## Manual on

## Shorthand

For

# Office Assistantship 

(1 ${ }^{\text {st }}$ year)
K.V.Subbarao,
M.A., M.Com., M.Com., Ph.D., PGDTCA

Sr. Lecturer in CCP, Government Polytechnic for Women, Nellore.


STATE INSTITUTE OF VOCATIONAL EDUCATION
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## Preface

At the outset I am very much thankful to the State Institute of Vocational Education and Board of Intermediate Education, A.P., Hyderabad for the innovative and sincere effort of bringing out a manual on Shorthand for the students of "Office Assistantship". This book is prepared to enable the student get extra practice on his/her own apart from the regular teaching in the classroom.

This book does not propose any additional rules than what are given in the text book of Pitman's Shorthand.

As one teaching this subject in this field, having understood some difficulties experienced by the students who have undergone the course of instruction in Shorthand under my care, and having shared my views with the co-lecturers and taken suggestions from them, I felt that some easy approach can be suggested to the students to learn the rules, and master them so as to follow them fully and be able to apply them in their future career. A bright student with sufficient knowledge in English is surely able to understand and follow the text book, and practise the exercises well to enable him to enter into speed practice, but keeping in view that the teacher has a duty to extend his helping hand to the students with lower standards and my desire to guide even the least and lowest in the class pushed me to dare to introduce some improvements for the benefit of the students.

I am thankful to my father and teacher Sri K.S.Kameswararao and late Sri G.V.R. Kameswararao, Principal, GIRI's Typewriting and Shorthand Institute, Guntur, a dedicated teacher in the subject for their inspirational guidance to come up to this level.

I shall be failing in my duty if I do not thank the valuable cooperation and suggestions offered by my colleagues, friends and Sri S. Anand, Lecturer in Commerce, Krishnaveni Govt. Junior College, Chittoor. I thank the Department of Technical Education for providing me an opportunity for taking up this assignment.

> --Dr. K.V.Subba Rao

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## HISTORY

Marcus Tullius Tiro, a secretary to the Roman orator Cicero, invented a shorthand system about 50 B.C. during the A.D. 700's, the art of shorthand seemed to disappear. It was revived in England in 1588, when Timothy Bright published his Characterie: An Art of Short, Swift, and Secret Writing by Character. This was followed by Peter Bale's Brachygraphy. In 1602, John Willis published The Art of Stenography, the first attempt at a genuine alphabetical system. Pitman's book in 1837 brought shorthand into worldwide use. Gregg published his book in 1888. Gregg Shorthand has been adopted to many languages. In India, Lord Vinayaka is considered to be the first known Stenographer when Poet Vyasa dictated Mahabharatha to him.

Though symbols are used in subjects like Mathematics, Physics and Chemistry, such symbols are confined only to those subjects only and cannot be used in general in general English language. Thus, the significance of the above systems is experienced by one and all.

Shorthand is a method of writing rapidly, using symbols or letters to represent the sounds of words. In Shorthand, a person writes only what he or she actually hears, regardless of the spelling of a word.

Shorthand is used chiefly to take dictation. Most people speak at a rate of about 140 words a minute. An average stenographer can take dictation by writing shorthand at a rate of 80 words a minute. Some stenographic jobs, however, require speeds of 120 or more words a minute. Court reporters must be able to take down conversation at a rate of at least 200 words a minute.

## Systems of Shorthand ${ }^{1}$

Hundreds of shorthand systems have been developed. The Gregg and Pitman methods are the best-known systems using symbols. The Thomas Natural system, a new method, is not used so much as the others. Speedwriting is the most common of the shorthand systems that use longhand letters instead of symbols. Several shorthand machines have also been developed. The Stenograph is the most widely used of these machines.

GREGG SHORTHAND: The Gregg method was invented by John Robert Gregg, an educator born in Ireland. It is the most widely used shorthand system in the world. Gregg published his first book, Light Line Phonography, in England in 1888. He later promoted his system in the United States. The symbols in the Gregg System are based on longhand strokes and flow along in the same smooth style as longhand writing.

PITMAN SHORTHAND: The Pitman method was invented by Isaac Pitman, an Englishman, in the 1830's. His first shorthand book was published in England in 1837. Pitman

[^0]shorthand is characterized by the shading of strokes. Some strokes are light and others are heavy or dark. In Pitman shorthand, the position of the symbol above, on or through the line further determines the meaning of the word.

THOMAS NATURAL SHORTHAND: The Thomas Natural system was invented in the 1930's by Charles A. Thomas, an American shorthand teacher. Thomas' first textbook appeared in 1935. It was designed to provide a simpler symbol system. However, the Thomas Natural system never became widely used. It has only 12 word forms. They correspond to brief forms and short forms. Other words may be shortened by writing the first consonant and other major sounds.

## PITMAN'S SHORTHAND

What is Shorthand: It is an art of writing speeches in English at a fast rate, using short symbols. In most of the offices, Legislative Assemblies, Law Courts for the judges, for news reporting etc., Shorthand writers are essential.

You, the student of Shorthand are sure to get a decent job if you practice the art carefully with patience from the very beginning. Some easy methods of learning with suitable precautions are suggested here for you to follow under the wise guidance of your teacher, because the teacher only can have proper understanding ;of each student and the method suitable to the understanding capacity and psychological ability of each student.

English Language: It is a two pronged one, one is spoken and the other written. The pronunciation of the language cannot be decided from the spelling and the spelling cannot be decided from the pronunciation in respect of most words. We depend upon the pronunciation while taking notes from the speaker. We require the correct spelling of words while transcribing the shorthand script noted. So the exercises are given to write in Shorthand and from Shorthand to English. Again we have words of different spellings for the same or similar pronunciation such as: peace, piece, peas. You have to learn all these words. Side by side with learning of shorthand, you should improve vocabulary and use the dictionary. You have to learn writing sentences of your own in English.

CONSONANTS:- some letters do not correspond to the sounds which we usually sense from them. For example, the letters 'ch' in most words sound "chay", (Ex. Patch, batch etc.). But in words like brochure, they sound as 'ish'; in words like 'ache', they shoud as "kay". The letter 'g' sound sometimes "jay". Ex: get, gap, gas, (gay sound); large, general, ('jay' sound)). The letters 'th' sometimes sound as 'ith' (in words like "path, thick") and sometimes as 'thee' (in words like "they, though"). The sounds of ' $v$ ' and ' $w$ ' sound similarly. But the sounds are different. Stroke $\backslash$ is used for spelling $V$ ' and stroke $\boldsymbol{\checkmark}$ is used for spelling ' $w$ '.

## Method of Practice:

For convenience sake, take a set of consonants say $P$ to $G$. Practice them as follows:


After mastering these strokes, you write the following word forms joining the correct pronounced consonants in the proper manner. Ex: Pad

## Exercise 1:

Pope, Pub, Pity, Patch, pack, page, peg, baby, bat, body, batch, back, bag, top, tub, tito, tide, teach, take, tug, deep, dub, debt, daddy, ditch, dodge, deck, dog, cheap, chid, chat, check, jeep, job, jet, joke, jug, cap, cab, kid, catch, cage, cake, cog, gap, gate, gauge.

Similarly, another set of strokes should be practised after you are thorough with the above strokes.

Write the following words in shorthand.

## Exercise 2:

Food, fetch, folk, fag, five, faith, vote, vague, thatch, thick, thief, asp, acid, ask, assessee, shop, shed, shake, shave, push, puffy, path, busy, both, bush, teeth, death, daisy, coffee, kith, cash, cosy, gush

Write the next set of strokes. $M N N g L R$ (downward) R(upward), W $Y$ H(upwards), H (downward) in the same manner.

## Exercise 3: <br> 

Write the following words in shorthand
map mob motto match make mug move myth mesh money mummy male marry (up) mare(dn) nap knob knock enough navy gnash nighty name namely narrow(up) lip lab lotty lady latch lodge lock leg leaf love lore(dn) lorry(up) rob(up) rope(up) rate(up) red (up ) reach (up) rage(up) rake(up) rogue(up) ruth(up) rush (up) rare (up) ring (up) relay(up) arc(dn) arab(dn) arabic(dn) early(dn) arena(dn) army(dn) King Palm Penny Pale Pair(dn) Perry(up) Beam Binny Bell Bear(dn) team tool tour(dn) tarry (up) deem donee dull dare(dn) dairy(up) char(dn) cherry(up) chill Jim Jail jar(dn) came king cool carry(up) car(dn) game goal gur(dn) fame funny fare(dn) ferry (up) fellow theme assume assignee assail assure(dn) shame

The angles given for straight strokes should be strictly maintained but while writing straight upstrokes the angle is increased before down strokes and reduced before upstrokes to maintain lineality and length of strokes.

Ex: $1 \wedge$ but



## Exercise 4:

Write possible words for the following outlines adding vowels of your choice.


Heavy strokes B D J G V TH Z Zh Ng are written lightly while the strokes P T Ch K F th $S$ Sh M N R (down) R (up) $W$ Y H(down) $H$ (up) are shown by lightest strokes.

VOWELS:
There are twelve simple vowel sounds which are

## DOT VOWELS

DASH VOWELS

|  | 1 | 2 | 3 | 1 | 2 | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Long | - | - | - | - | - | - |
| Vowels | ah | a | e | aw | 0 | 00 |
| Short Vowels | $\smile_{a}$ | 厄 | i | $\bigcirc$ | Ч | ऽoo |

These vowel sounds have to be practised first. They can better be learnt by hearing them from your teacher and imitating them. The difference in pronouncing ah, a and aw have to be practised by uttering the sounds both individually as well as when used in words. The sentences "pa may we all go too", "that pen is not so good" given in the text book are only examples. Find the difference in vowel sounds in pairs of words given below.

| Cat | Cot | Similarly | Far | Fare |
| :--- | :--- | :--- | :--- | :--- |
| Bat | Bought |  | fat | fate |
| Rat | wrought |  | mat | mate |
| Fat | fought |  | lack | lake |
| Sat | sought |  | back | bake |

The sign for dot vowels is a 'dot' and that for a dash vowel is a 'dash'. For long vowels, a heavy sign and for short vowels a light sign is written.

