

SENTENCES FOR DICTATION

1. My physician *cautioned* me *against* taking cold and *advised* a warmer climate.
2. An enemy will always *disparage* your achievements and *disregard* one's statements.
3. *Contrary* to our expectations, the new television set proved a most stimulating center of interest for the *majority* of the *opinion* leaders.
4. The natural *aptitude* for acquiring knowledge does not necessarily imply an *ability* to teach.
5. An *amateur* pursues his hobby for the pure love of it, and is envied by many a *professional*.
6. The lawyer *answered* the judge's question and then began work on his *reply* to the charge.
7. The *audience* at the concert were as enthusiastic as the *spectators* at a football game.
8. He *allowed* the argument to quote his opinion, and *permitted* them to quote his opinion.
9. The specialist said that the workman would be *unable* to *cure* the workman's disease if the workman would not be *remedied*.
10. From my pay envelope I *deducted* the *contribution* due on my subscription to the fund. The *weekly* *contribution* to the fund's salary was small indeed.
11. They *commenced* their *journey* at the *beginning* of the route.
12. At first we thought the spelling *principal* was a typographical *error*, but we learned the *mistake* was a *blunder* on the author's part.

LESSON 38

SYNONYMS (Continued)

1. **return** To go back to a former condition; to repair, restore  
**surrender** To give up to another upon compulsion or constraint
2. **quantity** Amount  
**number** Amount
3. **discovery** Revelation  
**invention** A new thing that did not exist before
4. **specimen** A representative sample  
**sample** A representative part of a whole
5. **adjoin** To be next to  
**adjacent** Next to
6. **liable** Exposed to a certain emergency or casualty.  
**likely** Apparent in all probability; probably.
7. **obsolete** No longer in use  
**extinct** No longer existing
8. **temperance** Moderation  
**abstinence** Refraining from something
9. **proposition** A statement or undertaking involving some action.  
**proposal** A statement for consideration or acceptance.
10. **tact** Skill in dealing with people  
**silent** Not expressed in words.
11. **transparent** Easy to see through  
**happen** To take place; to leak out; to become
12. **character** A quality or trait  
**reputation** The opinion of others about a person or thing

### LESSON 30

#### COMMON WORDS OFTEN MISPRONOUNCED

Interested	in'te-és-éd	once	wins
Iron	Furn	ordcal	ór'de-ál
Irreparable	Ir'ép'a-rah-b'l	or	ór'di-ná-tí
Juvenile	juó've-níl	de	de
Kiln	kíl	plá'trí	plá'trí
Laboratory	lab'ó-ri-tó-ri	plá'trí	plá'trí
Lamentable	lam'ón-á-b'l	plá'trí	plá'trí
Latent	lá'tén	plá'trí	plá'trí
Learned (a.)	lá-ér-néd	plá'trí	plá'trí
Library	lí-bré-ri	plá'trí	plá'trí
Long-lived	lóng-'lív-d	plá'trí	plá'trí
Ludicrous	lú'di-kú-s	plá'trí	plá'trí
Magazine	má-g'á-zín	plá'trí	plá'trí
Maintenance	má-ín'té-ná-s	plá'trí	plá'trí
Medium	mé-dí-úm	plá'trí	plá'trí
Mellow	mél-ó	plá'trí	plá'trí
Mercantile	mér-çán'tí-l	plá'trí	plá'trí
Mischivous	mí-shi-vú-s	plá'trí	plá'trí
Morale	mó-rá-l	plá'trí	plá'trí
Musical	mú-si-kál	plá'trí	plá'trí
Nausea	nó-shé	plá'trí	plá'trí
Neuralgia	né-ú-rá-l-ja	plá'trí	plá'trí
New	nú	plá'trí	plá'trí
Nobility	nó-b'lí-tí	plá'trí	plá'trí
Often	ó-f'n	plá'trí	plá'trí

