

**THE HAND-BOOK OF ERRORS IN
COMMERCIAL ACCOUNTS: BEING
TABLES AND RULES BY WHICH
ALL ERRORS ARISING FROM
REVERSIONS, TRANSPOSITIONS, ETC.,
CAN BE READILY FOUND**

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The hand-book of errors in commercial accounts: being tables and rules by which all errors arising from reversions, transpositions, etc., can be readily found by R. Legg

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COMPILED BY
R. LEGG,
OF THE LONDON JOINT STOCK BANK,
Author of "Interest Tables from One to Eight per Cent., with the
intermediate Fractional Rates of Halves, Quarters, and Eighths."

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PREFACE.

ALTHOUGH this work is designed more especially for the use of Bankers' clerks, it is perhaps as well to address a few words to the public generally upon the reasons why a book is produced that in its design has no other object than that of assisting in the discovery of errors in commercial accounts, and which at first sight may appear to them a fallacious attempt.

When, in book-keeping, a difference in figures exists, there can be no question as to the necessity of speedily setting it right; if, then, this book points out a class of errors that are more difficult to discover than any others, it so far renders assistance as to put

the seeker on the right track, and therefore facilitates the operation, and shortens labour.

Many errors arise from the careless manner in which figures are placed when not regulated by ruled columns, particularly in amounts expressed by figures in cheques. These errors occur by placing the figures in irregular order; as, for example, in the amount £214:7. If between the figures 1 and 4 there is a greater space left than is necessary, they would probably be copied as £21:4:7, thereby causing an error of £193:2:5; and as the first process (usually) in seeking for a difference is to look through the work for the actual amount that differs the error would not be discovered, the next step would probably be to compare all sums having 5 pence in them; this also would prove fruitless. It would then be necessary to compare every amount having pence in it, which would eventually turn the error up; but if it can be determined at once that the

error in question, £193:2:5, arises from the misplacement of certain figures, and by a very simple operation the exact figures producing the error can be arrived at, it is obvious that a great saving of time and labour must be the result; also if it can be decided positively that a difference *cannot* be caused by an error of this class, it affords an assurance that it arises from more than one error, and therefore admits a more correct judgment as to the course to be pursued.

Much of the work in Banking houses has to be done with rapidity; hence in copying down the amount of a cheque, the clerk will glance at the sum in figures, when, if they are irregularly placed, it is not improbable but that, though he may enter the right figures, he will enter the wrong amount, as shown in the preceding example. But, unfortunately for Bankers' clerks, this is not the only way in which the public unwittingly give them an enormous amount of unnecessary

labour. Some people have a peculiar habit of flourishing the ends of their figures, so that when they have made a 3 it much more resembles an 8; and again, they often make the figure 4 to appear as 11, and 11 as 4. Besides this, in carelessly "crossing" a cheque, they will perhaps join the stroke of the "crossing" to a figure 1, so that 11*d.* may look as 1*d.*, or a cipher as 6: and indeed in many other ways errors are caused, which, with ordinary care in writing, might be avoided.

It may be argued that if the amount is written legibly in the *body* of the cheque, there is no necessity for copying from the figures at all; but, though the *cashier* reads the body, it must be borne in mind that every cheque has to pass through several books, and when a "crossed" cheque, through the books of two bankers, so that such cheque may probably be copied by a dozen clerks; and if in one instance the

figures are misplaced, considerable difficulty may arise. Surely in such important transactions as the exchange of money it would be much better that the *risk* of serious errors should not be thrown on Bankers, or their clerks, by those who draw cheques making their figures illegible, or by placing them in such positions as to render the liability of their being misread.

But this book is intended to point out another class of misplaced figures, which belong peculiarly to clerks themselves; these are *transpositions*, or putting the unit in the place of the tens or hundreds, etc., and *vice versâ*. These errors arise in carrying the figures by memory from one page to another, or from one book to another, and frequently cause considerable labour before they are detected. In some cases of this kind, there being a variety of amounts causing the same error, the principal guide to the clerk will be, not to look for the actual sum he differs, but