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P I T M A N

PRIVATE SECRETARIAL WORK

BY

DOROTHY PARRY THOMAS

FELLOW OF THE INSTITUTE OF PRIVATE SECRETARIES

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PREFACE TO FIFTH EDITION

THIS book is intended for the man or woman wishing to become a Private Secretary. It has been written with the object of consolidating up-to-date information regarding the various technical points of secretarial work which concern the *Private Secretary* and adding thereto information on specialized requirements and the most practical methods of meeting them based on the varied practical experience of the writer.

Thanks are due to the professional and business friends who read sections of the manuscript, and to my colleagues and students of the Marlborough Gate Secretarial College to whose stimulus this book owes its origin.

1st May, 1949 D. P. T.

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PRIVATE SECRETARIAL WORK

CHAPTER I

TRAINING NECESSARY AND PERSONALITY REQUIREMENTS

Training

THE best foundation for private secretarial work is a good general education of at least matriculation standard (a University Degree is helpful) followed by a six to nine months' secretarial training in one of the well-known colleges specializing in the appropriate courses for students of this standard who have in view the career of private secretary. The qualifications obtained must include a high level of efficiency in shorthand and typewriting, a knowledge of secretarial procedure, and a good practical grounding in accounts. Special attention is drawn to the last requirement as so many students contemplating the career are under the illusion that book-keeping is unnecessary and wish to omit the subject from their training. Actually the private secretary will find that a good deal of practical accounts work has to be tackled in the way of keeping Cash Books, Bank Accounts, Investment Records, Household and Estate Accounts, and so forth. In the case of the man secretary in particular this work should be taken to an advanced standard, and it is advantageous to take the qualifying examinations of one of the recognized professional bodies.

Where a fluent knowledge of a foreign tongue exists, it is wise to put this to good use in mastering the secretarial idiom and shorthand of the language, but a smattering of foreign languages is of little value in a secretarial post; in such circumstances the subject is better omitted from the training.

Personality Requirements

The personal qualities essential in a good secretary might be summarized as—

Discretion.
Tact.
Common sense.
Loyalty.
A cheerful and equable temper.
Orderliness.
Punctuality.
A quick, alert and sensitive mind.
A sense of proportion.
Ability to take responsibility.
Enthusiasm for work.
A high standard.

For the private secretary, discretion and tact are of paramount importance. Personal secretarial work is of necessity of a very confidential and intimate character. It involves the acquiring of information which would frequently be of interest to outsiders. The advice cannot too often be repeated "KEEP A SILENT TONGUE: NEVER DISCUSS YOUR EMPLOYER, HIS AFFAIRS, OR YOUR WORK." If a secretary is asked questions by outsiders regarding an employer's affairs, to appear an ignorant fool is better than to give away private information. It is the silent, discreet secretary who obtains and keeps the important posts.

Demands of the Work

Speaking broadly, an employer in looking for a private secretary is looking for someone—

(*a*) to whom he can delegate his routine work (such as the arranging of engagements, and the answering of ordinary correspondence) with the certainty that no detail will be forgotten;

(*b*) who can take his place, if required to do so at any time, with efficiency and enough self-reliance to inspire confidence while at the same time keeping, metaphorically speaking, in the background;

(*c*) to whom he can entrust his private and confidential affairs with the certain knowledge that they will remain private,

(*d*) who, if the post is a residential one, will have sufficient tact to be popular alike with the members of his family, his guests, and his servants without loss of dignity.

No one should take up this type of work unless willing to identify his or her interests with the chief's, and to be a keen and loyal worker. Hours are frequently very elastic and demands exacting. On the other hand, posts of this type are full of interest and variety; they offer the secretary wide scope as regards both position and salary, and for the right temperament the work and conditions are usually happy and congenial.

The secretary should be ready to take blame in good part, whether it is deserved or undeserved, and to avoid any attempt at self-justification. A salutary axiom to keep in mind is that if things go wrong it is the secretary's fault.

In a will, quoted in the newspapers, the following clause appeared

> I feel it to be incumbent upon me to bear in mind how very much one owes to an efficient private secretary in a busy responsible position, and whatever success and comfort I have enjoyed in office life, my secretary, by her intelligence and her zealous, unselfish loyalty has largely provided over a long strenuous period and was thus of great assistance to me.

The private secretary has the power to do a great deal towards easing the burden of an employer whose work and responsibilities make heavy demands upon him, and that such help can be deeply appreciated is shown by the paragraph quoted above.

CHAPTER II

GENERAL HINTS ON SHORTHAND AND TYPEWRITING

Taking shorthand notes—Typing correspondence—Typing manuscripts and documents—Duplicating and copying—Office machines

Shorthand Notes

FIRST and foremost the secretary should be equipped at the start of the day, and whenever sent for by her chief, with pen and pencil, and a notebook open and marked at the appropriate place by a rubber band. Although the pen should be filled in advance, a pencil must be available in case the pen should run out during dictation. A wide margin should be left in the notebook, in which to note any additions or alterations which may arise as the dictation proceeds. A mark can be placed in the margin against the line to be altered; if the alteration involves a long addition it can then be taken down on a later page with an equivalent mark for cross reference. If time permits, it is wise to write names and addresses in longhand where verification is likely to be difficult. Frequently the letters to be answered are passed over to the secretary at the time of dictation.

Each letter should be crossed off in the notebook as it is typed, and a check made at the end of the day that every letter has been transcribed.

By making some preliminary estimates and calculations, the secretary should arrive at a basis by which she can gauge the length of a typewritten transcript of her notes, thus enabling the letter to be set out on the headed paper to the best advantage.

A few *don'ts* for secretaries—

1. Never interrupt during the course of dictation. Reserve questions for the end (marking any queries in the notebook).

2. Never ask for information which can be looked up.

3. Do not fidget during dictation. Check any restless habit such as tapping with the fingers, turning over papers, etc. Be

quiet, apparently unhurried, and reposeful in manner at all times and particularly during dictation.

4. Do not give the impression that you consider your employer a slow dictator, by rushing ahead (probably with carelessly-formed shorthand) and appearing to wait for him. Slow dictation affords an opportunity for improving shorthand outlines.

5. If errors arise never try to prove yourself right.

6. Do not "edit" letters unless asked to do so. Type them as dictated, of course rectifying any obvious slip such as the repetition of the same word several times in a sentence or paragraph.

Typing Correspondence

(*a*) In the typing of *private correspondence*, everything of a commercial character should be avoided. For the ordinary social letter, with which the private secretary is principally concerned, the general lay-out is to a large extent governed by the type of notepaper and heading. The effect to be aimed at is the artistic framing of the typewritten matter within the notepaper by means of appropriate marginal white-space, and of judicious centring. Generally accepted customs are as follows (when paper is in normal supply)—

Margins. The method most commonly adopted and probably the most artistic in effect is to centre the letter on the paper with a uniform margin surround at left and right (and bottom if the matter fills the sheet). On quarto paper this would be achieved by a left-hand margin stop set at 15, the right-hand at 65 with ordinary pica type, and at 20 and 75 respectively with elite type. If the page is a full one, the typewritten matter would then finish $1\frac{1}{2}$ inches from the edge of the paper. Wider or narrower margins can be adjusted proportionately but unless very small notepaper is used the wider margins give a better effect. Where an even margin involves word-splitting, see that a method of division is employed which conforms to a recognized standard (e.g. division at root or a syllabic division. *Examples:* Send-ing; Afri-can).

Line Spacing. Double-line spacing for the body of the letter is not unusual for private correspondence; but again this must be modified by the length of letter and size of paper, the use of single-line spacing is quite correct. Personal correspondence on private paper is sometimes typed on both sides of the paper. Avoid a turn-over or continuation sheet involving only a few lines above the signature.

Date. The date should be indented two lines below the address-heading or should begin at the same scale number as the first line of address, it should not extend beyond the agreed right-hand margin. If the modern fashion of printing the address in the centre of the notepaper is followed, the date should also be centred. The usual method of setting out the date is "25th December, 1948." The style sometimes adopted "Twenty-fifth December" is somewhat mannered and not recommended, but it is unnecessary to mention that, in every detail, an employer's tastes must be strictly observed. A comma after the month is optional.

Inside Address. In private correspondence the inside address is most usually typed at the end, not at the beginning of the letter. In the case of very personal letters where the salutation is of an intimate nature—for example a letter beginning "Dear Jim"—many employers prefer that no name or address should be typed on the letter itself. In such a case the secretary is advised to add the name and address to the carbon copy, type the envelope immediately and fasten it to the letter.

Close. If a closing phrase, such as "With kind regards," is used before the final subscription, the words are generally typed with an indent of 10 or 15 from the margin and are followed by a comma.

Paragraphing and Indenting. A fresh paragraph (made by indenting 5) should be used for a change of subject, or even to break up a long subject, but the starting of unnecessary paragraphs, and the unintelligent arrangement of paragraphs must be avoided. A letter should rarely be written in one paragraph alone.

Subsidiary subjects should be dealt with by means of graduated indented margins, and important points should be tabulated, or numbered.

An example of such a letter is given on page 9 (*example (a)*), while a specimen of a private letter (*example (b)*) is shown on page 10.

As letter (*a*) is somewhat formal, the name and address of the addressee have been typed at the head, instead of the foot.

Enclosures. It is not usual to type the word "Enclosure" on private correspondence unless the letter is definitely of a business character. Where enclosures occur in personal letters, these are best attached at the time the letter is typed, to avoid any confusion, and a note made on the carbon copy, of what is sent. Enclosures can again be checked at the time of dispatch. Where, however, the correspondence is slightly more formal or businesslike, or of great importance, a small, red disc can be gummed to the letter at the time of typing, to indicate an enclosure.

Corrections. If a correction has to be made by the typist she should make a perfect erasure which cannot be detected, both on the top copy and on the carbon. If any subsequent alteration is made at the time of signing, it is essential that this amendment be made on the duplicate copy also.

Envelopes. Only a few hints on all these points can be given in a book of this size, but the secretary is reminded of the necessity of using envelopes which match the notepaper and which are also of an appropriate size for any enclosure. It is wise to type some sign (such as XXXXX) where the stamp is to be affixed, if the letter is to be sent abroad and foreign postage is involved.

Business Letters. The setting out of business correspondence is dealt with fully in typewriting manuals and textbooks. It differs from private correspondence mainly in the following points—

1. The addressee's name and address appear at the *top* of the letter.

2. Single, not double-line, spacing is customary unless the letter be a very short one

3. A reference, consisting usually of the initials of the

dictator, the typist and the relevant file number, are typed in the top left-hand corner. Example: DPT/JMR/1542.

4. The word "Enclosure," with an indication of the number of enclosures, is typed in the left-hand bottom corner or alternatively in the top left-hand corner. Sometimes a stroke is put in the left-hand margin against the line referring to the enclosure.

Manuscripts and Documents

The following are the main points to remember in connexion with the typing of authors' manuscripts, but modifications may prove necessary, to meet paper shortage emergencies—

Use: quarto paper,
double-line spacing,
15 margin (or 20 if marginal notes are to be inserted),
typing inch at top and bottom (page number to be within the typing inch).

Type title page containing:
title;
author's name beneath it;
author's full name and address in bottom left-hand corner;
number of words in bottom right-hand corner.

It is wise to put a pencil line in the margin to mark the typing inch at the bottom of each page before insertion.

The ribbon, the typewriter or the quality of the paper should not be changed in the middle of a continuous piece of work. The type and style of setting out should be uniform throughout.

Each sheet should be paged in pencil as the work proceeds until the whole copy is complete; be certain that the manuscript is paged before the work is started. Unless pagination is carefully watched, confusion quickly occurs. If odd pages are retyped they should be checked with the original at the time, or the original placed behind the retype for checking.

SPECIMEN LETTER (a)

TELEPHONE
PARK 3357

95T, ELSHAM ROAD
W 14

2nd October 19 .

Sir Charles London, Bart.,
The Grange,
Yewberry.

Sir,

During my ten years' residence in Yewberry, I found a gradual deterioration in the appearance of the village itself and in the surrounding countryside I have given the matter considerable thought and I should like to put forward the following plans for improving matters:-

First of all the calling together of residents of influence in the district, and surrounding property-holders with a view to forming a special Committee with the object of:-

1. Electing an Architect who should act in an advisory capacity.

2. Establishing a Horticultural Society to hold annual Shows, and encourage a better standard both for planning and upkeep of every cottage garden,

3 Prosecuting an Anti-Litter campaign without delay

4. Organizing improved methods for collecting and destroying local refuse

Although I am no longer resident in Yewberry, I have the interests of the village very keenly at heart and I am glad to hold myself free to co-operate in any practical method of dealing with this problem which you may suggest.

Yours very truly,

NOTES An alternative abbreviation to Bart is Bt

The more strict form of setting out the date would include a comma after the month, e g 2nd October, 19.. In social correspondence this is usually omitted.

The even right-hand margins have been obtained by occasional space variation at punctuation points

SPECIMEN LETTER (b)

5 Prince's Gate,

London, W.7.

12th January, 19 .

Dear Colonel Allchyn,

Thank you for your letter of the 7th January in which you kindly suggest my attendance at your next meeting to outline to your members the main points of the Bill to come before the House shortly.

I should be very pleased to accept, but unfortunately, I have already an appointment on that day (January 30th) which I am afraid would prevent me from arriving in Bourton-in-the-Water until about 8 p.m. As your meeting is due to start at 7.30 p.m., I imagine that this would be too late.

Should you feel that a talk on this subject, at a later date, would be of any interest to your members, I should be very pleased to fall in with a day and time that suits you if you can give me a fairly long notice.

With kind regards,

Yours very truly,

Henry Wainwright

Lt. Col. R. Allchyn, D.S.O.,
The Chase,
Bourton-in-the-Water.

Original manuscripts must be returned with typescripts. If more than one typed copy is required, type each from the *original checked copy* to avoid multiplication of errors.

In estimating the number of words of typewritten matter to a page, a normal quarto page of pica type, double-line spacing, averages 26 lines of 10 words, and it is usually calculated at from 230 to 250 words to a page.

Documents are typed on foolscap paper with the left-hand margin set at 10. The typing is carried to the edge of the paper on the right. Where this is not possible a row of full stops or a typewritten line obtained by adjusting the underscorer is taken to the edge. For example ....
or ————————————————————.
In the case of legal documents such as wills, deeds, agreements, etc., names are typed in capitals, punctuation is not used, and erasures are not allowed.

Dictation Direct on to Typewriter

Every secretary should accustom herself to type straight from dictation on to the typewriter without getting nervous or flurried. A steady, even flow of typewriting, the avoidance of erasures (which hold up the dictator), and a quiet method of work should be acquired; any noisy movements, such as jerking and banging the carriage release, should be guarded against.

Dictating Machine

This is a mechanical device, based on the gramophone system, which enables an employer to dictate on to a record which can be transferred to a reproducing instrument used by the secretary. Speed can be adjusted and repeats obtained. The detailed working of the various types will be explained willingly by the makers of Dictaphones and other machines.

Duplicating and Copying

In addition to the taking of copies of letters for file purposes, it is necessary to have some method of reproducing a number of copies from one original.

LETTER COPYING. (*a*) The most usual method and that generally adopted in private secretarial work is the carbon copy. By this means up to six typewritten copies can be taken at a time and even more if the paper be *very* thin. The carbon leaves are inserted between the sheets of paper, the glossy side of the carbon facing the typist as the paper is inserted in the rollers. (*Note.* The paper release lever must be used when the paper is inserted, to avoid creasing the carbons.)

The use of worn out and creased carbons must be avoided. Any alteration made on the original must be copied on to the duplicate.

Many employers prefer that the carbon copy shall be presented with the letter for signature in order that it may be initialed as correct.

(*b*) An alternative method adopted in larger offices is the Rotary letter copier. The signed letter and a damped piece of prepared paper are passed through rollers, and the impression is obtained by a turn of the handle. This is a quick method, ensuring that the copy is an exact duplicate of the original dispatched. It replaces the old-fashioned copying press (still sometimes used in legal work) in which letters written in special ink were inserted beneath a transparent sheet of damped absorbent paper which retained the impression, the copies, numbered and indexed, being inserted in a book for reference. In either case a special "copying" ribbon must be used in the typewriter which is inked by a different process from that adopted for the ordinary "record" ribbon.

DUPLICATING. Where a large number of copies is needed, one of the standard methods of duplicating can be used.

(*a*) *The Hectograph Process.* By this means the original is written in specially prepared ink on hard glazed paper. This original is pressed face downwards on a tray containing clay or gelatine, on the surface of which the impression of the ink is retained.

Each sheet of paper must be laid singly on this surface and pressed with a hand roller. About fifty copies can be taken. The apparatus can be quite useful in private secretarial work where, for example, a number of post-card notices have to be sent out to committee members, or programmes are needed for an entertainment. This same process has been applied to a machine with rollers of special clay.

(*b*) *Stencil Process.* Here a stencil (a sheet of specially prepared material) is placed in the typewriter. The ribbon is first switched out of action to enable the type, which must be absolutely clean, to strike directly on to the stencil, thus making a perforation through which ink is subsequently forced. A sharp, staccato touch is needed, each key being struck in such a manner as to ensure an even perforation. The pressure necessary varies with the different letters; for example, such capitals as "M" need a heavy stroke while unless "o" is struck lightly a hole in the stencil will result. Errors can be corrected by covering a word or letter with special varnish. One stencil sheet can be used to reproduce on an average 500 copies (though the number is variable and from specially durable stencils several thousand copies can be obtained); the stencil can be stored away for future use if desired.

A stylo pen is employed for drawings or handwriting, including signatures. The appropriate paper for duplicating work is of a specially absorbent quality; if ordinary paper is used the sheets must be interleaved with blotting or waste paper in order that the ink may not smudge.

Duplicating machines are of two types—

(1) *Flat Duplicator.* This comprises a hinged frame (attached to a flat surface) in which is stretched the stencil sheet beneath a silk protecting diaphragm. Copies are obtained, one by one, by placing a sheet of paper on the flat surface, bringing the frame down over it and running a roller, covered with duplicating ink, down the diaphragm. (It is necessary for the diaphragm to be well inked at the start, but in all duplicating work over-inking must be avoided and all parts of the mechanism must be kept clean.) This is a simple, inexpensive device suitable for private secretarial work where the number of copies required is not large.

(2) *Rotary Duplicator.* By this method the stencil sheet is stretched round a revolving drum, covered by a silk gauze operating on inked rollers. The drum can be revolved by hand or may be electrically driven. The paper is, in most models,

automatically fed into the machine and ejected into a tray. Methods of automatic inking vary; the Gestetner and the Roneo illustrate different methods. Beginners are advised to go to the makers of one of the well-known types of machine for instruction.

The private secretary will not in the ordinary way be required to do duplicating on a large scale; such work can always be carried out at a good copying office.

Where duplicating on a very large scale (for example several thousand copies a day) is desired, type-setting machines, such as the Multigraph, are a practical installation. The Rotaprint is another pattern of office printing machine.

Where a number of copies of important documents are required for circulation to various interested parties (for example, probate of a will) the document is frequently reproduced by "Photostat"; and similar photographic methods of reproduction (frequently in miniature) are largely used by banks and other organizations for record purposes.

Office Machines

In modern offices automatic devices are being put to an increasing variety of uses.

Addressing Machines can be used for addressing envelopes for circularizing regular clients.

Stamping Machines are used for stamping letters or insurance cards.

Franking Machines are used to frank letters with the correct postage without the use of stamps.

Adding and Calculating Machines are used for arithmetical calculations in accounts.

Dictating Machines (a method of voice-writing) have already been referred to on page 11.

These, and the various modern devices for continuous stationery, specialized form-duplicating, mechanized preparation and signing of cheques, etc., are improvements which the private secretary is strongly advised to study in leisure hours.

CHAPTER III

CORRESPONDENCE

Incoming: opening, sorting—Outgoing: dictated, answered by secretary—Dispatch—Money

THE secretary will find the use of labelled letter trays for sorting correspondence a very practical help to methodical work. The number and designation of the trays would depend upon the nature of the work, but the following trays would always be useful—

(*a*) For letters which can be put straight aside for filing.

(*b*) For letters which can be dealt with by the secretary.

(*c*) For letters to which replies must be dictated.

(*d*) For letters which need reference to previous correspondence. These will ultimately go into trays (*b*) or (*c*).

(*e*) Accounts.

(*f*) Letters ready for signature.

(*g*) Letters for dispatch.

Incoming Correspondence

The chief may prefer either—

1. To open the letters himself; he will then deal with them with his secretary who will put them into the appropriate trays; or

2. To authorize the secretary to open all correspondence except such letters as are marked "Private" or "Personal," and those in the recognized hand-writing of relatives and intimate friends. (In this connexion the secretary must exercise scrupulous care, for to open such letters would be a great breach of good taste.) The secretary's procedure in this case will be as follows—

First to open the envelopes carefully, holding them up to the light to verify that no enclosure is left inside; and marking the letters with a date stamp.

Then to read through the correspondence, sorting the letters into the appropriate trays as outlined above. A record of all incoming correspondence and its disposal is a safeguard; but the single-handed secretary to a busy man rarely has time for this.

Emphasis might be laid at this point on the necessity for using discrimination in dealing with letters in order of urgency, first typing all those which must go off without fail the same day, and dealing last with those which could, if time were short, be left over to the next day.

Outgoing Letters

Letters in tray (*b*) will be subdivided into—

1. Those which the secretary will write and sign as "Secretary."

These must be worded very tactfully so as to guard against any appearance of self-importance on the part of the secretary. If an opinion is expressed as that of the chief, his views must be clearly verified; his name must never be used without his authority.

2. Those to be written on behalf of the chief (usually in his absence), signed with his name, followed by the secretary's initials.

Here the necessity for the caution referred to above is even more stringent. In business circles a letter signed in this way would show the signature as being "per procuration" of the chief (implying that the secretary has the chief's legal authority). The signature would then be, for example,

p.p. Victor Melville
Mary Smith, Secretary.

but the "p.p." is rarely added in the more personal type of correspondence with which the private secretary is dealing.

3. Those which the secretary composes for the chief to sign personally.

It is obviously of the utmost importance in these letters that the style, phraseology and idiom should be such a replica of those employed by the chief himself that the recipient has no possible chance of suspecting that the letter was not personally dictated. A good private secretary will quickly be familiar with the chief's style of composition in this connexion and word letters accordingly.

If the chief is away, urgent letters of importance, requiring his personal attention, should have a formal acknowledgment indicating that a reply will follow on his return.

And now for a very important and practical hint in regard to dealing with all correspondence. TAKE THE UTMOST CARE IN REGARD TO TITLES AND FORMS OF ADDRESS. Verify all titles in the appropriate books of reference; instructions in this connexion are given in Chapter V. In order to conform to the conventional standards of etiquette do not address the butcher as F. Meat, Esq., and the local Archdeacon as Mr. Church. This may seem a very crude and obvious reminder, and the examples given trite, but many secretaries have lost appointments through carelessness on these very points.

Correspondence Records

As this book is intended for the Private Secretary details are not given of procedure followed in large business organizations. Mention should, however, be made of two important Records—the "Letters Received Book" and the "Postage Book," or "Stamp Book." Incoming letters (numbered consecutively) are recorded in tabular form. The following example gives the type of heading used in a Letters Received Book—

Date	Consecutive No of letter	Name of Writer	Town	Department passed to	Number of letters passed	Signed for by

Such a book can be adapted for use by the Private Secretary where the type of work renders a record advisable.

A Postage Record or Stamp Book is essential in all types of secretarial work. It constitutes a record of letters despatched, and at the same time forms an account of postage expenses. This book is kept by the imprest system and is totalled and balanced each week. For example, a standing float of £5 in stamps is maintained by starting the book with £5 in stamps, entering the stamp value of each letter sent, totalling these amounts at the end of the week and purchasing stamps to this value. These, together with the balance of stamps in hand, bring the total value back to £5 at the beginning of each week. The following headings are usually sufficient in private secretarial work

Name	Received			Name of addressee	Postage paid		
	£	s	d		£	s	d

but in a business concern it is customary to have additional columns giving information concerning the place, and time of posting and any remarks.

From these records it is possible at any time to trace the receipt or despatch of a given letter.

Dispatch

In preparing letters for the post the following details should be observed—

(*a*) Check the accuracy of the address on the envelope.

(*b*) Check that all enclosures referred to are actually attached, and that the envelope is sufficiently strong and of a suitable size.

(*c*) Weigh letters of more than average bulk, and all foreign letters. Mark the appropriate postage in the corner to which the stamp will be affixed.

(*d*) Ensure that printed matter for abroad is sent by the cheapest method available.

(*e*) Enter every letter in the Postage Book.

Where the letter is urgent the special Post Office facilities available through the Express and Special Services can be utilized. The most usual is the Special Delivery which can be undertaken through the Post Office by payment of a fee of 6d. For letters abroad use should be made of Airmail and Airgraph facilities.

Where a record of postage is required the Post Office will issue a "certificate of posting" if desired; it is advisable to obtain this where the matter posted is of particular importance and registration is not effected.

Registration

Registration (additional fee 3d.) is advised in the case of any parcel, letter or document of especial importance or value. In addition to the fact that some compensation for loss is available, a receipt is issued and obtained for despatch and delivery.

Money

Money can be despatched by post in the form of—

(*a*) Cheque
(*b*) Postal Order
(*c*) Money order
(*d*) Coin
(*e*) Bank notes or currency.

(*a*) and (*b*) should be crossed (see pages 65–67), (*c*) can also be crossed but the fact that the issuing Post Office takes the name of the sender and the name of the person to whom the order is to be paid is in itself a protection. (*d*) and (*e*) should *always* be transmitted by registered post. The ordinary registration fee of 3d. covers up to £5.

Special fees are charged for amounts in excess, if full value is to be recovered in case of loss, and a special declaration must be made of amounts above £5.

Envelopes or packets for registration must be sealed with sealing wax, and any knots in string must also be sealed. Money must be despatched in the special envelopes provided by the Post office.

Insurance can also be effected through the Post Office.

The Secretary should make a careful study of the *Post Office Guide* which contains full information in regard to all postal facilities.