These vowels signs are written in $1^{\text {st, }}, 2^{\text {nd }}$ and $3^{\text {rd }}$ places of a stroke shown below i.e. the beginning, the middle and the end of a stroke to represent the vowel sounds shown in the table under 1,2 and 3 places.


There are two sides of a stroke left and right for the down and up strokes, top and bottom for horizontals. The left and top are preceding sides and the vowel sign on that side is read before the consonant and the right and bottom are following sides and the vowel sign on that side is read after the consonant. Thus, on both sides the vowels are as shown below.

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Before proceeding to write a word in shorthand, the vowel sounds have to be practised first. The dash vowel signs have to be written at $90^{\circ}$ to the stroke at the vowel place. The vowel sign should not touch the stroke. They should be very short in length.

Then in four steps we attempt to write the complete outline for a word.
The following questions are answered.

| i. What is the stroke for the consonant | Ex: Pay | stoke $P$ |  |
| :--- | :--- | :--- | :--- |
| ii. | Find the side of the vowel |  | Following $F$ |
| iii. | Find the place of the vowel |  | 2nd place 2 |
| iv. | What is the sign |  | Heavy Dot. |

## Exercise 5:

Write the following words in four steps as shown above.
First Step:
$\begin{array}{llllllll}1 & 2 & 3 & 4 & 1 & 2 & 3 & 4\end{array}$
Ape
Ebb
Pea
Ate
Oat
Pay
Bay
A $\dagger$
Eat
Tea

| Toe | Add |
| :--- | :--- |
| Aid | Owed |
| Do | day |
| Itch | chew |
| Jaw | age |
| Edge | ache |
| Eke | key |
| Egg | ghee |
| Off | if |
| Foe | fee |
| Eve | oath |
| Thaw | eighth |
| They | though |
| Thee | ass |
| Ace | see |
| Saw | sow, |
| Ash | show |
| She | shoe |
| Am | aim |
| May | inn |
| Know | gnaw |
| Nay | knee |
| Law | lay |
| Eel | ill |
| Airy | ore $У$ |
| Err | or |
| Ear | era |
| Arrow | airy |
| Row | Raw |
| Way | Woo |
| Ya | Hay |
| Hoe | He $У$ |
|  |  |

Second Step:
Write all the above words in a single step i.e. Write the stroke, move the pencil towards the side and place and then write the vowel sign there.

Third Step:
Position: Each stroke has three positions viz. above the line, on the line and through the line. If the first vowel in the word is of first place the stroke is written in the first position i.e. 'above the line'. Ex: Pa .........

Likewise for second and third place vowels, the stroke is written 'on the line' and 'through the line' respectively. Ex: Pay ........ Pea .........

If the stroke is a horizontal, for third place vowel also it is written 'on the line'.
Ex: Key ....... Ache ......
Exercise: 6
Write all the above words in a single step in correct position.

## INTERVENING VOWELS:

When there are two or more strokes in a word, vowels occur preceding the first stroke, intervening two strokes and following the last stroke. The preceding vowels are written before the first stroke and the following vowels are written on the following side of the last stroke.

In case of intervening vowels, the first and second place signs are written on the following side of the first stroke, whereas the third place intervening vowel sign is written on the preceding side of the next stroke. This way, the intervening vowel signs between second and third strokes or third and the next stroke are written.

Ex; Talk. Tape $: . \dot{L}$ Teach..... (position is given to the first stroke only)
Attack.$[. .$. Attach $\not \ldots$....Italy $\ldots$ The position depends upon the first vowel sound)
Exercise 7: Write the following in Shorthand
$1^{\text {st }}$ and $2^{\text {nd }}$ place Intervening Vowels:
Pad Paid patch path palm pour(dn) pale pole bat batch bought back bag both ball bear(dn) bore(dn) bar(dn) bell bale tap top tape talk tall tale tear(dn) tore(dn) dock dog deck debt dot dodge death dare(dn) door(dn) dome dole chap check choke char(dn) job jet jot joke jail jar fad fade fetch folk fake fog faith fame far fair four(dn) vote vogue vague ask asp shop shed shade shape showed save sham shame share(dn) shore(dn) shock shake lap lab load lad laid latch lodge lack lock lake leg laugh loaf long lore(dn) ram(dn) roam(dn) Rome(dn) arc(dn) arm(dn) rope(up) raid(up) rode(up) arch(up) roach(up) rage(up) rack(up) rake(up) rock(up) rash(up) wrong(up) web wed watch wage wedge yes hope(up) hap(up) head(up) hatch(up) hang(up) hawk(dn) Hague(dn) hog(dn) Territory (up up) party(up) parade(up) forty(up) authority(up) dainty dominate

3rd place Intervening Vowels:
Pitch pick push pool poor(dn) pig beat bit boot bitch book big booth bush beam beer(dn) bull bill tip teach took teeth tooth team tool tour(dn) deep dip ditch dick dig deem deal deer(dn) cheap chip chick cheak jeep jute Jill feed food fear(dn) thick theme ship shook sheer(dn) leap lip lead lid leach look leak league leaf leave live reap(up) rib(up) read(up) rid(up) rude(up) reach(up) rich(up) wreak(up) rick(up) ruth(up) ring(up) room(dn) ream(dn) rim(dn) heap(up) hip(up) heed(up) hid(up) heath(up) hook(dn) wood.

If the first stroke is a horizontal, position is given to the next stroke.

## Ex: Cap "....... Keep ...... Cool ......

If the first two or more strokes are horizontals, the position is given to the first down or upstroke after the horizontals.

Ex: Kakinada Kakumanuvari ...........................

1. " $u$ " spelling is generally read as $\bar{\sim}$ but it is read as $\breve{u}$ i.e. the short sound of $\overline{0}$. In words like gut, rut, lunch, munch, hut this sound is written in the second place.
2. The spelling " $i$ " is generally pronounced as $\bar{i}$ but in words like firm, dirty, birth, it is pronounced as "e" and is a second place dot vowel.

Exercise 8: Write the following words in shorthand
Eke, key, egg, ghee, am, aim, may, inn, know, gnaw, nay, knee, kick, came, king, mug, lunch, birth(up), dirty(up), munch, hug(dn), rug(up), bug, cap, cab, catch, cash, calm, car(dn), cape, keep, code, cage, cake, coke, kith, kill, gap, gate, goat, get, gauge, goal, map, match, mar(dn), make, move, myth, mesh, meal, mail, mare(dn), nap, nip, knob, comb, coal, core(dn), cool, neck, nook, naïve, gnash, nick, Canada, carriage(up), cabbage, academy, monkey, Monday, animal, anomaly, namely, minute, matinee, month

Exercise 9: Write the following words in Shorthand
Apathetic, pathetic, ability, policy, eleventh, carriage(up), carried(up), borrowed(up), married(up), marriage(up), marina(up), authority(up), forty(up), formal(dn), formality(dn), tent, decays, tardy(up), baggage, luggage, lovely, topic, evolving, revolving(up), revenge(up), apology, bulky, parry(up), busy, Tito, Italy, attach, atom, chilly, cherry(up), jerry(up), photo, affair(dn), ferry(up), data, dairy(up), carry(up), thorough(up), acid, assail, Assam, shabby, shoddy, Ashoka, aloof, lady, Arab(dn), army(dn), aroma(dn), early(dn), oral(dn), error(dn), Arora(dn)(up), racy(up), rainy(up).

Now practise the text book exercises Nos. 5 to 10 under the guidance of your teacher. The method of practising will be suggested by you $r$ teacher.

GRAMMALOGUES: Some words in English are most commonly used in speech. As they frequently occur, they are named as 'Grammalogues'. 'Gramma' means repeating and 'logue' means word. Each grammalogue is given a unique sign and it is called Logogram. In each lesson, few of them are given and you have to master them by practising the exercises given thereunder.

Write the following sentences in shorthand:

## Exercise 10:

Pack the bag and carry to the door. They should take the load of the fellow and pull on to the bench. He should see the boat off the shore of the lake. May he live long! Pa may beat us all. Two of us should move on the road to the dock. All but the two may eat the meal at the hotel. No fellow should say, he should dominate all.

Now you practise the exercises 11 and 12 .
Learn the principles of use of alternative forms for ' $R$ ' and ' $H$ ' and practise the exercises 13 and 14 . Copy grammalogues given thereunder and practise exercises 15 and 16 under the guidance and supervision of your teacher.

Exercise 11: Transcribe the following passage.


Exercise 12: Write the following passage in Shorthand:--
Rama and Hari go to hockey match. They watch the game. Two Arab Sheik fellows have given them a tea party. Hari took tea but Rama had a coffee. Ravi, a tall chap, had also come. Do they know, the bench on which they all had the party, may shake? They should know much on the topic. They go to the bar each day. Ravi and Huggy dare to go on boat to reach off shore. The yellow car had a fair door. The lorry looked dirty. The body of the lorry had much load of cargo. They may borrow money off the Bank of Canada. A ship of America had to reach the shore of Kakinada today. The marina beach may appear differently. The bank cashier may pay the difference away to the fellow, who should give the cheque. The tobacco of the firm may catch the fire off the hay-rick. No alarm may be given to the lady head of the firm. Keep the bag on the bench. They took the fellow to Delhi and paid off the debt. May all get food and lodging. All but the two should leave Kakani. Make a boat of wood. They beat the dog daily. Kick the dog. He may kick the dog if they allow.

