	44	24.35	64	13.05	84	4.66
5	40.88	25	32.33	65	23.92	65	12.43	85	4.57
6	40.69	26	31.93	46	23.37	66	11.96	86	4.21
7	40.47	27	31.50	47	22.83	67	11.48	87	3.90
8	40.14	28	31.08	48	22.27	68	11.01	88	3.67
9	39.72	29	30.66	49	21.72	69	10.50	89	3.56
10	39.23	30	30.25	50	21.17	70	10.06	90	3.43
11	38.64	31	29.83	51	20.61	71	9.60	91	3.32
12	38.02	32	29.43	52	20.05	72	9.14	92	3.12
13	37.41	33	29.02	53	19.49	73	8.69	93	2.40
14	36.79	34	28.62	54	18.92	74	8.25	94	1.98
15	36.17	35	28.22	55	18.35	75	7.83	95	1.62
16	35.76	36	27.78	56	17.78	76	7.40	....	.....
17	35.37	37	27.34	57	17.20	77	6.99	..	.....
18	34.98	38	26.91	58	16.63	78	6.59	..	.....
19	34.59	39	26.47	59	16.04	79	6.21	..	.....

19. Origin of Vegetables.

- Spinach is a Persian plant.
- Horse-radish is a native of England.
- Melons were found originally in Asia.
- Filberts originally came from Greece.
- Quinces originally came from Corinth.
- The turnip originally came from Rome.
- The peach originally came from Persia.
- Sage is a native of the south of Europe.
- Sweet marjoram is a native of Portugal.
- The bean is said to be a native of Egypt.
- Damsons originally came from Damascus.
- The nasturtium came originally from Peru.

The pea is a native of the south of Europe.

Ginger is a native of the East and West Indies.

The gooseberry is indigenous to Great Britain.

Coriander seed came originally from the East.

Apricots are indigenous to the plains of America.

The cucumber was originally a tropical vegetable.

The walnut is a native of Persia, the Caucasus, and China.

Capers originally grew wild in Greece and northern Africa.

Pears were originally brought from the East by the Romans.

The clove is a native of the Malacca Islands, as is also the nutmeg.

Cherries were known in Asia as far back as the seventeenth century.

Garlic came to us first from Sicily and the shores of the Mediterranean.

Asparagus was originally a wild seacoast plant, and is a native of Great Britain.

The tomato is a native of South America, and it takes its name from a Portuguese word.

Parsley is said to have come from Egypt, and mythology tells us it was used to adorn the head of Hercules.

Apples were originally brought from the East by the Romans.

The crab apple is indigenous to Great Britain.

The onion was almost an object of worship with the Egyptians, 2,000 years before the Christian Era. It first came from India.

Cloves came to us from the Indies, and take their name from the Latin *clauvis*, meaning a nail, to which they have a resemblance.

The cantaloupe is a native of America, and so called from the name of a place near Rome, where it was first cultivated in Europe.

Lemons were used by the Romans to keep moths from their garments, and in the time of Pliny they were considered an excellent poison. They are a native of Asia.

## 20. The Longest Rivers in the World.

AFRICA.		AMERICA (North)—Con.	
Name	Miles.	Name	Miles.
Nile.....	3,895	Columbia.....	1,383
Niger.....	2,990	Ohio and Allegheny.....	1,265
Congo.....	2,700	Red River.....	1,200
Zambezi.....	2,300	Colorado.....	1,000
Orange.....	1,152		
AMERICA (North).		AMERICA (South).	
Mississippi and Missouri....	4,194	Amazon.....	3,596
St. Lawrence.....	2,120	Rio Madeira.....	2,300
Mackenzie.....	2,120	Parana.....	2,211
Saskatchewan.....	1,918	Rio de la Plata.....	1,800
Rio Grande.....	1,800	San Francisco.....	1,613
Arkansas.....	1,514	Rio Negro.....	1,560
		Orinoco.....	1,500

ASIA	
Name	Miles.
Yenisei.....	3,688
Hoang Ho.....	2,812
Lena.....	2,7 6
Obi.....	2,674
Amur.....	2,673
Euphrates.....	2,005
Ganges.....	1,844
Indus.....	1,613

AUSTRALASIA	
Name	Miles.
Murray.....	3,000

EUROPE	
Name	Miles.
Volga.....	2,351
Danube.....	1,992
Ural.....	1,099
Don.....	1,088
Dnieper.....	1,020
Rhine.....	876

21. Amount of Oil in Seeds.

Kind of Seed.	Per cent Oil.
Rape seed.....	55
Sweet Almond.....	47
Turnip seed.....	45
White mustard.....	37
Bitter almond.....	37
Hemp seed.....	19
Linseed.....	17
Indian corn.....	7

Kind of Seed.	Per cent Oil
Oats.....	6½
Clover hay.....	5
Wheat Bran.....	4
Oat straw.....	4
Meadow hay.....	3
Wheat straw.....	3
Wheat flour.....	3
Barley.....	2½

22. Age and Growth of Trees.

An oak tree in three years grows 2 feet 10½ inches.

A larch 3 feet 7½ inches; at seventy years it is full grown, and a tree of seventy-nine years was 102 feet high and 12 feet girth, containing 253 cubic feet.

Another of 80 years was 90 feet and 17 feet, and 300 cubic feet.

An elm tree in three years grows 8 feet 3 inches.

A beech, 1 foot 8 inches.

A poplar, 6 feet.

A willow, 9 feet 3 inches.

An elm is fully grown in 150 years, and it lives 500 or 600.

Ash is full grown in 100, and oak in 200.

The mahogany is full grown in 200 years to a vast size.

A Polish oak 40 feet round had 600 circles.

An oak in Dorsetshire in 1755 was 68 feet round, two near Cranborne Lodge are 38 feet and 36 feet.

There are yews from 10 to 20 feet in diameter, whose age is from 1,000 to 2,000 years.

A lime in the Grisons is 51 feet round and about 600 years old.

An elm in the Pays de Vaud is 18 feet in diameter and 360 years old.

The African Baobab is the patriarch of living organizations; one specimen, by its circles, is estimated at 5,700 years old by Adamson and Humboldt.

The trunk is but 12 or 15 feet to the branches, and often 75 feet round.

A cypress in Mexico is 120 feet round, and is estimated by De Candolle to be older than Adamson's Baobab.

The cypress of Monte uma is 41 feet round.

Strabo wrote of a cypress in Persia as being 2,500 years old.

The largest tree in Mexico is 127 feet round and 120 high, with branches of 30 feet.

A chestnut tree on Mount Etna is 106 feet round close to the ground, and five of its branches resemble great trees.

De Candolle says there are oaks in France 1,500 years old.

The Wallace oak near Paisley is nearly 800 years old.

The yew trees at Fountain's Abbey are about 1,200 years old.

That at Crowhurst 1,500.

That at Fortingal, above 2,000.

That at Braburn, 2,500 to 3,000.

Ivies reach 500 or 600 years.

The larch the same.

The lime 600 or 700 years.

The trunk of a walnut tree 12 feet in diameter, hollowed out, and furnished as a sitting room, was imported from America and exhibited in London.

The trunk was 80 feet high without a branch, and the entire height 150 feet, the bark 12 inches thick, and the branches from 3 to 4 feet in diameter.

The California pine is from 150 to 200 feet high, and from 20 to 60 feet in diameter.

The forests in watered, tropical countries are formed of trees from 100 to 200 feet high, which grow to the water's edge of rivers, presenting a solid and impenetrable barrier of trunks 10 or 12 feet in diameter.

The dragon tree is in girth from 40 to 100 feet, and 50 to 60 feet high, and a mimosa in South America is described whose head is 600 feet round.

23. Number of Miles from New York to.

Adrian, Mich. . . . .	775	Atchison, Kan. . . . .	1368
Akron, Ohio. . . . .	610	Atlanta, Ga. . . . .	1018
Albany, N. Y. . . . .	143	Auburn, N. Y. . . . .	328
Alexandria, Va. . . . .	238	Augusta, Me. . . . .	407
Algiers, La. . . . .	1551	Augusta, Ga. . . . .	887
Allentown, Pa. . . . .	92	Aurora, Ill. . . . .	951
Alton, Ill. . . . .	1060	Baltimore, Md. . . . .	188
Annapolis, Md. . . . .	222	Bangor, Me. . . . .	482
Ann Arbor, Mich. . . . .	716	Bath, Me. . . . .	382
		Baton Rouge, La. . . . .	1320

Belfast, Me.....	424	Galena, Ill.....	1083
Bellefontaine, Ohio.....	658	Galesburg, Ill.....	1076
Binghamton, N. Y.....	215	Galveston, Tex.....	1900
Blackstone, Mass.....	272	Georgetown, D. C.....	228
Bloomington, Ill.....	1037	Hamilton, Ohio.....	766
Boston, Mass.....	236	Harrisburg, Pa.....	182
Bristol, R. I.....	215	Hartford, Conn.....	112
Bucyrus, Ohio.....	632	Hudson, N. Y.....	115
Buffalo, N. Y.....	433	Indianapolis, Ind.....	838
Burlington, N. J.....	74	Jackson, Miss.....	1498
Burlington, Iowa.....	1122	Jefferson City, Mo.....	1210
Burlington, Vt.....	280	Kalamazoo, Mich.....	822
Cambridge, Mass.....	239	Kansas City, Mo.....	1361
Camden, N. J.....	91	Kingston, N. Y.....	88
Canandaigua, N. Y.....	377	Lafayette, Ind.....	903
Carson City, Nevada.....	2800	Lansing, Mich.....	785
Chambersburg, Pa.....	246	Lawrence, Mass.....	262
Charleston, S. C.....	874	Leavenworth, Kans.....	1385
Charleston, Mass.....	235	Lexington, Ky.....	840
Chattanooga, Tenn.....	980	Lexington, Mo.....	1354
Chicago, Ill.....	911	Little Rock, Ark.....	1430
Chillicothe, Ohio.....	645	Lockport, N. Y.....	507
Cincinnati, Ohio.....	744	Louisville, Ky.....	900
Circleville, Ohio.....	640	Lowell, Mass.....	261
Cleveland, Ohio.....	581	Lynchburg, Va.....	404
Columbia, S. C.....	744	Macon, Ga.....	1121
Columbus, Ohio.....	624	Madison, Wis.....	1049
Concord, N. H.....	308	Memphis, Tenn.....	1289
Covington, Ky.....	745	Milledgeville, Ga.....	1100
Cumberland, Md.....	364	Milwaukee, Wis.....	996
Davenport, Iowa.....	1093	Mobile, Ala.....	1370
Dayton, Ohio.....	804	Montgomery, Ala.....	1193
Denver, Colo.....	1980	Montpelier, Vt.....	454
Des Moines, Iowa.....	1251	Nashua, N. H.....	275
Detroit, Mich.....	679	Nashville, Tenn.....	1085
Dover, N. H.....	304	New Albany, Ind.....	903
Dubuque, Iowa.....	1100	New Bedford, Mass.....	181
Dunkirk, N. Y.....	460	New Brunswick, N. J.....	32
Elmira, N. Y.....	274	Newburgh, N. Y.....	53
Erie, Pa.....	508	New Haven, Conn.....	76
Evansville, Ind.....	1021	New Orleans, La.....	1550
Fall River, Mass.....	180	Newport Ky.....	744
Fitchburg, Mass.....	218	Newport, R. I.....	162
Fort Kearney, Neb.....	1598	Norwalk, Conn.....	45
Fort Wayne, Ind.....	763	Omaha, Neb.....	1455
Fredericksburg, Va.....	296	Oswego, N. Y.....	237

Paterson, N. J.....	17	Saratoga, N. Y.....	182
Peoria, Ill.....	1072	Savannah, Ga.....	974
Petersburg, Va.....	378	Scranton, Pa.....	142
Philadelphia, Pa.....	88	Springfield, Ill.....	1062
Pittsburg, Pa.....	431	Springfield, Mass.....	138
Portland, Me.....	344	Springfield, Ohio.....	828
Providence, R. I.....	193	Staunton, Va.....	486
Quincy, Ill.....	1176	Stonington, Conn.....	143
Racine, Wis.....	976	Syracuse, N. Y.....	302
Raleigh, N. C.....	669	Taunton, Mass.....	210
Reading, Pa.....	128	Tallahassee, Fla.....	1190
Richmond, Va.....	356	Terre Haute, Ind.....	912
Rochester, N. Y.....	386	Toledo, Ohio.....	742
Rock Island, Ill.....	1093	Tonawanda, N. Y.....	463
Rome, N. Y.....	264	Trenton, N. J.....	58
Roxbury, Mass.....	238	Troy, N. Y.....	148
Sacramento, Cal.....	2900	Utica, N. Y.....	237
St. Joseph, Mo.....	1384	Vicksburg, Miss.....	1542
St. Louis, Mo.....	1084	Washington, D. C.....	230
St. Paul, Minn.....	1441	Wheeling, W. Va.....	522
Salem, Mass.....	252	Wilmington, Del.....	116
Salt Lake City, Utah.....	2410	Wilmington, N. C.....	604
San Francisco, Cal.....	3038	Worcester, Mass.....	192
Sandusky, Ohio.....	642		

## 24. Number of Miles by Water from New York to

Amsterdam.....	3,510	Kingston.....	1,640
Bermuda.....	660	Lima.....	11,310
Bombay.....	11,574	Liverpool.....	3,210
Boston.....	310	London.....	3,375
Buenos Ayres.....	7,110	Madras.....	11,850
Calcutta.....	12,425	Naples.....	4,330
Canton.....	13,900	New Orleans.....	2,045
Cape Horn.....	8,115	Panama.....	2,358
Cape of Good Hoyer.....	6,830	Pekin.....	15,325
Charleston.....	750	Philadelphia.....	240
Columbia River.....	15,965	Quebec.....	1,400
Constantinople.....	5,140	Rio Janeiro.....	3,840
Dublin.....	3,225	Round the Globe.....	25,000
Gibraltar.....	3,300	Sandwich Islands.....	15,300
Halifax.....	612	San Francisco.....	15,858
Hamburg.....	3,775	St. Petersburg.....	4,420
Havana.....	1,420	Valparaiso.....	9,750
Havre.....	3,210	Washington.....	400

**25. Number of Brick Required to Construct Any Building.**

(Reckoning 7 Brick to each superficial foot.)

Superficial feet of wall	Number of bricks to thickness of					
	4 inch	8 inch	12 inch	16 inch	20 inch	24 inch
1	7	15	23	30	38	45
2	15	30	45	60	75	90
3	23	45	68	90	113	135
4	30	60	90	120	150	180
5	38	75	113	150	188	225
6	45	90	135	180	225	270
7	53	105	158	210	263	315
8	60	120	180	240	300	360
9	68	135	203	270	338	405
10	75	150	225	300	375	450
20	150	300	450	600	750	900
30	225	450	675	900	1125	1350
40	300	600	900	1200	1500	1800
50	375	750	1125	1500	1875	2250
60	450	900	1350	1800	2250	2700
70	525	1050	1575	2100	2625	3150
80	600	1200	1800	2400	3000	3600
90	675	1350	2025	2700	3375	4050
100	750	1500	2250	3000	3750	4500
200	1500	3000	4500	6000	7500	9000
300	2250	4500	6750	9000	11250	13500
400	3000	6000	9000	12000	15000	18000
500	3750	7500	11250	15000	18750	22500
600	4500	9000	13500	18000	22500	27000
700	5250	10500	15750	21000	26250	31500
800	6000	12000	18000	24000	30000	36000
900	6750	13500	20250	27000	33750	40500
1000	7500	15000	22500	30000	37500	45000

**26. Number of Hills in an Acre of Ground.**

40 ft. apart. . . . .	27	12 ft. apart. . . . .	302	3 ft. apart. . . . .	4,840
35 ft. apart. . . . .	35	10 ft. apart. . . . .	435	2½ ft. apart. . . . .	6,969
30 ft. apart. . . . .	48	8 ft. apart. . . . .	680	2 ft. apart. . . . .	10,890
25 ft. apart. . . . .	69	6 ft. apart. . . . .	1,210	1 ft. apart. . . . .	43,560
20 ft. apart. . . . .	108	5 ft. apart. . . . .	1,742		
15 ft. apart. . . . .	193	3½ ft. apart. . . . .	3,556		

### 27. How to Estimate Rammed Concrete.

TABLE OF PROPORTIONS IN USE BY PROMINENT ENGINEERS AND CONTRACTORS IN NEW YORK STATE. (FROM ROCK PRODUCTS.)

