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Blogs - 2016 - February

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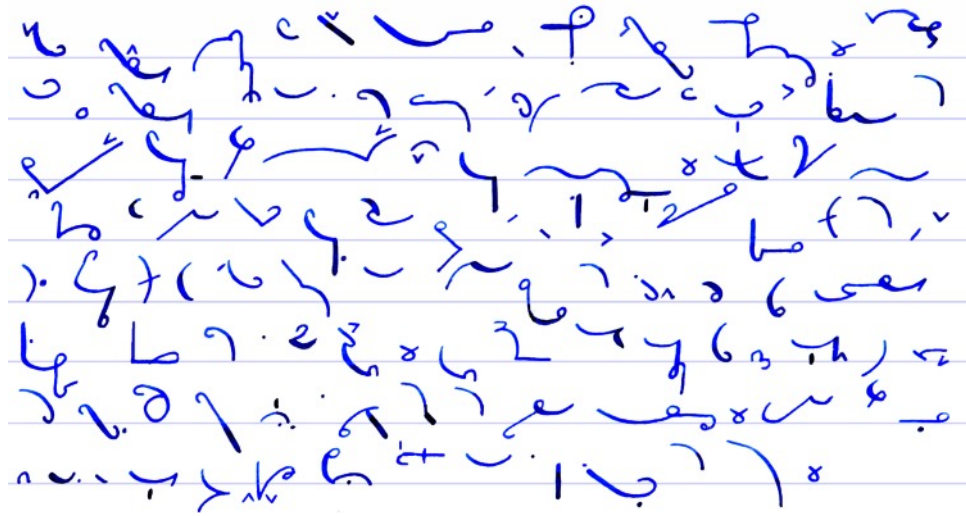
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Banking Vocabulary

I have been browsing the literature offered by banks to existing and prospective customers. I am glad to say that the* information is presented in a very clear and friendly manner, with none of the condescending or superior* overtones that such material might have had many years ago. Nevertheless, there are many terms that are not part of everyday ordinary speech and, to add to the shorthand writer's* difficulties (or should I say challenges) they often appear in long strings or compound words, thus increasing the density of the text, from a shorthand point of view*. If you work in that industry, then you would no doubt wish to create your own brief* phrases, probably omitting a syllable or two, or using intersections. Whether or not* that is the case, you need

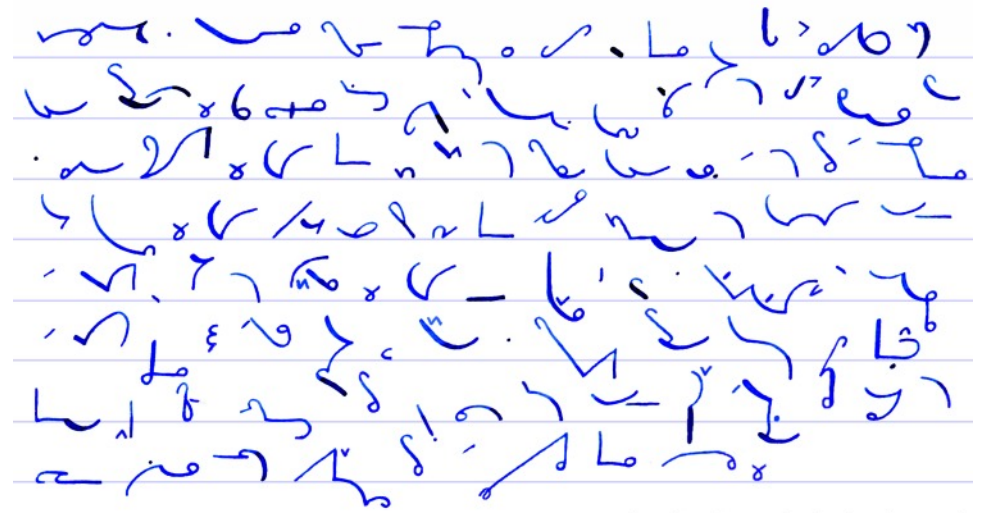
to know the full outlines as they may occur in a different combination or order.

Throughout: "account" "amount" Keep the M well curved, so that these two are as different as possible

* Omission phrase "I am glad (to) s(ay) that the" short(hand) writer's" "point (of) view" "whether (or) not"

* "superior" Dictionary outline, use the dash vowel if you prefer the "soo-" pronunciation

* "brief" Always insert the vowel, so it is not misread as "number of"



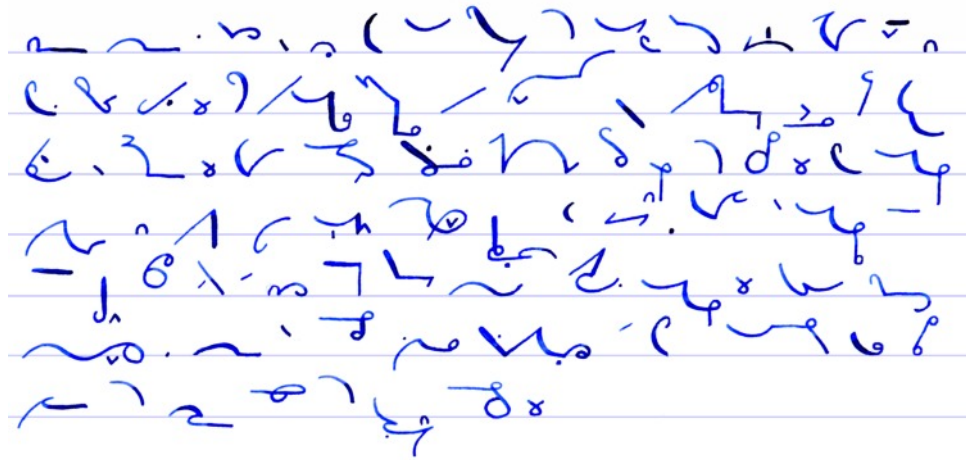
Banking Vocabulary

I am certain that a bank's perfect customer is one who takes full advantage of the services of their financial planning manager. This course of action will be of benefit if you have sole or joint savings over a certain threshold*. They will talk to you about your present financial needs and your plans and expectations* for the future. They will recommend the next step you should take and ways of protecting your family, income and ability to handle your liabilities. They will give advice on building a portfolio of investments and also discuss with you the options available when buying a property,

planning for your children's education, taking out trust and protection plans, putting some of your income aside, obtaining insurance or critical illness cover, retirement plans and inheritance tax matters.

* "threshold" Original correct pronunciation has no H sound = thresh+old, but often spoken with one, due to the influence of the spelling.