DIPHTHONGS; Learn and practise this lesson in three steps.
First step: - These are also vowel sounds. Two vowel sounds are united in each diphthong. They are :

| $I$ | Oi | Ow | $U$ | represented by signs |
| :--- | :---: | :---: | :---: | :---: |
| $\checkmark$ | $>$ | $\wedge$ | $\cap$ |  |

The signs for 'I' and 'Oi' given above are written in the first vowel place and the other two for 'Ow' and ' $U$ ' are written in the third place.
 County $\cdots \hat{\jmath}$. Duke

Exercise 13: - Write the following in Shorthand----
Tyre tile time pipe pile piracy verify purify terrify horrify defy timely mire nighty Joule buy bile bite die dire guy fire tiny boil boiler boiling toil toiling enjoy coil beauty bureau tube valued cure bowl bowling cowl Joule Out bout gout

There is difference in pronunciation between the sounds 'I' and 'ai'. Find the difference in the vowel sounds of the following words: --

Fire Fair File Fail Mail Mile Tail tile

## Second step: --

Joined diphthongs: - Diphthong signs have to be joined wherever convenient. I and Ol signs are joined when the word starts with those sounds as in the following words; -

Ow and U diphthong signs are joined when the word ends with those sounds as follows:

The following joinings are made peculiarly; -
Deny .. $\mathrm{L}_{\text {. }}$ (After N in the end, in the third place). Owl.... (Before L in the start).
Queve ..... Argue 2 . a Value ........ New etc., where $U$ follows a horizontal or $L$ in the end.

## Third step: - TRIPHONES;---

If a vowel is added to a diphthong, we have a triphone. This sound is represented by adding a small tick as shown below:
 fewer . .....

Exercise 14: Write the following words in Shorthand: -
Dying enjoying voyage annoying queuing arguing verifier codifier indemnifier purifier denying renewing

The lesson so far as diphthongs are concerned is over here.
In this lesson, an abbreviated form for the consonant ' $W$ ' is given. This has no relevance to Diphthongs.
'W' before the strokes K, Gay, $M$, and $R(d n)$ and $R(u p)$ is written as ' $\supset$ ' a small right semi-circle. The semi-circle has no position individually. It has no sides or vowel places and so the vowel following W is written on the preceding side of the stroke after W , whether it belongs to $1^{\text {st }}$ place, $2^{\text {nd }}$ place or $3^{\text {rd }}$ place.

Exercise 15: Write the following words in Shorthand:
Walker, Walking, Weekly, weakling, wicked, wake, wig, wear, war, work, warm, warp, worried, warranty.

As a vowel preceding $W$ cannot be represented to the abbreviated form, in such words, the stroke W is written as in:

Awake . . ....... Aware...f.... etc.
Here, you have to learn three more rules which are not given in this lesson in the text book. They are:
Upward R: stroke is written when following a straight upstroke. Ex: - Aware ..... Rare: . .....
Stroke L usually written upward, is written downward when:

ii) following F or V strokes, or a straight upstroke, if no vowel follows L .


Now practise exercises I3 and I4 of the textbook under the guidance of your teacher.
PHRASEOGRAPHY: After this lesson is studied in the text book under the able guidance of your teacher, first practise the logograms before practising the phrases and then practise the exercises Nos. 22 and 23 because the logograms are used in the phrases listed in the text book.

After practise, answer the following test.

## Test1: Write in Shorthand:

They should carry the load by the lorry to Kakinada and keep it at the door of Rama firm at four tomorrow. Borrow the money to go to the hockey match at Bareli on Monday and pay it off at four on fourth of the month. He ought to pay the difference to the cashier of the Bank of Madura today. Take much at the lunch which he should give. Look at the camera for a photo. He should put it at the window. On the fifth May, all of us should go to the lake and move on the boat. Do they come too? If so, ask the head of the team to take lunch and move. They should do it and catch the ship to Canada. She may see all of us at the territory. They ought to be at the opera to see the show. Follow the rule of the road and go on the car. Take the carriage full of food to fill the belly of the poor fellow at the door of the dairy. Do they tarry on the way if they should reach the goal early? No talking. Be calm. He had the name of the enemy on page eight of the book on the bench.

## Test 2: Transcribe the following:



CIRCLE 'S' AND ' $Z$ ': As you have seen that W has an abbreviated form, we have got an abbreviated form for $S$ and $Z$ consonants also. They are represented by a small circle (o). When it is written alone, it is written with left motion.

Left motion means 'anti-clockwise direction' , ie., U
This circle is written with left motion to straight strokes and to the left motion curves $\mathrm{F} V$ th Thee $\mathrm{N}, \mathrm{Ng}$ and downward L initially and finally as follows:

 Case ....... Gas .م......

The vowel signs between the circle and stroke or the stroke and circle are written by the side of the stroke on the respective side as shown above.

In case of right motion curves initially and finally the circle is written with right motion, ie. Clockwise direction. The right motion curves are $S$, Zee, iSh, Zee, $M, L(u p)$ and $R(d n)$. Such words are:
 Arise ...วे sir ...? etc.

Exercise No. 16 Write in Shorthand:
Soap, spy, speed, speech, spade, spire, spoke, spick, spell, spare, satire, Saturday, sit, seat, sought, sob, sad, sadly, said, seed, seedling, such sage, sake sky, skip, scope, sketch, scheme, score sag, safe, safely, safety, seventh, savage, seventy, civic, civics, sooth, some, same, seem, smoke, smile, simile, similar, small, smaller, smear, summary, son, sun, Sunday, seen, scene, soon, snow, snake, snap, snore, sin, cinema, sell sole, slow, sale, slip, sold, sailed, solid, silk, slack, self, slag, slim, slum, seller, salary, slave, sir, sorry, search, pass, rupees, depose, repose, base, bus, ties, notice, reduce, days, ladies, latches, chess catches, chase, lodges, tax, box, fix, mix, case, packs, racks, arcs, guess, lacks, refuse, infuse, revise, invoice, enthuse
2. Medially: (a) Between two straight strokes where there is angle, the circle is written outside angles as in words:

Ex: Task......, Risk....... Disc . . .
If there is no angle between the strokes, the circle is written with left motion.
Ex: Tasty $\cdot \vec{f}$. dusty $f .$.

## Exercise 17: Write in Shorthand:

Puzzle, passage, passages, passive, passer, passing, poison, poisonous, bestow, basic, bazaar, business, task, etcetera, tasty, tussle, desk, dusty, dusk, deceive, deceit, discuss, dispose, dismiss, desire, dismay, design diesel, chasty, justice, juicer, expose, cassette, task, castle, sixty, physique
(b) Between two curves, if both curves are of same motion, the circle is written in the same motion, as in words:
Facing evasive ite miser ........ eraser....
If both curves differ in motion, the circle is inside one curve only: Ex: Missing . .ببی..
Out of them, if one curve is $L, L$ is written in the same motion of the other curve so as to keep the circle inside both the curves.

Ex: Lesson .6... Lesser ..... Muscle شr.... Nicely ....?.
The consonant $R$ is written upward when following a left motion curve and circle.

## Ex: Answer ...ò.... Officer …ì.

In the examples given in the textbook, the following words are given.


Doubt naturally arises to a wise student as to why $R$ is written upwards when there is no vowel following final $R$. In Chapter IV, the rules provided for using the alternative forms for R or H are only general and until they are fully explained in Chapter XVIII, as and when such words occur in the chapters preceding it, the particular rule requires to be explained to the student.
"After circle $S$, preceded by a left motion curve, K or G or a straight upstroke, R is written upward".

Now you follow the lesson given in the text under the guidance of your teacher, and practise the exercises $23,24,25$ and 26 .

STROKES S AND Z; We are writing a small circle for ' $S$ ' and ' $Z$ '. In some cases, the circle is not used to represent ' $S$ ' or ' $Z$ '. They are explained in this lesson. Under the guidance of the teacher, the lesson can be easily understood by the student. Practise exercises Nos. 27 to 30.

As you have so far learnt how to write in Shorthand from English and how to transcribe the Shorthand passages with vowel signs into English, it will be useful if you practise transcribing the shorthand scripts with only some essential vowels from now itself, which practice will be highly useful to you when you enter into speed practice.

LARGE CIRCLES: - These circles are also written in the same motion as the above small circle to the strokes. Care should be taken to properly enlarge the circle so as to distinguish them from the small circles (O).

The phrases given are to be remembered by practising them several times. Study the lesson from the text book and practise under the able instruction of your teacher.

Exercise 18: Transcribe the following passage. Some vowels are not given and after transcribing, write the vowel signs in the passage.


LOOPS 'ST and STR' : Learn the lesson, reading the rules in the text book and when the teacher explains you.

There is precaution in writing the loops and circles. The circles should be round and end at the point where the circle begins. The end of the loop should not go back to touch inside so as to be mistaken for a circle. The loop should touch the stroke forming an angle with it. The small loop should be just below the half the length of the stroke and the large loop should be $2 / 3$ rds the length of the stroke. Write the exercises given in the textbook.

The word 'caused' is written as ...?. to distinguish it from 'cost' ....... . But this rule cannot be generalised to all such words. Compare the words

Best .t. based .t. rest . P.... raised .. P.... etc. The same outline is written.
In words 'Posture' ...? and 'pasture' ...e?... the stroke $R$ is written upward. The rule is that $R$ is written upward after two down strokes.

Copy the logograms which are practised by you so far in phonetic order and write the following passage in shorthand.