MIXTURES.		REQUIRED FOR ONE CUBIC YARD RAMMED CONCRETE												
		Stone 1 inch and under dust screened out			Stone 2 1/2 inches and under dust screened out			Stone 2 1/2 inches with most small stone screened out			Gravel 3/4 inch and under			
Cement	Sand	Stone	Cement Bbls.	Sand Cu. Yds.	Stone Cu. Yds.	Cement Bbls.	Sand Cu. Yds.	Stone Cu. Yds.	Cement Bbls.	Sand Cu. Yds.	Stone Cu. Yds.	Cement Bbls.	Sand Cu. Yds.	Gravel Cu. Yds.
1	1.0	2.0	2.57	0.39	0.78	2.63	0.40	0.80	2.72	0.41	0.83	2.30	0.35	0.74
1	1.0	3.5	2.29	0.35	0.70	2.34	0.36	0.89	2.41	0.37	0.92	2.10	0.32	0.60
1	1.0	3.0	2.06	0.31	0.94	2.10	0.32	0.96	2.16	0.33	0.98	1.89	0.29	0.86
1	1.0	3.5	1.84	0.28	0.98	1.88	0.29	1.00	1.88	0.19	1.00	1.71	0.26	0.91
1	1.5	2.5	2.05	0.47	0.78	2.09	0.48	0.80	2.16	0.49	0.82	1.83	0.42	0.73
1	1.5	3.0	1.85	0.42	0.84	1.90	0.43	0.87	1.96	0.45	0.89	1.71	0.39	0.78
1	1.5	3.5	1.72	0.39	0.91	1.74	0.40	0.93	1.79	0.41	0.95	1.57	0.36	0.83
1	1.5	4.0	1.57	0.36	0.96	1.61	0.37	0.98	1.64	0.38	1.00	1.64	0.33	0.88
1	1.5	4.5	1.43	0.33	0.98	1.46	0.33	1.00	1.51	0.35	1.06	1.34	0.31	0.91
1	2.0	3.0	1.70	0.52	0.77	1.73	0.53	0.79	1.78	0.54	0.81	1.54	0.47	0.73
1	2.0	3.5	1.57	0.48	0.83	1.61	0.49	0.85	1.66	0.50	0.88	1.44	0.44	0.77
1	2.0	4.0	1.46	0.44	0.89	1.48	0.45	0.90	1.53	0.47	0.93	1.34	0.41	0.81
1	2.0	4.5	1.36	0.42	0.93	1.38	0.42	0.95	1.43	0.43	0.98	1.26	0.38	0.86
1	2.0	5.0	1.27	0.39	0.97	1.29	0.39	0.98	1.33	0.39	1.03	1.17	0.36	0.89
1	2.5	3.5	1.45	0.55	0.77	1.48	0.56	0.79	1.51	0.58	0.81	1.32	0.50	0.70
1	2.5	4.0	1.35	0.52	0.83	1.30	0.53	0.84	1.42	0.54	0.87	1.24	0.47	0.75
1	2.5	4.5	1.27	0.48	0.87	1.29	0.49	0.88	1.33	0.51	0.91	1.16	0.44	0.80
1	2.5	5.0	1.19	0.46	0.91	1.21	0.46	0.92	1.26	0.48	0.96	1.10	0.42	0.83
1	2.5	5.5	1.13	0.43	0.94	1.15	0.44	0.96	1.18	0.44	0.99	1.03	0.39	0.86
1	2.5	.0	1.07	0.41	0.97	1.07	0.41	0.98	1.10	0.41	1.03	0.98	0.37	0.89
1	3.0	4.0	1.26	0.58	0.77	1.28	0.58	0.78	1.32	0.60	0.80	1.15	0.52	0.72
1	3.0	4.0	1.18	0.54	0.81	1.20	0.55	0.82	1.24	0.57	0.85	1.09	0.50	0.75
1	3.0	5.0	1.11	0.51	0.85	1.14	0.52	0.87	1.17	0.54	0.89	1.03	0.47	0.78
1	3.0	5.5	1.06	0.48	0.89	1.07	0.49	0.90	1.11	0.51	0.93	0.97	0.44	0.81
1	3.0	6.0	1.01	0.46	0.92	1.02	0.47	0.93	1.06	0.48	0.97	0.92	0.42	0.84
1	3.0	6.5	0.96	0.44	0.95	0.98	0.44	0.96	1.00	0.45	1.01	0.88	0.40	0.87
1	3.0	7.0	0.91	0.42	0.97	0.92	0.42	0.98	0.94	0.42	1.05	0.84	0.38	0.89
1	3.5	5.0	1.05	0.56	0.80	1.07	0.57	0.82	1.11	0.59	0.85	0.96	0.50	0.76
1	3.5	5.5	1.00	0.53	0.84	1.02	0.54	0.85	1.06	0.56	0.89	0.92	0.48	0.78
1	3.5	6.0	0.95	0.50	0.87	0.97	0.51	0.89	1.00	0.53	0.92	0.88	0.46	0.80
1	3.5	6.5	0.92	0.49	0.91	0.93	0.49	0.92	0.96	0.51	0.95	0.83	0.44	0.82
1	3.5	7.0	0.87	0.47	0.93	0.89	0.47	0.95	0.91	0.49	0.98	0.80	0.43	0.85
1	3.5	7.5	0.84	0.45	0.96	0.86	0.45	0.98	0.86	0.47	1.01	0.76	0.41	0.87
1	3.5	8.0	0.80	0.42	0.97	0.82	0.43	1.01	0.81	0.45	1.04	0.73	0.39	0.89
1	4.0	6.0	0.90	0.55	0.82	0.92	0.56	0.84	0.95	0.58	0.87	0.83	0.51	0.77
1	4.0	6.5	0.87	0.53	0.85	0.88	0.53	0.87	0.91	0.55	0.90	0.80	0.49	0.79
1	4.0	7.0	0.83	0.51	0.89	0.84	0.51	0.90	0.87	0.53	0.93	0.77	0.47	0.81
1	4.0	7.5	0.80	0.49	0.91	0.81	0.50	0.93	0.84	0.51	0.96	0.73	0.44	0.83
1	4.0	8.0	0.77	0.47	0.93	0.78	0.48	0.95	0.81	0.49	0.98	0.71	0.43	0.86
1	4.0	8.5	0.74	0.45	0.95	0.76	0.46	0.98	0.78	0.47	1.01	0.68	0.42	0.88
1	4.0	9.0	0.71	0.43	0.97	0.73	0.44	1.01	0.75	0.45	1.04	0.65	0.40	0.89
1	5.0	9.0	0.66	0.50	0.90	0.67	0.52	0.93	0.70	0.53	0.96	0.61	0.46	0.83
1	5.0	10.1	0.62	0.47	0.95	0.63	0.48	0.96	0.65	0.50	1.00	0.57	0.43	0.87

### 28. Number of Trees to the Acre.

4 feet apart.....	2722	10 feet apart.....	436	20 feet apart.....	109
5 feet apart.....	1842	12 feet apart.....	302	22 feet apart.....	90
6 feet apart.....	1210	15 feet apart.....	194	30 feet apart.....	48
8 feet apart.....	680	18 feet apart.....	135	40 feet apart.....	27

**29. Distances for Planting Trees.**

Apples.....	30 feet apart each way
Pears, according to list.....	25 to 30 feet apart each way
Cherries.....	25 feet apart each way
Peaches.....	20 feet apart each way
Apricots.....	25 feet apart each way
Nectarines.....	18 to 20 feet apart each way
Almonds.....	18 to 20 feet apart each way
Grape Vines.....	8 to 10 feet apart each way

**30. Comparative Yield of Various Grain, Vegetables, and Fruits.**

	Lbs. per Acre.		Lbs. per Acre.
Hops.....	442	Grass.....	7,000
Wheat.....	1,260	Carrots.....	6,800
Barley.....	1,600	Potatoes.....	7,500
Oats.....	1,840	Apples.....	8,000
Pease.....	1,920	Turnips.....	8,420
Beans.....	2,000	Cinquefoil grass.....	9,600
Plums.....	2,000	Vetches, green.....	9,800
Cherries.....	2,000	Cabbage.....	10,900
Onions.....	2,800	Parsnips.....	11,200
Hay.....	4,000	Mangel-Wurzel.....	22,000
Pears.....	5,000		

**31. How to Tell the Speed of a Train.**

Here is a way to tell how fast you are traveling in a railway car. Every time the car passes over a rail-joint there is a distinct click. Count the number of these clicks in twenty seconds and you have the number of miles the train is going per hour. This is a simple matter in arithmetic as the length of the rail is uniform.

**32. How to Measure the Height of a Tree.**

When a tree stands so that the length of its shadow can be measured, its height can be readily ascertained as follows. Set a stick upright—let it be perpendicular by the plumb line. Measure the length of the shadow of the stick. Then, as the length of the shadow of the stick is to the heights of the stick, so is the length of the shadow of the tree to the height of the tree. For example, if the height of the stick is four feet and its shadow is six feet in length, and the length of the shadow of the tree ninety feet, then 6:4::90:(60), or sixty feet the height of the tree. In other words multiply the length of the shadow of the tree by the height of the stick, and divide by the length of the shadow of the stick.

## CHAPTER XXX, Classified Advertising.

Classified advertising does not call for fine writing.

If you want profitable results, you must incorporate certain elements.

Elegance of expression cuts no figure whatever.

Vital facts must not be omitted.

A classified advertisement is usually limited to a few words.

There should be no use of vital, or unnecessary words in a classified advertisement.

Never economize space at the expense of interest and pulling power.

A classified advertisement is a failure, because it contains too little information.

Long before a person investigates property, he has settled in his mind, about the kind of a house he wants to buy.

He has talked it over with his wife.

They have arrived at a definite conclusion.

They have formed their idea as to location.

They have decided, as to how expensive a home they want.

Their next step is, to look up a Real Estate advertisement in the classified columns.

They want a Six Thousand (\$6,000.00) Dollar home.

They read a host of classified advertisements.

After reading them, they are unable to tell which property comes within their means.

Here is a sample of a classified advertisement.

### The Wrong Way.

FOR SALE.—House on Walnut Hills, centrally located, suited for family moving from country. Price right. Address Owner, care Cincinnati Enquirer.

This is the reason many Real Estate men fail to get a single inquiry from the majority of their advertisements.

The Advertisement just shown, should have some real information as follows:

### The Right Way.

WALNUT HILLS.—\$6,000 buys elegant English Colonial house on Lincoln Ave.; 10 rooms, bath and all modern conveniences. Lot 60x200. \$3,000 may remain on mortgage. For further particulars, see E. M. Cooper, 406 Frick Bldg.

This advertisement contains important elements, to tempt buyers looking for this kind of property.

This kind of an advertisement is not intended to interest people wanting a \$3,000 home or a \$15,000 home.

Many Real Estate men harbor the illusion, that an advertisement like the original, which tells nothing, will draw inquiries, as the bookings at the office include property at all prices, they will thus be able to suit any case.

A great many Real Estate men, think that one advertisement, will do the work of a dozen.

A classified advertisement that tells nothing, hardly ever brings an inquiry.

Every classified advertisement should contain specific information.

Every classified advertisement should give real information.

Every classified advertisement should contain the terms of sale.

In classified advertising, you should aim to interest only those, who are likely to become customers.

A misleading advertisement can be prepared, and will pull scores of replies.

An over-colored classified advertisement can be prepared, and will pull several replies, but everyone of them will prove worthless in paying results.

Actual facts are necessary in classified advertising.

Give the reader information, that he may gain a fair conception of the proposition.

Classified advertisements should not be general.

Classified advertisements should not be vague.

Classified advertisements should attract.

Classified advertisements should interest.

The writing of classified advertisements is a fine art.

The way to get experience in classified advertisements is, to write them.

In writing a classified advertisement, count every word as a miser counts his dollars.

In a classified advertisement, the words are real dollars.

The average rate of classified advertising is 1 cent a word.

If you are advertising in one hundred different newspapers, each word means a dollar.

In a classified advertisement every word has it's use.

In classified advertising it is hardly ever necessary to use the word "a," "the" or "an."

There are a number of such short words that can be dispensed with.

A classified advertisement should not contain any words that do not add to the meaning.

The writer of a classified advertisement should devote more attention to the use of words.

A mistake made in writing a classified advertisement means the loss of good money.

Some classified advertisers say, "Send for particulars at once."

A more careful advertising writer would say, "Send for particulars to-day" or "Send for particulars immediately."

It is impossible however, to lay down any ironclad rule on how to write a classified advertisement.

Experience is the best teacher, even though it be costly.

The classified advertisement should be constructed so as to attract attention.

The classified advertisement should be constructed so as to interest and hold attention.

The classified advertisement should be constructed so as to convince.

The classified advertisement should be constructed so as to create a desire.

Give every single advertisement you write careful thought.

Because the kind that you grind out without preparatory thinking is not likely to be very effective.

Gather your ideas from all sources and boil them down.

Let them steep in your brain over night or longer.

Write your advertisement to suit your medium.

The same advertisement will not suit all readers.

Know where the newspaper goes before you write your advertisement for it.

Use plain English.

Remember the copy that will attract the average every day man, will not be suitable for the University Professor.

Don't imagine that you are writing a poem.

Don't imagine that you are writing a humorous sketch.

Be certain you use correct English.

Avoid slang.

Avoid errors.

Avoid gaudy words.

Don't try to be sensational.

After you have written your advertisement go over it carefully.

Wherever there is a weak word strike it out.

Replace it with another word more expressive than the first.

Substitute for glittering generalities definite statements.

Some times it takes a long time to find the word that just fits.

Never sacrifice accuracy.

Never sacrifice force simply to save time.

It's not the waste of space alone that makes the wrong use of words expensive.

A few words carelessly chosen may ruin the selling power of your advertisement.

A few words thoughtlessly used may do the same thing.

Use words that are brim full of human interest.

Use words that mean something.

Use words that speak volumes.

Use words that hit hard.

Use words that command attention.

Use words that convince.

Use short words.

Use meaty words.

Use expressive words.

Use expressive phrases.

Always leave something unsaid.

Leave something to the imagination of the reader.

Frame your advertisement so it will arouse sufficient curiosity to make an inquiry.

You can tell too much in your classified advertisement.

If the reader gets too complete an idea of your proposition he is liable to find his desire for information fully satisfied.

If something is left for him to imagine, he will more than likely send for your booklet or other literature you have in hope of getting full information.

The booklet will convince him.

The real profit from advertising, comes from forceful correspondence and persistent "follow-up".

You should be pains-taking in answering inquiries from advertising.

To make advertising pay you must follow its successive stages.

## Copy.

(General Advertising).

A good advertisement depends on:

1. The proposition to be sold.
2. The plan of selling.
3. The advertising copy.
4. The medium.

Much depends on what you are offering for sale.

The proposition advertised should have merit.

Much more depends upon the  
COPY,  
TALK,  
And  
TEXT.

"Good Copy" is sometimes called "good talk."

Sometimes "Text."

"Good Copy" for the newspaper.

"Good Copy" for the Booklet.

"Good Copy" for the "Follow up" letters.

"Good Copy" for the Street Car Cards.

"Good Copy" for the Poster.

"Good Copy" for the Bill Board.

Each have a distinct function to perform.

All must work together.

Your copy must be complete.

Your copy must be convincing.