CHAPTER IV

PLANNING THE DAY'S WORK

Skeleton outline of day's work—Tools—Diaries and memory aids

THE need of method and orderliness in secretarial work has already been stressed. An efficient secretary is never flurried and never caught unawares. A skeleton foundation plan of a normal day's work (which must naturally be modified according to circumstances) is a great stand-by, and brings a methodical outlook to bear on the day from the start. The day's work should be surveyed in advance as far as possible, and every item dealt with in order of urgency. This is a point which must never be lost sight of throughout the day, and its observance does a great deal towards reducing the danger of flurry.

Daily Routine

Put briefly, such a scheme would cover the following advice to secretaries—

1. On arrival in the office (which should be a few minutes *before*, not after, the starting hour)—

(*a*) Get out necessary tools and equipment, such as sorting trays, notebook, pens, pencils, and be ready to take down a letter at any moment.

(*b*) See that both your own and your chief's desks are tidy, inkwells filled, pencils sharpened, and blotting paper clean. Remove any dead flowers, and change date on calendar.

(*c*) Uncover and clean the typewriter. See that the type is spotlessly clean. (Dirty type is a very visible sign of inefficiency and slovenliness.)

(*d*) Refer to the Diary or Reminder Cards to see what work is urgent and what appointments there are for the day. Prepare any material needed in this connexion.

2. If you are responsible for the opening of the letters, open

and sort them as suggested in Chapter III on Correspondence, and stamp each with a date stamp showing time of receipt, if such a stamp is available.

3. Put aside and lock up immediately all money enclosed in correspondence, first crossing any uncrossed cheques. (Pencil an explanatory note on the covering letters.) *Never leave any money, cash or cheques, lying about at any time.*

4. When the letters have been read through, enter in your own and your chief's diary any engagements quoted in the current correspondence, and, later, in replies thereto.

(NOTE. Be ready to take down letters from dictation at any moment during the day.)

5. Type any urgent letters which need signature before lunch.

6. Prepare paying-in slips and money to be paid into the bank, before lunch. Remember that banks usually close in the early afternoon (midday on Saturdays).

7. Having typed all the letters in good time for early signature, opportunity must be found during each day for—

(*a*) Filing.
(*b*) Carding.
(*c*) Entering up Account Books.
(*d*) Balancing Petty Cash and Stamp Books.

These duties should not be allowed to accumulate and it is essential that filing should always be up to date, in order that the latest letter can be referred to immediately.

It is wise to set aside a definite day weekly for the checking up of stationery supplies. The necessity for looking ahead in secretarial work cannot be stressed too often. A hint might well be given here as to the need for economy in the use of stationery. The employer rightly regards waste as a sign of inefficiency. Old envelopes and scraps can be used up.

The day, as written down here, sounds tranquil and uninterrupted. Actually, just because it is *not* so, the urgent need for plan and order arises. The average day in a secretary's life is one of a thousand interruptions (from caller, telephone, or employer); hence the need not only of equability but of a scheme of orderliness and method in work and records which is fool-proof against interruption.

Diaries and Memory Aids

The secretary must, by means of concentration and training, cultivate a good memory. It is as valuable an asset as a good technical training, and no secretary gets far without it, Nevertheless, the best of memories must not be left unaided. for two important reasons—

(1) If the mind is busy holding small details it cannot be free to concentrate on organization and larger matters.

(2) If the secretary, and the good memory with its unwritten record of necessary details, are unexpectedly not available, there is no check on work to be done. The lack of written records may also have unfortunate results where evidence is required.

If only for these reasons, the efficient secretary will make a written note in the diary, or on reminder cards, not only of every engagement and interview arranged, but of any work required to be done at a given future date. A specimen day's diary might contain the following entries. These would appear in somewhat less detail of course.

SEPTEMBER 20TH, 1948

9 30	Mr. Evans' Agenda wanted for R.N P.S.
10.0	Meeting of R.N.P. Society: 10 o'clock, Cannon Street.
10 15	Mrs. Abel calls
10 30	Ring up Dentist and arrange Mr Evans' appointment.
11 0	Mr. Jackson calling re car repair.
12.0	Get money from Bank for wages, insurance, and petty cash.
2 0	Car wanted for Mr. Evans at Cannon St.
3 0	P.M.S. meeting Get out last Minutes
	Etc.

NOTES—

Season ticket expires Sept. 25th.
Has Jenkins signed Agreement due Sept. 15th?
Fire Insurance due Sept. 29th. Revaluation necessary?
Rent received from Adams due to-day?
Draft list of Estate rents for Sept. 29th, and subscription list.
Order supply small notepaper if stock short.
Remind Mr. Evans of niece's birthday next Monday.
Get rough notes of R.N.P. meeting.
Look up week-end trains and arrange cars for Shoot.

More elaborate forms of memory aid such as "Ticklers" or "Flags" (movable reminder signals affixed to index cards) are dealt with in the chapter on the Card Index system (see pages 44-45). These rather more elaborate systems are particularly suitable for the work of a Dentist, Doctor, or organization dealing with subscriptions.

A simple method of memory aid is a small Card Index, divided by twelve projecting guide cards bearing the names of the months. At the time a matter arises claiming attention at a later date, a note can be made on a card which is slipped behind the appropriate month, in order of date. For example rent is due to be received on 25th March. A note "Brown's rent due 25.3.1949." can be typed on a card which is put behind the March guide card. These cards are referred to daily and matters which might easily slip the memory are thus kept in view.

The secretary is warned to use the very simplest and quickest method suitable for her particular work. Elaboration of unnecessary detail retards instead of aids the day's work and it is easy to become the slave of detailed systems, which, while excellent in businesses, are too elaborate for private secretarial work.

This chapter is of considerable practical importance and it will be as well to sum up as follows—

1. Plan and shape the day to a definite routine pattern.
2. Execute the work in order of urgency.
3. Write everything of importance to be remembered either—

   (*a*) in the Diary, or
   (*b*) on a jotting pad, which can be looked over at the end of the day.

4. At the end of the day, confirm that every item has been attended to. Few things are more exasperating to a chief than to have to run over the details of the secretary's work at the end of the day to see that all points have been dealt with—unless it is to realize, when he gets home, that some have *not* been dealt with.

5. Make some form of reminder record in regard to matters needing attention at a future date.

6. Do not allow work on filing and records to accumulate. Keep up to date each day.

7. Write down every telephone message and do not forget to act upon it.

It is a wise precaution to obtain a receipt from any person to whom an important paper is handed, and to make a note in the appropriate file or place from which it was removed, where this applies.

CHAPTER V

SOCIAL CUSTOMS

Titles—Forms of address—Invitations—Answering invitations

THE greatest care should be taken over both the verification of titles when addressing letters and the correct form for use on letter and envelope

The Nobility

The five degrees of rank in the English Peerage in order of precedence are—

DUKE (referred to as "the Duke").

MARQUIS, EARL, VISCOUNT, BARON (referred to as "Lord").

In signing his name, a peer uses his title only. His wife uses her Christian name followed by the title.

After the Peerage next in order come—

- BARONETS (these do not rank as peers; the title, however, is a hereditary one).
- KNIGHTS (who possess the honour for the period of life only).

Only a very brief summary of titles can be made here, and secretaries whose work involves frequent correspondence with people of title are advised to get a small reference book on the use of titles. A list is given in *The Typist's Desk Book* (Pitman), and fuller details in *Titles and Forms of Address* (Black).

When any doubt exists as to the rank of a correspondent, reference should be made to Debrett's *Peerage and Titles of Courtesy*. It would be an unforgivable offence for a secretary to make an error in this connexion.

METHODS OF ADDRESS FOR CORRESPONDENCE

Persons of Title

Title	Formal	Informal	Envelope
DUKE[1]	My Lord Duke	Dear Duke	To His Grace the Duke of Hereford
MARQUIS (or MARQUESS)	My Lord Marquis or My Lord	Dear Lord Flintshire	The[3] Most Hon the Marquis of Flintshire
EARL	My Lord	Dear Lord Exeter	The Right Hon. the Earl of Exeter
VISCOUNT	My Lord	Dear Lord Morleve	The Right Hon. the Viscount Morleve
BARON	My Lord	Dear Lord Alford	The Right Hon. Lord Alford
BARONET	Sir	Dear Sir Charles	Sir Charles Evans, Bart. (or Bt.)
KNIGHT	Sir	Dear Sir Arthur	Sir Arthur Lloyd, K.C.M.G.[2]
The Church			
ARCHBISHOP	Your Grace	Dear Archbishop	His Grace the Lord Archbishop of . .
BISHOP	My Lord	Dear Bishop	The Right Rev. the Lord Bishop of . .
DEAN	Dear Mr Dean	Dear Mr Dean	The Very Rev. the Dean of . . .
ARCHDEACON	Dear Mr Archdeacon	Dear Archdeacon	The Venerable the Archdeacon of .
CANON	Dear Sir, or Reverend Sir	Dear Canon	The Rev. Canon Evans
PREBENDARY		Dear Prebendary	The Rev Preb. Elliott
RECTOR, VICAR CURATE		Dear Mr. Mott	The Rev. John Mott

[1] The verbal form of address "your Grace" is used only by servants and those not in social communication.

[2] There are various orders of Knighthood, and the initials after the name vary accordingly. The example chosen is a Knight Commander of the Most Distinguished Order of St. Michael and St. George.

[3] Note, the prefix "The" (e.g. The Right Hon. . . ., The Lady . . .) is used only for Peers, Peeresses and their sons and daughters, and should never be omitted.

Orders and Degrees

Most people prefer to have Orders and Honours of which they are possessed placed after their names. Care should be taken in, placing decorations and honours in their right sequence. The reference books mentioned will supply detailed information on this point. Orders of knighthood should never be omitted.

University degrees are not used in private correspondence. A Doctor's degree is an exception. The prefix "Dr." is not used in the address, but the name is followed by the degree. *Example*—

Herbert Ellsworth, Esq., LL.D.

Doctor Ellsworth is a Doctor of Laws. (Take particular note of the absence of a medial full-stop in LL.)

Married Women and Widows

A married woman is usually addressed on the envelope by her husband's name or initial, e.g. Mrs. George Dawson or Mrs. G. Dawson. A widow is addressed by her own Christian name, e.g. Mrs. Mary Dawson. The envelope of a joint reply to husband and wife is addressed to the wife.

The widow of a Duke, Marquis, Earl, Viscount, Baron, or Baronet is distinguished from the wife of the present title-holder, by the word "Dowager." Nowadays, however, many people do not care for the use of this word and prefer to add the Christian name as a prefix instead. This is quite correct. For example, instead of "The Dowager Countess of Harwell," the title "Anne, Countess of Harwell" would be used.

Invitations

FORMAL. Invitations to large functions such as dinners, concerts, dances and big At Homes are usually issued in the form of printed cards. The guest's name appears on the top left-hand corner of the card.

COUNTRY HOUSE PARTIES. A residential secretary would need to do a large part of the routine work in connexion with the issuing of week-end and house-party invitations, and the keeping of records of those invited, for future reference. The looking up of suitable trains for guests not travelling by road, and the arrangement of cars to meet trains at the station, will entail an intelligent understanding of the A.B.C., Bradshaw, Continental and local time-tables (see pages 29–30). Such invitations will in most cases take the shape of informal notes.

ANSWERING INVITATIONS. The style of reply to an invitation is of course based on the invitation itself, i.e. either formal or informal.

An invitation in the third person is replied to in the same impersonal form. No salutation, subscription or signature are required. The reply should recite date, day, place and time of the function concerned. The addressee's name and address are not given, and the date is usually put at the bottom left-hand corner (not top right). If the invitation is from a personage of distinction, the acceptance should *not* be typewritten.

The following is a specimen acceptance of an invitation couched in the third person—

Holly Vicarage,
Alton.

Mrs. Eccles Adamson has much pleasure in accepting Mrs. Pritchard's kind invitation to the Garden Party to be held at Hadham Hall on Tuesday, 23rd June, at 4 p.m., in aid of the Red Cross.

21st May, 1948.

Occasionally—in the case of dinners and weddings—the formal invitation is a joint one from husband and wife. The envelope in reply would be addressed only to the wife.

In the case of a refusal to an invitation it is more courteous to give a reason than merely to state the bare fact of refusal.

The private secretary will find it helpful to have an up-to-date edition of some standard book on etiquette available for reference.

CHAPTER VI

Books of Reference

A.B.C.—Bradshaw—*Whitaker's Almanack*—*Post Office Guide*—Street Directories—*Directory of Directors*—Army, Navy, and Law Lists—*Crockford*—Medical directory—*Who's Who*—*Burke*—*Kelly*, etc.—Codes

It is necessary for the secretary to be thoroughly at home in the use of reference books. Knowledge in this connexion will not only obviate the necessity for asking unnecessary questions, but will facilitate the careful checking of any doubtful points needing verification. Only the principal books of reference likely to be of importance to the private secretary are dealt with here.

So much ignorance exists as to the use of railway time-tables, that they are referred to in some detail.

Bradshaw and A.B.C.

It should be realized that there is a definite distinction between the two railway time-tables, Bradshaw and the A.B.C. The latter gives merely the time of departure and arrival of trains between London (or in the case of a local A.B.C., the town of issue) and the station of destination, without changes, or details of stations on the route. Cross-country journeys, therefore, cannot be looked up in the A.B.C. It is self-indexed, stations being arranged in strict alphabetical order, and gives details of fares. It is a useful source of information in regard to the county in which a town is situated, its population, distance from London, and early closing day.

Bradshaw (issued monthly), which is a more elaborate time-table, gives the detailed route of a train, from terminus to terminus, with all stations at which it stops, and references to connexions to be made from junctions. With Bradshaw it is possible to make out a time-table of trains between any two stations in Great Britain. Details of boat services are also given, and there is a Continental edition for places abroad.

Detailed instructions as to use are to be found at the beginning of Bradshaw, but, briefly, the method of use is as follows—

1. Refer to the required destination in the index, and find the appropriate page, or pages, mentioned. The time of arrival and departure will be found in the train services given on that page.

2. If the journey is a difficult cross-country one, refer to the map when included in the Guide and you will find that the line connecting one place with another shows the pages giving the appropriate services. Then refer to those pages.

3. Branch Lines to stations not on the Main Line (usually necessitating a change) are indicated by an indent to the right, and a reference to the necessary page

Example: I wish to travel from Bedford to Cheltenham. On looking on the map I see a line (469, 468) connecting Bedford with Oxford, and a line (116, 136) connecting Oxford with Cheltenham. On referring to these pages I can work out the following time-table—

Page 469	Bedford	dep.	11 0
	Bletchley	arr	11 46
	(Oxford indented, ref. 468 indicating the change)		
Page 468	Bletchley	dep	12 0
	Oxford	arr	1. 1
Page 116	Oxford	dep.	1 15
	Kingham	arr.	2 0
	(Cheltenham indented, ref 136 indicating change)		
Page 136	Kingham	dep.	2 22
	Cheltenham	arr	3 15

As a town has frequently more than one railway station, care must be taken to see that trains arrive and depart from the same station, or that time is allowed for transfer from one station to another.

It should be unnecessary to add the reminder that in all time-tables Sunday trains are shown separately, and great care must be exercised in noting the distinction in regard to these, and to trains marked to run on Saturdays only. On long distance and night journeys changes from a.m. to p.m. must also be carefully noted.

Further, the changes between summer and winter services which usually take place in July and October must be watched.

In addition to the general time-tables mentioned above, there are, of course, the specialized time-tables issued by the individual railway companies.

Whitaker's Almanack

This reference book (published annually), is a useful source of information on almost every subject of everyday interest to the secretary.

Post Office Guide

Full information regarding postal, telegraph, and telephone facilities, including postal and money orders, can be obtained by reference to the *Post Office Guide* and pamphlets obtainable at Post Offices The details given include postage rates (inland and overseas) and the methods available for posting different types of matter. Information is also given regarding foreign mails, and rates and dates of posting for various places abroad. The address of and facilities available at the various Post Offices in London and the nearest Post Office to the main London streets are contained in *London Post Offices and Streets*

Similar information relating to the provinces is contained in *Provincial Offices of the Post Office.*

In addition to the normal references to the Guide for postage rates, etc., fuller use than is usually the case should be made, in dealing with correspondence, for the verification of correct place names where the accurate address is in doubt.

Special leaflets with details of Air Mail facilities can be obtained from any Post Office.

Street Directories

The principal directory for use in this connexion is the *Post Office Directory.* In addition to the Street section which gives the name of the street and the responsible occupier of each house, office, shop and flat therein, there are special commercial, trades, and private residents sections.

This directory is published for London and each County.

Telephone Directory

In addition to the obvious information of names, addresses and telephone numbers of subscribers, much useful information may be gained by studying the preliminary pages for special services, etc. (See also page 54.)

Directory of Directors

This directory (published annually) contains a detailed list of the Directors of Joint Stock Companies, and the companies concerned.

Army List

This list (published monthly) gives details of War Office Commands, Regiments, Battalions, Officers, etc., an alphabetical index of officers, and other information.

Navy List

A similar monthly list is published with details of the Navy.

Law List

This annual list gives details regarding Judges, Magistrates, Solicitors, Barristers, County Court Registrars, etc.

Crockford

This Clerical Directory (published annually) gives information regarding clergymen of the Church of England, Parishes and Livings, etc.

Similar clerical directories exist for other denominations.

Medical Directory

This contains a list giving details of qualified medical practitioners.

Who's Who; Kelly's Handbook of the Landed and Official Classes; Burke's Landed Gentry; Debrett's Peerage and Titles of Courtesy

These books give biographical notes regarding persons having a definite position from hereditary rank, title, or order, as well as members of Parliament, members of the higher grades of the Services, landed proprietors, Deputy Lieutenants and Justices of the Peace, and well-known members of the world of Law, Art, Commerce, etc.

It is important that careful reference should be made to one of these Directories when any doubt exists as to a precise title.

For example—

A reply is to be written to Lady Bramshire whose letter is signed Anne Bramshire.

The secretary does not worry the chief for further information but refers to *Who's Who, Kelly, Burke,* or *Debrett* and finds that the writer is the Dowager Countess of Bramshire (Anne, Countess of Bramshire) and is therefore the widow of the preceding peer, *not* the wife of the present peer. The envelope would therefore be addressed to—

(*a*) The Dowager Countess of Bramshire; or
(*b*) Anne, Countess of Bramshire.

General Reference Books

There are many specialized directories in connexion with almost every trade and profession, and the secretary in doubt on technical points is advised to refer to these.

The general books of reference it is helpful to have at hand (or to consult at the public libraries) include a good encyclopaedia, reliable atlases and maps, the *Annual Register* (which contains a useful summary of the year's events), the *Stock Exchange Year Book* (which summarizes information regarding companies, securities, investments, etc.) and such small useful handbooks of information for secretaries as the "Desk Books," published by Pitman, already referred to.

The private secretary will find that familiarity with appropriate books of reference not only makes for accurate work but widens the field of useful knowledge.

If any special research or inquiry involves reference to a large number of books, a Reader's Ticket can generally be obtained for access to the Reading Room at the British Museum. Reliable personal references must be given; the necessary form can be obtained from the Director.

Access to Reference Books can be obtained at the Public Libraries.

Codes

In telegraphing, and more especially in cabling, words or figures are often used which, by an arrangement previously made between the parties, are understood to represent a combination of words or whole sentences. Any arrangement of this kind is known as a code, and the word which represents a phrase or a sentence is called a code word. It is obvious that the use of a code means a vast saving of expense, particularly when foreign trading is taken into account. Well-known codes are the ABC and Bentley's.

CHAPTER VII

FILING

Objects—Methods—Appropriate systems—Practical hints

THE wide field of filing will be surveyed from the specialized viewpoint of the private secretary; only methods appropriate to this type of work will be dealt with in detail.

Objects and Principles

The object of filing is the preservation of documents for *easy, accurate, and speedy reference.* The last five words are italicized as they contain the crux of the matter; they govern the method to be adopted.

Suitable Methods

Easy reference may be achieved in a variety of ways dependent upon the type of material handled, and the nature of the work involved. Obviously the method best suited to the work of a Hospital Appeal Organizer would be less suited to the need of a country gentleman with farms and estates. Several factors govern the selection of the best method—

(*a*) Suitability for the particular type of work dealt with.

(*b*) Simplicity. It must be a method which ensures clear and rapid operating.

(*c*) Easy accessibility. The equipment involved must bear relation to the accommodation available; in many cases interference with existing furniture would be impracticable.

For example, where the only room available is a study or library in a private house, or a small room adjoining a consulting room, large filing cabinets would be out of the question.

Filing Systems

Methods of filing are broadly divided into—

(*a*) Vertical.

(*b*) Horizontal.

Vertical Method

By this system the papers of each correspondent are placed in a pliable cardboard folder (quarto or foolscap); the upper side of the cover is an inch shorter than the under, thus leaving space for an indication label. These folders are arranged vertically, the opening edge of the folder, bearing the label, on top. As the folders are arranged on end (not too closely packed), papers can be placed in or taken out of them without removal of the actual folder.

The folders are normally stored in drawers in special filing cabinets. Where such a piece of furniture is impossible, and only a limited number of files are required, they may be stored vertically on shelves in a cupboard.

These file-folders may be classified by one of the three following methods—

(1) Alphabetical.
(2) Numerical.
(3) Alphabetical-numerical.

1. Alphabetical Method. Each folder bears the name of a correspondent. Folders are arranged in strict alphabetical order, usually by the Directory system.

Stiff, coloured, projecting Guide Cards divide up the letters of the alphabet, A from B and so on, and the individual letters are subdivided again into groups, Ab–Af; Ag–Am; etc., to facilitate easy reference. Adequate subdivision of the index is essential if files are to be found quickly.

A miscellaneous folder is provided at the back of each division in which can be filed the letters of isolated correspondents which are not likely to be recurrent. These can be transferred to appropriate individual files should the need arise.

2. Numerical Method. Each correspondent is allotted a numbered folder. Folders are arranged in strictly numerical order in the cabinet.

Divisional coloured Guide Cards are inserted to divide up the folders into groups of 10.

It will be obvious that an index system will be needed here to link up names and numbers. Before we can look up Mr. Swan's letter we must know the number of his file.

Therefore the numerical system involves a card index, consisting of small cards, usually 5 in. × 3 in. (housed in an appropriate box-drawer the same size), bearing the name of each correspondent and his file number.

At first sight this method may seem more cumbersome. Actually in operation it is one of the simplest and most foolproof. It has several advantages—

(1) Numbered files are easily found, and in replacement are less likely to be put back out of order.

(2) In business correspondence a fixed reference number for use on letters is readily available.

(3) The system is capable of indefinite expansion. There is no need to estimate the room to be left available in each group and drawer, as in the alphabetical system.

(4) The card index serves many useful purposes—

(*a*) It can be maintained as a useful address record easily kept up to date.

(*b*) It can be used for practical cross reference purposes.

Example: The Venerable Hugh Adams, Archdeacon of Thame, can be carded under Adams (reference Archdeacon of Thame) and under Archdeacon of Thame (reference Venerable H. Adams).

(*c*) In some specialized work such as Charities, etc., a more personal note can be made on the card: *Example,* "Annual Subscriber, £1 1s. Last Subscription paid 1st March, 1942."

(For fuller information regarding Card Index systems, see Chapter VIII.)

3. ALPHABETICAL-NUMERICAL. This is a rather more elaborate system which combines alphabetical and numerical methods without a card index.

Folders are arranged in alphabetical groups, and are numbered within these groups.

Each letter of the alphabet (and here again the letters are subdivided) has its own appropriate Guide Index card which contains an index of the numbered files in that letter-group.

For example Aa–Ag is one division with its own Guide Indicator, A^1, being the first group. The first file arising to be made in that group is Mr. E. Adams and his folder is 1. The Guide Card contains metal slots and in the first slot numbered 1 is slipped a typewritten tab "E. Adams" 1/1. His folder is numbered 1, and appears directly behind the Guide. The next correspondent in that group is F. Abbott; he is given a number 2, and his tab typed 1/2 and inserted accordingly. You will see that here Abbott *follows* Adams and the Directory system is not adopted; within the appropriate alphabetical group *numerical* subdivision is followed.

Although the Guide Card supplies a self-indexing method, an auxiliary card index is sometimes desirable.

This is, of course, a rather more elaborate, though clear, modern method.

Box Files

Where correspondence is non-recurrent and limited in scope it is possible to file under this very simple method. A card-board box (in book-shape) with alphabetical index sheets, has a spring clip.

The letters are placed in it under the appropriate alphabetical initial.

This is suitable only

(*a*) For use in simple work where there is little correspondence;

(*b*) As an auxiliary file for some specialized temporary correspondence, say the appeal for funds for a Charity Ball.

Subject Filing

In the preceding pages filing has been dealt with solely from the point of view of personal folders.

Similar methods can be followed by filing under *Subject* instead of under *Name*: all correspondence (whoever the correspondents may be) being filed under its subject. For example, all matters referring to Income Tax, or to Household, would be filed in folders under those particular titles.

Appropriate Systems for Private Secretarial Work

Probably the most suitable methods for private secretarial work in general are—

(*a*) The numerical personal folder system with a card index; or

(*b*) A numerical system of subject files (which need not be many) with a personal card index referring to correspondence in those files, (or a combination of both).

For example: the Income Tax, File No. 52, would contain among other correspondence, letters to and from the Inspector of Taxes, Summerton, and with the Inland Revenue, (Claims); cards would be made out for Inspector of Taxes, Summerton, and Inland Revenue, in both cases referring to File 52.

Such a system is simple and takes up little room in the housing of files as the number of folders is kept down to a minimum. It is therefore particularly suitable for a private secretarial post where accommodation is probably limited and correspondence not voluminous.

Method (*a*) is recommended for extensive correspondence, and (*b*) for work of more limited scope.

(*c*) For such work as that of a secretary to a Member of Parliament (where of necessity the matter to be filed is very voluminous, where only the latest matter is of current interest, and where time is very limited) the simplest possible system of Subject filing is the most practical. "Dead" matter must constantly be transferred from the current files. A card index will have to be omitted in many cases through lack of time, and references can be made inside file covers themselves.

Horizontal Method

This method—which involves the storing of files in a flat, horizontal position on special cabinet shelves instead of vertically—has little to recommend it as access to files is more cumbersome and difficult. It is suitable for filing stencils, photographs, etc.

Press Cuttings and Catalogues

Press cuttings should be pasted on quarto paper and filed and indexed under subjects. (Where the number is very limited they can be posted in an indexed "Scrap Book.") Catalogues are best stored book-wise, alphabetically.