### LESSON 47

#### GENERAL WORDS AND PHRASES OF FOREIGN ORIGIN (Continued)

élite (F.)	é-lít	The select.
en masse (F.)	en más'	In masses.
en passant (F.)	en pá-sán'	In passing.
en rapport (F.)	en rap'pó'	In sympathy; congenial.
en route (F.)	en ró-út'	On the road.
ennui (F.)	en-nú-í'	Boredom of spirit.
entourage (F.)	en-tú-razh'	The attendants of a person of prominence.
entre nous (F.)	en-tre-nú-s'	Between ourselves.
entrée (F.)	en-tré'	Permission or right to enter; a course between the soup and the main course.
esprit de corps (F.)	es-p'rit dé kór'	Animating spirit of a collective body.
exposé (F.)	éks-pó-zé'	An exposure of something indefinable.
faux pas (F.)	fó-pá'	A false step; a mistake.
finesse (F.)	fin-és'	Canings; delicate skill.
hoi polloi (Gk.)	hó-i-pó-lí'	The populace.
hors d'œuvre (F.)	hór-s-d'vú-ér'	A dish course preceding the soup.
ibid (L.)	í-bí-d'	The same place.
laissez faire (F.)	lá-sé-fá-ir'	Let things run-interference.
lèse-majesté (F.)	léz-má-zhé-té'	Any offense violating the dignity of a ruler.
mal de mer (F.)	mál dé mér'	Sea-sickness.
naïve (F.)	ná-í-év'	Artless.
naïveté (F.)	ná-í-év-té'	Artlessness.
née (F.)	ná	Mean, i.e., a woman's maiden name.
noblesse oblige (F.)	nó-b'lé-sé-á-blí-zh'	Nobility imposes obligation.
nom de plume (F.)	nóm dé-plúm'	Pseudonym.
outré (F.)	ú-tré'	Exaggerated.

LESSON 40

ANTONYMS (Continued)

expand and under midsummer's heat and contract with winter's cold.

familiar carriages, a familiar sight a decade uncommon.

natural a natural gas well in New York artificial.

frugal the great are with a house extra are across a posthouse street.

pertinent the calendar but Easter unrelated.

fixed Christmas Day the calendar but Easter changeable.

ancient Rome an empire; in modern days it occupies city.

modern The calendar had ample travel- ing facilities from competitors inadequate funds.

ample but the common the price is most valuable.

valuable but the common worthless.

sympathy with the offender was in cold-hard-heartedness.

emigrant from Russia and an immigrant to the United States.

indispensable to a society girl are unnecessary for an office employee.



LESSON 52 GENERAL BUSINESS TERMS

1. abstract of title A brief statement of the original grant and subsequent conveyances and encumbrances relating to the title of real estate.
2. acceptance (acc.) An asset in writing by the person on whom a draft is drawn, to pay it when due.
3. accommodation paper A note given as an accommodation or favor in the course of business.
4. accommodation An open account between two or more parties.
5. accretion (a) A written statement in a commission merchant to the consignor, showing the sales, charges, etc., on a consignment.
6. accretion (b) Accumulated as it is called in the insurance business.
7. accretion (c) A declaration by a partner in a partnership of his free act.
8. accretion (d) A share in the profits of a company who has not contributed to its capital.
9. administration The act of settling the estate of a person who has died.
10. administration (b) The act of settling the estate of a person who has died.
11. administration (c) The act of settling the estate of a person who has died.
12. administration (d) The act of settling the estate of a person who has died.
13. administration (e) The act of settling the estate of a person who has died.
14. administration (f) The act of settling the estate of a person who has died.
15. administration (g) The act of settling the estate of a person who has died.
16. administration (h) The act of settling the estate of a person who has died.
17. administration (i) The act of settling the estate of a person who has died.
18. administration (j) The act of settling the estate of a person who has died.
19. administration (k) The act of settling the estate of a person who has died.
20. administration (l) The act of settling the estate of a person who has died.
21. administration (m) The act of settling the estate of a person who has died.
22. administration (n) The act of settling the estate of a person who has died.
23. administration (o) The act of settling the estate of a person who has died.
24. administration (p) The act of settling the estate of a person who has died.