## Revisionary



I thank you all for the best wishes you had given me in this New Year. I hope you will take my advice in all sincerity and follow it in your career. He who wishes to follow the advices must work beyond the usual times. This is the reason why success adores only those who subject themselves to severe work in the young years of life. Unless you master the language, you may be out of the race. Life itself is a game and nobody knows how to enjoy the joys and sorrows. We should thank the Lord for his influence given at the right times. I shall follow you when you go to your village in the months to come and give the necessary tips on the subject, which will be handy to you when you come for the next year's study. As usual, I hope you will enjoy your studies and speak high of the Lord for his first influence in all these years. The thing, which you should think and make the difference, is how best you can make use of the time at your disposal. All but Mark should make the story different for anybody to think and speak in his own language. I owe most to you for the dignity and honesty showed to me. To be nice and honest, she ought to have put in much difference. They themselves do much of the talking and
are given large share of the several subjects on which I myself had given up. The hours are too small to enjoy and you can but give it up. This passage on the language exercise would be of much joy to all who had to think twice to show the difference for themselves. I was specially influenced by the sweet speech you had given in the day and I owe my thanks to you for, I know how you have given me much beyond what I usually get in such speeches. The different language followed in this city is highly unusual for those who come for the first time and because of this difference you may be worried by this unusual language dilemma. How much difference should you make in the next year's tests? Do you know when you had given your best in the game in which you had high hope? You were happy with what you got and thus had no special thing to aim for the high. How can you be different in the language when you are idle for many years of your young life? Oh! You have put aside all your money for me and my cause. For this I must thank you all. (450 words)

## Revisionary 2



## Revisionary 3

I have seen a few of the officers going to the villages these days. They have many subjects to look out and it is highly knotty they stay at the villages for days. He, who wishes to work for the society, must sweat in these days to make each happy and follow him sincerely. She followed a different lead and got success in this task. I think you should all follow her and I may assure you also of success soon. We see a sea change in the villages of today and those of the past years. Money may be the reason. It is the love which makes all happy in these days. The poor and the rich had led the same life with no worries at all. They were on song in those days. But what is the reason for the maladies of today? Can you think of any big change in the value for life? What you see today is unfair business dealings and at times ruthless desire for a large chunk of money. Was this the choice of those of the yester years? I think you will say "Oh! No". And you may be worried why all these things come to life just when you are still young. The folly you see today leads to no success and happiness but always keeps you busy to eat into the food of your fellow citizen. You have to think big to solve this and if you succeed in evolving a new law, I think you have given enough. I think you shall always wish to sow seeds of faith in them but do they like this? It is due to this irony, the villages fail to get on and enjoy the peace of life. I had put what all I had for this cause and become a poor fellow on this earth longing to keep each of you happy. I may be wrong when I think like this. But, I wish my citizens should be happy at all times. What He thinks is beyond anybody's guess and you have to necessarily follow the path showed by Him. Though I owe a lakh of rupees to you now, I would love to repay only when I have enough of it. She has a huge sum in the bank but some how she thinks safety is the first choice and the rest come next. You have no escape but to give all for her. The Lady Luck smiles on those who toil for hours and scares those who shy. I think you know of its influence in life. With best wishes for the New Year, shall I take leave of you? (450 words)

## DOUBLE CONSONANTS:

Two consonants blend here. The second consonant is a liquid. Liquids are ' $L$ ' and ' $R$ '. A small initial right motion hook is added to the strokes of explodents P, B, T, D, Chay, jay, kay, gay, for addition of ' $r$ '. Thus, the double consonants
pr br tr dr chr jr kr gr are shown by strokes respectively.
. A...........................................

Similarly, the double consonants pl bl tl dl chl jl kl gl
are shown by
.............f.C............... respectively by
adding a small initial left motion hook to the respective explodent strokes.
Vowel signs are written to these strokes iust as for simple consonant strokes.
Ex: Up, $\therefore$ Upper $\therefore$. Pay .... Play ... Tie .... $\mathrm{J}^{2}$ Try …
Tea.1. Tree ..7:- Pea ....... Plea .f.:
These strokes are joined as the simple strokes are.
 The following curves are given small initial hook inside them, F,v,th,TH,sh,zh,m,n,ng to represent fr vrthr THr shr Zhr mr nr ngr or nkr respectively.


And the curves $\mathrm{f}, \mathrm{v}, \mathrm{th}, \mathrm{SH}, \mathrm{m}, \mathrm{n}$ are given a large initial hook to represent Fl vl thl Shl ml nl respectively
CC C.... $\circlearrowright \subset$


The other simple strokes are not given initial hooks to represent r or I. An obscure vowel separating the liquid from the preceding consonant may be ignored.
E: Paper ...n.. maker . $\ldots$.....

## Exercise 19: Write the following words in Shorthand.

Pray, prayed, preach, press, praise, praised, priest, praises, presses, pressed, preacher, April, proceed, prize, prizes, prime, primary, upper, uppermost, proper, pride, bribe, bribery, briber, bright, brighter, broader, breach, breacher, pressure, broom, brill, break, breaker, presume, Brazil, brought, approach, abridge, bridge, try, trial, true, trace, traces, traced, tracer, track, trick, trim, truce, trust, treaty, treatise, transform, transit, trustee, treasure, tram, drop, dry, dress, dressed, dresses, address, addressed, addresses, addressee, addressor, drag, dram, drill, rider, wider, Madras, leader, loader, pleader, reader, hooter, hider, ledger, jerk, major, manager, ranger, cry, cried, creep, crop, creeper, crowd, crack, cracker, crash, cream, clear, clearly, cries, Christ, crisp, crisis, packer, looker, booker, talker, joker, poker, mocker, maker, grow, gray, grows, gross, agree, agrees, figure, meagre, locker, group, grout, eagerly, tiger, beggar, bigger, prick, paper, taper, cheaper, cooker, copper, creeper, leper, shopper, bright, brought, bridge, broker, breath, breathe, broom, rubber, fibre, labour, labourer, library, topper, trap, trip, tram, truly, potter, better, daughter, auditor, chatter, jotter, cater, gutter, dry, drier, dream, dropper, watcher, jerk, dodger, ledger, major, incur, thicker, increase, increased.

Pebble, pupil, topple, gamble, table, double, grabble, gable, trouble ample, simple, temple, reply, maple, total fatal, model, petal, battle, bottle, cattle, mantle, vital, cradle, fiddle, fickle, buckle, angle, local, uncle, enclose, enclosed, enclosure, Friday, offer, afraid, racial, initial, marshal, partial, specialise, specialised, joyful, playful, trifle, travel, traveller, arrival, ethel, athletic.

Extended use of L hook: The 'I' represented by hook sometimes may belong to the following syllable, and the consonant representing the stroke to which it is attached may belong to the preceding syllable, but to get an easier form, the hook is used. Take an example given in the text book, say the word 'deeply'. The consonant 'p' exists in the syllable 'deep' and the consonant ' $l$ ' is in the syllable '-ly'. Though ' $p$ ' and ' $l$ ' are in separate syllables, the double consonant sign for 'pl' $\langle$ is used to get a short form.

Now, read the rules in the chapter under the guidance of your teacher and practise exercises 39 to 42 given in the text book.

## ALTERNATIVE FORMS:

Just feel that fr vr thr THr fl vl are six persons and they stand before mirrors. How do they appear to them? Their images face them as shown below:

## ch ela choch ch eln

You will see that the images are written with right motion, whereas the original forms are written with left motion, and so in the alternative for the left forms, the right forms are used as follows:

Fr, Vr, thr, and THr: When standing alone, for purpose of vowel indication, for easy deciphering, if a vowel precedes the consonant, the left form and if no vowel precedes the right form is used.

Ex: Offer ${ }^{-C}$ Ether: $(\cdots$ fry $\check{\sim}$... three . $\%$.
The main purpose of these alternative forms is for facilitative joining and so when joined to other strokes, the form which makes an easier joining is used.

Ex: differ $\boldsymbol{\sim}$ but cover $\rightarrow$ ?
In case both are convenient, preference is given to the right forms.
Ex: Verbal $\underset{\sim}{\sim}$ (for these words, outlines $\overbrace{\text { and }}^{\text {Thermal }}$ are also convenient. But preference is given to the right forms, namely.$\ldots$.
Fl and VI : In case of fl and vl , the right forms are most convenient after K , Gay and N and straight upstrokes and in all other cases, the left forms are used.
Ex: Cavalry
Intervening vowels: In some cases, even if a vowel separates 'l' or 'r' from the preceding consonant, the hooked form may be used. In such cases, that vowel between stroke and initial hook is written as follows:

A dot vowel .. By writing a small circle on either side of the stroke in the respective vowel place.

Dash vowel or .. By striking the sign through the stroke
Diphthong


For a first or third place vowel, where it is difficult to intersect, the sign may be placed on the top or bottom of the hooked stroke for $1^{\text {st }}$ or $3^{\text {rd }}$ place vowels respectively.


The hooked strokes are not used in words of one syllable except in a few words like sharp, church, nurse, dark etc.

The exercises 43 to 46 may be practised after getting the lesson explained by your teacher.

## CIRCLES OR LOOPS TO INITIAL HOOKS:

We have abbreviated forms for S, SW and ST added initially before simple strokes. Ex: seat s. sweet $\quad i \cdots$ stout $f . .$. . Here, the possibility of their use before initially hooked strokes is studied.

As the circles or loops are written with left motion to straight strokes, the same are written with right motion in distinction to denote addition of S, SW and ST before $r$ hooked straight strokes.

Seek ... seeker o.... Sweekar $\sigma$ sticker $\sigma$ -
(a) to all the other hooked strokes initially and (b) to all the hooked strokes medially, only a small circle can be added inside the hook according to possibility to add 's'; and the loop and large circle cannot be used in such cases.