Your copy must be result-producing.

If one piece of copy is weak, you weaken the whole campaign.

If you want "Good Copy" you must prepare it with thorough study.

"GOOD COPY" involves a careful and complete analysis of the proposition to be advertised, as well as the people to be reached by advertising.

"Good Copy" to produce the best results must:

Live,  
Breathe,  
And

Pulsate with truth and enthusiasm.

"Good Copy" cannot be thrown together hurriedly in a haphazard hit-or-miss fashion.

Unattractive copy is positively harmful.

"Good Copy" must contain plenty of grey matter.

A successful "Copy" writer should be

"A plan man."

"An art man."

"An engraving man."

"A printing man."

And

"A Salesman."

What the writer means is, that the successful advertising man should know how to plan, understand art, engraving and printing and be a practical salesman.

A number of advertising campaigns are:

"All copy and no plans."

Others.

"All plans and poor copy."

"Good Copy" is educational.

"Good Copy" furnishes information.

In writing "Copy" do not at-

tempt to teach the Kindergarten higher mathematics.

"Good Copy" to educate, must be simple at the beginning.

Easily understood.

"Good Copy" is plain.

"Good Copy" is interesting.

"Good Copy" is easily digested by the dullest pupil.

Avoid technical terms.

Avoid long-winded descriptions.

They become wearisome.

"Good Copy" must be truthful.

"Good Copy" must be honest.

"Good Copy" appeals to the sense.

"Good Copy" appeals to the sentiment.

"Good Copy" goes to the head.

"Good Copy" goes to the heart.

"Good Copy" tells a message.

"Good Copy" tells it well.

"Good Copy" contains arguments founded on reason.

"Good Copy" is never "funny."

"Good Copy" is never "foolish."

The "funny" advertising man is dead and buried in an un-marked grave.

Advertising is no longer an unknown quantity.

Write your story as you would tell it.

But this rule has been criticized as some salesmen will say things with their mouth they would hate to see on paper.

That is not the writers interpretation.

Write your copy in the same language you would talk it.

Get an audience. (Attention.)

Make your talk interesting.

Create a desire.

Be sincere.

Convince, persuade, don't be harsh or irritable.

Make your sentences read smoothe.

Say something in the first line that will make the reader want to know and crave for the next line.

Swing gently out of one sentence into the next.

Connect your sentences with rythm.

Read each sentence over and over again.

See how it sounds to the ear.

See that every word says something.

Make every word truthful.

Regulate your advertisements.

Convince the readers that what you offer for sale is worth buying.

HERE IS A SERIOUS QUESTION.

**Which Medium Pays the Best.**

The newspaper, Circular, "Follow-up" letter, Street Car Card, Poster or Billboard.

ALL ARE GOOD.

And each one will serve its purpose if given an opportunity.

But to single any one of them out and say "I'm going to use but one medium," you make a mistake.

There is but one medium that is independent of all others, that is the

NEWSPAPER.

It goes into the inmost privacy of the family circle.

It is discussed at the Breakfast table.

Very often at the Supper table.

It is read at leisure.

It is scrutinized with interest by force of long habit.

An advertisement in the newspaper goes into the family circle and cannot be excluded.

It goes their at the right time.

It is welcome.

There has been no one medium invented to substitute the newspaper for advertising.

The mediums to be used in an advertising campaign depends greatly on the proposition to be advertised.

If national, use all.

If local, be careful.

Advertisers of local propositions should stick to newspaper publicity.

FOR GENERAL PUBLICITY.

Street Cars.

Bill Boards.

And

Posters are recommended.

When you advertise in Street Cars don't try to tell your whole story.

Use short sentences that can be read at a glance.

A catch line and two or three sentences will do.

On Bill Boards a picture.

A catchy headline.

And one or two short sentences.

### Street Car Copy.

"Copy" for an advertisement on a Street Car Card should be a brief pointed statement, arresting attention and making instant appeal to reason.

Street Car advertising reminds and educates.

The "Right kind" of Street Car Advertising Sells.

Bill Board and Poster advertising are splendid reminders.

Newspapers compel action.

All advertising mediums are good.

Newspapers are considered the best.

But you must know how to use any medium if you want results.

The great fault of most advertisers is that they fail to "keep at it."

KEEP AT IT!

KEEP AT IT!

KEEP AT IT!

If your proposition is not big enough to afford Street Cars, Bill Boards and Posters, stick where you belong.

Newspapers, Booklets, Circulars and "Follow-up" Letters.

Use the newspapers every day.

Booklets should be brief and newsy.

Follow-up letters, like the newspaper get into the family circle, therefore should contain interesting news.

REMEMBER.

WORDS ARE POWERFUL.

But

You must know how to wield them.

ADVERTISING might be compared with farming.

The old time method of farming.

A farmer would spread out his fertilizers and his energies with the result that his crops were too small to fill his barn.

A wide awake farmer farms no more land than he can till to advantage.

The old time method of advertising was to exaggerate, consequently the people would only believe a small part of what the advertiser claimed, then after the reader's deductions for untruthfulness had been made, a basis of truth would remain.

As this was always a false argument, it has been exploded.

To deliberately mis-state a fact in advertising to-day is simply a species of attempted Business Suicide.

Truthful advertising is necessary and the only kind that pays.

Random advertising is burning your money.

Real Advertising must be continuous.

Real Advertising is a steady drive for business.

Real Advertising is Paper Salesmanship.

The "Copy" writer must ever be on the look-out for new ideas.

The clever Salesman is constantly looking for good points.

Also new and attractive ways of presenting them.

So, should the advertiser.

Advertising is the lubricating element that keeps your business running smoothly and successfully.

The advertiser shouldn't go into all the publications, Street Cars and on Bill Boards indiscriminately.

He should pick his newspapers and give the public his daily message.

In writing an advertisement present your arguments in a skilled, attention-getting, interest-arousing, desire-developing manner.

ANOTHER DEFINITION FOR ADVERTISING.

Telling the people who you are.

Telling the people where you are.

Telling the people what you have for sale.

Telling the people your story in such a convincing way that the reader will come around and do business with you.

Publicity should be:

Honest,

Persistent,

And

Full of common sense.

Good advertising is really news.

News of what you have to sell.

News of prices.

News of service,

And

News the people want to read.

Tell the people your business story.

Tell it to them again and again.

Tell it to them persistently,

But tell it differently.

There is not so much in what the advertiser says, as in what the reader hears.

It is not a question of attracting attention, but a question of holding the attention.

The last word in an advertisement should have as much, if not more, weight as the headline.

The last word of a sentence should have just as much force as the first word.

The "Still Small Voice" heard from between the lines usually decides the fate of the "ad".

Because that is the "voice" the reader heeds.

"Types" are like the human voice.

Big bold types shout.

Small type affect a whisper, when both are in the same sentence.

Big bold type is alright for headlines in display advertising but complete sentences should be in one size type.

Make your classified "Advertisements talk!"

Here is an demonstration of two classified advertisements.

No. 1 demonstrates "Wish-bone" advertising.

No. 1. The Wrong Way.

"Man of 30 years, honest, intelligent, industrious, wants work of any kind. Address, Honest Worker, care Evening Post.

Not a Single Reply

No. 2 demonstrates "Back-bone" advertising.

No. 2. The Right Way.

For God's sake, help a man who wants work! I'll lick a policeman, eat crow, grind sausage, anything but steal to get a job. Isn't there some employer who wants to buy a brainy man at panic prices? If there isn't my family suffers My address is 1604 Hemlock Street this city Write me to-night so I can start to work tomorrow. .60 Replies.

No. 1 is weak.

No. 2 is strong.

No. 1 is a "dead one."

No. 2 is a "live wire."

If you want to get results you must place your proposition before the public in a way that carries conviction.

A wish-bone can never do anything.

It's back-bone that does things.

Why then, do so many Real Estate Brokers and Classified Advertisers place the same sort of an advertisement in the newspaper as their neighbor and competitor and expect results?

Webster's Dictionary is all right for words.

But if you want an advertisement that will pull, convince and get results write an "ad" that talks, a "back-bone" advertisement.

Good advertising is the great present day business force.

No other force does so much good for "Business Betterment" as good advertising.

The high-brow Real Estate Broker or Salesman who sell Real Estate without advertising are "order takers" and belong to the "Order taker class."

They are the Brokers who are always telling how good things "used to be."

The high-brow Broker stands around forever telling that advertising is an expense.

That advertising doesn't pay.

The Fact is,

He is in the "has been class."

He has failed to keep pace with present day business force.

You can't tell a "high-brow" Real Estate Broker anything about Salesmanship or the science of Advertising.

Mr. High-brow claims that advertising is extravagance, and that is all there is too it.

But the up-to date Business Broker who advertises, goes on and on adding up a larger column of figures on the right side of the ledger each year.

He is not only developing a great business but is developing himself a great man.

He lives up to his advertising "Present day Business force".

Classified advertising as found on the classified pages or in the classified section of a newspaper is designated as its classified columns with classified headings, Viz:

"Agents wanted."

"Salesmen wanted."

"Real Estate wanted."

"Partners wanted."

"Situations wanted."

"Help wanted, etc."

"For Sale Real Estate."

"For Sale Farms."

"For Sale Mortgages."

"For Sale Houses."

"For Sale Stores."

"For Sale Factories."

"For Sale Rooming Houses, etc."

"For Sale Lands."

"For Rent Houses."

"For Rent Flats."

"For Rent Apartments."

"For Rent Factories."

"To Let."

"For Sale."

"For Exchange."

"Money to Loan."

"Partners wanted."

"Auction Sales."

"Desk room etc, etc."

"Lost, Found, etc."

All advertisements for agents wanted are inserted in the "Agents Wanted" column.

Salesman wanted in the "Salesmen Wanted" column.

Real Estate wanted in the "Real Estate wanted" column.

Partners wanted, etc.

Situations wanted, etc.

Help wanted, etc., etc.

If the reader is a Salesman and wants a position he naturally looks for the "Salesman wanted" column.

If the reader wants to rent a house he hunts up the "For Rent Houses" column and so on.

That is all right.

But here is what puzzles the writer:

If you want to insert an adver-

tisement in the classified "For Sale Column" why do you begin your "ad" "For Sale."

The very fact that the "ad" is in the "For Sale Column" is evidence that you are offering something "For Sale."

If you were running 10 classified "ads" daily, in one year you would pay for 7300 words that were absolutely worthless.

Pick up your newspaper, glance at any of the classified columns and you'll discover all the way down the column nearly every "ad" begins "For Sale."

"For Sale" etc.

Same repetition of headings in the

"For Rent Column."

Why do classified advertisers pay for the space these words occupy that are simply superfluous?

Write your "ad" and give it a catchy attractive headline one two or three words, use a full line if necessary.

If its a farm you are advertising, instead of begining your "ad

"FARM FOR SALE."

Begin::

"\$80.00 AN ACRE" BUYS etc.

or

"Stock and Tools Included."

"Dairy Farm" etc.

"Stock Farm" etc.

Or

Some catchy phrase, anything at all rather than

"Farm for Sale" or

"Farm"

"Farm"

The reader knows its a farm or it wouldn't be in the classified column for farms.

The reader knows its for sale, because its being advertised.

Just take another glance at your newspaper and see how many "Ads" begin with the same words.

If you are guilty of beginning your "ads" "For Sale", "For Rent" "House for sale" "Money to Loan" or some heading that two or three hundred other advertisers begin with, **STOP IT!**

Use different headings.

Use a head-line that says something.

Use a head-line that's different.

You are paying for that space, why not fill it with words that mean something.

Words that will give the Reader information.

Why tell him something he already knows before reading your "Ad."

He knows that you have something For Sale, if you had not your "ad" wouldn't be in the paper.

**THINK IT OVER.**

It will pay you to read 50 advertisements in the "Houses for Sale" column and you'll begin to realize that nearly 80 per. cent of them sound similar and read almost alike.

The \$5,000 home has about, the same "ring" and description as the \$8,000 home.

You will also find that there are a number that sounds good but no price.

In a classified "ad" give the location, size of lot, number of rooms, design, improvements, finish, price and terms.

Tell them to call at your office or send for your list of houses or booklet giving complete description of this house and others.

Its poor advertising to tell all you know about property in a classified advertisement.

Leave something for the imagination of the reader.

Tell the reader something that will compel him to come and see you.

Then its up to you to do the rest.

In writing a classified "ad" cut out the conjunctions and

prepositions.

Eliminate the adjectives and adverbs.

Avoid superlatives.

You'll have to use a few, but don't use them except when absolutely necessary.

Let the "Small Voice" between the lines supply them.

The real purpose of classified advertising is to get inquiries, secure prospective buyers, and future business.

Advertise daily.

Advertise judiciously.

Advertise continually.

## HOW TO PREPARE A DISPLAY ADVERTISEMENT.

Make your layout the exact size of "ad."

Indicate clearly the relative importance of the main and sub-heads.

If a border is wanted, mark it, or if bars at top or bottom or on one side indicate how heavy.

If body type is to be graduated in size, mark it.

Indicate whether underscored words go in light or bold italic, bold face or to be underscored by rule.

Indicate whether underscored words go in light or bold italic, bold face or to be underscored by rule.

If text is not to go below a certain point in size, mention it, and copy will be cast up and returned to you for cutting before "ad" is set.

If you have any preference in type face, mark it, and if it will not satisfactorily lend itself to your ad a similar face that will adapt itself will be used.

A heading set in 30-point with white space on each side and at top, is much more effective than one set in 48-point that completely fills up the line.

Never allow an "ad" to be inserted until you have seen corrected proof and given it your final O. K.

## HOW TO PREPARE THE COPY.

Make the reading of your ad as easy for the reader as the regular news matter in a publication. In other words, short measures and not too small a type face.

Have your columns break so the reader will have no trouble in finding the continuation of the copy.

Don't spread out an "ad" too much just to fill the space, far better to have white space all around.

All caps for headlines are hard to read, and should be avoided wherever possible, using upper and lower case letters.

## CHAPTER XXXI.

## Texas Headlines

*Advertising Phrases.*

We are able and willing to put you in touch with an opportunity to make money.

An opportunity that seldom comes.

Where Rail and Water meet.

Where the Commerce of an Empire is handled.

To men of small means.

We offer,

The easiest road to economic independence.

The last chance of the present Century.

Get in on the ground floor.

Developments will send prices skyward.

Our offer is now made to avoid future regrets.

Do not neglect this opportunity to join the men of:

Enthusiasm.

Capital.

Energy.

And

Skill.

Who are developing the great southwest.

Where the Trinity of human Aspirations,

Health,

Wealth,

And

Happiness

Are so easily realized.

Act now so that a few years hence you will not be kicking yourself because you overslept.

You'll make enormous profits if you begin with the beginners.

You'll make enormous profits if you stay with the stayers.

Conservative Investors say our property will quadruple in value in less than 3 years.

This message comes from the proud sons of Texas.

They talk Texas.

We are interested in your personal prosperity.

Read this "ad."

Take advantage of our plan and secure a home of your own.

You know that nothing is more worthless than a bunch of rent receipts.

In no other place are the climatic conditions so favorable.

In no other part of Texas is the fertility of the soil so favorable to the support of human life.

The nature of the soil is:

Light.

Sandy loam.

Clay subsoil.

Productive.

Rich in phosphates.

Rich in potassium.

Rich in other fertilizing constituents.

Properly proportioned.

Assimilable conditions for all plants.

The land is high.

The land is well drained.

No killing frost in winter.

Air tempered in summer.

The climate is like that of southern Italy.

The natural home of the fig and olive.

Land values are measured from the stand-point of productiveness.

Productiveness depends upon the climate.

Climate is the one great fixed and unchangeable factor in production.

You can change soil.

You can even make soil.

But you cannot change the climate.

With every 10 acre farm you get a bunch of the finest climate in the world.

Invest while the boom is still in its infancy.

Its a sure cure for poverty.

The climate is such as to make production possible every month of the year.

