THE COMPUTATOR. BEING A POCKET GUIDE FOR THE COMMERCIAL AND BANKERS' CLERK

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649280940

The computator. Being a pocket guide for the commercial and bankers' clerk by Alexander Walker

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

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ALEXANDER WALKER

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COMPUTATOR.

Being a Pocket Guide for the Commercial and Bankers' Clerk.

BY

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Entered at Stationers' Hall.

PUBLISHED BY
WATERLOW AND SONS LIMITED, LONDON.
1884.

PREFACE.

IN presenting this little book to the public, I would explain that my object is to render practical advice and assistance to those who have to deal with masses of figures, and whose work is often increased and intensified for the want of a few hints.

The tables of reversions are calculated up to £100 only, but the explanations will show how an error, however large, can, by a few strokes of the pen, be brought below that figure, and the initial letter by the side of the amount will indicate by which rule the difference should be treated. It would be impossible to print in this compass the differences which can arise by reversion or transposition of figures up to even £1,000; the calculations necessary for such a task would embrace nearly 20,000 items.

In addition to the question of solving differences, there are short chapters devoted to exchanges, interest, &c., showing how these apparent difficult subjects can be readily worked out with speed and accuracy.

I hope that my efforts will be appreciated by those whom I desire to assist, especially the young clerk.

A. WALKER.

LONDON, *February*, 1884.

THE COMPUTATOR.

REVERSIONS (figures *advanced* from left to right) and transpositions (figures *changed* from left to right and *vice versâ*) are a source of much labour and trouble to bankers' clerks, and it should be deemed an essential feature in their early training, that they should have some insight into the calculation and solution of these differences.

It is with the latter object that this little book of explanation and tables of errors has been published.

Errors in accounts arise in various ways, and too much care cannot be exercised when dealing with figures. Bankers' clerks have to work with great rapidity, especially in work connected with the Clearing House, and many errors are caused through bad figures and the unnecessarily irregular gaps in their placement in cheques. The public give enormous trouble through want of a little care. Some people flourish a 3 into something like an 8, a 4 often looks an 11 or 7, and a Frenchman's 5 is exactly like a bad 9.

Then, again, a careless crossing of a cheque will make a cipher look like a 6 or a 9, and turn 11 into 1. Sometimes when figures are carried over a page or into another book, the clerk in so doing commits the figures to memory; in these cases transpositions often arise, such as £1,484 10s. 2d. carried over as £1,844 10s. 2d. or £1,844 2s. 10d. Comparison should always be made after entry of these totals.

When a difference arises, the usual plan is to look for the amount which differs, when in nine cases out of ten it would not be found.

For instance, one finds a difference of £460 3s. 6d. and although the sixpences, and three and sixpences may be marked up as well as the amounts with four in the hundreds, the error will not be found except by working by some rule. In this case it would be found that £512 6s. 0d. had been taken down as £51 2s. 6d. and by a very simple calculation this can be discovered at once. *If a difference will not work by any of the rules laid down in this book, one can rest assured that the error arises from wrongly cast figures or other causes.*

This work is divided into different rules for convenience.

Rule A refers to reversions.

Rule B refers to reversions of two different sets of figures producing the same error.

Rule C refers to reversions where the error is 0 or 1 in the tens of the pounds.

Rule D refers to reversions of nine sets of figures producing the same error.

The solution of transpositions is made easy after the rules are explained.

At page 12 commence the tables of differences which may arise under £100, and the initial letter annexed shows to what rule it applies for solution.

ERRORS ABOVE £100,

Before reference is made to the tables, must be dealt with in a very simple way, to bring the amount under £100, and so obtain an amount for reference, when the initial letter will give the rule for working the orignal difference.

Suppose an error of £347 17s. 8d. should arise, you must cut off the hundreds (3) and add the figure

to the units, making £50 17s. 8d., and on reference to the tables you will find the amount with the letter *a* against it, showing that the original difference of £347 17s. 8d. must be worked by Rule A.

Sum:	£3.47	17	8	
	3			
	£50	17	8	

Again, if after cutting off the hundreds and adding to the units, the total should then exceed three figures, repeat the operation, thus:—

Difference	£544.34	6	3	
	544			
	5.78	6	3	
	5			
	£83	6	3	Refer to tables.

RULE A

Applies to Ordinary Reversions.

To obtain the solution of a difference under this head, place the amount in question (page 7) on a slip of paper, £347 17s. 8d., and make a subtraction sum of it, beginning by deducting the pence from an imaginary twelve pence, and while putting the product in its proper place, carry the figure forward to the left over the original amount. Thus: Eightpence from twelvepence, result fourpence, which put in its proper place under the 8, and at the same time place 4 over the shillings; after carrying one from the pence, proceed subtracting as usual. Eighteen from twenty-four, leave 6, place under the shillings and carry over the units in the pounds, &c.

Thus :—	£386	4	0
Difference	*347*	*17*	*8*
	£38	6	4

Again, the amount on page 7 having been proved by the tables to be a reversion, place the original difference down and subtract as in the preceding case.

Thus :—	£60,482	9	0
Difference	*54,434*	*6*	*3*
	£6,048	2	9

In the first instance it shows that £386 4s. 0d. has been taken down in another place as £38 6s. 4d., and the latter example shows that £60,482 9s. 0d. has been wrongly entered as £6,048 2s. 9d.

In these examples, there are shillings and pence in the differences, but the same rule applies where there are no pence, or where there are only shillings and pence.

Thus:—	£52	0	0
Difference	*46*	*18*	*0*
	5	2	0
	0	16	0
Difference	*0*	*14*	*6*
	£0	1	6

RULE B.

Reversion of Two Different Sets of Figures producing the same Error.

On referring to the tables for your difference and finding the letter *b* attached the amount, the solution is worked slightly different from Rule A.

Take, for example, an amount of £68 13s. 3d. from the tables; in making the subtraction, instead of placing the deduction over the shillings, you must place it over the units, and so on.

Thus:—	£69	0	0
Difference	*68*	*13*	*3*
	£0	6	9

Again:—	£76	0	0	Again:—	£147	0	0
Difference	*75*	*12*	*6*	*Difference*	*146*	*15*	*6*
	£0	7	6		£1	4	7

But there are a few cases where a reversion can be worked by both rules (A and B).

Thus:—	£158	4	0	
Difference	*142*	*15*	*8*	Rule A.
	£15	8	4	