* "expectations" Optional contraction



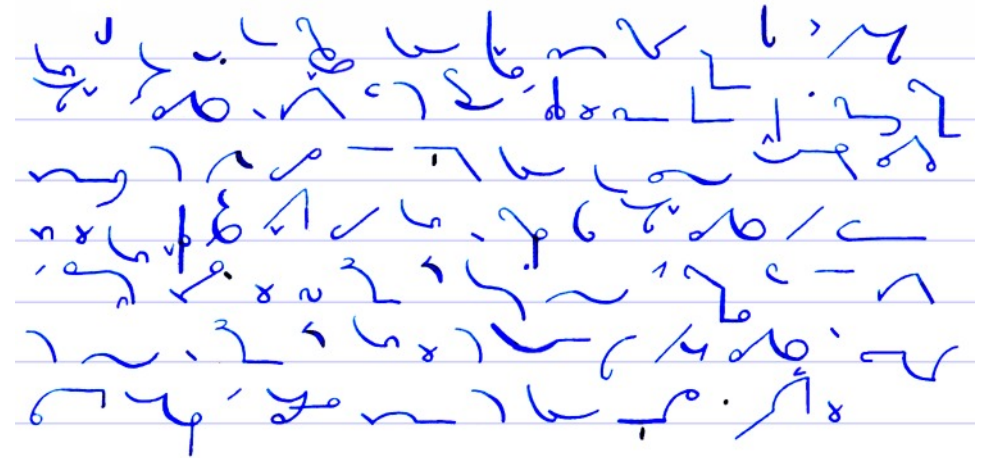
Banking Vocabulary

You can make an appointment to meet them in branch or in the comfort of your own home and they will guide you every step of the way. Their recommendations of products are likely to be restricted to the companies with which they have chosen to work. They will explain* the basics and tailor the plans to suit your circumstances. Every investment leaflet you read will no doubt emphasise the disclaimer that "The value of investments can go down as well

as up and you may not get back the money originally invested." Financial protection minimises the impact of accidents, illness, bereavements and other unexpected events, such as legal or medical costs, or funeral expenses.

* "explain" In this position the L hook on the stroke P is necessarily more angular, if you tried to make it rounded it would be barely noticeable

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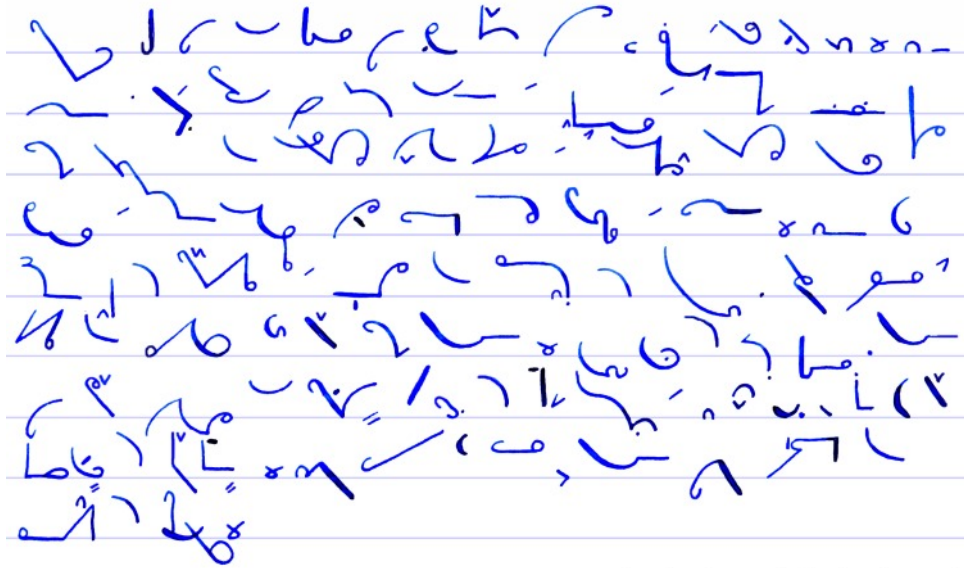


Banking Vocabulary

If you do not feel the need for personalised financial advice, you may prefer to take advantage of the range of online services to help with your planning and decisions. You can take out a protection product to make sure your loved ones can cope financially if something unexpected happens to you. If you decide that this is the right way for you to proceed, then

online services are quick and secure to use. You have worked hard for your money and the products offered can help your money to work hard for you. Your bank will recommend the services of carefully selected investment and insurance companies, to make your financial goals a reality.

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Banking Vocabulary

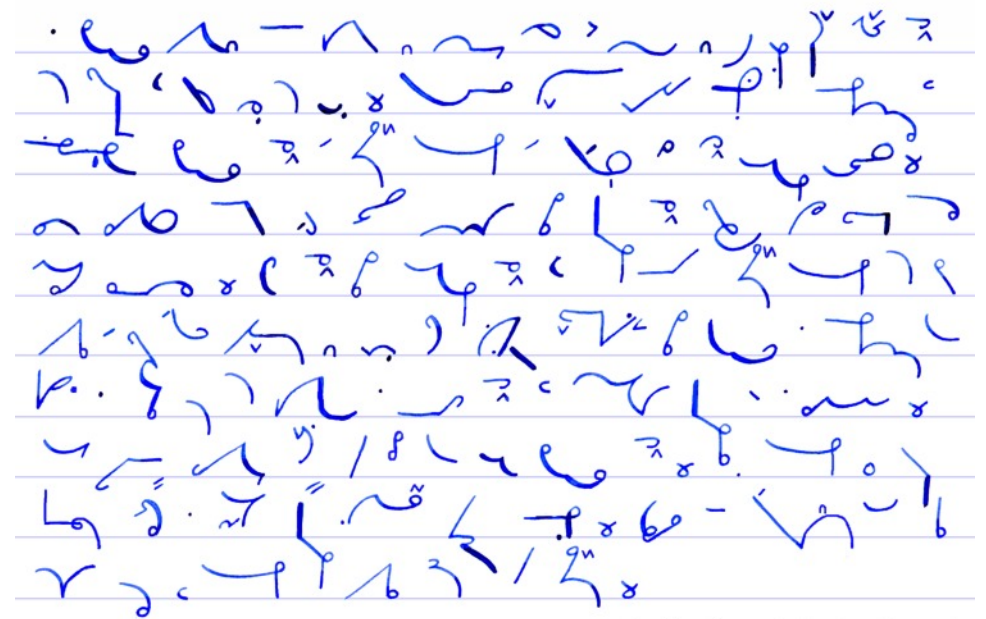
Preparation done well in advance will save time later on when considering the options open to you. You could* make a budget planner list of your income and outgoings*, and get the exact details from the paperwork for insurance policies, life assurance and endowment policies, pensions, savings and investments, loans, credit cards, overdrafts and mortgage. You can then work out your priorities and goals for securing your future, the possible risks and the charges for services that you buy from the bank. If you have vision or hearing difficulties, the bank will supply leaflets in Braille, large print or audio

format*, and you might need to contact them by "Textphone" or "TypeTalk". You should be aware that calls to the bank will be recorded for security or training purposes.

* "you could" Write separately, as phrasing these would be too much like "you can"

* "outgoings" Does not use the short form

* "format" Always insert the vowel of the second syllable, so it is not misread as "form"



Banking Vocabulary

A savings review can help you make the most of the money you wish to set aside and find the account or product that best meets your need. Banks like to reward* existing customers with exclusive savings accounts and higher interest and bonuses, as the amount invested increases. Some services can be opened and used immediately, such as deposit accounts, personal loans, credit cards and insurance schemes. Other accounts, such as investment accounts that carry higher interest or special rates and privileges, often require you to meet their eligibility* criteria, such as having been a customer for at least* a year, or holding a current account with monthly deposits of a certain amount*. In the UK we have the ISA* which stands for Individual Savings Account. The interest is paid tax free and there is an annual deposit allowance which cannot be exceeded. This was quite popular in its early years when interest rates were much higher.