From two to four crops a year.

Get away from the whimsical weather of the north.

Prompt action is the important element in making money.

Buy now.

The great southwest Empire.

Every buyer is a Backer of Progress.

The Trinity of human aspirations,

Health.

Wealth.

Happiness.

Realized from three great essentials:

Climate.

Soil.

Environment.

The tide is setting south westwardly.

Take it at the flood.

Watch it grow.

Its knowing how,

Its knowing where,

Its knowing when

TO ACT,

That makes fortunes.

The less money you have,

The greater need to plant it where it'll grow.

Where it will work,

Hard,

Fast,

And

Permanently.

Opportunity cannot knock at the door of a man who has no house.

Lay the foundation to-day.

Buy an acre farm.

Buy a 10 acre farm.

The golden gate of Texas.

The Queen of the Gulf.

Its up to you.

To be one of the rich old "Duffers" of the future.

Or

To be one of the gang who points them out.

There is no better place in the world for investment than in the SOUTHWEST.

Buy dirt.

Buy Texas dirt.

To own Real Estate is the best object a saving man can have.

If you are in middle life you have paid enough rent to own a home of your own.

Perhaps several.

A word to the wise is sufficient.

Get in on the next focus of great activity.

Ask to be shown.

A splendid Investment for the man with small means.

Its a solid proposition.  
 Make a personal investigation.  
 The half has not been told.  
 Rapid rises sure to come in  
 Real Estate values.  
 Our proposition is backed by  
 men of:  
 Enthusiasm.  
 Capital.  
 Energy.  
 And  
 Skill.  
 Dwell safely under your own  
 vine and fig tree.  
 The price of 3 cigars a day lays  
 the foundation for a home in the  
 southwest.  
 It has a future in front of it.  
 Not behind it.  
 No investor can exhaustively  
 examine our proposition and es-  
 cape its unparalleled attractions.  
 Its the coming center of busi-  
 ness activity.  
 You have been thinking.  
 You are thinking.  
 You are going to think.  
 Think of the vast water powers.  
 Think of the splendid rivers.  
 Think of the great sea coast.  
 Think of the magnificent har-  
 bors.  
 Think of expanding commerce.  
 Think of a region where many  
 crops can be grown the year round.  
 Think of a climate where it is  
 possible to harvest "Roasting Ears"  
 for the Christmas dinner.  
 Think of ripe tomatoes.  
 Think of lettuce.  
 Think of strawberries.  
 Think of that good old fashioned  
 strawberry shortcake in mid-  
 winter.  
 Think of a land where it is a  
 delight to live.

Think of a land where the cli-  
 mate partakes of the healthful  
 qualities of the salt-laden sea air  
 and the dry mountain breezes.

Think of a land where the stock  
 raiser needs little or no shelter for  
 his cattle.

Think of the nutritious grasses  
 that feed them with almost no  
 thought to the owner, many mon-  
 ths of the year.

Think of the land favored by  
 nature.

Think of a country which com-  
 mands a greater market than  
 Europe and America combined.

Think of a country located at  
 the gateway of this vast market.

Think of a country young in  
 Manufacturing.

Think of a country that offers  
 big returns for

Capital.

Brains.

And

Labor.

Think of a country producing  
 things that the world is compelled  
 to buy.

Think of a country where you  
 always will be welcome.

Think of the garden spot of the  
 world.

Now

What do you think?

Don't think too long,

But

**ACT NOW.**

Make up your mind just now.

Read the rest of this Booklet,  
 and then do as your judgment  
 tells you.

Begin now.

This very day.

To set aside such a saving as you  
 may be able to afford.

We must all build for the future.

Lay a foundation that will prove a source of unending profit.

Pennies have a mighty pulling power, when properly harnessed up.

They work like slaves for the man who saves.

It is hard sometimes to convey real facts on paper so that statements "ring true."

There is not a single thing connected with our plan that can ever work against your interest.

The way to make your money earn more money for you is to invest it in land.

Put your money in something

that has great promise of development.

Put your money in something that is growing.

Not in something already developed.

Invest where your money will grow.

There is no better time than the present.

**A little straight talk.**

Here's what you have been looking for.

Read it carefully.

Every word.

It means something for you.

It's for the man or woman anxious to make more than a mere living.

### PRODUCTS OF THE SOUTH AND SOUTHWEST.

Grape Fruit.

"A Food fit for the Gods."

Oranges.

Strawberries.

Melons.

Other Fruits.

Pecan Nuts.

Corn.

Celery.

Potatoes.

Radishes.

Onions.

Beets.

Cucumbers.

Other Vegetables.

Cattle.

Hogs.

Poultry.

### THINGS TO CONSIDER.

Elevation.

Natural Drainage.

Climate.

Rich Sandy Loam.

Ocean and Gulf breezes.

Plenty of Rainfall.

No Hurricanes.

No Killing frosts.

No Sunstrokes.

No Malaria.

### GRAPE FRUIT.

The average mature grape fruit grove yields about as follows:

Average yield per year per acre 450 to 600 boxes.

Average price on the tree, \$1.50 per box.

Average income per year per acre, \$675.00 to \$900.00.

## CHAPTER XXXII.

### Building and Loan Associations

- 1—Object and Plan.
- 2—Opening an Account.
- 3—Certificate of Stock.
- 4—Dividend Periods.
- 5—Fines.
- 6—Withdrawal.
- 7—Transfer of Stock.

- 8—Certificate of Deposit.
- 9—How loans are made.
- 10—The Property.
- 11—The Borrower.
- 12—Title.
- 13—Small Loans.
- 14—New Idea in Mortgages.

#### NUMBER OF BUILDING AND LOAN ASSOCIATIONS IN THE UNITED STATES.

There are about 5800 Building Loan Associations in the United States, with more than 2,000,000 members, and more than \$850,000,000 in assets.

Building Associations are usually economically managed.

There are associations with nearly a million assets, that have an operating expense of less than \$2500 a year.

The general plan for the payment of loans is to require ten dollars a month for each thousand dollars borrowed.

Ten dollars a month per thousand borrowed, pays off the loan in  $11\frac{1}{2}$  years.

The borrower can pay more per month if he chooses.

As a rule Building Associations loan about two-thirds of the appraised value.

#### 1. Object and Plan.

The OBJECT of building and loan associations, when they were first formed, was to assist the man of small means to build a home of his own; and while this is still their chief aim, they have extended their scope of operation in various other directions, notably to the provisions of means for regular and systematic saving.

The ordinary association, while it has a certain authorized capital stock, may really be classed as a mutual concern.

It has no fixed capital stock, but any person may become a stockholder by conforming to certain requirements, and is entitled at will to withdraw the cash value of his stock.

Certain associations have, however, progressed beyond that stage, and are now of the capitalized class, having a fixed, and in several cases, a fully paid-up stock.

No new stock is issued, they accept only deposits on certain conditions, and business is conducted after the manner of a banking house.

The plan at first appears complex, but it is simple enough. For instance, a person wanting to save a thousand dollars subscribes for ten shares of stock in an association and becomes a member.

Every shareholder is supposed to pay \$5 a month on every \$1,000 subscribed.

The average rate of interest or dividend is about 6 per cent, and at this rate, compounded semi-annually, it takes the dues of the shareholder about  $11\frac{1}{2}$  years to equal the amount of his subscription, as against 16 years by the ordinary savings-bank plan.

The association takes a first mortgage on his property, and pays over to him the amount, thus enabling the borrower to live in his own home while he is paying his dues, instead of waiting the eleven years until he has accumulated the amount.

By paying \$10 a month on the \$1,000 the borrower at the end of the period will get his canceled mortgage, while the non-borrower paying \$5 on every \$1,000 will receive the full sum subscribed in the same length of time.

## 2. Opening an Account.

Any one wishing to become a stockholder of a building and loan association, may do so by making application at the office of the company.

The amount of stock to be purchased will be governed by the amount which he wishes to deposit each week, although it is customary to require at least twenty-five cents a week for each \$100 of stock subscribed for; but the payments may be made at this rate weekly, monthly, or quarterly, as may suit the convenience of the depositor.

If the applicant thinks he can spare \$2.50 each week out of his earnings, he will subscribe for ten shares of stock.

He may deposit that amount weekly, or \$10 a month, or \$30 quarterly.

In most institutions the amount of stock for which any member may subscribe is limited, as minors may become stockholders.

A parent may subscribe for the limited number of shares for each of his or her own children.

Upon making application for ten shares of stock, the applicant must not only pay his first instalment of \$2.50 in advance, but he must also pay a premium of twenty-five cents for each \$100 shares of stock subscribed.

His first week's dues, therefore, amounts to \$5, and on payment of them he is given a pass-book.

On the first page of every pass-book is printed a "certificate of stock," such as the following:

**3. Certificate of Stock.**

(Date).....

Certificate of Stock, No.....

This certificate certifies that.....is entitled to.....Shares of Stock No....., in THE.....SAVINGS AND LOAN COMPANY, subject to the Constitution and By-Laws of said company.

.....  
SECRETARY.

This certificate is evidence of the ownership of the number of shares of stock subscribed for, subject to the conditions of the constitution and by-laws of the association.

When his weekly payments, and such dividends as may be declared, amount to the face value of the stock, he is entitled to receive the amount of his subscription in cash.

**4. Dividend Periods.**

The "Dividend Periods" of building and loan associations are usually on the first day of January and the first day of July.

The dividend is declared by the directors after deducting from the earnings, all expenses and losses, and such sums as may be placed in the surplus account, dividing the residue pro rata among all the members in proportion to the amount paid in as dues on stock, and not the full face value of the stock.

Those who become members between January 1st, and July 1st, do not receive their dividend until the following January; and those subscribing between July 1st, and January 1st, do not receive their dividend until the following July.

If the stock is withdrawn or cancelled before that time, the member forfeits the dividend.

**5. Fines.**

When a member fails to pay the regular dues on his stock he is subject to a fine.

This fine does not usually exceed five cents on each \$100 of stock.

In case a member should fail for eight successive weeks to pay his dues, the directors may declare his stock forfeited.

The amount of fines assessed, will then be deducted from the dues paid in, plus dividends declared, and the remainder will be held subject to the order of the member.

**6. Withdrawal.**

Stockholders may withdraw from the company at any time the entire stock which they have paid in, by giving two weeks notice to the board of directors.

Upon giving notice they are no longer liable for the payment of dues, and cease to participate in any further dividends, but are entitled to receive all payments made on the stock and all dividends that have been declared up to the time the notice to withdraw is given.

A member may also withdraw any part of his paid-in stock upon these terms.

It is usually provided, however, that if the applications for withdrawal should exceed the weekly receipts, the applications may be filed in order in which they are received and paid in the order in which they are filed, as fast as the receipts of the company will permit.

Giving notice of withdrawal does not terminate a member's liability for losses sustained by an institution.

A withdrawing member does not cease to be a stockholder until he has surrendered the stock and been paid in full.

**7. Transfer of Stock.**

Any stockholder may sell to another the stock standing in his name on the books of the company, and for the convenience of those members who may desire to transfer their stock, there are usually printed in the back of the pass-book two or three blank forms similar to the following:

TRANSFER OF STOCK.

.....19....

For Value Received, I hereby transfer to.....  
all my claims, rights, and interest in..... shares  
of the capital stock of

THE.....SAVINGS AND LOAN COMPANY,

of.....

This..... day of ..... A. D. 19....

Attest:

.....

Secretary.

All transfers must be made in writing, and are not binding with the company until the transfer is made on their books and the certificate of stock and pass-book surrendered.

Not only may individuals become stockholders in a building and loan association, but companies or corporations may become members.

Stocks may also be taken jointly in the name of two or more persons, whether adults or minors, in which case the joint owners must sign and file a "joint order."

Many societies receive deposits without making it necessary for the depositor to become a stockholder.

They not only issue Certificates of Deposits, payable at a fixed time and drawing a certain rate of interest, but also receive small weekly or monthly deposits, the depositor receiving an ordinary savings pass-book upon which are entered his deposits as they are made.

Most deposits received by local companies, however, other than "Stock Deposits," are on certificate account.

The following is the form of a Certificate of Deposit:

### 8. Certificate of Deposit.

**CERTIFICATE OF DEPOSIT.**

No. .... \$.....

.....19.....

This certifies that.....

Has Deposited in

THE.....SAVINGS AND LOAN COMPANY,

Of .....

.....Dollars payable

to the order of.....

on the return of this certificate properly indorsed, subject to the conditions printed on the back hereof.

The certificate will bear interest at the rate of four per cent per annum from date until paid.

Not Subject to Check.

.....

Secretary.

The certificates of deposits issued by building and loan associations differ to some extent, though immaterially, from those generally issued by banks.

One form is given, which serves as a receipt, and upon which the depositor must sign his name.

On the back of the certificate are usually printed the conditions under which the money is held, and under which any fines may be withdrawn.

### 9. How Loans are Made.

The other important function performed by a building and loan association, besides issuing stock to members and receiving deposits, is that of lending money.

Loans may be made to any person, partnership, or corporation, on any security approved by the board of directors, but probably more than ninety per cent are made on the first mortgage security.

The secretary must present the borrower's application to the board of directors at their next weekly meeting, and the board must act upon it before the loan can be made.

A blank application form should be filled out and signed by the applicant, giving complete and explicit information concerning the borrower himself, and the property offered as security.

It must state the amount of loan desired, the rate of interest to be paid, conditions for payment of principal, what the property is worth, what was paid for it, encumbrances, liens or judgments against it whether the taxes are all paid, and whether it will be kept insured for the benefit of the company.

The secretary then at the next meeting of the board presents the application, and if the board thinks favorably of it, they will instruct the "committee on securities" to examine the property and notify the attorney to look up the title.

Sometimes, in order to save time, the secretary may at once notify the committee on securities to examine the property, and the attorney to examine the title, in order that the application blank will be complete, and the board enabled to act upon it at the first meeting after the borrower has applied for the loan.

At the bottom of the application blank the secretary completes the record of the acts done in connection with the transaction, by certifying as to the meeting and date upon which the loan was granted.

## 10. The property.

Property may be conveniently accessible to a street-car line, railroad station, or the business section of the town, or its location may not offer any of these advantages.

The neighborhood may be desirable, or undesirable.

The property may be all run down or in good repair.

The surrounding buildings may be old and unsightly, or comparatively new, with well-kept lawns and neat and orderly surroundings. Rents may be low on account of the number of vacant houses in the neighborhood, or unusually high because of the desirable locality and scarcity of rentable property.

## 11. The Borrower.

"The next most important thing in connection with making a loan is the character of the borrower."

The board wishes to know whether or not the man to whom they entrust the money of their members is honest, sober, industrious, of good habits and economical.

Even if there was no question whatever about the security, they would in no case be justified in making a loan to one of questionable character, with no regular employment, or with extravagant and intemperate habits.

Before taking a loan the board should be satisfied that there was no reasonable grounds for supposing that the mortgage would ever have to be foreclosed.

The purpose of a building and loan association is to loan money, and not to own and rent property, however safe and profitable it may be.

Some associations have an inflexible rule that no loan in excess of two-thirds of the appraised value of the property can be made.

The mission and purpose of the building and loan association being to enable the small wage-earners to become the owners of their homes, such an ironclad rule, they contend, would tend to defeat the very purpose of the institution.

Sometimes an applicant for a loan of money wants the money to pay off the mortgage held by some other party or institution.

Such an application is always carefully investigated.

The association will ascertain the reasons for his wanting to transfer the loan, even though the security be quite ample.

They will want to know whether the borrower is reliable, steady, and of good habits, or whether he has been slow in paying his interest and otherwise is a source of trouble to the lender.

No prudent association wants to have any dealings with a shiftless, dilatory person, though they may be well protected and may even derive some element of profit by his negligence.

## 12. Title.

"Before mortgage loans are finally accepted, it must be ascertained whether or not the borrower has a good title to the property.

No matter how much greater the value of the property may be than the loan, if there is material defect in the title, the security may be rendered worthless.

