

**THE CRITTENDEN
COMMERCIAL
ARITHMETIC AND
BUSINESS MANUAL**

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The Crittenden Commercial Arithmetic and Business Manual by John Groesbeck

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JOHN GROESBECK

**THE CRITTENDEN
COMMERCIAL
ARITHMETIC AND
BUSINESS MANUAL**


THE
CRITTENDEN
COMMERCIAL ARITHMETIC
AND
Business Manual.

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

BY
JOHN GROESBECK,
CONSULTING ACCOUNTANT,
PRINCIPAL OF CRITTENDEN'S PHILADELPHIA COMMERCIAL COLLEGE.

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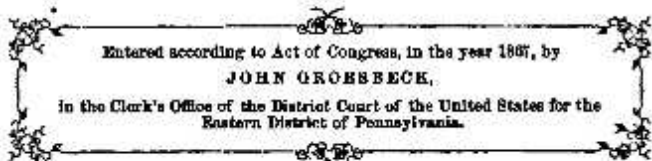
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“Knowledge is the guide of practice.”

“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.”



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P R E F A C E.

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.

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