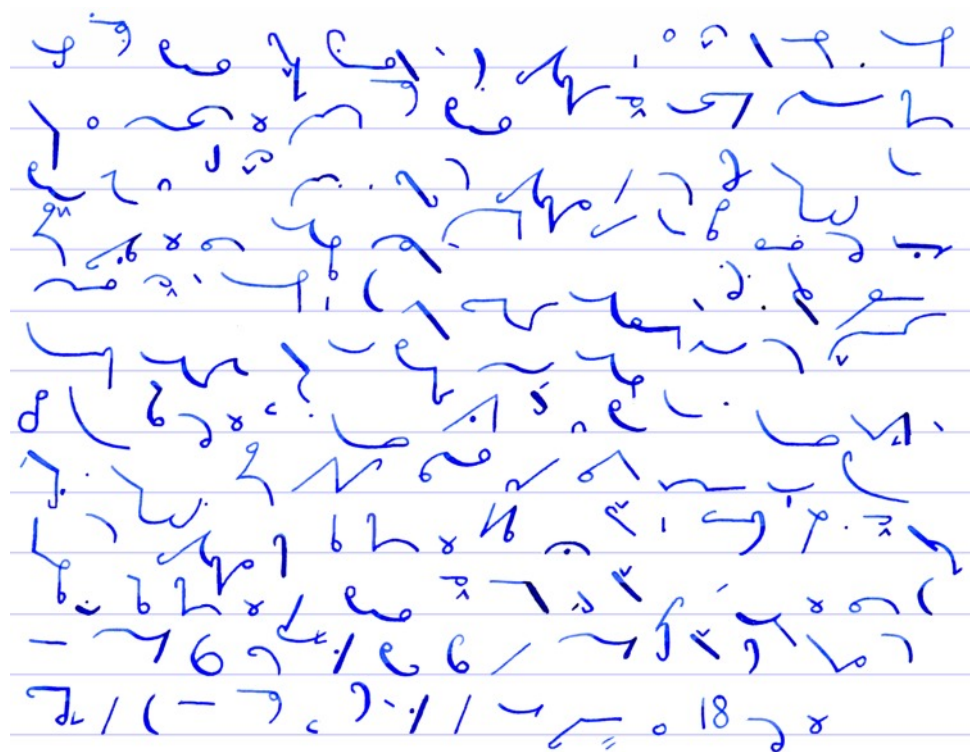
* "reward" One of the few words that omits showing the R sound, likewise others ending in "-ward" and also "reward"

* "eligibility" Helpful to insert the first vowel to make reading back easier, even though "legibility" would not make sense here.

* "at least " "at last" Always insert the vowel

* Omission phrase "certain (am)ount" This word is shortened only in this fairly common phrase, so not recommended in other situations

* "ISA" This is an acronym, i.e. it can be pronounced, therefore write as an outline rather than longhand letters



Banking Vocabulary

Instant access savings provide the flexibility of easy withdrawal, but as might be expected the interest paid is minimal. Limited access savings accounts encourage longer* term saving, and if you do not mind limiting the number of your withdrawals each year, there is the potential for higher yields. Some investments must be* locked away for as much as 6 years to gain the maximum amount of interest, but they should be carefully investigated to assess the possible risk factor involved, both in safety of the money invested and in your likely circumstances after all those years. With a Fixed Rate Bond you save for a fixed period to obtain a potentially* higher return, as long as you are happy to make no further deposits or withdrawals during its term. Charges may apply on closure of such an account before the end of its term. Junior*

savings accounts can be opened by children and young people. Some they can manage themselves from age 7, others are managed by their parents or guardians, which they can access when they are of age, which in the UK is 18 years.

* "longer term" Keep the Inger really long and not phrased with "term", and always phrase "long term", in order to keep these two looking as different as possible

* Omission phrase "mus(t) be"

* "potentially" Needs the final dot, as "potential" also makes sense here

* "junior" Note the placement of the intervening diphone, if you choose to insert it



Banking Vocabulary

A current account is for regular money transactions, such as paying in wages or cash, transferring balances between your different accounts, purchasing on your credit or contactless card, and payments to others by standing order* or direct debits for regular items such as mortgage, household bills, repayments on loans and normal day-to-day purchases. Some banks offer a reasonable rate of interest if a regular specified* amount is paid in each month. Accounts can be operated in branch, online, by telephone or using the appropriate* app on your mobile device, with text alerts when the balance is low. Cheques are still used but not to the extent they once were. Overdraft amounts can be arranged, which may be subject to a usage fee. A basic account, without cheque book

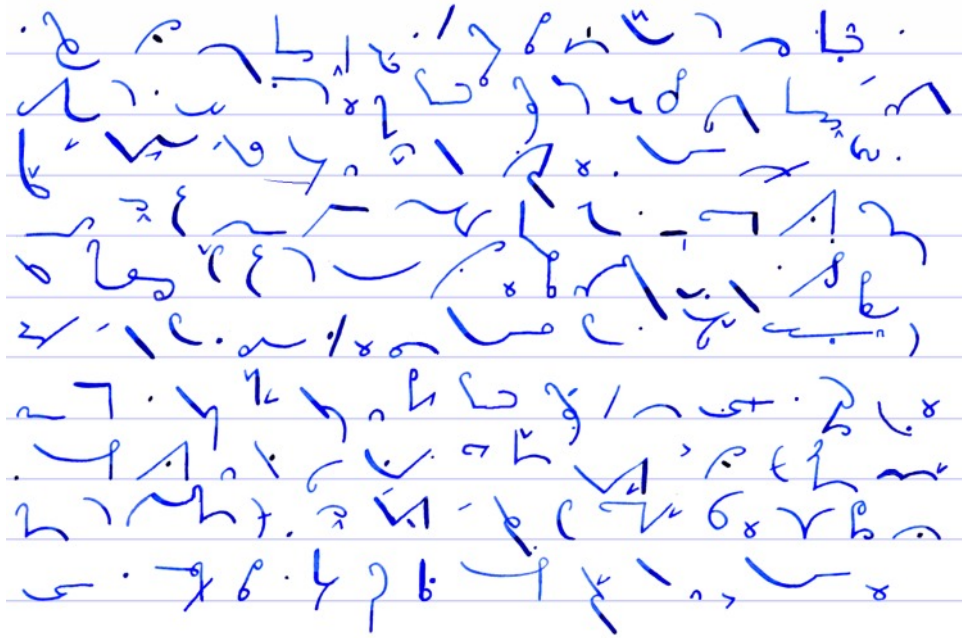
or overdraft facilities, may be available for those* with a low income, such as younger people not yet in employment.