Receipted Accounts

These are filed in numerical order, preferably in a spring file case, each account being numbered with the number allotted to it in the Cash Book. The accounts for each complete financial year are kept separate. (See page 72.)

Practical Hints on Filing

(*a*) Sort and classify all letters before starting to file.

(*b*) Fasten the carbon copy of the reply to the letter answered by tipping the corners with paste.

(*c*) Remember that strict order of date must be followed in placing letters in folders, the last letter being on top.

(*d*) File neatly and methodically. Do not place papers inside the folders loosely and carelessly so that they stick out and obscure the indication tab.

(*e*) Do not let folders or drawers get overcrowded. Transfer old material to reserve files and store away, making a reference on the current folder.

(*f*) File daily in order that reference to any folder ensures reference to the *last* letter on any subject.

(*g*) Keep in touch with any improved modern methods, or appliances.

As far as possible when a file passes out of the secretary's hands a record should be kept showing (*a*) date and (*b*) by whom taken, so that track can be kept of it. Where this arises on a large scale (between departments for example) a Register is kept, and a "Flag" is inserted in the place of the missing file, in many big organizations.

Where "live" matter is still in action and it is advisable that relevant papers should be kept together and brought forward again before distribution into files, a method of "Suspension" filing should be adopted—the Shannon Suspension File is an example.

CHAPTER VIII

Card Index and Loose-leaf Systems

General object—Advantages—General and specialized methods—Ledger accounts—Reminder flags—Visible system—Loose-leaf systems

General Object

The object of the card index system is to meet the need of a quick, accurate and easy method of reference to required information (either general or specialized).

It probably owes its origin to the demand for an improved system of library cataloguing and indexing.

General Principle

A separate card is provided for each item (e.g. title of book, name of author, name of client or patient), and these cards are arranged in strict alphabetical order under the Directory system already explained, in connexion with filing, on page 36. (The card index is there used as an index to numerical files.)

These cards are arranged in a drawer, and the sections of the alphabet are subdivided by projecting guide cards. The container may be a single small drawer in a box; it may be one of a series of such drawers in a larger box, or it may be a drawer in a large cabinet. For private secretarial work the small single drawers, which are inexpensive and light, are usually sufficient. They can be obtained at any large stationers, or manufacturers of office furniture.

The tendency of modern times is to use the card system increasingly as a substitute for bound book records. In addition to acting as an index to numerical files, and providing a useful record of addresses, the system has many other advantages, amongst them—

1. Clarity. The strict alphabetical order makes it possible for a name, or subject, to be seen and found at once.

2. FACILITY. The cards are easily handled, removed or replaced; obsolete cards can be withdrawn and new cards inserted, without interfering with the continuity of the record. The cards are easily inserted in the typewriter.

3. COMBINATION OF PURPOSES. Information to serve a variety of purposes can be combined on one card.

For example—

(*a*) *Subscriber's Record.*

Name.
Address
File number or subscriber's number.
Date subscription due.
Account showing amounts paid and date

Such a card can be used in clubs, hospitals, institutions, etc., in connexion with subscriptions; in publishers for registering subscribers to publications; or in libraries.

(*b*) *Dentists and Doctors.*

Name.
Address.
File number.
Chart of mouth on which work done is noted, or
Details of attendance, medicine supplied, etc.
Date and hour of appointment.
Account for services.
Date cash is paid and amount.

Cards for dental and medical work are often ruled in tabular form, various columns being headed with the type of attention given, e.g. for the dentist extractions, dressings, dentures, fillings (gold, amalgam, white, etc.).

(*c*) *School or Institution.*

Name.
Address.
File number (or Student's or Inmate's number).
Fee.
Date admitted.
Length of course, or visit.
Date left.

The back of the card can be ruled as a Ledger account in which sums due and paid are recorded.

4. Easy Classification. Where classification is advantageous for any special purpose (for example, in club or charity subscription work, as a distinction between donors, annual subscribers, life members, etc.) different coloured cards can be used for easy classification.

In any type of work in which classified information is helpful, the secretary is advised to allot special coloured cards. In this way one set of cards can often be made to serve a large variety of purposes, thus doing away with the necessity for keeping separate sets of records. By colour classification labour is saved not only in the avoidance of duplicate carding, but by facilitating quick reference to cards containing specialized information required.

5. Providing Specialized Records. Cards for a variety of specialized work (doctors, hospitals, dentists, accounts, etc.) can be obtained ready printed and ruled. Business stationers and firms dealing with filing systems can always supply cards ruled to any special requirements, and specialized cards can be obtained from such firms as Globe Wernicke, Library Bureau Ltd , Shannon Ltd , Kardex, Roneo, and many others.

The private secretary is strongly advised to use the card index system as much as possible for records and accounts, and to make one set of cards serve as many purposes as possible. This will not only save a great deal of the time and trouble spent in keeping various book records, but will enable information to be obtained with greater ease and speed.

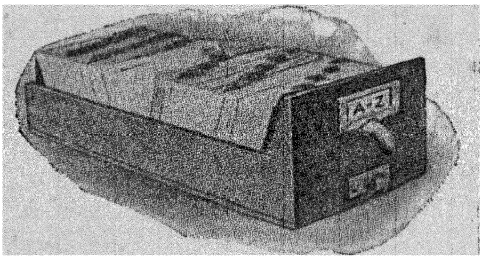
The system can, of course, be used to provide a subject index as well as a name index.

Ledger Accounts

Accounts can in many cases be combined with other information in the ways outlined above.

Cards can also form an excellent substitute for the bound ledger. They have the advantage (*a*) that closed accounts can be withdrawn; (*b*) that it is not necessary to endeavour to estimate, as in a book, the amount of space an account is likely to require; (*c*) classification is easier; (*d*) they can be typed neatly and quickly.

Such cards are particularly useful where payment is made on the instalment system. The card bears the client's name and address, the dates at which instalments are due, the amount and sums paid. It is possible to see outstanding amounts at a glance, and cards for closed accounts can be



VERTICAL CARD INDEX

withdrawn, thus leaving a concise record of outstanding payments with dates due

Reminder Signals, Flags and Tabs

It is particularly easy with the card index system to provide a means of keeping important dates in evidence, by using small tabs or "flags." For example, the dentists' card may display along the top the day of the month. A flag is placed against the date of the next visit.

Cards relating to the appointments of the day can be withdrawn by the secretary every morning, and placed in proper order ready for the surgeon's reference as each patient calls. The flags are then moved on to the next appointment.

As these notes are intended for the private secretary, little has been said of the application of the card index system to business.

In the business world, however, it has been brought to a very high standard of efficiency of detail, and the secretary would be wise to study the methods adopted in the systems of firms already mentioned, and many others; and to adapt various methods of classification, and reminder-signals.

A form of card index reminder is dealt with on page 23. It is a practical method to adopt in simple work.

Visible Card System

An alternative to the vertical card index illustrated on page 44 is the Visible Card Index shown on the next page (46).

By this system some fifty cards are held flat in transparent covers in a shallow metal "tray," each card overlapping its neighbour but keeping its title in view. In this way, on pulling out the tray, the fifty cards are all simultaneously visible and any card can be withdrawn. A cabinet can contain from six to twelve such tray-drawers.

Although this system is perhaps associated in the minds of many people with commercial, rather than with private, secretarial work it is becoming increasingly popular.

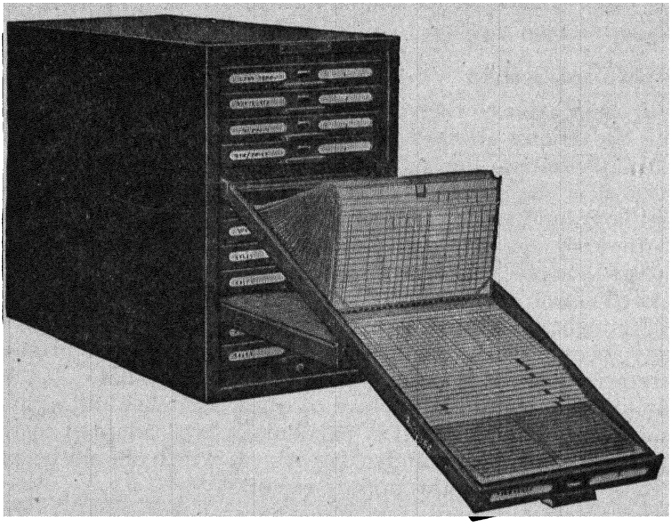
It has the definite advantage of quick visibility (fifty cards being seen at once) and it is particularly well adapted to the employment of the reminder flag system which should be put to the fullest use by the private secretary.

The illustration will give some idea of the method. The lower edge of the card (which projects by overlapping) has space for name and address and, in such work as that of doctor or dentist, can be printed with the hour of the day, and the day of the month. In this way a coloured signal can be placed against the date and time of the next appointment. When the operation is complete, the signal can be moved forward three or six months to indicate the date on which the next visit for three or six monthly inspection falls due, thus enabling the secretary to see at one glance, by casting the eye vertically down the fifty cards, the signals standing at a given date so that work to be dealt with on that date can be ascertained.

Colour differentiation in signals can be made so that, for example—

(*a*) red signals indicate reminders to be sent out that quarterly examination date has come round;

(*b*) green signals indicate the appointments for the day, thus enabling the secretary to withdraw appropriate cards



VISIBLE CARD INDEX

each morning, and place them on the desk ready for the doctor or dentist in the order of his appointments.

From these details the secretary will see the advantages of the Visible system as applied to private secretarial work, and the additional advantage of the free use of coloured signals and guides.

All these card index methods can be adapted to any type of work, and the firms which specialize in them are always ready to give helpful advice, and to design the most suitable type of printed card.

Stress is again laid on the point of cutting down record work to a minimum by the use of *one* set of cards for many purposes, carrying out any differentiation in classification merely by a colour device in the cards themselves, the index-guides, or the reminder flags.

Loose-leaf System

The loose-leaf system is another substitute for the bound book record. Here a detachable binding cover has an adjustable screw, slide, ring or other metal device which grips a corresponding perforation in the paper and holds the page in position. The binder can open at any appropriate place at which a page is to be withdrawn, inserted, or referred to.

Such a method has some of the advantages of the card system over the bound record already put forward, and the pages can be typewritten.

Loose-leaf records are used, for example, for Accounts, Minutes, Bank Statements, etc., and various more elaborate variants of the simple loose leaf are especially adapted for specialized commercial work—for use, for example, in conjunction with calculating machines; the taking of multiple carbon copies, etc.

The loose-leaf book has the great disadvantage that pages may be lost, misplaced, destroyed, or tampered with. Where the matter is of great value or importance (as for example, in private accounts, or confidential work) the loose-leaf binder is locked. It is opened only by the person responsible, who holds the key, issues any blank pages required (these must be consecutively numbered), and inserts new matter. (See also page 118.)

For general work the loose-leaf system has many advantages over the bound book, and is to be recommended to the private secretary.

CHAPTER IX

LITERARY WORK

Précis, summary, and report writing—Proof correction—Style and lay-out

ABILITY to write a good report, to summarize quickly and clearly, and to be knowledgeable regarding proof correction and the general lay-out of printed matter are necessary secretarial qualifications.

Such a man as, for example, a Member of Parliament frequently requires a brief summary showing the present position of a given case, question, or transaction, and the main points or steps leading to that position.

Précis or Summary Writing

In writing a summary for such a purpose, the fundamental rules for précis writing should be followed—

1. Read the subject-matter through carefully.

2. Read through a second time, underlining important features, putting brackets round all non-essential points which can be eliminated.

3. Prepare précis, condensing the summary to at least one-tenth the length of the original. In the case of long reports, the length of the final summary should be even less than this.

In secretarial work it is frequently necessary to make an index précis of correspondence on files concerning a given subject. In this case the summary is best made in tabular form, under the following heads—

Date	File No.	Correspondent	Subject	Action

Précis writing and the preparation of summarized reports is work which needs great care and concentration in order that a clear grasp of the whole position may be gained before a summary is attempted.

Accuracy of facts, figures and chronological order is essential. In all report or summary writing the matter should be presented in the simplest language. Tabulation usually gives far clearer results (although, of course, the tabular form would be incorrect for a *literary* précis).

A secretary can often help an employer by supplying beforehand, without waiting to be asked, a note containing a very short summary of main points of information concerning a question to be raised at an interview, Committee meeting, etc.

Where the tabular form is not adopted, a wide left-hand margin with marginal notes is helpful, and in any sort of work of the nature of Statements, Reports, Summaries, Minutes, etc., marginal notes and headings should be employed freely and stand out clearly.

Proof Correction

In the correction of printed matter certain definite symbols are used for instructions to those setting up the type, some of which also apply to the correction of manuscript and typewritten matter. The principal symbols in general use are given on the next page, with a specimen of a corrected proof.[1]

It is customary for the printers to supply two "pulls" or sets of proofs printed on inferior paper. After correction one set is retained by the author and the other returned to the printers. It will be realized that any alteration in printed matter will involve delay and additional expense unless it is very carefully planned.

To reduce the cost of re-setting to a minimum, where it is possible, when altering a word or words, others which will not occupy more than the space available should be substituted. If entirely fresh matter is to be used its length should be calculated on the same basis. If this is not done, not only the whole page may need to be set up again but a carry forward may be involved which may entail the resetting of subsequent pages. In the case of Linotype, where a complete line of type is cast in one process, the difficulty is increased.

[1] Thanks are due to Mr Robert Lynd for permission to use an extract from one of his Essays for this purpose.

1 caps The Blue Lion

2 Sm.caps II. The Shy Fathers

3 ∧⊏ It is difficult to refuse a childs invitation, even when it is to attend √ 4

5 H the breakingup ceremony at a school run on/ 6

7 ∧' At first I pleaded shyness, but my niece said with a pout, 8

9 √ "Thats what all the men say. Elizabeth says her Father's shy, but l.c. 10

11 Simply she's going to make him come; and Ann's father says he's too shy, ital 12

13 A/ but ann's going to make him come too Why should all the fathers ld/ 14

15 trs. be shy?" "I don't anything know about the ~~fathers,~~" I told her, stet 16

17 "√ "I can only answer for the uncles." Well, why should uncles be shy? "√ 17

18 bowled That, I confess, ~~stumped~~ me. "Oh, well," I said, "I'll come along × 19

20 h/ with the shy faters" I admit I should not have gone if I had not ∟ 21

22 ꝺ ~~have gone if I had not~~ been fairly sure that the shy fathers would y/ 23

24 # be therein considerable numbers, the thought of being present ⊙ T 25

26 9 in a large scyoolroom, I find terrifying to the imagination. It is not out see copy 27

28 ⁀ that I dis like the company of women and children/ on the whole, :/ 29

30 rom. I think it is the *best* company in the world But (as Bacon has =/ 31

32)/ said a crowd is not company and the loneliness of a man entirely ⌣ 33

34 wf surrounded *by* women and children surpasses even the loneli H 35

36 trs ness of a man isoalted in the middle/ of the Sahara. ⊙ꝺ 37

NOTES ON SPECIMEN CORRECTED PROOF

1 Underlining with three lines indicates CAPITALS
2 Double underlining means SMALL CAPITALS
(N B Single underlining is an indication that the word should be in italics)
3 □ is the mark for INDENT to show beginning of paragraph
4 Apostrophe showing possessive case omitted Note sign in margin to distinguish from "Comma "
5 Hyphen omitted Indicate by caret and hyphen in margin between two lines
6 New paragraph not required Words should run on
7 Comma omitted See (4)
8 Mark to indicate space should be closed up
9 Apostrophe omitted to show letter left out See (4)
10 "Father" should begin with small letter The letters l c mean "lower case" as distinguished from "upper case," i e capitals
11 The word "simply" omitted where shown by caret
12 "He's" should be in italics
13 Capital ' A" for Ann
14 Lines are too close together The letters "ld " stand for "leaded "
15 Words "anything know" should be "know anything" and must be transposed
16 Word crossed out in error Dots underneath show the printer that the erasure is to be ignored The word "stet" in the margin means "Let it stand "
17 Inverted commas omitted Show commas as in (4)
18 ' Stumped" to be altered to "bowled "
19 Badly formed letter "m " Attention of printer called by × in margin
20 Letter 'h ' omitted where indicated by caret
21 New paragraph required "N.P " can also be put in margin
22 Six words to be deleted δ in margin should be written as shown to avoid confusion with "d" (letter to be printed)
23 ' e" to be changed to "y "
24 Space required where shown by caret
25 Change comma to full stop and begin new sentence with Capital (The capital could also have been indicated by three lines under the "t ")
26 Letter inverted ⑨ in margin calls attention to the correction
27 Several words are omitted Reference to original shows them to be "with no other man present, in the midst of a throng of far from shy women and children "
28 "Dislike" to be closed up
29 Semicolon to be altered to colon
30 Roman type, not italics, in word underlined
31 Attention is called to the fact that the corners of line have slipped
32 Brackets to be closed where indicated by caret
33 This ⊥ is a usual mark to show that a printer's "space" is standing up between words "crowd" and "is "
34 w f shows that the "wrong fount" has been used for the letter "b"—in this case italics in place of roman
35 Hyphen omitted See (5)
36 Letters to be transposed in "isoalted "
37 Full stop to be deleted

Pages with uneven numbers are bound on the right, those with even numbers on the left of the book.

Style and Lay-out of Printed Matter

It frequently happens that, in addition to the actual correction of printers' proofs, the secretary has to use some discrimination in passing the general lay-out of the printed matter as suitable. This is too technical a point to deal with here in detail, but the main points to be borne in mind are—

1. That the matter is displayed clearly (e.g. the print is not too small, the paragraphing too cramped, or the page too full).
2. That lettering and any decoration are simple and clear—not ornate or fussy.
3. That the actual style of the type is uniform and from the same fount (e.g. that the headings are not in *Gothic*, the sub-headings in *Clarendon*, and the main body of type in *Brevier*).
4. That suitably proportioned size-differentiation is observed in distinguishing the headings and sub-headings from the main body of the matter.
5. That marginal surrounds are of good proportions.
6. That no unnecessary decorations and flourishes are used.

These are just a few of the points it is well to bear in mind when supervising the style as well as the accuracy of the printed matter.

Details as to the standard types, and the sizes of books, paper, type, etc., can be got from such reference books as *Whitaker's Almanack* and *Pitman's Office Desk Book*.

CHAPTER X

Receptionist's Duties

Telephone—Callers—Interviewing

Telephone

Everyone is now so well acquainted with the use of the telephone that it is hardly necessary to describe in detail methods of technical use.

The secretary has the power to give as pleasant an impression of courtesy and welcome by the tone of voice and manner used in answering calls on the telephone as in the receiving of callers in person.

On picking up the receiver to take an incoming call the secretary should at once indicate who is answering by some such reply as "Queen's Nursing Home," or "Colonel Dawson's secretary speaking." If the caller's voice is recognized at once, a pleasant impression is given by some such reply as "Good morning, Mr. Johnson. This is Colonel Dawson's secretary speaking." The word "Hallo" should be avoided and no matter how pressed for time the secretary may be, or how irritated by the constant interruptions of the telephone, a pleasant and unruffled response must be given at all times.

Clarity of diction is of great importance and it is wise to pitch the voice low and emphasize consonants; the substance of the conversation should be expressed as concisely as possible. It is worth while giving careful attention to all these small points as it is not unusual for employers to try out an applicant's telephone voice and manner (perhaps unawares!) A message pad and pencil should always be beside the telephone. The caller's name (and if necessary address) together with date and time of call should be written down while the call is being taken, and if a message is given it can be added. It should be emphasized here that the memory should not be trusted with calls and messages; they should invariably be written down while they are actually being received. If a stranger is speaking, it is wise to get an address as well as a name, and spelling should be checked if there is any doubt. All these details are particularly necessary in such an appointment as that of doctor's secretary. It is very easy to take down a caller's name incorrectly (Power instead of Bower) with no means afterwards of tracing the originator of the call.

Full instructions regarding exchanges to be obtained as "Toll" or "Trunk" calls are given at the beginning of the *London Telephone Directory*. When using provincial directories it should be remembered that they are sectional and the correct section for the district required must be consulted.

A list is also given at the beginning of the *Telephone Directory* of analogues to be used to identify any letter of a word or name which cannot be heard and the secretary should be familiar with this list; it is particularly useful when sending telegrams by telephone. For example the word to be transmitted is "Park"—the telephone operator may hear this as "Dark" or "Part." The confusion can be cleared up by identifying "P" by the standard analogy "P for Peter," and "K" by "K for King."

In business firms and organizations—and in some large private houses—a telephone switchboard is used on which all incoming calls are taken and then transferred to the various people and rooms concerned by means of inter-communicating switches and signals. A good deal of tact may be demanded here as the secretary will need to be careful (*a*) to avoid putting through to the chief trivial or undesired calls, and (*b*) that while consulting the chief on one line the caller is temporarily disconnected, and is not "listening-in" on the other line.

In private houses it is more usual to have an extension of the telephone installed in various rooms and the ringing of a bell in the room concerned indicates that a direct call from the main exchange should be taken. There is no switchboard intermediary.

Callers

It is usually the duty of the private secretary to shield the chief from unnecessary or undesired callers, and to be ready to receive *every* caller with a pleasant welcome and a cheerful manner. The room (and the secretary) should always be spotlessly neat, orderly, and business-like; any flowers must be absolutely fresh and the desk tidy at all times. The receptionist and the reception room are a caller's first impression.

The name of each caller should be obtained clearly and some indication of the caller's business, together with his address. It is essential that this information should be obtained tactfully and pleasantly. Callers very naturally resent anything in the nature of an abrupt cross-examination.

If the call concerns a matter which can well be dealt with by the secretary, a tactful hint can be given that the chief is very busy at the moment. Some such phrase as "Colonel Dawson has already made so many appointments this morning I am afraid he will have to keep you waiting some little time. Would you care to discuss the matter with me? I have the details of the points raised at the last Committee meeting in my head," might be appropriate.

A word of warning here. While appearing confident and knowledgeable, the secretary must avoid any appearance of self-importance.

A very short written note of any interview should be made either for the chief to see or for the files, and it is advisable to have a diary at hand in which to enter the name and address of each caller, and the time and the object of the call.

It is as well to mention that *no callers* should be shown in to the chief's room without first ascertaining that he wishes to see them, and particulars of their business.

In the case of a secretary to a Doctor, Dentist, Nursing Home, Hospital, etc., much can be done by means of a sympathetic and cheerful reception to reassure patients and set them at ease.

Sympathy and human understanding are particularly needed in the secretary.

Interviewing

Most of the ground has already been covered in this connexion. There is, however, a type of interviewing required, particularly in certain of the higher and more responsible posts connected with welfare, institutional, school, and charitable work, selection of staff, etc., where interviewing becomes almost a specialized art. In these cases ability to sum up and judge character accurately and quickly, to put people at their ease and to set them talking without the realization that they are being questioned, is important.

In all cases, it is necessary to be able to keep talkative persons to the point and to draw an interview to an early close without causing any feeling of offence. As a last resort it is a good plan to stand up with some such remark as "You must not let me keep you as I know how busy you must be."

It is very easy for the secretary faced with a great deal of reception work and interviewing, to find at 5 o'clock that the day has been spent in talking, and the correspondence and routine work have still to be done. A maximum time should be set aside for any one caller, and the secretary must stick to it.

CHAPTER XI

BANKING: THEORY

General principles—Cheque transactions—Bank of England—Bank accounts—Bills of exchange—Promissory notes—IOU

ALTHOUGH a cheque is a written order to a banker to pay a sum of money on demand, actually the banking system enables debts to be settled without the factual passing of cash.

Principles of Banking

The debt of the individual is settled by the issue to his creditor of a cheque.

The cheque (in the normal course) is not exchanged for cash but is paid by the creditor into his own Bank Account.

The creditor's bank again does not exchange this cheque for cash but uses it as part of a balancing settlement, transacted through the Clearing House, for cheques issued or received on behalf of other banks. Thus the whole transaction can be carried through without the exchange of actual cash.

Cheque Transactions

For example: I buy a book-case from the Globe Company for 10 guineas. I make out to the Globe Company a cheque on my bank (Barclays, Kensington Branch) for £10 10s. in settlement.

The Globe Company pay this cheque into their own bank (Lloyds, Bond Street Branch) and the sum is credited to their account at that bank.

This £10 10s. forms part of a balancing settlement between Lloyds Bank and Barclays Bank at the end of the day, which is liquidated through the Clearing House Account at the Bank of England (where all banks have their accounts), and the settlement decreases or increases the balances of Lloyds and Barclays Accounts in the books of the Bank of England.

This illustration serves to show as simply as possible the carrying through of a normal cheque transaction, and it will be seen that at no stage does actual cash pass.

Those who need to understand the principles of banking in fuller detail are advised to study some standard textbook on the theory and practice of commerce, such as *Theory and Practice of Commerce* or *Principles and Practice of Commerce*, both published by Pitman.

Bank of England

The Bank of England, in addition to being the bankers' bank as shown, is the nation's bank. It deals with the funds of the British Government; the National Debt; the proceeds of Loans and Taxes; the receipt of bullion (raw gold bars), and specie (minted coins) from the mint; the fixing of the Bank Rate (the rate of interest at which it is ready to lend money on first-class Bills of Exchange); it is responsible for the note issue and holds the gold reserve of the country. It also carries out the functions of an ordinary commercial bank in keeping the accounts of certain corporations and companies and in acting as registrar for Government inscribed stocks.

Bank Accounts

An account can be opened at any bank by paying in a sum of money, after satisfying the manager by a personal introduction from someone known to the bank, and the production of two acceptable references. A specimen signature must be furnished, and this exact signature must be adhered to on cheques. Other personal details must also be supplied. A cheque book will be issued when the bank is satisfied. Cheque books are made up to contain from 10 to 500 printed blank cheque forms, embossed with a 2d. stamp (the 2d. being the Government stamp duty on a cheque). The cost of the stamps is charged to the customer's account.

Accounts are of two types—

(*a*) Current.
(*b*) Deposit.

The Current Account is one on which cheques are regularly drawn for normal transactions, and to which money is periodically paid in. It is customary for banks to make a half-yearly charge of a minimum of half-a-guinea for keeping customers' accounts, but it is quite usual for no charge to be made if a specified credit balance is maintained. Interest on overdrafts is charged at current rates. These details vary in different banks.