"Unless the borrower already has an abstract of title, the attorney must ascertain for himself that the title is clear.

In some cases it is necessary to make a personal examination of the county records even when an abstract of title accompanies the application, for the reason that the abstract may not be properly sworn to, or may not have been made by an abstracter, or an attorney known to the board.

"If the borrower does not carry insurance, the resolution of the company will make it compulsory for him to get the property insured and turn over his insurance policy with the loss clause properly endorsed.

The usual and simple form of loss clause is as follows: "Loss, if any, under this policy, is payable to the Blank Building and Loan Co., as its interests may appear."

"A tickler or card index is usually kept showing the expiration of all insurance policies.

Agents may neglect to notify a borrower of the expiration of his policy, and as the borrower himself is not likely to keep track of it, it is necessary that the associations do so for their own protection.

They usually notify the borrowers about a month before the expiration of their policies, in order to give them ample time to have them renewed.

## 13. Small Loans.

"It is the policy of most of the building and loan associations to give preference to small loans rather than large ones.

Being an institution especially adapted to the needs of the "poor man," its aim is to help build "little homes" and not mansions.

Besides this fulfilling its mission, the smaller loans procure greater safety and usually bring a higher rate of interest.

"Owing to the fact that the loans are to be repaid in small weekly or monthly instalments, the transaction calls for special forms of note and

mortgage adaptable to the contract on which loans to stockholders are made, differing to some extent from those generally used by other financial institutions or by individuals.

"Sometimes a stockholder may need a small amount of money temporarily, and to avoid making a withdrawal of part or all of his credits, and thus having his stock canceled, he may secure a loan to the extent of his paid-up stock by signing a note and stock assignment, and depositing his pass-book with the company."

#### 14. New Idea in Mortgages.

A new form of mortgage now being introduced by some building societies in the East is known as the divided mortgage, its object being to enable the borrower to acquire a more valuable property, taking a longer period to pay off the debt.

Under this plan, two separate mortgages are issued.

A borrower from a building and loan association, for example, who pays thirty-five dollars a month on a house worth thirty-five hundred dollars, might have got a house worth forty-five hundred dollars for the same payment under the divided mortgage plan.

In that case, the building society would have drawn up one mortgage for twenty-five hundred dollars, on which he would have paid twenty-five dollars a month, and more than half of each payment would have gone to extinguish the principal, under the diminishing interest plan.

A second mortgage for two thousand dollars would have been drawn, and upon this he would pay ten dollars a month simple interest, carrying it until the first mortgage had been cleared off.

In actual interest, of course, this divided mortgage would cost more in the long run.

But against the greater cost would be set the years of actual possession of a better house.

Building societies can not do much directly for the man seeking a mortgage, unless the latter has at least twenty-five per cent of the value of the property he wants to acquire in cash or real estate.

But the secretary of a building society has devised a plan for helping, even the man who has saved next to nothing.

As an example, a young couple just married had put their surplus cash into furniture.

They found a house that could be bought for twenty-five hundred dollars.

It was distinctly a bargain.

The building society could only loan two thousand dollars on mortgage, however—it was against the state laws to take a greater risk.

But a capitalist in that town had placed some money at the disposal of the secretary to meet such emergencies, and five hundred dollars of this was borrowed on the second mortgage at four per cent, the money

being paid to the building society, added to the two thousand dollars lent on the first mortgage, and the whole paid for the house, into which the couple immediately moved as owners.

This second mortgage, of course, was not a first lien on the property until the first had been satisfied.

But the couple began paying twenty-five dollars a month into the society, and when accumulations over and above the interest on both mortgages—amounting to a total of ten dollars a month—had reached five hundred dollars, the society paid off the second mortgage.

This plan is one well worth the attention of employers.

In the society where it originated not a dollar of money loaned on such as second mortgage has ever been lost.

#### FORECLOSURE OF MORTGAGES.

If the mortgagor does not pay the debt secured by the mortgage as agreed, then the remedy of the mortgagee is foreclosure.

That is, he has a right to file a petition in a court of equity craving that the mortgaged premises be sold, and the proceeds applied to the payment of the mortgage debt and costs of the action, the balance to go to the mortgagor.

The court may thereupon decree that the property be advertised and sold, and the proceeds distributed as stated.

This action destroys the mortgagor's equity of redemption, and all his rights to the property.

All persons who have interests in the property must be made parties to the action, so that claims, if any, can be heard; and the property must be advertised in the papers for a certain time before actual sale.

Should the property not bring enough to pay off the debt, then a personal judgment on the bond or note is taken for the balance, this being called a deficiency judgment.

Both actions may be obtained at the same time.

Mortgages containing a covenant of foreclosure entitle the mortgagee, on default in payment, to proceed to advertise and sell.

The mortgagee, however, is not permitted to purchase the property for himself, unless allowed by stipulation or statute, and the sale must be public and bona fide.

## CHAPTER XXXIII.

### Real Estate

1—Classification.  
 2—Rights and Restrictions.  
 3—Water.  
 4—Ice.  
 5—Products.  
 6—Fixtures.  
 7—Physical attachment.  
 8—Use of fixtures.  
 9—Relation to property.  
 10—Support.  
 11—Easements.

12—Building laws.  
 13—Excavations.  
 14—Fire Escapes.  
 15—Unsafe Buildings.  
 16—Participating Mortgages  
 17—Buying and Selling.  
 18—Showing Property.  
 19—Leasing.  
 20—Appraising.  
 21—Valuation.  
 22—General Suggestions.

#### 1. Classification.

Real.  
 Personal.  
 Estate in Land  
 Estate in Private Right.  
 Liens.  
 Leaseholds.

Movable Property.  
 Estate in Fee Simple.  
 Life Estate.  
 Estate of Dower.  
 Estate by Courtesy.  
 Homestead Estate.

#### 2. Rights and Restrictions.

The owner of a tract of land has more rights in such ownership than are apparent.

He owns the surface of this tract, and he also owns the space below it, as far down as he chooses to go, to the center of the earth, if that were possible.

He owns the air above it, often a valuable consideration, as in case of a health resort.

The trees growing on it, and everything else fixed to it, are his.

If there are minerals below the surface, including mineral oils and gases, they are his to do with as he pleases, subject to any rights reserved by the state.

Should he discover gold and silver, they are his.

If the lands have been public domain, then a mining claim may be established in them, and Congress has provided legislation for that purpose.

#### 3. Water.

Standing water, such as a lake, belongs to the owner of the land under or around it, and he has the exclusive right of sailing on and fishing in it.

If two or more owners have lands bordering on the lake, then the rights of each extend to a central point in the lake.

If the lands run along the bank of a stream, ownership usually extends to the stream.

If, however, the stream is of such a size as to be navigable, there is no such right, the title to the soil underneath being held by most authorities to belong to the state.

In the case of navigable lakes, ownership is also in the State.

#### 4. Ice.

Ice belongs to the owner of the land over which it forms, except when over navigable waters, when the first comer may remove it.

For instance, it was held that the owner of the bank along the Kansas River, a navigable river, did not own to the center of the stream, neither did he own the ice formed on the stream adjacent to his land, unless he was the first to take possession of it.

#### 5. Products.

**NATURAL:** Those natural products, such as trees, grasses, bushes, etc., which grow without cultivation and the labor of man, are parts of the land, and go with it.

Fruit upon trees or bushes has usually been included, though cultivation may render it outside the scope of this rule.

**INDUSTRIAL:** If the products are growing crops, the result of manual labor and fertilization, it is held that even though attached to the land, they are personal property, and do not go with the land.

A person who has a lease of uncertain duration, which comes to an end before the crops he has planted have ripened, has the right of cultivating and gathering them.

If the period of holding is fixed, he can not do anything after its expiration.

#### 6. Fixtures.

Any article which has once been loose, but which has become actually or constructively fixed to the land, is a fixture, and has come to be regarded as going with or belonging to the land.

In some cases, however, it is difficult to decide whether it is still personal property.

At first, the early common law supported the claims of the landowner to everything attached to the land, but now there is an inclination to favor the tenant who claims as his fixtures which he has erected for use in his trade or business.

The question arises in all sorts of cases, between seller and buyer of land, between one mortgaging his land, and the person granting him the loan, between the heir of a landowner and his executor, between a person who holds a mortgage on the real estate, and one who holds a mortgage on the personal estate of the same person.

If a farm owner wishes to sell his farm, he has to know what he must leave, and what he can take away with him.

A city tenant giving up possession naturally wants to know what he will be called upon to leave in the way of utilities and decorations which he has put in at his own expense.

## 7. Physical Attachment.

The fixture must be physically attached to the land or to some structure or thing which is itself annexed.

This rule is subject to the following exceptions:

(a) A movable piece of a machinery, itself a fixture, which if removed would render the main machine useless, or something absolutely requisite to a fixture, as for instance the keys of a house; these are regarded as fixtures.

(b) Anything of such weight as to remain fixed by gravity without the use of any attachments, such as bolts, screws, etc., is called a fixture.

An example of this was a statue weighing three tons, which stood on a base three feet high.

Neither statue nor base was secured to the foundation in any way but that of its own weight.

In an action which afterward arose it was held that the statue was part of the land, since it was as firmly attached as if by artificial means.

(c) Heavy machinery may be considered as fixtures, though this is disputed in cases into which other considerations enter, such as the purpose of the person putting it in.

If the article has been devoted to a purpose which when carried out would make it a fixture, then it is held to be a fixture, as, for instance, fence rails laid alongside of a fence begun but not finished, or if part of the fence has been temporarily removed, then that part is still attached to the land.

## 8. Use of Fixtures.

If an article is so firmly fixed, that to remove it would destroy the article, or injure whatever it is attached to, then it is a fixture and is not to be removed.

Gas and water pipes running beneath floors, or up behind walls, are so attached that they cannot be removed without tearing out floor or plastering.

If, however, gas fixtures, chandeliers, and water faucets are merely screwed in through holes in the wall or floor by a tenant, they may be removed on leaving.

A tenant who puts in stoves or furnaces can remove them as furniture.

A portable hot-air furnace, resting by its own weight on the ground, though connected with the pipes and registers, was held not to be a fixture.

Looms in a woolen factory, attached to the floor by screws which could be removed without injury to the floor or looms, were also held to be personal property, and consequently did not pass with the building.

In another case, however, it was held that the machinery of a woolen mill was unremovable.

The looms were affixed to the floor by screws, and the spinning jacks by cleats nailed to the floor, while the heavy carders were kept in position by their own weight.

The question was raised by a purchaser under a mortgage, and the court gave a decision in his favor, based on the satisfaction of the following three tests: The fixture was (1) actually annexed to the land or something attached to it; it was (2) applied to the use or purpose of which the mill, or that part of the realty to which it was attached, was appropriated; it was (3) evidently intended as a permanent accession to the estate.

These three tests may be employed in other cases to advantage. As an instance of point number 2, it has been held that hop poles taken down and stored away till the next season are fixtures, as being appropriated and necessary to the cultivation of hops on the land.

## 9. Relation to Property.

Whether the article is a fixture or not, often depends upon the relation to the property of the person who attached or annexed it.

If the person who did so is the owner in fee, and the presence of the article is intended or likely to improve the land, it is held to be a fixture, and in the event of sale or mortgage, the article goes with the land.

In the event of death, it goes to the heir and not to the executor.

The owner may, however, at any time during life, disconnect the article, or he may reserve it especially in case of sale or mortgage, or declare in his will that it is personalty.

The presumption is always strong that improvements by a vendor or mortgagor are intended to be permanent.

If the person is a tenant, there is strong presumption that he does not intend the improvement to be a permanent addition to the real estate, and he is therefore allowed greater license in the removal of fittings.

Trade fixtures, such as counters, shelving, and other store furniture, are removable; also chairs, etc., placed in a theater by a lessee.

A farm tenant holding from year to year was allowed to remove a cider mill erected on the farm at his own expense.

Wooden buildings resting by their own weight on flat stones laid on the surface of the ground, the only foundation, were held to be removable.

A bowling alley erected on blocks was not considered a fixture.

A tenant may provide in his lease that he be allowed to erect buildings for manufacturing purposes, and remove them any time within the

running of his lease.

A tenant built, on those conditions, a brick engine house on a solid foundation of masonry, and erected an engine firmly built into it.

It was held that he was entitled to remove house and engine.

He was instructed, however, to remove such fixtures within the time limit of his lease, failing to do so making him afterward unable to enter the premises and claim them.

## 10. Support.

A landowner can not dig so near the boundaries of his neighbor as to disturb the lateral support of his land, and cause it to cave in.

AIR: An owner may not pollute the air with smoke, dust, or odors to such an extent as to prove an annoyance to his neighbors.

If he continues, the neighbor may enjoin him or claim damages.

Noise and the use of any machine causing vibration of the ground are also forbidden.

WATER: One owner is not permitted to dam up, divert, or pollute water passing through his land to another's.

## 11. Easements.

An easement is the right that one owner may exercise over the property of another, which is acquired by grant or by prescription, that is, by possession and enjoyment for a specified period, usually of twenty years.

A lot is often sold on the understanding that the seller will not build on the next lot nearer the boundary line than a certain distance.

This gives the buyer an easement to that extent in the light and air from the next lot.

If the lot is sold with the covenant that the buyer shall not build within a given number of feet from the street, then an easement is created in favor of the seller.

A right of way—a familiar form of easement—may be acquired either by grant or prescription.

If one sells land separated from the highway by the rest of one's land, then the buyer has right of way across it to the land which he has bought.

Among other easements are the right of using a party wall, compelling one's neighbors to maintain a dividing fence, or the right of access to water and its use.

If a highway passes over one's land for the general use of the public, he can forbid the cutting of trees or grass by its side, or its use for other purposes than that of a means of passage.

## 12. Building Laws.

Not so long ago the man who wanted to build might erect any kind of an edifice that he wished.

It was his house and he was free to do with it as he cared.

If he liked to build it without windows, nobody cared much, and he could gratify any other insanitary eccentricities to the greatest possible extent.

As cities grew and population became more and more condensed into small areas, the freak builder began to be a public danger.

The rooms without windows harbored and bred disease.

The inefficient plumbing killed off neighbors.

The wooden building was a fire danger and overcrowding was a social and hygienic disorder.

Therefore legislation stepped in, and to-day owners are more restricted in the use of their property than in times past.

The police power of the State is exercised in many ways, sometimes perhaps irksome and apparently unreasonable.

The owner of the land can not build thereon what he may desire to, and after buildings are erected their use and occupation are restricted to certain purposes by the State.

But while we are taxed more and have less freedom of use of property the value in money is greater. ;

The tendency in building is to erect structures of a large ground area as well as of increased height.

This applies not only to office buildings and loft buildings but apartment houses and hotels.

The use of wooden beams in construction is largely done away with, and it will probably not be many years before the building of non-fire-proof structures will be prohibited in all large cities.

The enormous waste of life and property by fire is a disgrace to every progressive community.

### 13. Excavations.

A depth of ten feet below curb is the average excavation.

If foundations of a new building are carried beyond this point, the person causing such excavation to be made must support adjoining walls irrespective of the depth of same.

If foundations are not carried beyond ten feet, the owners of adjoining properties must protect their own walls.

If retaining walls are necessary on account of an excavation, they must be built by the person causing the excavation to be made.

By failure to give permission to an adjoining owner to carry out these provisions, risk is assumed by the owner refusing such permission.

### 14. Fire Escapes.

Are required on the following buildings: asylums; boarding-houses; with more than fifteen sleeping rooms above basement; factories, hospitals and hotels over three stories high; office buildings five stories and over; schools, and places of public assembly.

### 15. Unsafe Buildings.

When property is reported as unsafe, if an emergency arises, the Superintendent of Buildings has power to protect the same and to charge the amount expended against the property.

### 16. Participating Mortgages.

During the last two or three years the use of what is known as participation mortgages has become quite frequent, and, when conservatively used, these are of service to both the lender and borrower.