* Omission phrase "stand(ing) order"

* "specified" Insert the diphthong, so it does not look like "specific" when written hastily, which has a similar meaning

* "appropriate" Always insert the diphone, and first vowel in "proper", to prevent misreading

* "those" "these" Always insert the vowel when these two are out of position in a phrase

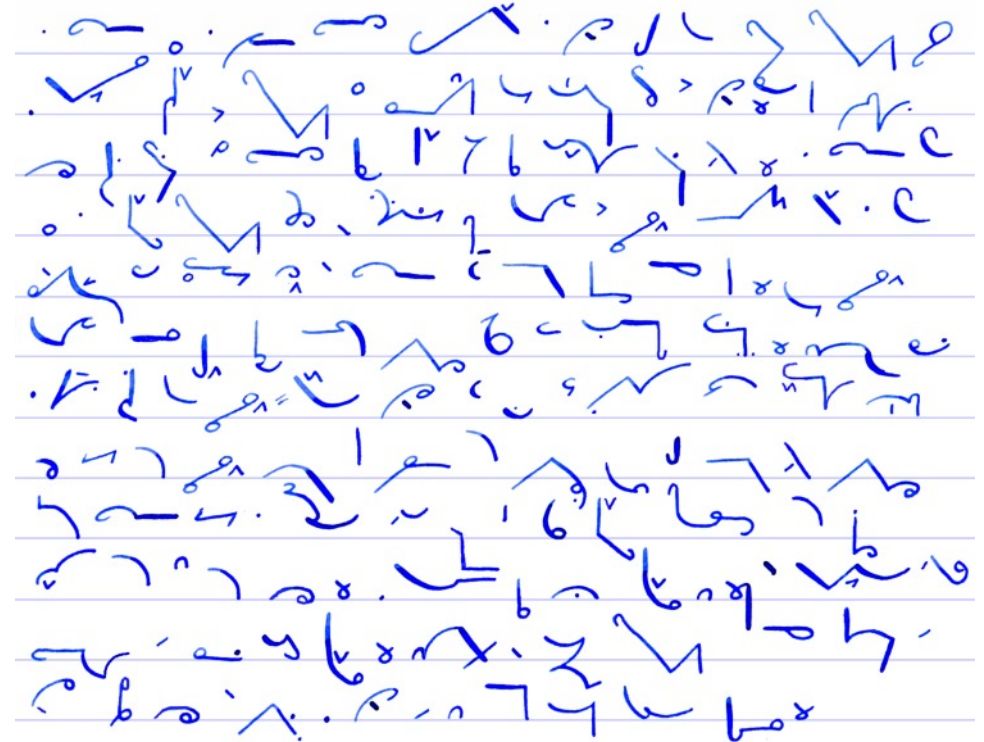


Banking Vocabulary

A personal loan may be taken out to fund a large purchase such as home buying or improvements, education, a wedding or a new car. During the application process, all your individual circumstances will be taken into account and you will be advised on the borrowing options for which you might be eligible. The bank may require that you have a current account with them, make regular monthly deposits and have a good credit rating from your past transactions, either with them or another lender. You will probably need to be a resident citizen of the country and be over a certain age. Some banks offer an online calculator so

you can get a better idea before you start the application process, which may incur an arrangement fee. The interest rate you pay will vary according to the* time period of the loan (short term, medium term or long term), the amount borrowed and possibly other criteria as well. Early settlement may incur an extra charge, such as an additional 30 days' interest payable by you to the bank.

* Omission phrases "taken (into) account" "according (to) the" The "ing" part is omitted because that word is a short form, not because of the omission phrase



Banking Vocabulary

A mortgage is a legal agreement whereby a loan, generally for purchasing property, uses the borrower's title to the property as security for the unpaid balance of the loan. It literally means "death pledge" as the agreement does not "die" until it is entirely paid up. A mortgage valuation* is a type of property assessment to ascertain the true value of the house, carried out* by a valuation surveyor, in order to* calculate the amount of mortgage that can be taken against it. If the house value goes down, it would not cover repayment and this is called negative equity. You may have seen a jolly advert* for house-buying loans that end with the rapidly and more quietly muttered words "Your house may be at risk or repossessed if you do not keep up repayments on your mortgage", a warning not to take on this type of transaction or commitment lightly or beyond your means. The bank itself may advise you to consider*

all borrowing options carefully and seek independent advice. You will be required to insure* the property against damage and loss, as it is the means of repaying the loan, should you get into financial difficulties.

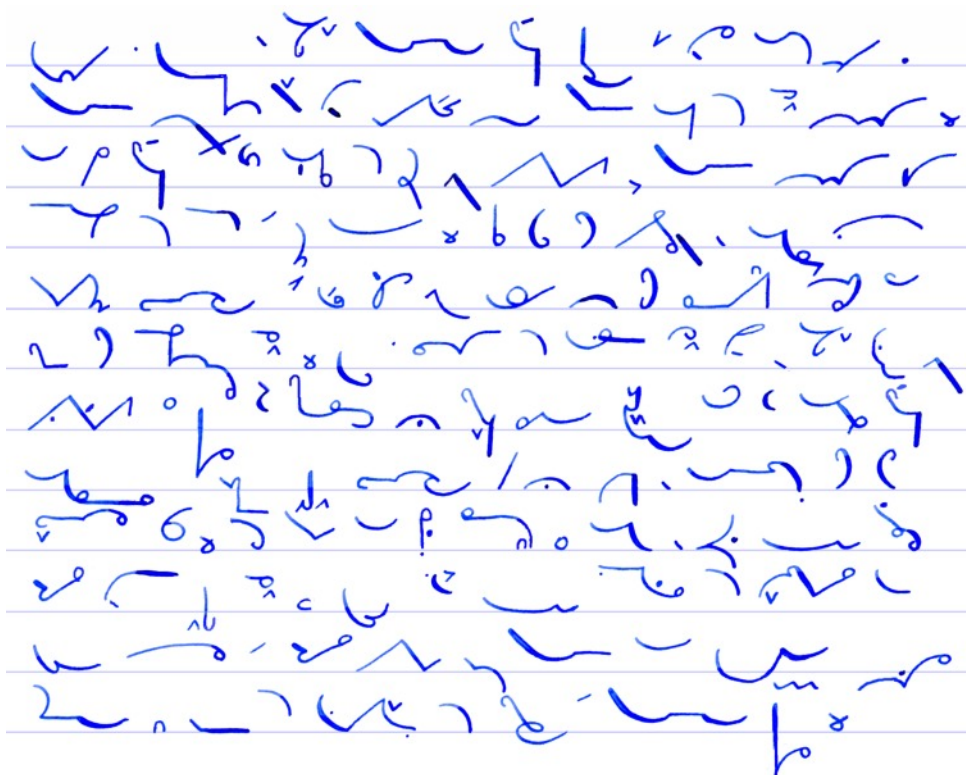
* "valuation" is a short form

* "carried out" Halving for the T

* Omission phrases "in ord(er to)" "to (con)sider"

* "advert" Insert the first vowel, as it is similar in shape and same meaning as the contraction "advertisement"

* "insure" means to take out a policy. "Ensure" means to make certain that you do something.