The Deposit Account is one in which money is set aside, rather in the nature of a reserve, on the understanding that it is not drawn upon without agreed notice. The bank is thus enabled to make use of the money and will pay interest, normally round about 1½ per cent below Bank rate. The Current Account cheque book should not be used for the Deposit Account. When it is required to withdraw money from Deposit, it is usual to instruct the bank to make the necessary transfer from Deposit to Current Account, giving the agreed notice. It is then available for use in the Current Account in the usual way. It is sometimes the practice, however, to draw direct on Deposit Account by means of a separate cheque book.

Separate Bank Accounts

Where it is advisable to keep separate funds for any purpose, separate accounts should be kept at the bank and this is compulsory in the case of a Trustee. (We have already noted the distinction between Current and Deposit Accounts.) It is quite usual for a private secretary to have to deal with at least four, if not more, accounts at the bank: for example—

1. A normal Current Account.
2. A Current Account, possibly called No. 2 account, used for a specific purpose (say, rents received from and money expended on a Farm or an Estate).
3. A Trustee Account for money received and paid out in connexion with a Trust Fund.
4. A Deposit Account.

It will be necessary to have separate cheque books and paying-in books and to see that the signature of the drawer is made in accordance with the particular account concerned.

If you were Colonel Dawson's secretary acting in these circumstances it would be necessary for you to see that cheques were signed on the following lines—

1. R. Dawson—Current Account.
2. R. Dawson—No. 2 Account.
3. R. Dawson—Trustee Account.
4. R. Dawson—Deposit Account (if the method of drawing direct on Deposit Account is adopted).

It is, however, quite possible that Colonel Dawson might have a special designation for the various accounts and this distinction would be necessary on cheques and on paying-in slips. Statements ("Pass Books") will be issued periodically by the bank, giving details of each account.

Negotiable Instruments

Two forms of "negotiable instrument" (i.e. an instrument by delivery of which the legal right to the money it represents is transferable from the one person to another) are Bills of Exchange (which include cheques) and Promissory Notes.

Bills of Exchange. A Bill of Exchange is usually issued conditionally upon value being received for the money. It is an unconditional order in writing addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand or at a fixed or determinable future time, a sum certain in money to, or to the order of, a specified person or to bearer.

It will be seen from this that a cheque is actually a Bill of Exchange drawn on a banker and payable on demand.

The essentials of a Bill of Exchange are the—

Date,
Period of Currency,
Parties,
Amount,
Stamp (at specified rates).

The advantages of a Bill of Exchange are—

(*a*) The fixing of the amount due and the date it is to be paid.

(*b*) It can be discounted at a bank (that is cashed in advance) at current discount rates.

(*c*) By the fact that it is negotiable, the Bill can be transferred from one person to another, thus transferring value without the passage of money.

The private secretary is not likely to come in frequent contact with Bills of Exchange unless in dealing with trade debts abroad. They are, however, frequently used in the timber trade, and a secretary dealing with large country estates where the sale of timber is involved may meet with them occasionally.

Bills of Exchange can be negotiated through the bank A specimen Bill of Exchange is given below—

3/-
Stamp

No 1502 £215 15s. Timber Mills,
Norwich

1st March, 1948

Three months after date pay to our order the sum of two hundred and fifteen pounds fifteen shillings for value received

James Jevons and Co

Messrs Whitewood Ltd.,
Truro,
Cornwall

SPECIMEN OF INLAND BILL OF EXCHANGE

This bill, after it has been duly accepted by Messrs. Whitewood Ltd., could either be passed through Messrs Jevons' bank for collection on its maturity at the end of three months plus three "days of grace"—i.e. on 4th June, 1948—or it could be cashed earlier ("discounted") at the bank, and its value (less discount at current rates) thus obtained in advance.

As this book is intended for the private secretary, the subject of Bills of Exchange is only touched upon. Full details will be found in any textbook on Commerce. The subject—particularly where foreign Bills of Exchange are concerned—is too lengthy to discuss here.

It might, however, be mentioned that an "accommodation" Bill of Exchange, where no value has actually been received, is sometimes given—in exchange for a loan, for example.

Promissory Notes. A Promissory Note is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand or at a fixed or determinable future time a sum certain in money, to, or to the order of, a specified person or to bearer. The Bill of Exchange is an order to pay. The Promissory Note is a promise to pay. The following is a specimen of a Promissory Note. The stamp duty is *ad valorem*.

1/- Stamp

£76. Moat Farm,
Chichester.

1st January, 1948.

Six months after date I promise to pay to Colonel R. Dawson the sum of seventy-six pounds for value received.

N. Jenkins.

The above Promissory Note would fall due for payment on 4th July, 1948.

I O U. An IOU is not a negotiable instrument. It is merely an acknowledgment in writing of a debt due from the person who gives it: and as such is held by the person advancing the loan in order that he may have proof of the indebtedness. No stamp is required.

CHAPTER XII

BANKING PRACTICAL APPLICATION

Cheques — Endorsements — Crossings — Paying in — Pass books Reconciliation statement—Stopping cheques—Standing orders

Drawing Cheques

As already mentioned, the cheque constitutes an authority to the bank to pay the sum named The following details are essential to the satisfactory completion of a cheque form—

(*a*) The date

(*b*) The payee's name, written clearly and accurately in accordance with his demand note (bill-head, or whatever its nature may be)

(*c*) The amount, written in words, and also in figures

(*d*) It must be signed with the pre-arranged signature (See "Separate Accounts," page 59)

All entries on the cheque must be written as near as possible to the left-hand edge, in the appropriate spaces, and be followed by a dash, so that no word or figure can be inserted by an unauthorized person.

EXAMPLE OF CHEQUE WELL MADE OUT

9969

No P C A 17824
451

46 High Street,
London W 11
25th October 1949

WESTMINSTER BANK LIMITED,
NOTTING HILL GATE BRANCH

PAY Robert H. Evans & —— or Order
the sum of Twenty-two pounds nine shillings and twopence
£22-9-2.
M
R. Dawson

This cheque requires endorsement

EXAMPLE OF BADLY-DRAWN CHEQUE

No P $\overset{C}{\underset{A}{}}$ 17824 46 High Street, 9969
451 London, W 11

Oct 25. 19

WESTMINSTER BANK LIMITED,
NOTTING HILL GATE BRANCH

PAY Robert Evans or Order
the sum of.. Twenty two pounds 9/2
M £ 22 · 9 · 2
R. Dawson
This cheque requires endorsement

The parties to the cheque are—

Drawer—Dawson.
Drawee—Westminster Bank.
Payee—Evans.

This last cheque could easily be falsified, by the insertion of the words "one hundred and," and the figure "one," into a cheque for £122 9s. 2d.

Any alteration in a cheque must be initialed or signed by the person drawing it. This matter of the correct manner of drawing of cheques is a very important one as, whilst the banker is liable for any loss caused by paying out on an altered cheque which has not been properly initialed or signed by the drawer or on a forged cheque, he is not liable if he pays on an altered cheque when the alteration has been made possible by the negligence of the drawer.

Cheques may be made out "To order" or "To bearer."

The payee of an "order" cheque must write his name on the back, i.e. "endorse" the cheque.

A "bearer" cheque can be cashed without endorsement. Therefore this form of cheque is less safe and less commonly used.

Endorsements

Before an "order" cheque can be accepted by a bank it must, as already explained, be "endorsed." That is, the signature of the payee made out in *direct* accordance with the face of the cheque, must be written on the back. The cheques shown above would be endorsed as follows—

(*a*) Robert H. Evans.
(*b*) Robert Evans.

If made out say to "The Secretary, Marwood Hall," Mr. Evans would need to endorse the cheque with his normal signature and his office,

Robert H. Evans,
Secretary, Marwood Hall.

Had Mr. Evans' actual name been Roberto, he would endorse as Robert H Evans with the addition of his true name, Roberto H Evans

Where the payee is "fictitious"—for example "Pay Salaries"—the cheque becomes a bearer cheque and needs no endorsement. Actually in this matter practice varies, some bankers looking upon such a cheque as one drawn to the order of the drawer and, therefore, requiring his endorsement. A crossed cheque can be cashed by the addition of the words "Please pay cash" on the face, signed by the drawer.

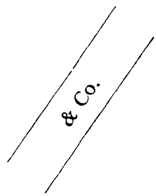
Receipt Endorsement

Nowadays many firms require the payee to sign a printed form of receipt on the back of the cheque.

Crossings

A cheque which is uncrossed may, if so desired, be presented at the bank on which it is drawn, in exchange for cash.

To prevent presentation for cash by an unauthorized person it is wise to cross it and to make every cheque out to "Order." Crossing is carried out by drawing two lines across the face of the cheque and it is customary (though not necessary) to write the words "and Co." between the lines.



This means that the cheque can only be passed through a bank account—it cannot be exchanged for cash, without a special written and signed request on the face of the cheque "Please pay cash."

There are many variations of general crossing, all of which are written between the lines in addition to the words "& Co." For example—

(*a*) "Under twenty pounds"

(thus making certain that a cheque for £10 could not be altered to £100).

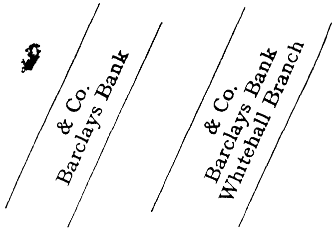
(*b*) "A/c payee only"

(thus ensuring that the cheque can only be paid into the account of the person to whom it is made out).

(*c*) "Not negotiable"

(thus giving the holder of the cheque no better right to it than the person from whom he received it). The cheque therefore ceases to be freely negotiable. By making the disposal by an unauthorized person of such a cheque extremely difficult, this crossing provides a strong safeguard, and says in effect to anyone except the payee himself, "Hands off."

There are in addition *Special Crossings*. For example, the name of the payee's bank (or even the actual branch) may be added, which would mean that the cheque could only be presented at this particular bank or branch.



With such crossings the cheque can only be collected by the banker concerned. Variations of this crossing may be made to limit the scope of the negotiation still further.

The strictest safeguard to be imposed is the addition of the words, "not negotiable."

Paying-in

When paying money into the bank a "paying-in slip" must be used; these forms are supplied by the bank in book form with counterfoils Details of the money paid in (cash, cheques, etc.) must be given and the total should invariably be agreed with the amount entered in the Cash Book, if the secretary is responsible for the latter. The bank will tear out and retain one portion of the slip, and will initial the duplicate counterfoil and return the book. The secretary should verify that every cheque is correctly endorsed before paying it in; and obtain the protection of the bank's official receipt stamp in the paying-in book.

Cheques should be paid in as soon as possible after receipt, and should not be endorsed until the time they are actually to be banked. An additional precautionary measure is to cross them immediately with the name of the bank into which they are to be paid. They should be locked safely away meanwhile. This is perhaps an appropriate place to repeat that a secretary should *never* leave money exposed or unlocked. Such an action is not only irresponsible and likely to have serious results, but is placing temptation in the way of others. Such risks are not covered by ordinary insurances.

Pass Books

A record of all debits and credits passed through a customer's account is kept in the books of the bank, and the customer is supplied at arranged intervals or on demand with a copy called a Pass Book or Statement. In the past these were in the form of vellum bound pocket books; but the banks are now adopting the loose-leaf system necessary for use with calculating machines. The loose-leaf statement shows in detail the cheques drawn and the sums paid in; and the balance is automatically brought down at each entry.

Where a secretary is responsible for an employer's accounts the Pass Book of every account should be obtained at least once a month, so that the accounts may be checked therewith.

Reconciliation Statement

It will be realized the Bank balance cannot immediately be agreed with the Cash Book balance, and an adjustment statement must be prepared called a "Reconciliation Statement" to prove its accuracy. If the account books are right up to date there must be some people to whom cheques have been issued who have not yet paid them into their banks (presented them for payment) and there will probably be money which the employer (or the secretary) has paid into his bank account which has not had time to get into the Pass Book record.

The Reconciliation Statement can be worked either on the basis of (*a*) the Pass Book balance, or (*b*) the Cash Book balance, (*a*) being the more usual. The procedure is as follows—

First go through the Cash Book with the Pass Book and put a pencil tick in the former against every item which appears in the Pass Book—both debits and credits. As the Cash Book has itself been entered, of course, from the cheque book and paying-in book, this step will impose a check on the accuracy of the Pass Book; even banks have been known to make mistakes. Next prepare a list of cheques outstanding (those in the Cash Book not yet presented at the bank and therefore not in the Pass Book) and a list of credits outstanding (money paid into the bank which has not yet been recorded in the Pass Book). Enter as payments in the Cash Book any bank charges or "Standing Orders" paid out direct by the bank which are not in the Cash Book, and enter as receipts any dividends received by the bank direct. (See page 93.)

To follow method (*a*) prepare a statement on the lines of the following example (this is the method more usually adopted)—

(*a*)

	£	s	d.	£	s	d
Pass Book balance as shown on 12th March, 1948				5260	9	3
Deduct cheques outstanding						
4360 Lucas	5	–	–			
4365 Jameson	20	5	2			
4370 Thompson	3	9	6			
4375 Evans	40	8	7			
4376 Jones	5	10	1			
4377 Hart	190	5	4			
				264	18	8
				4995	10	7
Add credits outstanding						
Moore (timber)	523	8	2			
Ellis (rent)	25	–	–			
				548	8	2
Cash Book balance should be				£5543	18	9

The calculation for method (*b*) would be reversed

	£	s.	d
Take Cash Book balance	5543	18	9
Add cheques outstanding	264	18	8
	5808	17	5
Deduct credits outstanding	548	8	2
Pass Book balance should be	£5260	9	3

It will be realized that should the Pass Book balance show an overdraft an exact reversal of the above procedure would be followed.

The secretary is advised to check the accuracy of the accounts frequently and regularly by this method and to be able at any moment, by reference to the Cash Book balance, the cheque book counterfoils and the paying-in books, to give the chief a correct statement of his true bank balance.

A mark should be made on the counterfoil of the last cheque included in the bank reconciliation, and the statement should be kept until a later statement is prepared, to give a tally of any cheques which may have been outstanding for some time and might be momentarily lost sight of. Where a cheque has been outstanding for more than a month without appearing in the Pass Book, it is advisable to communicate with the payee.

Stopping Cheques

Where a cheque has been, or appears likely to have been lost, it is wise to cancel it and to issue a fresh cheque. This is done by "stopping" the cheque, i.e. by asking the banker to stop payment should the missing cheque be presented. An order to stop a cheque must be signed by the drawer. The banker will need to know the number, date and payee's name on the cheque. The same step should of course be taken *immediately* in the case of theft.

Standing Orders

It is frequently the practice to give the bank a "Standing Order" for the payment of regular cheques such as subscriptions to clubs or charities. The bank then deals with the matter by payment direct on the due date and the amount is entered in the Pass Book as referred to above.

The same procedure is followed in regard to regular receipts from dividends on stocks and shares of companies who have been instructed to make payment direct to the bank, in accordance with the normal procedure outlined fully in Chapter XVI (see page 93).

If the private secretary has to make personal contact with the bank and to take a certain amount of responsibility in this connexion a personal introduction or note from the employer in the first instance, to the Manager or Chief Cashier, will be helpful.

CHAPTER XIII

Paying Accounts

Procedure in paying bills—Checking invoices—Filing receipts—Paying wages—Paying subscriptions

Methods of Checking Accounts

When paying accounts the following points must be observed—

(*a*) Check that the goods or services charged for have actually been received. (*Note.* The charges of professional men (doctors, dentists, etc.) have often to be taken as correct in the absence of sufficient information for checking.)

(*b*) Be quite certain that the account has not already been paid.

(*c*) Check that the amount charged is the sum agreed by a contract, a preliminary estimate, a price list, or by previous accounts for similar items.

(*d*) If a preliminary delivery note or invoice is received before the actual account, check this at the time the goods are delivered, file it temporarily, and then check the actual account with it.

(*e*) See that any available discount has been deducted.

(*f*) Check the arithmetical calculation of the account.

(*g*) See that the cheque in payment is made out in exact accord with the instructions on the account and is properly crossed and *full* details are entered on the counterfoil.

(*h*) Number and file the receipted account when it is returned.

It is quite a usual custom to collect accounts together for payment once a month.

Invoices

The invoice or account will give the date of delivery, the quantity or number of goods supplied, their description, price and total cost, all of which needs checking as outlined above.

In some cases delivery notes, giving some of the particulars only, are sent with the goods and a monthly Statement of Account is furnished by the firm. All such delivery notes must be filed temporarily and checked with the account statement. Many firms rendering such monthly statements use calculating machines for making out the account. In this case it is made out in tabular form on the lines of the banks' loose-leaf statements already referred to. Goods purchased are debited in detail, cash paid is credited and the final figure brought down is the amount due to be paid.

Filing Receipts

A simple spring box file, such as the Shannon Binding Case, is the best method of filing receipted accounts. Each financial year's receipts should start with No. 1 and run on numerically in the Cash Book order. At the end of the financial year, they can be removed from the case, put in a clearly labelled parcel and the case used again for the fresh year. Receipts should not be destroyed for at least seven years.

Salaries and Wages

The procedure in paying salaries and wages is as follows—

1. Enter up a weekly or monthly Wages Book on the lines given below. (This is best done the day before payment is to be made.)

2. Calculate the correct deductions for National Insurance contributions and for Income Tax (see Chapters XVII and XVIII).

3. Prepare an analysed statement of the exact division of the total money required into the correct amount in notes, silver, and copper to enable each person to receive his exact wages.

4. Draw a cheque for the total amount of salaries required divided up as indicated in 3 and the total of insurance stamps—a note of the analysis can be made on the back of the cheque.

5. Obtain the signature or initials of those paid if this is your employer's custom, but be careful so to arrange matters

that one member of the staff does not see what another is receiving.

We will deal with these points in detail—

1. A specimen ruling of a Wages Book is given below. Suitable analysed books can be obtained from a stationer. Columns are supplied for the gross amount payable, the amount of insurance to be deducted, the net amount to be paid; and an additional column is available for employer's share of the insurance stamps. Thus, to take the following example, columns (5), (6), (7) and (8) added together represent the total cheque to be drawn; columns (5) and (8) represent the value of the stamps, columns (7) and (8) represent the expenditure of the employer, column (6) represents the income tax deducted, for which the employer is responsible to the Inland Revenue (see page 103).

1	2	3	4	5	6	7	8	9
Date	Name	Rate of Pay	Gross Wage (month or week)	National Insurance Deduction	P A Y E I T Deduction	Net Wage Payable	Employer's National Insurance Contribution	Remarks

It is customary to pay outside workers (gardeners, farm-hands, cleaners, etc.) weekly (sometimes fortnightly); and resident indoor workers (domestic servants, etc) monthly. Separate books can be kept for weekly wages and monthly salaries where the number of staff justifies this, but in small establishments one book in two sections will suffice. Where work is paid for by the hour, an additional column must be included showing number of hours worked.

2. The appropriate insurance rates in each case must be ascertained and the stamps obtained and affixed to the cards weekly. The secretary is warned to be careful to see that the necessary insurance cards are supplied by the staff and that they are kept regularly stamped.

An employer who does not hold appropriate Insurance cards duly stamped for every insurable member of the staff, is liable to a fine or other penalty, and Government Inspectors are authorized to call at any time, without notice, to inspect cards. The secretary is advised to study carefully regulations, rates of contribution, and benefits, outlined in Guides to the National Insurance Scheme published by the Ministry of National Insurance.

3. The amount of the cheque drawn must of course agree with the total shown in the Wages Book for the actual net wages to be paid plus the cost of insurance stamps.

4. Unless an analysed statement of notes and coin required is prepared, it will be realized that it will be impossible to divide up each person's wages exactly. If the wages to be paid are considerable a rough analysis should be made under headings £5, £1, 10s., 2s. 6d., 2s., 1s., 6d., and copper, for each person. The total of these columns will then show how the cheque must be divided up. For example a wage of £6 10s. 9d. entails one £5, one £1 note, one 10s. note, one 6d. and three coppers.

5. This is optional; some employers waive the question of receipt for wages, others get a receipt form. Whatever method is adopted, the secretary must remember that questions of salary and wage payments are particularly confidential and the utmost discretion is required here.

Subscriptions

The most appropriate method of payment of subscriptions must be decided by the type and scope of the work involved. If only a few regular club subscriptions and charitable subscriptions are involved, the banker's standing order referred to on page 70 is sufficient. The bank will then make regular payment on the due dates.

If this practice is not followed and subscriptions are numerous (in any case it is a helpful method), it is advisable to have a small card index showing, in alphabetical order, the names and addresses of the organizations to which subscriptions must be paid, the amount and due date. A similar record of donations can be kept. On each card will be recorded the last payment made. If the secretary is responsible for the collection of subscriptions from others this is undoubtedly the best method, a card being made out for each subscriber in this case, showing name, address, amount of subscription, date due, date paid.

(See Chapter VIII for card index methods.)

If the subscriptions list is a very small one, a note in the Diary, or "Tickler" cards under the appropriate date for payment of subscription is sufficient to call the secretary's attention to the need for payment.

CHAPTER XIV

Book-keeping and Accounts

Methods of private secretarial book-keeping—Analysed Cash Book—Ledger Accounts—Farm Accounts—Estate Maintenance Accounts—Game Accounts—Doctor's and Dentist's Accounts—Card Ledgers

Methods

The methods of book-keeping most commonly in use in private secretarial posts are given in this section, but we are not here attempting to deal with general principles and methods in detail. It is assumed that the secretary has already a grounding in the double-entry principle of book-keeping.

1. General Method

Whatever the detailed method of keeping the accounts may be, where it is possible so to arrange, the best general method is (*a*) to pay all accounts of over £1 by cheque, and (*b*) to pay accounts of under that amount by cash out of a separate Petty Cash Account.

This simplifies the keeping of accounts, as the cheque-book counterfoils provide a double check on payments falling under (*a*) and only a single Total Cash (actually, of course, "Bank") column is used in the main Cash Book for all payments on the one side and for receipts on the other side.

All money received will be paid direct into the bank, thus providing (through the Paying-in Book and Pass Book) an accurate check on receipts.

The small subsidiary Petty Cash Book (*b*) is easily dealt with by the method outlined on page 81, under the Imprest system.

2. Detailed Methods

(*a*) *The Analysed Cash Book.* By the Analysed Cash Book method, the Cash Book is tabulated, and receipts and expenditure are entered under appropriate headings. The choice of these headings must naturally be governed by the type of work. The Totals columns will give the total receipts and total expenditure and the book should be balanced monthly.

At the end of the year detailed summaries of receipts and expenditure can be prepared. The individual Total columns for the year should, when added, agree with the total receipts and total expenditure for the year By this means it is possible—

(1) To see at a glance the exact amount of money expended on the various recurrent items of expenditure (for example, Wages, Rent, Rates and Taxes, Lighting and Heating, Repairs, Household, Farm, Estate, etc.).

(2) To see the income received from the various sources (for example, Salary, Profits, Investments, Farm Sales, Fees, etc.); and

(3) To check at the end of the year the accuracy of the accounts and by making an adjustment for outstanding items, on the lines given below, to ascertain whether expenditure has been kept within true income.

As no Trial Balance or Balance Sheet will be prepared to check the accuracy of the year's workings, it is necessary that some other method of check shall be adopted, and this can be done by preparing a statement on the following lines—

	£	s	d
Bank Balance on 31st December, 1947 .	310	10	6
Add Receipts for year to 31st December, 1948, as shown in Cash Book . . .	10,928	3	9
	£11,238	14	3
Deduct expenditure for year to 31st December, 1948, as shown by Cash Book . .	7,015	10	10
Balance on 31st December, 1948, (as proved by Reconciliation Statement, see page 68) .	£4,223	3	5

To prepare a statement of the true financial position as regards *income* and *expenditure*, as distinct from *receipts* and *payments*, it will be necessary to take into account any receipts and payments outstanding at the beginning and end of the year. The statement of the position shown above would be adjusted on the following lines and by this means the Income and Expenditure relating to the actual year under review are revealed—

	£	s.	d.
RECEIPTS for year to 31st December, 1948 .	10,928	3	9
Deduct amounts relating to income belonging to previous year ended 31st December, 1947, then outstanding	536	1	6
	£10,392	2	3
Add[1] amounts due for receipts for current year ended 31st December, 1948, but not yet received	395	10	–
True INCOME figure for year ended 31st December, 1948	£10,787	12	3

	£	s.	d.
PAYMENTS for year to 31st December, 1948	7,015	10	10
Deduct amounts relating to expenses actually incurred in previous year ended 31st December, 1947	175	10	–
	6,840	–	10
Add[1] outstanding amounts due to be paid in respect of current year's expenditure to 31st December, 1948	553	8	6
True EXPENDITURE figure for year ended 31st December, 1948	£7,393	9	4

	£	s.	d.
True income for year as shown above . .	10,787	12	3
True expenditure for year as shown above .	7,393	9	4
True excess of income over expenditure for year to 31st December, 1948 . . .	£3,394	2	11

[1] These figures will be the opening adjustments for the following year's statement.

This adjustment shows that although the bank balance has increased during the year from £310 10s. 6d. to £4,223 3s. 5d. (an increase of £3,912 12s. 11d.) the true increase of actual income over expenditure relating to the year was only £3,394 2s. 11d.

A specimen of a simple Analysed Cash Book is given inset Fuller details of the keeping of accounts on these lines can be found in textbooks on Book-keeping, such as *A Course in Book-keeping* (Pitman).

Specialized analysed account books can be obtained for various types of work. A useful type is printed for use in Farm Accounts, containing full instructions for the preparation of a Profit and Loss Account. An example of such a book is *The A.B.C. System Cash Book and Ledger in One* (McQueen, Leicester). This is a simple and easily kept form of analysed account book especially prepared for Farm Accounts. Analysed books can also be obtained for Estate and Game Accounts, Doctors' and Dentists' Accounts, etc. The Analysed Cash Book method can be applied to most types of work with very satisfactory results, and is to be recommended.

Further reference is made to the keeping of Farm, Estate, Dairy Produce and Game Records in the section of Chapter XX dealing with country estates (see page 138).

Readers are reminded that in all analysed accounts the totals of the individual columns should, when cross-added, equal the total of the total column, and it is important that this cross-check should be employed.