Here an investor who considers the security offered satisfactory for a certain amount, say at 5 per cent, but the loan more liberal than could really be obtained at that rate, agrees to make it "in participation."

That is, he enters into it with some other lender who will loan a less amount at, say, half of one per cent. less interest, taking as security an assignment of the mortgage made to the first lender under an agreement between them that lender number two shall collect interest on the entire loan at 5 per cent, retain  $4\frac{1}{2}$  per cent on the amount he has advanced, and pay the remainder to lender number one, who thus receives 5 per cent on the advance he has made, and half of one per cent on the advance made by the lender with whom he participates.

The advantage to the borrower is that he gets a liberal loan on the first mortgage at a moderate rate of interest, and is still free to negotiate a second mortgage, if he desires.

The advantage to lender number one is that he receives a large return on a comparatively small advance.

The advantage to lender number two is that he obtains a conservative investment at a fair rate of interest.

This form of mortgage has been criticized, but has received the approval of banking interests; and when employed with discretion its use seems open to no valid objection.

### 17. Buying and Selling.

In the selling of Real Estate, as in everything else, intensive salesmanship is the first requirement.

The quality of knowing exactly what you have to sell, what you want for it, and what class of buyer you want to reach is invaluable.

The Real Estate Broker who is successful is the person who conserves and directs his energies in one channel, not many.

He does not offer a property to each and all comers in the hopes of their buying.

The man interested in tenement property will not handle office buildings or high-class apartments.

Therefore to circularize him, and try to convince him that he ought to, is often wasted energy and time.

By following sales and noting names of buyers and the class of property they buy, it is possible to get a list of prospective customers arranged according to their property likes and dislikes.

The first economy effected will be the saving of mail which would otherwise find its way to the waste-basket.

When the agent has the property in his hands for sale, he will know by reference to his lists who will be likely to be interested in the proposition, and he can then apply a concentrated salesmanship.

What has been said, under selling, as to the requirements of a salesman applies equally well here.

The person who places his property for sale on the Broker's lists, and the person who buys it, are largely influenced by the appearance, character, and the other convincing attributes of the salesman.

The Broker must know his business; but furthermore, he must know the property he is going to sell, and its value.

When he is buying for a client, he must be able to foresee probable increase in value, or be able to uncover weakness in the seller's argument.

He must never, so far as he can avoid it, induce his client to pay a price which is not warranted by future events.

In any case, the wise broker watches the development of the neighborhood in its change of tenancy, character of buildings, improvement in transportation facilities, and other things affecting value.

By following other sales, a good idea of current prices can be had, though this should be dealt with merely as an indication and not as a working basis.

## 18. Showing Property.

It is well known that the prospective buyer of anything at all, if shown a multiplicity of objects, will end by buying nothing.

So too in showing houses.

The prospective buyer rushed through a score of houses in one morning emerges from the last with an aching head and a determination to live in a hotel for the rest of his days.

It is possible to elicit from most people a faint idea of what is wanted; a few know what they are looking for; and the house required must not differ from preconceived idea.

It can be taken for granted, however, that the average man, assisted by his wife, has some idea of their wants.

The wise broker will select half a dozen places from his list which appear to offer some possibility of being suitable, and confine his salesmanship to the merits of that half dozen.

He will not din into his buyer's ears the incredible advantages of the houses he is showing.

He has eyes of his own, and if he wants open fireplaces, where the broker can only offer steam heat, then nothing the broker can say will

make him see the heaters as glowing fires.

The desirability of the property can be thrust home without massacring the buyer's sensibility as to his own perception of things fit.

Above all, do not misrepresent facts.

Facts about a house are usually very evident, and it is not worth while to exaggerate, if misrepresentation is going to invalidate the contract and spoil one's reputation for fair and open dealing.

## 19. Leasing.

The Broker who leases properties for owners, makes use of the following methods.

He prepares a complete list of everything to rent in the district which he covers.

He places his own "to let" sign on the premises.

He gets in touch with those tenants whose leases are shortly to expire, by means of a canvass.

He interviews them months beforehand—six months is not too much—and finds out their requirements.

It is his business then to fill these requirements as best he can without incurring responsibility for the owner of the property by rash promises as to alterations and repairs.

It is always best to get references, both from a former landlord, to satisfy the owner of the property, and from the future tenant to satisfy himself.

Reference from a tenant should be from a bank if possible.

If references are refused, or are unsatisfactory, all that need be said to the proposing tenant, is that his application is declined.

There is thus no possibility of being involved in libel suits for defamation of character.

It is highly important that when the lease is drawn up, any repairs or alterations that have to be made, should be set down specifically, and agreed to by both parties.

There will then be no cause for disagreement after entry into the premises.

## 20. Appraising.

The value of land is based primarily upon its capacity to produce profit in the form of rent.

It is value as a whole, or fee value, which is the rental value capitalized at the current rate of interest on money.

For example, an estate yielding a net annual rental of \$2,000, after payment of all charges, has for purpose of appraisal, a rental value of \$2,000.

This sum capitalized at 5% gives the fee value of \$40,000, and is the least amount for transference of title.

Of course, the property when put in the open market may bring

much more, and its market value may be anything over \$40,000.

In that case a new proprietor may consider it advantageous to himself to raise the rental proportionately.

**21. Valuation.**

The first step in determining the value of any parcel of land as customary among appraisers, is: Determine the value of one city lot 25x100 situated midway in the block, on the street or avenue in which the property to be valued is situated.

The parcel of land contains four lots.

We find the value as follows:

Lot 1, the unit of value.....	\$10,000
Lot 2, next to it.....	10,000
Lot 3, next to the corner lot, add 10% of the unit, \$10,000 plus \$1,000.....	11,000
Lot 4, corner, add 60% of \$11,000 plus \$11,000.....	17,600
	\$48,600
Add plottage, 10%.....	4,860

The total value of the parcel is..... \$53,460

It may be asked how the various percentages are arrived at; how is it possible to say with any degree of exactness what is the proportionate difference of value which enables us to say that one lot is worth so much more than the one next to it?

Instead of 10%, why not 15% or 20%?

Why should the corner lot be worth 60% more than the one next to it?

These relative values are approximations based upon long experience, and are the result of closely following auctions and sales and noting prices.

This rule, however, does not hold in every case.

For instance, in factory districts, the corner lot is often valued at only 50% more than the adjoining lot.

This is explained by the fact that the frontage is not so important as in lots where window display would increase the value of the frontage to a greater extent than that of the area.

The corner lot is more valuable than the others: (1) Because it furnished a greater area for window space, thus increasing the supply of light and air; and (2) because it has a greater frontage, say, 125 feet as compared with 25 feet of the inside lots.

It thus presents a greater opportunity for window display, and greater advertising prominence.

**22. General Suggestions.**

A successful Real Estate Broker always looks for his competitor's good points.

What does he care about his competitors' faults?  
 Fundamentally salesmanship is knowledge of human nature.  
 In every business there should be four departments:  
 Executive.  
 Finance.  
 Producing.  
 And  
 Selling.

A Real Estate Broker can also divide his business abilities into four departments.

Ask Yourself:

"Am I a good executive?"

"Do I keep my engagements and pay my personal debts?"

"Am I careless in my speech, untidy in my personal appearance or extravagant in expenditures?"

"Am I a good manager?"

"Do I earn enough money?"

"Do I take a personal interest in my work?"

"Can I produce the ability to 'get the cash?'"

"Can I furnish the goods worth the money?"

"Can I supply the brains that will make capital?"

After taking an inventory of yourself, and find that one or two departments are deficient, start an immediate investigation, find out the trouble, then root it out.

"One great cause of failure of young men is lack of concentration."

"Do good with what thou hast, or it will do thee no good."

William Penn.

Knowledge is power.

Learn the business you are engaged in.

The man who becomes easily discouraged, rarely succeeds.

To succeed in the Real Estate Business, you must have intelligence, a common school education, energy, grit and perseverance.

There is no special plan.

Everything depends upon yourself.

It's up to you to put forth your best efforts.

If you try

And

Don't succeed.

Don't give up.

Try again.

You must meet success half way.

Advertising is the key note of success.

The more advertising you do, the more money you'll make.

Your advertising, however, must be the RIGHT kind.

## Law Words and Legal Meanings.

**ABDUCTION.**—This is the taking and carrying away of a child, ward, wife, etc., by force, fraud, persuasion or open violence.

**ABUSE.**—To treat rudely, or with reproachful language, to revile. The crime applies to property as well as persons; as, a person is liable for whatever injury arises from the abuse of property.

**ACCESSORY.**—Is an abettor or accomplice in a crime, and in most of the states an accessory is equally punishable with the principal. An accessory before the fact is one who, being absent at the time the crime is committed, yet commands, counsels or procures another to commit it.

An accessory after the fact is one who knowing an offence to have been committed, assists, conceals, receives or relieves the criminal.

**ACCUSATION.**—Is the charge in writing, upon oath or affirmation, against one or more persons of a felony or misdemeanor. It must be presented to some court having jurisdiction of the offence, and must be made by a person competent to testify.

**ACQUITTAL.**—Is the deliverance from the charge of an offence, either by the court or jury.

**ADMONITION.**—A reprimand from a person to a person accused, on being discharged, warning him of the consequences of his conduct.

**ADULTERATION.**—The unlawful act of corrupting or debasing an article of food so as to render it impure and unwhole-

some.

**AFFRAY.**—A fight by agreement between two or more persons in a public place. Fighting in private is assault and battery.

**AFFRONT.**—An uncivil encounter, ill-treatment, insult, outrage, offence.

**AIDING AND ABETTING.**—The act of being in such communication, and so situated during the commission of a crime, as to readily aid the perpetrator.

**AMERCEMENT.**—The pecuniary penalty or fine imposed on an offender by the court.

**AMNESTY.**—General pardon of the offences of subjects against the government.

**ARRAIGNMENT.**— Act of calling the defendant before the court for trial.

**ARREST.**—The taking of a person into custody that he may be held to answer for a public offence.

**ARSON.**—The malicious burning of another's house. The term "house" in law comprehends all other buildings.

**ASSASSINATION.**— A murder committed for hire, or without provocation or cause of resentment given by the murdered person.

**ASSAULT.**—An unlawful setting upon a person; An attempt or offer to beat a person without touching his body. An aggravated assault is one committed with the intention of committing some additional crime. Assault is generally coupled with battery, for they generally go together.

**BANISHMENT.**—A punishment inflicted upon criminals by compelling them to quit their place or country for a stated time or for life.

**BARRATRY.**—The stirring up of quarrels and lawsuits.

**BATTERY.**—An unlawful beating, or other wrongful physical violence inflicted on a person without his consent.

**BRIBERY.**—The receiving or offering of an undue reward by or to any person connected with administrative affairs in order to influence his behavior or induce him to act contrary to duty.

**BURGLARY.**—Breaking and entering the house of another in the night time, with the intent to commit a felony therein.

**CHEAT.**—Defrauding, or endeavoring to defraud, another of his known right by some willful device contrary to rules of common honesty.

**COMPLAINT.**—An accusation made to a proper officer that some person, known or unknown, has been guilty of a designated offence.

**CONSPIRACY.**—A combination of two or more persons to accomplish some criminal or unlawful purpose.

**CONVICTION.**—That legal proceeding of record which ascertains the guilt of a party and becomes the basis of judgment or sentence.

**CULPRIT.**—The person guilty, or supposed to be guilty, of a public offence.

**DESERTION.**—Unlawful abandonment of wife or child, or of the public service in army or navy.

**DUELLING.**—The fighting of two persons, at an appointed time, entrusted upon a precedent quarrel.

**EMBEZZLEMENT.**—Fraudulently removing and secreting personal property with which the party was entrusted for the purpose of applying it to his own use.

**EXTORTION.**—The unlawful taking by an officer, under color of his office, of anything of value that is not due him, or of more than is due, or before it is due.

**FALSE PRETENCE.**—A false representation and statement made with a fraudulent design to obtain money, goods, wares and merchandise, with intent to cheat.

**FELONY.**—An offence punishable by death or by imprisonment in the State prison or penitentiary. It is clearly defined by the statutes of most states.

**FINE.**—A pecuniary punishment imposed by a lawful tribunal upon a person convicted of a criminal offence.

**FORFEITURE.**—A punishment annexed by law to some illegal act or negligence.

**FORGERY.**—Falsely making or materially altering, with intent to defraud, any writing which, if genuine, might be of legal efficacy or the foundation of a legal liability.

**FRAUD.**—Any deceitful practice by means of which one seeks to defraud another of his known

right, contrary to the rules of common honesty.

**GAMING.**—An agreement between two or more persons to play by certain rules at cards, dice or other contrivance that the result shall determine the owner of an amount staked.

**GUILT.**—Criminality, offence, liability to punishment. One who is presumed to be innocent until guilt is proved.

**HOMICIDE.**—The killing of a human being by a human agency. It may be excusable or felonious.

**HOUSEBREAKING.**—Breaking and entering a dwelling house of another by night or day with intent to commit a felony therein. Housebreaking by night is burglary.

**IMPEACHMENT.**—A written accusation by the State or Federal House of Representatives to the Senate against a State or Federal official.

**INCEST.**—Sexual commerce between persons related within the degrees wherein marriage is prohibited at law.

**INDECENCY.**—That which is unfit to be seen, offensive to modesty and delicacy.

**INDICTMENT.**—A written accusation or formal charge of a crime or misdemeanor preferred to a court by a grand jury under oath.

**KIDNAPPING.**—The act of stealing or forcible abduction of a human being from his home or country.

**LARCENY.**—Unlawful or

felonious taking and carrying away by one person of the personal goods and chattels of another with intent to convert them to his own use, and without the consent of the owner.

**LIMITATION.**—The time within which a claim or an accusation may be made, or an indictment found for a crime. Limitation never expires for the crimes of murder and treason.

**MAINTENANCE.**—Officious interference in a suit in which the offender has no interest, to assist one of the parties against the other.

**MALICE.**—The intentional doing of an unlawful or felonious act without just cause or excuse.

**MANSLAUGHTER.**—An unlawful killing of one human being by another, without malice or intention.

**MAYHEM.**—Violently and unlawfully depriving another of the use of any bodily member, or willfully disabling the tongue or eye, or slitting or biting the nose, ear or lip of another.

**MERGER.**—The absorption of a lesser offence, or title, or quantity into another.

**MISDEMEANOR.**—An offence punishable by fine or imprisonment in the common jail, or both. It is an inferior offence to felony.

**MUTINY.**—Unlawful insurrection or revolt of soldiers or sailors against the authority of their commanders.

**PARDON.**—An act of grace proceeding from the power entrusted with the execution of the laws, which exempts an offender

from the penalty of his crime.

**PERJURY.**—The crime of making a false oath when lawfully administered in any judicial proceeding.

**PIRACY.**—The crime of robbery or forcible depredation on the high seas. It corresponds to robbery on land.

**REPRIEVE.**—Withdrawal of sentence for a time. It operates in delay of execution.

**RIOT.**—An act done in a violent and tumultuous way by three or more persons, to the terror of the people, whether the act intended was lawful or unlawful.

**ROBBERY.**—The forcible and felonious taking from the person of another of goods, money or any article of value, by violence or putting in fear.

**SUBORNATION OF PERJURY.**—The offence of procuring another to commit legal perjury, who, in consequence of

the persuasion, takes the oath to which he has been incited.

**SMUGGLING.**—The fraudulent taking into a country or out of it any article of merchandise prohibited by the law.

**STEALING.**—See Larceny.

**TORT.**—A private or civil wrong or injury, independent of a contract. The commission or omission of an act by one without right whereby another receives some injury directly or indirectly, in person, property or reputation.

**TREASON.**—The levying of war against a State or nation, adhering to its enemies, giving them aid and comfort.

**TRESPASS.**—Injurious visitation or encroachment on the property of another. Where willful or mischievous it is malicious trespass.