SENTENCES FOR DICTATION

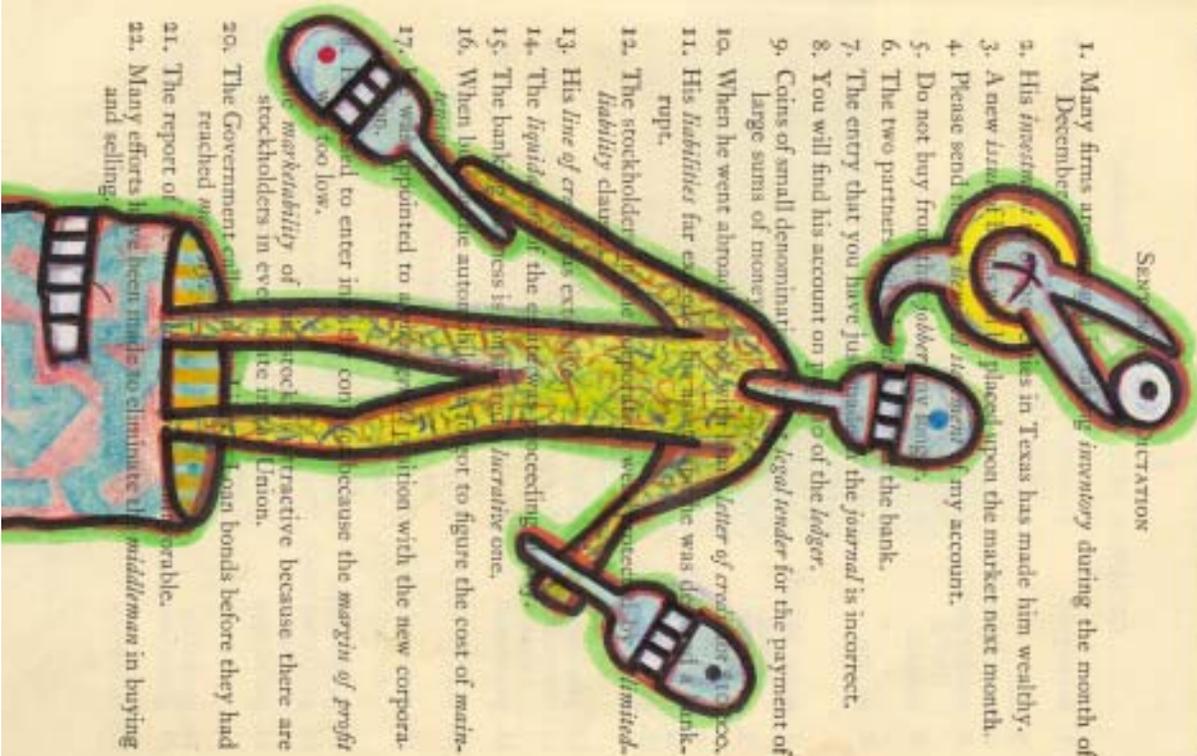
1. The corporation's *fiscal year* began on January 1.
2. The corporation's *gross profit* for the year was *slightly too* low for the year with the *same* amount of sales.
3. The *gross profit* for the year was *slightly too* low for the year with the *same* amount of sales.
4. The *gross profit* for the year was *slightly too* low for the year with the *same* amount of sales.
5. The *gross profit* for the year was *slightly too* low for the year with the *same* amount of sales.
6. Most shippers by water use the *general-averages* insurance.
7. Although the *gross profit* for the year was *slightly too* low for the year with the *same* amount of sales, the corporation's *net profit* was *slightly too* high for the year with the *same* amount of sales.
8. The new washing machine is *slightly too* expensive for the year with the *same* amount of sales.
9. The *importer* of the new washing machine is *slightly too* expensive for the year with the *same* amount of sales.
10. The auditor recorded the *gross profit* for the year with the *same* amount of sales.
11. The corporation was *slightly too* expensive for the year with the *same* amount of sales.
12. The method of *notching judgments* has gone out of vogue in the United States.
13. The *indorsement* on the check *indorsed* a forgery.
14. Due to the failure of the *indorser*, the *indorsee* was called upon to make payment.
15. The firm claimed that the *indorser* was *slightly too* expensive for the year with the *same* amount of sales.
16. The Federal Government collects an *inheritance* tax on the *estate* of a person who dies.
17. The *inheritance* tax is *slightly too* expensive for the year with the *same* amount of sales.
18. Many kinds of *inheritance* taxes are *slightly too* expensive for the year with the *same* amount of sales.
19. The *integrity* of the *indorser* is *slightly too* expensive for the year with the *same* amount of sales.
20. The four corporations were *slightly too* expensive for the year with the *same* amount of sales.