Banking Vocabulary

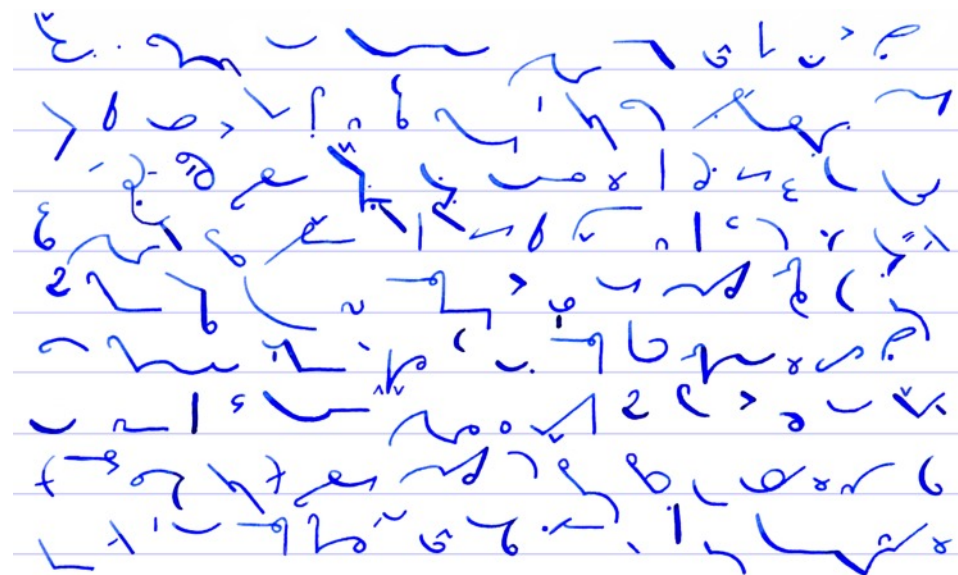
If you are a victim of online banking fraud, depending on the laws in your country, the bank may be required by law to refund the money back into your account immediately. Any such fraud that you notice or suspect should be reported to the bank immediately, who will cancel your card and issue another. It is then their responsibility* to investigate the matter, pursue the criminal and the funds stolen, and if necessary improve their own security measures, in order to* protect their customers' accounts. Even a small or insignificant amount lost to online theft should be reported, as details of that transaction may provide certain identifying information that enables the fraud investigators to track down the criminal, which may lead to uncovering their other crimes as well. Your own part in staying secure is never to share internet passwords,

always log out of accounts when finished, avoid internet cafés or libraries for financial matters, and always report to your bank any phishing* emails asking you to give or verify your personal and banking details.

* Avoiding using the contraction, to prevent misreading as "response" which also makes sense here, see further explanation on theory website Contractions Main page

* Omission phrase "in ord(er to)"

* "phishing" Insert the wavy line underneath to flag up this word as not being "fishing" if you felt you needed a reminder to use the PH spelling



Banking Vocabulary

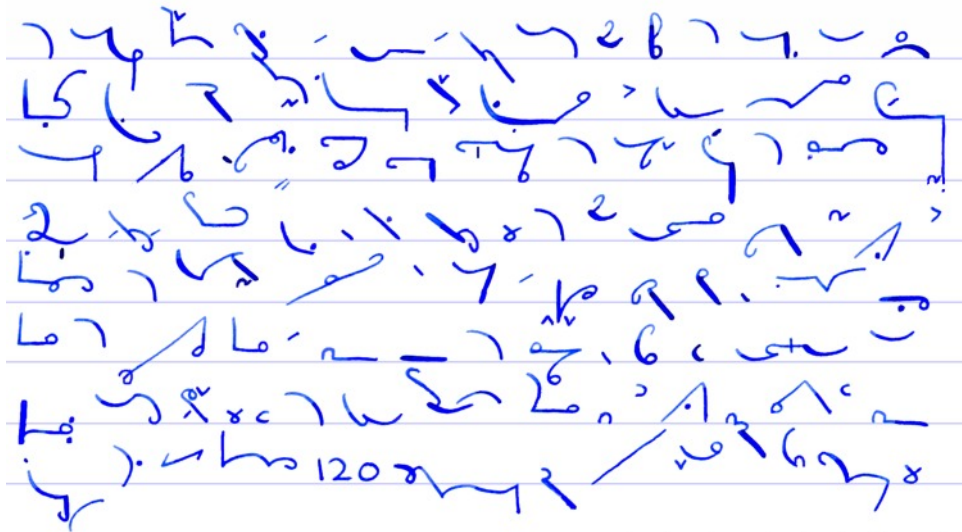
Finally, a very important part of* any banking leaflet can be found at the end of the last page, just next to the part telling you that it is printed on paper from responsibly managed and sustainable sources, using biodegradable vegetable inks. It says, "When you have finished with this leaflet please recycle* it," just like you do with your old filled-up shorthand practice pads, after you have extracted all the notes in the margins and transferred them to your more permanent notebook of outlines that need extra attention and drilling. One last thing you can do with the bank leaflets is to write shorthand over all the words in biro (because of the smooth paper) using the margins or spare spaces if necessary. You will then pick up on any

extra terms not found in this article, to add to your vocabulary.

* Omission phrase "very important part (of)" The "of" is omitted so that "part" when written like this does not look like "number of". "Part of" when used alone does use the F/V hook, because it is using the whole outline for "part".

* "recycle" The Circle S and L Hook have to be more angular

* "permanent" See Distinguishing Outlines 2 page on theory website "prominent, permanent, pre-eminent"



Banking Vocabulary

Your investment of time, brainpower, and ink and paper in your shorthand studies, or indeed any self-improvement educational venture, cannot be affected by the vagaries of the financial markets, fluctuating interest rates, Wall Street crashes, credit crunches or online fraud or scams*, and there is no upfront application fee to pay beforehand*. Your (shorthand) increase will be beyond the reach of the taxman, your valuable reserve of knowledge and outlines will not be subject to capital gains tax or inheritance tax, and you can give your skills to others without incurring any decrease in your own supply. When your

financial planning manager asks you what rate you would be happy with, you can confidently say "At the moment, 120 words per minute would be rather nice, thank you very much*." (1956 words)

* "scams" Write clearly above line, and inserting the dot helps, compare "schemes" which has a similar meaning

* Omission phrase "before(ha)nd

* "very much" Includes the M in order to join the phrase



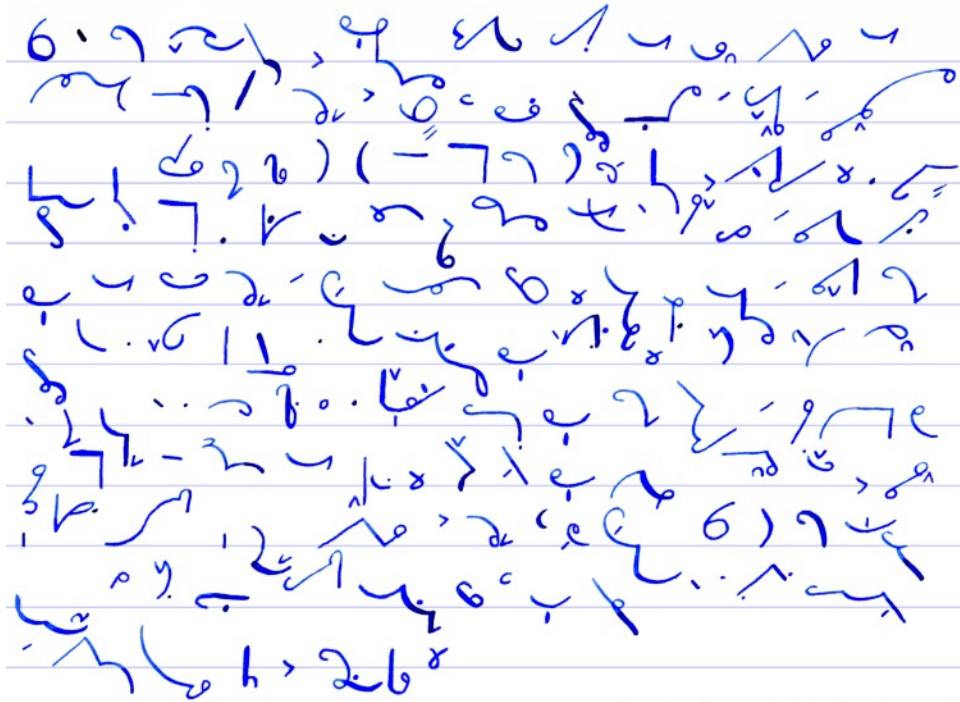
Early Spring

Last month, in the middle of January, I did a blog about winter finally arriving in my part of the* UK, after several months of mild weather. Well, I have to eat my words slightly. Since that time we have had daffodils flowering here and there*, and in the last week* very many more opening and giving us most of the normal March show of bloom. Swathes of yellow have appeared in some places, which generally seem to be those that are warmer because of their sheltered position and the amount of sun they get. The crocuses are also all out and adding to the show. I had been rather hoping that this early flowering would slow to a halt, so that we can get

through our cold weather, and then start again about the middle of March, in order that they can be enjoyed in warm conditions, and not just noticed as yellow patches seen briefly from the cosy interior of the bus, as it speeds past the gardens, verges and parks.