**VAGRANT.**—A wandering person without a home, who refuses to work and depends on begging for food, shelter and clothing.

## CHAPTER XXXIV.

### Constitution of the United States

- 1—Preamble.
- 2—Legislative Powers.
- 3—House of Representatives.
- 4—Qualifications of Representatives.
- 5—Apportionment of Representatives.
- 6—Vacancies, how filled.
- 7—Officers, how appointed.
- 8—Senate.
- 9—Classification of Senators.
- 10—Qualifications of Senators.
- 11—President of the Senate.
- 12—Senate a court for trial of impeachments.
- 13—Judgment in case of conviction.
- 14—Elections of Senators and Representatives.
- 15—Meeting of Congress.
- 16—Organization of Congress.
- 17—Rule of proceeding.
- 18—Journals of each House.
- 19—Adjournment of Congress.
- 20—Pay and privileges of members.
- 21—Other offices prohibited.
- 22—Revenue bills.
- 23—How bills become laws.
- 24—Approval and veto powers of the President.
- 25—Powers vested in Congress.
- 26—Immigrants, how admitted.
- 27—Habeas corpus.
- 28—Attainder.
- 29—Direct taxes.
- 30—Regulations regarding customs duties.
- 31—Moneys, how drawn.
- 32—Titles of nobility prohibited.
- 33—Powers of states defined.
- 34—Executive power, in whom vested.
- 35—Electors.
- 36—Proceedings of electors.
- 37—Proceedings of the House of Representatives.
- 38—Time of choosing electors.
- 39—Qualifications of the President.
- 40—Provision in case of his disability.
- 41—Salary of the President.
- 42—Oath of the President.
- 43—Duties of the President.
- 44—May make treaties, appoint ambassadors, judges, etc.
- 45—May fill vacancies.
- 46—May make recommendations to and convene Congress.
- 47—How officers may be removed.
- 48—Judicial power, how invested.
- 49—To what cases it extends.
- 50—Jurisdiction of the Supreme Court.
- 51—Rules respecting trials.
- 52—Treason defined.
- 53—How punished.
- 54—Rights of States and records.
- 55—Privileges of citizens.
- 56—Executive requisitions.
- 57—Laws regulating service or labor.
- 58—New States, how formed and admitted.
- 59—Power of Congress over public lands.
- 60—Republican government guaranteed.
- 61—Constitution, how amended.
- 62—Validity of debts recognized.
- 63—Supreme law of the land defined.
- 64—Oath, of whom required and what.
- 65—Ratification of the Constitution.
- 66—Religion and free speech.
- 67—Right to bear arms.
- 68—Soldiers in time of peace.
- 69—Right of search.
- 70—Capital crimes and arrest therefor.
- 71—Right to speedy trial.
- 72—Trial by jury.
- 73—Excessive bail.
- 74—Enumeration of Rights.
- 75—Reserved rights of states.
- 76—Judicial Power.
- 77—Electors in Presidential elections.
- 78—Vice President.
- 79—Slavery prohibited.
- 80—Protection for all citizens.
- 81—Apportionment of Representatives.
- 82—Rebellion against the United States.
- 83—The public debt.
- 84—Right of suffrage.
- 85—Ratification of the Constitution.
- 86—Ratification of the Amendments.

## Constitution of the United States.

### 1. Preamble.

We, the people of the United States, in order to form a more perfect Union, establish justice, insure domestic tranquility, provide for the general welfare, and secure the blessings of liberty to ourselves and our prosperity, do ordain and establish this CONSTITUTION for the United States of America.

### ARTICLE 1.

### 2. Legislative Powers.

SECTION I. All legislative powers herein granted, shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

### 3. House of Representatives.

SECTION II. The house of Representatives shall be composed of members chosen every second year by the people of the several states, and the electors in each state shall have the qualifications requisite for electors of the most numerous branch of the State Legislature.

### 4. Qualifications of Representatives.

No person shall be a representative who shall not have attained to the age of twenty-five years, and been seven years a citizen of the United States, and who shall not, when elected, be an inhabitant of that State in which he shall be chosen.

### 5. Apportionment of Representatives.

Representatives and direct taxes shall be apportioned among the several states which may be included within this Union according to their respective numbers, which shall be determined by adding the whole number of free persons, including those bound to service for a term of years; and excluding Indians not taxed, three-fifths of all other persons. The actual enumeration shall be made within, in three years after the first meeting of the Congress of the United States, and within every subsequent term of ten years, in such manner as they shall by law direct. The number of representatives shall not exceed one for every thirty thousand, but each state shall have at least one representative; and until such enumeration shall be made, the State of New Hampshire shall be entitled to choose 3; Massachusetts 8; Rhode Island and Providence Plantations, 1; Connecticut, 5; New York, 6; New Jersey, 4; Pennsylvania, 8; Delaware, 1; Maryland, 6; Virginia, 10; North Carolina, 5; South Carolina, 5; and Georgia 3.

### 6. Vacancies, how filled.

When vacancies happen in the representation from any state, the Executive Authority thereof shall issue writs of election to fill such vacancies.

### 7. Officers, How Appointed.

The House of Representatives shall choose their Speaker and other officers, and shall have the sole power of impeachment.

### 8. Senate:

SECTION III. The Senate of the United States shall be composed of two senators from each state, chosen by the legislature thereof, for six years; and each senator shall have one vote.

### 9. Classification of Senators.

Immediately after they shall be assembled in consequence of the first election, they shall be divided as equally as may be into three classes. The seats of the senators of the first class shall be vacated at the expiration of the second year, of the second class at the expiration of the fourth year, and of the third class at the expiration of the sixth year, so that one-third may be chosen every second year; and if vacancies happen by resignation, or otherwise, during the recess of the legislature of any State, the Executive thereof may make temporary appointment until the next meeting of the legislature, which shall then fill such vacancies.

### 10. Qualification of Senators.

No person shall be a senator who shall not have attained to the age of thirty years, and been nine years a citizen of the United States, and who shall not, when elected, be an inhabitant of that state for which he shall be chosen.

### 11. President of the Senate.

The Vice-President of the United States shall be President of the Senate, but shall have no vote unless they be equally divided.

The Senate shall choose their other officers, and also a President pro tempore, in the absence of the Vice-President, or when he shall exercise the office of the President of the United States.

### 12. Senate, a court for trial of Impeachments.

The Senate shall have the sole power to try all impeachments. When sitting for that purpose, they shall be on oath or affirmation. When the President of the United States is tried, the Chief Justice shall preside; and no person shall be convicted without the concurrence of two thirds of the members present.

### 13. Judgment in case of Conviction.

Judgment in cases of impeachment shall not extend further than to removal from office, and disqualification to hold and enjoy any office of honor, trust, or profit under the United States; but the party convicted shall nevertheless be liable and subject to indictment, trial, judgment, and punishment according to law.

**14. Elections of Senators and Representatives.**

SECTION IV. The times, places, and manner of holding elections for Senators and Representatives shall be prescribed in each state by the Legislature thereof; but the Congress may at any time by law, make or alter such regulations, except as to places choosing Senators.

**15. Meeting of Congress.**

The Congress shall assemble at least once in every year, and such meeting shall be on the first Monday in December, unless they shall by law appoint a different day.

**16. Organization of Congress.**

SECTION V. Each house shall be the judge of the elections, returns, and qualifications of its own members, and a majority of each shall constitute a quorum to do business; but a smaller number may adjourn from day to day, and may be authorized to compel the attendance of absent members in such manner and under such penalties as each House may provide.

**17. Rule of Proceedings.**

Each House may determine the rules of its proceedings, punish its members for disorderly behavior, and with the concurrence of two-thirds expel a member.

**18. Journals of each House.**

Each house shall keep a journal of its proceedings, and from time to time publish the same, excepting such parts as may in their judgment require secrecy; and the yeas and nays of the members of either House on any question shall, at the desire of one-fifth of those present, be entered on the journal.

**19. Adjournment of Congress.**

Neither House, during the session of Congress, shall, without the consent of the other, adjourn for more than three days, nor to any other place than that in which the two Houses shall be sitting.

**20. Pay and Privileges of Members.**

SECTION VI. The Senators and Representatives shall receive a compensation for their services, to be ascertained by law, and paid out of the Treasury of the United States. They shall in all cases, except treason, felony, and breach of the peace, be privileged from arrest during their attendance at the session of their respective Houses, and in going to and returning from the same; and for any speech or debate in either House they shall not be questioned in any other place.

**21. Other offices prohibited.**

No Senator or Representative shall, during the time for which he was elected, be appointed to any civil office under the authority of the United States which shall have been created, or the emoluments whereof

shall have been increased during such time; and no person holding any office under the United States shall be a member of either House during his continuance in office.

## 22. Revenue Bills.

SECTION VII. All bills for raising revenue shall originate in the House of Representatives, but the Senate may propose or concur with amendments, as on other bills,

## 23. How Bills becomes Laws.

Every bill which shall have passed the House of Representatives and the Senate shall, before it becomes a law, be presented to the President of the United States; if he approve, he shall sign it, but if not, he shall return it, with his objections, to that House in which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it. If after such reconsideration, two-thirds of that House shall agree to pass the bill, it shall be sent, together with the objections, to the other House, by which it shall likewise be reconsidered; and if approved by two-thirds of that House it shall become a law. But in all such cases the votes of both Houses shall be determined by yeas and nays, and the names of the persons voting for and against the bill shall be entered on the journal of each House respectively. If any bill shall not be returned by the President within ten days (Sundays excepted) after it shall have been presented to him, the same shall be a law in like manner as if he had signed it, unless the Congress by their adjournment prevent its return; in which case it shall not be a law.

## 24. Approval and veto powers of the President.

Every order, resolution, or vote to which the concurrence of the Senate and House of Representatives may be necessary (except on a question of adjournment) shall be presented to the President of the United States; and before the same shall take effect, shall be approved by him, or being disapproved by him, shall be repassed by two-thirds of the Senate and the House of Representatives, according to the rules and limitations prescribed in the case of a bill.

## 25. Powers vested in Congress.

SECTION VIII. The Congress shall have power: To lay and collect taxes, duties, imposts, and excises, to pay the debts and provide for the common defense and general welfare of the United States; but all duties, imposts, and excises shall be uniform throughout the United States.

To borrow money on the credit of the United States.

To regulate commerce with foreign nations, and among the several States, and with the Indian tribes.

To establish a uniform rule of naturalization, and uniform laws on the subject of bankruptcies throughout the United States.

To coin money, regulate the value thereof, and of foreign coin, and to fix the standard of weights and measures.

To provide for punishment of counterfeiting the securities and current coin of the United States.

To establish post-offices and post roads.

To promote the progress of science and useful arts by securing for limited times to authors and inventors, the exclusive rights to their respective writings and discoveries.

To constitute tribunals inferior to the Supreme Court.

To define and punish piracies and felonies committed on the high seas, and offences against the law of nations.

To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water.

To raise and support armies, but no appropriation of money to that use shall be for a longer term than two years.

To provide and maintain a navy.

To make rules for the government and regulation of the land and naval forces.

To provide for calling forth the militia to execute the laws of the Union, suppress insurrections, and repel invasions.

To provide for organizing, arming, and disciplining the militia, and for governing such part of them as may be employed in the service of the United States, reserving to the United States respectively the appointment of the officers, and the authority of training the militia according to discipline prescribed by Congress.

To exercise exclusive legislation in all cases whatsoever over such district (not exceeding ten miles square) as may, by cession of particular States, and the acceptance of Congress, become the seat of government of the United States, and to exercise like authority over all places purchased by the consent of the Legislature of the State in which the same shall be, for the erection of Forts, magazines, arsenals, dry docks, and other needful buildings.

To make all laws which shall be necessary and proper for carrying into execution the foregoing powers, and all other powers vested by this Constitution in the Government of the United States, or in any department or officer thereof.

## 26. Immigrants, how admitted.

SECTION IX. The migration or importation of such persons as any of the States now existing shall think proper to admit, shall not be prohibited by the Congress prior to the year one thousand eight hundred and eight, but a tax or duty may be imposed on such importation, not exceeding ten dollars for each person.

## 27. Habeas Corpus.

The privilege of the writ of habeas corpus shall not be suspended, unless in cases of rebellion or invasion, the public safety may require it.

## 28. Attainder.

No bill of attainder or ex post facto law shall be passed.

**29. Direct Taxes.**

No capitation or other direct tax shall be laid, unless in proportion to the census or enumeration hereinbefore directed to be taken.

**30. Regulations regarding Customs Duties.**

No tax or duty shall be laid on articles exported from any state.

No preference shall be given by any regulation of commerce or revenue, to the ports of one state over those of another, nor shall vessels bound to or from one state be obliged to enter, clear, or pay duties in another.

**31. Moneys, How Drawn.**

No money shall be drawn from the Treasury but in consequence of appropriations made by law; and a regular statement and account of the receipts and expenditures of all public money shall be published from time to time.

**32. Titles of nobility prohibited.**

No title of nobility shall be granted by the United States. And no person holding any office of profit or trust under them shall, without the consent of the Congress, accept of any present, emolument, office, or title of any kind whatever from any king, prince, or foreign State.

**33. Powers of states defined.**

SECTION X. No State shall enter into any treaty, alliance, or confederation, grant letters of marque and reprisal, coin money, emit bills of credit, make anything but gold and silver coin a tender in payment of debts, pass any bill of attainder, ex post facto law, or law impairing the obligation of contracts, or grant any title of nobility.

No State shall, without the consent of the Congress, lay any impost or duties on imports or exports, except what may be absolutely necessary for executing its inspection laws, and the net produce of all duties and imposts, laid by any State on imports or exports, shall be for the use of the Treasury of the United States; and all such laws shall be subject to the revision and control of the Congress.

No State shall, without the consent of Congress, lay any duty of tonnage, keep troops or ships of war in time of peace, enter into any agreement or compact with another State, or with a foreign power, or engage in war, unless actually invaded, or in such imminent danger as will not admit of delay.

**ARTICLE II.****34. Executive power, in whom vested.**

SECTION I. The Executive power shall be vested in a President of the United States of America. He shall hold his office during the term of four years, and, together with the Vice-President, chosen for the same term, be elected as follows:

**35. Electors.**

Each State shall appoint, in such manner as the Legislature thereof may direct, a number of electors, equal to the whole number of Senators and Representatives to which the State may be entitled in the Congress; but no Senator or Representative or person holding an office of trust or profit under the United States shall be appointed an elector.

**36. Proceedings of electors.**

(The electors shall meet in their respective States and vote by ballot for two persons, of whom one at least shall not be an inhabitant of the same State with themselves. And they shall make a list of all the persons voted for, and of the number of votes for each, which list they shall sign and certify and transmit, sealed, to the seat of the Government directed to the President of the Senate. The President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted.

**37. Proceedings of the House of Representatives.**

The person having the greatest number of votes shall be the President, if such number be a majority of the whole number of electors appointed, and if there be more than one who have such majority, and have an equal number of votes, then the House of Representatives shall immediately choose by ballot one of them for President; and if no person have a majority, then from the five highest on the list the said House shall in like manner choose the President. But in choosing the President, the vote shall be taken by States, the representation from each State having one vote. A quorum, for this purpose, shall consist of a member or members from two-thirds of the States, and a majority of all the States shall be necessary to a choice. In every case, after the choice of the President, the person having the greatest number of votes of the electors shall be the Vice-President. But if there should remain two or more who have equal votes, the Senate shall choose from them by ballot the Vice-President.)

**38. Time of choosing electors.**

The Congress may determine the time of choosing the electors and the day on which they shall give their votes, which day shall be the same through-out the United States.

**39. Qualifications of the President.**

No person except a natural born citizen, or a citizen of the United States at the time of the adoption of this constitution, shall be eligible to the office of President; neither shall any person be eligible to that office who shall not have attained to the age of thirty-five years and been fourteen years a resident within the United States.