Medially the circle and hook must be clearly shown. If it is not possible, the hooked form is not used with the exceptional words like tasker, disagree, prescribe etc.


## FINAL HOOKS:

The small final hooks being abbreviated forms representing $N$ when added to curves and in case of straight strokes N when written with right motion; and F or V when written with left motion, the student feels no difficulty to practise these.

The final consonant when followed by a vowel should be represented by a stroke to write the vowel, and this applies to $\mathrm{N}, \mathrm{F}$ or V also.
 and as there is no $F$ or $V$ hook to curves, in words like Five ...... Knife ........ife $\underset{\ldots}{*}$ Move......
stroke $F$ or $V$ is used.

Medially, except where distinction is required as follows the hooks may be used where they are convenient. Ex: Plenty if but brandy ...... agent...... but agency es.
suddenly..-.

In the final syllable 'ner' in a word, ' $n$ ' is medial. It is not shown by ' $n$ ' hook, as the whole syllable is represented bye. But after a straight upstroke, ' $n$ ' hook is used followed by $R(\mathrm{dn})$. Ex: Manner $\mathcal{C}$ Dinner $f ;$ but runner $K$ winner $\mathcal{H}$

## SHUN HOOK:

The large final hook however represents SHUN only when written in any motion, i.e. inside curves and left and right to straight strokes. The rules regarding the use of the hook are to decide on which side the same has to be written to straight strokes.

To straight strokes with initial attachment, after LK, LG, FK (light or heavy) the hook is written on the opposite side so as to facilitate writing of the stroke concerned
 Station $\mathcal{S}$.. Section A.in..

In other cases, the principle of writing the SHUN hook on the opposite side of last vowel before 'shun' is to recognise the vowel even without writing.

As there is possibility of SHUN occurring after a circle S or NS, writing a small hook in the same motion on its opposite side is best used with the intervening vowel sign by the side of the hook. Ex: Position ..ف… Transition .... decision .d..

The triphonic sign is not so easy to be written in high speeds and so for distinction from similar words, SHUN is represented by stroke SH and $N$ hook in words like extenuation, situation, tuition etc. As there are no similar structured words, in words accentuation ...................... perpetuation the SHUN hook is used.

When the light sound ' $n s$ ' follows a curve, and when ' $n s$ '. occurs medially, it is
 immensity ..ip:.

 and circle are used.

## Exercise 20: Write the following in Shorthand.

Fashions today are increasing. Some say, they are due to passions in men and women. How a man likes his life is seldom clear. Some like to read books. Some enjoy in idling away time and simply to waste money. Time and money are very valuable. Time is more valuable than money. We can judge a person's abilities by his activities at different times, by his aims and functions and as to how he or she uses his or her time and money. Remember, it is the way how a person deals with time and money which will make one believe in the success or otherwise of his or her life.

Talk less and do more. You are sure to win. There is always a race among one and all and you are one among them. Every one should try to succeed in life and to be the first among others in the race. We should do our best and be sportive in case of failures because only one shall be the first and the others the rest. You may try a number of times to succeed but may fail. Still you should again try with your best labours. We should ensure, we should surely succeed.

## CIRCLES AND LOOPS TO FINAL HOOKS:

This lesson is self-explanatory in the textbook and Exercises 55 to 58 can be practised with the instruction and help of your teacher.

Left and Right motions:
We have circles, loops and hooks initially and finally written with left motion as well as right motion. Until you master the use of these abbreviated forms and write them speedily and mechanically, you will be getting doubts. Here I give some tips for your memory.

| The left motion curves are .. | $\mathrm{F}, \mathrm{V}, \mathrm{th}, \mathrm{TH}, \mathrm{N}, \mathrm{Ng}$ and L (dn) |
| :--- | :--- |
| The right motion curves are .. | $\mathrm{S}, \mathrm{Z}, \mathrm{Sh}, \mathrm{Zh}, \mathrm{M}, \mathrm{L}(\mathrm{Up})$ and R (dn) |

The left motion circles, loops and hooks are ---

| On the following side of | .. | P, B, T, D, Ch, J and |
| :--- | :--- | :--- |
| On the preceding side of | .. | K, G and straight upstrokes. |

The right motion circles, loops and hooks are ---
On the preceding side of .. P, B, T, D, Ch, J, and On the following side of .. K, G, and straight upstrokes.

## ASPIRATE:

All the forms of H are intended for facility of writing in their use. After studying the lesson in the textbook, and learning the same from your teacher, it will be interesting to you to observe the following:

We arrive at the conclusion that upward H is used in majority of cases after learning that the other three forms are used in limited cases as follows:

Downward H: i) When standing alone and in compounds and derivatives
ii) When h is followed by K or G ; and
iii) When $h$ follows a horizontal or $L$

Similarly, tick $H$ is used only before $M, L$ (up) and $R(d n)$ only initially.

1) So, initially, in all cases where $H$ does not precede $K, G, M, L, R(d n), H$ is written is written upward.

Regarding dot H, it is used in the middle of a word. It is clear that nowhere in the middle of a word, stroke $\mathrm{H}(\mathrm{dn}$ or up ) is so convenient as dot H . You should first infer from this that the dot H must be understood even when it is not written in speed. So, in such words as boyhood, adhere, ad hoc, stroke H is used and in most of such words, except before $K, G, M, L(u p)$ and $R(d n)$, upward form is convenient. So, under the first rule in the text book, many examples are given for the use of H (up).

## Exercise 21:



Similar words as those mentioned in rule 102(a) of textbook are not to be seen in the usual course in English so far. You will then practise the exercises 65 to 68 in the textbook.

## UPWARD AND DOWNWARD R:-

The use of the alternative forms is not only confined to facility of joining, but also intended in many cases to maintain lineality and for legibility, for purpose of vowel indication. For easy memory, the rules are tabulated below.



## Finally

1. If no vowel follows $R$.

Eg: Bear ............... Fair ...
2. In some cases, even after two
down strokes when the second
stroke is $f$ or $v$ Eg: Pinafore

3. After two upstrokes

Ex: Roarer ...

1. If a vowel follows $R$.


2. When following a circle attached to (a) left motion curve (b) ...... or .....
(c) Straight upstrokes

Ex: Officer -. .- Answer .......... Closer c.ań.. Razor ... ? ? .....
4. After two down strokes

Ex: Shakespeare
5. R finally hooked and joined to
another stroke consonant


UPWARD AND DOWNWARD L:
Read the rules and learn from y our teacher as they are in textbook. The use of downward L is felt necessary mainly for facilitative joining after strokes N and Ng and before and after a circle $S$ attached to a left motion curve, because to keep the circle inside both curves when one out of them is $L$, writing $L$ in the same motion as the other curve is necessary.

Secondly for purpose of vowel indication, initially before a horizontal and finally after, F, V, SK, or a straight upstroke the use of alternative forms is utilised.

In other cases, it is only facility that determines the use of downward or upward L.
SH: The use of this stroke upward and downward is decided under the rules purely from the point of view of facilitative joining, whereas it is usually written downward when alone. The rules in the textbook are self-explanatory.

## COMPOUND CONSONANTS:

The rules given in this chapter are re-arranged here so that they can be easily remembered.

## KW and GW:


b) $L$ after KW is written downward if no vowel follows $L$ and upward if a vowel follows $L$.

Ex: Squall $\stackrel{e}{\therefore .}$.. squally.

## Aspirated W:

a) The aspirate is added to W stroke by enlarging its hook. Ex: whistle whip
b) W before L is represented by a small initial hook and Wh by a large initial hook.

Ex: Well . $6 .$. Whale ..亡. While ...... Meanwhile .....
c) But if a vowel precedes initial W or Wh, stroke form should be written.

Ex: while awhile .ul

## Strokes Lr and Rr:

a) Strokes L and $R(d n)$ are thickened to represent 'ler' and 'rer' respectively.

Ex: valour $\mathbf{j}$. hirer $\leq$.
b) the form $L$ or $R$ written in the root word is retained in the derivatives
 c) The use or stroke 'rer' is strictly confined to derivatives of words written with downward ' $r$ '. ex: share $\&$ sharer ... $\langle$ but terror ...... mirror .........
d) If a vowel follows final 'ler' or 'rer' the thickened forms are $\mathrm{n} \cap \mathrm{t}$ used.
 ADDITION OF 'P' OR 'B' TO M:

b) Initial or final hook may be attached to MP or MB Ex: Ambition $\because$...? Humber . $\sim$.... c) If a liquid follows MP or MB immediately, $\mathrm{pr}, \mathrm{br}, \mathrm{pl}$ or bl is formed and so the thickened form is not used. Ex: Impress ......emblem $\dot{\text {....... }}$ But if a vowel occurs between MP or
 Now read the rules from the text book and practise exercises 77 to 80 as instructed by your teacher.

VOWEL INDICATION:
This chapter requires revision of all the alternative forms used for consonants in the form of abbreviated forms or strokes, viz. W before $K, G, M, R$, aspirated $W$ before $L$, S circle, ST/STR Loop, Final hooks $n$ and $f / v$, and the strokes $R$ (up and down) and $L$ written upward and downward.

Where an alternative form is written initially or finally with the existence of a vowel, preceding initially and following finally, any of the above consonants, that vowel can be understood even without writing. This is vowel indication.


Arrive .. awhile bestow fi...p. tasty,.j. the vowel sign is not written preceding initially and following finally. They are called implied (understood) vowels, because where there is no vowel, the alternative form of consonant is used as in words:


You will observe that in exercises 81 to 82, the printers have printed vowels in the following words, which in fact have to be implied to stand as examples to the principles mentioned in the lesson. Tomorrow here raise injury. In words like worry, Morris, sorry, policies the vowels are however implied.