* Omission phrase "in my part (of) the" Hook is not used for the "of" as that would look too much like "number of"

* Omission phrases "here and there" "last (w)EEK"

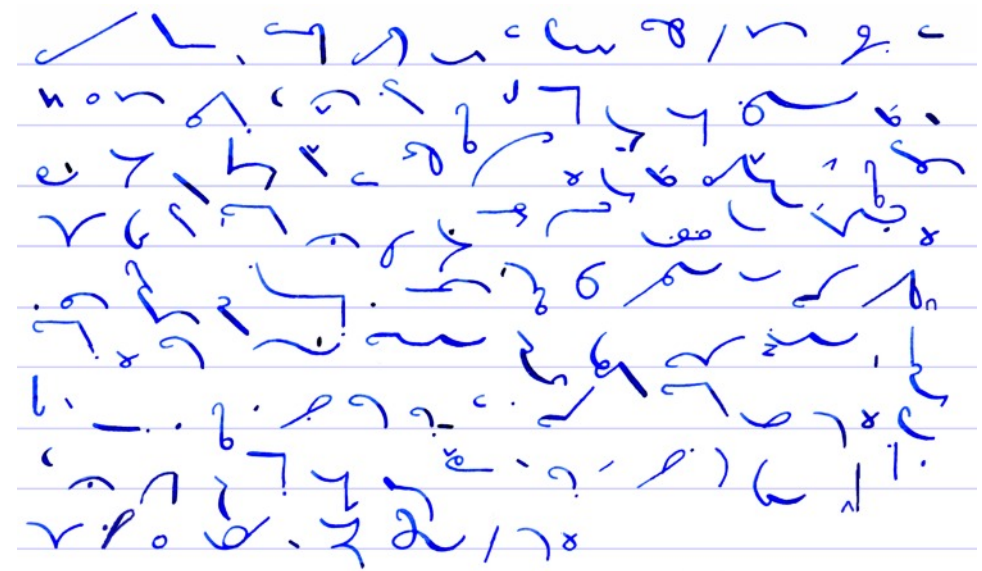


Early Spring

This is all very minor compared to the snow storms that we have been watching in the news reports in the last month*, covering large areas of the United States*, with scenes of blizzards, gales and white-outs, and householders digging deep channels through the drifts so they can get from their front door to the roadway. The UK has been getting the tail end of some of these storms, in the form of* high winds and heavy rain, snow in the northern areas, and flooding in some places. For those who have to stay indoors and hide from the blizzards for a while, it becomes an enforced snow holiday. I was particularly amused* to see the video of a man dressed as a dinosaur, clearing snow from the pathway, and he looked as if he would get quite warm in the outfit. Piled up snow leaves the occupants confined to the house but at least sheltered, but seeing reports of the areas that suffered flooding as well was

very uncomfortable viewing, as the icy grey water invaded the buildings, with no possibility* of a rapid clean-up and repair afterwards, due to the freezing* conditions.

- * Omission phrase "las(t) month"
- * "United States" Continue with a stroke K for "United States of America"
- * "in the form of" Some books show this as an omission phrase, omitting the "of"
- * "amused, amazed" Always insert the second vowel to differentiate
- * "possibility" Optional contraction
- * "freezing" and "frozen" Always insert the vowel



Early Spring

We are back to colder weather now with overnight frosts, which I am selfishly glad about, as I am hoping that my apple trees do not get fooled into swelling their* buds too soon, only to be damaged by cold and frost later on. If the buds survive and the trees blossom early, then the apple crop may still fail because of the lack of insects for pollination. The same problem would be affecting the commercial orchards as well, resulting in greatly reduced cropping. From my own* gardening point of view*, this would be merely annoying but it would have the advantage of giving the trees a

rest from fruiting, with a greater crop next year. However, that may lead to them getting into the two year cycle of fruiting and resting, so thinning out at an early stage is necessary, to ensure there is something each year.

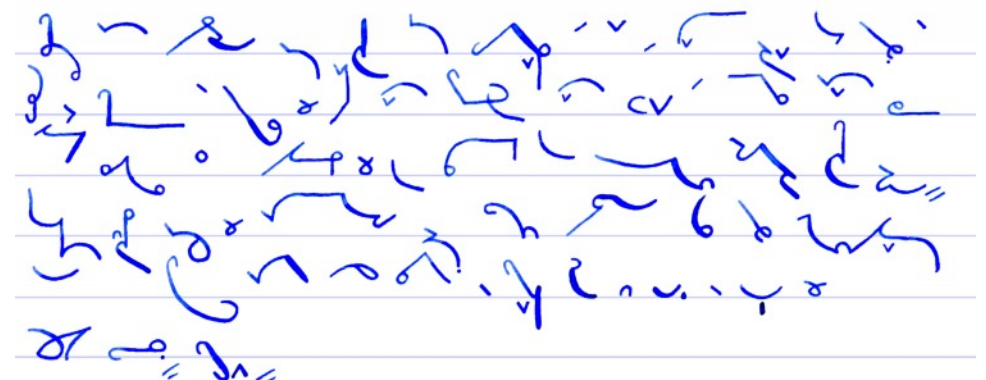
- * "swelling their" Doubling for "their"
- * "my own" Not using Hook N for "own", to distinguish from "mine"
- * Omission phrase "point (of) view"



Early Spring

I am beginning to wonder if the untimely blossoming will mean I have to admire it all from the relative warmth of the greenhouse or maybe do my rapid tour of inspection of the garden, with camera in hand, so that the early plants can be seen instead more comfortably and in more detail on the

computer screen, with my feet sunk into the warm foot rest cushion underneath the desk. We are expecting to see a few short-lived snowflakes or sleety showers tomorrow, so it looks like I might have to eat my words yet again. (612 words)