SENTENCES FOR DICTATION

1. The right of a wife in her husband's property during *coverture* is *inchoate*.
2. The oldest son, by a *conveyance* of his father two years before the latter's death, became the owner of the 10-acre orchard.
3. The house was *devised* to him for a period of ten years, when his brother expected to return from the road.
4. The court sustained the *demurrer* of the defendant.
5. The *deponent* was confused, and made contradictory statements.
6. Please fill in the space on the page asking where you have your *domestic*.
7. In addition to her *domestic* on the estate, Mrs. Cummings received a *bequest* of \$10,000.
8. The *defendant* contended that he *was* under *duress*.
9. The cashier of the bank *was* guilty of *embezzlement*.
10. On account of the *depression*, the farm was sold to the highest bidder, consisting of all buildings and *embellishments*.
11. The ancient family of Howland *was* over twenty years ago, and their immense estate has now *been* *divided*.
12. Mrs. Graham in her will named the Trust Company as the *executor* of her estate.
13. The plaintiff contends that the defendant obtained the goods by *fraudulent* methods.
14. The creditor threatens to *attach* the property of the unfortunate Mr. Gordon for the *amount* of the debt.
15. A neighbor of the defendant *was* to be his *surety* for the amount involved.
16. The right to use the land is *subject* to the *arrangements* that has been attached to the property *by* *contract*.
17. We shall *redeem* the *share* of the stock to secure payment of the loan.
18. See sentence No. 1.
19. One of the *incorporeal* rights *attached* to the property purchased was the use of the way *run* through the woods.
20. The amount of *indemnity* *involved* in the settlement of these claims will be enormous.
21. The auditor's report showed that the firm was *insolvent*.
22. It was thought that Mr. B. had *acted* *willfully*; however, the fact was that he died *intestate*.