(*b*) *Analysed Cash Book with Ledger Accounts either in Book or Card Form.* By this system, in addition to the Analysed Cash Book giving details of general receipts and expenditure, a certain number of Ledger accounts, and in some cases a complete subsidiary Ledger, are kept.

For example, if Farm Accounts are not kept by the method outlined in (*a*), a special Farm Ledger may be kept in which a Profit and Loss Account is prepared, for income tax purposes.

Where a Ledger of this nature is required, the secretary will be wise to become familiar with specialized methods for keeping Farm Accounts. Full details regarding suitable methods are contained in books on Farm Book-keeping, such as *Farm and Estate Book-keeping*, by Herbert Taylor (Simpkin, Marshall) and *The Principles and Practice of Farm Book-keeping*, by Leonard F. Foster (Gee). By these methods Ledger accounts are opened for each field under cultivation, debiting expenditure on such items as seed, manure, labour in sowing, ploughing, harrowing, hay-cutting, etc., and crediting it with the value of crops sold, stock in hand, etc. Similar accounts will have to be kept for live stock (cattle, sheep, etc.), food stuffs, etc. The object of all these accounts is to show the true profit or loss on the farm after charging every item of expenditure and allowing for stocks and unexpired values at the beginning and end of the year. These points will be understood better if one of the specialized books referred to is studied.

In the case of a dentist or doctor, by the method outlined in this section, Ledger accounts are kept for individual patients. The patient is charged (i.e debited) with the value of attendance, medicine, dressings, etc., and is credited with the cash paid. These Ledger accounts can be kept in bound book form, or by the Card Index system outlined in Chapter VIII (see page 42). Many dentists employ the card system, a note being made, at the end of the visit, of attention given and in the Accounts column the fee chargeable. From this the secretary can make out the accounts monthly or quarterly, and outstanding accounts are easily seen. A similar method is adopted for doctors' accounts, and for keeping the accounts of schools or institutions where personal accounts must be maintained for students and inmates.

The point to realize here is that the Analysed Cash Book supplies the details of receipts and expenditure, the bound Ledger or Ledger cards giving details of subsidiary accounts.

(*c*) *Single or Double Column Cash Book and Ledger.* Where all transactions are carried out through the bank, a single column Cash Book is used; where cash and bank transactions are dealt with the double column (one for Bank and one for Cash) must be employed. In practice a double-column Cash Book is often used for bank purposes only, column (1) being for details, column (2) being for total sum paid into bank.

By this method, as the Cash Book is not analysed, a series of Ledger accounts must be kept to take the place of the headed columns in the Analysed Cash Book. In private secretarial work these can be kept as few in number as possible—they will be Impersonal accounts such as Lighting and Heating, Car, Household, Rent and Rates, etc. Money spent or cash received in connexion with items falling under various heads will be debited or credited to the account concerned.

(*d*) *Double-entry System.* The full double-entry system is rarely used in private secretarial work, though it is sometimes brought into use for a subsidiary Ledger as explained in (*b*) above, but a full knowledge of its principles is advisable.

Simplest Methods

The Analysed Cash Book and either analysed subsidiary books for Farm and Estate or a bound Ledger or Card Index Ledger system where personal accounts are necessary for fees and similar items are the simplest methods for the private secretary to adopt

Petty Cash

A separate Petty Cash Account is almost universally kept for small expenses. This is started by an "imprest"—an advance from the general funds passed through the main Cash Book, of anything from £1 to £30. This standing sum is maintained as a "float" by drawing a weekly cheque on the general funds for the exact amount expended during the week, thus bringing the balance back to the original amount of £1 or whatever the "imprest" was.

Example My standing "float" is £10, and my expenses for the previous week were £1 16s. 6d

Receipts		£	s	d	*Expenditure*		£	s	d.
1948					1948				
Apr 1	To Balance in hand	8	3	6	Apr 8	By Expenses for week (shown in detail)	5	2	9
2.	,, Cheque .	1	16	6	,,	,, Balance in hand	4	17	3
		£10	-	-			£10	-	-
		£	s	d					
Apr. 8.	To Balance in hand	4	17	3					
,,	,, Cheque	5	2	9					
		£10	-	-					

I ended the week on Friday, 1st April, with £8 3s. 6d in the box, and drew a cheque for £1 16s 6d. to cover the amount I had spent during that week, thus enabling me to start my new week with £10 The following Friday, 8th April, my expenses for the week totalled £5 2s. 9d. and I had cash in hand £4 17s. 3d By drawing a cheque for £5 2s. 9d. I start my new week on 9th April with the standing "float" of £10.

It is perhaps unnecessary to warn the secretary again to use the utmost care in keeping the cash box locked away at all times, and to see that *at the time* any money is taken out an entry is made in the Petty Cash Book or a temporary slip put in the box. It is very easy to forget small items of petty cash expenditure. A voucher should support all entries.

The secretary will be able to handle most accounts in a private secretarial post through studying—

(*a*) The Analysed Cash Book system.
(*b*) Bank Accounts and Reconciliation Statements.
(*c*) Simple Profit and Loss Accounts.
(*d*) Card Index Ledger systems.

Those aiming at responsible well-paid posts, however, are advised to work on to the preparation of Balance Sheets, and a sound knowledge of income tax sufficient to ensure the accurate preparation of Income Tax Returns, claims for refund, Profit and Loss Returns on Farms, and Maintenance Claims on Estates. The need for a sound preliminary grounding in the double-entry principles of book-keeping is again emphasized.

It is essential that, whatever the method of keeping the accounts or the amount of responsibility falling upon the secretary, the procedure followed must ensure—

(*a*) Absolute neatness and accuracy. (An untidy account book provides unlimited pitfalls for error, as well as presenting an appearance of slovenliness and inefficiency.)

(*b*) The obtaining and filing of a receipted voucher for every item of expenditure.

(*c*) The provision of the necessary material to enable a clear financial statement to be prepared at any moment, up to the particular stage for which the secretary is responsible.

For example, if responsible for the petty cash only, the book must at any moment show an accurate statement of expenditure supported by vouchers, and a balance proved accurate by the cash in the box.

If responsible for a Cash Book and Bank Account, the book must enable the secretary to show at any moment the expenditure with relevant vouchers, the receipts to date and a Reconciliation Statement proving accuracy by the bank Pass Book.

If responsible for the complete accounts the secretary must be ready, if the Analysed Cash Book system is adopted, to produce an accurate analysed Summary of Receipts and Expenditure up to any given date, proved by the Cash and Bank balance; and if the double-entry system is adopted, to prepare accurately a simple Trial Balance and if necessary a Profit and Loss Account and Balance Sheet. Where Personal Accounts are necessary for Fees, etc., an accurate list of sums outstanding must be available at any time.

In every case vouchers must be available for *all* expenditure (each item being given a number in the Cash Book, and the voucher, correspondingly numbered, filed in order); the accuracy of the accounts must be actually *proved* with the utmost regularity.

Where an item of expenditure is a cross entry (for example, a cheque drawn out and paid into the bank again), instead of a voucher number, the letters "p.c." or "con." (*per contra*) would be entered in the Cash Book against the two items.

A reference ("folio") number must be given in making every entry. Where only one book is involved the only reference number required is that of the receipt; where the entry appears in two places the reference number must be in the nature of a cross entry, quoting the pages concerned. For example under method (*c*) referred to above, the sum of £45 is paid for rent to Marshall & Co., the entry appearing on page 45 of the Cash Book, and being carried to page 249 of the Ledger, to the Rent Account. The folio reference number in the Cash Book will be 249, and in the Ledger 45, thus completing the cross entry. It is most necessary that all duplicate entries should have folio reference numbers in this way.

An entry in any Account must cite the day of the month, the year, and a reference number. Any Statement or Summary must show clearly at the head the period covered.

Students aiming at responsible appointments are again advised to work for the advanced examinations of recognized bodies.

CHAPTER XV

Investments and the Stock Exchange

Description of Stock Exchange—Stocks and shares—Markets—Prices—Types of shares and stock—Debentures—Interest and dividends—Transfer—Conversion

A PRIVATE secretary is very frequently required to have a general knowledge of Stock Exchange matters; and ability to keep a register of the chief's investments (both as regards capital and income) and to follow intelligently fluctuations in the stock and share market and the price quotations in the daily papers, is taken for granted by many employers.

Stock Exchange

The Stock Exchange is a market dealing in stocks and shares. It is governed by a Council elected by its members. Members of the Stock Exchange may be either brokers or jobbers. There are both London and Provincial Stock Exchanges.

The outside public deal with the brokers; these in turn deal with the jobbers who carry out the actual buying and selling. Two prices are quoted by the jobber for stocks and shares—the price at which he is prepared (*a*) to buy, and (*b*) to sell, the former being the lower. His profit is made out of the difference between these two prices. The broker's profit is made out of a commission (at rates fixed by the Stock Exchange) charged to his client, on the purchase or sale.

Contract Notes

On carrying through a transaction the broker issues to his client a contract note called either a "Bought Note" or a "Sold Note" as the case may be, and this contract note includes the charge for his own commission, the contract stamp (based on the money value of the transaction), the transfer stamp (*ad valorem*) and fee. British Funds and Dominion and Colonial Government Securities are dealt in for immediate settlement, but settlement of other Accounts in the Stock Exchange is generally made fortnightly, and the date of the next settlement day is given in the contract note.

This contract note is of great importance to the secretary as from it will be entered the Register of Investments Bought and Sold, referred to later on page 94. It should then be filed

Stocks and Shares

It has to be realized that in talking of stocks and shares we are talking of capital consisting of loans on which interest will be paid, made by the public to a particular enterprise. This may be capital used by the Country (such as War Loan) or by a County or Municipal Authority (such as the London County Council) or by an industrial firm (such as Lever Bros.).

If I buy £100 War Stock I lend the Government £100 and I get 3½ per cent per annum (that is, £3 10s.) on the capital I have invested. If I buy 500 £1 seven per cent Preference Shares in Lever Bros., I have a preferential claim to an income of £35 a year therefrom. For information regarding various types of stocks and shares and purchase prices see pages 88 to 90.

Stock may be "redeemable" in which case my invested money is returned to me at an agreed date, at an agreed price (usually at par). In this case a date follows the designation of the stock. The London County Council Stock selected is designated London County Council 3½ per cent stock, 1952–62, and the capital may be returned to the stockholders on a date to be fixed by the L.C.C. between 1952 and 1962.

Markets

The Stock Exchange itself is divided into various separate markets, and the lists of prices quoted in the daily papers (and in the Stock Exchange daily lists and monthly books published by stockbrokers) is analysed accordingly. The principal sections are as follows—

(*a*) *British Government Stocks.* (British Funds.) These securities are naturally of the highest standing and are termed gilt-edged. They include stocks guaranteed by Great Britain. Prices quoted appear under the heading "British Funds," etc.

(*b*) *British Municipal Stocks.* (The loans of County and Municipal Authorities.) These appear under the heading "Corporation and County stocks," "Public Boards," etc.

(*c*) *Dominion and Colonial Government Stocks.* These appear under the heading "Dominion and Colonial."

(*d*) *Dominion and Foreign Corporation Stocks.* These appear under the heading "Corporation Stocks, Dominion, Indian and Colonial," and "Corporation Stocks, Foreign."

(*e*) *Foreign Government Securities.* (The loans of the Foreign Governments.) These appear under the heading "Foreign Stocks, Bonds, etc."

(*f*) *Colonial and Foreign Railways.* These appear under such headings as "Indian Railways," "Railways Dominion and Colonial," "American Railroads," "Foreign Railways."

(*g*) *Banks and Discount Companies.* Quoted under the heading.

(*h*) *Various Commercial and Industrial Enterprises.* This is a large section subdivided into industries and includes the stocks and shares of the various industrial trading concerns.

Separate sections include Breweries and Distilleries; Canals and Docks; Commercial and Industrial; Financial Trusts, Land, etc.; Insurance; Investment Trusts; Mines; Oil; Rubber; Shipping; Tea and Coffee; Telegraphs and Telephones, Tramways and Omnibus; Waterworks, etc.

Only a very limited class of security is available for trustee investments (they must be practically "gilt-edged"). Such securities are indexed in the monthly Stock Exchange books and are investments in which Trustees may invest Trust funds.

The secretary will need to be familiar with the financial pages of the daily papers, and to look up the prices quoted for the various stocks and shares in which the employer has holdings or is interested. Care must be taken in looking up prices to take the exact issue (i.e. type of stock or share) concerned. For example, there are a number of different issues of Funding Loan, and various types of stocks and shares issued by Lever Bros.

The price quoted for stock is generally for a unit of £100 nominal value of the stock, though stock may be in units of £1, 10s., 5s., 2s., or 1s. Stock is said to be "at par" when the nominal value and market price are the same—i.e. £100 unit of stock is quoted at exactly £100. Government Stock can be bought or sold in any fractions For example, £122 9s. 5d. $3\frac{1}{2}$ per cent War Loan could be bought, and if the price stood at 102 (that is, £102 must be paid for the £100 nominal stock) the cost of £122 9s. 5d. stock would be £124 18s. 5d. Many companies, however, limit transactions to multiples of £1 or 10s. to save smaller fractions. The capital of Statutory Companies and Governments is usually in the form of stock, not shares.

Shares are indivisible parts into which the capital of a company is divided. Most generally they are 1s., 2s , 10s , £1, £5, or £10 shares. It is not possible to buy fractions of shares. The market price quoted is for one share.

Example Assuming the £1 seven per cent preference shares of Lever Bros to be quoted at 32s 6d If I wish to buy ten £1 shares (nominal value £10) I must pay £16 5s. for them in addition to Broker's charges (see page 95).

For convenience many large industrial companies have converted their shares into stock

Shares

Various kinds of shares are as follows—

1. Preference Shares

These shares give their holder a preferential or prior claim on the fixed rates of income; this is paid out of the profits before the dividend on ordinary shares is settled. Their advantage, therefore, is security. They may be cumulative, non-cumulative, participating or redeemable.

Preference shares cannot receive more than the specified rate of interest unless they are *participating*. The Articles of Association lay down the extent to which such shares participate in profits over and above the amount necessary to pay their fixed rate.

In the case of *cumulative* preference shares, if profits are insufficient to pay the dividend in any one year, the arrears are carried forward and must be paid before any payment is made, in respect of dividend, to the other shareholders

2. ORDINARY SHARES

These shares carry no fixed rate of dividend. Dividends on such shares are paid out of the surplus profits remaining when preferential shareholders' claims have been settled. With a good company, and in a good year, dividends may reach 100 per cent or more. There is, however, the risk that no dividend at all might be available in a bad year, or at a time of general financial crisis. The dividend would then be spoken of as being "passed." An obvious element of risk pertains to ordinary shares but there is a compensating chance of big dividends and capital appreciation.

3. DEFERRED SHARES

4. FOUNDERS' SHARES

These shares are less common. Where they exist the claim of investors on preference, preferred ordinary or ordinary shares would first have to be satisfied before the payment of a dividend to deferred shareholders Founders' shares are often held privately by the members of a family business.

Stock

Stock can be—

1. GUARANTEED

The interest on such stock is payable at a fixed rate and is cumulative. The interest ranks before preference stock.

2. PREFERENCE

The holder of preference stock has a preferential claim on the fixed rate of interest after prior charges have been satisfied.

3. ORDINARY

Payment of interest here is on the basis already referred to in "Ordinary shares." Ordinary stock is frequently divided again into preferred ordinary and deferred ordinary. The preferred ordinary carries a fixed dividend if it is available out of the current profits when prior claims have been paid. Deferred ordinary stockholders would then be entitled to a payment out of any available surplus.

Debentures or Debenture Stock

Debentures are bonds issued in respect of a loan raised outside all capital. Interest at the fixed specified rate must be paid before any distribution is made to stockholders or shareholders. Debenture-holders have also a prior security in the case of default of interest payment or liquidation of the Company, usually in the shape of a mortgage on real property. Debentures are generally issued as bonds for £100, £500 or £1000, and are in the shape of separate numbered bonds. In the case of debenture stock, a debenture certificate is issued. Debenture stock is dealt with in multiples of £1.

Transfer

The method of proof confirming the holder's right to his security (stock, shares, bonds, etc.) varies in different types of investment, and therefore it will be realized that the method of transferring this right, such as in the case of sale, must vary accordingly. Securities may be (1) inscribed, (2) registered, or (3) bearer. Inscribed stocks have recently given way to registered stocks.

1. *Inscribed Stock.* In this case the name of the holder was "inscribed" in the books of the Bank of England or other bank, and transfer effected by the attendance of the holder (or a representative holding Power of Attorney) to sign the record of the transfer in the bank's books. Government. Colonial, and Municipal stocks were frequently inscribed, although not necessarily so. No certificate was issued, but a "stock receipt" was given at the time of purchase. Transfer to new nominees (not a sale) is effected by transfer forms.

2. *Registered Stock or Shares.* In the case of securities falling under this head (and the majority of stocks and shares do so) the holder's name, and the details of his holding, are written up in the registers of the company or concern. Transfer is effected by means of the completion of a transfer form by both holder and transferee; this form is sealed and stamped. In the case of registered securities a stock or share certificate is issued to the holder, and this document is of importance, and should be safely guarded. It must be given up on sale.

3. *Bearer Securities.* The holder of a bearer bond or bearer security has only the actual bearer security itself, and no further support of his right as holder. No procedure is necessary in the case of transfer other than the passing over of the security. This very facility, however, renders theft easy, and bearer securities must be particularly closely guarded. Some trustees are prohibited from holding bearer stocks but there are several gilt-edged securities which are available in bearer form.

Conversion

We have discussed on page 86 the question of redeemable stocks and shares. It is quite customary, when the date of redemption arrives, for the Government, Corporation, company or other body concerned, to offer an entirely new issue into which shareholders are given the option of transferring, as an alternative to withdrawing their capital. As an example the original 5 per cent War Loan, 1929–1947, was redeemed by the Government on 1st December, 1932, and a new 3½ per cent issue was made. Shareholders were given the option of transferring their holdings into the new 3½ per cent War Loan with a favourable concession in regard to purchase price. Such a transfer would have constituted the "conversion" of the 5 per cent War Loan holding into a holding of the 3½ per cent issue.

CHAPTER XVI

INVESTMENTS (CONTINUED)

Dividends and interest—Dividend warrants—Dividend Register—Investment Register—Investment lists—Market values—Yield

Dividends and Interest

INTEREST and dividends on stocks and shares are paid (less income tax) at fixed periods, usually yearly or half-yearly, sometimes quarterly. Frequently where the dividend is payable annually and the business shows good results, there is an intervening payment termed an "interim" dividend during the financial year. Dividends are paid out of the profits; the rate may be fixed or fluctuating, and the priority of the investor's claim variable according to the type of stock or share held.

The income paid to the investor is usually termed "interest" when it is the fixed rate payable on stock and "dividend" when it is the rate payable out of profits on preference and ordinary shares. Thus the income of an investor would be "interest" if received on the $3\frac{1}{2}$ per cent War Loan (a Government stock) and "dividend" if received on the Lever Bros. shares (distributed out of the profits made by the company).

Dividend Warrants

Interest and dividends are issued in the form of a printed "warrant" which is an order to pay and is in effect a cheque. This warrant is in two sections divided by a perforated line; the one section is the actual cheque for the amount due and the other section is a statement showing how this amount is arrived at—the gross dividend declared, the income tax deducted at the source, and the net amount of the actual warrant. The warrant is detached and paid into the bank and the counterfoil must be retained for income tax purposes.

It is customary for arrangements to be made for payment of dividends direct to the holder's bank by the company or concern paying the dividend (see page 70). In this case the bank credits the customer's account and sends to the customer the counterfoil. (These are usually furnished by the bank with the pass book, or statement.) If the warrant is not sent to the bank direct, it will be treated, of course, as an ordinary cheque and paid into the bank with the usual paying-in slip.

For dividend warrants to be paid direct from the source to the shareholder's bank is simpler, safer, and more expeditious. A form is usually supplied at the time of purchase of stock or shares, for completion by the holder with particulars of his bank, the account to be credited, etc.

From the dividend counterfoil retained is entered the Dividend Register referred to below, and the form itself must be produced in support of any claim for refund of income tax (see page 106). Dividend warrant counterfoils should be filed carefully in order of date and of entry in the Dividend Register, a fresh file being made each year starting with the 6th April for the new income tax year.

A responsible private secretary will usually be expected to keep a detailed record of the chief's investments and of the income he receives therefrom, and very probably similar records will have to be kept for various trust investments.

These records are most conveniently and clearly kept in tabular form either in two separate analysed books (one for capital investments and one for dividend details) or in a combined book having the two sections. These Registers, with appropriate rulings and headings, are easily obtainable from any large firm of printers and stationers. *The Improved Portland Register of Investments and Dividends* (H. J. Ryman Ltd.) is an example of the many Registers obtainable.

Dividend Register

This is a record of the dividends and interest on all investments; it is entered from the Cash Book and the relevant dividend warrant counterfoils. It serves two important purposes by providing—

1. An accurate return of investment income showing the gross amount of interest or dividend, the income tax deducted and the net sum actually received. This provides a statement for purposes of Income Tax Return (see page 104).

2. A clear statement of investments held showing the anticipated income and date of payment, thus enabling a double check to be made that receipts due from investments have actually been received.

A specimen page with a few entries is given inset. Where dividends are numerous, the total is of course carried forward to the next page.

The page is divided into the four quarters of the year and each quarter is subdivided into three columns for the gross dividend, the income tax deducted at the source, and the actual net sum received. In this way, by looking across the page, it can be seen whether a dividend has been duly received and entered in the appropriate quarter or half year. It is customary to make the first quarter start with the 1st April; this facilitates the making out of the Income Tax Returns, in view of the fact that the tax year starts on the 6th April.

An additional column is left at the end for any remarks and a column is provided at the beginning for the insertion of the price of the investment at the date under review.

Investment Register

This is a complete record of every security bought or sold, giving details of the investment, the date purchased, the price paid, the brokers' charges and other expenses, and the total cost, on one side of the page; on the other side of the page are given details of investments sold—the date sold, the price, the brokers' charges and expenses, the net sum received and finally the profit or loss made, on realization. This forms a complete record of invested capital. A specimen page of the book, with one or two entries is given inset.

The register will form a complete record of *all* investments held and will be entered from the contract notes received from the stockbrokers (see page 85).

It might be well to call attention here to the fact that in the case of a purchase the brokers' charges and expenses will be *added* to obtain the total cost of the investment, but in the case of a sale such expenses will be *deducted* from the sum realized to obtain the total received. The difference between these two final net totals will be the profit or loss made.

This register will need to be made out afresh at least annually, probably more frequently where investment changes are often made, otherwise it will get into a state of confusion. One purchase may be the subject of half a dozen separate sectional sales on different occasions and as it is necessary to see at a glance the exact holding at any moment, frequent revision of the Register is essential. A good space should be left between entries for the same reason. If a secretary is called upon to start such a Register when none has existed before (and in such a case it will be wise to do so), the necessary list of investments can usually be obtained from the bank holding the securities and an endeavour must be made to ascertain original valuations.

The final column of the page is used for a note of the date on which the Transfer is received, and it is also helpful to add the name of the bank at which the security (stock or share certificate, bond, etc.) is lodged for safe custody.

Ex dividend

As the time for payment of dividends approaches the accounts of the shareholders are duly entered up and dividend warrants prepared.

If shares are purchased at a time immediately prior to the date on which the dividend is due, they are purchased "ex dividend." That is to say the original holder (not the new buyer) will receive the dividend when it is paid. Stocks and shares are quoted in the price lists as x.d. or ex div., in such cases, and the price is slightly lower in consequence.

Cum dividend

The converse is the case with prices quoted cum div. Here the buyer of the investment gets the benefit of the approaching dividend, as the shareholders' dividend accounts have not yet been made up and closed. The price in this case will be slightly higher than normal.

In considering the market prices of investments these influences must be taken into account.

Yield

It will of course be realized that in estimating the true "yield" or return of interest on the capital expenditure on an investment, the purchase price must be taken into account. In the monthly Stock Exchange Lists the true "yield" is shown, in a separate column.

For example £1 seven per cent preference shares quoted at a current market price of 40s. each do *not* return a yield of 7 per cent on the invested income, but one of 3½ per cent on the purchase price paid. In calculating the *true* yield, however, expenses also should be taken into account in the amount spent; this would bring the yield in the example given to less than 3½ per cent.

In the case of redeemable stock where redemption will entail loss of capital, in assessing the true yield, allowance for this loss spread over the remaining "life-time" of the stock must be made.

Take as an example, a holding of £400 4 per cent stock redeemable at par in 1957, quoted at 110 in 1949. The yield at this price would approximate £3 12s. per cent (£14 8s. on the £400) but allowing for a loss of capital value of £40, spread over the 8 years (£5 per annum) the true yield on this 4 per cent stock should be regarded not as £14 8s (£3 12s. per cent) but as £9 8s. (£2 7s. per cent).

In entering the purchase price in column 3 of the Investment Register shown at page 95, it is a helpful plan to put in red ink underneath, the cost on the basis of including expenses.

At any moment the secretary may be called upon to give details of a particular investment—the actual holding, the purchase price, the total cost, etc., and to compare it with the current price and market value, which can be obtained from the daily papers as already explained, or it may happen that a complete list of investments held at a given date must be prepared showing the current price and market value. It is here that familiarity with the price quotations given in the Stock Exchange lists and daily papers referred to on page 86 will be needed.

It would be as well to emphasize again the need of verifying the exact issue of the stock quoted—not to give, for example, the price quoted for Australia 3 per cent stock 1963–65 when the holding is Australia 3 per cent stock 1964–66.

CHAPTER XVII

INCOME TAX

Schedules—Examples—Preparation of Returns—"Short" Profits on Farms (Sch. B) and Maintenance Claims for Estates (Sch. A)—Pay as You Earn—General—Allowances—Post War Credit—Refund Claims—Charitable Donations—Sur-tax—Special Contribution

ONLY the broad general lines of income tax can be given here. The secretary is advised to have on hand the current edition of a good standard textbook on income tax, and to keep in close touch with the changes brought about by each succeeding Budget, and subsequent Act of Parliament. Copies of Acts of Parliament can be purchased from H.M. Stationery Office, or from booksellers, and it is useful to have available for reference the latest issue of such Acts as the Finance Act (which covers income tax) and the National Insurance and Workmen's Compensation Acts.