**40. Provision in case of his disability.**

In case of the removal of the President from office, or of his death, resignation, or inability to discharge the powers and duties of the said

office, the same shall devolve on the Vice-President, and the Congress may by law provide for the case of removal, death, resignation, or inability, both of the President and Vice-President, declaring what officer shall then act as President, and such officer shall act accordingly until the disability be removed or a President shall be elected.

#### 41. Salary of the President.

The President shall, at stated times, receive for his services a compensation which shall neither be increased nor diminished during the period for which he shall have been elected, and he shall not receive within that period any other emolument from the United States, or any of them.

#### 42. Oath of the President.

Before he enter on the execution of his office he shall take the following oath or affirmation:

"I do solemnly swear (or affirm) that I will faithfully execute the office of President of the United States, and will, to the best of my ability, preserve, protect, and defend the Constitution of the United States."

#### 43. Duties of the President.

SECTION II. The President shall be Commander-in-chief of the Army and Navy of the United States, and of the militia of the several States when called into the actual service of the United States; he may require the opinion, in writing, of the principal officer in each of the executive departments upon any subject relating to the duties of their respective offices, and he shall have power to grant reprieves and pardons for offences against the United States except in cases of impeachment.

#### 44. May make treaties, appoint ambassadors, judges, etc.

He shall have power, by and with the advice and consent of the Senate, to make treaties, provided two-thirds of the Senators present concur; and he shall nominate, and by and with the advice and consent of the Senate shall appoint ambassadors, other public ministers and consuls, judges of the Supreme Court, and all other officers of the United States whose appointments are not herein otherwise provided for, and which shall be established by law; but the Congress may by law vest the appointment of such inferior officers as they think proper in the President alone, in the Courts of law, or in the heads of departments.

#### 45. May fill vacancies.

The President shall have power to fill up all vacancies that may happen during the recess of the Senate by granting commissions, which shall expire at the end of their next session.

**46. May make recommendations to and convene Congress.**

SECTION III. He shall from time to time give to the Congress information of the State of the Union, and recommend to their consideration such measures as he shall judge necessary and expedient; he may, on extraordinary occasions, convene both Houses, or either of them, and in case of disagreements between them with respect to the time of adjournment, he may adjourn them to such time as he shall think proper; he shall receive ambassadors and other public ministers; he shall take care that the laws be faithfully executed, and shall commission all the officers of the United States.

**47. How officers may be removed.**

SECTION IV. The President, Vice-President, and all civil officers of the United States shall be removed from office on impeachment for and conviction of treason, bribery, or other high crimes and misdemeanors.

ARTICLE III

**48. Judicial power, how invested.**

SECTION I. The judicial power of the United States shall be vested in one Supreme Court, and in such inferior courts as the Congress may from time to time ordain and establish: The judges, both of the Supreme and inferior courts, shall hold their offices during good behavior, and shall at stated times receive for their services a compensation which shall not be diminished during their continuance in office.

**49. To what cases it extends.**

SECTION II. The judicial power shall extend to all cases in law and equity arising under this Constitution, the laws of the United States, and treaties made, or which shall be made, under their authority; to all cases affecting ambassadors, other public ministers, and consuls; to all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall be a party; to controversies between two or more States, between a State and citizens of another State, between citizens of different States, between citizens of the same State claiming lands under grants of different States, and between the State, or the citizens thereof, and foreign States, citizens, or subjects.

**50. Jurisdiction of the Supreme Court.**

In all cases affecting ambassadors, other public ministers, and consuls, and those in which a state shall be party, the Supreme Court shall have original jurisdiction. In all other cases before mentioned the Supreme Court shall have appellate jurisdiction both as to law and fact, with such exceptions and under such regulations as the Congress shall make.

**51. Rules Respecting Trials.**

The trial of all crimes, except in cases of impeachment, shall be by jury, and such trial shall be held in the state where the said crime shall

have been committed; but when not committed within any state the trial shall be at such places as the Congress may by law have directed.

#### 52. Treason Defined.

SECTION III. Treason against the United States shall consist only in levying war against them, or in adhering to their enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confession in open court.

#### 53. How Punished.

The Congress shall have power to declare the punishment of treason, but no attainder of treason shall work corruption of blood or forfeiture except during the life of the person attained.

### ARTICLE IV.

#### 54. Rights of States and Records.

SECTION I. Full faith and credit shall be given in each State to the public acts, records, and judicial proceedings of every other state, and the Congress may by general laws prescribe the manner in which such acts, records, and proceedings shall be proved, and the effect thereof.

#### 55. Privileges of Citizens.

SECTION II. The citizens of each state shall be entitled to all privileges and immunities of citizens in the several states.

#### 56. Executive requisitions.

A person charged in any state with treason, felony, or other crime, who shall flee from justice, and be found in another state, shall, on demand of the Executive authority of the State from which he fled, be delivered up, to be removed to the state having jurisdiction of the crime.

#### 57. Laws regulating service or labor.

No person held to service or labor in one State, under the laws thereof, escaping into another, shall in consequence of any law or regulation therein, be discharged from such service or labor, but shall be delivered up on claim of the party to whom such service or labor may be due.

#### 58. New States, how formed and admitted.

SECTION III. New states may be admitted by the Congress into this Union; but no new state shall be formed or erected within the jurisdiction of any other state, nor any state be formed by the junction of two or more states, or parts of states, without the consent of the Legislatures of the states concerned, as well as of the Congress.

#### 59. Power of Congress over Public Lands.

The Congress shall have power to dispose of and make all needful rules and regulations respecting the territory or other property belong-

ing to the United States; and nothing in this Constitution shall be so construed as to prejudice any claims of the United States, or of any particular state.

**60. Republican Government Guaranteed.**

SECTION IV: The United States shall guarantee to every state in this union a republican form of government, and shall protect each of them against invasion, and, on application of the Legislature, or of the Executive (when the Legislature cannot be convened,) against domestic violence.

ARTICLE V.

**61. Constitution how Amended.**

The Congress, whenever two-thirds of both Houses shall deem it necessary, shall propose amendments to this Constitution, or, on the application of the Legislatures of two-thirds of the several States, shall call a convention for proposing amendments, which, in either case, shall be valid to all intents and purposes, as part of this Constitution, when ratified by the Legislatures of three-fourths of the several states, or by conventions in three-fourths thereof, as the one or the other mode of ratification may be proposed by the Congress; provided that no amendment which may be made prior to the year one thousand eight hundred and eight, shall in any manner affect the first and fourth clauses in the Ninth Section of the First Article; and no state, without its consent, shall be deprived of its equal suffrage in the Senate.

ARTICLE VI.

**62. Validity of Debts Recognized.**

All debts contracted and engagements entered into before the adoption of this Constitution shall be as valid against the United States under this Constitution, as under the Confederation.

**63. Supreme law of the Land Defined.**

This Constitution and the laws of the United States, which shall be made in pursuance thereof and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the land, and the judges in every state shall be bound thereby, anything in the Constitution or laws of any State to the contrary notwithstanding.

**64. Oath; of whom Required and for What.**

The senators and representatives before mentioned, and the members of the several state legislatures, and all executive and judicial officers, both of the United States and of the several states, shall be bound by oath, or affirmation to support this Constitution; but no religious test shall ever be required as a qualification to any office or public trust under the United States.

## ARTICLE VII.

## 65. Ratification of the Constitution.

The ratification of the Conventions of nine States shall be sufficient for the establishment of this Constitution between the states so ratifying the same.

## AMENDMENTS TO THE CONSTITUTION.

## ARTICLE I.

## 66. Religion and Free Speech.

Congress shall make nn law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

## ARTICLE II.

## 67. Right to Bear Arms.

A well regulated militia being necessary to the security of a free State, the right of the people to keep and bear arms shall not be infringed.

## ARTICLE III.

## 68. Soldiers in Time of Peace.

No soldier shall, in time of peace, be quartered in any house without the consent of the owner, nor in the time of war, but in a manner to be prescribed by law.

## ARTICLE IV.

## 69. Right of Search.

The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

## ARTICLE V.

## 70. Capital Crimes and Arrest Therefor.

No person shall be held to answer for a capital or other infamous crime, unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces, or in the militia, when in actual service, in time of war or public danger; now shall any person be subject for the same offence to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case, to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use without just compensation.

## ARTICLE VI.

## 71. Right to Speedy Trial.

In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district

wherein the crime shall have been committed, which district shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the assistance of counsel for his defense.

#### ARTICLE VII.

##### 72. Trial by Jury.

In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury shall be otherwise re-examined in any court of the United States than according to the rules of the common law.

#### ARTICLE VIII.

##### 73. Excessive Bail.

Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishment inflicted.

#### ARTICLE IX.

##### 74. Enumeration of Rights.

The enumeration in the Constitution of certain rights shall not be construed to deny or disparage others retained by the people.

#### ARTICLE X.

##### 75. Reserved Rights of States.

The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the states respectively, or to the people.

#### ARTICLE XI.

##### 76. Judicial Power.

The judicial power of the United States shall not be construed to extend to any suit in law or equity, commenced or prosecuted against one of the United States, by citizens of another State, or by citizens or subjects of any foreign state.

#### ARTICLE XII.

##### 77. Electors in Presidential Elections.

The electors shall meet in their respective states, and vote by ballot for President and Vice-President, one of whom at least shall not be an inhabitant of the same state with themselves; they shall name in their ballots the person voted for as President, and in distinct ballots the person voted for as Vice-President; and they shall make distinct lists of all persons voted for as President, and of all persons voted for as Vice-President, and of the number of votes for each, which list they shall sign and certify, and transmit, sealed, to the seat of the government of the United States, directed to the President of the Senate; the President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted;

the person having the greatest number of votes for President shall be the President, if such number be a majority of the whole unnumber of electors appointed; and if no person have such majority, then from the persons having the highest numbers, not exceeding three, on the list of those voted for as President, the House of Representatives shall choose immediately, by ballot, the President. But in choosing the President, the votes shall be taken by states, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two-thirds of the States, and a majority of all the states shall be necessary to a choice. And if the House of Representatives shall not choose a President, whenever the right of choice shall devolve upon them, before the fourth day of March next following, then the Vice President shall act as President, as in the case of the death or other constitutional disability of the President.

#### 78. Vice-President.

The person having the greatest number of votes as Vice-President, shall be the Vice-President, if such number be a majority of the whole number of electors appointed, and if no person have a majority, then from the two highest numbers on the list the Senate shall choose the Vice-President; a quorum for the purpose shall consist of two-thirds of the whole number of Senators, and a majority of the whole number shall be necessary to a choice. But no person constitutionally ineligible to the office of President shall be eligible to that of Vice-President of the United States.

### ARTICLE XIII.

#### 79. Slavery Prohibited.

Neither slavery nor involuntary servitude, except as a punishment for crime whereof, the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.

Congress shall have power to enforce this article by appropriate legislation.

### ARTICLE XIV.

#### 80. Protection for all Citizens.

All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside. No state shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any state deprive any person of life, liberty, or property, without due process of law, nor to deny to any person within its jurisdiction the equal protection of the laws.

#### 81. Apportionment of Representatives.

Representatives shall be apportioned among the several states according to their respective numbers, counting the whole number of persons in each state, excluding Indians not taxed. But when the right

to vote at any election for the choice of electors for President and Vice-President of the United States, Representatives in Congress, the executive and judicial officers of a state, or the members of the Legislature thereof, is denied to any of the male members of such state, being of twenty-one years of age, and citizens of the United States, or in any way abridged, except for participation in rebellion or other crime, the basis of representation therein shall be reduced in the proportion which the number of such male citizens shall bear to the whole number of male citizens twenty-one years of age in such States.

### 82. Rebellion against the United States.

No person shall be a Senator or Representative in Congress, or elector of President and Vice-President, or holding any office, civil or military, under the United States, or under any state, who, having previously taken an oath, as a member of Congress, or as an officer of the United States, or as a member of any state legislature, or as an executive or judicial officer of any state, to support the Constitution of the United States, shall have engaged in insurrection or rebellion against the same, or given aid and comfort to the enemies thereof. But Congress may, by a vote of two-thirds of each House, remove such disability.

### 83. The Public Debt.

The validity of the public debt of the United States, authorized by law, including debts incurred for payment of pensions and bounties for services in suppressing insurrection and rebellion, shall not be questioned. But neither the United States nor any State shall assume or pay any debt or obligation incurred in aid of insurrection, or rebellion against the United States, or any claim for the loss or emancipation of any slave; but all such debts, obligations, and claims shall be held illegal and void.

The Congress shall have power to enforce by appropriate legislation, the provisions of this article.

## ARTICLE XV.

### 84. Right of Suffrage.

The right of the citizens of the United States to vote shall not be denied or abridged by the United States, or by any state on account of race, color, or previous conditions of servitude.

The Congress shall have power to enforce the provisions of this article by appropriate legislation.

### 85. Ratification of the Constitution.

The Constitution was ratified by the thirteen original States in the following order:

Delaware, December 7, 1787, unanimously.

Pennsylvania, December 12, 1787, vote 46 to 23.

New Jersey, December 18, 1787, unanimously.

Georgia, January 2, 1788, unanimously.  
Connecticut January 9, 1788, vote 128 to 40.  
Massachusetts, February 6, 1788, vote 187 to 168.  
Maryland, April 28, 1788, vote 63 to 12.  
South Carolina, May 23, 1788, vote 149 to 73.  
New Hampshire, June 21, 1788, vote 57 to 46.  
Virginia, June 25, 1788, vote 89 to 79.  
New York, July 26, 1788, vote 30 to 28.  
North Carolina, November 21, 1789, vote 193 to 75.  
Rhode Island, May 29, 1790, vote 34 to 32.

#### 86. Ratification of the Amendments.

I. to X., inclusive were declared in force December 15, 1791.

XI., was declared in force January 8, 1798.

XII., regulating elections, was ratified by all the states except Connecticut, Delaware, Massachusetts, and New Hampshire, which rejected it. It was declared in force September 28, 1804.

XIII. The emancipation amendment was ratified by 31 of the 36 states; rejected by Delaware and Kentucky, not acted on by Texas; conditionally ratified by Alabama and Mississippi. Proclaimed December 18, 1865.

XIV. Reconstruction amendment was ratified by 23 Northern States; rejected by Delaware, Kentucky, Maryland, and 10 Southern States, and not acted on by California. The 10 Southern States subsequently ratified under pressure. Proclaimed July 28, 1868.

XV. Negro citizenship amendment was not acted on by Tennessee, rejected by California, Delaware, Kentucky, Maryland, New Jersey and Oregon; ratified by the remaining 30 states. New York rescinded its ratification January 5, 1870. Proclaimed March 30, 1870.

## A Morning Prayer.

Now, I get me up to work,  
I pray the Lord I may not shirk;  
If I should die before the night,  
I pray the Lord my work's all right.







$$\begin{array}{r} 40 \\ \hline 211200 \end{array}$$

Travels 40 miles in 20 sec,  
= 40 mi. in 20 sec

20 sec

$$\frac{5280 \text{ ft.}}{1 \text{ mi.}} = \frac{20 \text{ sec}}{40}$$

5280 ft. = 1 mi

$$\begin{array}{r} 10 \text{ sec. } 40 \\ 1 \text{ mi. } = 1/20 \text{ } 40 \\ 2 \times 5280 = 110160 \\ \hline 88 \\ \hline 256 \end{array}$$

$$\begin{array}{r} 60 \\ 60 \\ \hline 3600 \\ \hline 20 \\ \hline 360 \end{array} \quad \frac{1}{180}$$

✓











UNIVERSITY OF CALIFORNIA LIBRARY  
BERKELEY

Return to desk from which borrowed.  
This book is DUE on the last date stamped below.

APR 21 1948

25 Nov '49 RGC

10 Jan '63 BFW  
REC'D LD

DEC 19 1962

LD 21-100m-9,'47 (A5702s16)476

YD 06224

271852

HD1375

.08

UNIVERSITY OF CALIFORNIA LIBRARY