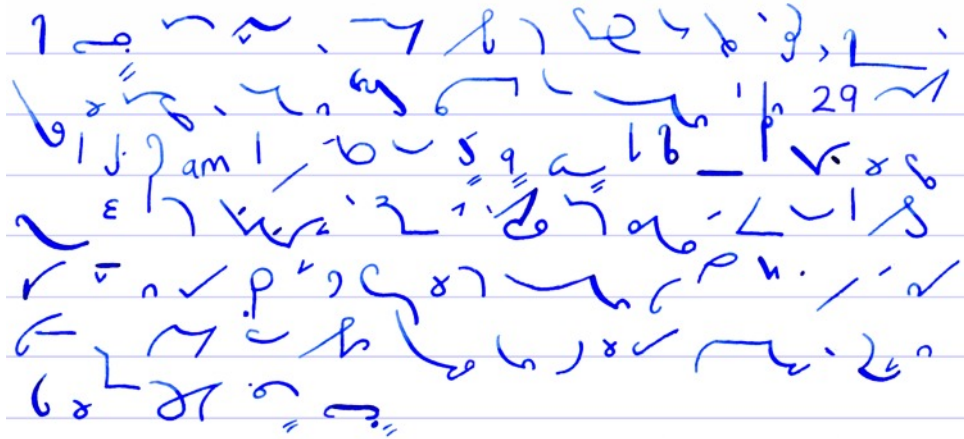
Success Story

Dear Sirs, I am responding to your advertisement* on your website and I should like to apply for the position of Assistant to the Director of Publications. I attach my application form, my CV and copies of my school and college certificates as requested. If selected for interview, I would be able to travel to London at any time* suitable to yourselves. I look forward* to hearing from you regarding this position and if you require any further information*, I will be most happy to provide whatever you need to know. Yours sincerely*, Chris Brown

* "advertisement" Contraction, keep the V proper length, compare with the similar normal outline "advert" which has a halved V

* "at any time" Avoid phrasing "at no time", or, if you have already written it as a phrase, put in the vowel for "no"

* Omission phrases "look fo(r)ward" "further (informa)tion" "Yours (sin)cerely"

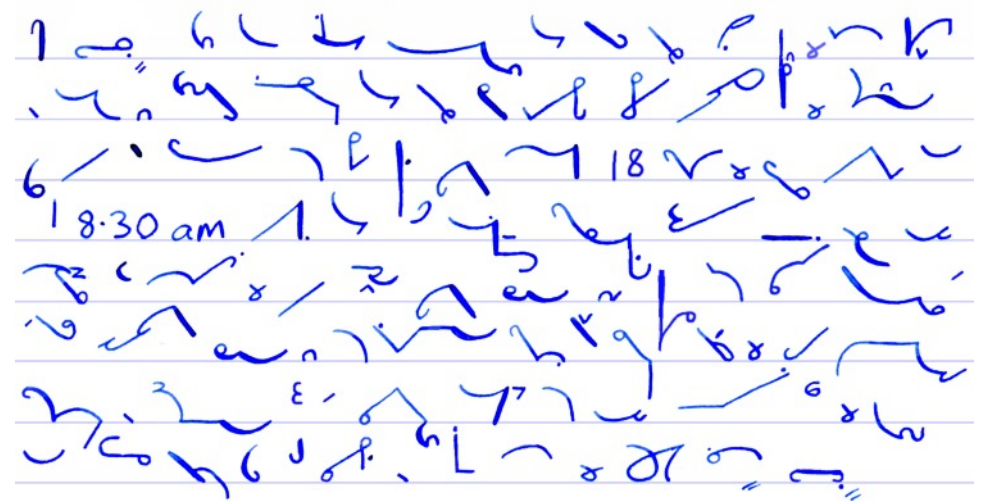


Success Story

Dear Chris, I am writing to acknowledge receipt of your application form for the position of Assistant to the Director of Publications. I am pleased to inform you that you have been selected for interview on Tuesday 29 March at 10.30 am at our offices in Bond Street, London, at the address given below. Please bring with you your portfolio of work and the originals of your certificates, and check in at Reception

who will guide you to our suite on the third floor. Your interview will last about an hour, and you are welcome to take lunch in our restaurant afterwards if you wish. We look forward* to seeing you then. Yours sincerely*, Sam Green

* Omission phrases "look fo(r)ward" "Yours (sin)cerely"



Success Story

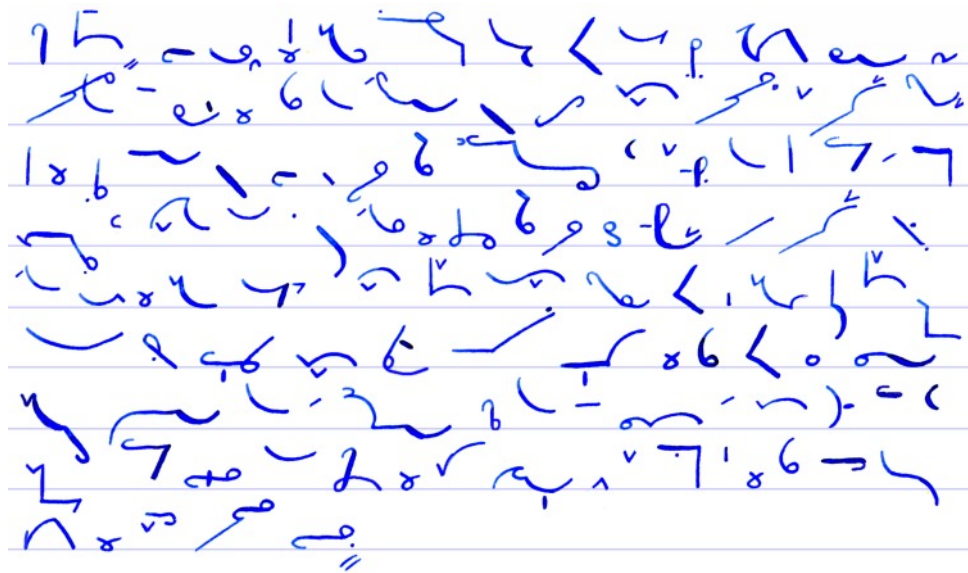
Dear Chris, Thank you for attending the interview for the above position last Tuesday. I am delighted to inform you that you have been accepted for the position, subject to receipt of satisfactory references. Assuming these are all in order, your start date will be Monday 18 April. Please report in at 8.30 am, ready for the short induction presentation that we are giving to several new employees that morning. Our accountant will be sending you the details of your salary, benefits and options, and we will be sending you your parking permit by separate post. We look forward* very

much* to working with you and hope that you enjoy your new career with us. If you have any questions* before then, do not hesitate to contact me. Yours sincerely*, Sam Green

* "questions" Optional contraction

* Omission phrases "look fo(r)ward" "Yours (sin)cerely"

* "very much" Includes the M in order to join the phrase



Success Story

Dear Tom, Great news! I have been accepted for that job in the city and they will be sending you the reference form quite soon. Thanks for offering to be one of my referees, I really appreciate it. It's* going to be great to use all those qualifications that I studied for at college, and get to grips with life in a busy office. It seems all those hours spent studying are really paying off now. I have enjoyed my time in my present job but I felt it was time to take another step closer to my chosen career goal. This job is something I have been looking for and working towards for quite some time*, and I am so glad that I took the college course in journalism*. I will let you know* how I get on. Thanks again for your help. Kind regards, Chris

- * "it's" Always insert the vowels in apostrophied phrases
- * "some time" Halving to represent the T of "time"
- * "journalism" Optional contraction, see full outline in next paragraph. Be consistent with whichever you choose to use, although both shown here for example purposes.
- * "let you know" The "you" sign is joined on its side so that it can also join the N stroke, to make this phrase, normally it would be the right way up e.g. "will you"