Schedules

Income tax falls under the five following classified "Schedules." Examples are given of items falling under these Schedules, forming the basis of an Income Tax Return.

SCHEDULE A which deals with income arising out of the ownership of property in the United Kingdom (the annual value[1] of such property being regarded as income).

Example A

The annual value of house, No. 29, York Road, Margate, which I own and occupy . . . £120

SCHEDULE B which deals with income arising out of the occupation of land in the United Kingdom (the annual value here again being regarded as income).[2]

Example B

The annual value of Paddock and Meadows at York Road which I occupy £15

[1] This annual value, which is taken as being the equivalent of the rent which would be payable, is assessed by the Inland Revenue Authorities quinquennially.

[2] The first acre of land attached to a private house falls under Schedule A.

SCHEDULE C which deals with certain income arising from interest, dividends and annuities payable in Great Britain out of Public Revenue on which income tax is deducted before receipt.

Example C

Gross dividend on £500, 3 per cent Funding Loan, 1959–69, taxed at source £15

SCHEDULE D which deals broadly speaking with income not taxed at the source (in six sections or "cases") arising from—

I. Trades.
II. Professions and vocations, not included in other Schedules.
III. Untaxed interest.
IV. Colonial and Foreign Securities (mortgages or debentures), not coming under Section VI.
V. Colonial and Foreign possessions (stock, shares or rents, and income from foreign banks, interest or businesses conducted and controlled entirely abroad).
VI. Any miscellaneous annual profits not falling under any other head.

Example D

		£	s	d
I	Profit as Partner in Messrs. Jenkins & Son, Stockbrokers, 2 Mare St, N W, for year ended 31st March, 1948	1725	3	6
II	Profit as Dental Surgeon, year ended 31st March, 1948	275	10	–
III.	Interest on Deposit Account at Barclays Bank, Holborn, year ended 31st December, 1947	152	3	9
IV	Debenture interest, Great Western Railway of Brazil 4 per cent Gross .	20	–	–
V	Dividend on $100 Bonds España Rio Plata	8	13	3
VI	Profit on letting furnished house, 2 Marine View, Bornsea, July–Aug, 1948 . .	26	5	–

SCHEDULE E which deals with the salary and emoluments received from an employment, or office; i.e. Fees, Salaries, Wages, Commission, Bonuses, Pension, Stipend, or Annuity not coming under Schedule C. (There are certain exceptions.)

Example E

	£	s.	d.
Salary as Secretary of Messrs. Philips Miles, Shipowners, 5 Leadenhall Street, E C, to 31st March, 1948	500	–	–

The principal points arising under these Schedules with which the secretary is likely to come in contact are as follows—

Schedule A

(*Note*. This tax is paid by the occupier, who, if he is *not* the owner, will deduct the appropriate amount of tax from the next instalment of rent payable to his landlord.)

Under this Schedule a gross and net annual value is fixed on house property. From the gross figure is deducted a scale allowance for repairs, etc., which brings out the net value on which tax is payable Full details of exact rates are given in textbooks on income tax It may happen that the actual amount expended on the maintenance, insurance and management of the house, lands, and outbuildings exceeds the Schedule A allowance, and rebate of tax on the excess can be claimed, based on a five-years' average.

The secretary is, therefore, called upon to keep an exact account of the money expended on maintenance, repairs, insurance and certain management expenses such as rent collection. Maintenance and repairs may include no expenditure whatever in the nature of capital outlay and improvement.[1] For example, the repair to the stone-work of an existing window of the house would be a proper charge against maintenance but the enlargement of such a window would be an improvement; the painting and re-roofing of a barn where the roof was falling into disrepair would be a "maintenance" charge but the cost of substituting a tiled roof for an existing corrugated iron roof would be capital expenditure on an improvement which could not, in normal circumstances, be charged as an item of "maintenance and upkeep." Every item of expenditure must be analysed, and the accounts furnished as vouchers, dissected accordingly. At the end of the income tax year Form 99 is completed, giving on one side particulars of the gross annual value, the statutory allowance for repair and upkeep and the net annual value taxable, and on the other side the totals expended on maintenance for the past five years in five columns. The amount of expenditure

[1] Except in the case of farm-buildings or cottages where the improvement is necessary to comply with by-laws, and no extra rent is charged

on which the rebate of tax can be claimed, applicable to the current year, is taken on a five years' average basis. Attached to the form must be a detailed statement of the sums charged up as maintenance for the current year, with relevant vouchers in every case.

Schedule B

This tax is generally regarded as the "Farmers' Tax." The secretary's attention is called to four points in this connexion—

1. Lands occupied by a charity are exempt.

2. As the tax is borne by the *occupier*,[1] the owner's assessments will need to be carefully checked. Where holdings of land are extensive it is usual for many of the fields to be let to local farmers and others, for grazing, cropping, etc The secretary should check the field numbers, acreage, etc., given in the assessment for each item and check that the chief, as owner, is not being charged Schedule B tax on land not in his actual occupation.

3. If the occupier of lands used for husbandry proves that the profit falls short of the assessable annual value of the lands, he is entitled to claim a rebate of the amount overpaid under "Rule 6" or "Schedule B Short Profits." If a loss is shown, he can claim a repayment of tax in respect of the full loss and this can be set against income from other sources. If where the employer farms his own land, the situation arises that a loss is shown on the year's working, to prove such a loss the secretary will need to keep Farm Accounts on the lines indicated in Chapter XIV. A Profit and Loss Account will have to be provided which will satisfy the Inspector of Taxes if a claim for rebate of income tax is to be made and he will supply a form, in which the necessary Statement of Account is given, for completion.

Schedule B is likely to be of importance to the secretary, therefore, where an owner is farming his own property—such as in the case of a country gentleman's estate with Home Farms.

A farmer whose actual "trade" is farming will in all

[1] Where the occupier and the owner are one, he pays tax both under Schedule A and Schedule B.

probability elect to be assessed under Schedule D—the trader's section, but application to be so assessed must be made each year under Rule 5.

4. The fact that woodlands can be brought under a specially low annual value on the ground that the land is not used for husbandry makes it advisable that the secretary shall keep those lands under annual review. Such questions as shooting rents may also arise.

Schedule C

The private secretary will meet this Section so rarely that no notes are needed here. The title Schedule C is not usually used in connexion with making out personal Income Tax Returns.

Schedule D

I and II. Trades, Professions and Vocations. In the ordinary way the private secretary would have little to do with the preparation of proper figures here. The profits or income arising from this source would be supplied to her by her employer if he is a member of a firm. But in such appointments as those with a doctor, dentist or school, the secretary has in some cases to prepare accounts up to Profit and Loss Account stage for income tax purposes. It is, however, customary for a visiting accountant or auditor to prepare the final accounts or in any case to prepare the Balance Sheet and audit the Accounts.

III. Untaxed Interest. Under this section would fall such income as bank interest, Savings Bank interest, untaxed annuities and any other interest received without deduction of tax, such as $3\frac{1}{2}$ per cent War Loan.

IV and V. Colonial and Foreign Securities and Possessions. These call for no particular comment. Only income from Foreign and Dominion Securities and possessions payable abroad and not already subject to British income tax would be included.

VI. The most likely instances under this head with which the private secretary will be concerned are non-recurrent items of casual income such as rent received for letting a town or country house; the profit received for occasional underwriting (regular receipts from underwriting would come under Schedule D); or such income as money received for occasional journalism.

Schedule E

Earned income under this Section comes under the "Pay as You Earn" scheme if it exceeds the minimum fixed annually. Under this scheme, which came into operation on 6th April, 1944, employers are liable for making the appropriate deduction of income tax before payment of salary or wages to employees. The employee benefits in that the method relates the tax paid to the actual earnings, and the weekly or monthly deduction of tax is adjusted to meet any variation in such earnings.

Briefly, the amount of tax to be deducted by the employer each pay day depends upon—

(*a*) The employee's code number on his Tax Deduction Card (supplied by the Inland Revenue authorities). This code number represents his income tax allowances and indicates the tax to be deducted.

(*b*) His total gross pay since the beginning of the tax year.

(*c*) The total tax deducted on previous pay days.

The information which enables the Inland Revenue Authorities to allot the appropriate code number and amount of tax deduction is obtained from the Statement of total income given by the employee in his annual Income Tax Return and the allowances therein claimed. From this information are prepared and sent to the employer the necessary documents (Tax deduction cards with code numbers for all employees, Tax tables, etc.) which enable him to make the appropriate deduction of tax each day. The total tax deducted is forwarded by him to the Collector of Taxes monthly.

The employer is himself responsible for notifying staff changes to the Inland Revenue authorities as they occur.

As it will be the duty of many Secretaries to deal with the detailed operating of the "Pay as You Earn" scheme for employers, careful study of the subject in the specialized booklets published by H.M. Stationery Office is advised. Copies of the Income Tax (Employments) Act, 1943, and the Income Tax (Offices and Employments) Act, 1944, can also be obtained from H.M. Stationery Office.

General

The income tax year runs from 6th April to 5th April. In practice the income taken is that for the preceding year though there are certain exceptions and in the case of Schedule D the nearest accounting period is accepted—for example, year ended 31st March instead of 5th April.

In the case of the great bulk of investment income, tax at standard rate is deducted at the source by the companies concerned, before the dividends and interest are paid to the shareholders. Tax on the profits and income of a limited company is levied on the company as a whole.

The necessary Schedule D form (on which a statement of income from all sources must be included in addition to untaxed income) is issued to individuals by the Inland Revenue Authorities early in the year (Form No. 11). It must be completed and returned within twenty-one days of receipt. The form has separate Sections for taxed and untaxed income; allowances, deductions, etc., and is accompanied by clear printed instructions.

The *total* of the gross income from dividends and interest taxed at source, without details can be entered in the form itself, a detailed typed statement being attached (compiled from the Dividend Register, see page 94) showing gross dividend, tax deducted, net amount received.

After this Return has been duly checked by the Authorities, an Assessment form is issued to the taxpayer, showing the amount of total statutory income agreed for income tax purposes after deduction of any allowances due. The amount of income tax payable is shown, and this is payable in two instalments—the first on or before 1st January in the year of assessment and the second by 1st July—or by deduction from salary as indicated on page 103.

The secretary would be wise to obtain the necessary additional forms and complete them as soon as possible after 5th April in regard to Schedule A Maintenance claim, or Schedule B Short Profits claim and any other refund claims.

Allowances

The most general allowances are—

1. Earned income allowance.
2. Reduced rate allowance.
3. Tax free "Personal" allowance for single or married persons.
4. Children's allowance.
5. Housekeeper's allowance for widow or widower.
6. Dependent relative allowance.
7. Age allowance—the substitute for earned income allowance in the case of persons over 65 whose income does not exceed a fixed rate (£500 in 1948).
8. Life Assurance and Deferred annuity allowance.
9. The special allowances applicable to any particular employment or profession (such as a rent concession for a clergyman, or the expenses of running a car for a commercial traveller, etc.) and wear and tear (depreciation of plant and machinery).

These allowances must be claimed at the time the Income Tax Return is made out, in the appropriate Sections shown on the printed form.

There is a section provided for the entry, as a deduction from gross income, of any "charges" paid, e.g., bank interest or bank charges on an overdraft, interest paid on a loan, mortgage interest, etc.

Post War Credit

The Finance Act, 1941, authorized tax on reduction of the earned allowance, personal allowance and small incomes relief, to be credited, under Section 7, to the individual at a date to be fixed by Parliament.

These Post War refunds are now (1948) repayable, for 1941–1946, to men over 65 and to women over 60. Appropriate repayment application forms can be obtained from any Post Office.

Refund Claims

The Inspector of Taxes will make an appropriate refund where tax has been suffered by deduction at source beyond the amount due, on the basis of the Return of Income furnished; and the taxpayer when claiming the refund of tax overcharged will need to complete a form of claim and supply any vouchers in support of his claim (such as dividend warrant counterfoils, receipts for income tax paid, etc.).

Income tax is too technical a subject to deal with in any detail and the subject is touched upon here on broad lines which are intended merely to guide the secretary as to what to look out for in the way of Returns to be made, allowances which can be claimed, etc., so that the necessary records and accounts can be kept.

The points to keep in mind are—

(*a*) The need for absolute silence and discretion in regard to the chief's income tax matters. A great deal of extremely confidential information comes into the secretary's hands in this connexion.

(*b*) The need to see that Returns or Claims are made clearly at the right time, and with any necessary vouchers in support, and *that file copies are retained in every case.* Duplicate forms can be obtained on request and it is advisable to ask for these in advance.

(*c*) The need to make certain that every possible allowance, concession and privilege has been taken advantage of as a rebate of income tax. Inspectors of Taxes will always be found helpful if consulted, but it is not their business to see that taxpayers take advantage of every available concession, nor can they know the concessions applicable in every case.

Charitable Donations

Donations by persons liable to tax may be made to yield a higher amount to the Charity by entering into an agreement to pay a definite sum for seven years, and charitable organizations can supply the necessary form.

Sur-tax

An additional rate of tax, known as sur-tax, is levied on those whose total incomes exceed £2,000 at a scale rate. No sur-tax is charged on the first £2,000 of income, and no personal allowances are deductible in computing sur-tax. The Return of total income made for income tax purposes is normally sufficient as a basis for sur-tax also. This is a personal tax.

The tax is assessed and collected apart from income tax and is due on the 1st January following the year of assessment.

Special Contribution

Where the total income of an individual for the year ended 5th April, 1948, exceeded £2,000 and that income included investment income of more than £250, a "Once for All" (O.F.A.) levy, known as the Special Contribution, was made at scale rates rising from 2s. to 10s. in the £.

CHAPTER XVIII

INSURANCE

General principles—Insurable value—Policy—Premium—Revision of values — Comprehensive policies — Fire — Burglary — Car — Life — Other risks—National Insurance

ONE of the duties of the private secretary is to see that the renewal date of all insurance policies is brought to the chief's attention in advance. Policies and premiums must not be renewed blindly, but the circumstances, amounts, and values must be brought under careful review annually in order that any necessary or advisable changes in the values to be covered may be made.

Insurable Value

In the case of a claim, the actual value of the loss sustained within the limits expressed in the policy is the general basis.

This means, in the case of fire for example, that if the property is under-insured, compensation being "within the limits expressed in the policy" might be less than the actual loss sustained. If over-insurance is effected, the "actual value of the loss sustained" may operate and an unnecessarily high premium is being paid without increased benefit.

Various technicalities arise in this connexion such as the operation of an average clause in certain forms of insurance which limits compensation for loss to the ratio borne by the amount of the insurance to the value of the property insured. Generally speaking, however, in the case of fire the company is liable for any ascertained loss or damage up to the amount of the sum insured.

It must be realized that insurance is a wide and technical subject. No attempt is made to deal with it here from a legal or technical point of view. A brief survey is given with the object of bringing before the private secretary such information as will give a better realization of the duties involved in this connexion and some of the difficult points likely to arise, which need to be studied.

The basis of insurance should be the true value of the property to be insured, whether it be house, contents, furs, jewellery, etc. If doubt exists, the services of a valuer should be employed, and this is always advisable where property on a large scale is involved

Policy

The contract between the insured person and the Insurance Company is termed a policy It sets out the conditions of the insurance, the premium payable, the date payment is due, and the value covered. Policies should be lodged in the bank for safe custody

Proposal Form

The policy is prepared after the client has completed, on a "Proposal Form," an accurate statement of all facts affecting the insurance required, and supplied satisfactory references.

Any subsequent alteration to risks involved must be notified immediately to the company.

Premium

The amount of "subscription" payable to the Insurance Company is called the premium. Fixed percentage rates exist which operate in various types of insurance and are based on the risks involved. The premium is payable annually in most cases. It is the custom for most insurance companies to send reminders to their clients some days beforehand, and to hold them "covered" against loss for certain "days of grace" pending payment of premium. But there are certain exceptions. For instance motor insurances are due for renewal on the date of expiry and no grace is given. The same applies to "Short Term" policies—policies effected for less than one year

Annual Revision of Values

The secretary must make careful notes on diaries or reminder cards, of the dates on which premiums fall due for payment.

These should be brought to the attention of the chief well in advance, and, at the same time, the values insured and details of any changes to be noted, made during the year, which have not already been brought to the notice of the insurance company, put in front of him.

For example—

(*a*) The house may be insured for £5000. A billiard room has been added increasing the value to £5500.

(*b*) The house and three cottages are insured for £7500. One cottage has been sold and will reduce the value to £7000 in consequence, for next year.

In addition to this annual survey of values, it must be understood that alterations and additions made during the year which materially affect the insurable value should be brought *immediately* to the notice of the Insurance Company who will either endorse the existing policy to "cover" the altered risk, or issue a new policy.

Types of Insurance

"ALL IN" OR COMPREHENSIVE POLICIES. A private householder can take out an "All In" policy, in which case all risks are covered for house, contents, etc., against fire or burglary. It also covers other contingencies. This is a simpler method than taking out several different policies. Such a policy, however, cannot apply to trade premises. It does not cover war risks.

Workmen's Compensation Acts are repealed from the inception of the 1948 National Insurance Schemes, and employees will now be compensated by the State for accidents of employment under the National Insurance Acts. Employers will, however, remain liable for accidents due to their negligence, and domestic servants can still be covered in this respect by Comprehensive Insurance Policies.

FIRE. Insurance against fire can be effected for the building alone, or for building and contents valued separately. It covers the ascertained loss of whole or partial destruction, or damage to quite a small extent, up to the sum insured under the policy. For example, the overturning of a lamp may cause a burn on a carpet, and a claim may be put forward for the estimated value of the damage. This would then be assessed by the company's own valuer and compensation as agreed would be duly paid.

BURGLARY. The contents of the building (including personal property) can also be insured against burglary, housebreaking and larceny in the case of a private house. In business premises, however, "larceny" is not covered.

Burglary involves the breaking into premises. Larceny can be carried out by someone already in the premises, who has not made forcible entry.

CAR INSURANCE. Comprehensive policies can be taken out to cover (within certain limitations) the following risks—

Damage to the car by accident.
Fire.
Theft.
Third party risks.
Accidents to insured.
Medical expenses in case of accident, etc.

Insurance companies allow a bonus in the form of a subsequent premium reduction if no claim is made in any one year.

ENDOWMENT ASSURANCE, LIFE ASSURANCE, AND ANNUITIES. Various forms of this type of assurance can be taken out to provide such benefits as, for example—

(*a*) A lump sum to be paid at a certain date (say ten years hence, or when the policy-holder is 50) or at death should this occur before that date. This would be a type of endowment policy.

(*b*) A sum of £5000 to be paid at the death of the policy-holder, say to his widow. This would be a life assurance policy.

(*c*) A fixed annual income of £50 to be paid to the policy-holder, to cease at his death. This would be an annuity assurance. The annuity can be either "Immediate" or "Deferred" (to start at a given future date). Payment for these types of insurance is sometimes made by means of one lump sum instead of by annual premiums.

Other Risks

Special insurance policies can be taken out to cover practically every contingency, for example—

Certain classes of war risks.

Loss of cash or wages in transit.

Indemnities against claims brought by clients of accountants, doctors, dentists or chemists.

Breakage of plate glass windows.

Loss of travellers' luggage.

Weather conditions in the case of entertainments, harvest, etc.

If any particular risk is likely to be incurred, an insurance company will quote a premium for insurance. Naturally the greater the risk, the higher the premium.

Although certain companies specialize in certain types of insurance to some extent, where several policies are to be taken out it is frequently beneficial to centralize the placing of the insurances either by putting them in the hands of one company or through a member of Lloyd's. Better rates are obtained and interests are better guarded by following this course instead of scattering the policies amongst various companies

War Damage

During the European War insurance of land and buildings was compulsory. Free cover of contents, within a prescribed limit, was given by the Government.

National Insurance

The National Insurance scheme came into force on 5th July, 1948. It establishes an extended system of national insurance, providing pecuniary payments by way of benefits of the following descriptions—

(*a*) Unemployment benefit.
(*b*) Sickness benefit.
(*c*) Maternity benefit.
(*d*) Widow's benefit.
(*e*) Guardian's allowance.
(*f*) Retirement and disablement pensions.

(*g*) Death grant.
(*h*) Industrial injury compensation.

This scheme of national insurance applies to all persons in Great Britain over school age and under pensionable age; insured persons are divided into three classes—

Class 1. Employed persons: that is to say, persons gainfully occupied in Great Britain, being employed under a contract of service or who are paid apprentices.

Class 2. Self-employed persons: that is to say, persons gainfully occupied in employment in Great Britain who do not work under the control of an employer.

Class 3. Non-employed persons that is to say, persons who are not employed or self-employed persons in Classes 1 or 2.

The secretary is primarily concerned with Class 1, both on her own behalf as an employee (employed person) and in her capacity as secretary, on behalf of her employer's interests.

Insurance contributions are payable in every case, and in the case of employed persons contributions are also paid by the employer. The contribution is a comprehensive one and covers appropriate benefits applicable under any of the heads outlined above The rates of contribution vary in the case of Employed, Self-employed and Non-employed persons, all of whom fall into age groups (18 and over, and under 18). The rates applicable to men are higher than those in the case of women. Full details are given in the booklets issued by the Ministry of National Insurance.

The benefits covered by the contributions are—

Class 1. All the national insurance benefits.

Class 2. All except Unemployment and Industrial Injury.

Class 3. All except Sickness, Unemployment, and Industrial Injury benefits, and Maternity Allowance.

An employer is responsible for seeing that members of his staff have lodged with him promptly the necessary insurance cards and that such cards are stamped weekly. Employees must place in the hands of their employers an appropriate insurance card which covers the Contribution Year from July to July; to this must be affixed weekly a stamp of the appropriate value, indicated on the card. The employee's contribution is made by deduction from wages. (For detailed methods for Wages Book, etc., see page 73.)

Responsibility in this connexion for the necessary work is usually given to the Secretary, who must see that every member of the staff furnishes an appropriate card for the current year; that these cards are stamped regularly, and on completion of the year, or when an employee leaves the service, or on his demand are handed to him. An allowance from income tax is granted for National Insurance contributions.

It is impossible, in a single chapter dealing with various types of insurance, to devote more space to the technical details of National Insurance, such as rates of contribution, rates of benefit, conditions of benefit, the action to be taken when a member of the staff is sick, etc. The purchase of a good handbook on the subject of National Insurance is advised.

Changes in legislation and rates of contribution must be very closely followed and rates altered accordingly. Helpful leaflets are issued from time to time, and they may be obtained from H.M. Stationery Office, Kingsway, London, W.C.2.

CHAPTER XIX

Meetings and Committee Procedure

General — Notices — Agenda — Quorum — General proceedings—Procedure—Minutes—Ordinary meetings—Technical terms

This chapter deals with the work of a private secretary in connection with the political, religious or social organizations likely to be encountered in the shape of local political associations, women's or men's institutes, horticultural societies, nursing associations, or Committees connected with the school or Church. Company Secretarial work is dealt with in Chapter XX.

It is not unusual for the private secretary to be appointed secretary to one or more of the Committees suggested—the writer has at various times served on all those instanced.

Important points calling for attention are the notice of the meeting, the preparation and serving of the agenda, the minimum number of committee which constitutes the quorum, the observance of the correct procedure at the meeting itself, and the proper recording of the minutes.

Meetings of the kind now under review can be "General," "Committee" or "Sub-Committee."

The general meeting of the association as a whole is open to all its members. It is usually an annual meeting. At this meeting the Accounts are passed, the Annual Reports read, the Officers and Committee are elected for the year, and the programme of the year's arrangements (e.g. lectures, debates, classes, flower shows, etc.) is fixed. Tellers for the counting of votes must be appointed. The officers will include the president, vice president, chairman, secretary, auditors, treasurer and members of the committee. It is customary for a certain number of the committee to retire annually. In some cases they are eligible for re-election, in others they must stand aside for at least a year. In such societies the chairman is usually *ex officio* the president or vice president. The special sub-committees may be appointed in due course by the committee, or may be appointed at the general meeting as standing sub-committees to serve throughout the year, which will in turn appoint their own officers. It is advisable for a member of the general committee to serve on the sub-committee, and he can act as chairman (if so elected) and make the report to his general committee.

For example, in the case of a Women's Institute, sub-committees will probably be appointed to deal with catering, entertainments, library, etc., and in the case of a horticultural society, sub-committees will deal with such matters as arrangements for flower shows, finance, etc.: in the case of a charity there will probably be sub-committees for appeal work, entertainments, etc.

The sub-committees will meet as summoned by the chairman or at fixed dates, according to the rules; or they may be summoned by the secretary.

Notice of Meetings

At least seven to fourteen clear days' notice must be given of a meeting. The exact period is frequently indicated in the regulations made at the time of the formation of the organization, and the secretary is warned to become fully acquainted with all these rules and regulations, or "Standing Orders" as they are called.

Every member of the organization must receive a notice of the annual general meeting, with an agenda of business to be dealt with, and have the opportunity of attending to take part in its elections.

If the notice and agenda have appeared in a printed programme of the year's activities of the organization it is sufficient for a member to have received this programme, unless the rules state otherwise.

In the case of committee meetings, where no fixed standing dates exist, it is customary to arrange at one meeting the date of the next, but it is a definite advantage to have a fixed day and hour for meetings. This should, however, be confirmed by the issue to members of a notice embodying an agenda, at least seven days before the committee meeting.

The secretary is warned to see that due notice is given in good time of every forthcoming meeting and that all notices are served in accordance with the rules of the organization.

Preparing Agenda

The agenda is a programme of things to be done at a meeting. It contains details of the day, date, time, and place of meeting to be held, and the business to be transacted in the order in which it is to be taken. Where it is sent out sufficiently in advance to each member of the committee, it can embody a notice of the meeting. The agenda is prepared by the secretary in consultation with the chairman. It is typed with a wide *right-hand* margin in order that members may be able to make notes. It follows the order of the business to be conducted; the example (next page) shows the customary order, but if the election of a chairman is necessary that will be the first business of the meeting. A temporary chairman will be chosen to take the chair while the election of chairman takes place; the secretary can in no circumstances act as chairman.

It is advisable to obtain beforehand a proposer and seconder for each resolution and these names will be given in the agenda. In this way delay or confusion at the meeting is avoided.