Now practise exercises 81,82 and the Revisionary B here. Also practise the grammalogues that have come so far in the phonetic order and write the exercises given below.

Revisionary II
principle, principally, $\uparrow$ liberty $\geqslant$ member, remembered $\xlongequal{\lambda}$ truth 7 Doctor, Dr. 7 dear 1 during $\eta$ chair $?$ cheer $?$ larger 7 care - people $\{$ belief, believed $\&$ tell $\Gamma$ till $\Gamma$ deliver-e dy $\boldsymbol{P}$ largely $P$ call - equally $<$ over $C$ however $\mathbb{C}$ valuation $\mathbb{C}$ from $\leadsto$ very $\Omega$ there, their $\boldsymbol{2}$ more, remarked $\Omega$ mere, Mr $a$ nor $\sim$ near surprise $\mathcal{O}$ surprised sure $\geqslant$ pleasure $\geqslant$ been $\supset$ generally $\mathcal{C}$ within $G$ southern $G$ northern $\longrightarrow$ behalf $\forall$ difficult $\mathbf{L}$ balance $\delta$ circumstance $\mathcal{f}$ deliverance $\boldsymbol{f}$ signify-ied-icant $\ldots$

 impossible $\underset{\sim}{\sim}$ important-ance improve-d-ment

Revisionary 4













## Revisionary 5

Dear Sir,
We thank you very much for your subjective valuation of our business and your remarks. We take the liberty of passing on this information to all the near and dear. It is impossible for us to leave out anything which would throw us in poor view of the principal and dear customers. In our opinion, this is surely a thing which no one would like to remember. Every circumstance will be used to care for those who were and are with us for years, from both the northern and southern quarters of the earth. It is no surprise of the number of positive remarks of all our members who usually evince the same attention. It is surely a pleasure we have been able to retain a larger number of people with only one principle - customer satisfaction. There is every justification for their belief and we spare nothing to retain their pleasure. Generally, during the months of July and August, we take up calls from the Doctors who care for the people in general at all costs and however busy they will be they are sure to call on the important and suffering to provide the necessary cheer in their lives. It is no surprise to know of the number of persons who took advantage of the significant services delivered by these doctors during the last year. I think you will remember it was the same Doctor who surprised the northern and southern nations with his truth of the mental balance in every circumstance. I think you should be aware of the deliverance of the mere remark of the Judge in my case during the last July. I think you will receive everything you ask for within the next two or three years. On behalf of my firm, I call upon your trust and faith in our business, which, I am sure, will bring cheers largely because of the care and attention we bestow on our loyal customers. Subject to a thorough valuation of the effects of the Policy, we solicit your general patronage. Yours truly, (347 words)

Revisionary 6


,

C, \& AT, N, N


$$
\begin{aligned}
& \text { R 2, }
\end{aligned}
$$

## Revisionary 7

Today it is difficult for anyone to endure with only one language. If you are thorough with one language generally you will have to struggle in expressing your views. Others are sure to take advantage of your weakness and soon you will be put to much irritation. If you are from northern States, nobody from the Southern States knows your language and rarely believes you. Thus, in all circumstances it is important for everyone to remember more than one language. There is one more justification for this. You will be able to give your views and also you can have information from them. This is the reason why in earlier days princes were to visit foreign nations as members of a group when they were in studies. The cultural, economic and social life of the people can be known through this exercise. Thus, when the princes assume power they will know whether their rule gives satisfaction or whether important improvements can be taken up. By all means, it may give only partial influence; the young can surprise others with their mental balance. Of course, several Doctors say "Oh! There is no pleasure in having two languages and owing to this one is subjected to significant pressure in his young days. The education ought to be free from the usual run of the mill type. And Lord has given us the first lessons of how to come up in life. In our opinion, pupils should have been given what they desire and nothing should be thrust on them. Because of this subjective study, in some cases, they have no satisfaction and there is no justification even for the rulers to care for a larger number of people". If this is the opinion of the most Principals of colleges who occupy the Chair, then how can the pupils go beyond their subjects and think more of the important facets of the life. Myself was one of the dear members in our section and I owe my success to my teachers. On behalf of all my fellow colleagues I will tell you the truth of our success and there have been a number of instances, which influenced us most. Success may come and go but it is the subject which is remembered for long. Those who know something must share it with others and this has been the approach of all of us largely when we were in education. He, who is influenced most in his young days by a subjective valuation of his virtues, himself will usually deliver what is important. When we look at the history of those whose life history gave us significant satisfaction, it speaks as much of purity of language and truth as their hobbies of pleasure and influence. This is the difference in the life of a successful man and the one who was unsuccessful. Thus it is important and pleasure for everyone to learn more than two languages than he usually can. You too can think of this and it is high time you paid no attention to the truth. ( 514 words)

## HALVING PRINCIPLE:

After practising all the exercises in the preceding chapters, you would have maintained uniformity in the length of the stroke, nearly $1 / 6^{\text {th }}$ of an inch approximately. Now you have to learn to maintain the difference in length of the full length and half length strokes.

To manage yourself to maintain the difference, I suggest that the half length stroke be written at a length lesser than half and more than quarter in length.
a) The main principle is that only in words of one syllable, when there is no final hook or joined diphthong, light stroke is halved for addition of 't' only and a heavy stroke is halved for 'd' only.

b) In words of one syllable also, if there is a final hook of joined diphthong to it.

Ex: bend . S. bent .s. spend:.s: spent :.s: proud $\boldsymbol{s}$. doubt ...
c) In words of more than one syllable in all cases any stroke is halved for addition of eithertord ex: rabbit anapid
Vowel sign after the half length stroke is read next to primary stroke.
When half length stroke is to be given position, it is written above the line for $1^{\text {st }}$ place vowel and on the line for $2^{\text {nd }}$ or $3^{\text {rd }}$ place vowel. Ex: lightly .r.. little ....
Exercise 22: Write the following in Shorthand.
Apt, pat, pit, pad, plot, split, played, plant, planned, paid, prayed, print, proved, bad, bat, broad, bread, bright, brought, blot, blood, bind, bent, band, blunt, proud, taught, tight, treat, tread, did, died, dried, debt, dint, drift, draft, cheat, chide, jot, jade, cat, cried, crowd, clot, cleaned, client, craft, graft, grade, great, get, God, good, goad, greed, glide, fat, fit, fade, freight, fright, fruit, afraid, frayed, void, vote, thought, threat, thread, east, oust, sheet, shut, shade, drought, doubt, doubts, shrewd, mat, meant, mend, mind, amount, friend, lend, lent, land around, round, rent, right, write, writ, raft, halved, hint, hind, heat, hot, head, hood, wit, watt, wait, weight, wind, wand, want, yet, grand, grant, gained, gland, ground, paint, pained, taint, trained, trend, chained.

The other principles are self-explanatory and they may be read and practised under the instruction of your teacher.

HALVING PRINCIPLE (SECTION 2): This chapter provides special principles to halve certain strokes.

STROKES $M, N, L, R$ :


The other rules are self-explanatory and all the principles supported by the exercises may be practised under the guidance of your teacher.

## DOUBLING PRINCIPLE:

Just as a half length stroke is suggested to be written shorter than half the length of the stroke, in doubling a stroke it is suggested that the double length stroke is written more than 2 strokes length.

Whereas in doubling a stroke, an additional syllable of ter, der, thr or ture is obtained, there is exception to the strokes MP or MB and Ng in doubling. They are doubled for addition of 'er' only.

Thus, there are alternative forms for MPR or MBR and for NG-Kr or Ng-Gr, viz., the double length form and the hooked form for each.

Whereas MP is written with right motion, NG is written with left motion and so after an upstroke and $K$, hooked form of MP is convenient and after down strokes and $K$ the hooked form of NG is convenient. Basing upon this facility point of view, the rules for the alternative forms of MPR/MBR are framed and in case of NGR or NG-Kr, the double length form is used when following a circle or upstroke and initially in a word.

The length of the double length strokes creates problem of maintaining lineality, all the down strokes are written through the line, as the words with double length strokes are many. But in case of upstrokes, as the words are few, they are written above, on and through lines.

In respect of horizontals, position is same in respect of full length, half length and double length strokes. The exercises may be practised after studying the rules in the chapter.

Every rule has importance and is motivated to facilitate the student to improve speed in note-taking and get accuracy in transcription. But, until standard in English language is improved sufficiently, it is suggested that outlines have to be provided with essential vowel signs to many words, because position alone cannot enable the student to decipher all outlines, as may outlines in the same position represent two or even more words.


Exercise 23: Write the following woras in Shorthand
Fighter, fitter, feeder, feather, feature, after, voter, avoider, venture, offender, lavender, inventor, vendor, voucher, thither, laughter, aster, sister, ouster, shutter, shouter, mother, matter, meter, motor, mender, demander, enter, centre

Ponder, powder, adopter, captor, spotter, spider, potter, plotter, pleader, better, brighter, broader, bender, binder, tighter, dictator, tractor, actor, sector, scooter, creator, brother, gather, leather, bother, letter, ladder, boulder, solder, lender, calendar, cylinder.

Sorter, disorder, order, orator, Arthur, murder, counter, seconder, scanter, grafter, reminder, remainder.

Bomber, bumper, timber, chamber, sombre, cumbersome, lumber, humber, whimper, conquer, conquering, tinker, bunker, drinker, finger, thinker, monger, longer, rancour, singer, sinker, swinger, malinger, linger, anger, Ingersol, anchorage, anchor, banker.