SENTENCE IMITATION

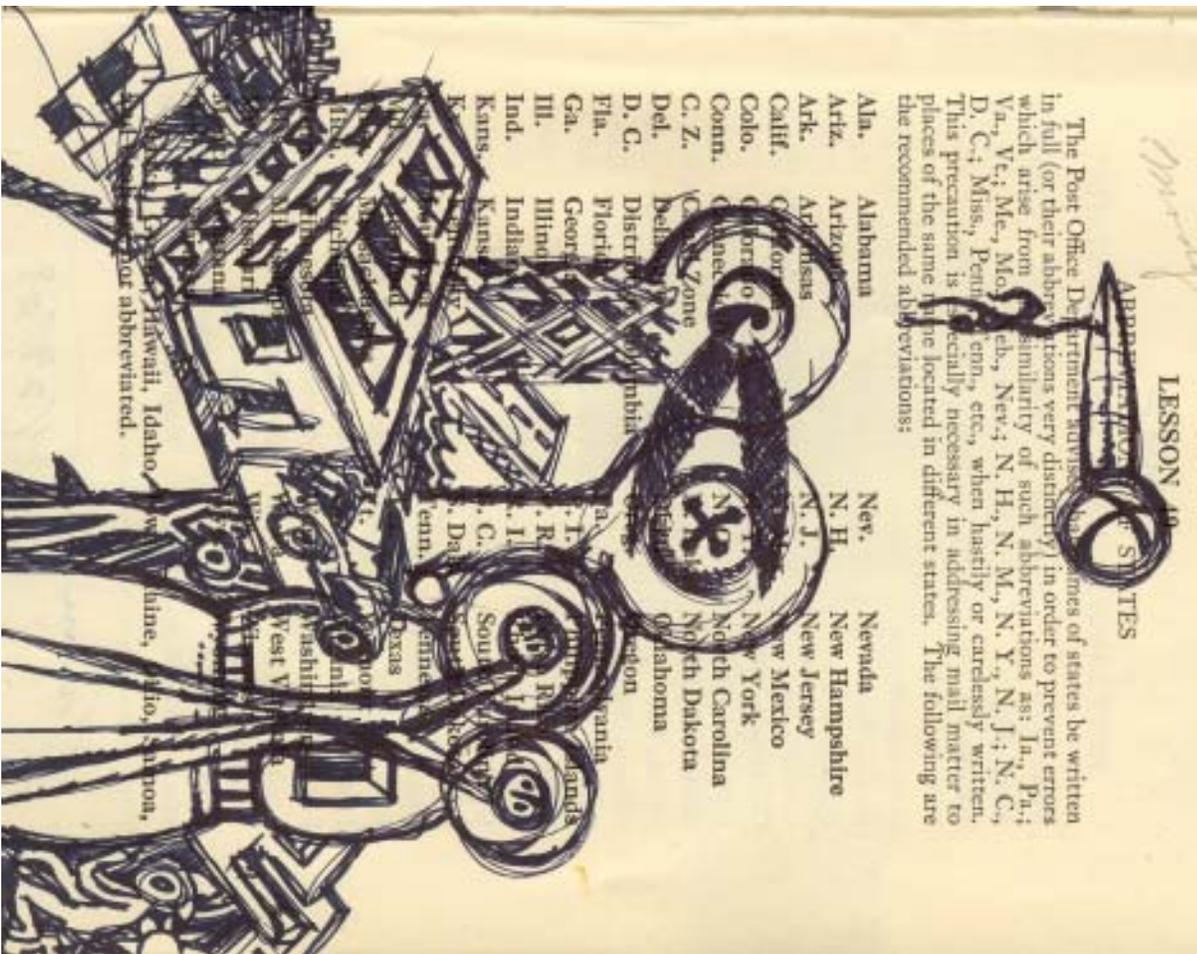
1. Many firms are making an inventory during the month of December.
2. His investment in Texas has made him wealthy.
3. A new issue of shares was placed upon the market next month.
4. Please send me a check for my account.
5. Do not buy from the jobber.
6. The two partners placed the journal in the bank.
7. The entry that you have just made in the journal is incorrect.
8. You will find his account on page 10 of the ledger.
9. Coins of small denomination are legal tender for the payment of large sums of money.
10. When he went abroad he took with him a letter of credit for \$10,000.
11. His liabilities far exceed his assets.
12. The stockholder who deposits his money in a bank is called a liability claimant.
13. His line of credit has expired.
14. The liquidation of the estate was proceeding.
15. The bank's business is not a speculative one.
16. When he came into the office he did not to figure the cost of maintenance.
17. He was appointed to manage the corporation with the new corporation.
18. He is expected to enter in the market because the margin of profit is too low.
19. The market for stocks is very attractive because there are many stockholders in even the United States.
20. The Government will not issue loan bonds before they had reached the market.
21. The report of the committee is very favorable.
22. Many efforts have been made to eliminate the middleman in buying and selling.



LESSON 10  
ABBREVIATIONS OF STATES

The Post Office Department advises that names of states be written in full (or their abbreviations very distinctly) in order to prevent errors which arise from the similarity of such abbreviations as: Ia., Pa.; Va., Ve.; Me., Mo.; Neb., Nev.; N. H., N. M., N. Y., N. J.; N. C., D. C.; Miss., Penn.; Conn., etc., when hastily or carelessly written. This precaution is especially necessary in addressing mail matter to places of the same name located in different states. The following are the recommended abbreviations:

- |        |                   |        |                |
|--------|-------------------|--------|----------------|
| Ala.   | Alabama           | Nev.   | Nevada         |
| Ariz.  | Arizona           | N. H.  | New Hampshire  |
| Ark.   | Arkansas          | N. J.  | New Jersey     |
| Calif. | California        | N. M.  | New Mexico     |
| Conn.  | Connecticut       | N. Y.  | New York       |
| C. Z.  | Central Zone      | N. C.  | North Carolina |
| Del.   | Delaware          | N. D.  | North Dakota   |
| D. C.  | Dist. of Columbia | Okla.  | Oklahoma       |
| Fla.   | Florida           | Pa.    | Pennsylvania   |
| Ga.    | Georgia           | R. I.  | Rhode Island   |
| Ill.   | Illinois          | S. C.  | South Carolina |
| Ind.   | Indiana           | S. D.  | South Dakota   |
| Kans.  | Kansas            | Tenn.  | Tennessee      |
| Kent.  | Kentucky          | Tex.   | Texas          |
| La.    | Louisiana         | Va.    | Virginia       |
| Mass.  | Massachusetts     | W. Va. | West Virginia  |
| Mich.  | Michigan          | Wash.  | Washington     |
| Minn.  | Minnesota         | W. Va. | West Virginia  |
| Miss.  | Mississippi       | Wis.   | Wisconsin      |
| Mo.    | Missouri          | Wyo.   | Wyoming        |
| Mont.  | Montana           |        |                |
| Nebr.  | Nebraska          |        |                |
| Neb.   | Nevada            |        |                |
| Nev.   | New Hampshire     |        |                |
| N. H.  | New Jersey        |        |                |
| N. J.  | New Mexico        |        |                |
| N. M.  | New York          |        |                |
| N. Y.  | North Carolina    |        |                |
| N. C.  | North Dakota      |        |                |
| N. D.  | Oklahoma          |        |                |
| Okla.  | Pennsylvania      |        |                |
| Pa.    | Rhode Island      |        |                |
| R. I.  | South Carolina    |        |                |
| S. C.  | South Dakota      |        |                |
| S. D.  | Tennessee         |        |                |
| Tenn.  | Texas             |        |                |
| Tex.   | Virginia          |        |                |
| Va.    | West Virginia     |        |                |
| W. Va. | Washington        |        |                |
| Wash.  | Wisconsin         |        |                |
| W. Va. | Wyoming           |        |                |
| W. Va. |                   |        |                |



SENTENCES FOR DICTATION

1. The firm discontinued its lines of *staple goods* and specialized in rare perfumes.
2. There was considerable delay in issuing the new *stock certificates*.
3. The company declared a *stock dividend* of four shares for one.
4. The *secretary* in Wall Street was bombed.
5. The secretary prepared a *summary* of the committee's recommendations.
6. The neighborhood stores were well stocked with *tanbuds* and notions.
7. The bank increased its *surplus* by \$100,000,000.
8. The firm used a series of *symbols* in marking the cost prices on its merchandise tags.
9. Many *syndicates* were formed during the financial boom.
10. The congressional committee recommended that the *tariff* on eggs be increased.
11. A national advisory committee was appointed to study the *terminology* of aeronautics.
12. A *trayer* was sent to ascertain the cause of the delay in the delivery of the car of furniture.
13. The radio and telephone and telegraph interests were accused of attempting to form a *trust* that would eliminate healthy competition in broadcasting.
14. The department had increased the number of its *turnovers* from two to three.
15. The large legal issue was oversubscribed because of the reputation of the *underwriter*.
16. An interest in the *underwriting* of insurance was questioned.
17. The *validity* of the contract was questioned.
18. A mining engineer was sent to the property to obtain a *verification* of the statements made by the promoters.
19. The *workovers* were audited by a firm of certified public accountants.
20. The large amount of *watered stock* that the corporation had issued made it impossible for the directors to declare a dividend.
21. He indorsed the check *without reserves*, for the maker was unknown to him.
22. The state has no *workmen's compensation* law in effect at this time.