A sufficient number of additional copies of the agenda should be prepared to enable the secretary to put one in each place round the table at a committee meeting. An Agenda Book, in which is inserted the agenda of each meeting, is usually handed to the chairman.

The secretary should make a note of any matters brought to her notice beforehand requiring the attention of the committee, so that these may be included in the agenda for the next meeting.

Specimen Agenda for Committee Meeting

A Meeting of the Committee of the Wrangford Horticultural Society will be held at the Village Hall, Wrangford, on Friday, 5th July, 1948, at 7 p.m.

AGENDA

1. Minutes of last Meeting to be read and confirmed as correct.
2. Business arising out of the Minutes.
3. Correspondence and Apologies for absence.
4. Treasurer's Financial Statement.
5. Amount to be voted for Prizes.
6. Estimates for hire of tents for August Flower Show.
7. Appointment of Gate Stewards for Show.
8. Report of Tea Sub-Committee.
9. Date of next Meeting.
10. Any other business.

SPECIMEN AGENDA FOR ANNUAL GENERAL MEETING

Annual Meeting of the Bramshire Conservative Association to be held at the Institute, Bramshire, on Monday, 2nd September, 1948, at 8 p.m.

Chairman: John Harwell Esq., M.P.

AGENDA

1. Minutes of last Meeting.
2. Arising out of Minutes.
3. Apologies for absence.
4. Statement of accounts, Balance Sheet and Treasurer's Annual Report.
5. Secretary's Annual Report.
6. Chairman to move adoption of Reports.
7. Business arising out of Reports.
8. Election of Officers.
9. Mr. E. Manning to move that a Sub-Committee be formed to organize local meetings and speakers' programmes for the winter.

   Mr. W. O. Hanson to second the resolution.
10. Any other business.

Quorum

This is the minimum number of persons who must be in attendance to constitute a meeting and is laid down in the rules of the organization. Strict attention must be paid to this point. Business conducted at a meeting consisting of a less number of persons than the quorum fixed in the rules would be invalid. Actually, where no quorum is laid down, two persons can constitute a meeting. As this is obviously undesirable, the secretary should, if need arises, be instrumental in bringing about the fixing of a quorum. That of sub-committees is usually laid down by the general committee.

Order of General Proceedings

SEATING. It is customary for the chairman to take the head of the table having the secretary seated at his right hand and the treasurer at his left. The remainder of the committee are seated round the table. At a larger meeting the committee would be seated on the platform and the general members would be in the body of the hall.

The secretary should see that every member has a copy of the agenda. These should be placed round the table at committee meetings in readiness, the chairman having in front of him the Agenda Book.

ATTENDANCE REGISTER. Where an Attendance Register is kept this is signed by members on entering and the secretary has no trouble in making her record of those present. At committee meetings, however, where no such book is kept, the secretary can easily get confused as to the names of those actually in attendance and of those who may propose or second a resolution not on the agenda. The following is a useful hint. When the meeting is assembled, a sheet of paper can be passed round the table, informally, with the request that members will write their names on it and pass it back immediately. The secretary then has before her a record of names in the order of seating and can easily tally a speaker with the name on the list. It is wise not to ask names if it can be avoided. People are sensitive on this point and a good secretary should be able with practice to attach names to faces readily and accurately and to remember them afterwards.

ORDER OF BUSINESS. The specimen agenda given shows the order in which business is generally taken. As already stated, if no chairman is present, a member of the committee will be elected to the temporary chair while a chairman is elected. He would be proposed and seconded, and chosen by ballot in the ordinary way.

The chairman will first call upon the secretary to read the Minutes of last meeting. These are sometimes taken as read, if members present so agree, the more modern practice is for Minutes to be circulated to members beforehand, with the notice of Meeting. The secretary is warned here of the necessity for reading clearly but rapidly. The reading of Minutes in a slow or stumbling manner prolongs the meeting unduly and takes time needed for more important matters.

Where no special finance sub-committee exists, the monthly statement of accounts is frequently presented to the general committee by the treasurer and where his own signature to cheques is insufficient, they are then presented to the chairman for signing. This would be one of the first items of business on the agenda.

The secretary should be ready at any moment to give the chairman in a quiet aside, any names with which he may be unfamiliar or, in the case of a very inexperienced chairman, as for example, at a small village meeting, tactfully to guide the meeting along businesslike lines. In such circumstances a chairman, after a discussion, may for example say something like "Very well, that is settled," or if the chairman be the president he or she may occasionally be a little inclined to settle the point out of hand. Here the secretary can tactfully draw in a member as proposer and another as seconder and get the decision in question put to the meeting in the proper form of a resolution on which they must vote.

All remarks must be addressed to the chairman. A member wishing to speak on a point must rise (or turn) and address the chair. Members may not discuss matters between themselves at a meeting and any such discussions must immediately be quashed by the chairman. In dealing with inexperienced members in small communities the secretary can do a great deal in tactfully helping and guiding members towards the proper observance of procedure. The chairman must call to order members who talk or interrupt. Where more than one member rises at the same time to speak, the chairman must be quick to notice the first speaker and to ask others to wait their turn.

Procedure

Each resolution must have a proposer and seconder and be voted upon. The resolution in writing should be passed up to the chairman on a slip, if it is not on the agenda, in order that he may be able to read the exact wording when putting it to the meeting.

The following would be an example—

Mr. Evans rises and proposes "That future Committee meetings be held on every alternate Thursday." He would preface this by the words "I move (or I propose)," etc.

Mr. Hawkins rises and seconds this by saying "I second Mr. Evans' proposal that . . . "

The chairman puts the resolution to the meeting by saying "It is moved by Mr. Evans and seconded by Mr. Hawkins that future Committee meetings be held on every alternate Thursday."

This is put to the vote by a show of hands, and if the majority are in favour, the resolution is passed. At Parliamentary Committees a seconder is not necessary.

Assume, however, that Mr. Harris wishes to suggest a modification of this proposal. On hearing Mr. Evans' proposal put, he will rise and say "I propose the following amendment —That future Committee meetings shall be held on alternate Thursdays in the winter but on every Thursday in the summer." This becomes an amendment, and as such takes precedence, and is put to the meeting by the chairman instead of the original proposal. If the majority are in favour after the amendment is seconded, this amendment becomes the resolution. If not, the meeting returns to the original proposal.

A resolution or motion is sometimes called a question.

"To move that the question be now put" is to propose that the resolution be put to the vote at once.

"To move the previous question" is to propose that the meeting pass on to the next item of business without further discussion of the present subject (usually for the reason that at the moment it is not a suitable matter to vote upon). If this motion is *not* carried the original motion must immediately be put to the vote. Such a step is often taken where it would not be politic to pursue that particular question further. This action can be taken on a resolution only, not on an amendment. The previous question cannot be moved at a Parliamentary meeting.

Minutes

(*a*) OBJECT. The object of minutes is to preserve a clear, concise and accurate written record of the business transacted at a meeting, the members present (number or names), and the resolutions passed, with the name of the proposer and seconder of each.

(*b*) HOW TAKEN. The minutes are taken at each meeting in note form by the secretary and are afterwards duly recorded in a Minute Book.

Shorthand is an invaluable asset in the taking of notes of minutes. A verbatim report, however, is not what is required. The secretary should take a brief note of each point as it arises, being careful to record the correct names of speakers. If any doubt arises, the name should be verified, tactfully, in the manner already suggested.

The agenda is the greatest aid to minute taking. Its preparation will already have familiarized the secretary with most of the business and it is available for reference during the meeting. It is not wise to make the notes on the agenda itself—the space is too small. A special notebook kept for minutes is advisable. Previous notes can then be referred to at a subsequent meeting if a question of inaccuracy is raised.

Notes should never be taken on odd scraps of paper.

(*c*) HOW RECORDED. The minutes should be written in a bound Minute Book which can be purchased for the purpose. It is ruled with a wide left-hand margin. It is not unusual to record minutes in loose-leaf form, which enables them to be typewritten. Strict precautions must be observed if this method is adopted as leaves can be lost or misplaced and the scope afforded for carelessness or even dishonesty has in the past made such books inacceptable as evidence in a Court of Law.

The following precautions must be observed—

(*a*) The binder must be locked and the key held by the person responsible for the Minute Book, who alone should unlock it.

(*b*) The supply of blank loose leaves, all of which must be consecutively numbered, should be controlled by him.

(*c*) When the minutes have been read and confirmed each page must be initialed by the Chairman.

(*d*) The Minute Book should itself be kept under lock and key.

The minutes should record the business in the following order—

$\left.\begin{array}{l}\text{Time}\\\text{Date}\\\text{Place}\end{array}\right\}$ of the meeting.

Chairman's name.

Names (if committee or small meeting) or numbers if the meeting is a general one, of those present, giving names of officers first.

Reading and confirmation of previous minutes.

Any business arising therefrom.

Reading of apologies for absence.

Resolutions, giving name of proposer and seconder and result of voting.

Any other business in the order in which taken at the meeting.

The matter must be recorded as concisely as possible but the exact wording of every resolution passed must be given, together with the name of proposer and seconder.

The minutes are clearer to read and to refer to afterwards if the subject of each paragraph is put in the margin as a heading and each minute numbered. The minutes can also be indexed at the back under subjects.

It is often necessary for the secretary to be able to refer back quickly to subjects or rulings contained in earlier minutes and good indexing is a help here. If copies of minutes are circulated, it is helpful if a note is made of the names of members to whom copies are sent.

These minutes are read by the secretary at the next meeting and are then signed by the chairman of the meeting at which they are read (even if he was not in attendance at the meeting to which they refer), after he has obtained the sanction of the meeting by asking "Is it your wish that I sign these Minutes?"

Any business arising out of the minutes would then be dealt with, such, for instance, as the report of an action ordered at the last meeting.

Ordinary Meetings

In literary and debating societies, women's institutes and other organizations where entertainment or instruction is part of the object of the society, the ordinary meetings are generally conducted on the following lines—

1. Secretary reads minutes of last meeting.
2. Minutes adopted, and signed by chairman.
3. Election of new members since last meeting, and fresh nominations.
4. Any reports due from committees or sub-committees.
5. Introduction of lecturer by chairman.
6. Lecture (debate, demonstration or whatever may be the object of the meeting).
7. Questions or discussion.
8. Closing word of thanks from chairman.
9. Formal vote of thanks to lecturer proposed and seconded by members of the audience.

Annual meetings and committee meetings follow the lines already indicated.

The secretary is again reminded that every organization has its own rules which may modify to a slight degree the general notes given here, but the basis of general order and formal procedure is that outlined.

A useful little book covering Committee work is *The Chairman's Manual*, by Palin and Martin (Pitman), and a little leaflet *Suggestions on Procedure at Meetings*, by Lady Denman (National Federation of Women's Institutes, price 3d.) contains many practical hints.

The following short list of definitions in connexion with committee work will probably be helpful to the secretary—

Explanation of Some Rules of Procedure and Technical Terms

AD HOC. *Ad hoc* means "arranged for this purpose." An *ad hoc* sub-committee is one appointed to carry out one particular piece of work; it is sometimes called a special committee or a special purposes committee.

AMENDMENT. A proposal to alter a resolution by the addition or deletion of words. It must be proposed, seconded, and put to the meeting in the ordinary way. It can in no circumstances take the form of a direct contradiction of the original motion. A seconder is not always necessary.

CLOSURE. A motion brought forward with the object of closing immediately the discussion on any matter before the meeting.

CO-OPTION. The power given to a committee to add to its numbers by the vote of existing members.

EX OFFICIO. This means "in virtue of office." A member of a committee may be appointed by reason of his office. For example, the president may be an *ex-officio* member of the committee.

LIE ON THE TABLE. When a meeting decides to take no action upon the matter dealt with in a letter or paper it is said to "Lie on the Table."

NEM. CON. A resolution is said to be carried *nem. con.* when some members have not voted at all. In the case of a resolution carried "unanimously" *all* members have voted in favour.

NEXT BUSINESS. A motion "that the meeting proceed with the next business" is a direct intention to shelve the decision on any question.

PREVIOUS QUESTION. The apparent object is to obtain an immediate decision on the question before the meeting; actually it is to defeat the motion proposed in regard to the latter.

POINT OF ORDER. A question regarding the procedure at a meeting (e.g. absence of quorum) raised by a member during a discussion. It is settled by the chairman at once.

PROCEDURE. The method of conduct of business at meetings, particularly in regard to resolutions.

RIDER. A clause or sentence added after a resolution has been passed. It differs from an amendment in adding to, not altering, the sense of a resolution. It must be proposed, seconded, and put to the meeting in the usual way.

RIGHT OF REPLY. When a resolution has been fully discussed the mover has the right to reply, but he must only reply once.

STANDING ORDERS. Standing orders are the regulations drawn up by a society defining the manner in which its business shall be conducted.

TELLER. A person appointed to count the votes at a meeting.

CHAPTER XX

Private Limited Companies

Definition — Classes — Formation — Meetings — Secretary's duties

WHILE a detailed knowledge of company secretarial work is not generally demanded of the private secretary, a working knowledge of procedure in regard to private limited companies is desirable, and the following information will be found helpful.

DEFINITION. A private limited company is one which, by its Articles of Association—

(*a*) restricts the right to transfer its shares;

(*b*) limits the maximum number of its members to 50 (other than present and past employees) and its minimum to 2;

(*c*) prohibits any invitation to the public to subscribe for any of its shares or debentures.

CLASSES. Under the Companies Act, 1948, private companies are divided into two classes—

1. Non-exempt (or ordinary) private companies.
2. Exempt private companies.

Broadly speaking an exempt private company is something in the nature of a "family" business and it has certain privileges; for example the Annual Return filed with the Registrar of Companies need not include an audited Balance Sheet.

FORMATION. Incorporation is effected by filing with the Registrar of Companies (under the Companies Act, 1948) the following documents—

(*a*) Memorandum of Association. This document defines and limits the objects and powers of the company. In it will be set out the name of the company, the situation of the company's registered office, the objects of the company, the fact that the liability of the members is limited, and the total nominal value of shares—its nominal capital.

(*b*) Articles of Association. These are the rules governing the internal management of the company, for example its meetings.

When the Memorandum and Articles of Association and other necessary forms have been signed and filed with the Registrar of Companies, and the capital duty and other fees have been paid, a certificate of incorporation is issued by the Registrar of Companies and the company can begin its business straight away (without waiting for the additional formalities necessary in the case of a public company.)

The shareholders will then elect a Board of Directors to manage the affairs of the company on their behalf; the Board will elect a Chairman and appoint a Managing Director and Secretary. A Register of Directors and Secretaries must be kept and a Register of Members.

MEETINGS. These may be—

(*a*) Directors' or Board Meetings. These take place at regular intervals, usually weekly or monthly, to transact the ordinary business; the real work of the company is done at these meetings.

(*b*) Annual General Meetings (Ordinary General Meetings of members). Every Company must in each year (at an interval of not more than 15 months) hold a general meeting, in addition to any other meetings in the year, and must announce the meeting as the annual general meeting in the notice. All shareholders or members are invited to be present, the business includes the presentation of the Annual Report and Accounts, the directors' and auditors' reports, the appointment of auditors, etc.

(*c*) Extraordinary General Meetings. These are general meetings of members convened in addition to the fixed ordinary meetings. They may be called for the transaction of the special business set out in the notice.

NOTICE AND AGENDA. Notice of meeting (usually issued by the Secretary of the company on the instructions of the Board) must be sent to all persons entitled to receive it. It is usually accompanied by the Agenda, prepared by the Secretary in consultation with the Chairman, containing a list of business to be transacted at the meeting. The meeting must comply with the requirements of the Articles of Association in regard to such points as Chairman, quorum, etc. Twenty-one days' notice is required for annual general meeting: and 14 days is normal notice for other meetings.

MOTIONS. Proposals are brought before the meeting in the form of "Motions." After presentation they are open for discussion; legally they need not be seconded; when passed they become Resolutions.

VOTING is recorded in three ways—

1. By Voice. This is not unusual at informal meetings.

2. By Show of Hands. This is the most common form of voting at ordinary or business meetings.

3. By Poll. In the case of special and extraordinary resolutions, members have a statutory right to demand a poll. Unless the Articles of Association exclude such a method of voting on ordinary resolutions, members may demand a poll also on them. The number of members required to demand a poll, and other details, will be set out in the Articles of Association.

Under 3, votes are recorded by means of voting papers, checked and counted by "Tellers" or "Scrutineers" formally appointed. Members unable to attend can vote by proxy. Printed proxy forms are made available for the meeting, they must carry a penny stamp.

MINUTES. Minute Books of Directors' and Shareholders' Meetings must be kept by the Secretary. Only the resolutions are recorded; the record does *not* include a report of all that transpired at the meeting. There is now a penalty for failing to take minutes.

Secretary's Duties

The following is a summary of the Secretary's duties in regard to meetings—

(*a*) BOARD MEETING (Directors' Meeting or Directors' Committee Meeting).

Beforehand. Issue notices within the period laid down. Prepare agenda.

On Day. Make certain that those present have copy of agenda available.

	Place any books or papers, needed for reference, ready to hand.
	Take careful notes (verifying any names) as basis of minutes.
After.	Draft minutes as soon as possible, while memory is fresh.

(*b*) Annual General Meeting

Beforehand.	Ensure that meeting is accurately convened.
	Issue notices within time specified.
	Verify that all requirements of the Articles of Association are fulfilled.
	Make any necessary arrangements with regard to such matters as hire of room, chairs, table, voting papers, signature book for members, etc.
At time.	Obtain signature of members attending.
	Place on table—
	Register of Members.
	Copy of Memorandum of Association and Articles of Association.
	Copies of accounts and reports.
	Copies of notice and agenda.
	Read the notice of meeting.
	Take careful notes of proceedings.
After.	See that the Annual Return is completed within 42 days, and a copy (signed by a director and the secretary) sent forthwith to the Registrar.
	Send out letters of appointment to those elected (e.g. bankers, auditors, directors) and carry out any other instructions given at meeting.

For fuller details in regard to procedure at Meetings see Chapter XIX. The subject of Company Secretarial Work in general, which a Secretary who wishes to be well qualified is advised to study, is dealt with in *Guide to Company Secretarial Work*, by G. K. Bucknall (Pitman).

CHAPTER XXI

Specialized Work

Notes on the duties of a secretary to: Doctor—Dentist—Author—Country gentleman (Residential and social work)—School—Member of Parliament

Doctor and Dentist

In many cases the secretary to a doctor, dentist or surgeon is also the receptionist. In addition, therefore, to the usual qualifications, certain personal qualities need to be cultivated, chief among them being—

A good memory for faces and detail.

A clear telephone voice.

A quiet manner of moving about in the surgery or consulting room.

Cheerfulness.

Sympathy.

It goes without saying, too, that the secretary in such appointments must have no fear or dislike of medical details and the sight of blood. Some knowledge of medical terms is necessary. In most cases these posts are held by women secretaries.

Assuming the secretary to be also the receptionist, she must receive patients with a cheerful and reassuring welcome. Names should be quickly attached to faces so that each patient may receive a personal greeting. Chapter X contains useful information in regard to a receptionist's duties.

Method and accuracy of detail are particularly important in the secretary to a doctor, dentist or surgeon, for in this work a careless slip or the neglect of a telephone message might result in such serious consequences as the death of a patient.

One of the principal records which the secretary will have to handle is the Appointments Book.

In the case of the dentist it is customary for him to make the next appointment with a patient on the completion of a visit; in some cases he himself enters the Appointments Book and hands the patient a card giving the date and time, in others he passes the patient on to the secretary. If the appointment is for a long time ahead, the secretary will need to send a confirmatory card a few days in advance.

The secretary will have to deal with inquiries for appointments made either by telephone or by letter. On reference to the Appointments Book (and in frequent consultation with her employer), she will be able to arrange these appointments and enter them in the book. Every telephone message must be written down *immediately*, and the utmost care must be taken in recording patients' symptoms, or their requests for an early visit, or appointment.

Where a nurse is not employed, the dentist's secretary is very frequently required to be in the surgery to pass instruments, prepare fillings and help patients. In the intervals she can be dealing with the correspondence, accounts, appointments, etc., at her desk.

A doctor's secretary has often to help with the undressing of patients, and the cleaning of instruments, and sometimes to give help in the dispensary. A simple nursing training, or attendance at First Aid classes, is therefore a useful additional qualification.

Most doctors and dentists use some variant of the card index systems outlined on pages 42 to 47 for keeping records and accounts, together with visiting lists and Day Books. Records must comply with requirements under the National Health Service, so far as registered patients are concerned.

Distinction should be made in the records of doctors between visits to patients and their attendance at the Surgery where variation in fee for private patients is involved.

Where the card index system is in use, the secretary should, on arrival, place on the desk the cards of all patients to be seen that day, in the order of appointment. Where the system of "flagged" reminders exists, referred to on page 44, the signal will be moved forward to indicate the date of the next appointment, before the patient's card is put back into place in the card index. From the information on these cards and the other records the secretary will be able—

(*a*) To prepare the monthly (or more usually quarterly) accounts to be sent out:

and in the case of the dentist's secretary,

(*b*) To send out the quarterly or six monthly reminders to patients that their teeth are due for re-examination.

In the case of consultants, it is not unusual for two or three physicians or surgeons sharing a set of consulting rooms, jointly to use the services of a secretary. In some cases the nurse carries out the duties of receptionist, and gives help in the consulting room, while the secretary deals with correspondence, accounts, telephone, appointments, the typewriting of medical reports and articles, etc. Such posts call for a good deal of tact and adaptability, involving as they do, working for several employers, but they are usually very interesting and afford opportunities of earning a good salary.

It might be well to mention that a surgeon is known as *Mr.* not *Dr.*; and in writing to him the envelope should be addressed on the following lines (giving him his appropriate qualifications)—

X. L Hartland, Esq., F.R C.S.,
299 Harley Street, W.1.

Author

The particular requirements for literary posts are—

A good foundation knowledge of literature.

Good English.

Good spelling.

Quick, accurate typewriting both from manuscript and from dictation on to the typewriter.

Reliable shorthand (high speeds are necessary where material is dictated).

Some knowledge of proof-correction, printing, and lay-out.

Ability to work against time without getting rattled, and for uncertain hours without getting tired or irritable.

Manuscripts are frequently written in great haste, consequently in somewhat illegible hand-writing. The secretary is advised to practise typewriting from difficult manuscript, and to avoid asking unnecessary questions.

Unpaged manuscript should immediately be paged in pencil before work is started It is also wiser to number each typewritten page (top copy and carbon) *in pencil* as the work proceeds, and to complete typewritten pagination when the whole work is finished. Unless these little points are observed it is easy to get manuscript hopelessly confused. The necessity for keeping the originals of re-typed pages until checked is emphasized.

The appearance of completed typewritten manuscripts is much improved if they are placed in neat firm covers or binders.

Many writers prefer to dictate on to the typewriter. The secretary should accustom herself to working quietly, steadily and with as little interruption as possible.

There is a modern device of continuous stationery which, although designed primarily for business purposes, can be employed with advantage in typing from dictation as it saves the frequent interruptions caused by taking out and renewing typewriting paper.

It might be mentioned again in this connexion that the private secretary should keep in touch with all the modern devices used in business. It will be found that they can be adapted to private secretarial work with considerable advantage in many cases and can bring about a saving of time and labour with an increase in efficiency.

Information useful for the author's secretary regarding periodicals, dates of publication, editorial offices, addresses, type of literary work accepted, etc., is given in the *Authors' Handbook* (John Lane). This also includes a considerable amount of other information.

Residential Posts with Country Gentlemen, Etc.

Some idea of the work involved in the post of secretary to a country gentleman will have been gathered from the section dealing with Farm and Estate Accounts on pages 79 and 80.

As most of these posts are residential that side of the work also will be dealt with in this section.

In addition to handling correspondence and keeping the Household, Farm, Estate and other Accounts as outlined in Chapter XIV, the private secretary's work will in many cases include some or all of the following duties—

(*a*) *Payment of wages of domestic staff.* This is dealt with on pages 72–74 as is also

(*b*) *Payment of wages of farm, garden, and estate staff*

(*c*) *The keeping of Investment Records, and details of income therefrom.* (This is dealt with on page 94.)

(*d*) *Preparation of income tax returns and statements.* (This is dealt with in Chapter XVII.)

(*e*) *The keeping of a Farm and Dairy Produce Record.* An account must be kept of farm and dairy produce supplied from the Home-farm or estate to the household, e.g. chickens, ducks, turkeys, eggs, milk, cream, butter A special weekly account must be kept of these which will be credited with such produce at current market prices. An appropriate section for this purpose is provided in the analysed Farm Account Books referred to on page 79 and a special section has to be completed with these figures in the Income Tax claim form under Schedule B referred to on page 101.

(*f*) *In keeping Estate Accounts* special Rent Record Books of rent due from and paid by tenants; and timber records showing timber felled, sold, etc., will need to be kept, if these items arise.

(*g*) *The keeping of a Game Account and Game Record.* The object of this is to show the true cost of game-keeping, the number of birds shot, sold, given away, etc. The account would be debited with the cost of eggs, food, game-keepers' wages (or a proportion of these where the head keeper also acts as a Woodreeve or working bailiff), the money to beaters and other expenses of "shoots" and any other game-keeping expenditure such as coops, medicine, etc. The account will be credited with the value of all birds sold, given away, or eaten in the house. Special analysed account books can be purchased for use in the keeping of Game Accounts.

(*h*) *Estate Supervision.* In some cases it is the duty of the secretary to make frequent rounds of inspection of farm and estate, in order that any points calling for attention may be noted and reported, keepers and farm and estate workers and tenants may be interviewed, etc.

On a small estate, and where the chief wishes to delegate responsibility, these duties may fall to the secretary and some of the detail work will fall to the head keeper who may act as Woodreeve. Where the secretary has the more responsible position, additional duties may have to be assumed such as the reporting of sickness and distress amongst tenants, cases of undue hardship where rent remission might be recommended, the need for repair or improvements in cottages, the condition of crops and livestock, etc. The secretary has the opportunity of doing a good deal to help tenants and workers by bringing *bona fide* troubles and needs (which they are often too diffident to report themselves) to the notice of the employer. It will be realized that considerable tact is required here, both in dealing with the tenants themselves and in avoiding reporting unnecessary grievances and complaints which have no true foundation or justification

If a bailiff is in charge of the estate the secretary should keep a careful written record in brief diary form of points discussed with the bailiff, decisions arrived at and action taken.