Daughter, auditor, totter, chatter, cater, litter

## DIPHONES:

There are simple vowels, there are diphthongs (two vowel sounds pronounced in one syllable) and there are two vowels pronounced separately but occurring consecutively. Such consecutive vowels pronounced separately are called as diphones. 'Di' means two and 'phones' means 'sounds'. There are only two signs to represent the combination of a Dot vowel and any other vowel ( $\angle$ ), and a Dash vowel and any other vowel(1). Thus, there are only two signs to represent all the 144 vowel combinations.

Practise the exercises 95 to 98 in the textbook.

## MEDIAL SEMI CIRCLE (W)

In most cases, initial W is treated as a consonant and final W is ignored, as it is not pronounced. But where W comes medially, followed by a vowel, and it is inconvenient to write the stroke $W$, both the consonant and the vowel are represented by semicircles written either with left motion or right motion. A left motion semi circle 'c' represents ' $w+$ any of the dot vowels' while a right motion semi circle ' $J$ ' represents ' $w$ + any dash vowel'. The rules in the textbook are self-explanatory. You may practise the exercises 99 to 102 under the guidance of your teacher.

## PREFIXES:

Most of the abbreviated forms given in the previous chapters are either prefixes or suffixes or terminations, but as they had several rules for practice they are given under separate chapters.

The remaining prefixes and suffixes which frequently occur in English are given in these chapters, Prefixes and Suffixes.

## Initial Com or Con:

There are a number of words beginning with 'com' or 'con' and these prefixes are expressed by a light dot written at the beginning of the following stroke, with few exceptions like Commission, connote, consul.

The position of the outlines depend upon the vowel after 'com' or 'con'.
Ex: Compact ....... Committee $\stackrel{i}{*}$ control ..tr
Exercise 24: Write the following words in Shorthand.
Company, compact, compel, compelled, compete, competition, complete, completion, compete, comprise, comply, comprised, companion, compromise, complicate, complication, combat, combustion, combination, combine, contain, contamination, conduct, conductor, control, controller, continue, contact, contract, contractor, contribute, contribution, contradict, contradiction, contradicted, condemnation, condone, condonation, condole, condolence, condolences, concoct, connect, connection, congratulate, congratulation, congregation, congruity, congress, confess, confession, confuse, confiscation, confection, configuration, conviction, convenience, convent, convention, convulse, concession, consist, conscious, concept, conception, consensus, conscientious, construe, consider, consideration, concede, conceal, conciliation, conceive, concrete, conclude, conclusion, consecutive, condone, comply, compliance, consign, consignor, consignee, commend, commendation, common, command, consent, consigned, convey, convince.

The other prefixes are limited. In their case, the position depends upon the first vowel in the prefix.

The rules may be read under the guidance of your teacher and the exercises thereunder in the text book be practised.

## SUFFIXES AND TERMINATIONS:

Excepting the suffix 'ing', the other suffixes given have simple principles which can be adopted easily.
'ing' has two forms, one is the stroke - and the other is represented by a dot written at the bottom of the stroke. Where the stroke is convenient, stroke must be written. The text book suggests that the stroke is generally written and the few cases where 'ing' is represented by a dot are explained.

The rules may be read and the exercises practised under the guidance of the teacher.

Exercise 25: Write the following words in Shorthand (use dot only where necessary).
Paying, spying, typing, keeping, reaping, leaping, shaping, playing, replying, praying, taping, rubbing, dubbing, hoping, eating, beating, getting, jotting, voting, rating, reaching, reading, leading, lodging, loading, endowing, enjoying, urging, waging, ledgering, managing, catching, fetching, matching, punching, pinching, launching, bunching, taking, talking, packing, backing, breaking, decking, tagging, rigging, scoffing, craving, engraving, cunning, scanning, beginning, gaining, passing, basing, chasing, purchasing, taxing, boxing, facing, refining, showing, saying, leaving, driving, dining, making, deeming, dining, designing, resigning, knowing, lying, carrying, borrowing, marrying, wooing, hoeing.

Spotting, spitting, plating, completing, printing, planting, drafting, brooding, bending, abiding, rotating, tending, chanting, granting, grading, greeting, skating, fighting, avoiding, finding, fitting, feeding, fridgeting, lighting, landing, belting, lending, running, burning, winning, turning, morning, roofing, observing, deserving, weaving, halving, muttering, entering, loitering, conjecturing, thundering.

Putting, speaking, surprising, being, subjecting, remembering, numbering, believing, telling, delivering, cheering, caring, calling, inscribing, giving, coming, going signifying, thanking, thinking, wishing, influencing, remarking, improving, nearing.

Now, practise all the grammalogues so far covered in phonetic order and write down the following exercises as many times as possible to have a thorough and speedy reproduction.

Revisionary III
 called ${ }^{c}$. cannot $\rightarrow$ gentleman $\stackrel{\downarrow}{ }$ gentlemen $\boldsymbol{\wedge}$ particular $\cdots$ opportunity $\sim$ child $\sim$ building $\&$ told $r$ tried $\boldsymbol{\sim}$ trade, toward $?$ towards 8

 Therefore .... 9 ....... school ennobled e. selfishness 9 inscribed ${ }^{2}$ inscription $\stackrel{\sim}{\sim}$ instruction $\boldsymbol{\sim}$. instructive $\boldsymbol{\sim}$

Revisionary 8


## Revisionary 9

Laziness is something that cannot be admired in this age of science. There is a strong opinion in the minds of the present generations that anything can be got without subjecting themselves to a great degree of hard work. But, how is it possible when there is all round growth both in the number of people and their acumen? There is no justification for the young brains to be idle for some time specially in their early years. You have to overhaul your thinking and shall have to put in something more just now. When you wish to master a subject like Shorthand, you have no other go but to master it in its true way. For this purpose, you need to improve your powers both physical and mental. At the same time you have to put away all your laziness and then only you can possibly do something. Those who are successful in this profession believe that hard work alone is the tool with which they could succeed and nothing else. Even when you consider yourself to be not so bright to achieve impossible goals such as this, by pure hard work you can show wonders. Within a short time, it is possible to prove yourself special. "The zealous shall always win and the lazy doom". More over, the mastery calls for higher levels of attention and listening skills. You should have keen ears which ought to grab the small remark made in the thick of noise. At first, it may appear to be much more difficult for you to cope with the stress, but you will be able to enjoy the art to your heart's content. A master of shorthand can largely influence many with his deliverance in a group of members. This particular art builds in you the power of reasoning as the same outline is provided for different words and unless you are able to know the difference between these words you will not be able to use the right word at the right place. Thus, if you wish to achieve mastery in this particular subject, you should get rid of laziness. There are truly wonderful ways of overcoming the obstacle by sheer hard work. You will not be surprised to see a stammerer speaking as freely as anybody else and this is a good example of the beauty of hard work. I hope that you will follow my advice sincerely and obtain positive results. Unless you do it as a child, in this age of severe rivalry, you may not be able to set an example for others in your family. (436 words)
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The following are some of the important outlines selected from the textbook which figured in many public examinations. The student gets benefited if he/she could decipher and practise them before the examinations.

IMPORTANT OUTLINES


## Question Bank

This question bank is prepared keeping in view the pattern of examination of the Course. There are two sections viz. Section - I deals with the short answer questions, the answers for which should not exceed three to four sentences and Section - II deals with Essay questions which no doubt require explanatory answers. For any explanation of the principle, one or two examples are compulsory.
Section - I

1. Define Shorthand.
2. Define Consonant
3. What is an explodent?
4. What are continuants?
5. Define Nasals.
6. What are liquids?
7. What is coalescent?
8. Define 'Aspirate'.
9. Define a vowel.
10. List the different types of vowels.
11. How many vowel places are there for a stroke?
12. How many sides are there for a stroke?
13. What is an intervening vowel?
14. What is a logogram? What is a Grammalogue?
15. Define a diphthong.
16. Define a triphone.
17. Define Phraseography and phraseogram.
18. Mention the qualities of a good phraseogram.
19. Mention how the position of a phraseogram is decided.
20. Explain how a circle $S$ is written initially.
21. Explain how a circle is added finally.
22. Explain how a circle is written medially between two strokes.
23. Mention how $S W$ is represented by a large circle initially.
24. Explain how SES circle is used in Shorthand.
25. Explain how intervening vowels can be indicated inside the SES circle.
26. Explain when are large circles not used.
27. Explain how ST loop is used initially
28. Mention how STR loop is used.
29. When are loops not employed?
30. How is ' $r$ ' hook written to straight strokes and curves?
31. How is 'l' hook written to straight strokes and curves?
32. How is a circle added to ' $r$ ' hooked strokes?
33. How is a circle added to ' $I$ ' hooked strokes?
34. Explain how circle is added medially to the hooked consonants.
35. How are alternative forms for fr,vr,thr, THR are used in Shorthand.
36. Write the rules governing the use of alternative forms for fl and vl .
37. Explain how hooks are added finally to strokes?
38. Explain when are final hooks not employed?
39. Mention how circles are attached to the N hooked straight strokes.
40. Explain how circles are attached to the finally hooked curves.
41. Explain how loops are attached to the finally hooked straight strokes.
42. What is extended use of $L$ hook?
43. How is the syllable 'ner' represented in Shorthand?
44. How is the sound ' $n s$ ' represented in Shorthand?
45. How is the termination 'shun' written to the curved strokes?
46. When is SHUN hook not employed.
47. Explain the use of SHUN medially.
48. When is H represented by a tick and a dot.
49. Write the rules where initial $R$ is written downward.
50. Write the rules where final $R$ is written downward.
51. Explain when SH is written downward and upward.
52. Write the rules when $L$ is written upward.
53. Explain how W is used as a compound consonant.
54. Write the rules governing the use of thickened form of L-R and R-R.
55. How is halving principle employed in the case of monosyllabic words?
56. How is halving principle employed in the case of multi-syllabic words?
57. When is halving principle not employed?
58. How is the position of a half length stroke is decided.
59. Explain how halving principle is employed in phraseography.
60. Explain how Stroke $S$ is halved?
61. Explain how a stroke is doubled?
62. Mention when is doubling principle not employed?
63. Explain how diphones are used in Shorthand.
64. Write the rules governing the use of Medial Semi-circle.
65. Explain how In-hook is used in Shorthand as a prefix.
66. Explain how suffix '-ing' is written in Shorthand.

