

**THE CRITTENDEN COMMERCIAL
ARITHMETIC AND BUSINESS MANUAL.
DESIGNED FOR THE USE OF MERCHANTS,
BUSINESS MEN, ACADEMIES, AND
COMMERCIAL COLLEGES**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649238569

The Crittenden commercial arithmetic and business manual. Designed for the use of merchants, business men, academies, and commercial colleges by John Groesbeck

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JOHN GROESBECK

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DESIGNED FOR THE USE OF
MERCHANTS, BUSINESS MEN,
ACADEMIES, AND COMMERCIAL COLLEGES.

BY
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ABRIDGED EDITION.

PHILADELPHIA:
E. C. & J. BIDDLE, 508 MINOR ST.
1867.

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MINING DEPT.

"Knowledge is the guide of practice."

"If a man's wits be wandering, let him study arithmetic."—BACON.

"Washington studied the intricate forms of business. He copied out bills of exchange, notes of hand, bills of sale, receipts, and all the varieties of the class, with a precision and elegance that were remarkable."

Entered according to Act of Congress, in the year 1867, by

JOHN GROESBECK,

in the Clerk's Office of the District Court of the United States for the
Eastern District of Pennsylvania.

STEREOTYPED BY MACFELLAR, SMITH & JORDAN,
PHILADELPHIA.

PRINTED BY J. E. RODGERS.

Second Edition.

QA
103
G89c
1867

SC 0-1-44

PREFACE.


THE object of this book is to impart that practical knowledge which is daily required in business life.

Business is based upon comprehensible principles and facts, and a knowledge of them will promote efficiency in actual transactions. Practice only can impart skill in application; but practice enlightened by knowledge sooner acquires proficiency, and saves from many errors and much useless drudgery.

Among the qualifications necessary in mercantile pursuits, none are more essential than a thorough acquaintance with the methods of calculation employed, and a familiarity with the various forms and uses of business papers.

The calculations presented in the following pages have been selected as the best in actual use among business men; and several of them, it is believed, are now published for the first time. The forms are those with which every person should be familiar, and include a greater variety than has yet appeared in any one collection. They are accompanied by explanations

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which will be of service to those of limited experience in business affairs.

The author has been connected for the last ten years with Crittenden's Commercial College, for which this manual was primarily prepared; and, in addition to his knowledge of the wants of the student, he has been frequently consulted by merchants and others upon difficult questions that have occurred in their practice. These difficulties have been carefully noted, and many of their intricacies are here solved and explained. The student of book-keeping will also find much to aid him in his attempts to master that science.

The author takes this opportunity to acknowledge his indebtedness to numerous friends for their valuable assistance in the preparation of the work, and to render them his sincere thanks. He would also express his obligations to the officers of numerous banks and mercantile houses, of the Mint, the Custom-House, and of various public and private establishments, for the opportunities afforded him for obtaining reliable information on many subjects of interest and value.

In the first edition of a work of this nature, though prepared with much care, perfection is not to be expected; and the author will esteem it a special favor if business men, teachers, and others, will communicate any suggestion, new or improved method of calculation, or any useful information on business topics that will add to its completeness.

CONTENTS.

COMMERCIAL ARITHMETIC.

	PAGE
CHARACTERS AND ABBREVIATIONS.....	8
METHODS OF ADDITION.....	9
BALANCING ACCOUNTS.....	14
FRACTIONS: Rules frequently used.....	15
CONTRACTIONS IN MULTIPLICATION.....	18
CONTRACTIONS IN DIVISION.....	26
CALCULATIONS USED IN PARTICULAR BRANCHES OF BUSINESS...	29
PERCENTAGE	31
INTEREST	33
Computing Time.....	34
Accurate Interest	38
Interest on Government Bonds.....	38
Interest in England.....	39
Problems in Interest.....	40
True Discount.....	41
Banking.....	42
Merchants' and Bankers' Interest Accounts.....	46
Partial Payments.....	52
AVERAGE OF PAYMENTS: Abbreviated Methods.....	56
AVERAGE OF ACCOUNTS " "	64
TIME TABLE.....	70
MONEY, WEIGHTS, AND MEASURES.....	71
Relative Value of Gold and Silver.....	73
United States Gold and Silver Coin	75
Money of Great Britain.....	79
Weights and Measures of Great Britain	80
French Metric System.....	81
Foreign Moneys of Account.....	84
Foreign Weights and Measures.....	85
Comparative Tables of Weights and Measures.....	85

	PAGE
EXCHANGE	87
Domestic Exchange	88
Foreign Exchange	89
Explanation of Exchange Quotations.....	89
Exchange on England.....	90
Shipments of Specie.....	91
Bankers' Rules for computing Sterling Exchange.....	92
Sterling Table, at Premium.....	94
Sterling Table, at Par	95
London Course of Exchange.....	96
Exchange on France.....	97
PROFIT AND LOSS.....	98
Premium and Discount	102
Gold and Currency Table.....	103
Discounting Bills and Invoices.....	104
Advanced Cost of Invoices.....	107
Importers' Advance Table.....	108
Quick Sales and Small Profits.....	114
MARKING GOODS	115
ANNUAL PRODUCT OF GOLD AND SILVER	116
DIVIDENDS AND INVESTMENTS	117
United States National Debt.....	119
Description of United States Bonds.....	121
United States Treasury Regulations	123
National Debts	124
The Stock Exchange	125
Stock Quotations.....	127
Stock Interest Table.....	133
United States Bonds in Europe	134
London Quotations.....	135
Paris and Frankfort Quotations	136
LIFE INTEREST TABLE	137
THE CENTAL SYSTEM.....	138
GAUGING.....	139
GRAIN MEASURE	140
STORAGE.....	141
PROPERTIES OF NUMBERS.....	142
MISCELLANEOUS RULES	142
RULES OF MENSURATION.....	143

BUSINESS FORMS AND INFORMATION.

	Page
BUSINESS MAXIMS	146
PAYMENTS AND LEGAL TENDER	147
RECEIPTS	150
BOOK ACCOUNTS	157
BILLS, INVOICES, AND STATEMENTS	158
BILLS OF LADING	164
ACCOUNT SALES	167
ACCOUNTS CURRENT	169
ORDERS	171
CHECKS	172
Checks payable in the future	174
Certified Checks	174
Certificates of Deposit	175
TRANSACTIONS WITH BANKS	175
RULES FOR DETECTING COUNTERFEIT BANK NOTES	177
DESCRIPTION OF NATIONAL BANK NOTES	178
DESCRIPTION OF TREASURY NOTES, OR GREENBACKS	179
DUE-BILLS	180
PRODUCE NOTES	181
PROMISSORY NOTES	181
Negotiable and Non-Negotiable	182
Presentment and Protest	185
Accommodation Notes	186
Collateral Notes	186
Joint and Several Notes	187
Judgment Notes	187
DRAFTS AND BILLS OF EXCHANGE	192
INDORSEMENTS	197
ACCEPTANCES	200
AGENCY	201
Powers of Attorney	203
CONTRACTS	206
MERCANTILE LETTERS	207
INSTALMENT RECEIPT	213
ENGLISH EXCHEQUER BILL	213
CERTIFICATE OF STOCK	214
CERTIFICATE OF SCRIP DIVIDEND	215
UNITED STATES FIVE-TWENTY BOND	216