Where begging letters and appeals for help are received from those whose circumstances are not known, the secretary should institute some investigation before troubling the chief. The Charity Organization Society will give their help and advice in this connexion if the case should be unknown to the vicar of the parish. It is wise to keep a record of casual charitable gifts made in this connexion, showing name, address and amount given. If a card index record of donations and subscriptions is kept, as outlined on page 42, particulars can be carded of casual gifts, clearly distinguished from donations and subscriptions. (See page 106 for Income Tax relief)

(*i*) *Arrangements for house parties, shoots, dinners and other entertaining*. The secretary is required to prepare invitations, arrange train time-tables where necessary, and cars for meeting guests. (In this connexion it might be mentioned that the daily duties normally include the preparation of a car time-table for the chauffeur.) A record of all guests invited and entertained should be kept. (Some hostesses keep a Visitors Book.) It is advisable to keep a record also of those invited to lunches or dinners for reference in making up similar future parties. An Address Book is very helpful in this connexion, for purely social purposes, and useful notes can be made in it

Another aspect of these duties is the organization of entertainments and fêtes to which the public are admitted. The services of a private secretary who will give help in this direction are greatly appreciated in a small village, but quite apart from any voluntary help offered in leisure hours, the actual duties of the appointment itself will make demands in this direction. Common sense will solve many of the problems involved, but one or two important technical points have to be understood in the organization of entertainments of this kind: for example—

(i) *Fire Regulations.* In addition to the main exit from the place of entertainment (say the village hall) there must be an emergency door unlocked and easily opened. There must be clear gangways down the hall, unobstructed by either people or chairs, leading to exits. It is important, therefore, to see that the rows of chairs are not placed right across the hall, and that people do not stand or seat themselves in the gangways. The wise secretary will become familiar with all the details in this connexion and, if responsible for making the arrangements for the entertainment, will see that a clear plan of action is outlined to stewards, programme sellers and others to be followed in the case of a fire, accident or other emergency. A first aid outfit should be available, and some form of fire extinguisher. All fire extinguishers and door fastenings should be looked over beforehand to see that they are in good working order, and County Council Fire Regulations should be studied.

(ii) *Entertainments Tax.* The regulations regarding entertainments tax should be referred to well in advance and carefully observed. An exemption application should be put forward in good time where the entire funds (without deduction of expenses) are to be devoted to the charitable purpose for which the entertainment is given, and where no tickets are to be sold at the door. Forms can be obtained from the Inland Revenue Authorities. Regulations should be studied.

(iii) *Licence.* Unless the hall has a standing licence for such purposes, a licence must be obtained from the local authorities for a public entertainment.

(iv) *Royalties and Copyrights.* If a public performance is to be given of a play, monologue, dialogue, recitation, etc., the question of any performing rights must be looked into, the permission of the publishers obtained where necessary, and any fee due paid. Secretaries and those responsible are advised to look very carefully into this point before selecting the items to be included in any public performance as heavy expenses may be incurred here.

Generally speaking it is a good plan for sub-committees to be appointed for various duties in connexion with entertainments and for matters to be so organized that his or her own duty is specifically allotted to every member, who clearly understands any responsibility attached. Helpers will be wanted for such duties as ticket selling and bill placarding well in advance (territories can be apportioned to various members); catering and waiting; programme selling; car-park organization; stewarding at gates and doors and at least two responsible people will need to be appointed in each section to take charge of money received. At no time should only one person be left in charge of money.

Where the entertainment is an outdoor one, careful alternative plans for indoor arrangements in case of bad weather must be organized in advance. If tents and marquees are to be hired, estimates from more than one firm should be obtained so that prices are competitive.

The secretary with organizing experience will be a valuable leader and helper on all these occasions, but the leadership must *never* be blatant. The secretary must at all costs avoid appearing "managing" or "important," and should make a point of frequent consultation with members, committees, and all those concerned—first and foremost, needless to say, with the president or chairman of the organization. The help and co-operation of all people of standing in the neighbourhood should also be obtained and their interest aroused.

(*j*) *Arrangement of flowers, menus, etc.* The practice here varies very much. In some large houses the supply and arrangement of flowers falls to the head gardener and parlourmaid, in many establishments, however, it falls to the secretary if a woman. In the country house the head gardener sends in the flowers, in the London house they are frequently sent up by him weekly.

If the secretary is responsible for planning and arranging flowers it is wise for her to make herself familiar as soon as possible with the tastes of the head of the house as to both table and flower arrangement. To realize the importance of this from the start is to save a good deal of annoyance on both sides.

Flowers should all be looked over *daily*. Although this is part of the parlourmaid's duties, the secretary will be wise if she makes it her own morning duty also.

If she is responsible for menus or table arrangements, she will of course act in consultation with cook and butler, after submitting plans to the mistress of the house.

The amount of responsibility falling to the secretary's share in these matters will naturally vary in every post

The wise secretary will never for an instant lose sight of—

(1) The need for the utmost tact in dealing with staff. The secretary is in the position of being one of the staff, and will therefore be understanding of and sympathetic to their view-point, but as the employer's accredited representative, by remembering her own dignity she will be upholding his.

While welcoming a friendly and kindly attitude from the secretary and resenting anything in the nature of a domineering and superior manner, the household and outside staff themselves appreciate the upholding of mutual respect, and hold in esteem the secretary, who while human, keeps a proper standard of dignity.

This point is emphasized as the secretary's own position, as well as the smooth running of the household, turns on a proper attitude to fellow workers. The need for tact and discretion is again stressed. Not only must the secretary avoid discussing an employer's affairs, but must definitely discourage such discussions by members of the staff.

(2) The necessity of guarding against any tendency to be "touchy" or to take offence. Sometimes it may be necessary to make up the number at lunch, dinner or Bridge, at other times it may be evident that this is not desired The secretary should always be ready to be pleasant and friendly, and to help in the entertaining of guests when needed Sometimes secretarial work for the relatives of an employer, who may be staying in the house, is desired, and this help should always be given with a good grace

(3) Perhaps it is hardly necessary to mention that in the matter of dress secretaries should try to conform to the general custom of those in whose house they are living, and at all times to avoid being over-dressed, and the wearing of "Town" clothes in the country. In posts of this type hours must be entirely elastic. The position can, however, be an extraordinarily happy one, as the writer has herself proved.

School

School and college secretaryships can be of several types (in both cases either residential or non-residential)—

(*a*) The secretary to the Head Mistress or Head Master.
(*b*) The secretary to the school or college.

Posts coming under category (*a*) are usually available for younger candidates. Duties consist mainly of dealing with correspondence (largely dictated by the Head), the sending out of pupils' accounts and termly reports, filing records, and helping in the general office routine, under the supervision of the Head.

Posts falling into category (*b*) are of a responsible nature and are usually offered to University graduates and older, experienced, secretaries.

Here the secretary may be responsible to a committee. Her duties may include keeping the School Accounts, relieving the Principal of a certain amount of interviewing of parents and students, dealing with correspondence, taking charge of books and stationery stocks and issues and arranging time-tables.

In some cases the duties are combined with the teaching of one or more subjects.

Such an appointment calls for a considerable amount of tact, understanding, and dignity, as the secretary is dealing with both students and staff.

Duties must of course vary in every school or college. Where the secretary is responsible for keeping the accounts, the Analysed Cash Book system referred to on page 77 is a suitable method to follow for the School Accounts; and the Card Ledger system referred to on pages 43 and 79 is the best method of dealing with students' accounts. Books, stationery, etc., must be debited to the student's account immediately on issue, and fees must be debited in advance and accounts sent out at the beginning of every term or course. A periodic check must be made that every student has had an account; and a statement of outstanding fees, etc., should be prepared and surveyed every month.

The secretary will be in charge of the filing both of the school's general correspondence and of students' letters, papers and reports. The most suitable method of dealing with students' own files is the numerical system (every student being given his or her own number) and a card index which can combine information regarding name, address, number, date of start and finish of Course, with the Ledger Account as outlined on page 43.

All information regarding students is naturally very confidential, and files must be kept in such a way that only those responsible have access to them.

The general correspondence of the college or school can be kept by the alphabetical or alpha-numerical system detailed on pages 36 to 38—files being kept down to a minimum.

An indexed record will also need to be kept of all those making inquiry regarding the school or college courses. When a parent or prospective student calls, quick reference to any information already supplied by correspondence can then be made before the interview is begun.

The routine methods outlined here will enable the school or college secretary to organize what must of necessity be a very busy day's work subject to constant interruption from telephone or callers.

Such appointments are, however, both responsible and interesting and afford unusual opportunities for human contacts, and work of practical social value.

Member of Parliament

All the general methods already outlined apply to this type of work, including the section on residential appointments. The duties are varied and interesting and give full scope to a secretary with initiative and a natural talent for method and detail.

Hours may be long and irregular while the Houses of Parliament are in session, but there are periods when the secretary will have time to go through files, correspondence, and accounts and clear up any arrears. It will be realized that the appointment of private secretary to a Member of Parliament makes especial demands upon ability to act quickly, to assess the order of urgency of work, to cope with rush work and long hours without getting flustered and worried. Adaptability therefore and individuality (bearing in mind, however, that the interpretation of the wishes and views of the Member is the first consideration) combined with a real liking for the work are all essential.

To take routine work first. In dealing with filing, precedence must be given to *current* matter. In Parliamentary work a great many letters, papers, etc., while of transitory value only, are of extreme and urgent importance while current, and they must be filed in such a way that quick and easy access is assured so long as they are *current matter*.

It is necessary to plan so that matters which are pending or not likely to come up for early consideration can be put away in temporary files and brought forward at stated intervals so as not to be overlooked. A record must be kept (either in diary form or by means of the reminder cards referred to) to ensure that matters for future attention are brought forward on the appropriate dates

The best method of dealing with matters in the transition stage, while documents are of current importance, is to retain them in subject files (for example under the subject of the Bill under discussion). As soon as the question is finished and the matter becomes "dead," in most cases the bulk of it can be destroyed and the remainder can be filed in the permanent files under the normal methods of the filing system adopted. The great point to aim at is the immediate production at a moment's notice of current matter required for reference.

Press cuttings must be filed under subjects (either on loose sheets or in an indexed book).

With regard to correspondence during a Parliamentary session it is essential that all correspondence from constituents and any other matter available in connexion with a subject in which the particular Member is especially interested, should be kept together for quick reference. Such correspondence is often very heavy, but however great it should be acknowledged as soon as received. Owing to bulk it is not always possible to file it in the ordinary way. It should therefore be massed together and after the Debate is finished or the Bill in question has passed through all its stages, it can generally be destroyed.

It is essential to keep a personal Diary, in which is recorded all Parliamentary engagements and interviews, both in London and in the Constituency. A daily extract from this Diary should be typed in duplicate, and a copy placed before the Member early each morning. It is, of course, of supreme importance that no engagement is overlooked.

In many appointments the private secretary has to attend meetings and take notes for the use of the Member of Parliament acting as Chairman or Hon. Secretary. The procedure in regard to sending out Notices, Agendas, etc., outlined in Chapter XIX should be noted. Each member of the committee should have due notice of the time and place of meeting, also if possible an agenda. The private secretary should take to the meeting in a file or portfolio for easy reference, all papers relative to the subjects likely to be discussed, and a book or paper to pass round for signature by each member at the meeting, so that a complete record of attendance can be kept. No time should be wasted before preparing a draft minute of the meeting for approval by the Chairman, and resolutions and dates of future meetings should be recorded at once.

The private secretary will often have to entertain visitors, and take them to places of interest, and should be ready to be friendly and hospitable and to create a pleasant and welcoming atmosphere at all times. It is necessary to know where to obtain tickets and passes, and the departments or officials to approach. *Whitaker* will be a useful reference book on many points.

It is essential if a Member is personally interested in a particular Bill, to have a complete record of the stage which the Bill has reached, by keeping copies of the Bill itself, the Debates upon it, and the Amendments put down. The position with regard to Bills, Amendments, Questions, Notices of Motion and the dates for which they are put down, etc., appear daily in the Order Papers. Official reports of Parliamentary Debates, giving a full record of each day's proceedings, are published in *Hansard*. Copies of Bills and Amendments down for consideration are issued, and a list of Government Publications circulated in a "Pink Paper," and are requisitioned by Members as required.

From these notes it will be seen that there are many publications with which a secretary needs to be familiar in order that information may be obtained at short notice upon any particular subject under debate.

The secretary should make a point of knowing the names of all the Members of the Cabinet, and the personnel of their respective Government Offices. Several publications are issued giving these particulars; *Vacher* (issued monthly) being one which gives a considerable amount of up-to-date Parliamentary information.

Any requests for advice or information and any queries raised by members of the constituency must be dealt with promptly, and the private secretary should be familiar with the proper departments dealing with inquiries regarding Pensions, State Insurances, etc.

Finally, it is perhaps wise to add a note of emphasis regarding the need for discretion. A general reference to the importance of this has already been made, but it is of even greater importance where the private secretary to a Member of Parliament is concerned. Statements made by a secretary may be construed as coming from the Member himself with far-reaching results, and information in the possession of the private secretary may be of public, or even of national or international importance. While taking a lively and intelligent interest in current events, and in the more intimate concerns of the constituency itself, the secretary must never at any time divulge private information.

CHAPTER XXII

Applying for a Private Secretarial Appointment

Letters—Schedules of qualifications—Interviews

Letter of Application

LETTERS of appliction for these appointments should be free from all commercial phraseology.

They should be written in plain, simple English in the style of any rather more formal social letter.

An author recently requiring a private secretary received a letter from an applicant who, otherwise, appeared exceptionally well fitted for the appointment. It began—

"I beg to apply for the vacancy on your staff." The lack of imagination displayed in this wording caused the applicant to lose the appointment.

The letter should cover as shortly and simply as possible the following points—

(*a*) Some indication of the source of information regarding the appointment.

(*b*) A formal application for the post.

(*c*) An expression of interest in the work involved.

(*d*) Reference to some feature of personality, qualification, or past experience which has a particular bearing on the work required.

(*e*) A reference to a schedule of qualifications enclosed.

(*f*) A statement of the writer's readiness to keep any appointment for an interview, and to carry out the duties loyally if appointed.

Unless there is already a personal acquaintanceship, the letter should begin—

"Dear Sir (or Madam)"

and end—

"Yours very truly."

It is a good practice to write the letter of application, and attach a typed list of qualifications, thus supplying specimens of both handwriting and typewriting. But if the handwriting is *not* a good advertisement, it would be wise to type the letter also. In such a case do not forget the signature.

No pains should be spared in making both letter and enclosure specimens of a high standard of work.

Copies of not more than three testimonials should be attached. *Originals must never be sent* but they can be produced at an interview if required.

It is, doubtless, unnecessary to emphasize the wisdom of verifying (in books of reference, Directories, etc.) the status of the prospective employer where no introduction exists. This is particularly important in connexion with the answering of newspaper advertisements and caution must be exercised.

Examples of suitable letters of application and a schedule of qualifications are given at the end of this chapter.

Interview

The following are important points—

(*a*) Absolute punctuality in keeping the appointment is an obvious first requirement. (The destination should first be looked up in a Street Guide if any doubt exists.)

(*b*) Pen, pencil, rubber, and notebook should be taken in preparation for a test.

(*c*) Carry out any test quietly, without fuss or flurry. Do not interrupt. Do not waste paper.

(*d*) Personal appearance should be scrupulously neat and businesslike and clothes suitable for *work* (not leisure) should be worn. (Women are warned that employers have a natural dislike of vivid lipsticks and nail varnishes.)

(*e*) The manner should be quiet and self-possessed; but it is most important that the applicant should appear "alive" and intelligently interested. A lethargic or wooden manner is as fatal as one over-assertive or boisterous.

(*f*) While avoiding unnecessary talk, the applicant should be responsive and ready to reply clearly, and intelligently (not in monosyllables) to any questions asked.

(*g*) A desire to accept the post if it is offered should always be apparent. Any hanging-back, reservation, or indecision at an interview leaves an impression which is prejudicial to the chances of success. Doubts can be thought over afterwards, and an uncongenial post can be courteously refused if it is subsequently offered.

(*h*) Be entirely convinced yourself, and convince prospective employers that you are not afraid of hard work or long hours if need arises, and that you are adaptable.

(*i*) Take a reasonable view of salaries until you can prove your own value.

Finally; when the good private secretarial appointment has been obtained, the secretary must be certain of being fit to *hold* it.

The writer had a double meaning in mind in designing the title "Private Secretarial *Work*." The private secretary's job is very definitely not play, and it is seldom an easy one. It involves really hard and unselfish work in uncertain hours, and the identification of the secretary's interests with those of the employer. Further, a responsible appointment of this nature, holding as it does variety and scope above the average, demands a standard of qualifications equally above the average.

The secretary who has only recently finished training is advised to continue to read and study, and to add to existing qualifications by taking the examinations of suitable professional bodies.

To the man or woman who follows this advice and who possesses the right personality, the career of private secretary promises unlimited interest and happiness.

SPECIMEN LETTER OF APPLICATION FOR PRIVATE SECRETARIAL POST

THE CLOCK HOUSE,

MANSFIELD.

5th January, 1946

Dear Sir

Mr Richards a member of the Country Gentlemans association has told me that you are needing a Private Secretary and has suggested that I might venture to apply for the appointment

From the information he gave me I realise that not only would the work be of great interest to me, but my experience gained in the 5 years during which I acted as Lord Riversides Secretary in Wiltshire should have given me the necessary insight into such an appointment as your own to enable me to be helpful to you

Full details of my qualifications and experience are given in the attached schedule which is a specimen of my Typewriting

I should appreciate an opportunity of calling on you at any time that may suit you, you could then judge of my suitability from the personality point of view, and I could reassure you of my sincere desire to serve your interests loyally should you be so good as to offer me the appointment

Yours very Truly,

Anne Carteret

SPECIMEN LETTER OF APPLICATION FOR APPOINTMENT

4 Merton Avenue, W.8.

5th January, 1938

Dear Sir,

Your advertisement in to-day's "Times" for a male Personal Secretary (Box No.1208) has come to my notice, and I write to apply for the appointment.

I note that stress is laid on the importance of sound knowledge of musical terms, publishing work and office organization. May I therefore draw immediate attention to my good grounding in musical knowledge obtained during my training at the Royal Academy of Music of which, as shown in my enclosure, I am a Licentiate. My experience with Mr. James Cooper in typewriting, revising and correcting the proofs of the manuscript of his recent books on Music has given me some acquaintance with publishing work; as Secretary to Mr. Kent (Managing Director of Messrs. G. H. Hales and Sons, the well-known makers of musical instruments) I became well versed in office management.

Attached is a detailed Schedule of my qualifications and experience which, as you will see, would seem to have a direct bearing on your requirements.

If you feel that my application would justify me in asking you for an interview, I should be glad to call on any day which suits you.

Meanwhile I can assure you of my interest in your advertisement and of my wish to be of practical service in any appointment you might offer me.

Yours very truly,

John Morris.

The Advertiser,
Box 1208, The Times,
Printing House Square, E.C.4.

SCHEDULE OF QUALIFICATIONS

NAME	John Morris.	
ADDRESS	4 Merton Avenue, Kensington, W.8.	
TELEPHONE	PARK 2178	
AGE	32.	
EDUCATION AND TRAINING	Malvern and Oxford (B A. Hons. French)	
	3 years at Royal Academy of Music.	
	9 months at	Marlborough Gate Secretarial College and Intensive Business Course.
QUALIFICATIONS	Business Subjects	Company Law, Secretarial Practice, Finance, Advertising, Office Organization etc.
	Accounts	Sound knowledge of Double-entry accounts up to closing entries. (Kept full set of books.)
	Shorthand	110 words per minute, Pitman's Diploma.
	Typewriting	Present speed 50 words per minute.
	Specialised	L.R.A.M. (Piano).
EXPERIENCE	2 years	(February 1932 to April 1934) Secretary to Mr. Kent, Managing Director of Messrs. G. H. Hales and Sons, Musical Instrument makers.
	3 years	(April 1934 to June 1937) Accountant to Messrs. R. and P. Kelly, Book-binders.
	6 months	(July 1937 to January 1938) Private Secretary to the late James Cooper, Author of "Orchestration" and "The History of the Piano".
TESTIMONIALS	Copies of three attached.	
WHEN FREE	Immediately. An appointment for an interview could be kept at any time.	

5th January, 1938

APPENDIX

EXAMINATION QUESTIONS

(The following is a selection of questions in Secretarial Practice set at recent examinations conducted by Pitman's College for its Higher Secretarial Diploma.)

1. As secretary to a large social club you are required to summon meetings and prepare agenda. Draw up a notice of the Annual General Meeting and the agenda to be put before the members.

2. Soon after your appointment you report to your chief that the pigeon-hole filing system is inadequate and obsolete. He asks you to make inquiries with the object of introducing a modern system and to put your recommendations into writing. Let your report be concise but complete.

3. State what methods you would adopt for the purpose of –
   (*a*) Recording appointments and noting future needs.
   (*b*) Keeping records of telephone calls both inwards and outwards.
   (*c*) Taking notes of interviews with callers.

4. Draft a report for your chief on the inadequacy of his insurance cover and suggest amendments. Try to indicate the legal principles underlying your recommendations.

5. You have been asked to recommend a duplicator suitable for use in a small trading concern. Submit a report suggesting two suitable types (not makes).

6. Explain briefly the meaning of: Preference Shares; Ordinary Shares; Ex Dividend; Yield; Debenture.

7. Write notes on four of the following terms—
   (*a*) Motion from the Chair.
   (*b*) Confirmation of Minutes.
   (*c*) Objections and Protests.
   (*d*) Casting Vote.
   (*e*) Voting by Proxy.
   (*f*) Extraordinary Resolution.
   (*g*) Amendments.
   (*h*) Quorum.
   (*i*) Rider.
   (*j*) Co-option.

8. Your employer is an author. The first proofs of his new book have come to you for checking. Set out the main points to which you would give attention, and give examples of the manner in which you would correct six errors.

9 Write a letter confirming the appointment of a senior shorthand-typist, commencing salary £4 10s a week, notice of one month on either side, duties to commence 17th February, 19 , hours of duty, etc

10. What is a motion? Explain the significance of a motion being carried—

(a) by a majority,
(b) unanimously,
(c) nem con

11. Outline an agenda for the Annual General Meeting of a Charitable Institution Draft the minutes of the meeting

12 Name six personal qualities likely to lead to success in private secretaryship and indicate the part they would play in practical life

13 Your Principal desires to invite several business friends to a private exhibition of his paintings (a) Draft the invitation, (b) Draft the refusal

14 Write a report to the Chief suggesting improvements necessary in the office filing system Give your reasons for the suggestions made

15 Explain the meaning of the following in connexion with the corrections of printers' proofs—

stet ital trs caps N P

Construct a specimen of about five lines showing how the signs for the above would appear in a piece of corrected matter

16 In the absence of your Principal you receive, on his behalf, a telephone call from a person who is unknown to you What action would you take and what record, if any, would you keep?

17 Name four reference books which you consider would be of use if you were private secretary to *ONE* of the following—

(a) A Member of Parliament, or
(b) A sales manager

Explain briefly what type of information you would expect to find in each of the books you recommend

18 Give your views on the uses of a diary for business purposes Show a typical page with six entries Distinguish appointments from other entries

19 Prepare an agenda for a monthly meeting of the directors of a private limited company Supply your own details

20 Distinguish between the minutes of a meeting and a report of a meeting After minutes have been drafted what formalities, if any, remain to be carried out?

21 Your Principal informs you by telephone that he is unable to attend a meeting of the Local Chamber of Commerce to be held later in the day He asks you to attend on his behalf Describe the action you would take

22 What qualities would you look for in applicants for the post of telephone operator? If you were required to interview a number of applicants for such a post, what details would you record for purposes of comparison?

23 What in your opinion are the essential qualities of an efficient private secretary? Give them in what you consider to be their order of significance, explaining the reasons for your decision

24 As private secretary to the chairman of a public company, what books of reference would you be likely to need? Briefly state the contents of each and explain its use

25 A doctor needs to keep a record of certain matters relating to each patient What information do you think he would require recorded? Would you recommend a card index for this purpose? Compare the relative merits of visible and non-visible card indexes and explain how flags" might help you in your work

26 Your employer desires you to sell his holding of 58 £1 ordinary shares in the XYZ Co , Ltd , which are quoted at 28s 6d ex div , and to invest the proceeds in A F L £1 ordinary shares which are quoted at 18s 9d Explain how you would do this for him and outline the transactions involved How many A F L shares would you acquire?

27 Briefly explain the meaning of six of the following—

(*a*) ex officio
(*b*) ex gratia
(*c*) nem con
(*d*) cum pref
(*e*) cum div
(*f*) gilt-edged
(*g*) conversion (of shares)
(*h*) redeemable shares

28 Explain what you understand by—

(*a*) P A Y E
(*b*) Post-war credit
(*c*) Sur tax
(*d*) Income tax year
(*e*) Assessment form

29 It is desired to hold an ordinary meeting of the ' Heather Rambling and Social Club ' of which you are secretary Prepare the agenda and indicate the general lines upon which you would conduct the meeting

30 You have interviewed three candidates for the vacant position of junior shorthand-typist in the general office As secretary to the Staff Manager, submit a report on your interviews, indicating which applicant you recommend for the appointment

31. Write brief notes on—
(a) Telegraphic address.
(b) Teleprinter.
(c) Comptometer.
(d) Gilt edged securities.
(e) Joint account.

32. Draft the agenda for a first meeting of a new children's welfare society providing for appointment of chairman, officers and committees; consideration of place of meeting; drafting of circular letter to subscribers and fixing time of next meeting.

33. Why do you sometimes find that your cash book differs from the bank statement? What check is used to satisfy your employer as to the correctness of your books?

34. Outline the forms of benefit provided by the National Insurance Act, 1946. (Specific rates are not required.)

35. What books of reference would you recommend a private secretary to have at hand? Explain Bradshaw, Debrett, ABC code.

36. Prepare a set of staff rules for the efficient use of the telephone.

37. Your employer is a literary man and a company director, having investments and freehold property. What schedules for Income Tax is he assessed under? When does he become liable to sur-tax and on what return is he assessed for sur-tax?

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