## Section II

1. Explain each of the classifications of consonants in Pitman Shorthand.
2. Explain how a vowel is indicated to a stroke.
3. Explain the principles involved in indicating Intervening Vowel.
4. Define a diphthong and explain the indication of various diphthongs.
5. Explain the circumstances when $S / Z$ is represented by a stroke.
6. How are large circles used in Shorthand?
7. How are loops ST and STR represented in shorthand?
8. How are intervening vowels indicated to the double consonants?
9. How are large circles and loops added to the double consonants?
10. Explain how alternative forms for $\mathrm{fr}, \mathrm{vr}, \mathrm{thr}, \mathrm{THR}, \mathrm{FI}$, and VI are used in shorthand.
11. Explain how are circles or loops are attached to the finally hooked strokes.
12. Explain how 'Shun' hook is written to the straight strokes.
13. Write the rules when H is written downward.
14. When is R written upward?
15. When is $L$ written downward?
16. Explain any four compound consonants.
17. Write the rules governing the use of halving principle in Shorthand
18. Write the rules governing the halving of strokes $M, N, L$ and $R$ ?
19. Explain the rules for alternative forms of MPR and MBR
20. Explain the rules for alternative forms for NGR or NG-KR
21. Explain the position writing in respect of a double length stroke.
22. Explain any four prefixes with suitable examples.
23. Explain any four suffixes with suitable examples.

Key for the Revisionary Exercises on Grammalogue.

Revisionary 1





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## Revisionary 2

Though you are young you have the ability of going beyond the age. You must be ready for any special test, which may show the difference. This is the right time for all of you to think what you should do to make your lives happy. Several hours of your young life are usually subject to misuse with things of much less value. I am at a loss to know why you have given less value to what I say. I think you will put all your money into the Bank though it appears to give you much less. Because, what is put in the Bank is safe and it is this difference which makes them think twice. Unless these banks go bust your money is safe. I think this is the best thing you can think of in these days of high cost of savings. Basically, I know you are wise enough to follow those advices which are given with much study and sweet success. Today, I talk of some tips which can be used in your daily lives. Daily, wake up at five, do some warm up exercises for some time and take up your studies. If you have any fears, ask your guide who will give you counsel which suits your way of study. Such study each day has the influence of your passing the test successfully with high colours. The taste of success is sweet and you should be aiming for the same at all times to come. I speak so because I like to see you all succeed in your career and make all of us happy for having given you so much. Still, I think I have given you less and you usually desire to have much else which will influence him and her alike. Lack of subject makes you sin in the last several tests and soon you may have to miss the bus. You can allow no lapse in your studies now and weep when you wish to have the special thanks. I think you should fairly do your work and leave rest to the destiny, for your duty is to do the right things at the right time. Set aside all your worries and make it your fad to study a bit of your syllabus daily which can be useful in your research. I feel you fail to know the influence love makes on the babies when they are young and what you should do is to think of this right now. I will take leave of you for some time now and would like to come up with a few tips. I thank you for your advices of special value. (450 words)

Revisionary 3


Revisionary 4
I will tell you a nice story which has influenced me very much in my young age. It was the story of a poor fellow who spoke always truth but nothing else. One day a person from the northern corner of the globe came to see him. He was surprised at first to know of the information of the poor fellow's important pledge. It was impossible for him to maintain this virtue for a long time, he believed. He saw the man from the close quarters and looked for every circumstance to verify whether he broke the promise. But it was difficult for him to see any change in his activity. Daily he sat on a chair
merely looking at the people from both northern and southern sides of the village and often making a valuation of their services. His subjective valuation of the people gave significant information whether everything was going well by all means. Within a year or so the foreigner largely came to a decision. He was surprised to see the mental balance of the poor fellow as is shown by him during the difficult times as well as pleasure. "This is simply marvellous in my opinion", he remarked to the principal doctor with whom he had liberty. He numbered the times in which he spoke truth and had the satisfaction of having a number of such circumstances. He very soon had gone back to his people only to tell them of this dear person and gave a call for all of them to show at least a bit of the virtue. "I am sure you will equally cheer the improvement in the life styles of our people", he advised. Till last year, there was something new which was generally noticeable in the opinion of the northern people. There have been largely calls of equal importance among the southern people also and there was justification in the valuation done by the wiser man. I thank you very much for the chair you have given me in expressing my opinion of the story just now. (347 words)
Revisionary 5


## Revisionary 6

Last year there were no rains in our State which had thrown people's lives out of gear. The principal reason for this was largely the lack of balance in the atmosphere. Every step was taken by the State to do something and there are improvements just now. But, the justification shown for the high cost of loan for the purpose does surely call for larger analysis and in our opinion many members must be given the charge for surprise valuation. During the course of the examination, the Chair was taken by Mr. Doctor who was equally thorough in money issues. As is a routine affair, he came within an hour's time to take up the important topic for a subjective study and finally he gave significant decisions. All these things are fully exposed to be far from truth. Nor is it a fact, which can be put to a thorough test. The farmers were cautious in spreading the seeds at the right time. Even during the months of July and August when there was supposed to be significant farming activity, they had no liberty to take up the same by all means. As both the Southern and Northern States look to the agriculturist for their necessities, the information of poor monsoon has thrown all the calculations out of gear. Nobody had taken the liberty of relying the truth just merely because everyone had guessed plenty of rice etc. to be produced during this year. Even in this era of advanced technology, we are unable to make a generalisation whether there are enough rains to produce food grains. The Doctor, in whom much faith is reposed, had to deliver nothing and surprised many when he had just gone out. Being the Chief Guest he ought to have stayed for a significant time and remembered what he should have to carry at last. He believed to have remembered many members but his information was largely wrong. However, people forgot everything, remembered him with all cheers and ran near him. This is how we take pleasure in placing our utmost faith in anybody whether he is a pal or a foe. I thank you very much for your keen attention to what I say. (373 words)

Revisionary 7


Revisionary 8
I am quite surprised to see you all in this particular building which was built by a great King about thousand years ago. This is a wonderful masterpiece and only the third one in the rather long history of our State. The inscription that was on the northern side of the building, according to an important writer, was in the ancient language and called for great study. Those who are aware of this, for some time could guard this as a secret. However, we are told that those gentlemen had come out to tell the truth to the cheer of a number of members who felt the inscription dear. During all these years, we are told; this has been kept under the carpet till today, and just now they called for a
meeting of important officials to tell the circumstances in which they were forced to guard it. On behalf of the gentlemen, Mr. Raj, who chaired the meeting, believed that there was instruction to reveal the significant truth and therefore they came out. The inscription tells that there is gold under the statue in the central hall and people who tried to get something at all costs were chased by the spirits. Those who are not selfish and who wished the cheer and growth of the people in general should take the opportunity to bring to light the treasure. Although all this is told in the school books, nothing could be said to be true unless there is subjective valuation of the facts. The child who was short of know-how told to undertake the job and sent shock waves among the many doctors who were in the scene. According to the larger section of the people it is a mere dream that the child cannot succeed as the months ahead are cold and it is difficult to dig even a yard. "How can you believe the words of a child when he thinks that he can do something impossible", everyone asked the members. But, there is something special in the words of the young child as he is blessed with powers of influence and owing to this opinion in general, we are able to believe his words. There is no justification to remark that people who do not have the age should not do something beyond belief. Usually, it is the opinion that gentlemen with enough skill and age on their side generally deliver impossible instructions. I myself had the pleasure to enjoy equally the great success of such golden people. It does not surprise me though that you should surely believe these words. ( 435 words)

## Revisionary 9

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## Revisionary 10

Today, Bank is an important organ in everyone's life. Not only people keep their dear money in the bank because it is safe, but there are several reasons why they do so. Principally, it is the extra money they get by way of incentive. Even if something is drawn from it, the balance gives you more money, which, I am sure, you cannot afford to miss. There is therefore every necessity for gentlemen to open an account in the bank, see their money cared for, for many years and at the same time grow beyond their imagination. Of course, some people believe otherwise. They are of the view that there is no advantage for doing so during these years when the rates are very low because much less money is earned within a short period. However, they should not forget the fact that their money is safe. The principal way of drawing money is by
cheque. But, there are other ways now. Any or all the ways can be tried. I am not surprised that several people are surely aware of these and make use of one or the other forms during their day-to-day business. Apart from the safety, the bank also offers other services for the advantage of its clients. On behalf of its customers, it collects the cheques from other banks. It provides easy credit at significantly low rates. If you have a child, it offers advance for its education too, subject to conditions. All these things are factors which influence one's decision to visit the Banks. According to the figures given out by the Reserve Bank, the number of new private banks given permission during the last year was about ten and in our opinion it may be more this year. But, there is also a complaint that banks take too much liberty of the powers and subject the small business people to untold suffering till they close their accounts. On the other side, there are people in the high society who take undue advantage of the liberal loan facility and fail to repay the same within the short but promised period. This largely affects the effectiveness of the Banks. They will be unable to help those who are in urgent need of assistance. The rate at which the Banks should extend the facilities will be decided by the Reserve Bank, also called the Mother of all Banks, in its credit policy during April and October of every year. The foreigners have the general belief that banks in the Southern States are helpful than those in the Northern region. (432 words)

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