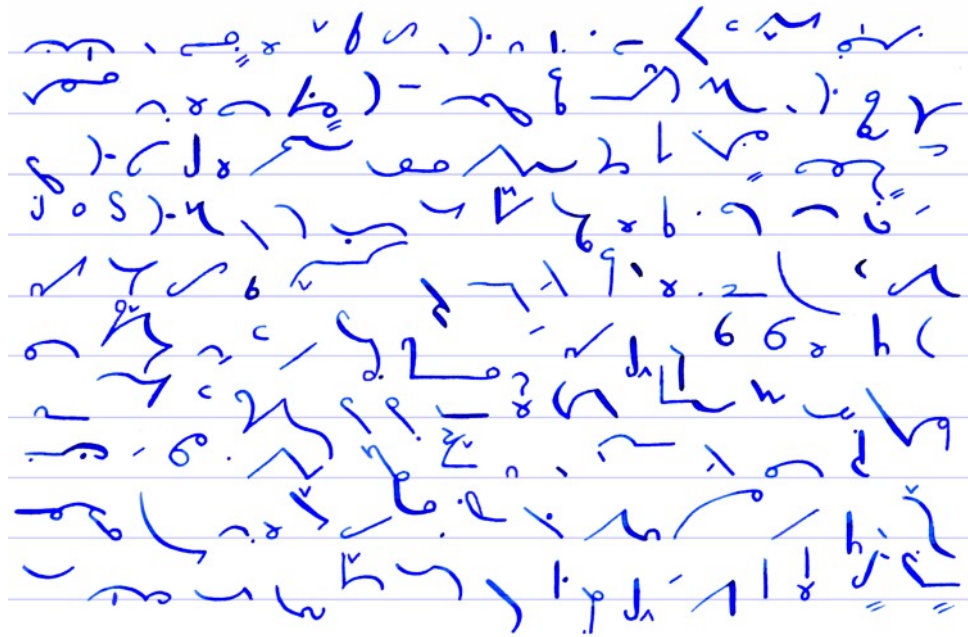


Success Story

Dear Mr Pitman, I trust this finds you well. I am writing to thank you for all your help on my journalism* course at the college over the last year. I enjoyed all the subjects, and my passes at 80 and 100 words a minute* in shorthand are entirely due to your wonderful classes and all the constant encouragement you gave me and all the students. I didn't* know at the time just how useful it would be, and now that I have my certificates, I sure am glad you helped us to "go the extra mile". After a few months in a small office in the village, getting used to the nine to five day, I am thrilled to tell you that I have now been offered a job as reporting assistant in a publishing firm in central London. It really was worth doing that course, and I hope

that* all your future students enjoy your shorthand classes as much as I did. I hope* to see you when I come back for extra speed classes, when I shall be aiming to get to 150. With best wishes*, Chris Brown

- * "journalism" See note in para above
- * Omission phrases "words (a) minute" and "I (h)ope that" "I (h)ope"
- * "didn't" Always insert vowels in apostrophied phrases. In this case, if you omit the dot, it would read "did not".
- * "best wishes" Upward Ish for convenience of joining



Success Story

Memo* to Chris: I just want to say you did a great job with writing the summary of last week's* meeting. Mr James was quite impressed with its accuracy and I have to say he is not easily pleased, so well done. Regarding next week's* reporting assignment* at the Palace, Mr Smith cannot attend as planned so I have put your name in the diary for this. It is a very important event and you are the only one who is likely to be able to keep up with it all. The week after that, we have some high level meetings with our overseas directors and you are down to do those as well. Do you think you can manage with three or four* people speaking together? They will be talking about the new publicity campaign, and as well as a report of proceedings, I would like you to mock* up some advert* examples after the meeting. By the way, the staff pay review letters are due to arrive any moment now, if you have time in your busy day to sit down and read it! John Black (869 words)

* "Memo" is an abbreviation for "memorandum" which comes from the Latin for "That which is to be remembered"

* Omission phrases "last (w)EEK's" "ne(k)s(t w)EEK's"

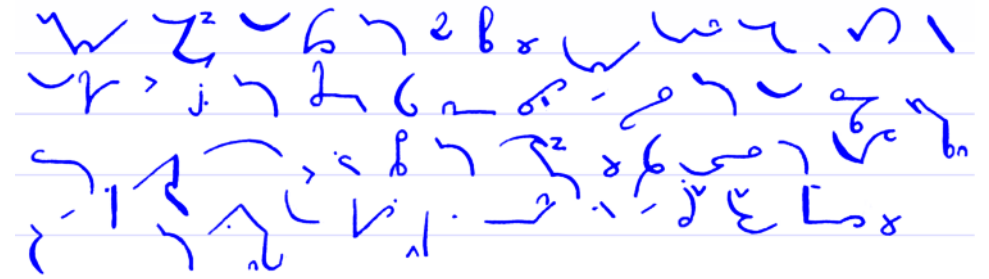
* "assignment" Contraction that omits the N

* "three or four" Using Ray to make a convenient join, more examples on theory website Vocabulary Numbers page "Or" Pairs

* "mock up" Insert the vowel, and not phrased with the "to", to avoid looking like "make up" which has a similar meaning

* "mock up" Insert the vowel, and not phrased with the "to", to avoid looking like "make up" which has a similar meaning

* "advert" Keep the V clearly halved, and insert the first vowel, to avoid similarity to the contraction "advertisement"



Language Quotes

I hope you are* enjoying the language* element of your shorthand studies. If you are fortunate enough to also be in control of the content of your transcript, then you can hone and use all your language skills to produce clear readable matter, to the complete satisfaction of your employer. This will* increase your value to them, and add to your reputation for turning out an accurate, apt and concise final document.

* Omission phrase "I (h)ope you are"

* "language" This short form is the same as "owing"

* "this will" Downward L for ease of joining

Handwritten shorthand notes in blue ink on lined paper, consisting of several lines of cursive symbols.

Language Quotes

Always try to use the language so as to make quite clear what you mean and make sure your sentence couldn't mean anything else. C. S. Lewis

The chief virtue that language can have is clearness, and nothing detracts from it* so much as the use of unfamiliar words. Hippocrates

The great enemy of clear language is insincerity. When there is a gap between one's real and one's declared aims, one turns, as it were*, instinctively to long words and exhausted idioms, like a cuttlefish squirting out ink. George Orwell

But if thought corrupts language, language can also corrupt thought. George Orwell

It is literally the case that learning languages makes you smarter. The neural networks in the brain strengthen as a result* of language learning. Michael Gove

* "from it" Halving to represent "it"

* Omission phrases "as it (w)ere" "as (a) result"

Handwritten shorthand notes in blue ink on lined paper, consisting of several lines of cursive symbols.

Language Quotes

What I take from writers I like is their economy - the ability to use language to very effective ends. The ability to have somebody read something and see it, or for somebody to paint an entire landscape of visual imagery with just sheets of words - that's magical. Mos Def

Words may be false and full of art; sighs are the natural language of the heart. Thomas Shadwell

Kindness is the language which the deaf can hear and the blind can see. Mark Twain

The four most beautiful words in our common language: I told you so. Gore Vidal

The most beautiful words in the English language are "not guilty." Maxim Gorky

Summer afternoon, summer afternoon; to me those have always been the two most beautiful words in the English language. Henry James (332 words)