SENTENCES FOR DICTATION

1. The *dividends* declared by the Board of Directors for the preceding year amounted to 6 per cent.
2. The genuineness of the *document* was questioned.
3. The total value of the *dividend* for the preceding year exceeded the total value of the *dividend* for the preceding year.
4. The wholesaler *deducted* from his customer for the balance due on account.
5. The *divisible goods* were declared at the port of entry by the shifter.
6. Congress increased the *tariff* on all imports from *abroad*.
7. *Economic* conditions have changed for the better.
8. The United States Government declared an *embargo* on all fruit trees coming from the Orient.
9. His many debts *embarrassed* him, and the creditor threatened to throw him into *bankruptcy*.
10. Please attend to the *entry* of these goods at the custom house.
11. The banker prophesied that the *entry* of these goods would fail because of a lack of sufficient capital.
12. The creditor was willing to settle the outstanding debt on an *equitable* basis.
13. All the papers relating to the sale of the property were placed in *entry* at the office of the Federal Realty Life Insurance Company.
14. This firm has been *established* for many years and is well known throughout the state.
15. The contractor *estimated* the *expense* of the work.
16. He was *convinced* of an *error* in the estimate.
17. The *expense* of the transfer of funds amounted to half of 1 per cent.
18. The *estimated* *expense* of a considerable portion of the revenue *exceeded* the *expense*.
19. Please do all you can to *expedite* the *expedition* of these papers.
20. Our *expedition* to South America *expended* all our imports.
21. The *expedition* *expended* the *expense* of thirty days on his *expedition*.
22. The factory found that it would have to *expand* its *facilities* to care for its new business.
23. The first *Natural Bank* was *established* for the estate.
24. The promoter was *unable* to *finance* his scheme to purchase the oil land.

SENTENCES FOR DICTIONARY

1. Due to the uncertainty of the market, all brokers were demanding unusually heavy margins.
2. The difference between the asking and the bid prices was ¼ per cent.
3. The bears tried to cover their shorts as the stocks soared upward.
4. Stop orders were uncovered after the stocks declined.
5. Profit-taking and liquidation before the Christmas holidays brought about sharp declines in many stocks.
6. In October a decided slump in prices occurred, after which the market was irregular for several months.
7. A manipulated market is usually followed by a disastrous slump when the pool distributes their accumulations.
8. The contest between Hill and Hariman for the control of the Northern Pacific culminated in a corner in the stock.
9. The present dull market and its corresponding low prices appear to be a most opportune time for investors buying.
10. He attempted to get his fortune by buying on a scale in the declining market.
11. Rye showed firm advance and closed to ¾ cent higher, with a commotion in the market.
12. This stock exchange house makes a specialty of dealing in arbitrage.
13. As interest rates advanced to 1 per cent, corporations found it advantageous to sell their notes of Liberty and Victory bonds rather than to issue corporate bonds.
14. Advances were also made in the rail stock section.
15. During the high days of the market, there were many five million-share days.
16. Most roads are in a boom.
17. The low end of the market came to an end with disastrous results.
18. The bears tried to cover their shorts and show a huge profit on the previous commitment.
19. The market was irregular for several months.
20. During the day there was unusual activity in May corn futures.
21. The market was irregular for several months.
22. Overall grain prices were firm in wheat early today, with futures prices scaling at a moderate level for the season.

SENTENCES FOR DICTIONARY

1. He owned valuable property in several states.
2. The business proposition was submitted to the directors for their consideration.
3. The cost of the expedition will be prorated among the members of the organization.
4. The proctor fees on the note amounted to \$2.
5. A bill was introduced into Congress placing further restrictions upon all public utilities.
6. The monthly quota of each salesman was increased 50 per cent.
7. Please send us quotation of the price of paper exactly like sample enclosed.
8. The manager of the corporation recommended a readjustment of several departments to meet the changing conditions.
9. He was considered a shrewd buyer of real estate.
10. The rebate requested was not allowed.
11. He asked his secretary to furnish him with a recapitulation of the lengthy document.
12. The auditor found several errors in the bank reconciliation statement for the previous month.
13. He was attempting to read his losses on the stock exchange.
14. The preferred stock was sold with the understanding that it was redeemable at 110 of par value.
15. The court was asked to name the agents to take charge of the bankrupt concern.
16. The accounting department makes requisition for supplies to the purchasing department.
17. A survey was being made of the resources of the country.
18. His royalties on his last book amounted to \$20,000.
19. The new schedule of prices issued by the paper house showed an average decrease of 10 per cent.
20. The right draft was paid promptly upon presentation.
21. The agent was unable to secure his prospect's signature on the application blank.
22. The retirement of the bank was provided for by a sinking fund.
23. His balance sheet showed that he was not only solvent but prosperous.
24. Both a specific duty and an ad valorem duty apply to these imports.
25. It is dangerous to speculate in the stock exchange.